Current

OVERVIEW

EMPLOYEE BENEFITS 2026

2026 Benefits

same info on left and right (right is current ppt)

Medical/Rx

Health Savings Account & Flexible Spending Accounts

Dental/Vision

Life and Disability

Additional Benefits

Next Steps

Current

Enrollment

Who is Eligible	❖ You are eligible for benefits if you're a regular full-time employee, working a minimum of 30 hours per week. ❖ The benefits program is also available to your eligible dependents.
When Do Benefits Become Effecitve?	❖ Benefits become effective on the first of the month following 30 days of employment.
How Do I Enroll?	❖ Enrollment elections are made through UKG. ❖ All changes will be effective 01/01/2026. ❖ All elections must be completed by 11/30/2025.

Current

Changes to Benefit Elections
Mid-Year &Qualifying Life Events

If you need to make changes after enrolling you can only do so during Open Enrollment or when you experience a qualifying **life** event, such as:

- Marital status due to marriage, legal separation, divorce
- Family status due to birth, adoption, legal guardianship of a child
- Change in spouse's employment status, causing gain or loss of coverage
- Change in child's eligibility due to age or employment status

If you experience one of these events, you will need to:

- notify HR or enter the event in your online portal (https://current.ukg.net)
- provide documentation; and
- make your changes within **30** days of the event.

If you have any questions regarding qualifying life events, please reach out to HR.

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Current Benefits Homepage

- Visit the Benefits Home page to:

- Schedule your personalized appointment with a Benefits Counselor to learn more about your benefit options.

- Review the Benefits Guide and other educational tools to learn more about your benefit offerings.

- Enroll in benefits! Be sure to have new dependent and beneficiary SSN and DOB available to complete your enrollment.

Scan the QR code or use the link to visit the Benefits Home Page.

SCAN ME

Log into UKG to complete your enrollment
https://current.ukg.net

Log into UKG to complete your enrollment:
https://current.ukg.net

Current

Medical/Rx

Medical Plan Overview

CIGNA

Your medical benefits include coverage for in-network and out-of-network providers. You will always have higher benefit coverage when visiting in-network providers.

Medical	High PPO		Mid PPO		Base PPO	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Annual deductible (Individual/ Family)	$1,000 / $2,000	$10,000 / $16,000	$2,000 / $4,000	$10,000 / $16,000	$4,000 / $8,000	$10,000 / $16,000
Out-of-pocket maximum (Individual/Family)*	$4,000 / $8,000	$15,000 / $30,000	$5,000 /$10,000	$15,000 / $30,000	$6,000 / $12,000	$15,000 / $30,000
Preventive care	Covered at 100%	Not Covered	Covered at 100%	Not Covered	Covered at 100%	Not Covered
Primary physician office visit	$25	50% after Ded.	$30	50% after Ded.	$40	50% after Ded.
Specialist office visit	$40	50% after Ded.	$55	50% after Ded.	$65	50% after Ded.
Inpatient hospital services	10% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.
Outpatient hospital services (lab, x-ray, diagnostic)	10% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.
Advanced diagnostics	10% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.
Urgent care	$75	50% after Ded.	$75	50% after Ded.	$100	50% after Ded.
Emergency room care	20% after Ded.	20% after Ded.	20% after Ded.	20% after Ded.	20% after Ded	20% after Ded
Retail (30-day supply)						
Generic	$10	50% Coinsurance	$10	50% Coinsurance	$15	50% Coinsurance
Brand preferred	$30	50% Coinsurance	$30	50% Coinsurance	$40	50% Coinsurance
Brand non-preferred	$50	50% Coinsurance	$50	50% Coinsurance	$65	50% Coinsurance
Mail order (90-day supply)						
Generic	$25	50% Coinsurance	$25	50% Coinsurance	$38	50% Coinsurance
Brand preferred	$75	50% Coinsurance	$75	50% Coinsurance	$100	50% Coinsurance
Brand non-preferred	$125	50% Coinsurance	$125	50% Coinsurance	$163	50% Coinsurance

Current

Preventive Healthcare

CIGNA

Current wants to help you get more out of life. Keeping you healthy is a great place to start. So, we want you to Go. Know. Take Control. According to the Centers for Disease Control and Prevention (CDC), Americans only use preventive services at about half the recommended rate, even though preventive care is now 100% covered by insurance under the Affordable Care Act.

So, before you go for your annual check-up, go to **Cigna.com/takecontrol** to find out what basic services you qualify for, and what additional benefits your plan offers.

Current

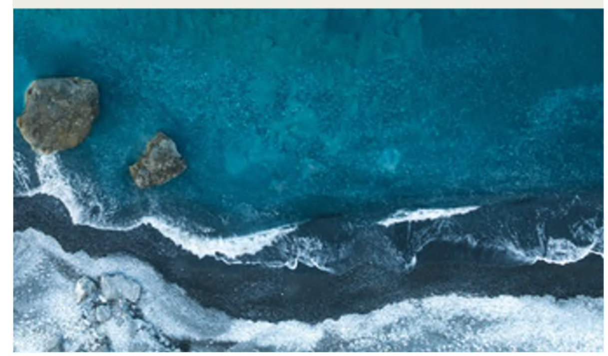
Diagnostic Screenings

The truth is, many of the chronic health problems in America are preventable and are brought on by unhealthy lifestyle choices. That's why preventive care is so crucial to your health. Because by being proactive about your health and getting necessary preventive screenings on time, you gain the insight you need to make informed, healthier lifestyle choices and, ultimately, become a healthier you.

Some common diagnostic screenings include:

- Blood Pressure
- Cholesterol
- Blood Glucose
- And more!

Current will cover the cost of certain diagnostic screenings at 100%



Current

SaveOnSP

Specialty medications can cost a lot of money. That's why your plan offers you access to a service called SaveOnSP. With SaveOnSP, you'll pay $0 out-of-pocket for your medication. There's no extra cost to participate – it's available through your pharmacy benefit. If you're filling a medication through Accredo that's available at $0 with SaveOnSP, you should consider using this service.

- With SaveOnSP, you'll pay $0 out-of-pocket for your medication. The medication's full cost will be paid through a manufacturer copay assistance program.
- Without SaveOnSP, you'll pay 30% coinsurance to fill your medication. You can
- use the Price a Medication tool on the myCigna App or myCigna.com to see how much your medication will cost.

Note: Not available to those enrolled in the HDHP with HSA plan.

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Accredo Specialty Pharmacy

When it comes to specialty medications, you need a pharmacy that's focused in complex medical conditions like yours. That's why your plan only covers certain specialty medications if you fill them through Accredo's specialty pharmacy.

At Accredo, you're the number one focus.

Accredo will deliver your specialty medication to your home, workplace or doctor's office – or even to a vacation location – to make sure you have it when and where you need it. And their team of specially trained pharmacists, nurses and clinicians work together to give you the personalized care and support you need to manage your therapy.

With Accredo, you can:

- Get personalized care services
- Talk to a specially trained pharmacist, nurse and/or clinician, 24/7
- Learn how to work through side effects
- Find ways to help pay for your medications, if needed
- Get standard shipping, at no extra cost
- Sign up for refill reminders
- Easily manage your medications by phone or online

Call Accredo today.

877.826.7657

M–F 7:00 am–10:00 pm CT

Sat 7:00 am–4:00 pm CT

Be sure to call Accredo about two weeks before your next refill so they have time to get a new prescription from your doctor's office.

Learn more about Accredo.

Go to **Cigna.com/specialty**. Be sure to check out the video to learn more about the personalized care and support Accredo provides.

Current

Express Scripts Pharmacy

Home delivery with Express Scripts® Pharmacy is a convenient option when you're taking a medication on a regular basis. It's simple, safe – and saves you trips to the pharmacy.

Make fills easier. Have your medication sent to your home.

With just a few simple clicks of your mobile phone, tablet or computer, your important medications will be on their way to your door (or location of your choice).

- **Easily order, manage, track and pay for your medications** on your phone or online
- Standard shipping at **no extra cost**
- Fill up to a **90-day supply** at one time
- Helpful pharmacists **available 24/7**
- **Automatic refills** or refill reminders so you don't miss a dose
- **Flexible payment options** – split your bill into three smaller equal payments

To get started:

1. **Log in to the myCigna App or myCigna.com to move your prescription electronically.** Click on the Prescriptions tab and select My Medications from the dropdown menu. Then simply click the button next to your medication name to move your prescription(s).

2. **Call your doctor's office.** Ask them to send a 90-day prescription (with refills) electronically to Express Scripts Home Delivery.

3. **Call Express Scripts® Pharmacy at 800.835.3784.** They'll contact your doctor's office to get your prescription. Have your Cigna HealthcareSM ID card, doctor's contact information and medication name(s) ready when you call.

Cigna Telehealth Connections

Why Telehealth?

- Cost efficiency – The cost of a phone or online visit is the same or less than with your primary care provider
- Greater access (24/7/365) with appointments usually in less than an hour
- Convenience – no need to leave the house or work
- Integration of care – with patient permission, consult information is shared with primary care physician following visit with MDLIVE

Conditions treatable through telehealth doctors:

- Cold and flu symptoms
- Allergies
- Bronchitis
- Urinary tract infection
- Cough

Current

Medical – Kaiser Permanente (CA Employees Only)

Medical	Kaiser HMO In-network
Annual deductible (Individual/Family)	$1,000 / $2,000
Out-of-pocket maximum (Individual/Family)*	$3,000 / $6,000
Preventive care	Covered at 100%
Primary physician office visit	$30
Specialist office visit	$30
Inpatient hospital services	$400
Outpatient hospital services (lab, x-ray, diagnostic)	$10
Advanced diagnostics	$50
Urgent care	$30
Emergency room care	$100
Prescription Drugs	
Retail (30-day supply)	
Generic	$10
Brand preferred	$35 after drug deductible is met
Brand non-preferred	$35 after drug deductible is met
Mail Order (90-day supply)	
Generic	$10
Brand preferred	$35 after drug deductible is met
Brand non-preferred	$35 after drug deductible is met

Current

Voluntary Accident, Critical Illness, and Hospital Indemnity

UNUM

Current provides **supplemental worksite benefits** through Unum.

ACCIDENT

After a covered accident, accident plans pay cash benefits directly to you to cover some of the remaining costs your health insurance plan may not cover.

CRITICAL ILLNESS

Critical illness insurance helps protect you should you have extra expenses as a result of a specified critical illness by paying a lump sum benefit directly to you, to use as you see fit.

Examples of covered conditions: Heart Attack, Stroke, Coronary Artery Disease, End-stage Renal Failure, Cancer (Stage I, II, III, IV), Skin Cancers, Leukemia, Benign Tumors and more.

- *If you waived this benefit previously, you must answer a few health questions and be approved for coverage.*

HOSPITAL INDEMNITY

Hospital stays can be expensive, even with insurance. Hospital Indemnity plans are designed to provide financial protection by paying you a direct benefit to cover out-of-pocket expenses such as copays, deductibles and extra bills that can occur. Lump sum benefits are paid directly to you based on the facility type and number of confinement days, regardless of your treatment costs or other insurance coverage you might have.

Current

Health Savings Account & Flexible Spending Account

Health Savings Accounts (HSA)

Employee Benefits Corporation (EBC Flex)

You are eligible if:

- You are enrolled in the HDHP
- You are not covered by a spouse's plan
- No one else can claim you as a dependent
- You are not enrolled in Medicare, TRICARE or TRICARE for Life
- You have not received VA benefits in the past 3 months

HSA Advantages
You can use the account to pay for qualified healthcare expenses.
Unspent dollars roll over each year and are yours to keep, even if you retire or leave the company.
You can invest your HSA funds, so your available healthcare dollars can grow over time.

How Much Can Be Deposited	
<55*	• Up to $4,300 for individual • Up to $8,550 for family
55+*	The maximum contribution increases by $1,000.

Current will contribute to your account annually:

- $500 for individual coverage; or
- $1,000 for family coverage.

For full description of eligible expenses, please visit www.irs.gov, publication 502.

Current

Flexible Spending Accounts (FSA)

Employee Benefits Corporation (EBC Flex)

There are 3 types of FSA's available:

- Healthcare FSA (not available if you select the High-Deductible HSA Plan)
- Limited FSA (available for those enrolled in the High-Deductible HSA Plan; for dental & vision expenses only)
- Dependent Care FSA

Contributions to these accounts are pre-tax and must be elected each year.

Contribution limits for 2026:

- Healthcare FSA: $3,400
- Dependent Care FSA: $7,500 or $3,750 if married but filing a single tax return.

Plan Carefully! Unused funds in the FSA **will be forfeited at the end of the year.**

Healthcare FSA
A healthcare FSA allows you to reimburse eligible medical expenses, up to the amount contributed for the plan year, and is available on January 1st. Eligible healthcare expenses include many out-of-pocket costs you pay to maintain your health and well-being. Visit irs.gov for a full list of eligible expenses.

Dependent Care FSA
You may use pre-tax dollars from your Dependent Care FSA to pay expenses for the care of a dependent child, spouse, or elderly parent inside your home (from a qualified provider), and expenses outside your home, such as babysitters, nursery schools, or daycare centers. You can only be reimbursed up to the amount that you have contributed.

Limited Purpose FSA
LPFSA funds can only be used for eligible dental and vision expenses. Only those enrolled in the HDHP with HSA plan can participate in the LPFSA.

For full description of eligible expenses, please visit www.irs.gov, publication 502.

Current

Dental

Dental

CIGNA

Dental plans cover diagnostic and preventive care, plus basic and major services. If you choose an out-of-network provider, you may be billed the difference between what Cigna pays, and what your out-of-network provider charges for the services. To find an in-network provider, visit www.cigna.com.

Dental	Low DPPO	High DPPO
	In-network	In-network
Annual deductible (Individual/Family)	$50 / $150	$50 / $150
Annual maximum (per person)	$1,000	$1,500
Diagnostic and preventive care (includes cleanings, fluoride treatments, sealants, and x-rays)	Covered at 100%	Covered at 100%
Basic services (includes fillings, periodontics, scaling, and root planning, and oral surgery)	Covered at 80%	Covered at 80%
Major services (includes crowns, bridges, and full and partial dentures)	Covered at 50%	Covered at 50%
Orthodontia (dependents up to age 19)	Not Covered	Covered at 50%
Lifetime maximum	N/A	$1,000
Pricing Model	MAC*	UCR*

Plan includes out-of-network benefits; see plan summary for additional details.

Current

Vision

Vision

CIGNA

Many health issues are discovered by a simple eye exam? Regular eye exams are an important part of maintaining your overall health. If you decide to go to an out of network provider, the plan offers a reimbursement option. To find an in-network vision provider, www.cigna.com.

Vision	Vision
	In-network
Examination (every 12 months)	$10
Material	$25
Lenses (every 12 months)	
Single	$25 copay
Bifocal	$25 copay
Trifocal	$25 copay
Frames (every 24 months)	
New frames	$130 allowance + 20% off coverage
Contact lenses (every 12 months)	
Elective	Up to $130 allowance
Medically necessary	Covered at 100%

Employees can elect dental and/or vision regardless of their medical enrollment status.

Current

Life and Disability

Life and AD&D

UNUM

Current provides Employer-Paid Basic Life and Accidental Death and Dismemberment (AD&D) at no cost to you.

If you would like additional coverage, you may purchase Voluntary Life and AD&D for yourself, and your dependents.

BASIC LIFE AND AD&D	
Employee Amount	1x your earnings up to $150,000
Who Pays Premium	Employer

If you do not enroll in Voluntary Life and AD&D when it's first available (ie. new hire) but choose to wait until Open Enrollment, Evidence of Insurability may be required.

VOLUNTARY LIFE AND AD&D	
Employee Amount	Choose up to $500,000 in $10,000 increments up to 5x basic earnings Guaranteed Issue: $300,000
Spouse Amount	Choose up to $100,000 in $10,000 increments. Cannot exceed 50% of the employee amount. Guaranteed Issue: $50,000
Child Amount	Birth to 6 months $1,000 6 month to 26 years up to $10,000 increments $2,000
Who Pays Premium	Employee

*Increased for 2026

Current

Disability

UNUM

Current offers Short-Term and Long-Term Disability benefits at no cost to you. These plans give you income protection in the event you are ill or injured in a non-work-related injury and are unable to work. The grid below provides highlights of the plans. See the benefit summary for additional details.

SHORT-TERM DISABILITY BENEFITS	
Elimination period	7 days, illness or injury
Weekly benefit	60% of weekly earnings
Maximum weekly benefit	$2,500
Maximum benefit period	13 weeks
Pre-Existing Condition Limitation	12/12

LONG-TERM DISABILITY BENEFITS	
Elimination period	90 days
Monthly benefit	60% of monthly earnings
Maximum monthly benefit	$10,000
Maximum benefit period	SSNRA (Social Security Normal Retirement Age)
Pre-Existing Condition Limitation	3/12

Current

Additional Benefits

Commuter Benefits: EBX Flex

What Are Commuter Benefits?

- Sometimes called “transportation benefits,” commuter benefits help cover costs associated with traveling to and from work. These benefits are often provided tax-free, meaning the cost or reimbursement for the benefits are not included in your taxable income.
- Commuter benefits can pay expenses related to qualified parking, transit passes and rides in commuter highway vehicles.
- You can enroll in this benefit and determine how much you would like to be payroll deducted towards this benefit!
- You must enter your deferral on the EBC Flex website, or you will not be permitted to use this benefit.

Current

Employee Assistance Program

UNUM – Work/Life Balance Program

Current is pleased to offer an Employee Assistance Program at no cost to assist you and your family through difficult times.

EAPs provide voluntary, confidential support to employees who need help managing personal and work-related problems.

- Unlimited access to experienced, certified counselors 24/7 by app or phone to help with stress, depression, anxiety, relationship issues, divorce, jobs stress, work conflicts, family and parenting problems, anger, grief and loss, addiction, eating disorders, and mental illness.
- Up to 3 face-to-face sessions per issue with an experienced, certified counselor at no cost.
- You can also reach out to an experienced, certified counselor for help with balancing work and life issues. Just call and one of their Work/Life Specialists can answer your questions as well as put you in touch with resources for the following areas:
- childcare services, elder care services, legal services, and financial services.
- Unlimited access to helpful tools and resources online
- Referrals available

Confidential assistance, provided at no cost to you.

Contact Information

UNUM

1.800.854.1446 (multi-lingual)

www.unum.com/lifebalance

Current

Perkspot: Discount Program

For no additional cost, you have access to PerkSpot, an employee perks program.

- You will have access to exclusive discounts in dozens of categories including but not limited to:
- Apparel
- Automotive
- Electronics
- Health and Fitness
- Travel and Entertainment

Check frequently as new discounts and offers are available daily.

Signing up is easy at
Locktonsoutheast.perkspot.com/login

Current

Pet Insurance - MetLife

- More than ever, pets play such a huge role in our lives. We want to do everything to keep them safe and healthy. Help make sure your furry family members are protected against unplanned vet expenses for covered accidents or illnesses with MetLife Pet Insurance.

- Call 1.800.GET.MET8 or go online at www.metlife.com/getpetquote to receive a quote for your pet!

Current

ID Theft

Identity Force (offered through CIGNA)

- Available at no additional cost to you as part of Cigna medical plan, you can enroll in an identity theft protection program. IdentifyForce offered thought Cigna helps keep your identity safe by monitoring, alerting and fixing any identity theft compromises.

Plan features:

- Privacy & Security
- Identity Theft Alerts
- Fraud Alerts Reminders
- Medical ID Fraud Protection
- Credit Monitoring
- Credit Report Assistance
- Credit Report Monitoring (Daily) / Score (Quarterly)
- Restoration Services
- Identity Theft Insurance
- Stolen Funds Replacement
- Any Financial Account Covered

Travel Assist

- Whenever you travel 100 miles or more from home — to another country or just another city — be sure to pack your worldwide emergency travel assistance phone number.
- Travel assistance speaks your language, helping you locate hospitals, embassies and other “unexpected” travel destinations.
- Add the number to your cell phone contacts, so it’s always close at hand. Just one phone call connects you and your family to medical and other important services 24 hours a day.

<u>Contact Information</u>

For assistance call:

- 872-1414 (Within US)
- +609-986-1234 (Outside US)

Current

Life Planning Resources

When a loved one dies or is terminally ill, survivors can get personal, customized financial and legal support from highly trained counselors.

Resources also include information about estate settlement, Social Security, taxes and investment planning.

Call or visit:

- 1-800-854-1446 (multi-lingual)
- **members.healthadvocate.com**
  (enter Unum-Life Planning)

Current


Next Steps

Next Steps

Review the Current PA 2026 Benefits and enroll or waive coverage by no later than November 30th

Payroll deductions can be found on the separate payroll deduction rate sheets included with your enrollment materials.

Complete your open enrollment.

Open Enrollment is **ACTIVE**, meaning action is required and your 2025 elections **will not** roll over into 2026.

Open Enrollment period: 11/3/2025 – 11/30/2026

Current

Thank you.