YOUR EMPLOYEE BENEFITS, AT A GLANCE

For your health. Your family. Your future.

A practical guide to caring for yourself, supporting your family, and planning for what comes next.



The essentials in 12 pages. More detail online.

Scan to explore every benefit, review coverage details, and find the right contact.

mrwilliams.com/employee-benefits

01 / YOUR PAYCHECK

See your biweekly contributions.

These are employee contributions every two weeks. They are not monthly premiums, copays, or deductibles.

Coverage Level	CostPlus RBP	Cigna PPO	Dental	Vision
Employee only	$55.19	$126.19	$15.11	$2.79
Employee + spouse	$190.76	$318.76	$31.74	$5.58
Employee + children	$133.95	$236.95	$36.27	$6.18
Employee + family	$256.95	$414.95	$55.17	$9.54

Read the table with your elections in mind.

Choose the correct coverage tier.

Employee only, employee plus spouse, employee plus children, and employee plus family have different costs. Confirm dependent eligibility before selecting a tier.

02 / START HERE

Make your benefits work for you.

Review your elections, know who can be covered, and understand when changes are allowed.

Enroll in Your Benefits in Employee Navigator

Sign in to review your elections and beneficiaries.

Open Employee Navigator

The plan year runs from September through August.

1 Confirm who can be covered.

Eligible dependents include a legal spouse subject to the employer-coverage restriction; children, stepchildren, and children under legal guardianship up to age 26; and certain other qualifying children.

Children required to be covered through a Qualified Medical Support Order and qualifying incapacitated children over age 26 may also be eligible. Ask HR how the spouse restriction applies.

2 Report qualifying life events promptly.

Contact HR within 31 days of other qualifying events, or 60 days for gain or loss of Medicaid/CHIP eligibility. Ask about documentation and the applicable change deadline.

New to MRW?

Start in Employee Navigator. HR can confirm your eligibility, coverage start date, enrollment deadline, and required documents.

03 / MEDICAL COVERAGE

Two ways to access medical care.

Luminare Health administers both options. Compare provider access, cost sharing, and your paycheck contribution.

Plan Feature	CostPlus RBP	Cigna In-Network	Cigna Out-of-Network
Individual deductible	$2,000	$2,000	$4,000
Family deductible	$3,000	$3,000	$8,000
Individual out-of-pocket max.	$5,000	$5,000	$8,000
Family out-of-pocket max.	$10,000	$10,000	$16,000

Common care, at a glance

For CostPlus and Cigna in-network care: primary care and urgent care are $20 copays; specialist visits are $50. Eligible preventive care has 0% coinsurance. These benefits do not apply the deductible.

Many tests, imaging, surgeries, and hospital services have 20% coinsurance after the deductible where it applies. An emergency-room visit is $150, then 20%; the copay is waived if admitted. Pre-certification applies to certain services.

Read the SBC coverage details

Cigna PPO SBC Excerpt

CostPlus RBP SBC Excerpt

04 / MEDICAL SUPPORT

Get the right help, at the right time.

Use Luminare Health for claims and eligibility. CostPlus members can also use ClaimDOC before and after care.

luminare health℠

Both medical options
866-893-4472
ID cards, EOBs, eligibility, and claims.

ClaimDOC®

CostPlus RBP only
888-330-7295
Provider introductions and bill review.

Simplicity: 12 months at 0% interest

Eligible members can spread covered deductible costs over 12 months. Minimum monthly payments and an account in good standing are required. Confirm eligible expenses and activation with Luminare Health.

Learn About Simplicity

1

Before care: Pave the Way.

Use the Provider Nomination Form or contact a Member Advocate to introduce your provider to the CostPlus plan.

ClaimDOC Provider Nomination Form (PDF)

2

At the appointment: show your ID card.

Providers send claims to Luminare Health. For CostPlus questions at check-in, ask the front desk to call ClaimDOC.

3

After care: compare your bill to the EOB.

Pay the patient responsibility on your fully processed EOB. Send bills that exceed it to ClaimDOC for review; keep sending related correspondence.

05 / PRESCRIPTIONS & VIRTUAL CARE

Support beyond the doctor's office.

Understand pharmacy costs, explore eligible savings, and set up Teladoc before you need non-emergency care.

Prescription benefits through Liviniti

Drug Tier	Retail / 30 Days	Mail Order / 90 Days
Tier 1 / generic	$5	$10
Tier 2 / preferred	$50	$100
Tier 3 / nonpreferred	$100	$200

Eligible prescriptions enrolled in ScriptSourcing may have a $0 copay. Not every drug qualifies. Ask Liviniti at 800-710-9341 to confirm your drug, pharmacy participation, and copay before filling.

Confirm specialty-drug coverage and pharmacy requirements directly. CRx Specialty Solutions: 877-646-1716 for prescriptions not eligible for ScriptSourcing.

Save Time and Money by Using Telemedicine by Teladoc

Connect with a doctor for common, non-emergency concerns, such as cold and flu symptoms, allergies, sinus problems, and skin concerns. Teladoc does not replace your primary physician.

Register at teladochealth.com **800-835-2362**

06 / DENTAL & VISION

Everyday care worth keeping in view.

Compare biweekly contributions on page 2.

Voluntary Dental

$50 / $150

Individual / family deductible

$1,000

Annual maximum benefit per person

Preventive services: 100%, no deductible. Basic services: 80% after deductible. Major services: 50% after deductible; confirm waiting-period requirements. Orthodontia is not covered. You can choose any provider.

Mutual of Omaha Dental Provider Search

800-927-9197

Voluntary Vision

Benefit	CEC Network Highlight
Routine eye exam	$20 copay
Retinal screening	$39 copay
Eyewear	$150 annual flexible allowance; $0 copay
Contact lens fitting	$20 copay

Find a Provider

Member Portal

Member Offers

Vision: 888-254-4290 (Option 3, then 2). Check coverage, out-of-network reimbursement, and offer terms before care.

07 / FLEXIBLE SPENDING

Plan ahead for eligible expenses.

With the Flexible Spending Account (FSA) offered by MRW, you can pay for eligible out-of-pocket medical expenses with pre-tax dollars.

A little planning at enrollment. More clarity all year.

The Paylocity FSA is voluntary. Your annual election is deducted evenly from paychecks on a pre-tax basis. Re-enroll each year and choose your election with expected expenses in mind.

Examples of Eligible Expenses	Examples of Ineligible Expenses
Contact lenses and eyeglasses	Cosmetic surgery
Dental and orthodontia fees	Teeth whitening
Chiropractic care; prescribed drugs	Ear piercings
First-aid supplies; deductibles; copays	Diaper service; hygiene items

1

Extra time to use the balance.

The plan includes up to 2 1/2 additional months after the plan year to use the prior-year balance. Confirm exact spending and claim-submission deadlines.

2

Use a card or submit a claim.

New participants receive two debit cards by mail. You may also use the employee portal, mobile app, or claim form.

Paylocity: 800-631-3539 | batinfo@Paylocity.com. Ask HR about contribution limits and which account applies to medical versus dependent-care expenses. Confirm secure submission instructions before sharing claim information.

08 / LIFE & INCOME PROTECTION

Protect your family and income.

MRW Provided coverage and voluntary options help you plan for situations that can affect your family and income.

MRW Provided Life Coverage	Benefit
Employee Life & AD&D	$25,000
Dependent Child Life	Birth-6 months: $1,000; 6 months-age 19 (age 25 if a student): $2,500
Spouse Life	$5,000 for a spouse under age 70

Disability benefits

Feature	Short-Term Disability	Long-Term Disability
Benefit	60% of weekly earnings	60% of monthly earnings
Maximum	$1,000 per week	$6,000 per month
Starts	14th day of injury or sickness	At 90 days
Duration	Maximum 11 weeks	Ends at age 65
Cost	Age-banded employee rates	MRW Provided

Additional Ancillary Insurance Offerings

Specified Disease | Hospital Indemnity | Voluntary Accident

Select a coverage name for details. Voluntary Life & AD&D is also available.

09 / EVERYDAY WELL-BEING

Support when you need it.

The Employee Assistance Program connects eligible employees and their families with practical support and resources.

800-316-2796 | Mutual of Omaha EAP

Reach a master's-level EAP professional 24/7/365. Telephone support is available in more than 120 languages.

Your benefit includes three calls per year, per household, with EAP professionals who provide community resources. Additional community resources or possible counseling may be at the employee's expense.

1

Emotional well-being and family support.

Explore resources for relationships, substance abuse, physical well-being, work and career, and other everyday concerns. Childcare and elder-care referrals are included.

2

Legal and financial resources.

Use legal tools and forms, one attorney consultation per year of up to 30 minutes, and a 25% discount for ongoing legal services for the same issue. Financial-wellness tools and courses are also available.

Eligibility includes full-time employees and immediate family members residing with them, including a spouse and unmarried dependent children under age 26.

Travel assistance

Within the U.S.: 800-856-9947 | Outside the U.S.: 312-935-3658.

10 / RETIREMENT

Make room for your future self.

The MR Williams 401(k) plan is accessed through T. Rowe Price. Review your contribution rate, beneficiary information, and investment choices.

Your savings. Plus a company match.

Effective January 1, 2027

MRW will match **100%** of your contributions on the first **3% of your paycheck** that you contribute to your 401(k), plus **50%** on the next **2% of pay** you contribute (the 4th and 5th percentage points).

You contribute 5% of pay. MRW contributes 4%.

Plan eligibility, vesting, and contribution rules apply. Review plan documents or contact HR for details.

1 Create or access your account.

Visit rps.troweprice.com to create your account, review the plan, and choose your contribution rate.

T. Rowe Price

2 Get help with investment choices.

Call a dedicated representative at **800-354-2351** for help choosing your investments.

3 Keep your account within reach.

Text MOBILEAPP to 68784 to download the mobile app and track your savings.

Stay Up to Date

Review your contribution rate, beneficiaries, and the applicable plan rules. Investment returns are not guaranteed; an illustration of future growth is not a promised benefit.

11 / CONTACTS & NEXT STEPS

Keep the right contact close.

For general benefits questions, enrollment access, and current plan documents, contact Human Resources.

Medical / Luminare Health
866-893-4472

CostPlus advocacy / ClaimDOC
888-330-7295

Balance-bill review / ClaimDOC
balancebills@claim-doc.com

Prescriptions / Liviniti
800-710-9341

Specialty pharmacy / CRx
877-646-1716

Dental / Mutual of Omaha
800-927-9197

Vision / CEC (Option 3, then 2)
888-254-4290

FSA / Paylocity
800-631-3539

Teladoc Health
800-835-2362

Life / Mutual of Omaha
800-775-8805

Disability / Mutual of Omaha
800-877-5176

EAP / Mutual of Omaha
800-316-2796

Travel assistance / within U.S.
800-856-9947

Travel assistance / outside U.S.
312-935-3658

401(k) / T. Rowe Price
800-354-2351

More detail. One destination.

Scan for expanded benefits, SBC excerpts, provider resources, and enrollment links.

mrwilliams.com/employee-benefits

Summary only. Complete plan documents, eligibility provisions, exclusions, and required notices govern.