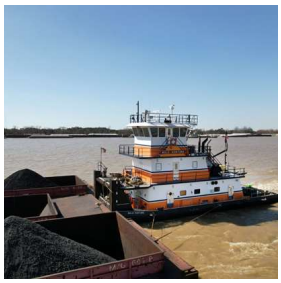
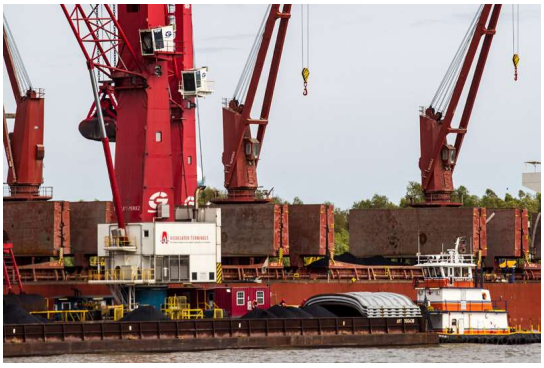
You have choices to make.



2026 BENEFITS OVERVIEW

NEW HIRES



BENEFITS FOR A HEALTHY LIFE

Your 2026 Benefit Choices

ASSOCIATED TERMINALS

Turn Services

2026 Benefit Summary

If you are a full-time employee of Associated Terminals/Turn Services who is regularly scheduled to work 30 or more hours per week, you are eligible for benefits. The elections you make are effective on the first of the month following 60 days after your date of hire.

Medical Benefits

Louisiana

Our medical coverage helps maintain your well-being through preventive care, access to an extensive network of providers and affordable prescription medication. Medical coverage is provided by Blue Cross Blue Shield of Louisiana.

	HDHP		PPO $3,000		PPO $1,000	
WEEKLY (48) CONTRIBUTIONS						
EMPLOYEE ONLY	$26.55		$32.18		$58.08	
EMPLOYEE/SPOUSE	$55.75		$81.95		$147.91	
EMPLOYEE/CHILDREN	$51.50		$65.42		$118.05	
FAMILY	$85.75		$100.51		$181.40	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
ANNUAL DEDUCTIBLE						
INDIVIDUAL	$6,000	$10,000	$3,000	$4,000	$1,000	$2,000
FAMILY	$12,000	$18,000	$6,000	$8,000	$2,000	$4,000
COINSURANCE	0%	20%	30%	50%	30%	50%
ANNUAL OUT-OF-POCKET MAXIMUM						
INDIVIDUAL	$6,000	$10,000	$5,000	$8,000	$4,000	$8,000
FAMILY	$12,000	$18,000	$10,000	$16,000	$8,000	$16,000
COPAYS/COINSURANCE						
OFFICE VISIT	0% after deductible	20% after deductible	$40 copay	50% after deductible	$25 copay	50% after deductible
URGENT CARE	0% after deductible	20% after deductible	$40 copay	50% after deductible	$25 copay	50% after deductible
PREVENTIVE SERVICES	100% covered by plan	20% after deductible	100% covered by plan	50% after deductible	100% covered by plan	50% after deductible
EMERGENCY ROOM	0% after deductible	20% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible
HOSPITALIZATION (Inpatient/Outpatient)	0% after deductible	20% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible
PHARMACY (MEDIMPACT)						
RX DEDUCTIBLE	Integrated with Medical		$150 per person		$150 per person	
RETAIL RX						
GENERIC	0% after deductible		$10 copay		$10 copay	
PREFERRED BRAND	0% after deductible		$40 copay		$40 copay	
NON-PREFERRED BRAND	0% after deductible		$70 copay		$70 copay	
OUT-OF-POCKET MAXIMUM (RX ONLY) IND/FAM	0% after deductible		$1,500/$3,000		$1,500/$3,000	

LANTERN

- Must be enrolled in our BCBS plan to participate.
- This is a voluntary program that is at no cost to you.
- Special incentives are available should you elect to use this network and its physicians.
- Covers thousands of non-emergent surgical procedures.
- Your deductible and coinsurance are waived when utilizing this service for approved procedures.
- Travel coverage for you and a companion, as needed, up to established travel limits.

Note: Members enrolled in the new HDHP must meet the IRS minimum deductible before receiving services at no cost.

Health Savings Account

If you enroll in the HSA qualified High-Deductible Health Plan, you may open and contribute to a personal Health Savings Account (HSA) with the financial institution of your choice. An HSA is a portable account you own, and unused funds roll over from year to year. Contributions and withdrawals for qualified medical expenses are tax-free. Annual contribution limits are set by the IRS. This plan does not include employer HSA contributions.

2026 ANNUAL HSA FUNDING LIMITS	
	IRS MAXIMUM CONTRIBUTIONS
INDIVIDUAL	$4,400
FAMILY	$8,750
CATCH-UP CONTRIBUTION (AGES 55+)	$1,000

Dental Benefits

Ameritas

Associated Terminals/Turn Services offers affordable dental plan options for routine care and beyond. Coverage is available from Ameritas, our dental partner for 2026!

DENTAL

WEEKLY (48) CONTRIBUTIONS	
EMPLOYEE ONLY	$2.96
EMPLOYEE/SPOUSE	$8.88
EMPLOYEE/CHILDREN	$12.19
FAMILY	$19.08
ANNUAL DEDUCTIBLE	
INDIVIDUAL	$50 per person
ANNUAL MAXIMUM	
PER PERSON	$2,000 per person
COVERED SERVICES	
PREVENTIVE SERVICES (oral exams/cleanings)	100% covered
BASIC SERVICES	80% covered
MAJOR SERVICES	50% covered
ORTHODONTICS Children under 19 only	50% covered
ORTHODONTIC LIFETIME MAXIMUM	$1,500 per child

Vision Benefits

Ameritas

Associated Terminals/Turn Services offers a comprehensive vision benefit provided by Ameritas, our vision partner for 2026! Ameritas uses the VSP network.

VISION

WEEKLY (48) CONTRIBUTIONS			
EMPLOYEE ONLY	$1.23		
EMPLOYEE/ SPOUSE	$2.55		
EMPLOYEE/ CHILDREN	$2.14		
FAMILY	$3.36		
	FREQUENCY	IN-NETWORK MEMBER COST	OUT-OF-NETWORK
EXAMS			
COPAY	1 per 12 months	$10 copay	Up to $45
LENSES			
SINGLE VISION	1 per 12 months	$25 copay	Up to $30
BIFOCAL		$25 copay	Up to $50
TRIFOCAL		$25 copay	Up to $65
LENTICULAR		$25 copay	Up to $100
CONTACTS (IN LIEU OF LENSES AND FRAMES)			
FITTING AND EVALUATION	1 per 12 months	Member cost up to $60	» Up to $105 (Elective); » Up to $210 (Medically Necessary)
ELECTIVE		Up to $130	
MEDICALLY NECESSARY		Covered in full	
FRAMES			
COPAY	1 per 12 months	$25 copay	Up to $70
ALLOWANCE		$130 allowance	
OTHER SERVICES			
LASER VISIONCARE	Once per eye per lifetime	VSP offers an average discount of 15% off or 5% off a promotional offer for LASIK Custom LASIK and PRK.	

Supplemental Benefits

Lincoln Financial Group®

Accident Insurance

Associated Terminals/Turn Services offers an Accident policy to you administered by Lincoln Financial. In the event of a covered accident, the plan pays cash benefits fast to help with the costs associated with out-of-pocket expenses and bills — expenses medical plans may not cover. Please refer to Employee Navigator to review rates for yourself and any covered dependents.

	ACCIDENT
EMERGENCY ROOM	$250
HOSPITAL CONFINEMENT	$1,500 initial 24 hours, then $300
FRACTURES AND DISLOCATIONS	Up to $4,000 based on schedule
FOLLOW UP TREATMENT	$155 for 6 visits per accident
COVERAGE	24 Hour
WELLNESS BENEFIT	$50 once per calendar year

Critical Illness

Associated Terminals/Turn Services offers Critical Illness insurance through Lincoln Financial. This plan can help with treatment costs of covered critical illnesses. With this plan, you receive cash benefits directly giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses. Please refer to Employee Navigator for your age-specific rates.

	CRITICAL ILLNESS
LUMP SUM BENEFIT	$10,000, $20,000, or $30,000 Children auto enrolled at 50% Spouse (if elected) up to 100%
ILLNESSES COVERED	Invasive Cancer, Heart Attack, Stroke, Organ Transplant, Renal Failure
PAYS PER ILLNESS	3 months between dates of diagnosis
PAYS ON SAME ILLNESS	6 months, treatment free
WELLNESS BENEFIT	$50 once per calendar year

Hospital Indemnity

Associated Terminals/Turn Services offers a Hospital Indemnity plan through Lincoln Financial. This benefit provides cash benefits paid directly to you if you or your covered dependents are admitted into the hospital. There is a lump sum benefit of $1,000 payable upon admission. If you are in the hospital longer than 1 day, the plan will pay a daily benefit of $200 for up to 30 days. These benefits double if you are admitted into Intensive Care. Please refer to Employee Navigator to review rates for yourself and any covered dependents.

	HOSPITAL INDEMNITY
PRE-EXISTING CONDITION LIMITATION	None
HOSPITAL ADMISSION	$1,000
HOSPITAL CONFINEMENT	$200 for 30 days
ICU ADMISSION	$2,000
ICU CONFINEMENT	$400 for 30 days
NICU ADMISSION	25% greater than ICU Admission
NICU CONFINEMENT	25% greater than ICU Confinement
WELLNESS BENEFIT	$50 once per calendar year

401k

Associated Terminals/Turn Services offers both 401(k) and Roth 401(k) options to help you save for the future.

Traditional 401(k) contributions are made on a pre-tax basis, reducing your taxable income today. Roth contributions are made after taxes, allowing for tax-free withdrawals in the future if eligibility requirements are met.

The minimum requirements for participating in the plan are that you must be at least 18 years old and have completed six months of service with the company. Upon becoming eligible, you will automatically be enrolled at a 3% contribution rate. You may contribute anywhere from 1% to 100% of your paycheck to a traditional 401(k), a Roth account, or a combination of both. Contribution rates can be changed at any time through your Lincoln Financial account.

The company encourages your savings by providing a 50% match on the first 6% of pay that you contribute. This match is in addition to your own contributions. For example, if you contribute 4% of your pay, the company will contribute 2%, resulting in a total of 6% contributed to your 401(k) account.

Please note that changes to your 401(k) or Roth contributions cannot be made through UKG Pro. All updates must be completed directly through your Lincoln Financial account and can be done at any time during the year.

Survivor Benefits

Basic Employee Life and Accidental Death and Dismemberment (AD&D) Insurance

Associated Terminals/Turn Services provides its employees with Basic Life Insurance and Accidental Death (AD&D) at no cost to you. The coverage amount is $50,000 for yourself and $15,000 for your eligible dependents ($500 benefit for child under 6 months). Your dependent children are covered until age 21 (up to 26 if unmarried and a full-time student).

There is a benefit reduction schedule which will reduce the benefit at the following ages:

- To 65% at age 65
- Additional 25% of original amount at age 70
- Additional 20% of original amount at age 75

Voluntary Life and AD&D Insurance

In addition to Basic Life, Associated Terminals/Turn Services allows you to purchase supplemental life insurance. Employees: You can purchase coverage on yourself in $10,000 increments. The minimum coverage amount is $10,000, and the maximum coverage amount is 5X your annual salary, up to $500,000. Your spouse is eligible for coverage in increments of $10,000, up to 100% of the employee elections or $500,000. Your dependent children are eligible for $10,000 each. ($1,000 benefit for child under 6 months).

Guaranteed Issue Amounts for New Hires:

- Employee - $140,000
- Spouse - $40,000
- Children - $10,000

Age Reductions: At age 75, your benefit will reduce to 60% of your original election amount. At age 80, your benefit will reduce an additional 25% of your original election amount. At age 85, your benefit will reduce an additional 7% of your original election amount. Your spouse's coverage will terminate when you reach age 70.

Income Protection

Associated Terminals/Turn Services offers disability benefits through Lincoln Financial. If you have an off the job accident or an illness that prevents you from being able to work for an extended period of time, this benefit will replace a percentage of your salary (60%, up to $7,500 per month). You must be out of work for 90 days. You must be enrolled in the Long Term Disability plan to be eligible for Short Term Disability. Rates are based on individual salary.

How to Enroll in Benefits

Your benefit elections must be made online through Employee Navigator or by phone with a Benefits Counselor (see Step 2 or 3 on the Employee Benefits Homepage).

1. The week after your hire date, you will receive an email from Employee Navigator containing a registration link. After registering, you can log in to the benefits website to begin electing your benefits.
2. Begin Enrollment. Open your Enrollment Event on your Employee Navigator home page.
3. Make Elections. Use the tools within the site to help you make elections. Make sure you review your elections at the end of the session and click Submit. Once you see the green check mark, you have successfully submitted your elections.