



YOUR EMPLOYEE BENEFITS

BENEFIT PLANS EFFECTIVE
JANUARY 1, 2024-DECEMBER 31, 2024

SAFE**built**®

BENEFITS BUILT FOR YOU

At SAFEbuilt, we care about you. That's why we offer benefits that support your physical, emotional, and financial health.

Understanding your benefits and knowing how to use them is just as important as having access to them. Review this guide to learn about the benefits available to you for the 2024 plan year (January 1, 2024, through December 31, 2024). Then, choose the options that are best for you and your family.

WHAT'S INSIDE

HOW BENEFITS WORK

Who is Eligible	3
When to Enroll	3
Changing Benefits	3
How to Newly Enroll or Change Benefits.....	3
Decision Support Tool.....	4

HEALTH PLANS

Medical Insurance	4
Telemedicine.....	9
Wellness Program.....	10
GuidanceResources® and EAP ..	11
Dental Insurance.....	12
Vision Insurance.....	13

TAX SAVINGS

Budgeting for Your Care	14
Health Savings Account	15
Flexible Spending Accounts.....	16

FINANCIAL SECURITY

Life and AD&D Insurance.....	17
Disability Insurance.....	18
Voluntary Protection Benefits	19
401(k) Retirement Savings Plan ..	23

MORE INFORMATION

Additional Benefits.....	24
Contact Information	25

WHO IS ELIGIBLE

If you are actively working at least 30 hours per week, you are eligible for benefits on the first day of the month following date of hire.

Many of the plans allow you to cover your eligible dependents, which may include:

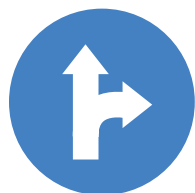
- ▶ Your legal spouse, civil union partner, or domestic partner.
- ▶ Your children to age 26 (unless provided otherwise under applicable law), regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal Ameritas).
- ▶ Your dependent children of any age who are physically or mentally unable to care for themselves.

WHEN TO ENROLL

You can only sign up for benefits or change your benefits at the following times.

- ▶ Within 30 days of joining SAFEbuilt as a new eligible employee.
- ▶ During the annual benefits enrollment period.
- ▶ Within 30 days of a qualifying life event.

The choices you make at this time will remain in place through December 31, 2024, unless you experience a qualifying life event as described on this page. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.



To request a benefits change due to a qualifying life event, notify your Benefits Team at benefits@safebuilt.com within 30 days. Change requests submitted after 30 days cannot be accepted. You may need to provide proof of the event, such as a marriage certificate or birth certificate.

CHANGING BENEFITS

Due to IRS regulations, once you have made your elections for 2024, you cannot change your benefits until the next annual open enrollment period, unless otherwise stated in this guide.

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- ▶ Marriage, divorce, or legal separation.
- ▶ Birth or adoption of an eligible child.
- ▶ Death of your spouse or covered child.
- ▶ Change in your spouse's work status that affects his or her benefits.
- ▶ Change in your child's eligibility for benefits.
- ▶ Qualified Medical Child Support Order.

HOW TO NEWLY ENROLL OR CHANGE BENEFITS

You may newly enroll in benefits or make changes by following the steps below.

Log into UKG (formerly UltiPro):

- ▶ Through the SAFEbuilt network at safebuilt.ultipro.com/.

From the left-hand menu:

- ▶ Click "Myself" > "Benefits" > "Manage My Benefits", then follow the prompts.

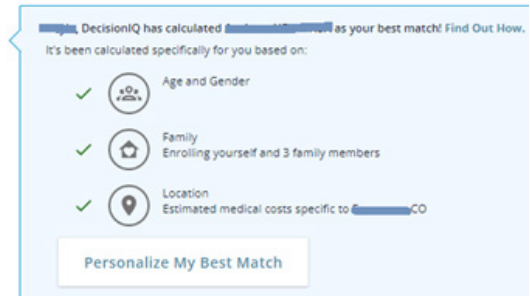
DECISION SUPPORT TOOL

Benefits can be confusing and shopping for health insurance can be “very stressful.” When employees lack knowledge about benefits, they unfortunately, often end up underinsured or buy coverage they don’t need.

With DecisionIQ within our UKG Benefits portal, you receive intelligent, personalized guidance for all types of benefits, so you can navigate complex choices with ease. The DecisionIQ artificial intelligence and machine learning-based models use demographic, dependent, eligibility, risk-tolerance and regional cost data to offer hyper-personalized suggestions for best-fit plans and coverage amounts.

Here’s how it works:

- ▶ Log into UKG, begin the Open Enrollment process and select a benefit, such as the Medical Plan. When you see the following on the screen, DecisionIQ has already made an initial determination on best plan based on your age, gender, covered family members and location.
- ▶ Click on the “Personalize My Best Match” and DecisionIQ will present you with some questions for even more tailored recommendations.
- ▶ You’ll then receive cost estimates that are based on your regional cost data instead of national averages, which means cost estimates are more accurate.
- ▶ Lastly, the information you enter is completely confidential. NONE of it is shared with, or accessible by SAFEbuilt.



MEDICAL INSURANCE

SAFEbuilt offers two medical plan options through Imagine360.

Before you enroll in medical coverage, take some time to fully understand how each plan works. Refer to page 5 for an overview of what referenced-based pricing is and how it differs from a traditional plan design. Then flip to page 6 for an overview of your plan benefits.

MEDICAL COSTS

Listed below are the **monthly** costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax, bimonthly basis.

Coverage Level	HDHP HSA Plan		PPO Plan	
	Wellness*	Non-wellness	Wellness*	Non-wellness
Employee Only	\$156.96	\$176.96	\$198.66	\$218.66
Employee + Spouse	\$436.82	\$476.82	\$538.70	\$578.70
Employee + Child(ren)	\$386.40	\$406.40	\$463.88	\$483.88
Employee + Family	\$723.44	\$763.44	\$890.44	\$930.44

*See page 10 for details on the wellness plan. **Participation in the wellness program allows you to save on your medical insurance premiums.**

MEDICAL INSURANCE

Imagine360 | imagine360.com | Policy Number: H880402

The table below summarizes the benefits of the Imagine360 medical plans.

The Imagine360 plans offer an open network, providing you the freedom to choose any provider or facility.

The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	I360 HDHP Open Access Plan Open Network	I360 Open Access Open Network
Plan Year Deductible	Non-embedded Employee-only/Employee + dependents \$1,600/\$3,200	Embedded Individual/Family \$1,000/\$3,000
Out-of-Pocket Maximum	Includes deductible, copays, and coinsurance	
	Individual/Family \$4,000/\$8,000	Individual/Family \$4,500/\$9,000
Preventive Care	Plan pays 100%	Plan pays 100%
Physician Services		
Primary Care	20% after ded.	\$25 copay
Telehealth	20% after ded.	\$25 ¹ /\$40 ² copay
UCH Digital Health	20% after ded. (max \$59)	\$0 ¹ /\$25 ² copay
Specialist	20% after ded.	\$40 copay
Urgent Care	20% after ded.	\$50 copay
Lab/X-Ray		
Diagnostic Lab/X-Ray	Plan pays 100% at Quest/20% after ded. all others	100% covered (in-office)
MRI, CT, PET	20% after ded.	20% after ded.
Hospital Facility		
Inpatient	20% after ded.	\$250 copay + 20%
Outpatient	20% after ded.	\$100 copay + 20%
Emergency Room	20% after ded.	\$150 copay + 20% coinsurance
Prescription Drugs		
Generic	\$10 copay after ded.	\$10 copay
Preferred Brand	\$35 copay after ded.	\$35 copay
Non-Preferred Brand	\$60 copay after ded.	\$60 copay
Mail Order (Up to a 90-day supply)	2x retail copay after ded.	2x retail

(1) Primary care visit. (2) Specialist visit.

Note: If you are **Medicare eligible** or will become Medicare eligible in 2024 and would like more information about your options, coordinating coverage with Medicare and/or HSA limitations, please contact the Benefits Team.

HDHP: The family deductible is non-embedded: The cost shares of all family members apply to one shared family deductible. There is no individual deductible except for those enrolled in employee-only coverage.

The out-of-pocket (OOP) maximum is embedded: The amounts for all covered family members apply to both the individual and family. No one member will pay more than the per person OOP maximum.

PPO: The family deductible and OOP maximum are embedded: The amounts for all covered family members apply to both the individual and family. No one member will pay more than the per person deductible or per person OOP maximum.

MEDICAL INSURANCE

Get the most out of your health plan.

We understand—benefits are complex. The good news is that Imagine360 is committed to making it easier for you with personal, proactive support. Their 360-degree member support offers complete guidance for all your health care needs. This includes finding providers, support from licensed medical professionals to help manage medical conditions, and answering coverage and billing questions.

Their compassionate member experience team is available to listen and advocate on your behalf. They look after you and your family and make it easy for you to get the help you need.

SERVICE AND SUPPORT

Your health plan includes complete health care guidance, as well as price protection and billing assistance. Just contact the member experience team by calling the number on your Benefits ID card.

The Imagine360 team can help you with:

- ▶ Benefits information.
- ▶ Finding a doctor.
- ▶ Questions about a condition or treatment plan.
- ▶ Information about a claim or bill.

Support is available Monday–Thursday from 7 a.m.–9 p.m. CST and Friday from 7 a.m.–7 p.m. CST.

BENEFITS ID CARD

Your Benefits ID card has all the information you and your provider need.

Make sure to:

- ▶ Always present your Benefits ID card with you when you go to a health care provider.
- ▶ Ask the provider to call the phone number on the card if they have any questions about your benefits coverage.

BILLING QUESTIONS

When you work with the Imagine360 team, you'll never stand alone in the face of resolving a bill for health care services that is more than your responsibility.

- ▶ **How will you know if you're being charged too much?** After receiving medical care, you will get an explanation of benefits (EOB) specifying what you owe for services. If you receive a bill for more than this amount, contact Imagine360 immediately.
- ▶ **How will Imagine360 help you?** Once you receive your bill, you and your family are assigned a personal advocacy expert who will provide you with support every step of the way. After you give Imagine360 written permission to advocate on your behalf, their team begins working to resolve the claim with your health care provider.
- ▶ **Who can you call with questions?** Your dedicated advocacy expert is your main line of support, continually monitoring the progress of your account while proactively keeping you up to date.
- ▶ **Keep an eye on your mail.** If you receive any billing correspondence in the mail, send it to Imagine360 right away. Their team will take it from there, keeping you in the loop throughout the process.

MEDICAL INSURANCE

In-network preventive care is free for medical plan members.

The SAFEbuilt medical plans pay 100% of the cost of preventive care. This means you won't have to pay anything out of your pocket.



WHAT IS PREVENTIVE CARE?

The focus of preventive health care is to **PREVENT** illnesses, disease, and other health problems, and to **DETECT** issues at an early stage when treatment is likely to work best.



WHY IS PREVENTIVE CARE IMPORTANT?

It is important that you have a preventive exam each year—even if you feel healthy and are symptom free—in order to **IDENTIFY FUTURE HEALTH RISKS**.



WHAT'S COVERED?

Covered preventive services **VARY BY AGE AND GENDER**. Talk with your provider to determine which screenings, tests, and vaccines will be covered, when you should get them, and how often.

Note: Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design. Learn more about preventive care at [Imagine360.com](https://www.imagine360.com).

IMAGINE360 MEMBER SUPPORT



Complete Health Care Guidance (Live and Digital Resources)

Imagine360 will help you find and compare providers based on quality metrics, cost and other information so that you can make an informed choice. Finally, no more random internet searches. You'll get real-time, industry-leading data.



Health and Clinical Support

A team of licensed medical professionals and counselors are available to help you manage medical conditions like diabetes, asthma, and heart disease. They'll also help you understand a new diagnosis or treatment plan, manage your medications, and even schedule appointments.



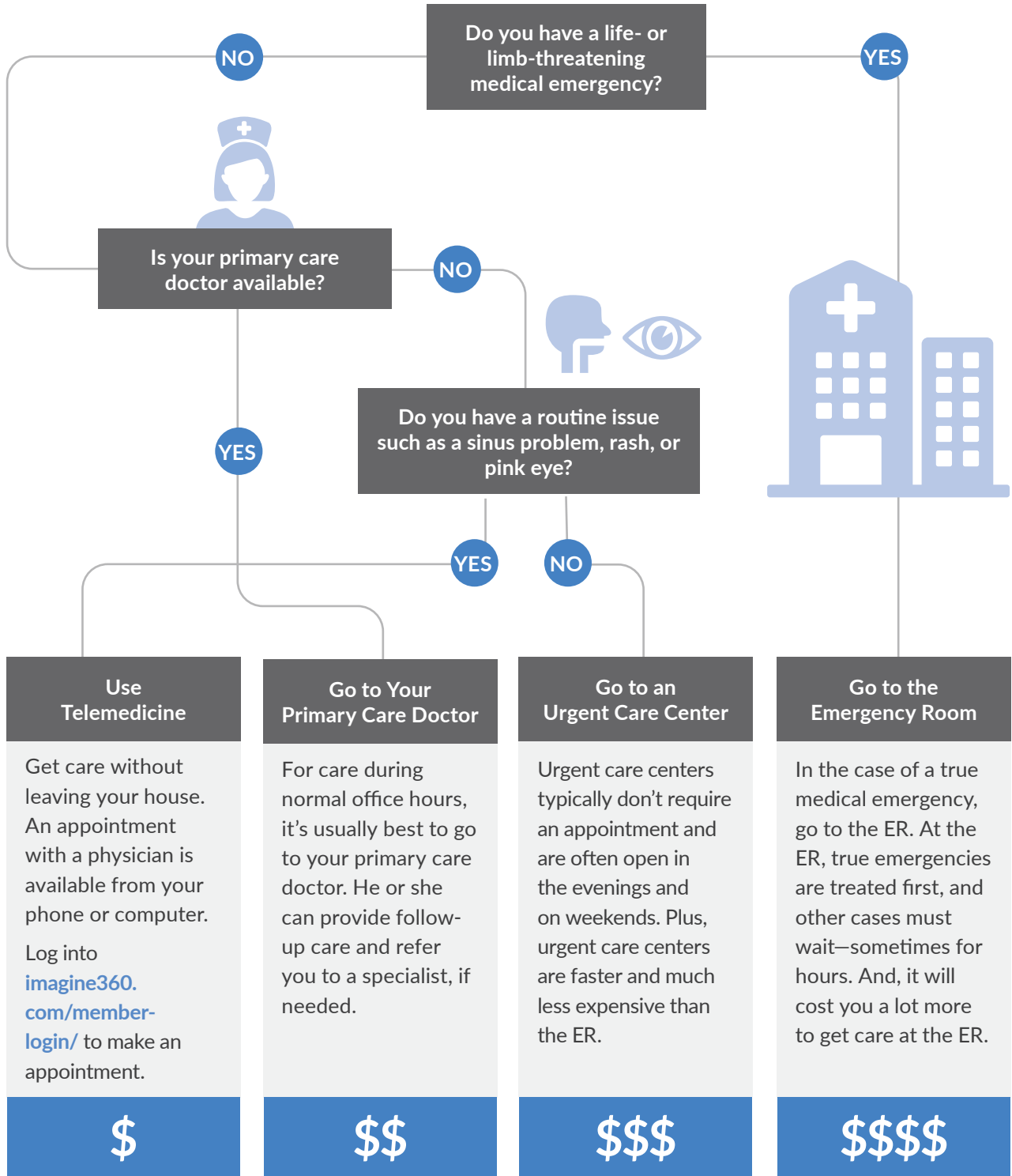
Price Protection and Billing Support

Your health plan has built-in price protection to make sure you don't overpay for care. Claims are reviewed to make sure they don't exceed your plan's allowable limits. If a provider does not accept your plan's payment, they may send you a bill for the difference. Imagine360 can work to get it resolved; be sure to notify Imagine360 right away if you have a question about a bill.

MEDICAL INSURANCE

Know where to go for your health care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.





TELEMEDICINE

You have access to UCM Digital Health—a virtual care option that provides emergency and urgent care, primary care, and counseling with board-certified providers, licensed counselors, psychiatrists, and care coordinators.

UCM DIGITAL HEALTH—ENHANCED BENEFIT

Get the care you need when and wherever you need it. Whether you're on the go, at home, or at the office, care comes to you in the form of virtual care via phone and secure video.

- ▶ **Primary care:** Access same-day appointments for wellness visits, routine preventive exams, labs and imaging, weight management, chronic disease management, and more.
- ▶ **Prescription management:** Stay up-to-date on your maintenance medications without having to wait and pay a copayment for an office appointment to receive these orders,
- ▶ **Counseling:** Receive confidential counseling for anxiety, depression, alcohol abuse, marital issues, parenting and caregiver guidance, grief, and much more.
- ▶ **Psychiatry:** Schedule consultations with a licensed psychiatrist for evaluation, diagnosis, and treatment, including medication if necessary.
- ▶ **Emergency and urgent care:** Access 24/7 on-demand care for emergencies and urgent needs related to conditions like asthma, COPD, or diabetes, upper respiratory infections, UTIs, dermatology, and more.

Visit goseesam.com, call 844-484-7362, or download the UCM app by searching “Sam by UCM” in the App Store or Google Play.



Connect virtually with a board-certified provider 24/7. You'll only pay \$10 for each visit and be provided with a treatment plan or referred to a specialist, if necessary.



WELLNESS PROGRAM

SAFEbuilt provides a wellness program through Asset Health to all employees and spouses enrolled in a SAFEbuilt medical plan.

Lasting commitment to health and wellness means understanding that your wellbeing is a lifelong journey and SAFEbuilt is here to support you along the way with programs and features offered by **Asset Health**. If we create habits that enhance our wellbeing and keep us motivated in the short term, then we will stay committed for the long term.

Not only will you have the opportunity to better understand your health, participating in the program can **save you money on your medical premiums!**

Completion of the 2024 Wellness Program requirements by October 31* will earn you a 2025 medical premium credit of \$20 per month each for you and your covered spouse. ***That's a savings of up to \$240 per year for employee-only medical coverage and up to \$480 per year if your spouse is covered and also participates.*** Participation and completion of the Wellness Program health initiatives in 2024 will earn you the medical premium discount for 2025.

How to earn your medical premium discount:

- ▶ Health risk assessment (HRA)
- ▶ Biometric screening
- ▶ Earn three Activity Points by completing any of the following:
 - Wellness challenges
 - Online courses
 - SMART goals
 - Preventive dental and vision exams
 - Gender/age-appropriate preventive exam
 - Lifestyle management coaching calls

Refer to the **Program Guide** for more details.

*2024 and 2025 new hires have different Wellness Program requirements. Refer to the full **Program Guide** for more details.

With Asset Health, via desktop or mobile device, you will be able to read condition-specific information, use interactive tools, and enjoy the *Asset Health TALK* newsletter which covers seasonal topics, healthy recipes, and tips like how to reduce stress and stay energized throughout the work day.

GUIDANCERESOURCES® AND EAP

When you need help meeting life's challenges, ComPsych GuidanceResources® is there for you. These benefits are available to ALL benefit-eligible employees and household members beginning January 1, 2024.

GuidanceResources® is a network of services that can help you improve your health and handle any personal or professional challenges you face. It is provided free of charge and offers someone to talk to and resources to consult 24/7 by phone or online.

Confidential counseling—Provides up to six (6) Employee Assistance (EAP) counseling visits per issue per household member per year and may be face-to-face, video, telephonic or chat. Topics include, but are not limited to:

- ▶ Depression
- ▶ Sleep issues
- ▶ Anxiety
- ▶ Coping with work stress
- ▶ Understanding relationships
- ▶ Developing resilience

Work-life assistance:

- ▶ Child and elder care resources
- ▶ Guidance on making major purchases
- ▶ Hiring cleaning and other home services
- ▶ Finding affordable vacation spots
- ▶ Balancing work and family
- ▶ Support group listings

Legal resources:

- ▶ Bankruptcy
- ▶ Child support and custody
- ▶ Divorce and separation
- ▶ Estate planning
- ▶ Landlord/tenant conflicts
- ▶ Discounted representation

Financial resources:

- ▶ Create a will through EstateGuidance
- ▶ Budgeting
- ▶ Saving for retirement
- ▶ Reviewing investments
- ▶ Protecting your assets
- ▶ Understanding investing

Learn more about these programs and resources by watching a short video [here](#) or calling 800-272-7255.

ONLINE SUPPORT, TOOLS AND INFORMATION

- ▶ Dozens of articles, assessments, videos, slideshows and podcasts on stress, diet and exercise, parenting, finances, leisure activities, and more
- ▶ Online chat with a GuidanceConsultant
- ▶ On-Demand trainings for stress, parenting, managing emotions, work-life balance, and more
- ▶ Legal and financial tools
- ▶ Mobile app for anywhere, anytime access from your smartphone



AVAILABLE JANUARY 1, 2024

To get started, visit guidanceresources.com and use the WebID: COM589 to review your benefits and all the resources available to you.

DENTAL INSURANCE

SAFEbuilt offers two dental insurance plan options through Ameritas.

The Ameritas PPO Plan and the Ameritas PPO Buy-Up Plan offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Ameritas provider.

Locate a Ameritas network provider at ameritas.com/employee-benefits/find-a-provider/.

The table below summarizes key features of the dental plans. The coinsurance amounts listed reflect the **amount you pay**. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Ameritas PPO Plan		Ameritas PPO Buy-Up Plan ¹	
	In Network	Out of Network	In Network	Out of Network
Plan Year Deductible Individual/Family	\$50/\$150	\$50/\$150	\$25/\$75	\$25/\$75
Plan Year Benefit Maximum	\$1,000		\$1,500	
Preventive Care (Oral exams, cleanings ² , x-rays)	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Basic Services (Periodontal services, endodontic services, oral surgery, fillings)	20% after ded.	20% after ded.	10% after ded.	10% after ded.
Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial])	60% after ded.	60% after ded.	40% after ded.	40% after ded.
Orthodontia Services (Adults and Children)	Not covered		50%	
Orthodontia Lifetime Maximum	N/A		\$1,500	

(1) Enrollment in the Ameritas PPO Buy-Up Plan includes a rollover benefit that is described [here](#).(2) Four covered cleanings every twelve months.

DENTAL COSTS

Listed below are the **monthly** costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax, bimonthly basis.

Coverage Level	Ameritas PPO Plan	Ameritas PPO Buy-Up Plan
Employee Only	\$15.00	\$20.00
Employee + Spouse	\$35.00	\$74.30
Employee + Child(ren)	\$47.14	\$82.68
Employee + Family	\$100.00	\$120.00

VISION INSURANCE

SAFEbuilt offers a vision insurance plan through Ameritas.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate an Ameritas network provider at ameritas.com/employee-benefits/find-a-provider/. Scroll down to Find a Vision Provider > EyeMed > Find EyeMed Providers > Click the drop down under Network > Insight Network.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Ameritas Vision Plan	
	In Network	Out of Network
Eye Exam (Once every calendar year)	\$10 copay	\$35 allowance
Standard Plastic Lenses (Once every calendar year) Single/Bifocal/Trifocal	\$25 copay	\$25/\$40/\$55 allowance
Frames (Once every calendar year)	\$150 allowance + 20% off balance	\$75 allowance
Contact Lenses (Once every calendar year in lieu of standard plastic lenses)		
Elective Conventional (Non-disposable)	\$150 allowance + 15% off balance	\$120 allowance
Elective (Disposable)	\$150 allowance	\$120 allowance
Medically Necessary	Plan pays 100%	\$200 allowance



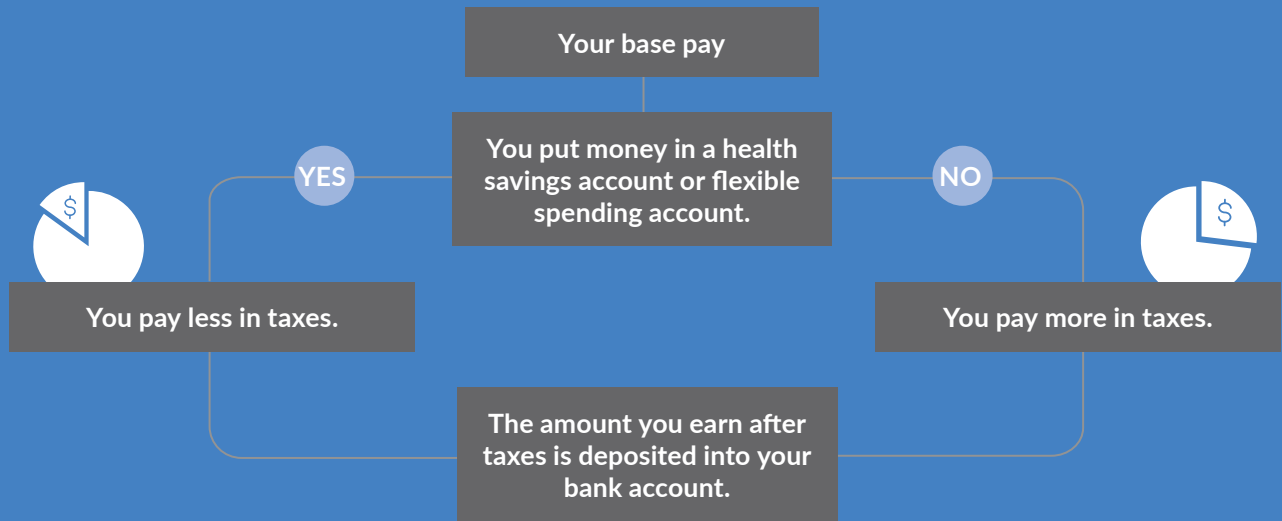
Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.

VISION COSTS

Listed below are the **monthly** costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax, bimonthly basis.

Coverage Level	Ameritas Vision Plan
Employee Only	\$5.70
Employee + Spouse	\$11.40
Employee + Child(ren)	\$11.68
Employee + Family	\$17.38

BUDGETING FOR YOUR HEALTH CARE



You can save about 20%* on your care by putting money in a health savings account or flexible spending account. This is because you don't pay taxes on your contributions.

COMPARE YOUR OPTIONS

	Health Savings Account Details on Page 16	Health Care Flexible Spending Account Details on Page 17
Eligible plans	HDHP HSA Plan	PPO plan
Eligible expenses	Medical, dental, and vision	Medical, dental, and vision
Who owns the account?	You—You can take the money with you even if you retire or change jobs	SAFEbuilt
Who contributes money?	You and SAFEbuilt ¹	You
You can change your election throughout the year	Yes	No
Funds roll over from one year to the next	Yes	Up to \$610

*Percentage varies based on your tax bracket.

(1) SAFEbuilt contributes up to \$750 annually for employee only coverage and up to \$1,500 annually for employee plus dependent(s) coverage. Contributions are made on a per paycheck basis (two per month).

HEALTH SAVINGS ACCOUNT

If you enroll in the HDHP HSA Plan, you may be eligible to open and fund a health savings account (HSA) through PlanSource.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

EMPLOYER CONTRIBUTION

SAFEbuilt will help you save by contributing annually to your account.

- ▶ **Employee-only:** \$750 (\$31.25 bimonthly)
- ▶ **Employee + dependent(s):** \$1,500 (\$62.50 bimonthly)

2024 IRS HSA CONTRIBUTION MAXIMUMS

Contributions to an HSA cannot exceed the IRS allowed annual maximums.

- ▶ **Individuals:** \$4,150
- ▶ **All other coverage levels:** \$8,300

If you are age 55+ by December 31, 2024, you may contribute an additional \$1,000.

HSA ELIGIBILITY

You are eligible to fund an HSA if you are enrolled in the HDHP HSA Plan and meet the following eligibility requirements:

- ▶ You are not covered by any other medical plan, such as that of your spouse
- ▶ You are not enrolled in Medicare
- ▶ You are not enrolled in TRICARE or TRICARE for Life
- ▶ You are not claimed as a dependent on someone else's tax return
- ▶ You are not covered by medical benefits from the Veterans Administration
- ▶ You do not have any disqualifying alternative medical savings accounts, like a flexible spending account* or Health Reimbursement Account

*If you currently have a regular health care FSA and will have a carryover balance into 2024, you may move your funds to a limited purpose FSA to be used for dental and vision expenses only in 2024. Contact the Benefits Team for information and assistance.

FLEXIBLE SPENDING ACCOUNTS

SAFEbuilt offers three flexible spending account (FSA) options, which are administered by PlanSource.

Log into your account at plansource.wealthcareportal.com to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.



HEALTH CARE FSA (NOT ALLOWED IF YOU FUND AN HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars. Over-the-counter (OTC) medications are eligible for reimbursement without a prescription.

The health care FSA maximum contribution is \$3,050 in 2024.



LIMITED PURPOSE HEALTH CARE FSA (IF YOU FUND AN HSA)

If you fund an HSA, you are not eligible to fund a regular health care FSA. However, the IRS allows you to have a limited purpose health care FSA, which can only be used to reimburse dental and vision expenses. If you wish to switch to the HDHP HSA Plan for 2024 and will have unused regular health care FSA funds at PlanSource on December 31, the Benefits Team will work with you to transfer your balance to a limited purpose FSA, which will allow you to fund an HSA.



DEPENDENT CARE FSA

The dependent care FSA allows you to pay for eligible dependent **daycare expenses** with pre-tax dollars. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself.

You may contribute up to \$5,000 to the dependent care FSA for the 2024 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2024 plan year.



When you fund a dependent care FSA for daycare expenses to the maximum amount (\$5,000), you can save approximately \$1,000 per year.* This is because you don't pay taxes on your FSA contributions.

*Amount varies based on your tax bracket.

LIFE AND AD&D INSURANCE

SAFEbuilt provides basic life and accidental death and dismemberment (AD&D) insurance to all benefits-eligible employees **AT NO COST***, and you have the option to purchase voluntary life and AD&D insurance.

BASIC LIFE AND AD&D INSURANCE

SAFEbuilt automatically provides basic life and AD&D insurance through The Hartford to all benefits-eligible employees **AT NO COST***. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. **Please be sure to keep your beneficiary designations up to date.**

- ▶ **Employee life benefit:** \$100,000 (maximum 3x annual salary)
- ▶ **Employee AD&D benefit:** \$100,000 (maximum 3x annual salary)

Benefits reduce to 65% at age 65 and to 50% at age 70.

*IRS regulations require companies to tax the **value** of the basic life insurance benefit that is over \$50,000 by using the IRS Group Term Life Imputed Income Tax Table. The **value** is what the IRS deems the premium to be on that benefit over \$50,000. That value is what is taxed. Refer to [IRS Publication 15-B](#) for more details.

VOLUNTARY LIFE AND AD&D INSURANCE

SAFEbuilt provides you the option to purchase voluntary life and AD&D insurance for yourself, your spouse, and your dependent children through The Hartford. You must purchase voluntary coverage for yourself in order to purchase coverage for your spouse and/or dependents. Benefits reduce to 65% at age 65 and to 50% at age 70.

- ▶ **Employee:** \$10,000 increments up to \$1,000,000 or 5x annual earnings, whichever is less. Guarantee issue is \$250,000*
- ▶ **Spouse:** \$5,000 increments up to \$250,000 or 100% of the employee's election, whichever is less. Guarantee issue is \$50,000*
- ▶ **Dependent children:** \$10,000. Guarantee issue is \$10,000*

*If you elect voluntary coverage when you are first eligible to enroll, you may purchase up to the guarantee issue amount without completing a statement of health (evidence of insurability). If you do not enroll when first eligible and choose to enroll at a later date (not limited to open enrollment), or choose to increase the amount of coverage, you will be required to submit evidence of insurability (EOI), regardless of coverage amount. Coverage will not take effect until approved by The Hartford.

VOLUNTARY LIFE AND AD&D INSURANCE COSTS

Listed below are the monthly costs for voluntary life and AD&D combined. The amount you pay for coverage is deducted from your paycheck on a post-tax, bimonthly basis.

Age of Employee on Jan. 1	Employee Per \$1,000 of coverage	Spouse Per \$1,000 of coverage	Dependent Child(ren) Per \$1,000 of coverage
Under 25	\$0.062	\$0.062	\$0.230
25-29	\$0.075	\$0.075	
30-34	\$0.100	\$0.100	
35-39	\$0.112	\$0.112	
40-44	\$0.143	\$0.143	
45-49	\$0.215	\$0.215	
50-54	\$0.329	\$0.329	
55-59	\$0.615	\$0.615	
60-64	\$0.944	\$0.944	
65-69	\$1.818	\$1.818	
70-74	\$2.946	\$2.946	
75+	\$2.946	\$2.946	

DISABILITY INSURANCE

Disability insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury.

SHORT-TERM DISABILITY INSURANCE

SAFEbuilt automatically provides short-term disability (STD) insurance through The Hartford to all benefits-eligible employees **AT NO COST**. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including state-mandated STD plans.

- ▶ **Benefit:** 60% of weekly earnings up to \$1,000 per week
- ▶ **Elimination period:** 14 days
- ▶ **Benefit duration:** Up to 11 weeks

LONG-TERM DISABILITY INSURANCE

SAFEbuilt automatically provides long-term disability (LTD) insurance through The Hartford to all benefits-eligible employees **AT NO COST**. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

- ▶ **Benefit:** 50% of basic monthly earnings up to \$2,500 per month
- ▶ **Elimination period:** 90 days
- ▶ **Benefit duration:** Social security normal retirement age

VOLUNTARY LONG-TERM DISABILITY BUY-UP INSURANCE

You may purchase voluntary long-term disability (LTD) coverage. Voluntary coverage provides 60% of your basic monthly earnings, up to \$10,000 per month after 90 days of disability.

If you do not elect voluntary coverage when you are first eligible to enroll, and choose to enroll at a later date (not limited to open enrollment), you will be required to submit evidence of insurability (EOI). Coverage will not take effect until approved by The Hartford.

VOLUNTARY LONG-TERM DISABILITY BUY-UP INSURANCE COSTS

Listed below are the monthly costs for voluntary LTD insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax, bimonthly basis.

Coverage Level	Voluntary Long-Term Disability Insurance Per \$100 of monthly salary (max. \$16,666.67)
Employee Only	\$0.55

VOLUNTARY PROTECTION BENEFITS

SAFEbuilt provides you the option to purchase voluntary benefits that provide financial security for you and your family.

ACCIDENT INSURANCE

Accident insurance offered through The Hartford can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It includes a range of incidents, from common injuries to more serious events.

Why is this coverage so valuable?

- ▶ It can help you with out-of-pocket costs that your medical plan doesn't cover, like copays and deductibles.
- ▶ You are guaranteed base coverage, without answering health questions.
- ▶ This benefit pays a cash sum directly to you so you can decide what expenses to pay.
- ▶ The plan provides coverage for injuries sustained both on and off the job (24-hour).
- ▶ You can keep your coverage even if you change jobs or retire.
- ▶ This plan includes an **accident prevention benefit that pays \$100 per calendar year per insured individual** if a covered health screening test is performed, including: blood tests, chest X-rays, stress tests, mammograms, and colonoscopies.

[Click here](#) to learn more about this benefit.

ACCIDENT INSURANCE COSTS

Listed below are the monthly costs for accident insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax, bimonthly basis.

Coverage Level	Accident Insurance
Employee Only	\$7.11
Employee + Spouse	\$11.14
Employee + Child(ren)	\$12.66
Employee + Family	\$19.56

VOLUNTARY PROTECTION BENEFITS

CRITICAL ILLNESS INSURANCE

Critical Illness insurance is offered through The Hartford. If you are diagnosed with an illness that is covered by critical illness insurance, you can receive a lump-sum benefit payment. You can use the money however you want to assist you in offsetting unexpected expenses due to a critical illness diagnosis.

Why is this coverage so valuable?

- ▶ The money can help you pay out-of-pocket expenses like copays, deductibles, and other living expenses that may be impacted.
- ▶ You can use this coverage more than once. Even after you receive a payout for one illness, you're still covered for any remaining conditions. Benefits will pay once per diagnosis.
- ▶ You can keep your coverage even if you change jobs or retire.

Who can get coverage?

- ▶ **Employee:** \$10,000, \$20,000, or \$30,000
- ▶ **Spouse:** 50% of employee's coverage
- ▶ **Dependent children:** 25% of employee's coverage amount

[Click here to learn more about this benefit.](#)

CRITICAL ILLNESS INSURANCE COSTS

Listed below are the monthly costs for critical illness insurance. The amount you pay is deducted from your paycheck on a post-tax, bimonthly basis.

Age*	Employee Per \$1,000 of coverage	Spouse Per \$1,000 of coverage
<25	\$0.14	\$0.12
25-29	\$0.21	\$0.18
30-34	\$0.28	\$0.26
35-39	\$0.38	\$0.36
40-44	\$0.55	\$0.52
45-49	\$0.87	\$0.84
50-54	\$1.19	\$1.17
55-59	\$1.58	\$1.56
60-64	\$2.18	\$2.16
65-69	\$2.99	\$2.96
70-74	\$3.95	\$3.92
75-79	\$5.05	\$5.02
80+	\$6.15	\$6.12

Employee and spouse premiums: These premiums are calculated with the employee's age as of the effective date of the policy or as of the most recent policy anniversary. Rates are adjusted once each year on the policy anniversary date that coincides with or follows the day an employee reaches the starting age of the next age band.

Note: Child critical illness insurance is automatically included with employee enrollment/participation. A separate premium is not required.



VOLUNTARY PROTECTION BENEFITS

HOSPITAL INDEMNITY INSURANCE

Hospital indemnity insurance offered through The Hartford can complement your medical coverage by helping to ease the financial impact of a hospitalization. It provides a lump-sum payment that can be used for hospital admission, accident-related inpatient rehabilitation, hospital stays, or any other expenses that you incur.

What's included?

- ▶ \$1,500 for each covered hospital admission (up to 5 times per year).
- ▶ \$100 for each day of your covered hospital stay, up to 20 days (once per year).
- ▶ \$200 for each day you spend in intensive care, up to 20 days (once per year). This is in addition to the covered hospital stay benefit.
- ▶ A wellness benefit that pays \$50 per calendar year per insured individual if a covered health screening test is performed, including: blood tests, chest X-rays, stress tests, mammograms, and colonoscopies.
- ▶ You can keep your coverage even if you change jobs or retire.

[Click here to learn more about this benefit.](#)

HOSPITAL INDEMNITY INSURANCE COSTS

Listed below are the monthly costs for hospital indemnity insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax, bimonthly basis.

Coverage Level	Hospital Indemnity Insurance
Employee Only	\$16.08
Employee + Spouse	\$33.32
Employee + Child(ren)	\$29.97
Employee + Family	\$49.27

VOLUNTARY PROTECTION BENEFITS

SAFEbuilt provides you the option to purchase legal and identity theft protection through LegalShield and IDShield.

LEGALSHIELD: PREPAID LEGAL PROTECTION



Unexpected legal questions arise every day, and with LegalShield on your side, you'll have access to a quality law firm for covered personal situations, even 24/7 for emergency situations, no matter how traumatic or how trivial they may seem. Because their dedicated law firms are prepaid, their sole focus is to serve you, rather than bill you.

Coverage includes:

- ▶ Legal consultation and advice
- ▶ Court representation
- ▶ Dedicated provider law firms
- ▶ Legal document preparation and review
- ▶ Will preparation
- ▶ Letters and phone calls made on your behalf
- ▶ Speeding ticket assistance
- ▶ 24/7 emergency legal access

For more information about this benefit, visit benefits.legalshield.com/safebuilt.

IDSHIELD: IDENTITY THEFT PROTECTION



During these unprecedented times, it is more important than ever to safeguard not only our physical health, but our digital and financial health as well. With an identity theft protection plan from IDShield, you can have peace of mind knowing your identity is secure.

Benefits include:

- ▶ Identity consultation and advice
- ▶ Dedicated licensed private investigators
- ▶ Identity, credit, and financial account monitoring (TransUnion, Equifax, and Experian)
- ▶ Child monitoring (family plan only)
- ▶ Full-service identity restoration
- ▶ Real-time alerts
- ▶ 24/7 emergency access
- ▶ Social media monitoring and online privacy reputation management

For more information about this benefit, visit benefits.legalshield.com/SAFEbuiltids.

LEGAL AND IDENTITY THEFT PROTECTION COSTS

Listed below are the monthly costs for legal and identity theft protection services. The amount you pay for coverage is deducted from your paycheck on a post-tax, bimonthly basis.

Coverage Level	LegalShield Only	IDShield Only	LegalShield and IDShield
Employee	\$17.50	\$9.95	\$26.45
Employee + Family	\$17.50	\$18.75	\$34.25

401(k) RETIREMENT SAVINGS PLAN

The SAFEbuilt 401(k) Plan is designed to help you prepare for retirement and attain your financial goals.

When you enroll in the plan, a personal account will be established with Voya in your name, funded by:

- ▶ Your contributions (pre-tax and/or Roth).
- ▶ Employer matching contributions.
- ▶ Investment earnings on both types of contributions.

ELIGIBILITY

SAFEbuilt employees (part-time and full-time) are eligible to participate in the 401(k) retirement plan. You must meet the following criteria:

- ▶ You must attain age 21
- ▶ You must complete 1 month of service

Once you have met the eligibility criteria, you may begin participating on the first day of the quarter following your eligibility date.

AUTOMATIC DEFERRALS

As soon as you're eligible to participate in the 401(k) retirement plan, you will be automatically enrolled at 3% pretax deferral. Enrollment will occur on or after the first of the quarter following one month of service, as soon as administratively feasible. **If you do not wish to be autoenrolled, you will need to opt out prior to your automatic enrollment date.**

Unless you voluntarily elect to opt out or change your salary deferral percentage, the pretax deferral percentage will begin at 3%.

401(k) PROVIDER INFORMATION

To enroll or make changes to your deferral contributions and investments, contact Voya at:

- ▶ 800-584-6001, or
- ▶ voya.com/retirementplans

BENEFICIARY DESIGNATION

An important aspect of estate planning is making beneficiary designations and keeping them up to date after life changes. It's generally quick and easy to assign or update your beneficiary designation by visiting voya.com/retirementplans. You will need to provide the name and Social Security number of each beneficiary. If you cannot complete the designation online, you can obtain a paper form.

PRE-TAX 401(k) CONTRIBUTIONS

Pretax contributions allow you to reduce your current taxable income. In addition, any earnings on your contributions are also tax-deferred. Any contributions and earnings are fully taxable as ordinary income when you withdraw them.

ROTH 401(k) CONTRIBUTIONS

You make Roth 401(k) contributions with after-tax money, so you see no immediate tax benefit. Your contributions and any earnings from those contributions are tax free when you take a qualified distribution.

EMPLOYER MATCH

SAFEbuilt adds to your savings through its employer match, matching your contributions (pre-tax and/or Roth) dollar for dollar up to 3% each paycheck. It is important to understand that **if you reach the IRS limit (see below) early in the year and/or you don't have employee deferrals on your paycheck, you will not receive employer match on that paycheck's earnings.** There are no true-up contributions.

VESTING

The SAFEbuilt matching contributions and their earnings are 100% vested after three Years of Service. You are always fully vested in your contributions and earnings.

Years of Service	Employer Match Vesting %
Less than 1	0%
1 but less than 2	0%
2 but less than 3	0%
3 or more	100%

Note: To earn a Year of Service, you must be credited with at least 1,000 hours of Service during the Plan Year. If you were a participant in a retirement plan that merged into the SAFEbuilt 401k Plan, your vesting schedule for employer match may be slightly different.

2024 401(k) PLAN LIMITS

- ▶ Your combined elective deferrals—whether to a traditional 401(k), a Roth 401(k) or both—cannot exceed IRS limits. 2024 tax year limits are **\$22,500** if you are under age 50.
- ▶ If you are age 50 or older, you may contribute an additional **\$7,500** in the form of catch-up contributions.



ADDITIONAL BENEFITS

HOLIDAYS

SAFEbuilt currently provides the following paid holidays each year. Management may elect to add additional days or rearrange scheduled holiday days depending on when the holiday occurs in the year. The holidays are:

- ▶ New Year's Day
- ▶ Martin Luther King, Jr. Day
- ▶ Memorial Day
- ▶ Independence Day
- ▶ Labor Day
- ▶ Veteran's Day
- ▶ Thanksgiving Day
- ▶ Day after Thanksgiving
- ▶ Christmas Eve Day
- ▶ Christmas Day

PAID TIME OFF (PTO)

PTO combines vacation, sick days, and personal time and it is up to the employee to use it as needed, with appropriate approvals. PTO for full-time employees will accrue with each two-week pay period as follows:

- ▶ **Up to 5 years of service:** 120 hours per year
- ▶ **More than 5 years, up to 10 years of service:** 160 hours per year
- ▶ **More than 10 years of service:** 200 hours per year

CONTACT INFORMATION

If you have any questions regarding your benefits or the material contained in this guide, please contact benefits@safebuilt.com or one of the Benefits Team members:

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Provider/Plan	Contact Number	Website
Medical—Imagine360	833-289-4386	imagine360.com
Wellness Program—Asset Health	855-444-1255	assethealth.com/safebuilt
Employee Assistance Program—ComPsych	800-272-7255	guidanceresources.com WebID: COM589
24/7 Nurseline—Imagine360	800-337-4770	N/A
Dental—Ameritas	PPO: 800-541-7846 DHMO: 888-618-2016	ameritas.com
Vision—Ameritas	866-723-0515	ameritas.com
Health Savings Account—PlanSource	888-266-1732	plansource.wealthcareportal.com
Flexible Spending Accounts—PlanSource	888-266-1732	plansource.wealthcareportal.com
Life Insurance—The Hartford	833-639-1634	Imagine360.com
Disability Insurance and FMLA—The Hartford	888-868-7046	Imagine360.com
Voluntary Protection Benefits— The Hartford (Accident, Critical Illness, and Hospital) LegalShield and IDShield	866-851-5505 888-807-0407	standard.com benefits.legalshield.com/safebuilt
401(k) Retirement Savings Plan—Voya	800-584-6001	voyaretirementplans.com

For assistance with Human Resources matters, contact your local Human Resource Business Partner (HRBP).

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This summary of benefits is not intended to be a complete description of the terms and SAFEbuilt insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although SAFEbuilt maintains its benefit plans on an ongoing basis, SAFEbuilt reserves the right to terminate or amend each plan, in its entirety or in any part at any time. Images © 2024 Getty Images. All rights reserved.