

2026

BENEFITS GUIDE



SCHUPAN

Here's where to find ...

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Schupan appreciates your commitment to our success. We're equally committed to providing competitive, affordable benefits to support you and your family as you navigate life.

Please read this guide carefully. It is a simplified overview of your benefit options. It highlights important information and provides you with tips for getting the most from your benefits. For more detailed information, please go to oneschupan.com to view the carrier's summary plan description (SPD).

This guide is not your only resource. We know that you may have questions about your benefits, and we'll do our best to help you understand your options and guide you through the process. Anytime you have questions, you can reach out to Talent Management & Retention (TMR).

Another way to access your benefits is to scan the QR code with your smartphone camera.



The information in this packet and in the benefit guide applies to the Schupan & Sons, Inc. Welfare Benefit Plan, Plan Number 502. This information meets the requirements for a Summary of Material Modifications as required by the Employee Retirement Income Security Act (ERISA).

Enrolling in benefits

When can I enroll in benefits?

- Within 30 days from your date of hire or transfer to a benefit eligible class
- During the annual Open Enrollment period
- During the plan year if you experience a qualifying life event

Open enrollment is an annual event. It is the only opportunity to make changes to your benefits without a qualifying life event as defined by the Internal Revenue Service (IRS).

Please note that Federal regulations require Schupan to obtain the following during enrollment:

- Social Security numbers for your dependents covered by the medical plan.
- Dates of birth and your relationship to your dependents.

Eligibility

Employee eligibility

Full-time employees working 30+ hours each week are eligible the first day of the month following their date of hire or move to full-time status.

Dependent eligibility

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include your spouse and your dependent children up to the age of 26. Dependent children include:

- Your natural child(ren)
- Legally adopted child(ren)
- Child(ren) placed with you for adoption
- Your step child(ren)
- Children who have been named in a qualified medical child support order

PLEASE NOTE: If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided to and approved by Talent Management & Retention (TMR).

Spouses who are employed and eligible for medical insurance through their employer are not eligible for primary coverage on Schupan's medical plan. Instead, they are only eligible for secondary coverage, provided they are enrolled in their employer's medical plan as primary.

Termination of coverage

If you or a covered dependent no longer meet the eligibility requirements or if your employment ceases, your benefits will end on the last day of eligibility or last day of employment, whichever is applicable.

You may be eligible to elect COBRA for yourself and your eligible dependents for medical, medical FSA, dental, vision, and Employee Assistance Program (EAP) coverage.

You must inform Talent Management & Retention of any change in eligibility for you or a dependent within 30 days of effective date of the change.

Qualifying life events

The IRS requires that you make changes to your benefits within 30 days of your qualifying life event, and any election changes must be consistent with your life event. You'll need to provide proof of the event, such as a marriage certificate, divorce decree, birth certificate, or loss-of-coverage letter.

Examples of qualifying life events

- Birth, legal adoption, or placement for adoption
- Marriage, divorce, or legal separation
- Dependent child reaches age 26
- Spouse or dependent loses or gains coverage elsewhere
- Death of your spouse or dependent child
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or the state children's health insurance program
- Change in residence that changes coverage eligibility
- Court-ordered change
- Spouse's open enrollment that falls at a different time in the calendar year

Medical

BLUE CROSS BLUE SHIELD OF MICHIGAN | BCBSM.COM | 800.972.9797

Schupan is committed to helping you and your family maintain health and wellness by providing you with access to the highest levels of care. We offer you a choice of two medical benefit options for 2026:

- Signature HSA Compatible Plan
- Traditional Plan

The Signature HSA Compatible plan is a high deductible health plan (HDHP) and provides the option of participating in a health savings account (HSA). To learn more about HSAs, please see Page 9.

Finding in-network providers

- Download and register on the HealthJoy app for assistance locating in-network providers and facilities. Learn more about HealthJoy on page 17.
- You may also use your Blue Cross Blue Shield of Michigan member portal, the Blue Cross Blue Shield mobile app, or call the number on the back of your ID card..

Important information about your BCBSM medical coverage

For claims related to auto accidents, **Schupan pays secondary** to an auto insurance policy. This means that the Schupan plan pays after the primary payer (your auto insurance policy) has exhausted their payment for benefits. The Schupan plan will only pay for expenses that are covered services under the plan.

BCBS coverage at non-participating (providers who do not participate with BCBS) hospitals is limited to services needed to treat an accidental injury or medical emergency only. There is NO COVERAGE for non-emergency hospital services, or non-emergency services received at non-participating facilities, including ambulatory surgery facilities, hospices, end stage renal dialysis facilities, outpatient physical therapy facilities, home infusion therapy providers, skilled nursing facilities, home health care agencies or mental health or substance abuse treatment facilities.

Your BCBS ID card includes a three-digit identification prefix before your unique contract number, which identifies your plan as being part of BCBS of Michigan. You should provide your ID card to your doctor or hospital at the time treatment is received. Your provider will submit the claim to the local (state) BCBS plan in which he/she participates. The local plan will receive the claim, verify the provider relationship, and then provide the necessary information to BCBS to apply benefits. Your provider will be paid timely, and you will receive an Explanation of Benefits showing what portion of the charge, if any, is your responsibility.

Medical and prescription drug plan summary

| Medical | Signature HSA Compatible Plan In-network | Traditional Plan In-network |
|--|---|--------------------------------|
| Monthly premium | | |
| Employee | \$73.11 | \$247.81 |
| Employee + spouse | \$191.97 | \$544.75 |
| Employee + child(ren) | \$174.61 | \$490.88 |
| Family | \$231.02 | \$655.53 |
| Deductible | | |
| Employee | \$2,000 | \$1,500 |
| Family | \$4,000 | \$3,000 |
| Coinsurance | | |
| Coinsurance | 20%* | 20%* |
| Coinsurance maximum — yourself only | N/A | \$2,500 |
| Coinsurance maximum — your family | N/A | \$5,000 |
| Out-of-pocket maximum (includes deductible) | | |
| Yourself only | \$5,000 | \$8,150 |
| Your family | \$10,000 | \$16,300 |
| Office visits | | |
| Preventive care | \$0 | \$0 |
| Primary care office visit | 20%* | \$30 copay |
| Specialty care office visit | 20%* | \$50 copay |
| Emergency room | 20%* | \$250 copay |
| Urgent care | 20%* | \$60 copay |
| Virtual Care | \$0 copay | \$0 copay |
| Inpatient care | 20%* | 20%* |
| Outpatient care | 20%* | 20%* |

*After annual deductible has been met

What you will pay weekly for your medical and prescription benefits

Effective 01/01/26

| Employee per-pay contributions | | | | | |
|----------------------------------|-----------------------|----------|---------------------------------|-----------------------|-------------------|
| | Coverage type | Premium | With preventive visit credit | With biometric credit | With both credits |
| Signature HSA Compatible Plan | Employee | \$16.87 | \$9.18 | \$9.18 | \$1.48 |
| | Employee + spouse* | \$44.30 | \$36.61 | \$36.61 | \$28.91 |
| | Employee + child(ren) | \$40.29 | \$32.60 | \$32.60 | \$24.90 |
| | Family* | \$53.31 | \$45.62 | \$45.62 | \$37.93 |
| Traditional Plan | Employee | \$57.19 | \$49.50 | \$49.50 | \$41.81 |
| | Employee + spouse* | \$125.71 | \$118.02 | \$118.02 | \$110.32 |
| | Employee + child(ren) | \$113.38 | \$105.69 | \$105.69 | \$97.99 |
| | Family* | \$151.28 | \$143.59 | \$143.59 | \$135.89 |

*Receive an additional \$3.85 off of your premium each week if your spouse completes his/her preventive form

Pharmacy

NAVITUS | NAVITUS.COM | 855.847.1025

Schupan is now partnering with Navitus for prescription drug coverage. When you enroll on the Signature HSA Compatible Plan or the Traditional Plan through BCBSM, you will automatically be enrolled in that plan's coinciding prescription drug plan.

| Prescription drugs | Signature HSA Compatible Plan In-network | Traditional Plan In-network |
|----------------------------------|---|--------------------------------|
| Retail (30-day supply) | | |
| Tier 1 — generics | \$10 copay after ded. | \$10 copay |
| Tier 2 — preferred | \$40 copay after ded. | \$40 copay |
| Tier 3 — nonpreferred | \$80 copay after ded. | \$80 copay |
| Tier 4 — preferred specialty | 20% to \$150 max after ded. | 20% to \$150 max |
| Tier 5 — non-preferred specialty | 20% to \$250 max after ded. | 20% to \$250 max |
| Mail order (90-day supply) | | |
| | Tiers 1-3 2x 30-day copay after ded. | Tiers 1-3 2x 30-day copay |

Specialty pharmacy

Specialty medications are through Lumicera Health Services. If you are using a specialty drug, a Navitus representative will reach out to assist with the transition. For questions, reach out to Navitus customer care at 855.847.1025 or Lumicera at 855.847.3553.

Mail order pharmacy

For maintenance medications, you can use our preferred mail order pharmacy, Costco Home Delivery. Costco offers convenient delivery options and makes refilling medications easy with the ability to refill by phone call, text message, or online. To get started, go to pharmacy.costco.com and click on "Get Started" to create your account. **You do not have to be a Costco member to use this service.**

Additional important pharmacy information

With the Signature HSA Compatible plan, you have coverage for preventive prescription drugs on the HSA preventive Rx drug list when provided by in-network pharmacies, covered at 100% (no deductible or copay/coinsurance). A list of commonly prescribed preventive drugs is available on oneschupan.com. You may also log in to your Navitus member portal at memberportal.navitus.com or call customer care at 855.847.1025.

Member contact information

The Navitus Customer Care team is available 24/7. The team can help with benefit overviews, prior authorizations, medication pricing, copay assistance and more!

CONTACT INFORMATION

Website: navitus.com
Navitus Customer Care: 855.847.1025

Lumicera Specialty Pharmacy:
855.847.3553
Lumicera hours of operation:
M-TH 9 A.M.-8 P.M. EST
F 9 A.M.-7 P.M. EST
Closed weekends and major holidays

Costco Mail Order: 800.607.6861
Website: pharmacy.costco.com
Costco mail order hours of operation:
M-F 8 AM-10 P.M. EST
Sat-12:30 P.M.-5 P.M. EST

Copay assistance

Many high-cost drugs have copay assistance programs where drug manufacturers pay for part of the drug cost. Navitus can help you enroll to take advantage of these savings. This may reduce the cost of your drugs.

If you are using a drug that is eligible for copay assistance, you **MUST** enroll in the program. If your medication is eligible for this program, Navitus will reach out to you with a phone call and letter to notify you that you need to enroll and to assist with the enrollment. You will be able to get your first fill of your medication without being enrolled in the program, but you will be required to sign up prior to your second fill.

If a specialty drug is eligible for copay assistance, Lumicera will reach out to help you sign up prior to your first fill.

Contact Navitus Customer Care at 855.847.1025 for assistance with enrolling.

Navitus mobile app

Downloading Navitus' mobile allows you to have access to the following:

- Compare medication prices to find the lowest cost option for you
- Locate the most convenient network pharmacies
- Save your preferred pharmacies for quick and easy access
- Access your pharmacy member ID card
- View benefit information
- View and manage your current medications



Cancer support program overview

The Cancer Support program, offered in partnership with OncoHealth® via its virtual platform Iris, is designed to help employees and their families navigate the emotional and physical challenges of cancer. It complements — not replaces — existing medical care by providing additional support between appointments and treatments.

Key benefits

- Personalized support for cancer patients and caregivers
- Emotional health resources including licensed therapists
- Symptom and side effect management tools
- Access to community and financial support resources
- Coordination with primary oncology teams

Iris platform features (free to users)

- 24/7 access to cancer experts (oncology nurses)
- Mental health support with licensed therapists
- Peer mentor community for shared experiences and advice
- Educational resources including articles, videos, webinars
- Symptom tracking for early intervention
- Language support with interpreters

Eligibility

- Employees and family members on the health plan who are:
 - Cancer survivors
 - Newly diagnosed
 - Currently in treatment
- Caregivers can also participate on behalf of patients

Get started at [iris.oncohealth.com](#) or scan this QR code. If you need assistance, please call 844.912.4747. You may also download the Iris Oncology app.



Health savings account (HSA)

UMB HEALTH SERVICES | UMB.COM/HSA | 866.520.4472

An HSA is a personal healthcare bank account that can be used to pay out-of-pocket medical, dental, and vision expenses with pretax dollars. If enrolled in the Signature HSA Medical plan, you can open an HSA. You determine how much to contribute to your account, when to use your money to pay for qualified medical expenses, and when to reimburse yourself. Remember, this is a bank account; you must have money in the account before you can spend it.

HSAs offer the following advantages:

- **TAX SAVINGS:** You may contribute pretax dollars to the HSA. Interest accumulates tax-free, and funds are withdrawn tax-free to pay for medical expenses.
- **REDUCED OUT-OF-POCKET COSTS:** Use the money in your HSA to pay for eligible medical, dental, and vision expenses and prescriptions on a pretax basis, or use your HSA funds to help you meet your annual deductible.
- **A LONG-TERM INVESTMENT THAT STAYS WITH YOU:** Unused account dollars are yours to keep even if you retire or leave the company. Also, you can invest your HSA funds so your available healthcare dollars can grow over time. Interest and earnings on the HSA funds accumulate tax-free.

Schupan gives you money toward your annual HSA contribution limits, so you need to carefully plan how much you'll contribute to avoid excess contributions. These limits apply even if you are enrolling in benefits midyear.

You must elect the HSA plan during enrollment in order to receive the employer contribution. You are not required to contribute additional funds to your HSA throughout the year. Employer funding is deposited in two installments (January and July).

If you would like to participate in the HSA, you will need to set up your account. Go to oneschupan.com for instructions and link to open your account.

| | Employer contribution | HSA maximum contribution* |
|------------|-----------------------|---------------------------|
| Individual | \$750 | \$4,400 |
| Family | \$1,500 | \$8,750 |

*Those age 55+ and not enrolled in Medicare can contribute an additional \$1,000 "catch-up" contribution.

Visit Oneschupan.com for:

- Instructions on how to open an account
- A full list of HSA forms
- Information on how to best use your HSA
- And much more!

HSA eligibility

Open and fund an HSA if:

- You are not enrolled in any other non-HSA qualified health insurance plan.
- You are not covered by your spouse's health plan (unless it is a qualified HDHP), flexible spending account (FSA), or health reimbursement arrangement (HRA).
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare, TRICARE, or TRICARE For Life.
- Care received through the VA in the preceding three calendar months was dental, vision, or preventive care or was provided to a veteran who has a disability rating from the VA.

Spending your money

HSA distributions are tax-free if they are used to pay for qualified medical expenses. A few examples include:

- Qualified medical, dental, and vision expenses not covered by insurance.
- Qualified long-term care services and long-term care insurance.
- Continuation of coverage required by federal law (i.e., COBRA).
- Health insurance for the unemployed.
- Medicare expenses (but not Medigap).
- Retiree health expenses for individuals aged 65 or older.

Distributions made for any other purpose are subject to income tax and a 20% penalty. The 20% penalty is waived in the case of death or disability. The 20% penalty is also waived for distributions made by individuals aged 65 or older.

Please note: The IRS provides a list of eligible services and products that you can purchase with your health savings account. It is your responsibility to make sure you are eligible to contribute to your HSA, your contributions are within the IRS limits, and you are using your HSA for qualified medical expenses. For more details, see Publication 969 at irs.gov/forms-pubs/about-publication-969. Once there, go to the current revision and choose Publication 969 PDF to learn more about this type of account. Visit irs.gov/forms-pubs/about-publication-502 for a list of qualified medical expenses.



Flexible spending account (FSA)

FLEX ADMINISTRATORS | FLEXADMINISTRATORS.COM | 800.968.3539

A great way to plan ahead and save money over the course of a year is to participate in an FSA. An FSA lets you redirect a portion of your salary on a pretax basis into a reimbursement account, saving money on taxes. If you would like to participate in our FSAs, **you must elect the amount you want to contribute each year**. FSA enrollment does NOT roll over from one year to the next.

| Annual contribution limits (2026) | |
|--|--|
| Healthcare flexible spending account | \$3,400* |
| Dependent care flexible spending account | \$7,500 filing jointly (\$3,750 if married and filing separately)* |

*IRS limits subject to change.

Schupan offers two types of FSAs that can help save on a pretax basis for out-of-pocket expenses.

Healthcare flexible spending account

The healthcare FSA can be used to pay for eligible out-of-pocket expenses, including medical, dental, vision, and prescription drug expenses. **You cannot elect a healthcare FSA** if you are enrolled in the Signature HSA Medical plan. Funds in the healthcare FSA are available at the beginning of the plan year and can be used for your expenses and those of your spouse and dependents, even if you and your family aren't covered by our healthcare plan.

Carryover benefit

The maximum contribution in 2026 for the healthcare flexible spending account is \$3,400. Our plan has a carryover feature that allows up to \$680 of your unused funds to be carried forward to the following plan year. These carryover dollars can be used for expenses at any point within the new plan year. This is a use-it-or-lose-it account, meaning any funds left at the end of the year over the carryover \$680 will be lost.

Dependent care flexible spending account

Dependent care FSAs allow you to set aside money pretax to pay your eligible out-of-pocket day care expenses so that you or your spouse can work or attend school full time. You must contribute money through payroll deduction to your dependent care FSA before you can spend it.

During open enrollment, you must decide how much to set aside for this account in 2026. You may contribute up to \$7,500, or up to \$3,750 if you are married and file separate tax returns.

Dependent Care FSA typical eligible expenses

- Adult day care, child day care, and after-school care
- Babysitting (work-related, in your home or someone else's home)
- Babysitting by your relative who is not a tax dependent (work-related)
- Nanny or au pair
- Custodial elder care (work-related)
- Transportation to and from eligible care (provided by your care provider)

Typical ineligible expenses

- Babysitting (not work-related, for other purpose)
- Babysitting by your tax dependent (work-related or for other purpose)
- Custodial elder care (not work-related, for other purpose)
- Dance lessons, piano lessons, or sports lessons
- Educational, learning, or study skills services for child(ren)
- Household services (housekeeper, maid, cook, etc.)

Dental

DELTA DENTAL | DELTADENTALMI.COM | 800.524.0149

Attending dental exams regularly is an important step in maintaining overall health and can also help prevent significant medical conditions from becoming serious or expensive. Preventive services are deductible waived and do not count toward the annual benefit maximum.

Although you can choose any dental provider, when you use an in-network dentist, you will generally pay less because your share of the cost will be based on discounted fees. With out-of-network dentists, your benefit will pay the same percentage, but your costs will be reimbursed based on out-of-network rates. If you go out-of-network, your dentist may bill you the difference between the amount they charged and what your benefit paid.

To see a current provider directory, please visit deltadental.com or contact HealthJoy (see page 17).

You will not receive a dental ID card because you typically do not need to present one when visiting your dentist. To print an ID card, log in to deltadental.com.

Dental plan summary

| PPO/Premier Dentist | |
|---|--------------|
| Deductible | |
| Yourself only | \$50 |
| You and your family | \$150 |
| Is the deductible waived for preventive services? | Yes |
| Annual plan maximum (per individual) | \$1,000 |
| Diagnostic and preventive | |
| Oral exams, X-rays, cleanings, fluoride, space maintainers, sealants | 100% covered |
| Basic | |
| Oral surgery, fillings, endodontic treatment, periodontic treatment, repairs of dentures and crowns | 80% covered |
| Major | |
| Crowns, jackets, dentures, bridge implants | 50% covered |
| Orthodontia | |
| Adults and dependent children | 50% covered |
| Lifetime orthodontia plan maximum (per individual) | \$1,000 |

What you will pay weekly for dental insurance

Effective 01/01/26

| | |
|-------------------|--------|
| Weekly rates | |
| Yourself only | \$0.00 |
| You + one | \$2.99 |
| You + your family | \$4.99 |

Note: You can elect this dental plan regardless of whether you are enrolled in the medical or vision plan.

Vision

EYEMED | EYEMED.COM | 866.804.0982

EyeMed's vision care benefits include coverage for eye exams, standard lenses and frames, contact lenses and discounts for laser surgery. The vision plan is built around a network of eye care providers, with better benefits at a lower cost to you when you use providers who belong to the EyeMed network. When you use an out-of-network provider, you will have to pay more for vision services.

Eye exams can tell you about far more than just your vision. Be sure to schedule regular eye exams to detect vision and medical conditions early on.

If you are newly electing EyeMed coverage and have not previously been enrolled on the plan, you will receive an ID card in the mail. You can also access an ID card from the EyeMed mobile app or web portal. However, please note an ID card is not needed to locate your coverage when at your eye doctor. They will be able to locate your coverage by providing your name and date of birth.

Vision plan summary

| | Core In-network | Buy-up In-network |
|-------------------------------------|--|--|
| Frequency | Exam: once per 12 months Frames: once per 24 months | Exam: once per 12 months Frames: once per 12 months |
| Eye exam with dilation as necessary | \$10 copay | \$0 copay |
| Frames | \$120 allowance, 20% off balance over \$120 | \$175 allowance, 20% off balance over \$175 |
| Standard lenses | Once per 12 months | Once per 12 months |
| Single vision | \$25 copay | \$10 copay |
| Bifocal | \$25 copay | \$10 copay |
| Trifocal | \$25 copay | \$10 copay |
| Lenticular | 20% off retail | 20% Off retail |
| Contact lenses | Once per 12 months | Once per 12 months |
| Medically necessary | Covered in full | Covered in full |
| Elective | \$135 allowance, 15% off balance over \$135 | \$175 allowance, 15% off balance over \$175 |

Plan allows the member to receive either contacts and frame, or frame and lens services.

What you will pay weekly for vision insurance

Effective 01/01/26

| Weekly rates | Core | Buy-up |
|-------------------|--------|--------|
| Yourself only | \$0.00 | \$1.04 |
| You + one | \$0.00 | \$1.98 |
| You + your family | \$0.00 | \$2.91 |

Note: You can elect this vision plan regardless of whether you are enrolled in the medical or dental plan.

Group term life and accidental death and dismemberment (AD&D)

UNUM | UNUM.COM | 866.679.3054

Schupan’s benefits package includes financial protection for you and your family in the event of an accident or death. Group term life and AD&D coverage are provided automatically upon employment at no cost to you.

In the event of your death, the life insurance policy provides a benefit to a beneficiary or beneficiaries you designate. If your death is the result of an accident or if an accident leaves you with a covered debilitating injury, you are covered under the AD&D insurance for the same amount. Schupan also provides a basic dependent life benefit for your spouse and child(ren) at no cost.

| Group term life and AD&D | | Dependent life | |
|---------------------------|---|------------------------------------|---------|
| 100% paid by the employer | | 100% paid by the employer | |
| Yourself only | 1x base annual earnings up to a maximum of \$50,000 | Your spouse | \$5,000 |
| | | Your child(ren) 6 months to age 26 | \$2,500 |
| | | Birth to 14 days: \$1,000 | |
| | | 14 days to 6 months: \$2,000 | |

Reduction to benefits due to age:
Below 70: 100% of benefit
70-74: 65% of benefit
75+: 50% of benefit

Coverage effective dates and increases in coverage may be delayed if you and/or your dependents are disabled on the date coverage is scheduled to take effect. Review the carrier certificate/benefit booklet for details.



Voluntary life

UNUM | UNUM.COM | 866.679.3054

You have the opportunity to purchase voluntary life insurance for yourself, your spouse, and/or your dependent child(ren). Your cost for this coverage is based on the amount you elect and your age. You must purchase voluntary life insurance for yourself in order to purchase for your spouse and/or your dependent child(ren). A guaranteed amount is the amount of coverage you will receive regardless of your health status, age, or income.

Important note: Enrolling in voluntary life when you're first eligible will benefit you in the long run. Employees who enroll at a later time are subject to the medical underwriting process. Insurance companies will use this process to determine the price, limits, or exclusions of coverage based on your current health status.

| Election increments | Available benefit | Guaranteed amount |
|---------------------------------------|---|-------------------|
| Yourself in \$10,000 increments | \$10,000 increments to lesser of 7x annual earnings or \$250,000 | \$150,000 |
| Your spouse in \$10,000 increments | \$10,000 to \$150,000 (cannot exceed 100% of employee coverage) | \$30,000 |
| Your dependent child(ren) \$2,500 | Birth to 6 months — \$1,000 6 months to 26 years — \$10,000 | N/A |

| Voluntary life employee (and spouse) rates per \$1,000 of coverage | | | |
|--|---------|-------|---------|
| Under 25 | \$0.075 | 50-54 | \$0.480 |
| 25-29 | \$0.075 | 55-59 | \$0.730 |
| 30-34 | \$0.090 | 60-64 | \$1.130 |
| 35-39 | \$0.110 | 65-69 | \$1.950 |
| 40-44 | \$0.190 | 70-74 | \$3.490 |
| 45-49 | \$0.300 | 75+ | \$6.830 |
| Voluntary life child rate per \$1,000 of coverage | | | |
| \$0.09 | | | |

Spouse rates will be determined by the employee's age.

Coverage reduces to 65% at age 70,
and to 50% at age 75.

Coverage effective dates and increases in coverage may be delayed if you and/or your dependents are disabled on the date coverage is scheduled to take effect. Review the carrier certificate/benefit booklet for details.

Evidence of insurability (also known as medical questions or EOI)

If you are currently enrolled in this benefit, you can increase your benefit up to 5 increments, subject to the guaranteed issue amount without completing an EOI form during open enrollment.

If you decline this coverage at initial offering, you will be required to complete an EOI form to elect any amount of coverage at the next open enrollment.

It's your responsibility to complete and submit the EOI to the life insurance carrier and to ensure your application has been processed and approved. If required, UNUM will email you information needed to submit your EOI to your email in Paycom.

Short- and long-term disability

UNUM | UNUM.COM | 866.679.3054

Schupan offers two company-paid disability plans by Unum to provide financial assistance in case you become disabled or unable to work. These disability plans are available if you are an eligible full-time employee on the first of the month following the date of hire.

Short-term disability (STD)

STD benefits are designed to replace a portion of your income for a non-work-related short-term injury or illness. STD benefits are paid at 70% of your eligible weekly base pay, up to \$1,250 weekly, during the first 11 weeks of injury or illness.

| If you work full time | |
|--|----------|
| 100% Schupan paid | |
| The amount you will receive each week | 70% |
| Maximum amount you will receive each week | \$1,250 |
| How long before you can start receiving benefits | 15 days |
| How long your STD benefits will last | 11 weeks |

The STD benefit is paid for by Schupan; there is no cost to you. However, any income replacement benefits received are taxable.

Long-term disability (LTD)

This benefit offers financial protection to you when you need it most — if you become disabled and can no longer work. The plan will also help you return to work, if appropriate.

| If you work full time | |
|--|---------|
| 100% Schupan paid | |
| The amount you will receive monthly | 60% |
| Maximum amount you will receive monthly | \$7,000 |
| How long before you can start receiving benefits | 90 days |
| How long your LTD benefits will last | SSNRA |

If you become totally disabled, you will receive 60% of your base salary, up to \$7,000 monthly, after you have satisfied the 90-day waiting period for benefits. Your benefit amount may be offset by other benefits you are receiving, such as Social Security or workers' compensation. Your monthly benefits are subject to federal income tax and may be subject to state and local taxes.

Coverage effective dates and increases in coverage may be delayed if you and/or your dependents are disabled on the date coverage is scheduled to take effect. Review the carrier certificate/benefit booklet for details.

Coordination of disability benefits

Your benefit may be reduced if you receive disability benefits from retirement, Social Security, workers' compensation, state disability insurance, no-fault benefits, or return-to-work earnings. Refer to your carrier's certificate of coverage for more details.



HealthJoy

HEALTHJOY | HEALTHJOY.COM | 877.500.3212

HealthJoy simplifies your benefit experience and helps you get the most out of your coverage 24/7. With their expert guidance, you can make better healthcare decisions. The service is free for you and your dependents! All you need to do is download the app and register.

Using benefits can be complicated. HealthJoy makes it simple.

HealthJoy is the first stop for all your healthcare and employee benefits needs. This helpful service is provided for free by Schupan and personalized for you. You'll have instant access to an up-to-date benefits wallet with all your benefits cards. Our healthcare concierge is available 24/7 to help you. You can save time, money, and perhaps, a ton of aggravation.

24/7 healthcare concierge services include:

- Provider and facility recommendations
- Appointment Booking
- Prescription savings review
- Resolve claim issues
- Benefit Questions

HealthJoy mobile app and EAP contact information

Download the HealthJoy app on your smart phone today!

To connect with these resources, you may call 877.500.3212 or go online to healthjoy.com. You will need to use this ID number: schupanandsons.

Employee Assistance Program (EAP)

HealthJoy is also here to help during challenging times. Issues like illness, debt, and family problems can leave us feeling worried or anxious and not able to be at our best. The EAP, sponsored by HealthJoy, simplifies your benefit experience and helps you get the most out of your coverage 24/7. With their expert guidance, you can make better healthcare decisions. This service is free for you and your dependents! All you need to do is download the app and register!

The program offers:

- **THERAPY:** 8 sessions a year with experienced clinicians (per occurrence) without any per-session cost to you.
- **LEGAL RESOURCES:** Unlimited phone access to HealthJoy legal professionals, an initial consultation at no charge with a local attorney, and discounts on additional services.
- **FINANCIAL RESOURCES:** 8 sessions a year, face-to-face with a financial planner. Unlimited phone access to financial professionals for information regarding personal finance and related issues.
- **WORK/LIFE RESOURCES:** Information and referrals on child care, elder care, adoption, relocation, and other personal convenience matters.
- **HEALTH RISK ASSESSMENTS:** Online access to a health risk assessment survey and a variety of health management tools and information.
- **ONLINE WILL PREPARATION:** Access to HealthJoy, which offers the ease and simplicity of online will preparation. You can complete a will and download it to your computer.

Our EAP provides counseling on all aspects of life, including:

- Difficulties in relationships
- Emotional/psychological issues and depression
- Stress and anxiety issues with work or family
- Alcohol and drug abuse
- Personal and life improvement
- Legal or financial issues
- Child care and elder care issues
- Grief issues

401(k) retirement

GREENLEAF TRUST | [GREENLEAFTRUST.COM](https://greenleaftrust.com) | 269.218.6300

The Schupan 401(k) retirement plan provides an easy way to save for your future and assists you in attaining your financial goals — no matter your age. With the company's automatic enrollment feature, you can start saving, and earning your company match, immediately.

There are several ways that your Greenleaf Trust account can grow:

- Money you contribute (pretax and/or Roth).
- Money Schupan contributes for you.
- Investment earnings on both types of contributions..

Eligibility

Full-time and part-time employees are eligible to enroll in and participate in the Plan.

Your personal contributions

You can contribute to your 401(k) account on a pre-tax and/or Roth (after-tax) basis. With the automatic enrollment feature, Schupan will sign you up for a 6% pre-tax contribution from each pay unless you instruct otherwise. You can change your contribution amount anytime.

Company contributions

Schupan will match 100% of your annual contributions up to \$1,500. That means if you contribute at least \$28.85 each pay (Jan-Dec), you will receive the full \$1,500 match! The plan also provides the opportunity for Schupan to award a discretionary match above the \$1500 after year-end.

Vesting “your ownership”

You are 100% vested in your contributions immediately, which means all the dollars you contribute to the 401(k) account are yours, no matter how long you work for Schupan. You are 100% vested in the employer match contributions **after 3 years**.

Withdrawing money from your account

With all retirement accounts, they are regulated through the IRS and there are only certain reasons you can withdraw funds* from your account. Examples of qualifying reasons are:

- Normal Retirement at age 65+
- Early Retirement at 55+ with 5 years of service
- Separation of employment
- Disability
- In-service at age 59 ½ and still working

*For a full list of qualifying reasons, visit oneschupan.com.

Accessing your account

You can access your account in several ways:

- Contact the Greenleaf Trust Help Center
269.218.6300 (by phone or text)
- Email Greenleaf Trust at participant@greenleaftrust.com
- Log into the Greenleaf Trust Portal at greenleaftrust.com
- Download the Greenleaf Trust Retirement mobile app



Assistance is available Monday through Friday from 8:30a-5:00p EST. Spanish assistance is available.

Asistencia en español disponible envíe un mensaje de texto o correo electrónico para obtener asistencia inmediata o para programar un horario para hablar con un agente. Aplicación móvil en español disponible.

Medicare Support

Voyage Benefits

If you need guidance on Medicare, Voyage Benefits can help at no cost to you. For a complimentary consultation, call 616.451.3300 or visit voyagebenefits.com.



Voluntary benefits

UNUM | UNUM.COM | 866.679.3054

Voluntary benefits insurance through Unum can help protect you from significant or unexpected out-of-pocket expenses. Consider your anticipated medical needs along with the cost of the insurance plans available to you. Voluntary plans offer an additional safety net to cover copays, deductibles, and out-of-pocket expenses not covered by your medical plan at an affordable monthly rate. Keep in mind, these benefits are intended to **supplement**, not replace, your medical benefit.

Accident insurance

The accident insurance through Unum is designed to supplement your medical and disability benefits by paying a lump-sum cash benefit, paid directly to you, for expenses resulting from injuries or accidents. Hospitalization, physical therapy, intensive care, transportation, and lodging are some of the out-of-pocket expenses that this accident insurance could cover.

| Weekly rates | |
|-----------------------|--------|
| Employee only | \$0.93 |
| Employee + spouse | \$1.60 |
| Employee + child(ren) | \$2.42 |
| Employee + family | \$3.09 |

Critical illness insurance

Schupan partners with Unum to offer critical illness insurance, which supplements your medical benefit by helping you pay costs associated with a critical illness diagnosis or event. Some of the conditions covered under this program include cancer, heart attack, stroke, Alzheimer's, kidney failure, and paralysis. Benefits are paid tax-free in a lump sum ranging from \$10,000 to \$30,000 to be used at your discretion. Critical illness policies typically provide benefits for the first and second time you receive a diagnosis for a covered illness or medical event. Rates are based on your age and the amount of coverage you elect. Please see Paycom for details.

Hospital indemnity insurance

Hospital indemnity insurance through Unum is designed to help provide financial protection for covered individuals by paying a benefit for an inpatient hospital stay (does not apply for outpatient services). You can use the benefit to pay for out-of-pocket expenses and extra bills that can occur. Indemnity lump-sum benefits are paid directly to you based on the amount of coverage listed, regardless of the actual cost of treatment.

| Weekly rates | |
|-----------------------|--------|
| Employee only | \$2.88 |
| Employee + spouse | \$6.38 |
| Employee + child(ren) | \$4.12 |
| Employee + family | \$7.62 |

Trustmark portability

Current Trustmark benefits (accident, hospital stay, critical illness, and universal life) will not be offered in 2026. If you had coverage through Trustmark, you will be receiving a letter directly from Trustmark informing you of your ability to port your coverage within 30 days. For questions, contact Trustmark at 800.918.8877 or customercare@trustmarkbenefits.com.

If you would like to enroll in benefits with Unum, your elections will not automatically transfer. Please make your election during the open enrollment process.

All plans are available to your spouse and/or child(ren) contingent on your enrollment at the employee level.

Pet insurance and identity theft protection

Pet Insurance

NATIONWIDE | [PETINSURANCE.COM/SCHUPAN](https://petinsurance.com/schupan) | 877.738.7874

Pet insurance is available for you to purchase at a discount through Nationwide. Choose from two ready-made plans, or a customizable plan based on your pet's individual care needs.

Plans can be used with any vet. You may access a 24/7 veterinary helpline via phone, chat, or email. Prescriptions can be filled at Walmart and Sam's Club locations with PetRxExpress.

Costs are based on the animal's species, age, and the coverage you choose. Call 877.738.7874 or visit petinsurance.com/schupan to get started.

Identity theft protection

ALLSTATE | [MYAIP.COM](https://myaip.com) | 800.789.2720

Protect yourself and your family from identity theft and scams with Allstate Identity Protection. Both plans offer 24/7 monitoring, advanced scam detection, and family digital safety tools. Family coverage extends to everyone "under your roof and wallet" including senior family members age 65+ who do not live with you or are not financially dependent on you.

Allstate identity protection Pro+

- Allstate Scam Protection with alerts and education plus phone and text scam blocking
- In-portal conveniences like one-on-one personal coaching, Identity Fraud Finder, online scheduler and specialist chat
- Full-service identity restoration support with up to \$2 million in expense reimbursement for stolen funds and out-of-pocket costs due to identity theft
- Allstate Digital Footprint®, our proprietary privacy tool, shows where your data lives online and how it might be exposed
- Comprehensive identity and financial monitoring
- Identity Health Status gives you at-a-glance insight into your risk
- Allstate Security Pro® delivers updates and education on scams and emerging threats relevant to you
- Social media account takeover monitoring
- Tri-bureau credit monitoring with annual reporting and credit score
- Lock your TransUnion credit report in a click and get credit freeze assistance
- Dark web monitoring

Allstate identity protection Pro+ Cyber

- Get all the features of Pro+ with added cyber protection
- Allstate Scam Protection with alerts and education plus phone and text scam blocking, URL blocking, and scam take-down
- Data removal tool discovers and removes your data on broker sites automatically
- Reimbursement categories for scams, social engineering, cyberbullying, cryptocurrency, and ransomware payments
- Up to \$5 million in expense reimbursement for stolen funds and out-of-pocket costs, including ransomware expenses and up to \$50k ransom coverage*, due to identity theft
- Device protection tools for up to 10 devices
- Network security, password manager, and military-grade VPN with thousands of servers to stay safe without slowing down

Please note: Some of the features on the Pro+ plan are not compatible with Schupan devices.

| Weekly rates | Pro+ | Pro+ cyber |
|-------------------|--------|------------|
| Employee only | \$2.30 | \$2.76 |
| Employee + family | \$4.14 | \$4.83 |

Contacts

Schupan

Compensation and Benefits Manager

Heidi Liddle

Phone: 269.337.4726

Email: hliddle@schupan.com

Medical

Blue Cross Blue Shield of Michigan

Member services:

800.972.9797

Website: bcbsm.com

Policy number: 7014730

Pharmacy

Navitus

Customer care: 855.847.1025

Lumicera specialty pharmacy:
855.847.3553

Website: navitus.com

HSA

UMB Health Services

Customer service:

866.520.4472

Website: umb.com/hsa

Healthcare and dependent care FSA

Flex Administrators

Customer service:

800.968.3539

Website: flexadministrators.com

Dental

Delta Dental

Customer service:

800.524.0149

Website: deltadental.com

Policy number: 5266

Vision

EyeMed

Customer service:

866.804.0982

Website: eyemed.com

Policy number: 9942151

Medicare education

Voyage Benefits

4081 Cascade Rd SE, Ste 500
Grand Rapids, MI 49546

Phone: 616.451.3300

Website: voyagebenefits.com

Email: service@voyagebenefits.com

Life and AD&D

Unum

Group term life:

Customer service:

866.679.3054

Website: unum.com

Voluntary life:

Customer service:

866.679.3054

Website: unum.com

Life and AD&D policy number:
975258

Short- and long-term disability

Unum

Customer service:

866.679.3054

Website: unum.com

Policy number 975257

Accident, critical illness, and hospital indemnity

Unum

Customer service:

866.679.3054

Website: unum.com

Employee assistance program and benefit advocate

HealthJoy

For precertified authorization for all inpatient mental health, substance dependency, and counseling services:
877.500.3212

Website: healthjoy.com

Retirement

Greenleaf Trust

Phone: 269.218.6300

Website: greenleafttrust.com

Pet insurance

Nationwide

Phone: 877.738.7874

Website: petinsurance.com/schupan

Identity theft protection

Allstate

Phone: 800.789.2720

Website: myaip.com

Notes

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The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.