



# ARM Group Enterprises





ARM GROUP LLC | ARM ENERTECH ASSOCIATES, LLC | ARM CAMCO LLC


## 2026 Benefits-at-a-Glance

January 1, 2026 - December 31, 2026

All benefits described in this document are administered through ARM Group Enterprises Inc. and are available to eligible team members of ARM Group LLC, ARM EnerTech Associates, LLC, and ARM CAMCO LLC.

As a valued member of the ARM Group Enterprises Inc. team, you have access to a comprehensive suite of benefits designed to support your health, financial security, and overall well-being. Our thoughtfully curated benefits program goes beyond the basics, offering meaningful resources to help you and your family thrive. From robust healthcare coverage and generous retirement contributions to professional development opportunities and work-life balance programs, each benefit reflects our commitment to putting our people first. Many of these benefits are fully funded by the organization, underscoring our investment in your future. Below is an overview of the benefits available to you and your eligible dependents.

	<b>Medical</b> <b>2 Plan Options</b> <b>FT &amp; PT employees</b> <b>(Min. 24 hrs/wk)</b>	<b>PPO 1000</b> - In-Network Deductible: \$1,000 single/\$2,000 family, Copays: \$25/PCP office visit, \$40 Specialist, \$75 Urgent Care, \$200 ER visit.
		<b>HSA PPO 2000</b> - In-Network Deductible: \$2,000 single/\$4,000 family, May be eligible to contribute to an HSA.
	<b>Health Savings Accounts (HSA)</b>	<b>HSA</b> - Allows you to set aside a portion of your earning on a pre-tax basis to pay for qualified expenses (medical, Rx, dental, and vision). 2026 plan year contribution limits: \$4,400 single/\$8,750 family. Benefits of an HSA: rollover unused balances, investment options, triple-tax savings. * Must enroll into the HSA PPO 2000 Medical Plan
	<b>Flexible Spending Accounts (FSAs)</b>	<b>FSA</b> - Allows you to set aside a portion of your earning on a pre-tax basis to pay for qualified expenses. <ul style="list-style-type: none"> <li>• <b>Healthcare FSA</b> - Use for medical, Rx, dental, and vision expenses such as deductibles, copays, and other out of pocket costs. 2026 plan year contribution limit: \$3,400.</li> <li>• <b>Dependent Care FSA</b> - Use to pay for costs of dependent care for children under 13 or older dependents (including children, spouses, and parents who are physically or mentally unable to care for themselves that live with you more than ½ of the year). 2026 plan year contribution limit: \$7,500.</li> </ul>
	<b>Dental</b> <b>2 Plan Options</b> <b>FT &amp; PT employees</b> <b>(Min. 24 hrs/wk)</b>	<b>Basic</b> (100% Company Paid) - In-Network Deductible: \$50 individual/\$100 family, calendar year annual max: \$1,000 per member.
		<b>Enhanced</b> - In-Network Deductible: \$50 individual/\$100 family, calendar year annual max: \$1,500 per member.
		<b>Both dental plans include the following benefits:</b> Preventative (routine exams, cleanings, X-rays), Basic (fillings, extractions, X-rays, crowns), Major (crowns, bridges, dentures), and Orthodontia (up to age 19).
	<b>Vision</b> <b>FT &amp; PT employees</b> <b>(Min. 24 hrs/wk)</b>	100% company paid, Copays: Exams \$0, Lenses \$10; Frames: \$150 retail allowance; the plan provides a vision exam, new lenses, frames, or contact in lieu of lenses once every 12 months.

	<b>Life/AD&amp;D Insurance</b> <b>FT employees</b>	100% company paid; basic life insurance of 1x your base salary up to \$100,000. Enrollment waiting period: 90-days.
	<b>Voluntary Life/AD&amp;D Insurance</b> <b>FT employees</b>	You may purchase additional Life and AD&D insurance for yourself, your spouse and your dependent children. Coverage limits available up to: \$500,000/Employee, \$250,000/Spouse, and \$10,000/Child(ren).
	<b>Short Term Disability (STD)</b> <b>FT employees</b>	100% company paid; STD replaces 60% of you weekly income up to a maximum of \$1,000 per week following a 7-day elimination period. Enrollment waiting period: 90-days.
	<b>Long Term Disability (LTD)</b> <b>FT employees</b>	100% company paid; LTD replaces 60% of your covered monthly income up to a maximum of \$10,000 per month following a 180-day elimination period. Enrollment waiting period: 90-days.
	<b>Accident Insurance</b> <b>FT employees</b>	Accident insurance pays a cash benefit when you or your covered family member suffer injuries sustained in an accident. Covered benefits include hospital admission, emergency care, ambulance, fractures, tears, concussion, and burns.
	<b>Critical Illness Insurance</b> <b>FT employees</b>	Critical Illness helps protect you from financial loss by providing a lump-sum benefit upon diagnosis of a covered condition, such as Heart Attack, Stroke, Cancer, Major Organ Failure, etc.
	<b>Employee Assistance Program (EAP)</b>	100% company paid; a confidential comprehensive employee assistance program which offers counseling services and unlimited online tools/resources. Support available 24 hours a day, 7 days a week. Available to all employees and anyone residing in your household.
	<b>401(k) Retirement Plan</b> <b>Reg. FT &amp; PT employees</b>	Immediate eligibility to contribute for eligible team members. Company match target: \$0.50 per \$1 on your first \$3,500 contributed and \$0.25 per \$1 on your second \$3,500 contributed; historical performance often exceeding these targets. Match eligibility: 1,000+ hours worked in the plan year. 5-year match vesting schedule (20% per year) with 1,000 hours of annual service required for vesting credit.
	<b>Tuition Reimbursement</b> <b>FT employees</b>	After one year of full-time employment, team members are eligible for up to \$4,000 annually in tuition reimbursement for approved educational and training programs, supporting professional growth and development.
	<b>Paid Time Off (PTO)</b>	Our comprehensive PTO program combines vacation and illness leave. Annual accrual rates up to 20 days per year based on tenure. PTO may be accumulated and carry over year to year up to a maximum of 320 hours.
	<b>Holidays</b>	Enjoy 10 paid holidays annually, combining company-observed holidays and floating holidays that you can use at your discretion.
	<b>Civic Duty Program</b> <b>FT employees</b>	Our civic duty program provides paid leave for public service commitments, including 40 hours annually for jury duty and election service, and 80 hours annually for military obligations, supporting your engagement in these important civic responsibilities.
	<b>Bereavement Leave</b> <b>FT employees</b>	Supporting you through difficult times, our bereavement leave program provides 1-5 days of paid time off following the loss of a family member, with duration based on your relationship to the deceased.