



2026 Benefits Guide

January 1 – December 31, 2026

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Welcome

Welcome to the Sunland Asphalt Benefits Guide! We are committed to offering you benefits designed to support your overall wellbeing. This guide will provide you with an overview of the benefits available to you, from health care and life insurance to disability coverage and other resources, to ensure you have everything you need to thrive both personally and professionally. For quick reference, a list of websites and contact numbers for each plan is provided at the back of this guide.

Take the time to review your options and make the choices that best support your and your family’s wellbeing. We’re here to help you along the way. If you have questions or need assistance with enrolling, don’t hesitate to reach out to one of our Licensed Benefits Counselors at **1-855-898-6545**.



Terms To Know

Annual Out-Of-Pocket Maximum:
The annual Out-of-Pocket Maximum is the maximum amount you will generally be required to pay during the plan year after the deductible and any applicable coinsurance or copayment amounts. Premium payments are not included. Once you reach the out-of-pocket maximum, the plan will begin paying for covered expenses at 100%.

Beneficiary: The people or entities you select to receive a benefit if you die. You must name beneficiaries for Life, AD&D, and Retirement Plans to ensure the money is distributed according to your wishes.

Claim: A request for payment that you or your health care provider submits to your health insurer when you receive a bill for an item or service you believe is covered.

Coinsurance: Coinsurance is the percentage paid by the insurer and the percentage paid by you after you have met the deductible.

Copayment (Copay): A pre-determined amount you must pay out-of-pocket when seeing a service provider. It is paid directly to the provider and is due at the time services are rendered.

Deductible: A deductible is a pre-determined amount that is paid by you before the insurer begins to pay.

Flexible Spending Account (FSA):
This account can offset your out-of-pocket health and dependent care expenses. See the description of the FSAs in this guide.

Health Savings Account (HSA):
This is a tax-advantaged medical savings account available to taxpayers in the United States who are enrolled in a high-deductible (HDHP) health plan.

In-Network: This refers to a group of doctors, hospitals, and other providers contracted to provide services to covered individuals for less than their usual fees. If a health plan uses a preferred network, covered individuals typically pay less for using an in-network provider.

Out-Of-Network: This describes a provider or health care facility that is not part of a health plan’s network. Covered individuals usually pay more when using out-of-network providers.

Preauthorization/Precertification: Certain services, such as hospitalization or outpatient surgery, may require prior authorization with your insurer to verify coverage for those services. When required, your participating physician must obtain a precertification for you prior to your treatment.

Premium: The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it weekly.

Preventive Care: Consists of measures taken for disease prevention as opposed to disease treatment.

Provider: A doctor, dentist, nurse, physician’s assistant, hospital, lab, or other health care professional that provides health care services. A Primary Care Provider (PCP) is your main doctor.

Referral: A written approval from your primary care physician for you to see a specialist or to receive certain services.

Specialist: A doctor who is trained to provide care in a specific medical area.

A Mini-Guide To Enrollment

ELIGIBILITY

- **Employees:** Full-time employees who work at least 30 hours per week are eligible for benefits on the first of the month following 30 days of full-time employment.
- **Spouse, Domestic Partner, and Dependents:** Employees may cover their legal spouse or domestic partner and children as their dependents under certain Sunland benefit plans. Children are eligible to be covered through the end of the month in which they turn age 26.
- **Please note:** If your spouse's eligibility for medical benefits changes in the future, this would create a qualifying life event.

EFFECTIVE DATES

The Plan effective dates are January 1 to December 31, 2026.

WHEN TO ENROLL

- **First Eligibility:** Your benefits go into effect on the first of the month following 30 days from date of hire. You must enroll prior to your effective date.
- **Annual Open Enrollment:** During Open Enrollment, you can make changes to the benefits you have and the dependents you cover.
- **Qualifying Life Event (QLE):** A qualifying life event is a documented life status change. If you experience one of these events during the course of the plan year, you may be able to make changes to your plans and coverage.



QUALIFYING LIFE EVENTS

Generally speaking, once Open Enrollment is closed, you cannot make changes until the next Open Enrollment period unless you have a Qualifying Life Event (QLE) or change in status. A QLE is an event that triggers a special enrollment period for you or your qualified dependents to change or elect benefits outside of a specified enrollment period. These events are determined by the IRS Code, Section 125. You have 30 days from the date of the event to make changes, and you must provide documentation to support your event. Requests received after 30 days will not be accepted.

Examples of a qualifying event include, but are not limited to:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Death of a spouse or child
- Change in residence or work location that affects benefits eligibility for you or a covered dependent
- You or one of your covered dependents gain or lose coverage due to a change in employment status (i.e., termination or reduction in hours)
- Gain or loss of coverage

Please notify Human Resources within 30 days of your qualified event.



GETTING READY TO ENROLL

1: Know your needs

Read the plan information and investigate all your coverage options carefully. Consider your and your family’s benefit needs, today and in the future. You can only make coverage elections during enrollment, unless you have a Qualifying Life Event, so make sure they’re the right ones!

2: Gather required information

Have what you need at your fingertips so enrollment goes smoothly.

- Social Security numbers
- Dates of birth
- Any required affidavits/certificates

3: Compare all your plan choices and carriers

Use the information in this guide to compare medical plans against your health and financial needs, as well as the needs of your dependents. Think about making contributions to a Health Savings Account (HSA), if eligible, or one of the Flexible Spending Accounts (FSAs)—where you use pretax dollars for qualified out-of-pocket health care and dependent care expenses.

HOW TO ENROLL

Ways To Enroll

- Online: Log in to <http://benefits.sunlandasphalt.com>
- By Phone: Call **1-855-898-6545**. Licensed Benefits Counselors are available to answer questions, Monday - Friday, 6:30 a.m. - 6:00 p.m. MT.

Provide your documents

Provide the proper and necessary supporting documents for anyone you are enrolling by uploading them to HRally.



TIME OFF

Sunland Asphalt recognizes that it is important for employees to spend quality time with friends and family as well as fulfill parental, spousal, personal, and health-related obligations. To make sure you have all the energy you need to stay well and healthy, we are happy to provide our employees with Paid Time Off (PTO).

Eligibility

Full-time and part-time employees are eligible to earn PTO.

Paid Time Off

Employees can receive PTO according to the schedule described in the chart below. Accrued PTO may be used at the request of the employee with the approval of their leader.

PTO POLICY			
Years of Employment	Annual Accrual	Weekly Accrual Rate	Hourly Accrual Rate
Less than (5) Years	10 days (80 hours)	1.54 hours per week	0.0385 hours per hour worked
Five (5) Years but less than Ten (10) Years	15 days (120 hours)	2.31 hours per week	0.0578 hours per hour worked
Ten (10) or More Years	20 days (160 hours)	3.08 hours per week	0.0770 hours per hour worked

Employees are eligible to begin using accrued time off following 90 days of employment.



Health Protection

The most important step on your path to health and wellness is carefully considering your benefit choices and making informed decisions.

MEDICAL

Why Medical Coverage Is Important

It’s no secret: Medical costs are expensive, and an unanticipated illness or injury can devastate a family’s finances. As health care costs rise every year, this is something you must prepare for.

Medical Coverage

Sunland Asphalt understands everyone’s needs are unique, and we offer four medical plan options that give you financial protection against the high cost of treating a serious illness or medical condition. We offer four medical plans allowing you to choose the best plan to protect yourself and your loved ones.

Medical Plan Features

- Plans are administered by Cigna.
- Offers an extensive network of coverage nationwide.
- Higher level of coverage from in-network providers; you may pay more for out-of-network services.
- Certain plans have no Out-of-Network benefits, so please make sure your provider is In-Network.
- The Local Care Plan is only available in certain ZIP codes.

COST PER PAY CHECK	CIGNA SAVINGS PLAN (OPTION 1)	CIGNA LOCAL CARE PLAN (OPTION 2)
Employee Only	\$8.00	\$13.00
Employee + Spouse/Partner	\$53.00	\$82.00
Employee + Child	\$51.00	\$79.00
Employee + Family	\$80.00	\$123.00

COST PER PAY CHECK	CIGNA CHOICE PLAN (OPTION 3)	CIGNA STANDARD PLAN (OPTION 4)
Employee Only	\$18.00	\$59.00
Employee + Spouse/Partner	\$111.00	\$147.00
Employee + Child	\$106.00	\$143.00
Employee + Family	\$166.00	\$252.00

PRESCRIPTION DRUGS

Each medical plan offers you prescription drug coverage. You can save more with a 90-day supply through mail order.

PRESCRIPTION DRUG COVERAGE

	CIGNA SAVINGS PLAN	CIGNA LOCAL CARE PLAN	CIGNA CHOICE PLAN	CIGNA STANDARD PLAN
	In-Network	In-Network	In-Network	In-Network
Retail (per 30-day supply)				
Generic	0% after deductible	\$5 copay	\$5 copay	\$5 copay
Preferred Brand	0% after deductible	\$45 copay	\$45 copay	\$30 copay
Non-Preferred Brand	0% after deductible	\$100 copay	\$100 copay	\$75 copay
Specialty	0% after deductible	\$250 copay	\$250 copay	\$250 copay

	CIGNA SAVINGS PLAN	CIGNA LOCAL CARE PLAN	CIGNA CHOICE PLAN	CIGNA STANDARD PLAN
	In-Network	In-Network	In-Network	In-Network
Retail (per 90-day supply)				
Generic	0% after deductible	\$10 copay	\$10 copay	\$10 copay
Preferred Brand	0% after deductible	\$90 copay	\$90 copay	\$60 copay
Non-Preferred Brand	0% after deductible	\$200 copay	\$200 copay	\$150 copay



MEDICAL PLANS (SELECT ONE)

	CIGNA SAVINGS PLAN (HDHP) OPTION 1		CIGNA LOCAL CARE PLAN OPTION 2
	In-Network	Out-of-Network	In-Network
Deductible			
Individual	\$6,500	\$13,000	\$0
Individual Within Family	\$6,500	\$13,000	\$0
Family	\$13,000	\$26,000	\$0
Out-of-Pocket Limit			
Individual	\$6,500	\$26,000	\$6,000
Individual Within Family	\$6,500	\$26,000	\$6,000
Family	\$13,000	\$52,000	\$12,000
Coinsurance	0%	50%	0%
Primary Care Office Visit	Plan pays 100% (deductible applies)	50% after deductible	\$50 copay
Specialty Care Office Visit	Plan pays 100% (deductible applies)	50% after deductible	\$85 copay
Convenience Care	Plan pays 100% (deductible applies)	50% after deductible	\$50 copay
Preventive	Plan pays 100%	Not Covered	Plan pays 100%
Virtual Providers - MDLIVE	Plan pays 100% (does not have to meet deductible)	Not Covered	Plan pays 100%
Urgent Care	Plan pays 100% (deductible applies)	Plan pays 50% (deductible applies)	\$125 copay
Emergency Room (Includes Professional, X-ray and/or Lab services performed at the Emergency Room)	Plan pays 100% (deductible applies)	Plan pays 100% (deductible applies)	\$1,000 copay
Inpatient	Plan pays 100%	Plan pays 50%	\$1,500 copay
Lab	Plan pays 100% (deductible applies)	Plan pays 50% (deductible applies)	Independent Lab Plan pays 100% Outpatient Facility Plan pays 100%
X-ray	Plan pays 100% (deductible applies)	Plan pays 50% (deductible applies)	Emergency Room: \$1,000 copay, and plan pays 100% Urgent Care Facility: \$125 copay, and plan pays 100%

MEDICAL PLANS (SELECT ONE)

	CIGNA CHOICE PLAN OPTION 3	CIGNA STANDARD PLAN OPTION 4	
	In-Network	In-Network	Out-of-Network
Deductible			
Individual	\$0	\$2,500	\$5,000
Individual Within Family	\$0	\$5,000	\$10,000
Out-of-Pocket Limit			
Individual	\$6,000	\$7,500	\$15,000
Individual Within Family	\$12,000	\$15,000	\$30,000
Coinsurance	0%	Plan pays 80%	Plan pays 50%
Primary Care Office Visit	\$50-\$125 copay	\$20 copay	50% after deductible
Specialty Care Office Visit	\$85-\$250 copay	\$40 copay	50% after deductible
Convenience Care	\$125 copay	\$20 copay	50% after deductible
Preventive	Plan pays 100%	Plan pays 100%	50% after deductible
Virtual Providers - MDLIVE	Plan pays 100%	Plan pays 100%	Not Covered
Urgent Care	\$125 copay	\$100 copay	50% after deductible
Emergency Room	\$1,000 copay	\$500 copay	\$500 copay
Inpatient Hospital Facility Services	\$1,500 copay	\$500 copay	Plan pays 50%
Lab	Tier 1 providers: Not Applicable (Independent Lab & Outpatient Facility) Non-Tier 1 providers: Plan pays 100% (Independent Lab & Outpatient Facility)	Plan pays 80% (deductible applies)	Plan pays 50% (deductible applies)
X-ray	Non-Tier 1 providers X-Ray: Emergency Room & Urgent Care: Not Applicable Non-Tier 1 - X-Ray: Emergency Room - \$1,000 copay, and plan pays 100% Urgent Care: \$125 copay, and plan pays 100%	Emergency Room: \$500 co- pay, and plan pays 100% Urgent Care Facility: \$100 copay, and plan pays 100%	Emergency Room: \$500 copay, and plan pays 100% Urgent Care Facility: Plan pays 50% after deductible

Additional Cigna Benefits

Behavioral Programs

Mental health challenges come in many forms, and so do the ways Cigna can help you work through them. Whether you need help reducing stress, are feeling motivated to make a change in your life, or need to talk to someone, Cigna offers a variety of behavioral support tools and services to help ensure you get the support that works best for you. You can enjoy special individualized one-on-one support through a Care Navigator—your single point of contact throughout your path to feeling better. Help is available anytime, any day, 24/7.

To access this program and find out more, call the number on your Cigna ID card or go to [myCigna.com](https://mycigna.com).

Chronic Condition Care

Chronic health conditions don't have to keep you down. Cigna provides one-on-one dedicated health coaching to help you manage a chronic condition, ranging from asthma and low back pain to depression and coronary artery disease, among many others. They can help you make more educated decisions, obtain information and resources, save money, create a plan to help improve your health, understand medications and doctor's orders, and identify the triggers that affect your condition. This is 24/7 online support.

To access these services, just call the number on your Cigna ID card or visit [myCigna.com](https://mycigna.com).

Cigna Healthcare Wellness Experience

Cigna helps you choose your own wellness journey, whether you're motivated by reducing stress, having more energy, or getting more involved in your community. You can customize your goals and find the best path to get there, all included with your Cigna Healthcare plan—at no extra charge to you. The Cigna Wellness Experience lets you set achievable goals, challenge friends to healthy competitions, tackle stress, and enjoy a healthier lifestyle.

Get started with these simple steps:

1. Set up your profile today on [myCigna.com](https://mycigna.com) or by downloading the myCigna® app.
2. Select the **Wellness** tab, then click **"Get Started"** to enroll.

Foodsmart®

Cigna medical plan participants have access to personal nutrition support that can help you save money on food and feel your best. You have access to a virtual dietitian—an expert in nutrition—who will create a personalized nutrition plan based on your health history, preferences, and goals. You'll get daily tips and tools that make following your plan simple, including thousands of delicious recipes, grocery price comparisons, food delivery, and more.

To get started:

1. Locate your Cigna ID number on [myCigna.com](https://mycigna.com) or the myCigna app.
2. Scan the **QR** there or call **1-415-800-2311** (TTY **711**) to book your phone or video visit with a registered dietitian.
3. Follow the prompts to choose a date and time that works for you.
4. Enter your ID number when prompted and complete your appointment request.

Headspace

This unique partnership with Cigna offers you access to thousands of meditations, mindfulness exercises, clinically validated programs, sleepcasts, guided workouts, and focus music. You can explore content on your own or receive personalized recommendations based on your needs. In addition to a wide range of everyday support tools, you

also have access to Ebb, Headspace's empathetic AI companion for reflection, emotional check-ins, and personalized guidance. You can seamlessly connect to other Cigna benefits through myCigna, optimizing your benefits ecosystem.

To access this program and find out more, call the number on your Cigna ID card or go to [myCigna.com](https://mycigna.com).

Healthy Pregnancies, Healthy Babies

This is a comprehensive maternity condition management program for eligible Cigna Healthcare members. This program aims to educate and support patients at the very start of their pregnancies to help ensure healthy pregnancies and babies.

To access this program and find out more, call the number on your Cigna ID card or go to the Wellness Section of [myCigna.com](https://mycigna.com) for more information.

Know Your Lemons®

Cigna HealthcareSM is partnering with **Know Your Lemons®**, a global charity that helps improve early detection of breast cancer through symptoms and screening education in a fun and accessible way. Statistics show that 1 in 8 women in the U.S. will develop breast cancer, and 85% of cases have no family or genetic history. When caught early, the breast cancer survival rate is as high as 99%. The award-winning Know Your Lemons app offers programs and tools to improve early detection.

To get started, go to knowyourlemons.org.

MyCigna®

From programs that help you improve your health to tools that help you manage your health spending, there's so much you can do on [myCigna.com](https://mycigna.com) and the **myCigna App**. You can find in-network doctors and services, see cost estimates for medical procedures, compare quality or care information, manage and track claims, connect with a live health care representative, and access a wide variety of wellness tools and resources. You can easily access your digital ID card.

To get started, just visit [myCigna.com](https://mycigna.com), download the **myCigna App**, and register now.

Omada

Omada is a digital lifestyle change program designed to help you lose weight, gain energy, and reduce the risks of type 2 diabetes and heart disease. The program surrounds you with the tools and support you need to make lasting, meaningful changes to the way you eat, move, sleep and manage stress—one small step at a time. You'll receive the program at no additional cost if you or your covered adult dependents are enrolled in a Cigna medical plan, at risk for type 2 diabetes or heart disease, and accepted into the program.

To get started: Log into your **myCigna** account, click on **"Wellness,"** scroll down to **"Health Topics,"** click on **"Pre-Diabetes and Diabetes,"** scroll to **"Omada for Cigna: Diabetes Prevention,"** click on **"Let's Go,"** and click on **"Explore Omada."**

HEALTH SAVINGS ACCOUNT

The Savings Plan

Simply put, the Savings Plan takes advantage of a Health Savings Account (HSA) to put aside money to pay for your health care costs during the year. The Savings Plan, administered through HSA Bank, is funded by your pretax contributions, so you save on your taxes. It can be used to pay for costs beyond what medical coverages pay for. You can only open an HSA if you elect to enroll in the high-deductible health plan (HDHP) for medical coverage, so you can offset the higher deductibles and pay for dental, vision, and other out-of-pocket medical expenses.

For 2026, you can contribute up to \$4,400 for individual coverage, or \$8,750 for other coverage tiers. If you are 55 or older, you can make an additional “catch-up” contribution of \$1,000.

If you contribute at least \$250 for single or \$500 for family, Sunland Asphalt will help you save by contributing to your account.

EMPLOYEE CONTRIBUTION				
	EMPLOYEE MINIMUM CONTRIBUTION		EMPLOYER MAXIMUM CONTRIBUTION	MAXIMUM TOTAL ANNUAL CONTRIBUTION PER IRS*
	Weekly	Annual	Annual	
Employee Only	\$4.81	\$250	\$750	\$4,400
Employee + Family	\$9.62	\$500	\$1,500	\$8,750
55 + Catch Up	\$19.20	\$1,000	N/A	\$1,000

*The Maximum contribution includes both Sunland Asphalt's and your contribution to your HSA.

Wait a Second – There are HSA Eligibility Rules

You are not eligible to use an HSA if you are:

- Covered by another medical plan not designated as a high deductible health plan.
 - Enrolled in Medicare, TRICARE, or TRICARE for Life. (If you participated in an HSA before enrolling in Medicare and still have an HSA balance after enrolling in Medicare, you will still be able to withdraw money from your HSA to pay for eligible medical expenses.)
 - Covered by any General-Purpose Health Care Flexible Spending Account (FSA) (including a spouse's General-Purpose Health Care FSA). If your coverage
- is only through a Limited-Purpose Health Care FSA or post-deductible FSA, you are still eligible.

 - Covered by any General-Purpose Health Reimbursement Arrangement (HRA) (including a spouse's General-Purpose HRA).
 - Claimed as a dependent on someone else's tax return.
 - In receipt of Veteran's Affairs (VA) or Indian Health Services (IHS) benefits for non-preventive medical care prescription drugs in the last three months.

FLEXIBLE SPENDING ACCOUNTS

What Are Flexible Spending Accounts (FSAs)?

Flexible Spending Accounts (FSAs) can help you save and pay for eligible out-of-pocket health care and dependent care costs with pretax dollars. Because the money you contribute is on a pretax basis, your taxable income is lowered, and that saves you money. You decide how much to save on an annual basis.

SUNLAND ASPHALT offers 3 types of FSAs:

Health Care FSA

This account is used to reimburse out-of-pocket medical, dental, and/or vision expenses incurred by you and your eligible dependents, whether you cover them or not. Eligible expenses include deductibles, coinsurance, copays, etc. You can set aside up to \$3,400 during 2026. You may be able to rollover \$680 at the end of the year. Note: You can't have both a Health Care FSA and a HSA, per IRS rules.

Limited-Purpose Health Care FSA

If you have a Health Savings Account (HSA), you cannot open a full purpose Health Care FSA, but you can participate in a Limited Purpose Health Care FSA to pay for eligible dental and vision expenses. Otherwise, this FSA works the same way as a full purpose Health Care FSA.

Dependent Care FSA

This is used to reimburse expenses related to care of eligible dependents (children under age 13 or any disabled adult dependent that lives with you) while you and your spouse work. Qualified expenses include nannies, babysitters, housekeepers, nurse's fees, and registration fees to a day care facility. The cost of pre-K or nursery school, before and after school care, and day camp also qualify. You can set aside up to \$7,500 during the plan year (\$3,750 if married and filing separately). There is no rollover allowed.

HSA VS FSAs

Who can enroll in the HSA: Employees enrolled in the Savings Plan

HSA Carrier: HSA Bank

Who can enroll in the FSA: Employees enrolled in the Local Care, Choice, or Standard Plan

FSA Carrier: Sterling Administration

HOW MUCH CAN I CONTRIBUTE?		
HEALTH CARE FSA:	LIMITED HEATH CARE FSA:	DEPENDENT CARE FSA:
Maximum Annual Contribution: \$3,400	Maximum Annual Contribution: \$3,400	Maximum Contribution: \$7,500

DENTAL

Why Is Dental Coverage Important?

It’s not just about a nice smile! Dental problems can lead to serious health risks, such as brain or heart infections. Dental care is a serious health issue and promoting healthy teeth and gums can avoid larger issues later.

Dental Coverage

Sunland Asphalt provides two Dental Plans from MetLife for you to choose from, a Dental High Plan and a Dental Low Plan. You will save more when you use in-network providers, but out-of-network lets you visit any dentist for services. You can choose the coverage that best meets your needs. To review covered services in detail or find a provider please visit www.mybenefits.metlife.com.

DENTAL PLAN OVERVIEW

DENTAL PLAN PER PAY CHECK		
COVERAGE LEVEL	Dental High Plan	Dental Low Plan
Employee Only	\$5.00	\$3.00
Employee + Spouse/Partner	\$10.00	\$5.00
Employee + Child	\$11.00	\$6.00
Employee + Family	\$16.00	\$9.00

HIGH PLAN		
	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible (Individual/Family)	\$50/ \$150	\$50/\$150
Deductible Waved for Preventive	Yes	Yes
Annual Maximum (Per Member)	\$2,500	\$2,500
Preventive Care (Routine Exams, Cleanings, Fluoride, X-Rays)	Plan pays 100%	Plan pays 100%
Basic Services (Fillings, Periodontics, Oral Surgery, Endodontics)	Plan pays 80%	Plan pays 80%
Major Services (Crowns, Bridges, Dentures, Inlays, Onlays)	50% after deductible	50% after deductible
Orthodontics (Dependents up to Age 19)	50%	50%
Orthodontics Lifetime Maximum	\$1,000	\$1,000

LOW PLAN		
	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible (Individual/Family)	\$50/ \$150	\$50/\$150
Deductible Waved for Preventive	Yes	Yes
Annual Maximum (Per Member)	\$1,500	\$1,500
Preventive Care (Routine Exams, Cleanings, Fluoride, X-Rays)	Plan pays 100%	Plan pays 80%
Basic Services (Fillings, Periodontics, Oral Surgery, Endodontics)	100% after deductible	80% after deductible
Major Services (Crowns, Bridges, Dentures, Inlays, Onlays)	75% after deductible	75% after deductible
Orthodontics (Dependents up to Age 19)	Not covered	Not covered
Orthodontics Lifetime Maximum	Not covered	Not covered

VISION

Why Is Vision Coverage Important?

The need to take care of your eyes is obvious, but without insurance, regular eye care costs could be prohibitive to some. Don’t lose out on proper vision care that can keep your eyes healthy, help pay for eyewear, and detect serious issues before they become a problem.

Vision Coverage

Sunland Asphalt provides comprehensive vision benefits through MetLife. By choosing a non-network provider, you will need to pay for services out-of-pocket and submit a claim for the reimbursed allowances. To review covered services in detail or find a provider please visit www.mybenefits.metlife.com.

VISION PLAN OVERVIEW

VISION PLAN PER PAY CHECK	
Employee Only	\$1.59
Employee + Spouse/Partner	\$3.18
Employee + Child	\$2.56
Employee + Family	\$4.38

VISION PLAN		
Routine Eye Exam		Every 12 Months
Eyeglass Lenses or Contact Lenses		Every 12 Months
Eyeglass Frames		Every 12 Months
PLAN PAYS	IN-NETWORK	OUT-OF-NETWORK
Eye Exam	\$10 Copay	Up to \$45 reimbursement
Single Lenses	\$10 Copay	Up to \$30 reimbursement
Bifocal Lenses	\$10 Copay	Up to \$50 reimbursement
Trifocal Lenses	\$10 Copay	Up to \$65 reimbursement
Eyeglass Frames	\$180 Allowance then 20% Off Balance	Up to \$70 reimbursement
Elective Contacts	\$180 Allowance then 15% Off Balance	Up to \$105 reimbursement



Life & Disability

BASIC LIFE AND AD&D

Basic Life and Accidental Death & Dismemberment (AD&D) Insurance are important parts of your financial wellbeing, especially if others depend on you for support. Sunland Asphalt provides employees at no cost 1x salary (up to \$200,000) for each coverage. It is important to record and/or update your beneficiary(ies). Please do so at <http://benefits.sunlandasphalt.com>

VOLUNTARY LIFE AND AD&D

In addition to the Basic Life and AD&D insurance coverage above, you can purchase additional Voluntary Life and AD&D Insurance coverage for you, as well as for your eligible dependents if you elect coverage for yourself. Voluntary Life and AD&D Insurance is provided by MetLife. You can elect the following amounts:

- Employee:** Increments of \$10,000 to \$300,000 up to the lessor or \$300,000 or 5 times your base salary.
- Guaranteed Issue Amount is \$200,000**
- Spouse:** Increments of \$5,000 - \$250,000 up to 100% of your coverage amount.
- Guaranteed Issue Amount is \$30,000**
- Children:** \$1,000 for 15 days to 6 months, \$10,000 for 6 months to 26 years old.
- Guaranteed Issue Amount is \$10,000**



SHORT & LONG TERM DISABILITY

Sure, you have medical coverage to pay for medical bills, but what about your everyday bills? Car payments? Child care? How will you pay for these expenses if you can't work? Disability Insurance provides benefits that replace a portion of your income if you are unable to work due to a covered injury or illness.

Short Term Disability (STD) from pays you a portion of your income for a short-term disability. Long Term Disability (LTD) pays for a long-term disability after your STD ends. Disability Insurance is administered by MetLife.

DISABILITY INSURANCE

You have the option to purchase voluntary Short Term Disability (STD) Insurance through MetLife. This protects your paycheck if you find yourself unable to work due to a non-work related accident or illness. If you purchase STD, Sunland Asphalt will provide you with Long Term Disability at no cost. This plan offers you a monthly benefit if your disability exceeds the STD benefit.

Short Term Disability (STD)
Short Term Disability (STD) coverage replaces a portion of your income if you are unable to work due to an illness, pregnancy or non-work-related injury. Benefits begin after 7 days and continue for 12 weeks or until you are certified to return to work.

RATE OF BENEFIT	WEEKLY BENEFIT	ELIMINATION PERIOD	BENEFIT DURATION
60%	\$1,154	7 Days	12 Weeks

Long Term Disability (LTD)
After you have been disabled for 90 days, Long Term Disability (LTD) benefits begin, and you receive 60% of your monthly earnings, up to a maximum of \$5,000 per month. Benefit duration is based on your age and date of disability. Your LTD benefits will be offset by any other disability payments you may receive, such as Social Security or Workers' Compensation.

RATE OF BENEFIT	MONTHLY BENEFIT	ELIMINATION PERIOD	BENEFIT DURATION
60%	\$5,000	90 Days	Depends on your age and date of disability

Please note, depending on your circumstances, benefits received under these plans may be subject to taxation and/or may offset against other programs. Please contact HR for more information.

DISABILITY PER PAY PREMIUM RATES	
AGE	VOLUNTARY STD (PER \$10)
0-34	\$7.72
35-39	\$7.99
40-44	\$9.32
45-49	\$11.72
50-54	\$14.38
55-59	\$19.44
60-64	\$24.50
65-69	\$27.70
70-100	\$30.36

Voluntary Benefits

Sunland Asphalt's voluntary benefits programs offer high-quality insurance coverage at group discount rates, which are easily managed through payroll deductions. This is another way we're dedicated to helping you meet your needs and budget. Please review each coverage and product available to see if they are right for you!



Your costs will be displayed on
benefits.sunlandasphalt.com.

ACCIDENT

Medical insurance covers your illness or injury expenses, but what about everyday bills? Accident Insurance provides benefits for covered injuries and specific accident-related expenses for an individual or family. Get a lump-sum payment to cover out-of-pocket expenses that result from a sudden accident, or to use however you choose.

CRITICAL ILLNESS

Serious illness can be costly—and strike at any time, devastating a family's finances when you least expect it. Critical Illness Insurance keeps your finances healthy while you recover. You'll receive a lump sum payment if you are diagnosed with a covered illness (including cancer), which you can use however you see fit.

HOSPITAL INDEMNITY

The cost of a hospital stay can be overwhelming, and those costs seem to grow every year. Medical coverage alone might not be enough. Hospital Indemnity Insurance can help to ease the financial impact of a hospitalization by providing a lump sum payment directly to you when you have a hospital admission, accident-related inpatient rehabilitation, or hospital stay.

Additional Benefits

Taking care of yourself and the ones you love helps you be more effective in all areas of your life. Be sure to take advantage of these programs, so you and your dependents can stay at your best.



EMPLOYEE ASSISTANCE PROGRAM

Mental and emotional health is just as important as physical health, and Sunland Asphalt offers employees help in handling life's unpredictable ups and downs. With the Employee Assistance Program (EAP) from Telus Health, a MetLife program, you have access to resources for a full range of challenges, such as relationship issues, anxiety, addiction, aging parents to care for, and much more.

This program is designed to help you navigate personal and professional challenges through various services such as counseling and financial advice. All services are completely **FREE** to you and your family and information provided stays confidential. Support is available for all kinds of hard life situations, including:

- Legal consultation
- Financial advice
- Identity theft and recovery
- Dependent care referrals
- Addiction & substance abuse
- Mental health support
- Five free face-to-face visits with a licensed counselor

To learn more, call **1-800-638-5433** or visit www.mybenefits.metlife.com, company code: "Sunland".

PET INSURANCE

Have peace of mind knowing that your pets are protected—and so is your wallet. Pet Insurance from UPC offers coverage for all your pet care needs. Pet owners can save on everything their pets need without breaking the bank.

GENETIC TESTING - GENOMIC

Helps identify health risks for many cancers, heart conditions, and more. This important information can drive changes in care, help manage medications, and guide family planning decisions.

- Other features include:
- Quality, medical-grade testing ordered by a doctor with seamless access to genetic counseling, education and healthcare navigation.
 - Testing offered in partnership with laboratories that meet the highest standards of quality for accuracy and reliability required by United States federal regulations.
 - Ease of access to testing through an at-home saliva sample collection kit with no bloodwork required.
 - Results offer information about medically actionable conditions with interventions for prevention, treatment, or lifestyle changes.

Available tests Genetic Health Screen Aids in risk identification of 100+ conditions including certain types of cancer, heart conditions, and additional medically actionable conditions. Pharmacogenomics Evaluates how a person may respond to medications to optimize treatment, maximize effectiveness, and minimize side effects. Carrier Screening Offers insights for reproductive partners to identify a potential risk of having a child affected by a genetic disease.



Financial Future

Protect your financial future and those Golden Years with Sunland Asphalt Retirement Plans.

401(k) PLAN

What does retirement look like for you? Whether you plan to travel the world, take up a new hobby, or just relax in a retirement community, it's important to take responsibility for your own finances, so you have the income you'll need in the future. One of the best ways to ensure a secure retirement is to start saving as early as possible. Sunland Asphalt 401(k) savings plan allows you to save for retirement on a pretax basis.

All employees 18 years of age or older may participate in the 401(k) plan. You will be enrolled in the plan on the first of the month following 30 days of employment.

EMPLOYER MATCH

Sunland Asphalt will match \$0.50 for every dollar you contribute to your 401(k) up to 6% of your annual salary. Contributions will be deposited weekly into your account.

DEFERRAL CONTRIBUTIONS

You may elect to defer a percentage of your eligible compensation each week to be withheld from your paycheck and deposited into your 401(k) account. You can choose the percentage that is deferred from 2% up to 75% of your weekly pay.

YEARS OF SERVICE	VESTING PERCENTAGE
less than 1	0%
1	33%
2	66%
3	100%

WHAT IS SMARTCONNECT?

SmartConnect is a no-cost Medicare education and enrollment resource available to you and your family (including parents and grandparents). It is not a health plan, but a team of licensed, unbiased insurance agents who act as your personal guides. Their mission is to remove the confusion from Medicare, answer all of your questions, and help you find the path that best suits your personal, health, and financial needs.

What SmartConnect Provides:

Unbiased, Personalized Guidance and Education: One-on-one Medicare consultations with dedicated licensed agents to help you pick the right plan and coverage.

Clear Plan Comparisons:

Compare the costs and benefits of your current health coverage with a variety of Medicare plans. Seamless Enrollment Support: If you decide that transitioning to a Medicare plan is the right choice for you, your dedicated SmartConnect agent will guide you through every step of the enrollment process.



WHERE TO FIND CARE

When you need immediate medical care, your first thought might be “go to the nearest emergency room.” But that may not be your most efficient choice. Knowing your available options will often save you time and money. The chart below should help provide some guidance on where to go for certain medical needs or situations.

SITUATIONS	Virtual Care - MDLive	Walk-In Doctor's Office	Urgent Care Center	Emergency Room
Animal Bites			✓	• Sudden or unexplained loss of consciousness • Signs of a heart attack, such as sudden or severe chest pain or pressure • Signs of a stroke, such as numbness of the face, arm, or leg on one side of the body; difficulty talking; sudden loss of vision • Severe shortness of breath • High fever with stiff neck, mental confusion, and/or difficulty breathing • Coughing up or vomiting blood • Cut or wound that won't stop bleeding • Possible broken bones • Poisoning • Stab wounds • Sudden, severe abdominal pain • Trauma to the head • Suicidal feelings • Partial or total amputation of a limb
Stitches			✓	
X-Ray			✓	
Back Pain	✓	✓	✓	
Mild Asthma	✓	✓	✓	
Minor Headache	✓	✓	✓	
Sprain, strain	✓	✓	✓	
Nausea, Vomiting, Diarrhea	✓	✓	✓	
Bumps, Cuts, Scrapes	✓	✓	✓	
Burning with urination	✓	✓	✓	
Cough, sore throat	✓	✓	✓	
Ear or sinus pain	✓	✓	✓	
Eye swelling, irritation, redness or pain	✓	✓	✓	
Minor allergic reaction	✓	✓	✓	
Minor fever, colds	✓	✓	✓	
Rash, minor bumps	✓	✓	✓	
Vaccination		✓	✓	

Contact Information

Below is important contact information for getting in touch with carriers, members services, and websites that will help you learn all the details and answer your questions, so that you can make your best benefit elections.

PLAN	PROVIDER	PHONE	WEBSITE
Medical	Cigna	1-866-494-2111	mycigna.com
Dental	MetLife	1-800-942-0854	www.mybenefits.metlife.com
Vision	MetLife	1-800-393-5433	www.mybenefits.metlife.com
Health Savings Account	HSA Bank	1-866-494-2111	www.hsabank.com/cigna/home
Flexible Spending Accounts	Sterling	1-800-617-4729	www.sterlingadministration.com
Life	MetLife	1-800-638-5433	www.mybenefits.metlife.com
Disability	MetLife	1-800-393-5433	www.mybenefits.metlife.com
Critical Illness	MetLife	1-800-638-5433	www.mybenefits.metlife.com
Accident	MetLife	1-800-638-5433	www.mybenefits.metlife.com
Hospital Indemnity	MetLife	1-800-638-5433	www.mybenefits.metlife.com
Employee Assistance Program	MetLife	1-888-319-7819	www.one.telushealth.com
Pet Insurance	United Pet Care	1-602-266-5303	www.unitedpetcare.com
401(k) / Roth IRA	Fidelity	1-800-827-3321	www.netbenefits.com
Sunland Benefits Call Center	Winston Benefits	1-855-898-6545	benefits.sunlandasphalt.com
TeleHealth - MDLive	Cigna	1-866-494-2111	mycigna.com
Medicare Education	SmartConnect	1-833-367-9419	www.smartmatch.com/connect/sunlandasphalt
Genetic Testing	Genomic Life	1-844-964-3666	www.genomiclife.com



DISCLAIMER

This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the “plan documentation”) for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual’s rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

Legal Notices

Scan the QR code to view your legal notices for this plan year.



