

2026

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,

King Asphalt, 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, regardless of student status

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, birth of a child or loss of other creditable coverage. 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 requested 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.



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	\$14.08	\$87.79	\$83.29	\$126.06
PPO	\$31.51	\$153.97	\$145.95	\$186.05
PPO Buy Up	\$45.02	\$186.38	\$176.68	\$225.22

*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 provides 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 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 promoted 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.

Pharmacy Information

Amazon Pharmacy

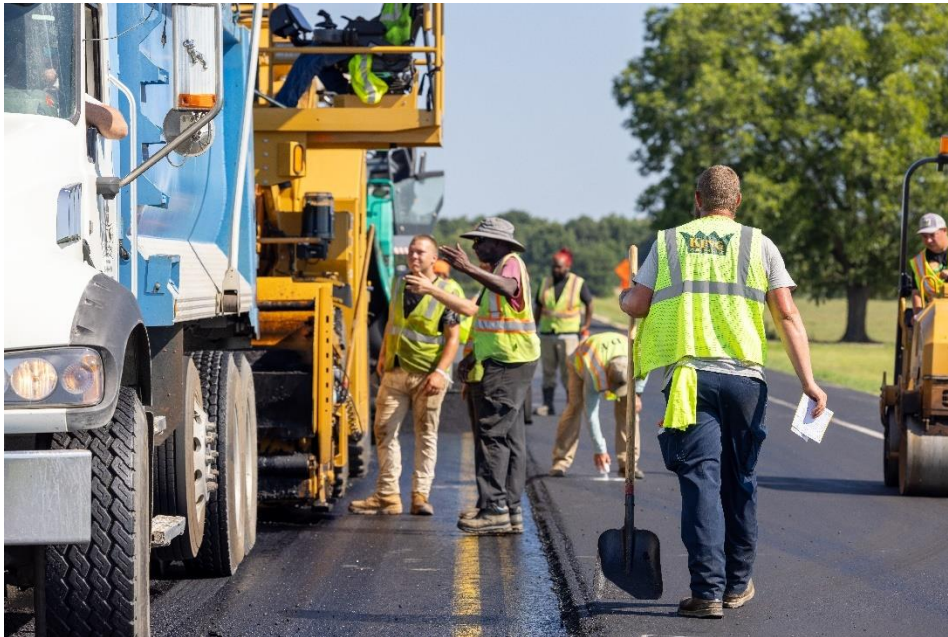
BCBS of NC offers access to Amazon Pharmacy which lets you easily order and quickly get non-specialty medicines delivered at home. You will also get access to MedsYourWay prescription drug discount card pricing. This prescription discount card gives you up to 80% savings on brand and generic medicines and is seamlessly built-in to the Amazon Pharmacy experience. **Using 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 866-963-4546 or sign up at [www.Amazon.com/BlueCrossNC](https://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! While medications can be a necessity, the high price tag associated with prescriptions doesn't have to be a requirement. Here are a few resources available to you to help your prescriptions fit your budget.



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. The HSA Blue Options plan is the HDHP offered by King Asphalt, Inc.

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.

Employees who enroll in the HDHP and contribute to their HSA will receive a Health Equity Debit card to pay for eligible expenses.

Health Resources

BCBS is a trusted and reputable healthcare 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

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.

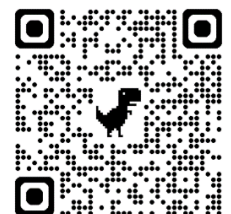
Teladoc provides members with on-demand, 24/7 phone and email access to US based, licensed physicians. You and your family members can connect instantly with their network of physicians for information, advice, and treatment including prescription medication when appropriate.

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.



Wellness – Prisma Health

Prioritizing your wellness is essential for leading a healthier, happier life. It enables you to be more engaged at work, reduces the number of sick days, and enhances your overall performance. Our company is committed to investing in your well-being, fostering a positive work environment where you can truly thrive. Participation in the Wellness Program is voluntary. Employees who participate can earn up to \$36 per pay period. The program includes a physical exam that evaluates your overall health. Based on your performance against the goals outlined below, you can save money on your weekly insurance premiums.



King Asphalt is pleased to announce ROAD TO WELLNESS 2026
EARN YOUR \$1,872 ANNUAL WELLNESS REWARD!

Complete your annual physical

- Obtain an employee physical form or spouse physical form by emailing Donna Bright at dbright@kingasphaltinc.com or Employer Health Services at KAWellness@PrismaHealth.org.
- Complete your physical with the primary care provider of your choice. *King Asphalt medical benefits allow an annual physical each year beginning Jan. 1.*
- Submit the fully completed form to Employer Health Services at KAWellness@PrismaHealth.org or via fax at 864-797-6635.
 - **Employee physicals:** After submitting the physical form, employees will receive information emailed or mailed that will include their wellness objectives and opportunities on how to receive the \$36 weekly wellness premium credit.
 - Employees will continue receiving their current wellness premium credit amount through June 30, 2026, or through the fifteen-month completion window of their previously completed and submitted received physical. If a physical has not been completed by **June 30, 2026, or within fifteen months of previously received physical**, a \$36 weekly surcharge will be applied until a physical has been completed and results submitted. Once a physical has been submitted, wellness premium credits will be determined by the annual physical results.
 - **Spouse physicals:** Spouses on the King Asphalt insurance plan are required to get an annual physical with their provider and submit the spouse physical form to avoid the weekly spousal surcharge. If a spouse does not receive a physical by **June 30, 2026, or within the fifteen-months of previously received physical**, a \$20 weekly surcharge will be applied to the King Asphalt employee's account. There are no health coaching requirements for spouses.
 - **New employees and newly covered spouses** have 6 months from the date of hire (3 months from date of medical coverage enrollment) to complete the annual physical before surcharges take effect.

Reasonable Alternative Standards Options

If you did not meet one or more of the wellness goals, you may qualify by meeting one of the following Reasonable Alternative Standard Options:

- 3 telephonic Health Coaching or Nutrition Counseling Sessions
- 4 telephonic Tobacco Cessation Coaching Sessions (Prisma Health Coaching or DHEC Quitline)
- Provider Signed Alternative Standard Form: Forms can be obtained by emailing Employer Health Services at KAWellness@PrismaHealth.org.

Do not have a primary care provider?

- Prisma Health has several providers accepting new patients in the Upstate and Midlands. Visit this webpage, <https://prismahealth.org/find-a-doctor>, or scan the QR code below to find the provider who is best for you. You may also call 844-447-3627 for assistance.





- If you are in the Conway area, visit this website, <https://www.mcleodhealth.org/>, or scan the QR code below, and click on *Find a doctor* in the top left of the page to find a provider who is best for you.



- If you are located in the Midstate / Charlotte metro region and are in need of obtaining a primary care provider, call **704-403-0800** and identify yourself as a King Asphalt employee or spouse in need of a primary care provider to conduct your annual physical. The Atrium Health team will get you scheduled at a location that is convenient for you. Once you have been scheduled with a provider, you will then use your new provider's office contact number moving forward for any future appointments, questions, or concerns

King Asphalt **ROAD TO WELLNESS 2026**

Only employees enrolled in King Asphalt's medical insurance plan are eligible.

ROAD TO WELLNESS PROGRAM GOALS

Measurement	Wellness goal	Wellness premium savings per pay period (weekly)
Blood pressure	$\leq 140/90$ mmHg <i>OR</i> reduction in systolic or diastolic pressure by 5 mmHg from prior year	\$7
BMI (body mass index) <i>OR</i>	≤ 30 kg/m ² <i>OR</i> reduction in BMI by 2kg/m ² from prior year	\$11
Waist circumference	Females ≤ 35 inches Males ≤ 40 inches	
Glucose <i>OR</i>	≤ 115 mg/dL <i>OR</i> reduction by 10mg/dL from prior year	\$7
Hemoglobin A1c	$< 5.7\%$	
Tobacco/Nicotine use	No tobacco/nicotine use	\$11

Appeals

Employees may appeal results or program components using King Asphalt's appeal process. To submit an appeal, please contact Human Resources for an appeal form or Prisma Health Employer Health Services at KAWellness@PrismaHealth.org or 864-797-6631.

Have questions or need more information?

King Asphalt Human Resources

Donna Bright, Human Resources Manager
864-855-0338, dbright@kingasphaltinc.com

Prisma Health Employer Health Services

Phone: 864-797-6631
Email: KAWellness@PrismaHealth.org

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**.

	Low Plan	High 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 customary Deductible does not apply	Covered at 100% of usual and customary Deductible does not apply
Basic Services Routine Fillings, Oral Surgery, Simple Extractions	Covered at 80% of usual and customary deductible applies	Covered at 80% of usual and customary deductible applies
Major Services Crowns, Endodontics, Periodontics, Inlays, Onlays, Bridges, Dentures, Repairs & Adjustments, Implants	Not covered	Covered at 50% of usual and customary 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
Low Plan	\$5.18	\$10.34	\$12.54	\$19.22
High Plan	\$6.29	\$12.53	\$16.52	\$24.80

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



Vision



Below provides an overview of your available vision plans. 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**. Ameritas uses the Eye Med Network.

Vision Plan EyeMed	
Benefits	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 Ameritas 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 \$10,000. 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) Until age 26, regardless of student status	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 Voluntary Disability

King Asphalt, Inc. provides full-time employees 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 SSNRA
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



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 King Asphalt, Inc. 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. *

** Journal of Occupational Health Psychology*



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



Don't Neglect Safety on the Inside



Protect What's Under the Hard Hat

Your mental health is just as important as your physical health. Our employees and their family members have free access to BuildWell Health, a confidential virtual program to get support for stress, anxiety, depression, substance use, or suicide.

How to Get Started

BuildWell Health is a confidential, virtual program to help with stress management, depression, anxiety, substance use, and suicide. It's available at no charge to employees and their families.

Online Learning

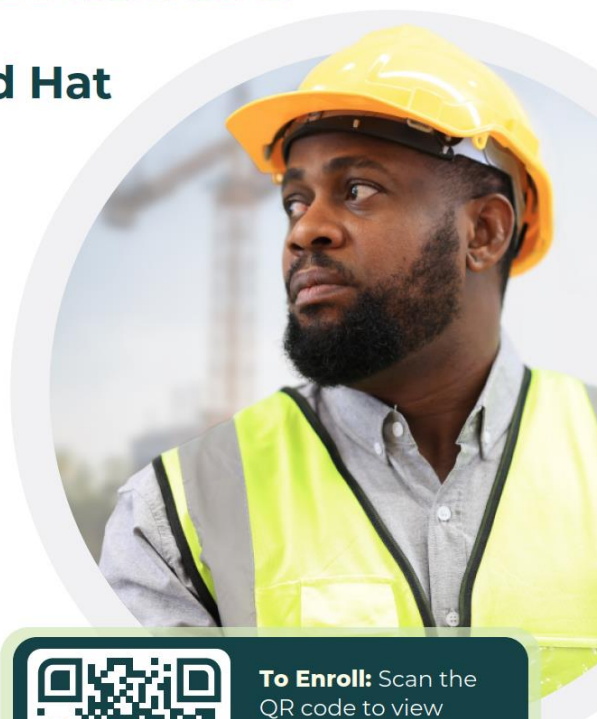
Access to Youturn Health's virtual library with 35+ courses and over 300+ individual lessons on mental health, stress management, substance use, and suicidal ideation.

Peer Coaching Support Phone Line

Get confidential support for your questions on mental health and get direction for additional guidance if needed. Call **844-968-8876** to get started. The support line is available from 10am-12am ET every day.

Family Support

Recovery is easier when you have support, so your family members have access to the online video library and peer coaching support line at no extra cost.



To Enroll: Scan the QR code to view Youturn Health's online video library. The registration code **KISC1454**

Is BuildWell Health right for you and your family?
REACH OUT TO LEARN MORE



BuildWellHealth.com

*We Focus On Safety on the **Inside***

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.



EMPLOYEE STOCK PURCHASE PLAN

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

PURCHASE PRICE

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.

ENROLLMENT WINDOW

December 1 - December 15
March 1 - March 15
June 1 - June 15
September 1 - September 15

OFFERING PERIOD

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 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
Employee Assistance Program	BuildWell Health	+1 844-968-8876	www.BuildWellHealth.com
Life & Disability	Lincoln	+1800-487-1485	www.lincoln.com
Accident & Critical Illness	Lincoln	+1800-487-1485	www.lincoln.com
401(k)	Principal Financial Group	+1800-547-7754	www.principal.com
Wellness	Prisma Health	+1864-797-6631	Email Melissa Schmidt at KAwellness@prismahealth.org

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.



This image shows a full page of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There is a small dark smudge or mark near the top center of the page.

