

BENEFITS GUIDE



20
26

This publication contains important information about your employee benefit program.

Please read thoroughly.

Table of Contents

Your 2026 Benefits Guide	3	Dental.	13
Workday Enrollment	3	Vision	14
FirstFleet Benefits Call Center.	4	Life and Disability Insurance.	15
Eligibility and Enrollment.	5	Employee Assistance Program (EAP).	17
Wellness Program	6	Federal and State Benefit Navigation	18
Medical.	7	Retirement Savings Plan 401(k)	19
Health Savings Account (HSA).	11	Voluntary Benefits	20
Flexible Spending Accounts (FSAs).	12	Contact Information.	21



Your 2026 Benefits Guide

Important Changes to the Benefits Program in 2026

- Kroger is coming back! Starting January 1, 2026, Kroger will be in the ESI network.
- We are now offering Hinge Health through BCBST. Hinge Health is a virtual physical therapy program that helps with muscle and joint pain at no cost to you. See page 8 of this guide for more info!
- We are partnering with FEDlogic, a free advocacy service that is here to help you understand all of the federal and state benefits you may have available to you! More info on page 18.
- There are enhancements to the wellness plan, including a NEW "Secret Level 5"! See page 6 for more detail.

So What Does This Mean?

- This year's enrollment will once again be PASSIVE. This means you do not need to take action if you wish to leave your election the same for 2026. However, we encourage you to still access your Workday account to review your elections.
- One exception! If you wish continue your FSA for 2026, you must actively re-enroll. If you do not re-elect an FSA during annual enrollment, you will not have one for 2026.

Workday Enrollment

The open enrollment period will begin on October 1 and continue until October 31, 2025.

All changes to your benefits must be completed during this time period. Your elections will take effect on January 1, 2026.

1. Visit the Open Enrollment website firstfleetbenefits.com
2. Follow the link to Workday platform
3. Enter your credentials
4. Elect and/or review your benefit elections before submitting
5. Be sure to update beneficiaries as applicable (this can be done year-around)
6. Make sure spouse contact information is up to date
7. Digitally sign and submit!



FirstFleet Benefits Call Center

Both Open Enrollment and New Hire Enrollment are a great time to utilize our Benefits Call Center! If you are a new hire or a current employee that needs support selecting the right benefits for you and your family, you can give us a call any time of the year!

When Should I Call?

Whether you are a new hire looking at your options for the first time, a current employee needing help navigating benefits, or experiencing a life event, the call center is ready to help! Hours of operation are Monday-Friday, 8 a.m. to 4 p.m. (5 p.m. during Open Enrollment) CST.

How Do I Speak With Someone?

You can call the number listed on this page Monday through Friday, 8 a.m. to 4 p.m. (5 p.m. during Open Enrollment) CST, or you can scan the QR code to set aside a specific time to meet with a benefit specialist virtually. Make sure to invite your spouse!

Then What?

You're all set! Our Benefit Specialists will help you actually enroll in your chosen benefits right inside Workday! So, after you speak with them, you are ready to go! Your new selections will be effective depending on the below:

- During Open Enrollment: Your new elections will take effect on January 1, 2026
- New Hire: First of the month following 30 days of full-time active employment
- Current Employee experiencing a Life Event: Varies based on type of life event



800.908.1796



 SCAN ME

Eligibility and Enrollment

FirstFleet is committed to offering you all the tools and resources you need to achieve physical, emotional, and financial wellness. Our hope is that you take full advantage of your benefit program so that you optimize your health, comfort, protection, and security! This Benefit Enrollment Guide provides you an overview of the benefit program at FirstFleet and each of the options available to you. You may participate in any benefit plans and resources that you choose—it is up to you! During our annual Open Enrollment period, please be prepared to make wise selections by reading through this guide carefully to familiarize yourself with the full range of benefit materials that are available to you online at our benefits website, firstfleetbenefits.com.

New Hire Enrollment

Welcome to the team! You have 30 days from your hire date to complete and submit your elections. If you are a new employee, you're eligible for coverage on the 1st of the month following 30 days of employment.

Annual Enrollment

Annual enrollment is your opportunity to review your benefits and make changes for the next plan year. You can add, change, or decline coverage and add or drop family members.

Changing Benefits Mid-Year

Once you make your elections, you won't be able to change them until next year's annual enrollment, unless you experience a qualifying life event.

Examples of qualifying events:

- Change of legal marital status (e.g., marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (e.g., birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status

You must make changes to your benefits within 30 days of your qualifying life event. If you miss the deadline, you may have to wait until next year's annual enrollment.

Benefits Eligibility

Covering Yourself

You may enroll in the benefits program if you're a regular full-time employee actively working at least 30 hours per week.

Dependent Verification

If you elect to add dependents to your FirstFleet benefits plans, you will be asked to submit documentation to Alight, our dependent verification partner. You may be asked to provide documents such as marriage certificates, birth certificates, and/or household bills. If you do not respond, or are unable to verify your dependent's eligibility, your dependent will not be allowed to enroll in coverage. Detailed instructions regarding dependent verification will be shared by Alight directly.

Dependents enrolled in FirstFleet's benefits are subject to periodical dependent audits for verification.

Wellness Program

The FirstFleet well-being program helps you live better and achieve your health goals with a fun and engaging experience that delivers powerful resources right to your fingertips through Personify Health. The Personify Health & Wellness Program is confidential and in compliance with the Health Insurance Portability and Accountability Act (HIPAA). Any information shared with Personify Health will not be disclosed, except in accordance with HIPAA laws. Your Protected Health Information (PHI) will not be shared with your employer.

Who Can Participate?

Employees and spouses enrolled in any of the FirstFleet medical plans are invited to sign in to join at join.personifyhealth.com/firstfleet. If you were hired before June 1, you must complete Level 1 before October 1 to receive the discounted medical rates. Anyone up for a personal challenge? You will earn 2,000 points just for signing up!

How to Register

- New members: join.personifyhealth.com/firstfleet
- Existing members: login.personifyhealth.com
- Enter the passphrase: **safedriverfirst!** when prompted
- Accept the terms and conditions
- Download the Personify mobile app

Who Can I Contact With Questions?

- Email us at support@personifyhealth.com
- Give us a call at **888.671.9395** (Monday-Friday 8 a.m.-9 p.m. ET)
- Join us on live chat on member.personifyhealth.com

If you were hired before June 1, Level 1 must be attained by October 1 to receive the Premium Reduction Incentive for the following year.

Ways to Earn Points

Do Healthy Things		Earn points
Daily	Upload steps from your activity tracker (Max Buzz, Fitbit, Virgin Pulse Mobile App)	10*
	Do your daily cards	20
	Track your Healthy Habits	10
Monthly	Win the promoted Healthy Habit Challenge	200
	Take 7,000 steps 20 days in a month	400
Quarterly	Join the company challenge	100
	Choose your eating type	250
	Choose your sleep profile	250
Yearly	Set a wellbeing goal	200
	Nicotine-Free Agreement	100
	Complete the Health Assessment	3,000
	Complete a Biometric Screening	4,000

* You can earn 10 points per 1,000 steps (up to 14,000 steps per day).

NEW! What You Can Earn Each Year

	Level 1	Level 2	Level 3	Level 4	Level 5
Cumulative Points	7,000	15,000	25,000	40,000	50,000
PulseCash		\$50	\$80	\$100	Secret reward/ raffle entry
Premium Reduction Incentive	\$780	—	—	—	

NEW FOR 2026

Unlock Level 1 and earn a \$780 reduction in Medical insurance premiums by completing these 2 requirements:

1. Biometric Screening (by including labs with your annual physical)
2. The Health Check Survey (in the app or on the website)

Medical

Your Medical Plan election is key to building a benefit program to meet your and your family's needs. With that in mind, we would like to highlight for you some key features of our Medical Plan options.

Nurseline

This program provides BCBST members free access to nurses through telephone or web chat 24 hours a day, 7 days a week. Our nurses help with symptom assessment, general health information, self-care education, and personalized support. Connect with a nurse by phone at **800.818.8581**.

Teladoc

With Medical Plan coverage you automatically receive services through the Teladoc telehealth program. Teladoc is a convenient, easy, and cost-effective way to access a doctor from your home, your office or while traveling. Teladoc is available 24/7. **To start taking advantage of this service, create your account on bcbst.com/get-care/teladoc and be ready to access care when you need it most! You can also contact them by calling 800.835.2362.**

Kroger Pharmacy

As of January 1, 2026, Kroger will be returning to our pharmacy network. Call the phone number on the back of your ID card (or the number listed in the back of this guide) for any questions regarding this change.

Step Therapy for Prescriptions

Both Medical Plan options include a step therapy protocol for certain medications your physician prescribes. When applicable, step therapy requires that you utilize the lowest cost alternative first or in other cases receive prior authorization.

Special Sleep Apnea Benefit

Enhanced benefits for sleep apnea are included under the PPO Plan. Certain non-surgical services and supplies to treat sleep apnea do not require you to meet the calendar year deductible first. Sleep apnea benefits are covered under the HDHP option but are subject to the calendar year deductible.

Hearing Care through HearUSA

With Medical Plan coverage you automatically receive hearing care coverage through HearUSA. HearUSA provides benefits toward the purchase of a hearing aid for each ear, once every three years. See the HearUSA contact information in the Benefit Provider Directory later in this guide and additional details on FirstFleet's benefits intranet site.

Hinge Health—NEW!

With Medical Plan coverage through BCBST, you have access to virtual physical therapy. This is free to qualifying members on the medical plan. If you are struggling with joint or muscle pain, this program can help with relief. If you are eligible, you will have access to a personalized physical therapy program you can do anywhere, and 1-on-1 support from a dedicated, licensed physical therapist. See pages 8-9 for more detail.



Your partner for pain relief

With Hinge Health, you can get virtual physical therapy and more from real people who are dedicated to helping you feel your best.

Specialized care, personalized for you

Reduce everyday joint and muscle aches. Recover from an injury. Relieve pelvic pain and discomfort.

- A care plan designed for your everyday activities and long-term goals - and to treat multiple areas of your body at once
- Access exercise therapy sessions you can do in as little as 15 minutes - anytime, anywhere with the Hinge Health app
- Get 1-on-1 support from a physical therapist or health coach to tailor your sessions as needed and help you reach your goals



Scan the QR code or visit:
hinge.health/enroll-join



Please use the default camera on your device to scan the QR code, not a third-party application. If you are directed to a site other than the URL listed above, do not proceed.

Hinge Health está disponible en español
Alivia los dolores articulares y musculares y previene las lesiones con tus beneficios de salud gratuitos.
Employees and dependents 18+ enrolled in the company-sponsored health insurance plan are eligible.
Los participantes deben tener 18+ años y estar inscritos en un plan médico a través de su empleador.



What is Hinge Health?

We provide members with personalized, expert-developed exercise therapy plans for lasting pain relief.

Is Hinge Health for me?

Whether a new injury or ongoing aches, Hinge Health is for anyone living with joint or muscle pain.

What does my program include?

- Unlimited access to your personalized exercises and stretches developed by physical therapists
- Convenient exercise sessions you can do anytime, anywhere with the Hinge Health app
- Dedicated 1-on-1 support from a physical therapist and qualified health coach

Who is in my care team?

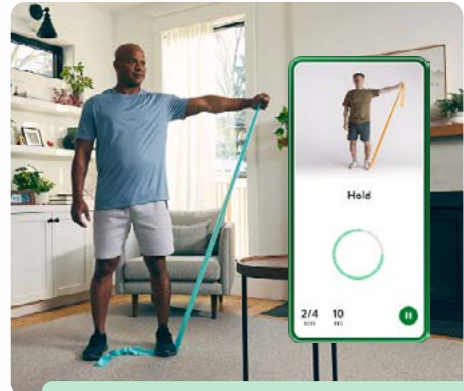
Your care team includes a physical therapist and qualified health coach. You can connect with them via text, email, phone call, or video chat to ask questions, set goals, and more.

How much does the program cost?

Hinge Health is available to eligible employees at no additional cost.

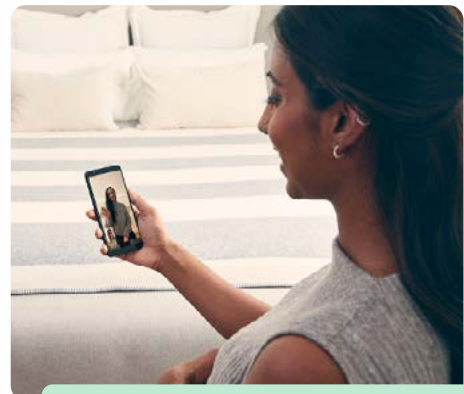
Who is eligible?

Employees and dependents 18+ enrolled in the company-sponsored health insurance plan are eligible.



Exercise therapy made easy

Your sessions are designed to be done in about 15 minutes or less.



Support from your care team

Get help to overcome pain, recover from an injury, prepare for surgery, and more.



To learn more and apply, scan the QR code or visit
hinge.health/enroll-today

Questions? Call (855) 902-2777

Medical Benefits—BlueCross BlueShield of Tennessee

You have the option of choosing between a PPO plan and a HDHP plan.

	BCBST HDHP Plan		BCBST PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible				
Individual	\$4,000	\$8,000	\$2,500	\$5,000
Family	\$7,500	\$15,000	\$5,000	\$10,000
Coinsurance Percentage	80%	60%	80%	60%
Out-of-Pocket Maximum				
Individual	\$7,500	\$15,000	\$7,000	\$14,000
Family	\$15,000	\$30,000	\$14,000	\$28,000
Physician Office Visits				
Primary Care	20% after deductible	40% after deductible	\$45 copay	40% after deductible
Specialist	20% after deductible	40% after deductible	\$60 copay	40% after deductible
Wellness/Preventive	No charge	40% coinsurance	No charge	40% after deductible
Emergency Room	80% ¹	80% ¹	80% ¹	80% ¹
Routine Diagnostic Services	80%	60%	100%	60%
Inpatient Services, Outpatient Services, Non-Routine Diagnostic, and Most Other Medical Services	80%	60%	80%	60%
Therapeutic Services (# of visits limited)	80%	60%	80%	60%
Provider-Administered Specialty Drugs	80% ¹	60% ¹	\$300 copay	60% ¹
Prescription Drugs				
Retail—Supply Limit 30 Days				
Generic	80% after deductible/\$10 copay for preventive Rx	60%	\$25 copay	60%
Preferred Brand	80% after deductible/\$35 copay for preventive Rx*	60%	\$60 copay	60%
Non-Preferred Brand	80% after deductible/\$70 copay for preventive Rx*	60%	\$110 copay	60%
Specialty Drug Copay	20%	N/A	25%	N/A
Mail Order—Supply Limit 90 Days				
Generic	80% after deductible/\$20 copay for preventive Rx	60%	\$40 copay	60%
Preferred Brand	80% after deductible/\$70 copay for preventive Rx	60%	\$110 copay	60%
Non-Preferred Brand	80% after deductible/\$140 copay for preventive Rx	60%	\$210 copay	60%

* The prescription copay feature for the HDHP Medical Plan option is only available for Preventive Drugs that are listed on BCBST's Preventive Drug List (PDL).

¹ After deductible.

³ No additional copay.

⁵ Not to exceed \$280.

² Applicable after deductible is met.

⁴ Not to exceed \$310.

Weekly Medical Premiums

	HDHP Plan		PPO Plan	
	Wellness Discount	Without Discount	Wellness Discount	Without Discount
Employee	\$15	\$30	\$58	\$73
Employee + Spouse	\$40	\$55	\$140	\$155
Employee + Child(ren)	\$34	\$49	\$116	\$131
Family	\$50	\$65	\$157	\$172

Health Savings Account (HSA)

A Health Savings Account (HSA) is a tax-favored personal savings account that works with your high deductible health plan. You can use it to pay qualified medical expenses such as deductibles, copays, dental, and vision care. For a complete list of qualified medical expenses, see IRS Publication 502 at www.irs.gov.

HSA Major Benefits

- Your account always belongs to you. You can take it with you when you leave or retire.
- Your balance rolls over from year to year.
- Contributing lowers your taxable income.
- The account helps you build a healthcare nest egg for emergencies or retirement.
- FirstFleet adds money to your account based in the following coverage tiers:
 - ▣ Employee Only: \$50 per month/\$11.54 per week
 - ▣ Employee + Spouse: \$95 per month/\$21.92 per week
 - ▣ Employee + Child(ren): \$90 per month/\$20.77 per week
 - ▣ Employee + Family: \$110 per month/\$25.38 per week

Triple Tax Savings

- Tax deduction when you contribute to your account.
- Tax-free earnings through investment.
- Tax-free withdrawal for qualified expenses.

2026 HSA Funding Limits	
Coverage Level	Limit
Individual Coverage	\$4,400
Family Coverage	\$8,750
Age 55 or Older	Contribute an additional \$1,000 on top of these amounts

Using the Account

- How to use funds: Use your HSA debit card from HealthEquity or pay out-of-pocket and reimburse yourself later from your available funds.
- Eligible expenses: Medical, prescription, dental and vision expenses listed in Publication 502 on irs.gov. Keep your receipts in case of IRS audit.
- Managing your HSA: simply login to your BCBST BlueAccess member portal or myBlue TN mobile app. Your HealthEquity HSA is fully integrated with BCBST to give you added convenience. Visit learn.healthequity.com/firstfleet/hsa for more info.

HSA ELIGIBILITY

You may open and contribute to an HSA if you're enrolled in the FirstFleet HDHP and you:

- Are not enrolled in a traditional PPO plan through your spouse or other employer-sponsored plan options.
- Are not enrolled in a government-sponsored program (Medicare, Medicaid, Tricare, etc.).
- Have not received VA benefits within the last three months (unless for a service-related disability).
- Are not claimed as a dependent on someone else's tax return.
- Do not have a Healthcare FSA; your spouse also cannot have a Healthcare FSA through their own employer.

Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars from your paycheck to cover qualified expenses you would normally pay out of your pocket. We offer two types of FSAs.

Healthcare FSA

The Healthcare FSA helps you pay IRS-approved medical expenses. The current maximum contribution is \$3,300. This amount however can change depending on the IRS limit for the 2026 plan year.

Funds you elect to contribute to the Healthcare FSA are available in full on the first day of the plan year. For example, if you elect to contribute \$1,000, the full election is available on day one. You can only open an FSA if you aren't enrolled in an HDHP.

Dependent Care FSA

The Dependent Care FSA helps you pay for non-medically related dependent care. Examples of IRS qualified expenses are daycare, preschool, elder daycare, and before-/after-school care. You can contribute up to \$7,500 (or \$3,750 if married and filing separately) per plan year. Your account works like a debit card; you need to accumulate the funds before you can use them.

Use It or Lose It

Carefully consider your FSA contribution amounts for the plan year. At the end of the year or grace period, you lose any money left over in your FSA.

Note, if you are flagged as an HCE for the plan year, your enrollment may be limited in participating in these pre-tax benefit plans.

ELIGIBLE EXPENSES

HEALTHCARE FSA

- Doctor's visit copays
- Prescription drug copays
- Medical and dental deductibles
- Over-the-counter medications
- Hearing aids
- Eyeglasses

DEPENDENT CARE FSA

- Child or adult daycare*
- Nursery school
- Preschool (excluding kindergarten)

* **An eligible dependent is a tax dependent child under age 13 or a tax dependent spouse, parent, or child unable to care for themselves.**



Dental

We partner with Delta Dental of Tennessee to offer you and your family members Dental insurance. Visit www.deltadentaltn.com to find in-network providers and access a variety of online tools and programs.

	Plan 1		Plan 2	
	In-Network	Delta Dental Premier or Out-of-Network	In-Network	Delta Dental Premier or Out-of-Network
Calendar Year Deductible				
	\$75	\$100	\$50	\$75
	Maximum of 3 per family		Maximum of 3 per family	
Calendar Year Maximum				
	\$1,500	\$1,500	\$2,000	\$2,000
Coinsurance				
Preventive	100% no deductible	100% no deductible	100% no deductible	100% no deductible
Basic	90% after deductible	80% after deductible	90% after deductible	80% after deductible
Major	60% after deductible	50% after deductible	60% after deductible	50% after deductible
Orthodontia				
Coinsurance	N/A	N/A	50% after deductible	50% after deductible
Lifetime Maximum	N/A	N/A	\$2,000	\$2,000
Benefit Applies To	N/A	N/A	Children and adults	Children and adults

Maximum Carryover

For Dental Plan 1: If at least one covered service is applied toward your maximum payment in a benefit year (your benefit maximum), and the total benefit paid does not exceed \$500 in that benefit year, up to \$250 will carry over to the next benefit year's maximum payment. This carryover amount will accumulate from one benefit year to the next but will not exceed \$1,000. If no covered services are paid during a benefit year, all accumulated carryover amounts from previous benefit years will be forfeited.

For Dental Plan 2: If at least one covered service is applied toward your maximum payment in a benefit year (your benefit maximum), and the total benefit paid does not exceed \$625 in that benefit year, up to \$350 will carry over to the next benefit year's maximum payment. This carryover amount will accumulate from one benefit year to the next but will not exceed \$1,250. If no covered services are paid during a benefit year, all accumulated carryover amounts from previous benefit years will be forfeited. **Dental Plan 2 offers orthodontia benefits for children and adults!**

Weekly Dental Premiums

	Plan 1	Plan 2
Employee	\$4.98	\$6.68
Employee + Spouse	\$10.42	\$14.39
Employee + Child(ren)	\$12.63	\$17.62
Family	\$18.45	\$26.01

FINDING IN-NETWORK PROVIDERS

Remember to visit in-network dentists to receive the largest possible discount. You can find in-network providers by visiting the website provided above.

EXAMPLES OF SERVICES

- **Preventive**—exams, cleanings, fluoride, X-rays, and sealants
- **Basic**—fillings, extractions, periodontics, repairs, and oral surgery
- **Major**—crowns, inlays, dentures, and dental implants

Vision

We partner with VSP to offer you and your family members Vision insurance. Visit www.VSP.com to find in-network providers and access a variety of online tools and programs.

	Plan 1		Plan 2	
	In-Network	Out-of-Network Allowances	In-Network	Out-of-Network Allowances
Copay				
Exam	\$10 copay	\$45 allowance	\$10 copay	\$10 copay
Materials	\$15 copay	Allowance varies	\$15 copay	\$15 copay
Lenses				
Single	\$15 copay	Up to \$30	\$15 copay	Up to \$30
Bifocal	\$15 copay	Up to \$50	\$15 copay	Up to \$50
Trifocal	\$15 copay	Up to \$65	\$15 copay	Up to \$65
Lenticular	\$15 copay	Up to \$100	\$15 copay	Up to \$100
Eyeglass Lens Enhancements				
Tints/Photochromatic Lenses	\$0	Copays apply as applicable	\$0	Copays apply as applicable
Premium Progressive Lenses	\$95-\$105		\$95-\$105	
Custom Progressive Lenses	\$150-\$175		\$50 copay	
Frames				
Standard Frames	\$15 copay, then covered up to \$200 (20% off any out-of-pocket costs with a \$100 Walmart/Sam's Club/Costco allowance)	\$15 copay, then covered up to \$70. (20% off any out-of-pocket costs with a \$100 Walmart/Sam's Club/Costco allowance)	\$15 copay, then covered up to \$300 (20% off any out-of-pocket costs with a \$100 Walmart/Sam's Club/Costco allowance)	\$15 copay, then covered up to \$70. (20% off any out-of-pocket costs with a \$100 Walmart/Sam's Club/Costco allowance)
Safety Eyewear			Safety eyewear will also be available with your applicable lenses copay!	
Contacts				
Medically Necessary	Covered in full	\$210 allowance	Covered in full	\$210 allowance
Elective	\$200 allowance	\$125 allowance	\$250 allowance	\$125 allowance
Frequency				
Exams/Lenses/Frames	12 months/12 months/24 months		12 months/12 months/12 months	

Weekly Vision Premiums

	Plan 1	Plan 2
Employee	\$1.87	\$3.90
Employee + Spouse	\$2.82	\$5.72
Employee + Child(ren)	\$2.88	\$5.84
Family	\$4.65	\$9.20

Life and Disability Insurance

Life and Disability insurance is provided through **OneAmerica**.

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

FirstFleet provides all full-time employees enrolled in the medical plan with Group Term Life insurance and Accidental Death & Dismemberment (AD&D) insurance to protect your family's future. In the event of your death, your beneficiary will receive a benefit according to the chart below. Coverage is also provided for your eligible dependents if they are enrolled in the group medical plan.

Employee Basic Life Insurance	\$20,000
Employee Basic AD&D	\$20,000
Dependent Life Insurance	\$2,500 for spouse \$1,000 per child (from live birth to age 26)

Voluntary Life and AD&D Insurance

You may purchase additional Life insurance through payroll deduction. If you elect coverage for yourself, you may also purchase coverage for your dependents. The benefit amounts are outlined in the chart below.

	Benefit Amount	Maximum	Guarantee Issue
Employee	Increments of \$10,000	Lesser of 5× salary or \$500,000	\$200,000
Spouse	Increments of \$5,000	Lesser of 100% of employee benefit or \$500,000	\$50,000
Child	Flat \$10,000 up to age 26	\$10,000 (per child)	

WHAT IS EVIDENCE OF INSURABILITY (EOI)?

EOI is information about your health, which the insurance company may require to approve you for coverage.

If you're newly eligible and have not previously waived coverage, you can elect up to the guaranteed issue amount without submitting EOI. You may be required to submit EOI if you have previously waived this coverage or if you elect above the guaranteed issue amount.

During the annual enrollment period, you may increase your coverage by \$10,000 (\$5,000 for your spouse), up to the guaranteed issue amount without submitting EOI.

Please see your plan documents for more detail about age reductions and other plan features.

Short Term Disability (STD)—OneAmerica

To better protect you and your family from a loss of income due to a disability, you are able to purchase Short Term Disability (STD) coverage through payroll during annual enrollment and/or new hire elections.

If you become disabled as a result of a non-work related illness or injury, your STD coverage will begin covering up to 60% of your pre-disability weekly earnings after the 14-day waiting period. Your benefits will continue for up to 24 weeks, as long as you continue to be disabled.

	STD	LTD
Benefit Amount	60% of weekly pre-disability earnings, up to a maximum of \$1,250 per week	60% of monthly pre-disability earnings, to a maximum of \$7,000 per month
Elimination Period	Benefits begin on the 15th day of your injury or illness (non-work related)	Benefits begin on 181st day of your injury or illness (non-work related)
Maximum Benefit Duration	24 weeks (as long as you are continuously disabled)	Five years (as long as you are continuously disabled) For those 61 and older at the time of disability, a maximum applies that provides benefits up to 60 months, depending on your age at the time of disability

Long Term Disability (LTD)—OneAmerica

LTD Insurance is also available for purchase through payroll deduction. This coverage is available to provide you and your family financial protection in the event of an extended disability that prevents you from working.

Please make sure to refer to your plan documents for further details pertaining to any limitations and plan features.



Employee Assistance Program (EAP)

As part of our new partnership with OneAmerica, we will be offering an Employee Assistance Program (EAP) through ComPsych to help you and your family members find solutions and resources to tackle life's challenges.

ComPsych offers benefits to address mental health issues, reduce stress, and help make life easier. You will have access to mental health sessions with a licensed clinician, legal and financial consultation, and work-life referrals for a wide range of life management needs.

The EAP is 100% confidential, and benefits are provided at no additional cost to you and your family members. You can access the EAP 24/7 by phone, email, text, live chat, and online.

COUNSELING AND WORK LIFE SERVICES

- Stress management
- Work and home relationships
- Depression and grief
- Alcohol and substance abuse
- Child, adult, and elder care
- Legal and financial consultations
- Free online will preparation

Accessing the EAP

- Phone consultations: **855.387.9727**; unlimited calls, 24/7
- Online tools and resources: [guidanceresources.com](https://www.guidanceresources.com)
 - ▣ Confidential Counseling: Up to 3 sessions per issue per year at no cost to you
 - ▣ Financial Resources: Speak with a Certified Accountant or Financial Advisor
 - ▣ Legal Resources: Meet with appointed attorneys or receive assistance obtaining representation local to you with a 25% fee deduction
 - ▣ Work-Life Solutions: Specialists who help refer or provide resources for college planning, child/elder care, moving and relocation, etc.
 - ▣ Will Preparation: At no extra cost, you can receive assistance building your personal will online

Strict standards of confidentiality are in place to protect your privacy. Treatment information is not shared with anyone without your written permission.



Federal and State Benefit Navigation

FEDlogic

Your employer has partnered with FEDlogic to provide you and your household members with information and advocacy regarding federal and state benefits. Consultations are free, unlimited, and confidential. FEDlogic's experienced and compassionate experts can help you navigate complex policies, ensuring you understand and maximize every potential benefit.

An Expert For:

- Medicare
- Social Security Disability
- Social Security Retirement
- [Healthcare.gov](https://www.healthcare.gov)
- Medicaid
- COBRA Alternatives
- Premature Baby Birth
- Dialysis (ESRD)
- Lou Gehrig's Disease (ALS)
- Cancer and Major/Terminal Illness
- Survivor's Benefits (widow/child)
- Veteran's Benefits
- Tribal Benefits
- All Federal and State Specific Benefits

How We Help

TRUE EXPERT ADVOCACY

FEDlogic's Experts have all held adjudicatory roles within the Social Security Administration and other federal and state agencies for at least ten years. We only have true experts with real experience.

PEACE OF MIND

Without education and advocacy, many people don't tap into all the benefits they've paid into. You'll have the peace of mind knowing you're getting all the benefits you deserve.

NOTHING TO SELL

FEDlogic's services are sponsored by your employer. Services are always **free**, unlimited, and confidential to you and your household members.



Retirement Savings Plan 401(k)

Your financial security is important to you, your family, and us as your employer. We want you to feel secure and prepared for life after your career. In partnership with Principal, our 401(k) plan is designed to help you plan ahead and feel prepared.

How the Plan Works

- Employees are eligible to join the plan if 21 years of age and have 30 days of service to the company
- Convenient and regular payroll deferrals are deducted from your pay each pay period
- Your payroll deductions go into the Plan on a pre-tax basis or via after-tax Roth deferrals—your choice
- You receive Matching Contributions from FirstFleet equal to 25% of your deferrals up to the first 4% of your eligible pay that you defer
- Your earnings grow tax-deferred until you begin taking distributions—Roth deferrals and their earnings may be distributed free of tax (if the withdrawals are qualified Roth withdrawals)
- Your deferrals and earnings are always 100% vested and belong to you even if you leave
- Your company matching contributions and earnings are subject to a six-year vesting schedule
- You control the investments in your account by selecting from options available under the Plan
- You may increase, decrease, or eliminate your deferral amounts in the Plan by contacting Principal directly
- You may access your account information by calling Principal at **800.547.7754** (Monday-Friday, 7 a.m. to 9 p.m. and Saturday, 8 a.m. to 2 p.m.) or by logging onto the participant website at www.principal.com/welcome

Automatic Enrollment

A newly-eligible FirstFleet employee in 2026 will automatically be enrolled in the FirstFleet 401(k) Plan at a 4% deferral rate. Four percent of your pay will be deducted automatically and contributed to the 401(k) Plan following your Plan entry date. If you are automatically enrolled and do not make your own investment elections, your contributions will be invested in the Qualified Default Investment Option (QDIA) for the Plan. If your initial Plan entry date was prior to January 1, 2021, you are not automatically enrolled but may enroll by taking the steps described below. If you do not wish to be enrolled automatically in the FirstFleet 401(k) Plan, or if you want to contribute at a different rate than 4%, you must go to www.principal.com/welcome (or call **800.547.7754**) at least 10 days prior to your entry date. You can always change your deferral amount in the future, even if automatically enrolled initially.

IRS 401(K) MAXIMUMS

For 2025, you can contribute up to \$22,500 to your 401(k) account. If you're age 50 by December 31, you may contribute an additional "catch-up" contribution of \$7,500. The 2026 limits have not yet been released, but keep an eye out for the IRS updated limits.

HOW TO ENROLL

If you are not already enrolled in the 401(k) Plan, you may begin deferring so that you may take advantage of the matching contribution in 2026. Enroll in two ways:

- Enroll online at www.principal.com/welcome
- Enroll by calling Principal at **800.547.7754**

NOTE: The FirstFleet 401(k) Plan number is 705090. Please see your summary plan description for additional information about enrollment, including the Plan's investment options and when you can make changes. You can obtain the summary plan description from FirstFleet's intranet site or by visiting the Principal website.

Voluntary Benefits

Voluntary benefits administered by **Voya** provide an added layer of financial protection for you and your family. These benefits will help cover any extra out-of-pocket expenses if you suffer an unexpected serious illness or qualifying accident.

Accident Insurance

Accident insurance provides direct payments in the case of an off-the-job accident that results in:

- Emergency care and/or follow-up care
- Hospital admission
- Hospital confinement
- Accidental death

Hospital Indemnity

Hospital Indemnity provides direct payments if you are admitted and/or confined to the hospital (*Annual maximums apply.*)

- Hospital admission benefit (3-day annual max)
- ICU admission benefit (3-day annual max)
- Hospital confinement benefit (30-day annual max)
- ICU confinement benefit (30-day annual max)

Critical Illness

Critical Illness insurance provides direct payments if you are diagnosed with a covered critical illness such as:

- Cancer
- Heart attack
- Stroke
- Major organ transplant
- End stage renal failure

Legal Services—U.S. Legal

Protect yourself, your job, and your family with the choice of three Legal Plans offered by U.S. Legal.

- **Family Defender:** Estate planning, civil litigation, contingency matters, etc.
- **Identity Defender:** Credit, fraud, and other ID theft protections.
- **CDL Defender:** Speeding, logbook mistakes, and several other citations are covered.
- Bundled pricing is available, so be sure to refer to Workday to check out ways to save and be more protected!

Benefit counselors will be available during open enrollment, and year-round, to help you learn more about all of the benefits you have available to you at FirstFleet. You may contact them at 800.908.1796. Business Hours: M-F, 8 a.m.-4p.m. CST

If you'd like to set up a meeting time with a counselor to help make your 2026 decisions, scan the QR code.



Contact Information



FIRSTFLEET BENEFIT CALL CENTER

800.908.1796

MEDICAL



Customer Service: **800.565.9140**
Nurseline: **800.818.8581**
Provider Locator: **800.810.2583**
Teladoc: **800.835.2362**
bcbst.com/get-care/teladoc



PRESCRIPTION

www.express-scripts.com/firstfleetinc



SPENDING ACCOUNTS (FSA AND HSA)

866.375.1323
www.healthequity.com



DENTAL

800.223.3104
www.deltadentaltn.com



VISION

800.877.7195
www.vsp.com



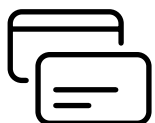
LIFE AND DISABILITY CLAIMS

Life: **800.553.3522**
Disability: **855.517.6365**
www.oneamerica.com/file-a-claim/employee-benefits-disability



EMPLOYEE ASSISTANCE PROGRAM

855.387.9727
www.guidanceresources.com
Company ID: ONEAMERICA3



FEDLOGIC

877.837.4196
employees.fedlogicgroup.com/



HINGE HEALTH

855.902.2777
hinge.health/firstfleet



401(K)

800.547.7754
www.principal.com/welcome



ACCIDENT, CRITICAL ILLNESS, AND HOSPITAL INDEMNITY

Policy number: 746789
888.236.7564
<https://presents.Voya.com/EBRC/FirstFleet>



WELLNESS

888.671.9395
join.personifyhealth.com/firstfleet
(new members)
app.personifyhealth.com
(existing members)



HEARUSA

800.442.8231
www.hearusa.com



LEGAL

800.356.5297
www.uslegalservices.net



ALIGHT

866.263.6768



FIRSTFLEET HUMAN RESOURCES

615.890.9229, option 1
askHR@firstfleetinc.com



This benefit guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.