

Employee Benefit Guide



**WIREGRASS
CONSTRUCTION**
C O M P A N Y , I N C .

2026

Class 3

Welcome!

We are pleased to announce...

the launch of our annual benefits program, a time when we come together to review and select the benefits options for the upcoming year.

As leaders, we understand the importance of providing comprehensive and competitive benefits that support the well-being and financial security of our valued employees. This guide has been designed to assist you in making informed decisions about your benefits.

We encourage you to take the time to explore the various benefits available, share with family members in your household, and make choices that align with your personal goals and priorities. **Your well-being is our priority, and we are committed to providing you with a benefits package that supports your overall health, happiness, and success.**

Sincerely,

Wiregrass Construction Company



Benefit Eligibility & Resources

Who is eligible for benefits?

Full-time employees working 30 hours or more per week, along with their eligible dependents, can enroll in the benefits outlined in this guide

Eligible dependents may include:

- Your legal spouse
- Your children up to age 26

Can I make a change after submitting my benefit elections?

The majority of your benefits will be paid for through pre-tax payroll deductions under a Section 125 cafeteria plan. Due to the rules of the cafeteria plan, it's important to note that you are unable to make changes to your benefit elections until the next open enrollment period unless you experience a qualifying life event.

These events can include, but are not limited to, marriage, divorce, or the birth of a child. In the event that you do experience a qualifying life event and wish to modify your benefit elections, it is crucial that you promptly **notify your benefits administrator within 30 days** of the qualifying event. Please be aware that election changes without a qualifying life event will not be approved.

Employee Benefits Services Team

Your dedicated Employee Benefits Services Team is your benefits resource throughout the year. Unlike a call center, this team of experienced client benefits specialists has the knowledge and skills to provide you with personal support regarding your group benefit plans. The Employee Benefits Services Team can help with inquiries about your voluntary benefits plans.

Call when you have questions about:

- Concerns or issues with claims
- How to obtain ID Cards
- General benefit coverage

The Employee Benefits Services team is available Monday through Friday 8am to 5pm EST.

Contact by phone or email:

Toll Free: 1855-313-1075
EBServices@marshmma.com

Enrollment

When do I enroll?

If you are enrolling during the open enrollment period, this is an **active enrollment**, meaning you must make benefit elections to be enrolled in coverage this year.

The annual open enrollment period is November 3, 2025 - November 14, 2025.

If you are hired after the open enrollment period, you will have 30 days from your date of hire to make benefit elections and your benefits will begin the 1st of the month following 60 days of employment.

The benefits you elect either during open enrollment or the new hire period will be effective through December 31st, 2026.

How do I enroll - Plansource

1. Login to <https://benefits.plansource.com> using your username and password.
 - Your **username** is the first letter of your first name + first 6 letters of your last name + last 4 digits of your SSN. *
 - Please note that if you worked for a prior employer who used plansource, your username may be taken. Plansource will add a number to the end of their username. For example, Sam Jones with the last 4 of SSN 1234, would be sjones1234, or sjones1234_1. Please connect with your HR Team to confirm.
 - Your **password** is your date of birth in the YYYYMMDD format.
2. Click on the "Get Started" button to begin your enrollment.
3. Add your dependents at the beginning to adjust your benefit offerings and see coverage options for them.
4. Remember to choose "Update Cart" as you navigate through each benefit to capture your changes, new benefits, or declined benefits.
5. You'll find a running pay period total on the top right corner of the screen for your convenience.
6. Before finishing, don't forget to "Review and Checkout" to save your changes or new elections.





BlueCross BlueShield
of Alabama

Medical Plan

	PPO Plan
Services	In-Network
Deductible	Embedded
Individual / Family	\$1,000 / \$3,000
Out-of-Pocket Max	
Individual / Family	\$9,200 / \$18,400
Preventive Services	0%, No Deductible
Primary Care	\$35 copay
Specialist Visit	\$75 copay
Outpatient Labs, MRI, CAT, PET	100% of the allowed amount, no deductible or copay
Urgent Care	\$75 copay
Emergency Room	\$500 copay
Inpatient Hospital	100% of the allowed amount subject to a \$500 per admission deductible and \$50 copay for days 2-11
Outpatient Surgery	\$500 copay
Prescriptions	
Tier 1	\$15 copay
Tier 2	\$40 copay
Tier 3	\$75 copay
Tier 4	20% coinsurance up to a maximum \$200 copay

Your Cost – Weekly Employee Deductions				
	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
PPO Plan	\$30.00	\$75.00	\$55.00	\$95.00

*Rates are subject to change based on completion of Wiregrass Wellness Program.

*Embedded Deductible: All individual deductible amounts will count towards meeting the family deductible, but an individual will not have to pay more than the individual deductible amount

**Embedded Out-of-Pocket Maximum: All individual out-of-pocket limit amounts will count towards meeting the family out-of-pocket limit, but an individual will not have to pay more than the individual out-of-pocket limit amount

Wiregrass Wellness

Your Employee Wellness Program

YEAR 1: STEPS TO YOUR ANNUAL WELLNESS REWARD

- 1 Have a wellness screening completed by your primary care physician between January 1, 2026 and May 31, 2026.
- 2 Return completed Employee Wellness Form to Corporate Wellness.
- 3 Earn insurance premium rewards, beginning July 1, 2026.*

* By completing your wellness screening on time, you will not incur a \$20 increase to your weekly BCBS Health premium. Once a completed screening form has been submitted, your premiums will be adjusted accordingly on the first of the following month. Any late screenings must be received by 8/31/26.

Spouses are not required to participate in 2026 to earn this reward.

All necessary forms can be found by logging into your personal health desktop at USHealthCenter.com.

Questions? Contact us!
(256) 265-0068
wellness.department@hhsys.org

YEAR 2: BIOMETRIC GOALS January 1 – May 31, 2026

- Blood pressure less than or equal to 140/90
- BMI less than or equal to 30 OR waist circumference in females less than or equal to 35; male less than or equal to 40
- Glucose less than or equal to 140
- Tobacco use: None

For year 2, a \$9 premium increase per week will be incurred for each biometric goal not obtained. Alternative standards are available to meet these goals. Employees who do not participate in the program will incur a \$36 increase to their weekly BCBS Health premium. Once a goal or alternative standard is obtained, premiums will be adjusted accordingly on the first of the following month.

**Call Corporate Care at
(256) 817-9999 to find a
doctor in your area.**



**Corporate
Wellness**

NEW HIRE

Health Resources

NEW Teladoc Health

Paid 100% by Wiregrass Construction. This is a free service to all employees who are enrolled in a medical plan and can be used by your dependents even if the dependent is not covered under the medical plan.

Teladoc provides members with on-demand, 24/7 phone and email access to US based, licensed physicians. You and your family members can connect instantly with their network of physicians for information, advice, and treatment including prescription medication when appropriate.

Get started with Teladoc!

Once your account is set up, you can see a board-certified doctor or behavioral health specialist via secure online video or phone from your mobile device or computer. Teladoc's doctors can diagnose symptoms, prescribe non-narcotic medication, and send prescriptions to your pharmacy.

1. Download the app, go online or call Teladoc to set up your account or login
2. Complete or update a brief medical history
3. Request a visit and talk to a doctor within minutes

Learn more at www.Teladoc.com or by calling 1-855-549-2214.

Use the QR code to login or register your member account.



Dental

Below provides an overview of your available dental plans. Using an in-network provider will offer you the lowest service pricing. Age and frequency limits may apply to some services. Please refer to your plan document for specific details and note that out-of-network providers can balance bill you the difference between what they charge and the carrier's **reasonable and customary amount**.

Benefits	Low Plan
	In-Network
Calendar Year Deductible Individual / Family	\$25 / \$75
Calendar Year Benefit Maximum	\$2,000
Preventive Services Exams, Cleanings, Fluoride Treatment, Space Maintainers, Diagnostic X-rays, Sealants	Covered at 100% of usual and customary Deductible does not apply
Restorative and Supplemental Routine Fillings, Oral Surgery, Simple Extractions	Covered at 100%, subject to the deductible
Periodontic Periodontic exams. Removal of Gum Diseased Tissue, Reconstruction of Gums	Covered at 80%, subject to the deductible
Prosthetic Crowns, Inlays, Onlays, Bridges, Implants	Covered at 50%, subject to the deductible
Orthodontia	Not covered

If you visit a dentist that is not in the BCBS of AL network, dentist may charge you the difference between the allowable amount and their billed charges. Please visit www.bcbsal.org to find a participating dentist.

Your Cost – Weekly Employee Deductions				
	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Low Plan	\$2.25	\$4.50	\$3.30	\$6.75

Vision



Below provides an overview of your available vision plan. Using an in-network provider will offer you the lowest service pricing. Frequency limits may apply to some services. Please refer to your plan document for specific details and note that out-of-network providers can balance bill you the difference between what they charge and the carrier's **reasonable and customary amount**. The Metlife vision plan network is VSP Choice. You can find more information at www.metlife.com/vision.

Benefits	Vision Plan
	In-Network
Exam	\$10 copay
Frames	\$120 allowance
Lenses	\$20 copay
Contact Lenses Standard Fitting Elective Necessary	Up to \$60 copay \$120 allowance Covered in full after eyewear copay
Frequency of Services	
Exams	Once every 12 months
Frames	Once every 12 months
Lenses or Contacts	Once every 12 months

Your Cost – Weekly Employee Deductions			
	Employee Only	Employee + 1 Dependent	Employee & Family
Vision Plan	\$1.29	\$2.58	\$3.44



Life & Disability



Lincoln Basic Life and AD&D Insurance

Full-time employees receive employer-paid group life and accidental death and dismemberment (AD&D) insurance in the amount of \$50,000. Your benefit amount will begin reducing at age 65. Don't forget to keep your beneficiaries up to date!

Lincoln Voluntary Life and AD&D Insurance

You have the option to purchase voluntary life and AD&D insurance in the increments listed below through the convenience of payroll deduction. **For the 2026 plan year enrollment, active employees may elect up to the Guaranteed Issue (GI) for both you and your dependents without completing Evidence of Insurability (EOI).** If you elect when first eligible, you may elect coverage up to the Guaranteed Issue amount without having to answer any medical questions. Employee and spouse benefits begin to reduce at employee age 65; spouse rates are based on spouse age. Employees must be enrolled to enroll dependents. Additionally, don't forget to keep your beneficiaries up to date!

Voluntary Life & AD&D Insurance			
Guaranteed Issue	Employee \$300,000	Spouse \$50,000	Dependent Child(ren) \$10,000
Employee	You may elect coverage in \$10,000 increments up to a maximum of 5x your base annual earnings or \$500,000, whichever is less.		
Spouse	You may elect coverage for your spouse in \$10,000 increments up to a maximum of \$500,000 or employee amount, whichever is less.		
Child(ren)	You may elect coverage for your dependent child(ren) age 6 months – 26 years in the amount of \$10,000. Live birth to 6 months \$1,000 benefit.		

To calculate the voluntary life amounts:

- Amount of Life Insurance Election ÷ 1000 X rate per \$1,000 = Monthly Premium
 - Multiply monthly premium by 12, then divide by 52 to get weekly premium

Voluntary Life and AD&D Monthly Rates	
Rates are per \$1,000 of Benefit	Employee / Spouse
<25	\$0.092
25-29	\$0.080
30-34	\$0.100
35-39	\$0.110
40-44	\$0.142
45-49	\$0.226
50-54	\$0.382
55-59	\$0.593
60-64	\$0.713
65-69*	\$1.290
70-74**	\$2.080
75-85+	\$2.080
Child Monthly Premium	\$0.22



*At the age of 65, benefits are reduced by 35% of the elected/approved amount.

**At age 70, benefits are reduced to 50% of the elected/approved amount.

Lincoln Voluntary Disability

Full-time employees are provided with the opportunity to purchase Short and Long Term Disability coverage. In the event you become disabled from an injury or illness, disability income benefits are provided as a source of income.

	Short-Term Disability	Long-Term Disability
Benefits Begin	8 th day accident or illness	After 90 days
Benefits Payable	Up to 13 weeks	Social Security Normal Retirement Age
Percentage of Income Replaced	60% of weekly income	60% of monthly income
Maximum Benefit	Up to \$1,000 weekly	Up to \$10,000 monthly
Pre-Existing Condition Limitation	This limitation applies to conditions for which an employee receives medical services in the 3 months prior to the effective date of coverage. For those conditions, you will have a 12-month waiting period.	

This benefit is not a pre-taxed deduction. You may use the instructions below to calculate your payroll deduction.

Voluntary Short-Term Disability Calculation:

- Annual Salary x .60 ÷ 52 ÷ 10 (per \$10 benefit) x Rate = Monthly Premium
 - Multiply monthly premium by 12, then divide by 52 to get weekly premium

Voluntary Long-Term Disability Calculation:

- Annual Salary ÷ 12 months ÷ 100 x Rate = Monthly Premium
 - Multiply monthly premium by 12, then divide by 52 to get weekly premium

Voluntary Short-Term Disability Monthly Rates	
Rate per \$10 of Benefit	
<24	\$0.302
25-29	\$0.219
30-34	\$0.341
35-39	\$0.293
40-44	\$0.305
45-49	\$0.370
50-54	\$0.436
55-59	\$0.540
60-64	\$0.650
65-75+	\$0.804

Voluntary Long-Term Disability Monthly Rates	
Rate per \$100 of Covered Salary	
<25	\$0.161
25-29	\$0.134
30-34	\$0.143
35-39	\$0.230
40-44	\$0.343
45-49	\$0.734
50-54	\$1.112
55-59	\$0.976
60-64	\$0.971
65-75+	\$1.760

Supplemental Health Benefits



The supplemental health benefit options below can be used to customize your coverage to complement your medical plan options. If you elect any of the voluntary options below, you will be responsible for the cost of the benefit.

Wellness benefits provide payment directly to you when you or a covered member receive health screenings or preventive exams. It's a great way to ensure you're not just protected financially, but also supported in maintaining a healthy lifestyle!

Accident Insurance

Accident Insurance pays a lump-sum benefit directly to you based on the type of injury sustained and treatment needed. This policy has off job coverage and it includes a \$50 Wellness Benefit Amount per covered person per calendar year. **Scan the QR code for more details on the accident policy!**

Accident coverage can help to reimburse you for expenses like:

- ✓ Ambulance transportation
- ✓ Coverage for medical expenses, hospital stays, and surgeries
- ✓ Therapy charges and rehabilitation costs
- ✓ Financial support in case of injury from an accident
- ✓ No medical exam required for quick and easy coverage

Wellness Benefit:

\$50

Level	Weekly Payroll Deductions
	<u>Off Job</u>
Individual	\$ 3.01
Employee + Spouse	\$ 4.99
Employee + Child(ren)	\$ 5.49
Family	\$ 7.43



NEW Hospital Indemnity Insurance

This plan works as a supplemental insurance plan designed to pay for the costs of a hospital admission that may not be covered by other insurance. This plan pays cash directly to you to cover out-of-pocket expenses. The payments can be used for any purpose including medical copays, deductibles, or regular expenses (food, rent, utilities). **Scan the QR code for more details on the Hospital Indemnity policy!**

Wellness Benefit:

\$50

Level	Weekly Payroll Deductions
Individual	\$ 4.64
Employee + Spouse	\$ 9.90
Employee + Child(ren)	\$ 7.04
Family	\$ 12.81



Supplemental Health Benefits



Critical Illness Insurance

Critical Illness pays a lump sum benefit directly to you upon diagnosis of a covered illness after the plan's effective date of coverage. There are multiple payouts automatically included and a benefit can be paid for each covered condition. Coverage can be taken with you when you leave the company and includes a \$50 Wellness Benefit Amount per covered person per calendar year. Scan the QR code to learn more about the Critical Illness plan!

Critical illness coverage helps cover expenses related to the diagnosis of:

- ✓ Cancer
- ✓ Heart attack
- ✓ Kidney failure
- ✓ Blindness
- ✓ Coma

Wellness Benefit:

\$50

Who can have it	Benefit
Employees who are actively at work	You can choose to purchase \$10,000, \$20,000, or \$30,000 of coverage
Spouses	You can choose to purchase \$10,000, \$20,000, or \$30,000 of coverage not to exceed employee amount.
Dependent children – Newborn until their 26 th birthday.	You can choose \$5,000, \$10,000, or \$15,000 not to exceed 100% of the employee amount.

Weekly Voluntary Critical Illness Rates	
Rate per \$1,000 of Benefit	
<24	\$0.056
25-29	\$0.078
30-34	\$0.107
35-39	\$0.158
40-44	\$0.237
45-49	\$0.347
50-54	\$0.495
55-59	\$0.660
60-64	\$0.936
65-69*	\$1.324
70+	\$2.280



Amount of Insurance Election ÷ 1000 X rate per \$1,000 = Weekly Premium

Health Program



Employee Assistance Program

Revive & Thrive provides you and your household members with free, confidential support to help with personal or professional problems, concerns or challenges that interfere with feeling or performing at your best. You have access to 5 sessions per unique issue per year.

EAP services include up to five in-person consultations, referrals, and resources.

EAPs can help with issues such as:

- ✓ anxiety
- ✓ anger
- ✓ burnout
- ✓ grief and loss
- ✓ financial entanglements
- ✓ life events
- ✓ substance abuse
- ✓ other personal issues

Studies show that employees who used EAP services reported higher levels of work-life balance and lower levels of work-family conflict. *



Reach out to Revive and Thrive 24/7 toll free at +1800-327-2251.

To sign up for the Revive & Thrive portal, visit

<https://member.myrevive.health/selfsignup?code=zC2b7a7ZTC>

To login to your existing Revive & Thrive portal, visit member.myrevive.health



The resources you need to meet life's challenges



*EmployeeConnect*SM offers professional, confidential services to help you and your loved ones improve your quality of life.



In-person guidance

Some matters are best resolved by meeting with a professional in person. With *EmployeeConnect*, you and your family get:

- Up to five in-person sessions with a counselor per person, per issue, per year¹
- In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and 25% off subsequent meetings



Unlimited 24/7 assistance

You and your family can access the following services anytime online, via the mobile app, or with a toll-free call:

- Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning, and more
- Legal information and referrals for family law, estate planning, and consumer and civil law²
- Financial guidance on household budgeting and short- and long-term planning



Online resources

EmployeeConnect offers a range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit **GuidanceResources.com** or download the **GuidanceNow**SM mobile app. You'll find:

- Articles and tutorials
- Videos
- Interactive tools, including financial calculators, budgeting worksheets, and more

We partner with your employer to offer this service at no additional cost to you!



EmployeeConnect counselors are experienced and credentialed.

When you call the toll-free number, you'll talk to an experienced professional who will provide counseling, work-life advice, and referrals. All counselors hold master's degrees, with broad-based clinical skills, and at least three years of experience in counseling on a variety of issues. For face-to-face sessions, you'll meet with a credentialed, state-licensed counselor.

*EmployeeConnect*SM

EMPLOYEE ASSISTANCE PROGRAM SERVICES

To find out more:

- Visit **GuidanceResources.com**.
New users click Register (web ID: LFGSupport)
- Download the **GuidanceNow**SM mobile app.
- Call 888-628-4824.



Take advantage of *EmployeeConnect*

To learn more, visit **GuidanceResources.com**.
New users click **Register** (web ID: LFGSupport)

Follow the prompts to create your **username** and **password**

Don't forget to download the **GuidanceNow**SM mobile app.

For telephonic assistance, please call 888-628-4824.

Additional Benefits



Retirement

Saving for retirement offers significant advantages, including financial security, tax benefits, and the potential for compound interest growth. By diligently saving for retirement, individuals can ensure a comfortable and worry-free lifestyle during their post-work years. Additionally, employer contributions can provide a substantial boost to retirement savings, further enhancing one's financial well-being.

All full time employees are eligible to participate in the company's 401(k) on the first day of the month following 6 full months of employment. Each eligible employee can either elect to contribute or not to contribute to the 401(k) Retirement Plan ("Plan") through the Principal Financial Group. If you elect to contribute, you may contribute to the Plan either before taxes (Regular) and/or after taxes (Roth). The company will match 100% of the first 3% and 50% of the next 2% of any 401(k)-contribution made by an eligible employee. If you elect to contribute to the Plan, you will be given the opportunity to choose your investment selections at a later time and agree that your contributions are subject to the terms of the Plan provisions.

In order to prepare for your financial future, one of the benefits offered is for you to enroll in your company retirement savings plan, known as the CPI 401(k) Plan. This plan is serviced by Principal Financial Group. As part of the Plan services, Principal offers:

- A premier investment program offering new, diverse investment options
- 24 / 7 telephone and online access to retirement account information
- Comprehensive and informative retirement plan statements
- An informative, quarterly magazine to help you plan for retirement and other financial endeavors

Full-time regular employees are eligible to join the retirement savings plan if they:

- Are at least 18 years old;
- Have completed 6 months of employment and
- Enter the Plan on the first of the month following the 6-month waiting period.
- Eligible Employees will be automatically enrolled at a 3% Regular Deduction, unless the employee personally declined to contribute.





**WIREGRASS
CONSTRUCTION
COMPANY, INC.**



**CWR
CONTRACTING, INC.**

**FRED SMITH COMPANY
CONSTRUCTION**



EMPLOYEE STOCK PURCHASE PLAN

YOU HAVE THE OPPORTUNITY TO PURCHASE DISCOUNTED
CONSTRUCTION PARTNERS, INC. STOCK THROUGH
CONVENIENT PAYROLL DEDUCTIONS (**NASDAQ: ROAD**)

PURCHASE PRICE	ENROLLMENT WINDOW	OFFERING PERIOD
15% discount off the fair market value (closing price) of the share price on either the first day of the offering period or the purchase date, whichever is lower.	December 1 - December 15 March 1 - March 15 June 1 - June 15 September 1 - September 15	January 1 - March 31 April 1 - June 30 July 1 - September 30 October 1 - December 31

HOW TO CREATE AN ACCOUNT

- STEP 1 - CREATE USER ID:** Visit benefits.ml.com (if you already have a User ID for another Merrill plan, you don't need to create a new one). To create your User ID, you must have your social security number.
- STEP 2 - ENROLL:** After you log in, look for the plan name and click on the link to enroll. Follow the prompts to complete the enrollment process.
- STEP 3 - OPEN ACCOUNT AND COMPLETE TAX VERIFICATION:** Log in to your account and follow the prompts to open your Limited Individual Investor Account. Then, you can follow the prompts to complete your tax certification, or you will be subject to backup withholding on your share transactions.
- STEP 4 - DIRECT DEPOSIT AND WIRE INSTRUCTIONS:** Your bank account and ABA routing numbers will be needed. Cash proceeds from share transactions can be deposited to a U.S.-based checking or savings account. Or you can set up wire instructions to transfer funds from your Merrill brokerage account to another account.
- STEP 5 - SET-UP ONLINE DELIVERY:** You can set up online delivery of all Employee Stock Purchase Plan communications. You can also sign up for personalized financial education to help enhance your financial well-being. Go to **Email Preferences** under the **Profile & Settings** menu.

Scan the QR code
for frequently
asked questions!



NEED HELP?

CARLSON, MERKEL, AND DINSMORE ASSOCIATES

Your Merrill financial advisor team is ready to assist **855-969-2382** or **214-969-2382**
Call 8 AM to 4 PM Central, any day the Nasdaq is open.

Participant service representatives and voice response system **800-729-0850** (virtually 24/7)

Materials provided about the Employee Stock Purchase Plan (ESPP) are for informational purposes only and should not be construed as investment advice. Each participant's financial situation, objectives, and risk tolerance are unique. The company cannot assess or advise on the suitability of the ESPP or the purchase of securities for any individual participant. Participants should carefully evaluate their financial circumstances and consult with their own financial advisors before participating in the ESPP. Investments in securities involve inherent risks, including the potential loss of the principal amount invested. Participants should carefully consider their risk tolerance and investment objectives before participating in the ESPP and purchasing securities. The company does not guarantee any specific investment results or returns.

Key Contacts



Benefit	Whom To Call	Phone Number	Email or Website
Medical	Blue Cross & Blue Shield of AL	+1888-267-2955	www.BCBSAL.org
Dental	Blue Cross & Blue Shield of AL	+1888-267-2955	www.BCBSAL.org
Vision	MetLife Network: VSP Choice	+1 800-438-6388	www.MetLife.com/vision
Employee Assistance Program	Revive & Thrive	+1800-327-2251	<p>To sign up for the Revive & Thrive portal, visit member.myrevive.health/selfsignup</p> <p>To login to your existing Revive & Thrive portal, visit member.myrevive.health</p>
Life & Disability	Lincoln	+1800-487-1485	www.lincoln.com
Accident & Critical Illness & Hospital	Lincoln	+1800-487-1485	www.lincoln.com
401(k)	Principal Financial Group	+1800-547-7754	http://www.principal.com
Teladoc	Teladoc	+1800-835-2362	www.teladoc.com

Required Notices

To ensure you stay informed about important updates and your rights, it is essential to review all required notices related to your benefits. These notices contain vital information about plan changes, legal rights, and other key details. For your convenience, please scan the QR code below to access the complete collection of required notices anytime, anywhere.



[illegible]

