2026 Employee Benefits Guide

Bonitz

Specialty Trade Commercial Contractors

This guide includes only highlights of the benefit plans. While we have tried to be as accurate as possible in developing this information, the official plan documents govern in all cases. If you would like a copy of the official plan documents, please contact HR@Bonitz.com.

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Helpful acronyms for this guide:

BCBS: Blue Cross Blue Shield of NC

DCFSA: Dependent Care Flex Spending Account

EAP: Employee Assistance Program

HPN: High Performance Network with BCBS

HSA: Health Savings Account

STD: Short-Term Disability

LTD: Long-Term Disability

Welcome!

Bonitz is pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about our benefits.

We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

Enrollment & Eligibility

Who is Eligible to Elect Benefits?

You are eligible for benefits if you work full-time (30+ hours per week). You may also enroll your eligible family members under the plan you choose for yourself. Plan enrollments made during Open Enrollment will be effective January 1, 2026.

Eligible dependents include:

- Legal spouse or domestic partner
  - If your spouse/domestic partner is offered Medical coverage through their employer, they are no longer eligible to participate in the Bonitz Medical Plan.
- Dependent children up to age 26
  - You are required by the IRS to enter the Social Security Number for yourself and all covered dependents.

Dependent Verification: Bonitz wants to ensure we are only covering eligible family members on our plans. Remember to make sure you have updated copies of birth and marriage certificates in case of a dependent eligibility audit. Domestic partners will need to be able to provide an affidavit of domestic partnership and documents supporting financial interdependence.

Making Changes During the Year

Your elections will be in effect until December 31, 2026 unless you experience a status change defined by the IRS such as:

- Change in legal marital status
- Change in number of tax dependents
- Change in employment status or change in coverage under another employer-sponsored plan
- Change in child's dependent status
- Change in residence
- Entitlement to Medicare

NOTE: Enrollment changes must be made within 30 days of the status change.

QUESTIONS?

If you have any questions about your benefits,

please contact **HR@Bonitz.com**

Enrollment Instructions

How to Enroll with UKG

- Go to bonitz.ukg.net
- Login to your account
- On the home screen, locate the "Myself" tab on the left hand side
- Locate and select the "Open Enrollment" tab
- Select your Open Enrollment session
- Navigate through the benefit options and elect or waive benefits
- Review your selections on the last page, then select "Submit" to complete

When is Open Enrollment?

Open enrollment will start on **November 7th and end November 17th.** You will need to make your elections in UKG for the 2026 plan year.

Please Note:

This year's Open Enrollment will be passive. Your current enrollment elections will roll into 2026 unless you log into UKG to make changes. This does not apply to your HSA and Dependent Care FSA election as the amounts need to be updated every year.

Enrollment Tip!

Additional benefit information is available on MyBonitz Sharepoint, under People Operations, Perks & Benefits

Medical Benefits

Blue Cross Blue Shield of NC

For the 2026 benefit year, Bonitz will continue to offer competitive and comprehensive health care plans administered by BCBS. Eligible employees have the option of enrolling in the medical plans shown below (full plan detail available upon request).

Benefit Plan	Weekly Deduction if Salary is Under $70K	Weekly Deduction if Salary is $70K or Over
BCBS HSA Option 1		
Employee Only	$33.21	$38.19
Employee + Spouse	$85.19	$92.56
Employee + Children	$73.80	$81.53
Family	$105.27	$113.61
BCBS HSA Option 2		
Employee Only	$21.88	$31.26
Employee + Spouse	$66.00	$77.76
Employee + Children	$56.93	$68.42
Family	$81.08	$93.35

Medical Plan Options	Blue Options HSA Plan 1		Blue Options HSA Plan 2	
Network type	In Network	Out of Network	In Network	Out of Network
Deductible Employee Only	$1,900	$3,800	$2,500	$5,000
Deductible Employee + Spouse	$3,400	$5,800	$3,750	$7,500
Deductible Employee + Child(ren)	$3,400	$5,800	$3,750	$7,500
Deductible Employee + Family	$3,800	$7,600	$5,000	$10,000
Preventive Care	100% Deductible does not apply	50% after deductible	100% Deductible does not apply	50% after deductible
Coinsurance Your share after deductible is met	30%	50%	30%	50%
Office Visit Primary Care/Specialist	30% after deductible	50% after deductible	30% after deductible	50% after deductible
Urgent Care	30% after deductible	50% after deductible	30% after deductible	50% after deductible
Emergency Room	30% after deductible		30% after deductible	
Inpatient / Outpatient Hospital	30% after deductible	50% after deductible	30% after deductible	50% after deductible
Out of Pocket Max Employee Only	$3,800	$7,600	$5,000	$10,000
Out of Pocket Max Employee + Spouse	$5,800	$11,600	$7,500	$15,000
Out of Pocket Max Employee + Child(ren)	$5,800	$11,600	$7,500	$15,000
Out of Pocket Max Employee + Family	$7,600	$15,200	$10,000	$20,000

Medical Benefits

Blue Cross Blue Shield of NC

Employees in certain zip codes are eligible for a $1,900 HSA Plan in the BCBS High Performance Network (HPN). **The BCBS HPN will be available in Charlotte, Raleigh-Durham, Greensboro/Winston/High Point, Knoxville, and Augusta metropolitan areas. Our employees in Nashville, Ft. Myers (Tampa), and New Orleans may be eligible.**

Benefit Plan	Weekly Deduction if Salary is Under $70K	Weekly Deduction if Salary is $70K or Over
BCBS High-Performance		
Employee Only	$22.42	$33.04
Employee + Spouse	$64.72	$76.77
Employee + Children	$56.11	$67.90
Family	$78.49	$91.66

To check for providers in your area under this plan, please go to: https://www.bluecrossnc.com/members/find-care and choose Blue High Performance Network or login to BlueConnect.

Benefit Description	Blue High-Performance (HPN)	
	In Network	Out of Network
Deductible Employee Only	$1,900	Not Covered *Emergency services will be covered out of network until member is stabilized.
Deductible Employee + Spouse	$3,400	
Deductible Employee + Child(ren)	$3,400	
Deductible Employee + Family	$3,800	
Preventive Care	100% Deductible does not apply	
Coinsurance Your share after deductible is met	30%	
Office Visit Primary Care/Specialist	30% after deductible	
Urgent Care	30% after deductible	
Emergency Room	30% after deductible	
Inpatient / Outpatient Hospital	30% after deductible	
Out of Pocket Max Employee Only	$3,800	
Out of Pocket Max Employee + Spouse	$5,800	
Out of Pocket Max Employee + Child(ren)	$5,800	
Out of Pocket Max Employee + Family	$7,600	

Prescription Benefits

MedImpact

If you are enrolled in a BCBS medical plan, you are automatically enrolled in the prescription drug plan.

Pharmacy Benefits	HSA Plan 1	HSA Plan 2	HPN Plan
Rx Deductible	Included with Medical	Included with Medical	Included with Medical
Rx Out-of-Pocket Maximum	Included with Medical	Included with Medical	Included with Medical
Retail Pharmacy (30 day supply)			
Generic **Preferred Brand** **Non-preferred Brand**	30% after deductible	30% after deductible	30% after deductible
Pharmacy (90 day supply)			
Generic **Preferred Brand** **Non-preferred Brand**	30% after deductible	30% after deductible	30% after deductible

MedImpact Member Portal

Search for the formulary on your member portal by going to **www.medimpact**. You can also view your out-of-pocket cost for any medication, your pharmacy claims history and drug information by registering/logging into your MedImpact member portal.

Diabetes

For your ease and convenience, you can go to any in-network pharmacy to purchase diabetes supplies such as test strips, lancets, and blood glucose meters and are able to fill 90-day supplies if desired.

Specialty Pharmacy

MedImpact works with Birdi Pharmacy to help you if you are taking a specialty medication. If you are eligible, you will receive outreach directly from the MedImpact team to help you get enrolled into cost saving programs.

Prescription Benefits

[Continued]

How does a Prescription Carve-Out Plan Work?

A prescription carve-out plan just means your prescription refills will be managed through an independent group, MedImpact. You will get a separate ID card from MedImpact with the information you need to provide at your pharmacy. Do not bring your BCBS card to your pharmacy.

Managing Maintenance Medications – Generic

All medications that you take for over 60 days will continue to be filled as a 90-day prescription.

Managing Maintenance Medications – Brand or Specialty

If you are currently taking a brand name medication, with no generic equivalent, you will continue filling them as a 90-day prescription. Remember, buying in bulk saves. By doing this, we can save Bonitz and ourselves money.

Resources for Drug Cost Reduction

HealthJoy

HealthJoy offers you lots of easy ways to save money on your and prescription costs. Login to HealthJoy and go to the main menu to find the “Find Rx Saving” option. HealthJoy can use many different resources to find prescriptions on your medications.

24/7/365 Support in Our App

Get it on Google Play

Download on the App Store

Live Concierge Hours

(877) 500-3212

support@healthjoy.com

GoodRx and costplusdrugs.com

GoodRx and costplusdrugs.com are free services for anyone, not just Bonitz employees. They both have a website and GoodRx also has an app to help you find the best cost on drugs in your area. Be aware, if you use their discounts, the cost of your drugs may not be counted towards your deductible. Talk to your pharmacist to confirm.

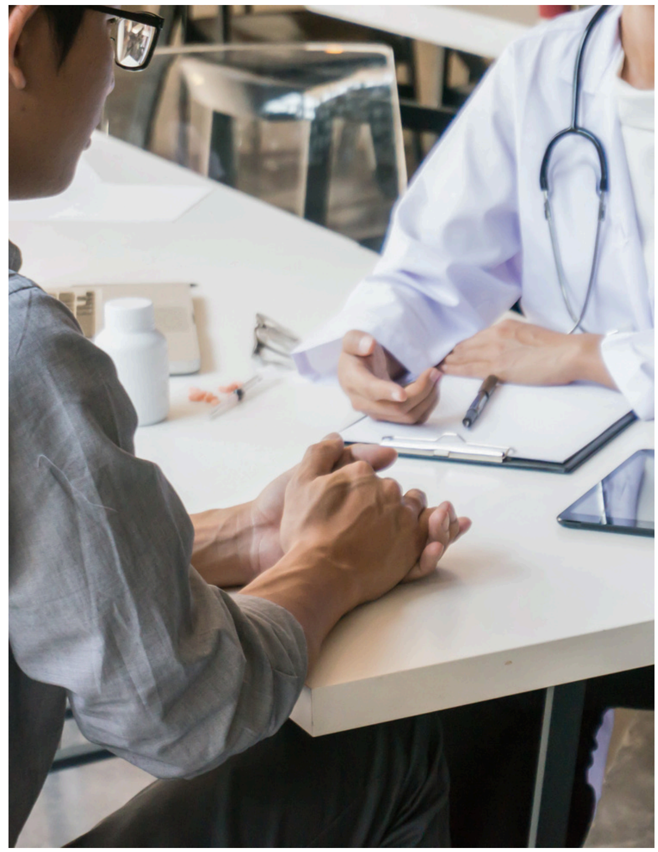
Prescription Benefits

[Continued]

Medicine At Your Door Step

Global Rx

One of your prescriptions may be eligible to fill through the Rx Manage or Global Rx program. This is an international pharmacy program that can save you money on your prescriptions. The savings are so great that Bonitz will cover all of your prescriptions available through Global Rx. Most medications call be filled in 90-day supplies.



What to Know!

- Order up to a 3 month supply
- 2-3 week lead time
- Refills are place automatically
- 250 brand medications available
- $0 Copay for prescriptions available through GlobalRx

Create your account

Check to see if any of your medications are available:

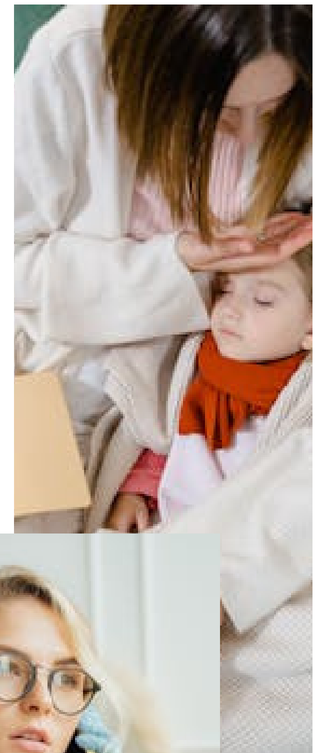
- Phone: 1-800-883-8841
- Email: inquiries@rxmanage.com
- Website: https://my.globalrxmanage.com/customers/bonitzinc/sign-up

Telemedicine

HealthJoy

HealthJoy

With HealthJoy, you have access to healthcare providers anytime, anywhere.



You have access to a doctor 24/7 through the HealthJoy app. You can schedule an appointment ahead of time or get in touch with a doctor in as little as 15 minutes. This is best to treat minor illnesses or injuries. These doctor's can also direct you to who could help you if they cannot.

HealthJoy Benefits

- You can talk to a doctor from wherever you are—day or night.
- Skip the trip to the ER or urgent care.
- Find a provider
- Cost Estimate Tool
- Bill Review

What can be treated with HealthJoy?

- Cold & flu symptoms
- Allergies & Sinus problems
- Asthma
- Acne
- Pink eye
- Ear infection
- Respiratory infection
- And more!

Feel better when you need to!

Call HealthJoy **(877-500-3212)**, or visit the mobile app to get started.

HealthJoy partners with Teladoc Health, a leading virtual care provider, to give you and your dependents over 18 access to confidential therapy and psychiatry at $0 copay. Schedule an appointment with a therapist, psychologist, or psychiatrist 7 days a week **for free.** You can also schedule a therapy appointment for minor dependents between the ages of 13 and 17.

Mental Health

How It Works

- Access the service through the HealthJoy home screen and complete a brief mental health questionnaire to help your therapist or psychiatrist understand where you are and how you're feeling
- Choose a therapist or psychiatrist who fits your needs. You can select a time or times that work best for you and can have your visit within three to seven days of confirmation
- Following your appointment, mental health providers use a secure member message center to share a summary of the visit. A member of our licensed nursing staff may also reach out to you directly by phone after your visits to follow up if needed

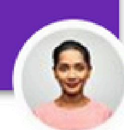
Outcomes

53%
Reduction in depression scores

75%
Improved anxiety after 4 visits

76%
Improved depression after 3 visits

"I would take my mental health appointments during my lunch break at work. It's been a huge help. I don't feel like it's a hopeless struggle to make time for work and myself now."
– Healia, Mental Health user



Retail Clinics & Urgent Care Centers

If you need medical attention outside of normal business hours you can utilize the following low-cost centers for treatment.

Walk-In Retail Clinics

Retail clinics are health care facilities located in high-traffic retail outlets such as pharmacies, grocery stores and big box retailers like Target and Walmart. Retail clinics have flexible hours of operation, with most of them open 7 days a week—up to 12 hours a day during the work week and up to 8 hours on Saturday and Sunday, including most holidays. Services are provided by licensed, highly-educated physician assistants or nurse practitioners, who are qualified to diagnose, treat and prescribe.

Most visits take approximately 15-25 minutes and many of the clinics see patients from ages 18 months through 65+ years old. The services offered in retail clinics include basic primary care, wellness and preventive services and chronic disease care. Retail clinics are a great source of accessible, affordable, high-quality health care.

- Go to **bluecrossnc.com/members/find-care** to locate an in-network retail clinic.
- Please note that CVS Minute Clinics are Out-of-Network on the HPN Medical Plan

Walk-in Retail Clinics Provide or Treat:

- Routine allergies
- Ear infections
- Strep throat
- Colds & flu
- Vaccinations
- Minor insect bites
- Rashes
- Sprains
- Diabetes screening
- Heart screenings
- School physicals
- Well-baby exams
- and more!

Have an Urgent Medical Need?

If your care need is more than minor, Urgent Care centers give you an affordable alternative to the ER**.** The sites are staffed with doctors to handle urgent medical matters. Wait times are usually much shorter than in an emergency room. And just like retail clinics, evening and weekend hours are available, with no appointments needed.

If your medical need is more than urgent — for example, characterized by chest pain, trouble breathing, bad bleeding or other symptoms that are serious or put your life at risk — call 911 or go straight to your local ER.

Health Savings Accounts (HSA)

HealthEquity

What is an HSA?

A Health Savings Account (HSA) is a tax-advantaged savings account that can be used for your health, dental and vision expenses. Money comes out of each paycheck (pre-tax) and is deposited into your account for future use on qualified healthcare expenses.

Key Advantages of this Plan

- Triple Tax Savings
  - Funds are contributed pretax.
  - Any investment earnings are tax free.
  - Withdrawals are pre-tax as long as funds are used for qualified healthcare expenses.
- Portability
  - The account is yours even if you are no longer employed with Bonitz.
- Savings
  - There is no time limit for using your HSA funds and there is no maximum account balance.

Contributions

Bonitz wants to help make saving in your account easier by **matching** your contributions dollar-for-dollar to a **maximum** each year:

- Employee Only Coverage: $750 Annually
- Employee + Spouse or Child(ren): $1,100 Annually
- Family: $1,300 Annually

The maximum contribution limits for 2026 are:

- Employee Only Coverage: $4,400
- Family Coverage: $8,750

The maximum contribution limits include the amount that Bonitz contributes to your account.

**If you or your spouse are age 55 or older, you may contribute an additional $1,000.*

***If your spouse is also enrolled in an HSA Compatible Plan or is contributing to an HSA on their own, please be mindful of the annual IRS contribution maximum or discuss with your tax advisor.*

Eligibility

To be eligible for contributions into your HSA account you:

- **Must be enrolled in the HSA Compatible Health Plan**
- Cannot be claiming Social Security
- Cannot be claimed as a dependent on someone else's taxes
- Cannot have other health coverage such as Medicare, Tricare, a spouse's medical or pharmacy plan, or a Healthcare Flexible Spending Account (FSA).

Examples of Qualified Healthcare Expenses

- Deductible, coinsurance and copays
- Prescription drugs
- Dental services including orthodontia
- Vision services such as contacts and glasses
- Visit https://www.healthequity.com/hsa-qme for a full list of qualified expenses.

DID YOU KNOW?

You can use your HSA funds for qualified healthcare expenses on Amazon.com? Once you‘ve added your HSA card to your Amazon account, it‘s easy to use as a debit card.

Dependent Care Flexible Spending Account

Health Equity

Bonitz offers you the opportunity to defer pre-tax dollars into a Dependent Care Flexible Spending Account (DCFSA) to pay for eligible childcare expenses.

A DCFSA is an account that is available to anyone that has a dependent child under the age of 13, a disabled spouse or older parent that requires eldercare. This allows you to set aside money on a pre-tax basis for qualified dependent care expenses such as daycare, nursery school, preschool, summer day camp, before or after school programs or elder day care.

A maximum of $7,500 can be saved each year ($3,750 if you and your spouse file taxes separately) and all funds are able to be accessed through reimbursement at Health Equity.

*A full list of Qualified Medical Expenses can be found at https://www.irs.gov/publications/p502

Use It or Lose It

It is important to estimate as accurately as possible when making your DCFSA election because IRS regulations require that you must forfeit any money not used for expenses incurred by the end of the plan year.

Dependent Care FSA	
Maximum Annual Election	$7,500
Eligible Expenses	• Care of dependent children under age 13 by a day care center or before-school or after-school program. • Care for a disabled spouse, parent or child if the individual lives with you and cannot care for themselves. • Care must be provided to keep employee and spouse gainfully employed.

Dental Benefits

Sun Life

For the 2026 year, Bonitz will offer dental plan options through Sun Life. Maintaining good dental hygiene is vital to living a positive, healthy life. As is the case with all medical treatment, preventative care can save you time, money and stress!

Dental Plan High	Weekly Deduction
Employee Only	$5.65
Employee + Spouse	$13.40
Employee + Children	$14.68
Family	$17.76

Dental Plan Low	Weekly Deduction
Employee Only	$4.87
Employee + Spouse	$10.81
Employee + Children	$12.11
Family	$14.85

Benefit Description	Dental PPO - High		Dental PPO - Low	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Network	Sun Life Focus Dental Network	N/A	Sun Life Focus Dental Network	N/A
Deductible Individual/Family	$50 / $150	$50 / $150	$50 / $150	$50 / $150
Annual Benefit Maximum	$2,000	$2,000	$1,500	$1,500
Lifetime Ortho Maximum (adult & child)	$1,500	$1,500	n/a	n/a
Preventive & Diagnostics Exams, Cleanings, Bitewing X-rays, space maintainers, sealants (up to age 16)	100% *not subject to deductible*	100% *not subject to deductible*	100% *not subject to deductible*	100% *not subject to deductible*
Basic Services Fillings, Extractions, Endodontics (root canal), Periodontics, Oral Surgery	80%	80%	80%	80%
Major Services Inlays/Onlays/Crowns, Implants, Bridgework, Full and Partial Dentures	50%	50%	50%	50%
Orthodontia Benefits	50% *not subject to deductible*	50% *not subject to deductible*	n/a	n/a

While the benefits are the same in and out-of-network, your cost will differ. The in-network provider reimbursement is based on a contract between Sun Life and the dentists in their network. Network providers agree to accept the network's allowable charge for covered services as payment in full. For out-of-network, the reimbursement is based on the 90th Percentile of the Usual & Customary Charge. An out-of-network dentist can charge more than the U&C and balance bill you for the difference. So your out of pocket costs will be higher when utilizing out-of-network providers.

Rewards Program!

Both plans include **Preventive Rewards** so you can get up to $1,250 (on the low plan) or $1,500 (on the high plan) added to your annual maximum for the next year. The amount added is based on your paid claims for preventive services during the prior year. This rewards you for getting preventive care while allowing you to earn more dollars for future care.

Voluntary Vision Plan

Sun Life - VSP Network

Vision Plan	Weekly Deduction
Employee Only	$1.45
Employee + Spouse	$2.90
Employee + Children	$3.10
Family	$4.96

Eligible employees and their eligible family members may enroll in the Sun Life Vision plan. With Sun Life, you will get quality care that focuses on your eyes and overall wellness. Vision coverage is fully employee paid.

Benefit Description	In-Network	Out-of-Network
Exam	Covered in Full • Up to $60 / 15% savings for your contact lens fitting and evaluation	Up to $45
Deductibles	$10 Exam, $25 Lenses or Frames	$10 Exam, $25 Lenses or Frames
Lenses Standard Lenses - Single Vision Lined Bifocal Lenses Lined Trifocal or Lenticular Lenses	Covered in Full	Up to $30 Up to $50 Up to $65 / $100
Frame Allowance *Includes a wide selection of frames at Walmart**	$130 + 20% off remaining balance $70 allowance at Costco*	Up to $70
Contact Lenses Elective Medically Necessary	$130 allowance Covered in Full	Up to $105 Up to $210
Frequency Vision Exam Lenses Frames	12 months 12 months 24 months	
Additional Glasses and Sunglasses Discount	20% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your exam. Or get 20% off from any VSP doctor within 12 months of your last exam.	N/A
Coverage with Retail Providers	*Coverage with retail providers may be different. Check with Costco and Walmart for VSP member pricing. The Costco allowance is equivalent to the allowance at preferred providers and other retail providers.	

To get the most out of your benefits and to reduce your out-of-pocket costs, make sure you visit an in-network provider or retailer. For a complete list of in-network providers near you, go to **vsp.com** or call **800-877-7195.**

Life and AD&D Insurance

Sun Life

Life insurance can help provide for your loved ones if something were to happen to you.

Basic Life and AD&D Insurance

Basic life and AD&D insurance is **100% paid by Bonitz.** Please make sure you have an ***up-to-date beneficiary*** on file. To update your beneficiary, contact HR or log into UKG.

	BASIC LIFE AND AD&D
Benefit Amount	1x annual salary up to $200,000
Age Reduction Schedule	Benefit reduces to 50% at age 70

Voluntary Life and AD&D Insurance

In addition to the basic life and AD&D insurance that Bonitz purchases for you, you may want to purchase additional life and AD&D insurance. If you purchase voluntary life and AD&D insurance, the premium is **100% paid by you.**

You can purchase coverage for yourself, your spouse and children. You must purchase coverage on yourself in order to purchase it on your spouse and/or children. If you elect an amount above the guaranteed issue, you will be required to complete an evidence of insurability (EOI) form (answer medical questions) and the benefit will be subject to underwriting approval.

At annual open enrollment, if you have coverage currently, you can increase your coverage amount by 1 increments ($20,000) without completing evidence of insurability as long as you don't exceed the guaranteed issue amount. Also, if your spouse already has coverage, you can increase their coverage by 1 increments ($10,000) without EOI up to the guaranteed issue amount at annual open enrollment.

	VOLUNTARY LIFE AND AD&D
Employee Benefit	$20,000 increments up to $500,000 *(not to exceed 5X salary)* Guaranteed Issue Amount: $100,000
Spouse Benefit	$10,000 increments up to $50,000. You may elect up to 100% of the employee election amount. Guaranteed Issue Amount: $50,000
Children Benefit	$10,000 Guaranteed Issue Amount: $10,000 *Birth - 14 Days: $500*
Age Reduction Schedule	Benefit reduces to 50% at age 70

Disability Insurance

Sun Life

Bonitz provides Long-Term Disability at no cost to you. Bonitz is subsidizing your cost for Short-Term Disability to make coverage more affordable for all employees. Disability Insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Bonitz strongly recommends all employees elect Short-Term Disability coverage. 1 in 4 Americans will miss at least 1 year of work due to a disabling condition.

STD premiums are taken on a pre-tax basis. Pre-tax deductions are taken from your paycheck, before taxes are calculated. Since these deductions are taken from your gross salary, they help reduce your taxable income and therefore, your income tax liability.

	Short-term Disability	Long-term Disability
Benefit Amount	100% of weekly salary	60% of monthly salary
Maximum Benefit	$3,846.15 per week	$10,000 per month
Benefits Begin	Accident: 7 days Illness: 7 days	90 days
Benefit Duration	13 weeks	ADEA1* Social Security Normal Retirement Age**
Pre-existing Condition Limitation	3/12	3/12***

Short-Term Disability:

Employee Paid- Rate is $0.28 per $10 of covered weekly payroll
(Example: if you make $50,000 annually, you would pay $26.92 in premium per month or $6.21 weekly)

Long-Term Disability:

Paid for by Bonitz at no cost to you!

***ADEA 1:**

Age at Disability	Maximum Benefit Period
Less than age 60	To age 65, but not less than 60 months
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69+	12 months

*****Pre-existing Condition Limitation**

Any condition that you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 12 months of coverage, would not be covered.

The **normal retirement age is 66 if you were born from 1943 to 1954. The normal retirement age increases gradually if you were born from 1955 to 1960 until it reaches 67. For anyone born 1960 or later, normal retirement age is 67.

Voluntary Benefits

Sun Life

Accident Insurance

Accidents are unexpected and can strike any member of your family.
The costs associated with treatment can mount quickly. For covered accidental injuries, fixed benefits are paid directly to you regardless of any other coverage you may have and you can spend it any way you choose. Benefits are paid according to a fixed schedule that includes benefits for hospitalization, fractures and dislocations, emergency room visits, major diagnostic exams, physical therapy and more.

Key Advantages of this Plan

- This plan pays a $50 wellness screening benefit each year once you provide proof of an eligible health screening.
- Standard and Enhanced Plan Options to choose from
- Provides coverage for on- and off-the-job accidents
- Benefits are payable directly to you
- This plan pays benefits in addition to any other coverage you may have
- There are no health questions or pre-existing conditions limitations!

Hospital Indemnity

With hospital indemnity insurance, you'll be paid for being admitted and staying in the hospital. After your hospital stay, you can submit a claim to receive a one-time payment for your admittance and then an amount per day you were in the hospital. See a full breakdown of coverage by going to MyBonitz SharePoint under People Operations and Perks & Benefits.

Important Information

The following coverage(s) are limited benefit policies. The certificate has exclusions, limitations and/or benefit waiting periods for certain conditions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate.

The following coverage(s) do not constitute comprehensive health insurance (often referred to as "major medical coverage"). They do NOT provide basic hospital, basic medical, or major medical insurance.

This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of the Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate, and the Policy, the terms of the Policy will govern. Product offerings may not be available in all states and may vary depending on state laws and regulations.

Critical Illness Insurance

Critical Illness insurance pays a fixed benefit if you are diagnosed after your coverage effective date.
Covered illnesses include but are not limited to cancer, heart attack, stroke, and paralysis. This insurance can help cover out-of-pocket medical and non-medical expenses. It does not have to be used to pay for treatment.

Key Advantages of this Plan

- Benefits are payable directly to you to be spent any way you choose. You can elect the following amounts for you and your dependents
  - Employee: $5,000 to $30,000 in $5,000 increments
  - Spouse: $2,500 to $30,000 in $2,500 increments (not to exceed 100% of employee coverage)
  - Child(ren): $2,500 to $10,000 (not to exceed 50% of employee coverage)
- Pays in addition to any other coverage your may have
- Coverage is fully portable — if you change jobs you can take your coverage with you

Reminder

Additional benefit information is available on MyBonitz Sharepoint, under People Operations, Perks & Benefits

Legal Protection

MetLife

Bonitz is excited to offer an additional protection service with The MetLife Legal Plan.

Many of life's moments—big and small— call for legal guidance. It's not just handy for when trouble strikes, but for all kinds of reasons, from negotiating new home contracts to estate planning. The MetLife Legal Plan makes it easy to get the legal help you need.

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you trust. When you enroll in the MetLife Legal Plan, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.

Money Matters	• Debt Collection Defense • Identity Theft Defense • LifeStages Identity Restoration Services[2]	• Negotiations with Creditors • Personal Bankruptcy • Promissory Notes	• Tax Audit Representation • Tax Collection Defense
Home & Real Estate	• Boundary & Title Disputes • Deeds • Eviction Defense • Foreclosure	• Mortgages • Property Tax Assessments • Refinancing & Home Equity Loan • Sale or Purchase of Home	• Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	• Codicils • Complex Wills • Healthcare Proxies • Living Wills	• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	• Revocable & Irrevocable Trus • Simple Wills
Family & Personal	• Adoption • Affidavits • Conservatorship • Demand Letters • Divorce (20 hours) • Garnishment Defense • Guardianship	• Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Property Issues	• Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Leg Document • School Hearings
Civil Lawsuits	• Administrative Hearings • Civil Litigation Defense	• Disputes Over Consumer Goods & Services • Incompetency Defense	• Pet Liabilities • Small Claims Assistance
Elder-care Issues	Consultation & Document Review for Issues Related to Your Parents: • Deeds • Leases	• Medicaid • Medicare • Notes • Nursing Home Agreements	• Powers of Attorney • Prescription Plans • Wills
Traffic & Other Matters	• Defense of Traffic Tickets[3] • Driving Privileges Restoration	• Habeas Corpus • License Suspension Due to DUI	• Repossession

Add the legal plan to your coverage for $4.50 weekly contribution. This cost will also include coverage for spouses and children!

Employee Assistance Program (EAP)

Sun Life in partnership with ComPsych

Bonitz offers all eligible employees a no-cost, confidential support EAP, called EAPBusiness Class, administered through Sun Life.

The EAP offers comprehensive solutions to help you when faced with a personal crisis such as depression, anxiety, or substance use. **You will get three face-to-face visits to assist with:**

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/martial conflicts

Other no-cost services include:

- **Work/Life Resources**: Referrals and resources to assist with finding child/elder/pet care, hiring movers or home contractors, planning events, etc.
- **Financial Resources:** Unlimited phone access to financial professionals for information regarding personal finance and related issues including one face-to-face visit (up to 1 hour) with a local financial professional and access to an online will preparation tool.
- **Legal Resources:** One initial consultation with a local attorney, at no charge, plus unlimited phone access to ComPsych legal professionals and discounts on additional services.
- **ParentGuidance:** Unlimited phone access for the new parent either about to go or already on maternity leave; support for parents; and return-to-work preparation for the entire family.
- **GuidanceResources Online:** Extensive content regarding personal or family concerns; helpful planning tools; discount programs; and more.

Contact your EAP 24/7 for confidential support, resources and information!

Call: 877-595-5281
Online: guidanceresources.com
App: GuidanceResources Now
Web ID: EAPBusiness

Regenexx

Regenexx is an innovative treatment for orthopedic injuries that enhances your body's natural healing processes. To treat damaged tendons, ligaments, muscle, bone, and cartilage, the physicians draw your blood platelets and bone marrow aspirate and process them using Regenexx lab processing techniques. They then inject them precisely at the site of your injury using image guidance. Regenexx treatments provide a lower-risk, lower-cost, minimally invasive alternative for up to 70 percent of elective orthopedic surgeries.

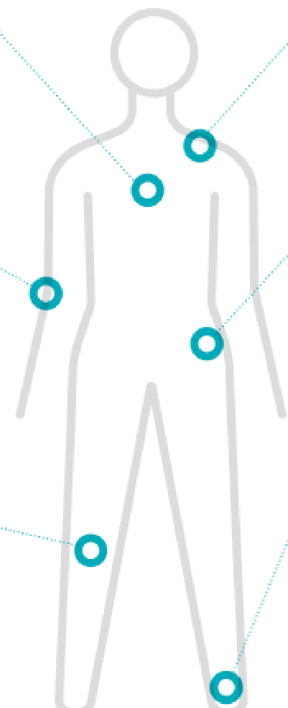
What conditions does **Regenexx** treat?

If you have pain, we're here to help. **Regenexx** procedures treat a wide range of common joint injuries and degenerative joint conditions such as:

spine
- bulging, collapsed, or herniated disc
- ruptured or torn disc
- degenerative disc disease
- disc extrusion disc protrusion
- back or neck nerve pain

hand/wrist/elbow
- arthritis
- tennis elbow
- ulnar nerve entrapment
- CMC joint arthritis (thumb)
- carpal tunnel
- trigger finger

knee
- arthritis
- meniscus tear
- sprain or tear of ACL/PCL
- sprain or tear of the MCL/LCL
- tendinopathy



shoulder
- arthritis
- rotator cuff tears
- labral tear
- rotator cuff tendinosis

hip
- osteonecrosis
- bursitis
- labral/labrum tear
- tendinopathy
- arthritis

ankle/foot
- arthritis
- instability
- bunions
- ligament sprain or tear
- plantar fasciitis
- achilles tendinopathy

Bonitz Inc. will cover Regenexx as an in-network benefit under the Medical Plan. Regenexx evaluations will be covered 100% by Bonitz once your Medical deductible has been met. All other Regenexx services will be treated as an in-network specialist visit, subject to deductible and coinsurance.

To learn more about Regenexx and how the procedures might benefit you,
please call 866-595-5082 or visit regenexxbenefits.com/bonitz/benefits-card.

Employee Stock Ownership Plan (ESOP)

Bonitz

Bonitz takes immense pride in being an Employee-Owned company, and our valued associates are granted the opportunity to become stakeholders in Bonitz through our Employee Stock Ownership Plan (ESOP). Eligibility begins in the first calendar year during which you work 1,000 hours, and at that point, you will seamlessly be enrolled in the program. It's worth noting that there is no financial obligation on the part of our associates and the company contributes to this valuable benefit.

As an ESOP participant, you'll receive shares of company stock each year as long as you remain eligible for the program. This not only fosters a sense of shared ownership but also aligns our associates' interests with the company's success, as we are all stakeholders in this endeavor.

The ESOP shares vest gradually over your first six (6) years of service, affording you the opportunity to build a lasting and prosperous career with Bonitz. Over the past decade, our historical stock returns have consistently outperformed the S&P 500 index, underscoring the advantages of our ESOP program.

If you're eager to delve deeper into the details of our ESOP plan, we invite you to visit the myBonitz homepage, specifically within the People Operations section, where you can access the Retirement folder for additional information. Your future with Bonitz is not only bright but also truly yours to shape and secure.

Did you know?
Studies have shown that participants in company ESOPs make more in wages and gain almost three times the retirement assets as compared to workers in comparable non-ESOP companies.

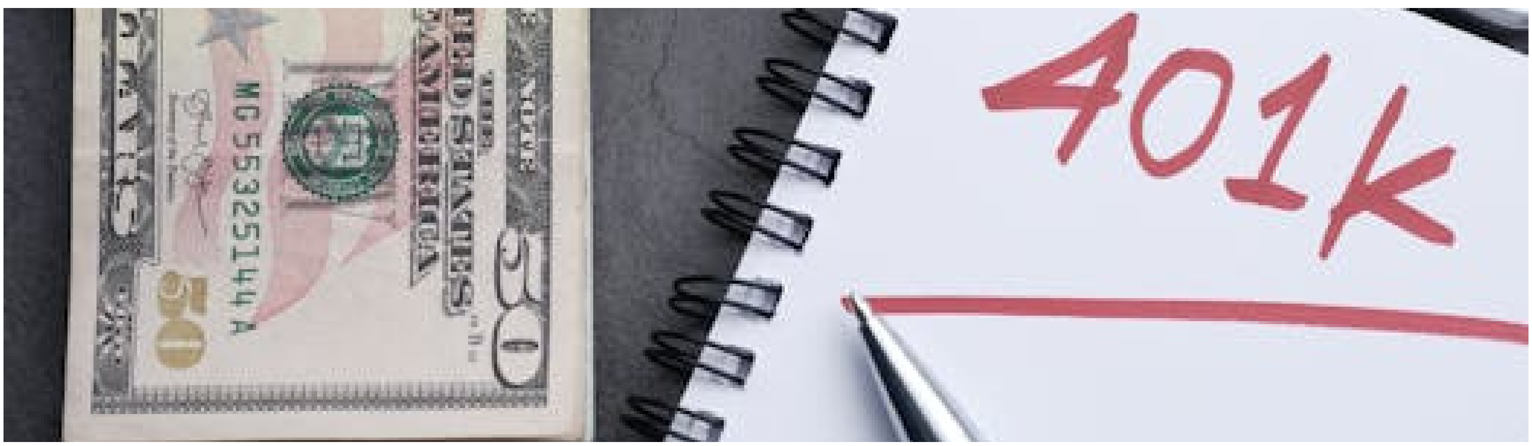
401(k) Retirement Plan

Principal Financial

Bonitz's 401(k) plan is designed to assist our associates as a supplement to our ESOP plan to help them build a strong financial foundation for their retirement years. This plan encourages responsible retirement planning and provides employees with valuable financial incentives to save for the future, including a 401(k) match and a professional plan management through Principal.

We automatically enroll all of our employees in our 401(k) program the first of the month after 90 days of service and allocate 4% of their earnings to this program, which can be adjusted at any time.

401(k)s, as well as our ROTH 401(k) option, offer long-term tax advantages in retirement and you can add to your savings by earning the Bonitz match [which is 20% on each dollar contributed]. Bonitz contributions vest over a 6-year period, and you can contribute more each year once you hit age 50. Principal's plan management will make sure your investments are set up based on your retirement window, so you hit your savings goals!



Manage your 401(k)
Principal Financial
https://login.principal.com/login

Benefit Resources

Bonitz

Plan	Contact	Website
Medical Blue Cross Blue Shield	877-258-3334	https://www.bluecrossnc.com/members
Prescription Drugs MedImpact	800-789-2949	www.medimpact.com
Telemedicine/RX Discounts HealthJoy	877-500-3212	Use the HealthJoy App
RX Brand Discounts	800-883-8841	my.globalrxmanager.com
Dental Sun Life	800-SUN-LIFE 800-786-5433	www.sunlife.com login.sunlifeconnect.com (Member Portal)
Vision Sun Life (VSP Network)	800-877-7195	www.vsp.com To Locate a Provider
Life and AD&D, Short-Term Disability, Long-term Disability Sun Life	800-SUN-LIFE 800-786-5433	www.sunlife.com login.sunlifeconnect.com (Member Portal)
Accident & Critical Illness Sun Life	800-SUN-LIFE 800-786-5433	www.sunlife.com login.sunlifeconnect.com (Member Portal)
Employee Stock Ownership Plan (ESOP) [view balance] Principal	800-547-7754	https://login.principal.com/login
401(k) (Prod ID 632591) Principal	800-547-7754	https://login.principal.com/login
HSA & DCFSA	855-428-0447	https://www.healthequity.com/
Employee Assistance Program	877-595-5281	https://www.guidanceresources.com
Metlife Legal Plan	800-821-6400	https://www.metlife.com/insurance/legal-plans/#

Bonitz

Specialty Trade Commercial Contractors

SCOTT INSURANCE | Benefit Services