

20 BENEFITS IN 26 FULL BLOOM



| benefit guide



WILBUR-ELLIS

TOTAL REWARDS PHILOSOPHY



FINANCIAL



HEALTH



CULTURE



PURPOSE



CAREER

WHAT'S INSIDE

- 3 Getting Started
- 3 Eligibility
- 3 Making Changes
- 4 Medical Coverage
- 5 Prescription Drug Coverage
- 5 Additional Medical Programs
- 6 Health Savings Account (HSA)
- 7 Dental Coverage
- 7 Vision Coverage
- 8 Wellvolution
- 8 Employee Assistance Program (EAP)
- 9 Flexible Spending Accounts (FSAs)
- 10 Retirement Plans
- 11 Life & AD&D Insurance
- 12 Disability Insurance
- 13 Voluntary Benefits
- 14 Costs for Coverage
- 16 Your Benefit Contacts

IMPORTANT MEDICARE INFORMATION

If you and/or your dependents have Medicare, or will be eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please visit the *Benefits Contacts* page on myWEBenefits.com for more details.

YOUR WILBUR-ELLIS BENEFITS AWAIT!

We've created this guide to help you and your family learn about the benefits available to you, as part of the team at Wilbur-Ellis. Our programs are designed to support your health, wellness, and financial security, giving you resources to succeed both at work and at home.

Take a few minutes to review the information inside so you can make the best benefit selections for the year ahead.

Thank you for being an important part of Wilbur-Ellis.

This guide provides an overview of the benefits program. It is not intended to be a complete description of the benefits or official summary plan descriptions for these programs. If there is a conflict between this guide and the official plan documents, the plan documents will govern. Wilbur-Ellis reserves the right to modify or terminate any of the described benefits at any time and for any reason. The descriptions of these benefits are not a guarantee of current or future employment or benefits. For information about the specific plans available to you, please contact Human Resources.

GETTING STARTED

ELIGIBILITY

If you're a full-time U.S. employee working 30 hours or more per week, you and your eligible dependents may enroll in benefits. Coverage will begin on the first day of the month, following your date of hire.

Eligible dependents include:

- Your legal spouse or domestic partner
- Your children up to age 26
- Your children of any age, if incapable of self-support due to a mental or physical disability

Note: Temporary and contract employees are not eligible for benefits.

MAKING CHANGES

The choices you make when you first become eligible for benefits are in effect for the remainder of the plan year. Once you are enrolled, you must wait until the next Open Enrollment period to change your benefits or add/remove coverage for dependents, unless you have a qualified life event (QLE), as defined by the IRS.

Examples include, but are not limited to:

- Marriage, divorce, legal separation, or dissolution of domestic partnership
- Birth or adoption of a child
- Change in your work status that affects your benefits
- Change in eligibility for Medicaid or Medicare

For more detailed information on QLEs, please refer to the *Eligibility & Making Changes* page on myWEBenefits.com.

Note: You have **30 days** from the date of the life event to make changes to your coverage. Once you exceed the 30 day limit, you cannot make any changes. There are no exceptions.



DOMESTIC PARTNER COVERAGE

To enroll your domestic partner and/or their children in your plan(s), you must complete a Declaration of Domestic Partnership affidavit and return it to the benefits department.

The IRS considers the employer-paid portion of your domestic partner's health coverage to be a taxable benefit that must be included in your gross income. This means the amount that you and Wilbur-Ellis pay towards your domestic partner's benefit premiums will appear as taxable (imputed) income on your paycheck.

HOW TO ENROLL & MAKE CHANGES

Enroll Online:

Enroll through [WorkDay](https://www.workday.com). Have questions? Email askpnc@wilburellis.com.

Qualified Life Events:

To make changes to your benefits, Click the *Benefits and Pay* app in [WorkDay](https://www.workday.com). More information on QLEs can be found on myWEBenefits.com.





MEDICAL COVERAGE

We are proud to offer you a choice of three medical plans through Blue Shield of California (BSCA), designed to give you and your family the freedom to get care that best meets your needs, at an affordable price. See below for more information on the two HSA plans (“Yellow” and “Black”) and the traditional PPO plan.

HSA PLANS (HEALTH SAVINGS ACCOUNT) (HEALTH SAVINGS ACCOUNT-ELIGIBLE)

Both HSA plans offer great health coverage with the freedom to visit in-network or out-of-network providers. With both plans, you may be eligible to enroll in a Health Savings Account (HSA), which gives you the opportunity to pay for certain medical expenses with tax-free money. However, these plans require you to satisfy a higher deductible before the plan will begin paying toward your medical services.

PPO PLAN (PREFERRED PROVIDER ORGANIZATION)

The PPO plan offers the flexibility to choose an in-network or out-of-network provider each time you need care, with a lower deductible than the HSA plans, and predictable, low copays for some services. You will save money when you visit in-network providers.

MEDICAL PLAN COMPARISON

Plan Features	HSA Yellow	HSA Black	PPO
	In-Network	In-Network	In-Network
Wilbur-Ellis Annual HSA Contribution Individual/Family	\$1,000 / \$2,000*	\$400 / \$800*	N/A
You pay (after deductible):			
Annual Deductible Individual/Family	\$2,000 / \$4,000 (non-embedded)**	\$4,000 / \$8,000 (embedded)	\$750 / \$1,500 (embedded)
Annual Out-of-Pocket Maximum Individual/Family	\$5,000 / \$10,000	\$5,000 / \$10,000	\$3,500 / \$7,000
Preventive Care	Covered in full***	Covered in full***	Covered in full***
Primary Care	20%	20%	\$25***
Specialist	20%	20%	\$40***
Urgent Care	20%	20%	\$25***
Emergency Room	20%	20%	\$200 copay, then 20%
Inpatient/Outpatient Hospital	20%	20%	20%
Outpatient Mental Health	20%	20%	\$25***

*Employer contributions are funded quarterly. You must be enrolled in the Health Savings Account (HSA) on or prior to the first day of the quarter to receive that quarter's contribution.

Note: For 2026 your HSA funding is tied to your health. Complete a Health Risk Assessment with BSCA by May 31, 2026, and confirm your tobacco-free status (or enroll in a tobacco cessation program) during Open Enrollment to continue receiving the same quarterly contributions as in 2025.

**Non-embedded deductible: The full family deductible must be met (by one or multiple members) before the plan starts paying coinsurance. The out-of-pocket maximum applies to the family as a whole, not individuals.

***Deductible waived.



FIND A PROVIDER

Visit blueshieldca.com or download the [Blue Shield of California mobile app](#).

CARE ON THE GO

Visit the Teladoc site at teladoc.com to get care from anywhere.



PRESCRIPTION DRUG COVERAGE

Plan Features	HSA Yellow	HSA Black	PPO
	In-Network	In-Network	In-Network
	You pay (after deductible):		You pay (deductible waived):
Retail (Up to a 30-day supply)			
Tier 1	\$10	\$10	\$10
Tier 2	\$40	\$40	\$40
Tier 3	\$80	\$80	\$80
Tier 4	20% up to \$200	20% up to \$200	20% up to \$200
Mail Order (Up to a 90-day supply)			
Tier 1	\$20	\$20	\$20
Tier 2	\$80	\$80	\$80
Tier 3	\$160	\$160	\$160
Tier 4	20% up to \$400	20% up to \$400	20% up to \$400

SHIELD CONCIERGE SERVICES

Get help navigating the healthcare system through BSCA Concierge Services. This service can help you:

- Receive health counseling, education, and support in accessing care.
- Find the best doctor, dentist, or eye care professional in your area to meet your healthcare needs.
- Save money on medical care with price comparisons before receiving care.
- Pay less for prescriptions by exploring lower cost options.
- Review your medical bills to make sure you're not being overcharged.

Call Shield Concierge at **888-279-8012** (5:00am – 7:00pm PT, Monday – Friday).

MAVEN MATERNITY SERVICES

Maven provides 24/7 access to virtual care for family planning, prenatal, postpartum, the transition back to work after parental leave, and (peri)menopause, including:

- On-Demand Virtual Appointments** with a wide range of healthcare professionals.
- Dedicated Care Advocates** who can help you find appropriate care, navigate your health benefits, locate in-network providers, and offer guidance.
- Expert Resources** like virtual classes, informative articles, and community forums.

READY TO EXPAND YOUR FAMILY?

Wilbur-Ellis offers a \$15,000 lifetime reimbursement benefit through Maven Maternity Services to support employees and their families on the path to parenthood. This benefit can be used for eligible expenses related to surrogacy, adoption, and fertility treatments* in any combination, with a total lifetime cap of \$15,000 across all family planning categories.

- Fertility treatments*:** Medications, egg/sperm retrieval, IVF, and related procedures
- Adoption expenses:** Agency fees, legal fees, and court costs
- Surrogacy expenses:** Agency, medical, and legal costs

*Fertility treatment is only available to employees and dependents enrolled in a BSCA medical plan.



VISIT THE WILBUR-ELLIS BENEFIT SITE

For more details on your fertility and maternity benefits and easy access to your medical plan documents, visit myWEBenefits.com or scan the QR code!



HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the HSA Yellow or HSA Black plans, you are eligible to open an HSA, administered by WEX. An HSA can help you pay for eligible health care expenses such as medical, dental, vision, and prescription drugs.

Here are a few great reasons to open an HSA:

ELIGIBILITY REQUIREMENTS:

- You must be enrolled in the HSA Yellow or HSA Black plan.
- You cannot be covered under another non-qualified health plan, including your spouse's Health Care Flexible Spending Account.
- You cannot be enrolled in Medicare or Tricare.
- You cannot be claimed as a dependent on someone else's tax return.

- **Wilbur-Ellis contributes FREE \$\$\$ to your HSA!** The Yellow HSA and Black HSA plans receive different contributions, so plan accordingly. **Note:** In order to receive Q3 and Q4 contributions, you must be enrolled in the HSA and complete two wellness activities by May 31, 2026.
- **You can set aside pre-tax money** from your paycheck to help pay for additional out-of-pocket health care expenses.
- **HSAs give you triple tax advantages:**
 - » Your contributions to the HSA are not taxed.*
 - » Payment of qualified expenses is tax-free.
 - » Earnings are tax-free.*
- **The HSA is an individual account you own!** The entire balance is yours to keep. If you leave the company, the account goes with you.
- **You can make changes to your HSA contributions at any time, and all unused funds roll over** to the next plan year.
- **You have the freedom to control your healthcare spending and savings** to grow your account for future qualified medical expenses, even into retirement.

Important: Complete a Health Risk Assessment with BSCA by May 31, 2026, and confirm your tobacco-free status (or enroll in a tobacco cessation program) to continue receiving the same quarterly contributions as in 2025.

HOW MUCH CAN I CONTRIBUTE?

You can change how much you contribute throughout the year, but your contributions combined with the Wilbur-Ellis contribution cannot exceed the annual IRS maximums shown below:

HSA YELLOW

Coverage Type	Wilbur-Ellis Contribution**	Maximum Employee Contribution	IRS Maximum Contribution	Age 55+ Contribution
Individual	\$1,000	\$3,400	\$4,400	Additional \$1,000
Family	\$2,000	\$6,750	\$8,750	

HSA BLACK

Coverage Type	Wilbur-Ellis Contribution**	Maximum Employee Contribution	IRS Maximum Contribution	Age 55+ Contribution
Individual	\$400	\$4,000	\$4,400	Additional \$1,000
Family	\$800	\$7,950	\$8,750	

*State taxes may still apply in CA, NH, NJ and TN. For detailed tax implications of an HSA, please contact your professional tax advisor.

**Individuals hired after the first of the year will receive a pro-rated employer contribution amount, based on the quarter in which they have been hired.



DENTAL COVERAGE

Our PPO dental plan offers you the freedom and flexibility to choose any licensed dentist both in- and out-of-network. If you visit a non-preferred provider, you may pay more out of pocket. Find a network provider any time at deltadentalins.com.

Plan Features	Delta Dental PPO Plan	
	In-Network	Out-of-Network
Calendar Year Benefit Maximum	\$2,000	
Orthodontia Annual Maximum	\$1,000	
	You pay (after deductible):	
Calendar Year Deductible* Individual/Family	\$50 / \$150	
Diagnostic & Preventive Services* (e.g., x-rays, cleanings, exams)	Covered in full	Covered in full
Basic & Restorative Services (e.g., fillings, extractions, root canals)	20%	20%
Major Services (e.g., dentures, crowns, bridges)	50%	50%
Orthodontia (adults and dependent children)	50%	50%

*Preventive and diagnostic care will not impact the benefit maximum for the plan year. See the benefit summaries online at myWEBenefits.com for detailed information.



VISION COVERAGE

Wilbur-Ellis has teamed up with VSP to offer you a vision plan that covers routine eye exams, frames, and lenses or contacts. You can choose to visit any provider; however, you will save money when you visit an in-network provider. Find an in-network provider at vsp.com.

Plan Features	VSP Vision Plan	
	In-Network	Out-of-Network
	You pay:	Plan reimburses you:
Exam every 12 months	\$0	Up to \$50
Frames every 24 months	Amount over \$200 allowance	Up to \$70
Lenses every 12 months		
Single Vision	\$20	Up to \$50
Bifocal	\$20	Up to \$75
Trifocal	\$20	Up to \$100
Standard Progressive	\$0	Up to \$75
Contact Lenses every 12 months (in lieu of lenses and frames)	Amount over \$150 allowance	Up to \$105

See the benefit summaries online at myWEBenefits.com for detailed information.

EXTRA VISION SAVINGS AND DISCOUNTS

Your VSP plan provides more than just coverage for frames and lenses. Get additional savings on frames, extra pairs of glasses, hearing aids, retinal screenings, and laser vision correction. For more information, visit the *Vision Coverage* page on myWEBenefits.com.

WELLNESS

WELLVOLUTION

At Wilbur-Ellis, we want to make reaching your wellness goals easy and attainable. We are pleased to offer a digital wellness platform designed to support your efforts in developing and maintaining a healthy lifestyle, helping you achieve your desired results. This benefit is available to all employees enrolled in a Wilbur-Ellis medical plan.

Our wellness program can help you:

- Lose weight
- Reduce stress
- Manage diabetes
- Quit tobacco
- Lead a healthier life
- And more!



Take an active role in your health and improve your quality of life by participating in the Wellvolution program throughout the year. Get started at any time by visiting wellvolution.com or by scanning the QR code.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Whether you need a helping hand or just want to talk, the EAP offers support services to you for no cost. This confidential program is available to you and your family members to help with challenges including grief, stress, marital or family issues, and more.

Your EAP gives you access to:

- Confidential counseling for up to five sessions per person, per issue, per year.
- Counseling is available over the phone, on video, through text, or chat.
- Up to two 30-minute phone consultations with a certified financial specialist.
- Free 30-minute consultations with a qualified attorney, and a 25% discount off their services.
- A resource library filled with articles, toolkits, webinars, assessments, videos, and much more.

Contact the EAP anytime, day or night, by calling **800-523-5668** or by visiting member.magellanhealthcare.com.



DETAILS ON THE BENEFIT SITE

For more details on your wellness benefits, visit myWEBenefits.com or scan the QR code!

OTHER VALUABLE BENEFITS

FLEXIBLE SPENDING ACCOUNTS (FSAs)

FSAs allow you to set aside pre-tax dollars to pay for eligible health and dependent care expenses. Each year, you must elect the annual amount you want to contribute to your account(s). Your contributions will be deducted pre-tax from your paycheck which can help reduce your taxable income. There are three different kinds of FSAs.

HEALTH CARE FSA

The Health Care FSA reimburses you for eligible health care expenses that you, your spouse, and your children incur during the plan year. When you pay for eligible out-of-pocket expenses, you can use your WEX debit card or submit documentation for reimbursement. **HSA participants cannot enroll in the Health Care FSA.**

LIMITED PURPOSE FSA

The Limited Purpose FSA can only be used for eligible dental and vision expenses. This account works in combination with an HSA to help you save more money. **You must be enrolled in the HSA Yellow or HSA Black medical plans to be eligible for a Limited Purpose FSA.**

DEPENDENT CARE FSA

The Dependent Care FSA lets you use pre-tax dollars to pay eligible daycare expenses for children 12 and under, or elder dependents who are unable to care for themselves. Care can be provided through live-in care, babysitters, or licensed daycare centers. **All Wilbur-Ellis employees with dependents who have daycare needs are eligible to enroll in the Dependent Care FSA.**

	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Annual Limit	\$3,400	\$3,400	\$7,500
Eligible Expenses	Health care expenses, such as deductibles, copays, and prescriptions	Dental and vision expenses only	Dependent care, such as daycare, preschool, and elder care
Funds Available Date	Full annual election available upon benefits effective date	Full annual election available upon benefits effective date	You can be reimbursed up to the amount available in your account
Payment or Reimbursement Options	Debit card or reimbursement	Debit card or reimbursement	Reimbursement
Deadline to Receive Services	12/31/26	12/31/26	12/31/26
Deadline to Submit for Reimbursement	3/31/27	3/31/27	3/31/27

RULES TO KEEP IN MIND

FSAs offer significant tax advantages, but are subject to IRS regulations:

- FSAs have a strict "Use-It or Lose-It" rule. Any funds remaining after December 31 will be forfeited.
- Once you enroll in the FSA, you can only change your contribution amount if you experience a qualified life event.
- Each account functions separately. You cannot transfer funds from one FSA to another.
- You cannot have an HSA and an Health Care FSA at the same time.



RETIREMENT PLANS

The Wilbur-Ellis 401(k) Plan, administered by Fidelity, offers a retirement savings vehicle with various investment options. You can get the company contribution match to help grow your retirement savings.

HELPFUL TIPS ON SAVING FOR RETIREMENT

- Start saving as soon as possible to grow your retirement account.
- Begin with small contributions, if necessary, and increase over time.
- Make setting aside money for retirement a habit.
- Understand investment returns may fluctuate.
- Let it sit. Avoid penalties by leaving funds in your 401(k) until retirement.
- You can roll over your retirement account from previous employers.

For more information or to access your account, visit [401k.com](https://www.401k.com) or call **800-835-5095**.

ELIGIBILITY

You are eligible to participate in the 401(k) plan on the first of the month following 30 days of employment. You are **automatically enrolled** in the 401(k) plan at **3%** of your pre-tax salary, but you may elect to contribute up to 75% of your pay to a pre-tax (Traditional) or after-tax (Roth) account, or a combination of both, through automatic payroll deductions. Wilbur-Ellis increases your contribution amount each year by 1% until you reach 10%, or elect otherwise. You may adjust your contribution amount at any time at [401k.com](https://www.401k.com). Your funds will be invested in one of our Vanguard Target Date funds.

NON-ELECTIVE CONTRIBUTIONS AND PENSION FUNDS

NON-ELECTIVE CONTRIBUTIONS

If you were hired after July 1, 2022, or elected to opt out of the Pension Plan, you will receive a non-elective contribution of 4% of your annual salary into your 401(k) account each year, regardless of how much you choose to contribute. This is in addition to the 3% company match you may receive by contributing 6% of your salary.

PENSION FUNDS

If you were hired **before July 1, 2022** and elected to stay in the Pension plan, you are a participant in the Pension Plan. You will receive a monthly pension when you retire at or reach age 65. You may begin collecting your pension as early as 55 if you have reached ten years of vesting service. You do not need to make any contributions to the pension to participate. To view an estimate of your pension benefits, visit [hrmecca.com/wilburellis](https://www.hrmecca.com/wilburellis).

Years of Service	Percentage Vested
<1	0%
1	20%
2	40%
3	60%
4	80%
5+	100%

401(K) CONTRIBUTIONS

Your personal contributions are deposited pre-tax into your account through convenient payroll deductions. All funds you contribute to your plan are immediately vested. This means your funds are 100% yours, always.

In addition to your own contributions, Wilbur-Ellis makes a discretionary match of 50% of the first 6% of your eligible pay. The Wilbur-Ellis contributions are vested according to a schedule. This means you own more of the company's contribution for each year you are enrolled. You become fully vested (i.e., you will own 100% of the employer-provided funds in the plan) after five years.

A NOTE ABOUT BENEFICIARIES

It's important to visit [401k.com](https://www.401k.com) to select your beneficiaries and keep them updated to reflect your wishes.



LIFE & AD&D INSURANCE

Life, Accidental Death and Dismemberment (AD&D), and Disability insurance provides financial security to you and your family if you become seriously injured or pass away.

NEW for 2026: Our Life and AD&D coverage is moving from Unum to Sun Life to ensure you continue to have strong, reliable protection when you need it most.

BASIC LIFE AND AD&D

Providing economic security for your family if you pass away, become disabled, or experience an injury or illness is a major consideration in personal financial planning. As an employee, you automatically receive Basic Life and AD&D coverage equal to your base salary, up to a maximum of \$500,000. This coverage is provided at no cost to you.

You may choose anyone to be the beneficiary of your Life and AD&D policy in the event of your death or serious injury. Review your beneficiary choices periodically to ensure they reflect your current wishes. You may change your beneficiary anytime in **WorkDay**, or by contacting the benefits team at askpnc@wilburellis.com.

Note: This benefit reduces when you turn 70, and again at age 75.

SUPPLEMENTAL LIFE AND AD&D

SUPPLEMENTAL LIFE

Supplemental Life offers additional coverage at discounted rates. This year, all levels of coverage can be increased without Evidence of Insurability (EOI) during the annual Open Enrollment period. The chart describes the amounts of coverage you can buy for yourself, your spouse, and your child(ren).

Benefit Features	Supplemental Life Options		
	Employee	Spouse	Dependent Child(ren) (up to age 26)
Coverage Levels	1x, 2x, 3x, or 4x your annual earnings	\$5,000 increments	<6 months: \$1,000
Maximum	\$1,300,000*	\$125,000 (cannot exceed employee coverage)	>6 months: \$5,000, \$12,500, or \$25,000
Guaranteed Issue Amount	Up to 4x your annual earnings or the maximum, whichever is lower	\$125,000	(cannot exceed employee coverage)
Guaranteed Issue Period	During 2026 Open Enrollment (November 3 – 14, 2025) or within 30 days of hire		

*Includes Basic Life amount.

Note: This benefit reduces when you turn 70, and again at age 75.

SUPPLEMENTAL AD&D

Supplemental AD&D insurance may be purchased for yourself at 1x, 2x, 3x, or 4x your annual earnings up to a maximum of \$1,300,000, inclusive of your Basic AD&D coverage amount. This coverage is not available to your spouse or other dependents.



ONLY FOR 2026: ENROLL OR INCREASE SUPPLEMENTAL LIFE WITHOUT EOI

Your current Voluntary Life Insurance will automatically continue in 2026 with our new carrier, Sun Life. You do not need to re-enroll. You are eligible to elect coverage or increase your current amount without Evidence of Insurability or additional medical questions.

RATES ARE DECREASING IN 2026!

View the updated—lower!—rates for Life, AD&D, STD, and LTD anytime at myWEBenefits.com or by scanning the QR code.



DISABILITY INSURANCE

Our Disability coverage is moving from Unum to Sun Life to ensure you continue to have dependable income protection if an illness or injury keeps you from working.

SHORT-TERM DISABILITY (STD)

The STD coverage provides income replacement if you are sick or injured and need time off work to recover. The STD plan provides 60% of your weekly salary, to a maximum of \$2,300 per week for up to 180 days of a disability. Benefits begin on the 14th day you miss work due to an accident or illness. Wilbur-Ellis covers the cost of this benefit for you.

Note: STD benefits may be offset by benefits you receive from the state-mandated disability plans in California, Connecticut, Colorado, Delaware, Maine, Massachusetts, Minnesota, New Jersey, New York, Oregon, Rhode Island, Washington, or the District of Columbia.

LONG-TERM DISABILITY (LTD)

LTD coverage is important because anyone at any age may become injured or ill for an extended duration. LTD protects you from loss of income in the event you are unable to work due to an illness, injury, or accident for a period that exceeds the STD benefit. You are automatically covered under the LTD plan at no cost to you.

LTD coverage will replace 60% of your base salary to a monthly maximum of \$10,000 if you are disabled for more than 180 days and cannot work.

Note: LTD benefits are offset by other sources of income, such as Social Security and workers' compensation.

VOLUNTARY BENEFITS

Enhance your benefits coverage by electing voluntary benefits, through Unum. These plans provide a lump sum payment which you can use however you want—to pay for out-of-pocket costs related to an accident, critical illness, hospital stay, or even day-to-day living expenses. You are responsible for the cost of coverage and the premiums are conveniently deducted straight from your paycheck.

ACCIDENT INSURANCE

Accidents can happen at any time. Eligible employees can buy Accident insurance to help pay for expenses related to unexpected accidents and injuries. The benefit amount is determined by the injury and medical care received and is paid directly to you. Coverage includes:

- 24-hour coverage, meaning your coverage applies regardless of where or when the accident happens.
- Emergency room benefit of \$300, urgent care benefit of \$250.

CRITICAL ILLNESS INSURANCE

Are you protected if you experience a critical illness? You can buy Critical Illness insurance to help pay for expenses related to the diagnosis of a critical illness, such as a heart attack, coma, kidney failure, or cancer. The benefit payout is determined by the type of illness incurred and is paid in a lump sum amount.

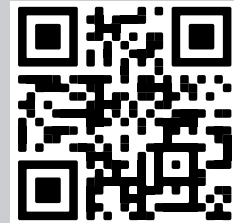
HOSPITAL INDEMNITY INSURANCE

An unexpected hospital stay can be expensive, even with medical insurance. As an eligible employee, you can buy Hospital Indemnity insurance to help pay for expenses and bills related to being admitted or confined in a hospital, including for mental health or substance use treatment. Benefits are paid directly to you and the funds can be used as you see fit.

For more information, or to enroll in these plans, email askpnc@wilburellis.com.

PET INSURANCE

Pet insurance, through MetLife, provides flexible plans that fit your budget, including optional wellness coverage. You can cover up to three pets under a single policy, and receive credit for any previous coverage in the case of pre-existing conditions. Our Healthy Pet Incentive rewards you with a \$50 deductible credit for every year you have no claims. With 24/7 access to live veterinary support, no breed exclusions, and no upper age limits, you can rest easy knowing your pets are well protected. Convenient direct billing makes managing your policy hassle-free. Give your pets the care they deserve with a plan tailored to their needs—and yours! Get started at quote.metlifepetinsurance.com/pet.



THERE'S MORE ON THE SITE!

Visit myWEBenefits.com or scan the QR code to learn more about your employee perks, additional benefits, time off, leave of absence, and more!



COST AND CONTACTS

COSTS FOR COVERAGE

Wilbur-Ellis pays the majority of the medical, dental, and vision premiums for you and your dependents; however, your contributions are also necessary to meet the full cost of coverage.

Note: Rates listed are monthly, but your premiums will be deducted weekly or bi-weekly, depending on your pay schedule.

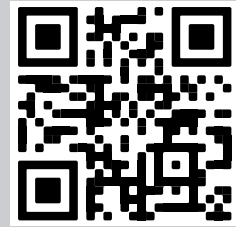
MEDICAL MONTHLY RATES

	Enrollment Tier	Total Premium	Wilbur-Ellis Pays	You Pay
HSA Yellow (\$2,000/\$4,000 deductible)	Employee Only	\$794.73	\$638.73	\$156.00
	Employee + Spouse	\$1,740.48	\$1,399.48	\$341.00
	Employee + Child(ren)	\$1,430.54	\$1,149.54	\$281.00
	Employee + Family	\$2,463.68	\$1,980.68	\$483.00
HSA Black (\$4,000/\$8,000 deductible)	Employee Only	\$765.04	\$672.04	\$93.00
	Employee + Spouse	\$1,675.44	\$1,470.44	\$205.00
	Employee + Child(ren)	\$1,377.07	\$1,209.07	\$168.00
	Employee + Family	\$2,371.61	\$2,081.61	\$290.00
PPO (\$750/\$1,500 deductible)	Employee Only	\$894.08	\$574.08	\$320.00
	Employee + Spouse	\$1,958.03	\$1,237.03	\$721.00
	Employee + Child(ren)	\$1,609.35	\$1,017.35	\$592.00
	Employee + Family	\$2,771.65	\$1,752.65	\$1,019.00



DENTAL AND VISION MONTHLY RATES

	Enrollment Tier	Total Premium	Wilbur-Ellis Pays	You Pay
Dental	Employee Only	\$49.24	\$34.47	\$14.77
	Employee + Spouse	\$97.91	\$68.53	\$29.38
	Employee + Child(ren)	\$79.88	\$55.91	\$23.97
	Employee + Family	\$135.85	\$95.10	\$40.75
	Enrollment Tier	Total Premium	Wilbur-Ellis Pays	You Pay
Vision	Employee Only	\$8.60	\$4.30	\$4.30
	Employee + Spouse	\$13.87	\$6.93	\$6.94
	Employee + Child(ren)	\$14.17	\$7.09	\$7.08
	Employee + Family	\$23.39	\$11.69	\$11.70



LOOKING FOR MORE RATES?

Rates for Life, AD&D, STD, LTD, and voluntary benefits can be found online anytime at myWEBenefits.com or by scanning the QR code.

YOUR BENEFIT CONTACTS

Coverage/Service	Carrier	Plan Number	Phone	Website/Email
Concierge Services	Blue Shield of CA	W0067304	800-393-6130	-
Medical	Blue Shield of CA	W0067304	888-279-8012	blueshieldca.com
Telemedicine	Teladoc	-	-	teladoc.com
Health Savings Account (HSA)	WEX	-	844-561-1337	benefitslogin.wexhealth.com
Dental	Delta Dental	02692	888-335-8227	deltadentalins.com
Vision	VSP	12057305	800-877-7195	vsp.com
Wellvolution	Blue Shield of CA	W0067304	-	wellvolution.com
Employee Assistance Program (EAP)	Magellan Health	-	800-523-5668	member.magellanhealthcare.com
Flexible Spending Account (FSA)	WEX	-	866-451-3399	benefitslogin.wexhealth.com
Life, AD&D & Disability	Sun Life	-	888-444-0239	sunlife.com/account
401(k)	Fidelity	26032	800-421-3844	401k.com
Voluntary Benefits	Unum	Accident: 475116 Hospital 475118 Critical Illness: 475117	800-635-5597	unum.com
Pet Insurance	MetLife	-	800-438-6388	metlife.com/getpetquote
Benefits Team	Wilbur-Ellis	-	-	askpnc@wilburellis.com

This communication highlights some of your Wilbur-Ellis benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. Wilbur-Ellis reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.

©2025 Communication Partners, Inc. www.commpart.com

