



2026 Salary Benefits Guide

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,

Construction Partners, Inc.



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 medical, dental, vision, short-term disability, and 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 30 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 your 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.



Medical Plans

	HSA Blue Options	PPO Blue Options	PPO Buy Up Blue Options
Services	In-Network	In-Network	In-Network
Deductible Individual / Family	Embedded \$3,400 / \$5,000	Embedded \$2,000 / \$4,000	Embedded \$500 / \$1,000
Coinsurance Plan Pays / You Pay	100% / 0%	80% / 20%	90% / 10%
Out-of-Pocket Max Individual / Family	\$3,400 / \$5,000	\$4,000 / \$8,000	\$2,000 / \$4,000
Preventive Services	0%, No Deductible	\$0 copay	\$0 copay
Primary Care	Deductible, then 0%	\$30 copay	\$25 copay
Specialist Visit	Deductible, then 0%	\$60 copay	\$50 copay
Teladoc Telemedicine	\$0 copay	\$0 copay	\$0 copay
Urgent Care	Deductible, then 0%	\$75 copay	\$50 copay
Emergency Room	Deductible, then 0%	\$500 copay	\$300 copay
Inpatient Hospital	Deductible, then 0%	Deductible, then 20%	Deductible, then 10%
Outpatient Facility	Deductible, then 0%	Deductible, then 20%	Deductible, then 10%
Services	Out-of-Network	Out-of-Network	Out-of-Network
Deductible Individual / Family	Embedded \$5,000 / \$10,000	Embedded \$5,000 / \$10,000	Embedded \$1,000 / \$2,000
Coinsurance Plan Pays / You Pay	70% / 30%	70% / 30%	80% / 20%
Out-of-Pocket Max Individual / Family	\$7,500 / \$12,500	\$10,000 / \$20,000	\$2,000 / \$4,000

Your Cost – Weekly Employee Deductions				
	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
HSA	\$9.85	\$61.43	\$58.28	\$88.20
PPO	\$24.35	\$63.44	\$60.14	\$86.25
PPO Buy Up	\$29.40	\$87.03	\$75.26	\$101.00

*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

Pharmacy Information



Enrolling in medical coverage includes prescription drug coverage through BCBS. Below highlights information about the prescription drug plan offered!

	HSA	PPO	PPO Buy Up
In-Network Benefits			
Tier 1	Deductible, then 0%	\$15 copay	\$10 copay
Tier 2	Deductible, then 0%	\$45 copay	\$30 copay
Tier 3	Deductible, then 0%	\$60 copay	\$50 copay
Tier 4	Deductible, then 0%	25% to \$100 max	\$50 copay

\$4.00 for 30-day supply, \$10 for 90-day supply – Generic Drug Program

Wal-Mart, Sam's Club, and CVS currently offer generic medications on their "approved" lists for as little as \$4.00 per prescription per month or \$10 for a 90-day supply. This list is available on each of their respective websites:

www.walmart.com, www.samsclub.com, and www.cvs.com.

Where to Find Prescription Benefit Details

Prescriptions benefits under the BCBS of NC medical plan uses a formulary to determine how medications are covered. Our plan uses the Enhanced 4 Tier C Formulary plan. To determine how a specific medication is covered under the plan:

1. Go to www.myprime.com.
2. Under the Medicines dropdown menu, select **Find Medicines**.
3. On the Sign-In pop-up, scroll to the bottom and select **Continue Without Sign-In**.
4. When prompted to select your health plan, choose **BCBSNC** from the dropdown menu. Select **No** to the Medicare Part D question, then **Continue**.
5. For Choose Your Drug List, select Enhanced 4 Tier C from the dropdown menu, then **Apply**.
6. Enter your medication or choose to search by medical condition. You may also view or print a pdf with the Enhanced 4 Tier C formulary.

If your medication is not listed, ask your doctor about an equivalent medication that is listed on the formulary.

Amazon Pharmacy

BCBS of NC offers access to Amazon Pharmacy which lets you easily order and quickly get non-specialty medicines delivered at home. You will also get access to MedsYourWay prescription drug discount card pricing. This prescription discount card gives you up to 80% savings on brand and generic medicines and is seamlessly built-in to the Amazon Pharmacy experience. **The MedsYourWay discount card is not insurance; however, using it for covered medicines will count toward your Blue Cross NC out-of-pocket maximum.**



Call Amazon Pharmacy Customer Care at +1866-963-4546 or sign up at www.Amazon.com/BlueCrossNC.

GoodRx

You can also save on prescription costs by using GoodRx. GoodRx is a savings site (www.goodrx.com) and app that allows you to shop for the best cost, offers additional savings with a drug discount card, and finds the lowest prices and discounts by comparing prices at different pharmacies. You receive instant access to the lowest prices for prescription drugs at more than 75,000 pharmacies, plus pharmacy hours and locations, pill images, promotions and discounts, and savings tips that can cut your prescription costs!

Health Savings Account (HSA)

An HSA is a tax-advantaged account that you can put money into to save for future medical expenses. HSA funds can be used to pay for eligible medical, dental and vision expenses. Unused money grows tax-free and can be invested with a minimum balance.

What are the details?

Who is eligible? Anyone who is:



- **Covered by a High Deductible Health Plan (HDHP)**
- Not covered on another medical plan that is not a HDHP
- Not enrolled in Medicare benefits
- Not enrolled in Tricare
- Not eligible to be claimed on another person's tax return

Your contributions



Your contribution to an HSA is entirely voluntary and can be adjusted based on your individual needs and financial goals. Contributions are made on a pre-tax basis and the IRS poses limits on the amount you can contribute.

For 2026, your IRS contribution limits are:

- \$4,400 individual and \$8,750 family
- For those 55 and older, you have a \$1,000 catch-up contribution

What are eligible expenses?



The IRS maintains a list of all eligible expenses. Common qualified expenses include acupuncture, ambulance services, dental treatment, contact lenses, doctor's fees, and hearing aids.

View the complete list of qualified expenses at:

<https://www.irs.gov/publications/p502/index.html>.



Who owns the account?

The account is yours and remains with you even if you leave the company. Additionally, one of the best features of an HSA is that money left over at the end of the year remains in the account so you can use it any time in the future.

Health Resources

BCBS is a trusted and reputable healthcare insurance provider, committed to delivering exceptional medical services and prioritizing the well-being of its members. With your medical plan, you gain access to a wide range of valuable resources, ensuring comprehensive care for you and your family.

Here are a few of the additional resources available to you:

BlueConnect – BCBS Member Access

When you register for your BlueConnect account, you can see your accounts details and find benefit information.

- ✓ Access and print digital ID cards or request new member ID cards
- ✓ View your health and prescription benefits
- ✓ Check claim status, access digital Explanation of Benefits (EOB), and view accumulations towards deductible and out-of-pocket limits.
- ✓ Locate in-network providers

Visit www.BlueConnectNC.com or download the mobile app to get started.



Teladoc Health

Paid 100% by Construction Partners. 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 +1855-549-2214.

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**.

	Base Plan	Buy-Up Plan
Benefits	In-Network	In-Network
Calendar Year Deductible Individual / Family	\$50 / \$150	\$50 / \$150
Calendar Year Benefit Maximum	\$1,500	\$2,000
Preventive Services Exams, Cleanings, Fluoride Treatment, Space Maintainers, Diagnostic X-rays, Sealants	Covered at 100% of usual and cus- tomary Deductible does not apply	Covered at 100% of usual and cus- tomary Deductible does not apply
Basic Services Routine Fillings, Oral Surgery, Simple Extractions	Covered at 80% of usual and custom- ary Deductible applies	Covered at 80% of usual and custom- ary Deductible applies
Major Services Crowns, Endodontics, Periodontics, Inlays, Onlays, Bridges, Dentures, Repairs & Adjustments, Implants	Not covered	Covered at 50% of usual and custom- ary Deductible applies
Orthodontia Dependent children up to age 19	Not covered	Covered at 50%
Orthodontia Lifetime Maximum	N/A	\$1,500

Your Cost – Weekly Employee Deductions				
	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Base Plan	\$5.18	\$10.34	\$12.54	\$19.22
Buy-Up Plan	\$6.29	\$12.53	\$16.52	\$24.80

For more information on your benefits and the Dental Rewards program, scan the QR code!



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**.

Benefits	Vision Plan
	In-Network
Exam	\$10 copay
Frames	\$130 allowance
Lenses	\$25 copay
Elective Contacts	\$130 allowance
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 & Spouse	Employee & Child(ren)	Employee & Family
EyeMed Vision Plan	\$1.14	\$2.28	\$2.01	\$3.15

For more information on how to access your EyeMed account, scan the QR code!



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 2x salary up to \$500,000. 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! Scan the QR code for more information.

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.

Life & Disability



Lincoln Disability

Full-time employees are provided with the opportunity to elect short-term and long-term disability benefits. Construction Partners Inc. pays full cost of long-term disability insurance. Short-term disability insurance is available for purchase; please refer to the table below to determine your premium rate.

	Voluntary 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 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

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



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 Construction Partners 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.

Voluntary Critical Illness Weekly 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



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.

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 NC Medical Network: Blue Options Pharmacy Network: Enhanced 4 Tier C	+1877-258-3334	www.BCBSNC.com
Dental	Ameritas Network: Classic Plus	+1800-487-5553	www.ameritas.com
Vision	Ameritas Network: EyeMed	+1855-487-5553	www.ameritas.com
Health Savings Account	HealthEquity	+1866-346-5800	www.healthequity.com
Employee Assistance Program	Revive & Thrive	+1800-327-2251	To sign up for the Revive & Thrive portal, visit member.myrevive.health/selfsignup To login to your existing Revive & Thrive portal, visit member.myrevive.health
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	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]

