

**Open Enrollment is open from  
Monday, October 20 –  
Friday, October 31, 2025**



# 2026 BENEFITS GUIDE





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# Welcome

At BGDC, we understand that our Associates are the foundation of our success. Our goal is to provide comprehensive and competitive benefits to support the needs of our Associates and their family members. This benefit guide is designed to provide you with the information needed to select the benefits that best suit you.

We will be holding a passive enrollment this year, which means if you don't take any action your benefits will roll over into 2026. If you want to elect the FSA you will need to do that as it does not roll over. You must make these changes prior to **October 31, 2025** by calling the Enrollment Call Center. Open enrollment is your annual opportunity to make benefit elections. Outside of this period, you will only be able to make changes if you have a qualifying life event.

## What's New for 2026?

- Telehealth services are now covered at 100% prior to deductible on the High-Deductible Health Plan
- Prescription drug coverage is now through TrueScripts
- Dental, Vision, Life and Disability benefits now with Guardian
- ID Theft coverage now with Norton LifeLock
- Legal coverage now with LegalEASE

Please review this benefit guide in its entirety and reach out to the Human Resources Team with any additional questions.

Thank you,  
Human Resources Team

# Benefit Basics

## Your Benefit Choices

BGDC is pleased to give you the opportunity to select your benefits and enroll in the plans of your choice. We strive to offer you high quality benefits, flexibility, and freedom of choice at affordable costs. A primary strength of the program is the ability to customize a benefit plan to your personal and family needs.

## Important Benefits Plan Information



**Core Benefits:** There are four medical plan options and two dental plan options available to provide you with choice in selecting a plan that best meets the needs of you and your family. Benefits are unbundled – you may enroll in just medical, just dental, or both programs. A BGDC-paid vision plan is available for your vision needs. All options provide out-of-network benefits, but you will best control your expenses by having services rendered with in-network providers. Please note: CBA Associates have a bundled package of either the Enhanced medical, Enhanced dental and vision plan or the High Deductible Health Plan (HDHP) medical, Enhanced dental and vision plan with the HSA employer contribution as described on pages 15-16.



**Preventative care:** This is your annual check-up. When seeing an in-network provider, this care is covered at 100% on all four medical plans. No deductible or copays.



**Prescription drug plan:** When you enroll in any of our medical options, you automatically have prescription coverage as well. When possible, and after discussing it with your healthcare provider, use generic medications that are subject to a fixed copay. Brand name medications are subject to coinsurance.



**Maintenance prescription program:** Optum Rx services help make it easier for you to save on medications and keep track of them. Order a 3-month supply through Optum Rx and you may pay less on medications. You will also receive standard shipping at no cost and save on trips to the pharmacy.

Some benefits in this booklet are provided automatically with no cost to you, while others require Associate contributions. Keep in mind that you are contributing towards your health care with pre-tax dollars. Pre-tax contributions provide additional savings by reducing your taxable income.

Additional information about your benefits package is available from your local Human Resources team.

Benefit	Who Pays	Tax Treatment
Medical and Prescription	BGDC and you	Pre-Tax
Dental	BGDC and you	Pre-Tax
Vision	BGDC	N/A
Basic Life and AD&D	BGDC	N/A
Supplemental Term Life and AD&D	You	After-Tax
Business Travel Accident Insurance	BGDC	N/A
Legal and Identity Theft Protection	You	After-Tax
Short-Term Disability (STD)	BGDC	N/A
Long-Term Disability (LTD)	BGDC	N/A
Health Savings Account (HSA)	BGDC and you	Pre-Tax
Flexible Spending Accounts (FSA)	You	Pre-Tax
Whole Life Insurance	You	After-Tax
Critical Illness Insurance	You	After-Tax
Accident Insurance	You	After-Tax
Hospital Indemnity Plan	You	After-Tax
Auto/Homeowners/Pet Insurance	You	After-Tax
401(k) Retirement Plan	BGDC and you	Tax Deferred
Employee Assistance Program (EAP)	BGDC	N/A
Utopia WellCare	BGDC	N/A
Level2 Specialty Care	BGDC	N/A
Wellworks	BGDC	N/A

## Collective Bargaining Agreement (CBA) Associates:

This booklet outlines the benefits offered to all eligible BGDC Associates. If you are an eligible Associate who is covered by a Collective Bargaining Agreement, please review your CBA and the plan documents and summaries that pertain to your plan, which may include different features and provisions than what is identified and summarized above and in this document.

# Eligibility

## Eligible Associates

You may enroll in the BGDC Associate Benefits Program if you are a full-time Associate working at least 30 hours per week.

As a new hire, unless covered by a Union Collective Bargaining Agreement, benefits will be effective the first day of the month following 30 days of employment.

## Eligible Dependents

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse, domestic partner, and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, step-children, and children obtained through court-appointed legal guardianship, as well as children of same sex domestic partners. Please be aware proof of dependent eligibility may be required.

**Reminder:** Please make sure your dependents enrolled on the plan are eligible. There will be a dependent eligibility audit this year.

## Working Spouse Attestation

All Associates and their covered spouse/domestic partner in our medical plan are required to complete the Working Spouse Attestation form every year. If your spouse/domestic partner is employed and offered medical coverage by their employer, they should enroll in their employer's health plan. If medical coverage is offered through their employer but they would prefer to enroll in BGDC's medical insurance plan, they can do so but you will pay an assessment of \$125 per month, in addition to your contributions.

The spousal surcharge would not apply if your spouse/domestic partner is:

- Currently employed by BGDC
- Not employed
- Eligible for Medicare (but not another employer-sponsored medical plan)
- Not offered/eligible for medical coverage through their employer



## Domestic Partner

If you are insuring a domestic partner, your costs will be on a Before and After-Tax basis under federal tax law. The portion of insurance premium that your employer pays for your coverage is not taxed as income. Federal law treats benefits for spouses, children, and certain dependents the same way. However, a domestic partner is not considered a spouse under federal law. As a result, if you elect to have your domestic partner covered under your plan, you will pay income tax and Social Security payroll tax on the portion of the insurance premium that your employer contributes to insure your domestic partner.

## Qualified Life Events

A qualified life event is a change in your life that may impact your or dependents' eligibility for benefits. Generally, you may only change your benefits during the annual open enrollment period. However, you can change benefit elections during the year if you have a qualified life event. Examples include:

- Change of legal marital status
  - (i.e., marriage, divorce, death of spouse)
- Change in number of dependents
  - (i.e., birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status
  - (i.e., spouse loses job, etc.)



If such a change occurs, you must make the changes to your benefits within 30 days of the event date.

Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact HR to make these changes.

## When Coverage Begins

The effective date for your benefits is January 1, 2026.

All elections are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a qualified life event.



# How to Enroll in Your Benefits

## Making Your Elections Through a Benefits Counselor

To enroll in the programs offered by BGDC, or to make any changes, you can call the Enrollment Call Center Benefits Counselors at **888-260-8082** Monday through Friday from 9am-6pm ET between Monday, October 20<sup>th</sup> through Friday, October 31<sup>st</sup>. You do not need to make an appointment.

They will be able to walk you through all the benefit options you have and answer any questions relating to what the plans cover, what the costs are, and other important features you may need to know about.

If you want to learn more about the High Deductible Health Plan offering that can be paired with a Health Savings Account, which BGDC will contribute to, please call the Enrollment Call Center so they can help you understand the differences in this plan.

## Household Needs Assessment

BGDC is committed to providing a comprehensive and affordable health plan for our associates, but also recognizes that some associates may have more affordable insurance options available to them based on their unique situations but may not fully understand what the best option is for them.

The Enrollment Call Center specializes in education-driven risk management through their proprietary Benefit Resource Genie™ and database to develop custom solutions at the associate household level to ensure the best possible outcome for their situation.

Engaging the Enrollment Call Center is not only a valuable resource for our benefit-eligible associates, but it can also improve BGDC's overall medical spend, which will help keep the plan as affordable as possible going forward.

They will also ask you some questions regarding your household income and other health coverages you may have available. They will be doing this to see if you qualify for any other programs that might be more affordable for you or your family members, including options for alternative funding for expensive medications, based on who you're covering and what your healthcare needs are.



If you want to make any changes to your benefits for 2026, you must contact the Enrollment Call Center by Friday, October 31, 2025.

You can reach them at **888-260-8082** Monday through Friday from 9am-6pm ET from Monday, October 20<sup>th</sup> through Friday, October 31<sup>st</sup>. You do not need to make an appointment.

# Medical



BGDC will be offering four medical plan options in 2026: the Basic PPO Plan, the Standard PPO Plan, the Enhanced PPO Plan, and a High Deductible Health Plan. The coverage will continue to be administered by United Healthcare and includes prescription drug coverage through OptumRx. The network of providers will be the United Healthcare Choice Plus national network.

All four plans give you the choice of going to see any physician or hospital you choose, but you receive the maximum level of benefits if you receive care from in-network providers. While the plans allow you to receive services in- and out-of-network, it remains your responsibility to make sure you are using in-network providers in order to receive the benefits of the plan's in-network benefit schedule. If your out-of-network provider charges more than the "Maximum Allowable Amount", as determined by United Healthcare, you may be subject to balance billing and higher deductibles and out of pocket maximums.

Please refer to the summary plan description for complete plan details. Find an in-network provider and review cost estimates at [myuhc.com](http://myuhc.com).

## Basic PPO Plan

The Basic PPO Plan has the highest out-of-pocket costs, but the lowest Associate premium contribution of the three medical PPO plan options. The Basic Plan has a copay for Primary Care Provider (PCP) office visits, and your preventive care services are covered at 100% when you use an in-network provider. The plan pays 60% in-network and 40% out-of-network after your deductible is met.

## Standard PPO Plan

The Standard PPO Plan is provided at a lower Associate premium contribution than the Enhanced Plan, but total out-of-pocket costs are higher, but lower compared to the Basic Plan. The Standard Plan has a copay for Primary Care Provider (PCP) office visits, and your preventive care services are covered at 100% when you use an in-network provider. The plan pays 70% in-network and 50% out-of-network after your deductible is met.

## Enhanced PPO Plan

The Enhanced PPO Plan has the highest Associate premium contribution, but the lowest out-of-pocket costs compared to the Standard and Basic Plans. The Enhanced Plan has a copay for Primary Care Provider (PCP) office visits, and your preventive care services are covered at 100% when you use an in-network provider. The plan pays 80% in-network and 50% out-of-network after your deductible is met.



## High Deductible Health (HDHP) Plan with HSA

The HDHP Plan has some of the highest deductible and out-of-pocket costs but has the lowest Associate premium contribution of all the medical plan options. On the HDHP Plan your preventive care services are covered at 100% when you use an in-network provider but due to IRS guidelines for having a Health Savings Account (HSA), all other services including prescription drugs will not be paid by the plan until the deductible is met. The plan will pay 80% in-network and 60% out-of-network after your deductible is met.

## United Healthcare Online Resources

Once the plan year starts you can log on to your individual United Healthcare account at [myuhc.com](http://myuhc.com) by clicking "Register Now" and following the step-by-step instructions.

The UHC website offers many features and allows you to:

- Locate an in-network UHC provider
- Request a new ID card
- View and manage your benefits and health
- Review and print an Explanation of Benefits (EOB)



## High Deductible Health Plan with Health Savings Account

Many BGDC associates pay a lot of money out of their paychecks to have their health insurance, but because they don't use many medical services during the year they don't really get much for it. A high deductible health plan (HDHP) is a plan specifically allowed by the IRS to be paired with a Health Savings Account, which offers triple tax advantages.

A high deductible plan is not allowed to have copays. You will have to meet the deductible before the plan will start paying for all services (including prescription drugs) other than preventive care. The benefit of having a high deductible health plan is that it can be paired with a Health Savings Account, which BGDC will contribute to on your behalf, and which you can contribute your own pre-tax dollars as well. If you don't spend your HSA dollars each year they roll over indefinitely, and there is no use it or lose it provision like the Flexible Spending Account has. You can even invest your HSA dollars so that they grow as quickly as possible. You own your HSA account and all funds in it, even if you leave BGDC. Please read more about the benefits of the HSA on pages 15-16 to determine if it may be a good fit for you.

	UHC High Deductible Health Plan	
	In-Network	Out-of-Network
<b>Annual Deductible</b>		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
<b>Maximum Out-of-Pocket (includes deductibles)</b>		
Individual	\$7,500	\$15,000
Family	\$15,000	\$30,000
<b>Coinsurance</b>		
Coinsurance (Plan pays after deductible is met)	80%	60%
<b>Preventive Care</b>		
Well Adult and Well Child Visits	Covered in Full	40% after ded.
<b>All Other Medical Services</b>		
Primary Care / Specialty Care	20% after ded.	40% after ded.
Urgent Care / Emergency Room	20% after ded.	40% after ded.
X-ray and Lab Tests	20% after ded.	40% after ded.
Inpatient Facility	20% after ded.	40% after ded.
Outpatient Facility / Surgical	20% after ded.	40% after ded.
<b>Retail Pharmacy (30 Day Supply)</b>		
<b>Pharmacy Accumulates to Your Deductible &amp; Medical Out-of-Pocket Maximum</b>		
All Tiers of Prescriptions	20% after ded.	40% after ded.
<b>Mail Order Pharmacy (90 Day Supply) (90 Day at Retail is available as well)</b>		
All Tiers of Prescriptions	20% after ded.	40% after ded.

## Prescription Drug Coverage

Regardless of the medical plan you select, you will receive prescription drug coverage administered by TrueScripts. The plan covers both generic and brand-name medications. TrueScripts offers a nationwide network of participating pharmacies and mail order services.

The prescription drug plan in the Enhanced and Standard options have a separate prescription out-of-pocket (OOP) maximum. Once you hit the maximum your remaining prescription drug expenses will be paid at 100%. The Basic Plan does not have a separate prescription out-of-pocket maximum. Your prescription expenses will accumulate towards the medical out-of-pocket maximum.



## PPO Medical Plan Overview

	UHC Basic Plan		UHC Standard Plan		UHC Enhanced Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>						
Individual	\$5,850	\$17,550	\$2,500	\$6,900	\$1,500	\$3,675
Family	\$11,700	\$35,100	\$5,000	\$13,800	\$3,000	\$7,350
<b>Maximum Out-of-Pocket* (includes deductibles and copays)</b>						
Individual	\$7,350	\$22,050	\$5,000	\$13,800	\$2,500	\$7,350
Family	\$14,700	\$44,100	\$10,000	\$27,600	\$5,000	\$14,700
<b>Coinsurance</b>						
Coinsurance (Plan pays after deductible is met)	60%	40%	70%	50%	80%	50%
<b>Preventive Care</b>						
Well Adult and Well Child Visits	Covered in Full	40% after ded.	Covered in Full	50% after ded.	Covered in Full	50% after ded.
<b>Physician Office Visits</b>						
Primary Care	\$50 copay	40% after ded.	\$40 copay	50% after ded.	\$30 copay	50% after ded.
Specialty Care	\$65 copay	40% after ded.	\$50 copay	50% after ded.	\$40 copay	50% after ded.
<b>Diagnostic Services</b>						
X-ray and Lab Tests	40% after ded.	40% after ded.	30% after ded.	50% after ded.	20% after ded.	50% after ded.
Urgent Care	\$50 copay	40% after ded.	\$50 copay	50% after ded.	\$50 copay	50% after ded.
Emergency Room	40% after ded.	40% after ded.	30% after ded.	50% after ded.	20% after ded.	50% after ded.
Inpatient Facility	40% after ded.	40% after ded.	30% after ded.	50% after ded.	20% after ded.	50% after ded.
Outpatient Facility / Surgical	40% after ded.	40% after ded.	30% after ded.	50% after ded.	20% after ded.	50% after ded.
<b>Mental Health</b>						
Inpatient	40% after ded.	40% after ded.	30% after ded.	50% after ded.	20% after ded.	50% after ded.
Outpatient	Office: \$50/visit Other: 40% after ded.	40% after ded.	Office: \$40/visit Other: 30% after ded.	50% after ded.	Office: \$30/visit Other: 20% after ded.	50% after ded.
<b>Retail Pharmacy (30 Day Supply)</b>						
Annual Pharmacy Out of Pocket Maximum (Single / Family)	None – included with your Medical OOP Maximum		Individual: \$2,500 Family: \$5,000		Individual: \$2,500 Family: \$5,000	
Generic (Tier 1)	\$15 copay	Not covered	\$10 copay	Not covered	\$10 copay	Not covered
Preferred (Tier 2)	40%, \$250 max	Not covered	30%, \$150 max	Not covered	30%, \$150 max	Not covered
Non-Preferred (Tier 3)	50%, \$400 max	Not covered	40%, \$200 max	Not covered	40%, \$200 max	Not covered
Preferred Specialty (Tier 4)	30%	Not covered	30%	Not covered	30%	Not covered
<b>Mail Order Pharmacy (90 Day Supply) (90 Day at Retail is available as well)</b>						
Generic (Tier 1)	\$37.50 copay	Not covered	\$25 copay	Not covered	\$25 copay	Not covered
Preferred (Tier 2)	40%, \$500 max	Not covered	30%, \$275 max	Not covered	30%, \$275 max	Not covered
Non-Preferred (Tier 3)	50%, \$800 max	Not covered	40%, \$500 max	Not covered	40%, \$500 max	Not covered
Preferred Specialty (Tier 4)	30%	Not covered	30%	Not covered	30%	Not covered

# Virtual Visits and Mobile App



With 24/7 Virtual Visits, associates can conveniently connect to a doctor by phone or video for free through **myuhc.com** or the UnitedHealthcare app.



## Connecting associates with 24/7 care, from virtually anywhere

Doctors can treat a wide range of health conditions, from flu and pinkeye to migraines and more, and can even prescribe medication as needed. 24/7 Virtual Visits may treat many of the same conditions as in-person urgent care, so it may be a good alternative option for associates – particularly in times when their primary care provider isn't available. No appointments are necessary, and 98% of needs are resolved. **Virtual visits are \$0 on the PPO medical plans!**



## Activate your Myuhc.com account

### Get the most out of your benefits

Your personalized website, [myuhc.com](http://myuhc.com), features tools designed to help you:

- **Find, price and save on care** – you can save with Virtual Visits and other tools. You can save an average of 36% when you compare costs for providers and services
- **Get care from anywhere** with Virtual Visits. A doctor can diagnose common conditions by phone or video 24/7.
- **Understand your benefits** and the financial impact of care decisions.
- **Find tailored recommendations** regarding providers, products and services. You can even generate an out-of-pocket estimate based on your specific health plan status.
- **Access claim details**, plan balances and your health plan ID quickly
- **Follow through on clinical recommendations** and access wellness programs
- **Order prescription refills**, get estimates and compare medication pricing
- **Check your plan balances**, access financial accounts and more



### Activation is quick



- 1 Go to [myuhc.com](http://myuhc.com) > **Register Now**
- 2 Fill out the required fields and create your username/password
- 3 Enter your contact information and security questions
- 4 Agree to the website's policies and be sure to opt-in for email updates.  
We promise you'll only see our name in your inbox with relevant news and wellness updates.

# TrueScripts Prescriptions

**TrueScripts**<sup>TM</sup>  
Amazing Care

## KEEPING YOU CONNECTED

### Member Portal

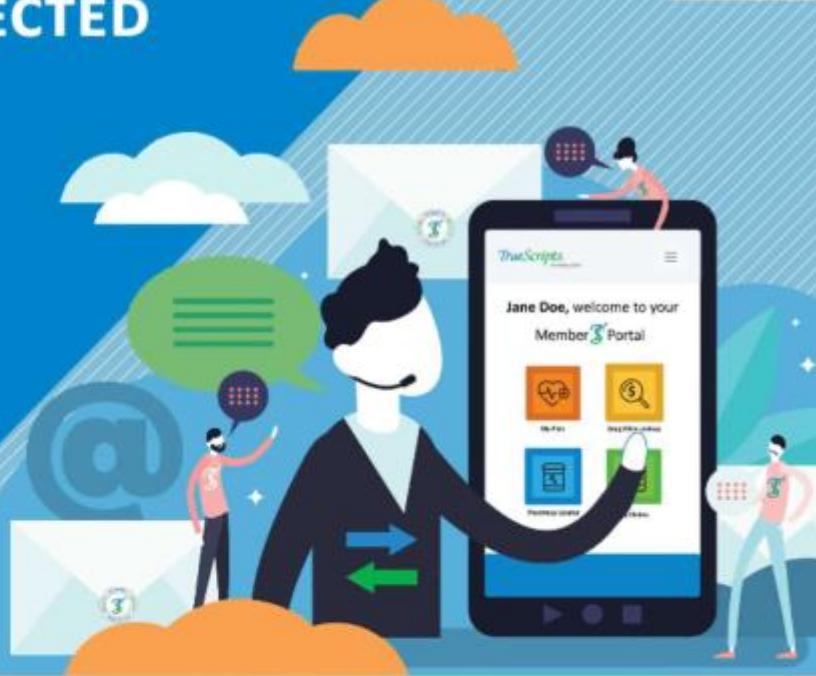
- Real-Time Drug Price Lookup
- Live Chat
- Pharmacy Locator
- Personal Plan Information & Claims History
- Additional Member Forms & Resources



Scan above  
or  
Enter below

[memberportal.truescripts.com](http://memberportal.truescripts.com)

Get Started!



### TrueScripts Members, follow these instructions to register:

- Enter the URL above into your web browser or click "Get Started" if viewing this document electronically. You can also scan the QR code from your mobile device to begin the registration process.

*Note: You will not be able to register until on or after your effective date with TrueScripts.*

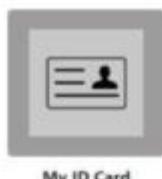
- On the Member Portal landing page, choose 'Register' from the top navigation bar.

 **Register** **Log In**

- Enter your personal information to complete the registration process.  
*\*Note that you will need to have your Member ID card readily available*
- Check your email to verify and complete your account set-up.
- Once inside the portal, quickly access important information and helpful resources from your Member Dashboard. *Pro Tip: The Drug Price Lookup tool will help you find the best price for your medications!*



My Plan



My ID Card



My Claims



Drug Price Lookup



Pharmacy Locator

# Get To Know Your Care Options



How much you pay for care can depend on where you get it. For serious or life-threatening conditions, call 911 or go to an emergency room. For everything else, it may be best to contact your PCP first. If seeing your PCP isn't possible, it's important to know your other care options, especially before heading to the emergency room.

**START HERE**

**Care options to consider and approximate costs**



**PCP**



**24/7 Virtual Visits**



**Convenience Care**



**Urgent Care**



**Emergency Room**

**Average cost**

**\$165**

**FREE**

**\$100**

**\$185**

**\$2,500**

**Hours**

**Varies by location**

**24/7**

**Varies by location**

**Varies by location – may be open nights/weekends**

**24/7**

**How to connect**

**Contact your PCP**

[myuhc.com/virtualvisits](http://myuhc.com/virtualvisits)

[myuhc.com](http://myuhc.com)

[myuhc.com](http://myuhc.com)

[myuhc.com](http://myuhc.com)

✓ Indicates the recommended place for care for the following common conditions

	<b>PCP</b>	<b>24/7 Virtual Visits</b>	<b>Convenience Care</b>	<b>Urgent Care</b>	<b>Emergency Room</b>
Broken bone				✓	✓
Chest pain					✓
Cough	✓	✓	✓		
Fever	✓	✓	✓		
Muscle Strain	✓		✓		
Pinkeye	✓	✓	✓		
Shortness of breath					✓
Sinus problems	✓	✓	✓		
Sore throat	✓	✓	✓		
Sprain	✓		✓	✓	
Urinary tract infection	✓	✓	✓		

## Need to find a network provider or PCP?

Visiting an out-of-network provider could end up costing you more for care. To find PCPs, urgent care centers, and emergency rooms in your network, go to [www.myuhc.com](http://www.myuhc.com).

Not sure where to go for care? Call the number on your health plan ID card.

\*Source 2020: Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated \$2,315 difference between the average emergency room visit, \$2,500 and the average urgent care visit, \$185.) The information and estimates provided are for general informational and illustrative purposes only and is not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

\*\*The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

Check your official health plan documents to see what services and providers are covered by your plan.

# Dental



BGDC offers two dental plans through Guardian. With their PPO plans, benefits provided are a variety of covered services/procedures that allow you the flexibility to choose any licensed provider, in or out of network. Our plan uses their DentalGuard Preferred network.

Many people think they do not need dental coverage because their teeth are fine. However, if you want to keep your teeth healthy, getting regular check-ups is the way to go. The BGDC dental plans through Guardian provide coverage options for four main types of expenses:

1. Preventative and Diagnostic: Routine exams and cleanings, fluoride treatments, sealants, and x-rays.
2. Basic: fillings and extractions
3. Major: treatment such as crowns and dentures
4. Orthodontia (Enhanced Plan only)

All plans allow you to:

- Save on out-of-pocket expenses when you visit an in-network dental office
- Visit any dentist of your choice – select a different dentist for each member of your family
- Go to dental specialist of your choice



The plans provide the maximum benefit when you visit an in-network dentist. Guardian provides an extensive provider network with flexibility to see any dentist, in or out of network.

## Dental Comparison

	Guardian Standard Dental Plan	Guardian Enhanced Dental Plan
	In and Out-of-Network Benefits*	In and Out-of-Network Benefits*
<b>Annual Deductible</b>		
Individual	\$50	\$50
Family	\$150	\$150
<b>Annual Maximum</b>		
Annual Max Per Person	\$1,500	\$2,000
<b>Services</b>		
Preventive	Covered in Full	Covered in Full
Basic	20% after deductible	20% after deductible
Major	50% after deductible	50% after deductible
<b>Orthodontia (adults and children up to age 26)</b>		
Benefit Percentage	Not covered	50% up to \$2,000 Lifetime Max

\*Out-of-network benefits are payable for services rendered by a dentist who is not a participating provider. Benefits are paid on "Reasonable and Customary" (R&C) rates for a given area, and providers can balance bill you for amounts over the R&C rate. R&C charges are based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by Guardian.

**Download the mobile app or login online**



iPhone



Android



Online

Want to find a dentist near you? Go to [www.guardianlife.com/find-a-provider](http://www.guardianlife.com/find-a-provider) and select the PPO: DentalGuard Preferred plan.

# Vision

BGDC offers a vision plan through Guardian using Davis Vision's network. This network provides access to one of the largest networks of eye care professionals. You will enjoy low out-of-pocket costs, and access to top retailers including Costco Optical, Walmart, Sam's Club and Visionworks. Plans include the option to buy glasses using in-network benefits through online stores and a discount on LASIK, and additional savings on lens enhancements and certain other vision purchases.



## Vision Comparison

Guardian Vision (Davis Vision Network)		
	In-Network Benefits	Out-of-Network Benefits
<b>Exams</b>		
<b>Routine Exams (once per 12 months)</b>	\$20 copay	Up to \$50 allowance
Retinal Imaging	Up to \$39 copay	Applied to the exam allowance
<b>Vision Materials</b>		
<b>Lenses (once per 12 months)</b>		
• Single Vision	\$20 copay	Up to \$48 allowance
• Bifocal		Up to \$67 allowance
• Trifocal		Up to \$86 allowance
• Lenticular		Up to \$126 allowance
<b>Lens Enhancements</b>		
Add below enhancements at no cost when obtaining covered eyewear	Allowances vary depending on options	Applied to the allowance
Transition Lenses		
Standard Polycarbonate		
Factory Scratch Coating		
<b>Contacts (in lieu of glasses benefit)</b>		
(once per 12 months)		
Elective Conventional Lenses	\$120 allowance, then 15% off balance	Up to \$105 allowance
Elective Disposable Lenses	\$120 allowance then 15% off balance	Up to \$105 allowance
Medically Necessary Lenses	Covered in full	Up to \$210 allowance
<b>Frames (once per 12 months)</b>	\$120 allowance, 20% off balance	\$48 allowance

Download the mobile app or login online



iPhone



Android



Online

Want to find a vision provider near you? Go to [www.guardiananytime.com/fpapp/vision](http://www.guardiananytime.com/fpapp/vision) and select the Davis Vision network.

# Health Savings Account (HSA)

## Health Savings Account Overview

A Health Savings Account (HSA) is a tax-sheltered bank account that you own to pay for eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses with pre-tax dollars. The Health Savings Account (HSA) and any funds in it are yours to keep, even if you change jobs or medical plans. There is no “use it or lose it” rule; while there is an annual maximum contribution limit as noted below, there is no overall balance limit. If you don’t spend your dollars in a particular year your balance carries over year to year.

Plus, you get extra tax advantages with an HSA because:

- Money you deposit into an HSA is exempt from federal income taxes
- Interest in your account grows tax free
- You don’t pay income taxes on withdrawals used to pay for eligible health expenses. (If you withdraw funds for non-eligible expenses, taxes and penalties apply).
- You also have a choice of investment options which earn competitive interest rates, so your unused funds grow over time.

### Are you eligible to open a Health Savings Account (HSA)?

Although everyone can enroll in the Qualified High Deductible Health Plan, not everyone is eligible to open and contribute to an HSA. If you do not meet these requirements, you cannot open an HSA.

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP)
- You must not be covered by another non-QHDHP health plan, such as a spouse’s PPO plan.
- You are not enrolled in Medicare.
- You are not in the TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits within the past three months.
- You are not claimed as a dependent on another person’s tax return.
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouse’s FSA. (Enrollment in a limited purpose health care FSA is allowed).



### 2026 HSA Contributions

You can contribute to your Health Savings Account on a pre-tax basis through payroll deductions up to the IRS statutory maximums. The IRS has established the following maximum HSA contributions for the 2026 tax year:

- \$4,400 Individual / \$8,750 Family
- If you are age 55 and over, you may contribute an extra \$1,000 catch up contribution
- **BGDC will make the below annual contributions for 2026 to your HSA:**
  - **\$1,000 for Employee Only**
  - **\$2,000 for Employee and Spouse**
  - **\$2,000 for Employee and Child(ren)**
  - **\$2,000 for Family**
- Employer contributions will be deposited on the following timeline: 50% on January 1 and 50% as a dollar-for-dollar match per pay based on your contributions
- **The combination of employee and employer contributions cannot exceed the annual IRS maximum amounts listed above**



## How do I get reimbursed for my eligible expenses?

The easiest way to use your HSA dollars is by using your HSA Debit Card at the time you incur an eligible expense (see link below). Or you can pay your physician or yourself back through the online portal or mobile app. There's no need to turn in receipts (but keep them for your records). You must be able to prove that you were reimbursing yourself for an eligible expense if you are audited. If you use your HSA funds for non-eligible expenses, you will be charged a 20% penalty tax (if under age 65) as well as federal income taxes. For additional assistance, please go online or call Chard Snyder directly.

## Keep Your Money

Unlike an FSA, the money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave BGDC Distribution.

## Invest In Your HSA Savings

Investing your HSA now allows you to be better prepared for future healthcare and retirement expenses. Your invested HSA funds grow tax free and remain tax free when you use them to pay for eligible healthcare expenses. You can also use your HSA as a long-term retirement investment option. After the age of 65, your HSA funds can be used for any non-healthcare expenses.

Your HSA Advantage account offers self-directed mutual fund investments to help you grow your healthcare savings for future needs. Easily manage your account from the Chard Snyder Mobile App or your online account.



## Health Savings Brokerage Account

Along with your Chard Snyder HSA account, there is an opportunity for more targeted, strategic investment of your HSA dollars for retirement savings with Charles Schwab.

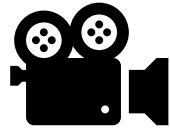
- Easy online enrollment into a Charles Schwab individual brokerage account through partnership with Healthcare Bank through Chard Snyder
- Investment choices from HSA-eligible mutual funds stocks, bonds, exchange-traded funds, fixed-income investments and money market funds
- Integrated online portal for 24/7 account management
- Ability to view balance and transaction details and personally manage HSA investments, including transfers, trading, and portfolio allocation monitoring
- Monthly account statements, trade confirmations, and regulatory materials sent via email or online paperless option
- Learn more about the investment options at the [Chard Snyder Health Savings Account Brokerage page](#)

## Never pay taxes

Contributions are made on a before-tax basis, and your withdrawals will never be subject to federal income taxes when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free, too.\*

You can learn more at Chard Snyder's [HSA page](#).

\*Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified healthcare expenses (for a list of eligible expenses, see IRS Publication 502, available at [www.irs.gov](http://www.irs.gov)). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 20% penalty tax if you withdraw the money for ineligible expenses before age 65. After age 65, withdrawals for ineligible expenses are only subject to ordinary income tax. Please review your state regulations as you may have to pay state taxes depending on your residency.



Looking for more information?

Click on the video icon to watch the attached educational video or go to:  
<https://fast.wistia.net/embed/iframe/narmv3kr4s?seo=false>

# Flexible Spending Account (FSA)



A Flexible Spending Account is a special type of account you and your employer put money into to pay for certain out-of-pocket health care expenses. Your contributions to this account are not taxed so you will save the amount that would have been paid in taxes on this money.

BGDC provides both a Healthcare and Dependent Daycare FSA through Chard Snyder, a division of Ascensus. Chard Snyder offers you several ways to use the money in your FSA. For both healthcare and dependent care expenses, you can pay your provider directly online using the Chard Snyder Mobile App or your online account. For healthcare expenses, you can use the debit card to pay providers at the point of service.

## Am I eligible?

Full-time associates are eligible for the flexible spending accounts. Associates enrolled in the HDHP plan who are contributing to the Health Savings Account are eligible for the limited purpose healthcare FSA as outlined below.



## What Are Flexible Spending Accounts?

Flexible spending accounts, or FSAs, allow you to set aside pre-tax money and use it to reimburse yourself for certain types of expenses. Since the money you set aside in an FSA reduces the income tax you pay each year, it's like getting a discount on those expenses. There are three types of FSAs:

1. The **Healthcare FSA** lets you set aside up to \$3,400 per year for eligible medical, prescription, dental and vision expenses not paid by your insurance plans, like copayments, coinsurance and deductibles.
2. The **Dependent Care FSA** lets you set aside up to \$7,500\* per year (on a pre-tax basis) for reimbursement of eligible dependent care expenses. (If you are married and file a separate income tax return, the limit you can contribute is \$3,750 per year).
3. The **Limited Purpose Healthcare FSA** only reimburses you for **eligible dental and vision expenses**. You may contribute up to \$3,400 per year to this account.

You may want to consult your tax advisor to see if these accounts make sense for your situation.

## How Do I Use the Healthcare FSA?

Below are examples of eligible medical expenses you can pay with the health care FSA:

- Copayments or deductibles under the medical plan (or similar expenses from your spouse's medical plan if you are covered under your spouse's plan)
- Non-covered vision plan expenses (co-pays and other out-of-pocket expenses)
- Non-covered dental plan expenses (co-pays, deductibles and other out-of-pocket expenses)
- Out-of-pocket costs for prescription drugs
- Other expenses which would qualify as a medical deduction on your tax return
- Certain over-the-counter medicines with a prescription from your doctor

## Eligible Expenses

Healthcare FSA	Dependent Daycare FSA
<ul style="list-style-type: none"> <li>• Most out-of-pocket medical expenses</li> <li>• Prescription/over-the-counter medications</li> <li>• Dental/vision expenses</li> <li>• Fertility treatment</li> <li>• Maternity Charges</li> <li>• And more</li> </ul>	<ul style="list-style-type: none"> <li>• Day care</li> <li>• After-school Programs</li> <li>• Elder Care</li> <li>• Nanny/babysitter expenses</li> <li>• Preschool/nursery school</li> <li>• And more</li> </ul>

To see a complete list of eligible expenses, please visit the Chard Snyder [resource library](#).

**The account cannot be used to reimburse some types of expenses, such as:**

- Non-medically supervised programs to help you lose weight
- Non-medically necessary cosmetic surgery
- Non-prescription sunglasses
- Teeth bleaching
- Funeral expenses
- Any expense not considered "medically necessary" by the IRS



#### **What if I Don't Use All the Money in my FSA?**

You should plan carefully before deciding how much money to put into an FSA so that you don't lose any unused funds at the end of the calendar year.

- You can roll over up to \$680 in unused money from either the health care FSA or the limited purpose FSA from one calendar year to the next.
- Any additional unused money is forfeited.
- **You cannot roll over any unused money from the dependent care FSA at the end of the calendar year. It's strictly a "use it or lose it" account.**

#### **Chard Snyder Benefit Card**

If you enroll in the Healthcare or Limited Purpose Healthcare FSA, you will receive a debit card to use when paying for services you receive, if you choose. It works just like a typical debit card, except that it should only be used for qualifying expenses such as those listed above.

The Chard Snyder Benefit Card provides an easy, convenient way to use your FSA funds to pay for eligible items and services. You will receive a debit card to use when paying for services you receive. It works just like a typical debit card, except that it should only be used for qualifying expenses such as those listed above. **The Chard Snyder Benefit Card is only to be used for your Healthcare FSA not your Dependent Care FSA.**

#### The Chard Snyder Benefit Card



- Convenient way to pay for eligible expenses directly from your FSA
- Works like a debit card
- Connect with your mobile wallet for contactless payments
- Your card is valid for 5 years
- Save your receipts

If you select the full or limited Healthcare FSA for the first time, you will receive a new debit card good for 5 years.

*You may use your card until the expiration date shown on the front. You will receive new cards just before your current card expires.*

**If you enroll in the HSA for 2026 and have funds left in your Healthcare FSA as of December 31, 2025, that money will automatically be rolled over into the Limited Purpose FSA (dental and vision expenses only) according to IRS rules.**

#### **Not Sure How to Spend Your FSA Money?**

Visit the Chard Snyder FSA Store for the largest selection of FSA-eligible products

Visit [FSAstore.com/FlyerCHARD](https://FSAstore.com/FlyerCHARD)  
for the largest selection of guaranteed FSA-eligible  
products with zero guesswork.

Get \$5 off with code, **FCCHARD5**.  
One use per customer.



## Chard Snyder Mobile App and Web Portal

You can log on to the Chard Snyder participant portal to access a variety of features related to your FSA accounts.

### Participant Portal

- Sign up for direct deposit
- Monitor balances
- And many others

[chard.lh1ondemand.com/Login](http://chard.lh1ondemand.com/Login)



You can also download the Chard Snyder mobile app and access most of the same features.

### Mobile App Features:

- Submit claims with receipt images using your phone's camera
- View account balances and transaction details
- Enable Face ID or Touch ID for easy, secure access
- Catalog past and current receipts using your phone's camera
- Scan any product for eligibility using your phone's camera

### Things to Remember

- While the Healthcare FSA allows you to roll over up to \$680 for the next plan year, the Dependent Daycare FSA is a use it or lose it benefit, therefore, no rollover is permitted.
- While calculating how much to contribute, estimate carefully and conservatively.
- You must re-enroll every year during open enrollment
- The IRS allows for various tax credits for healthcare and dependent care expenses.
- You may not participate in an FSA if you are taking medical expense deductions on your annual tax return.



### The Chard Snyder Mobile App



Manage  
your FSA  
on the go,  
anywhere,  
anytime



You must enroll in your FSA each year if you want those dollars available. Your election in 2025 does not carry over into 2026!



Looking to contact Chard Snyder?  
Visit [www.chard-snyder.com](http://www.chard-snyder.com) or call 513-459-9997

# Company Paid Benefits

BGDC provides the below benefits to eligible Associates through Guardian. These benefits are provided at no cost to you.

## Basic Term Life and AD&D

We know life insurance is an important part of your financial well-being and security, especially if you have others that depend on you. Even if you are single, your beneficiary can use your life insurance to pay off any outstanding debts and other expenses you may leave behind. AD&D insurance provides you and or your beneficiary with coverage in the event of accidental death or dismemberment.

Age reductions apply for the Associate (35% reduction at age 65, 60% reduction at age 70, and 75% at age 75).

Coverage	Full Time Benefit
Basic Life and AD&D	1 times base pay up to \$1,000,000

Coverage	Full Time Union Benefit
Basic Life	Flat \$15,000
Basic AD&D	Flat \$20,000

## Short-Term (STD) and Long Term (LTD) Disability

BGDC wants to protect you and your family against unexpected risks like a loss of income due to disability. That is why we will automatically enroll you in Short and Long-Term Disability coverage to help replace your paycheck if you are unable to work.

Coverage	Benefit
Short-Term Disability	Covers 60% of weekly base pay up to \$1,000 per week for 90 days, beginning on the 8 <sup>th</sup> day of injury or sickness
Long-Term Disability	Covers 50% of monthly base pay up to \$10,000 max benefit, beginning after 90 days of disability



# Voluntary Benefits



In addition to the employer paid Basic Life and AD&D coverage, you have the option to purchase additional Supplemental Life insurance and other benefits to cover any gaps in your existing coverage that may be a result of age reduction schedules, cost of living, existing financial obligations, etc.

## Supplemental Term Life and AD&D Insurance

You may purchase additional life insurance with Guardian if you want more coverage. You may purchase coverage for yourself, your spouse, and any dependents. You must purchase coverage for yourself if you are going to purchase coverage for your spouse or dependents. Your contributions will depend on your age and the amount of coverage you elect. Age reductions apply for the Associate but not for the spouse.

The Supplemental AD&D benefit pays you benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, third degree burn, brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary. Your Supplemental AD&D amount will be equal to the Supplemental Term Life amount you elect.

There will be a true open enrollment on the Supplemental Life and AD&D for 2026, allowing associates and spouses to enroll up to the Guarantee Issue without answering health questions for 2026. If you or your spouse have a chronic or acute health condition that may typically cause a life insurance denial, this is an important opportunity for you to elect up to the Guarantee Issue amounts.

Coverage	Benefit
Associate	From \$20,000 to \$1,000,000 in \$10,000 increments (not to exceed 5x base pay)  \$300,000 guaranteed issue when first eligible as a new hire
Spouse (based on Associate age)	From \$5,000 to \$250,000 in \$5,000 increments (up to 100% of the Associate amount)  \$50,000 guarantee issue when first eligible as a new hire
Dependent children	From \$2,000 to \$10,000 in \$2,000 increments (election and rate covers all family children from 14 days to 26 years)  \$10,000 guarantee issue when first eligible as a new hire



# Voluntary Benefits (continued)



BGDC has partnered with Chubb Insurance for the Critical Illness, Accident and Hospital Indemnity plans. If you currently have these coverages, they will move over automatically unless you communicate to the Enrollment Call Center team that you wish to terminate or change them.

## Hospital Indemnity Plan

An unexpected hospital stay can be expensive as you meet your deductible and out-of-pocket obligations under the medical plan. That is why we are offering a Hospital Indemnity Plan that works in conjunction with your medical plan to provide financial protection by paying you a direct benefit due to a hospitalization. This plan includes:



Coverage	Benefit
Admission Benefit	<ul style="list-style-type: none"> <li>\$1,500 for up to 4 admissions per calendar year</li> <li>\$1,500 additional ICU Supplemental Admission (paid concurrently with the Admission benefit when a covered person is admitted to the ICU)</li> </ul>
Confinement Benefit	<ul style="list-style-type: none"> <li>\$100 per day for up to 30 days per calendar year</li> <li>\$200 per day additional ICU Supplemental Confinement (paid concurrently with the Admission benefit when a covered person is admitted to the ICU)</li> </ul>
Confinement Benefit for Newborn Nursery Care	<ul style="list-style-type: none"> <li>\$75 per day for up to 2 days per routine delivery and 4 days for caesarean delivery for Newborn Nursery Care</li> </ul>
Maternity Follow-up Benefit	<ul style="list-style-type: none"> <li>\$50 for up to 3 maternity follow-up visits per childbirth</li> </ul>

- Children are eligible for coverage up to age 26.
- There are no pre-existing condition limitations on this plan.
- Childbirth is considered a covered sickness.

## Accident Insurance

As you are aware, accidents happen. Even though our medical plan provides coverage when you seek medical assistance due to an accident, there will likely be some out-of-pocket expenses. This benefit provides coverage option for you, your spouse, and your dependent children that is designed to help you pay for high, out-of-pocket costs that can accumulate as a result of an accident that occurs off the job. Coverage provides a direct cash benefit that supplements your medical insurance. Below is a partial list of reimbursements for specific accident-related expenses.



Coverage	Benefit
Fracture Benefit	Up to \$10,000 depending on the fracture and type of repair
Concussion Benefit	\$500
Coma Benefit	\$10,000
Broken Tooth Benefit	Crown: \$300 / Extraction: \$150 / Dentures: \$300 / Implants: \$300
Ambulance Benefit	Ground: \$400 / Air: \$1,250
Emergency Care Benefit	\$100 to \$200 depending on location of care
Emergency Physician Follow-up Visit Benefit	\$100 (3 per year)
Surgical Repair Benefit	\$200 to \$2,000 depending on the type of surgery
Therapy Benefit	\$50 per visit up to 10 visits per accident
Hospital Admission Benefit	\$1,500 for the day of admission / \$3,000 for ICU admission
Accidental Death Benefit	\$50,000 for Associate, \$25,000 for spouse and \$10,000 for children
Sporting Activity Injuries Benefit	This rider increases the amount payable by 25% for injuries resulting from an accident that occurs while participating as a player in an organized sports activity. \$1,000 per person per year limit. Please review the rider language for terms, conditions and limitations.

- Children are eligible for coverage up to age 26.
- There are no pre-existing condition limitations on this plan.

# Voluntary Benefits (continued)



## Group Critical Illness Insurance

The Critical Illness plan pays a lump sum benefit based on the amount of coverage in effect on the date of diagnosis or treatment if you or someone in your family develops a serious illness. While the medical plan covers many of the immediate costs you may encounter, this plan helps with additional expenses not covered by the plan. Children are covered automatically at 25% of the associate benefit. Some diagnoses include an additional benefit for Recurrence. Rates are age-banded based on the Associate age and depend on Tobacco Use status of the Associate.



Coverage	Initial Benefit
Benefit Amounts	Associate: \$5,000 up to \$30,000 Spouse/Domestic Partner: 50% of Associate amount Children: 25% of Associate benefit amount
Cancer	Cancer except skin cancer – 100% Benign Brain Tumor – 100% Breast Cancer Carcinoma In Situ – 100% Carcinoma In Situ – 25% Skin Cancer – \$250 (once per covered member per year)
Cardiovascular Disease	Coronary Artery Bypass (CAB) – 50%
Childhood Disease	Autism Spectrum Disorder – 100% of dependent amount Cerebral Palsy – 100% of dependent amount Cleft Lip or Cleft Palate – 100% of dependent amount Congenital Birth Defects - 100% of dependent amount Cystic Fibrosis – 100% of dependent amount Diabetes (Type 1) – 100% of dependent amount Down Syndrome – 100% of dependent amount
Functional Loss	Coma – 100% Loss of ability to speak, hearing, or sight – 100% Paralysis of 2 or more limbs
Heart Attack	Full Heart Attack – 100% Sudden Cardiac Arrest – 50%
Infectious Disease	Bacterial Cerebrospinal Meningitis – 25% Diphtheria – 25% Legionnaire's Disease – 25% Malaria – 25% Necrotizing Fasciitis – 25% Osteomyelitis – 25% Rabies – 25% Tetanus – 25% Tuberculosis – 25%
Kidney Failure	Kidney Failure – 100%
Major Organ Transplant	100%
Progressive Disease	ALS – 100% Alzheimer's Disease – 100% Multiple Sclerosis – 100% Parkinson's Disease – 100% Systemic Lupus Erythematosus (SLE) – 100%
Severe Burn	Severe Burns – 100%
Stroke	Strokes – 100%
Health Screening Benefit	\$75 one time per calendar year for each covered member (30 day waiting period)

- Children are eligible for coverage up to age 26.
- There are no pre-existing condition limitations on this plan.

# Voluntary Benefits (continued)



## Legal Protection Program

The LegalEASE program offers a variety of services to address multiple legal and personal needs like elder care issues, divorce and custody issues, estate planning needs, civil lawsuits and financial matters assistance.

The plan covers the Associate and all family members at one monthly rate of \$20.45. Telephone and office consultations are available for an unlimited number of personal legal matters with an attorney of their choice. For non-covered matters that are not otherwise excluded, this benefit provides four (4) hours of network attorney time and services per year.



The LegalEASE legal network includes over 21,500 attorneys in all 50 states. The highest level of services are provided when you see an in-network attorney. Out of network attorney services are reimbursed according to a set fee reimbursement schedule.

Coverage	Partial List of Covered Services/Situations		
Family	<ul style="list-style-type: none"> <li>• Child Custody</li> <li>• Child Support</li> <li>• Conservatorship</li> <li>• Contested Divorce</li> </ul>	<ul style="list-style-type: none"> <li>• Name Change</li> <li>• Post Divorce Proceedings</li> <li>• Domestic Violence</li> <li>• Immigration Assistance</li> </ul>	<ul style="list-style-type: none"> <li>• Juvenile Court &amp; Scholl Admin. Proceedings</li> <li>• Prenuptial Agreements</li> <li>• Adoption</li> </ul>
Home & Real Estate	<ul style="list-style-type: none"> <li>• Purchase/Sale of Primary Residence</li> <li>• Home Equity Loan</li> </ul>	<ul style="list-style-type: none"> <li>• Tenant Dispute</li> <li>• Neighbor Dispute</li> <li>• Property Tax</li> </ul>	<ul style="list-style-type: none"> <li>• Zoning Application</li> <li>• Boundary or Title Dispute</li> <li>• Landlord Dispute</li> </ul>
Estate Planning	<ul style="list-style-type: none"> <li>• Simple Will</li> <li>• Complex Will</li> </ul>	<ul style="list-style-type: none"> <li>• Living Will</li> <li>• Living Trust</li> </ul>	<ul style="list-style-type: none"> <li>• Healthcare Power of Attorney</li> <li>• Probate of Small Estate</li> </ul>
Financial Benefits	<ul style="list-style-type: none"> <li>• Debt Collection Defense</li> <li>• Bankruptcy</li> <li>• Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>• Garnishment Defense</li> <li>• Tax Audit</li> <li>• Tax Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Student Loan Refinancing</li> <li>• Student Loan Collection Defense</li> <li>• Repossession Defense</li> </ul>
Civil Lawsuits	<ul style="list-style-type: none"> <li>• Civil Litigation Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Discounted Contingency Fees</li> </ul>	<ul style="list-style-type: none"> <li>• Incompetency Defense</li> </ul>
Elder-Care Issues	<ul style="list-style-type: none"> <li>• Elder Law Matters</li> <li>• Will Preparation</li> </ul>	<ul style="list-style-type: none"> <li>• Living Will or Advance Directive</li> <li>• Financial Power of Attorney</li> </ul>	<ul style="list-style-type: none"> <li>• Medical Power of Attorney</li> </ul>
Traffic & Other Matters	<ul style="list-style-type: none"> <li>• Traffic Ticket</li> <li>• Vehicle Repair &amp; lemon Law</li> </ul>	<ul style="list-style-type: none"> <li>• Serious Traffic Matters Administration Proceedings</li> </ul>	<ul style="list-style-type: none"> <li>• DUI Defense</li> </ul>

# Voluntary Benefits (continued)



## ID Theft Protection Program

We do more online than ever – from banking, shopping and even socializing – making personal information more vulnerable to cyber threats. Norton LifeLock helps protect your identity, finances, and privacy with powerful tools and support.

Whether you choose Essential, Premier, or Premier Plus, you'll gain peace of mind knowing your personal information is being monitored and protected. Norton LifeLock helps ensure your personal information is not anywhere it shouldn't be by protecting the things you care about most: identity, money and assets, family, and privacy.

Associates have three pricing options to select from:

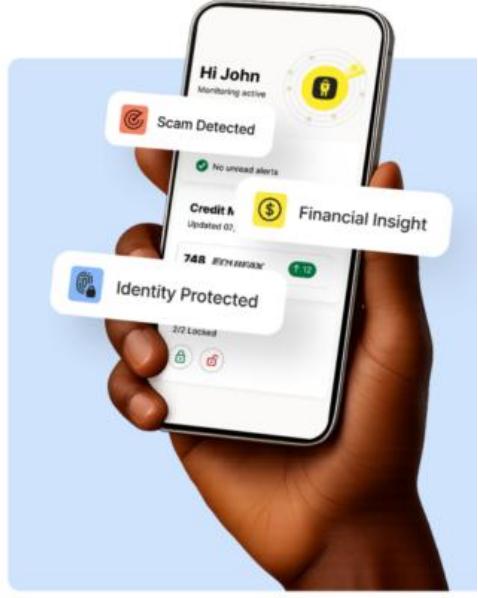
Essential	Includes 1 Bureau monitoring, up to 3 protected devices, and 10 GB of PC Cloud backup	
	Individual Coverage	\$7.49/month
Premier	Includes 3 bureau monitoring, up to 5 protected devices, and 50 GB of PC Cloud backup	
	Individual Coverage	\$9.99/month
Premier Plus	Includes 3 bureau monitoring, up to 10 protected devices, and 500 GB of PC Cloud backup	
	Individual Coverage	\$12.99/month
		\$21.98/month



### Take Back Control of Your Identity

Your personal data is everywhere— from doctor's offices to mobile apps. Norton LifeLock Benefit Plans help prevent fraud, block scams, monitor activity, and strengthen your financial wellbeing.

**Get Protection Now**



**Fraud Detection**  
Monitor identity and finances to detect identity fraud early.

**Threat Prevention**  
Block scams and cyberthreats to protect your data and devices.

**Financial Insights**  
Gain financial insights into your credit, spending, and income.  
Available this Winter

**Identity Restoration**  
Get peace of mind with expert help if your identity is compromised.

**Enhanced Privacy**  
Remove your personal details from data broker sites and enjoy a safer, more private internet experience.

**Scam Detection**  
Built-in AI assistant helps you navigate suspicious websites and SMS messages, and offers advice if you think you're being scammed.

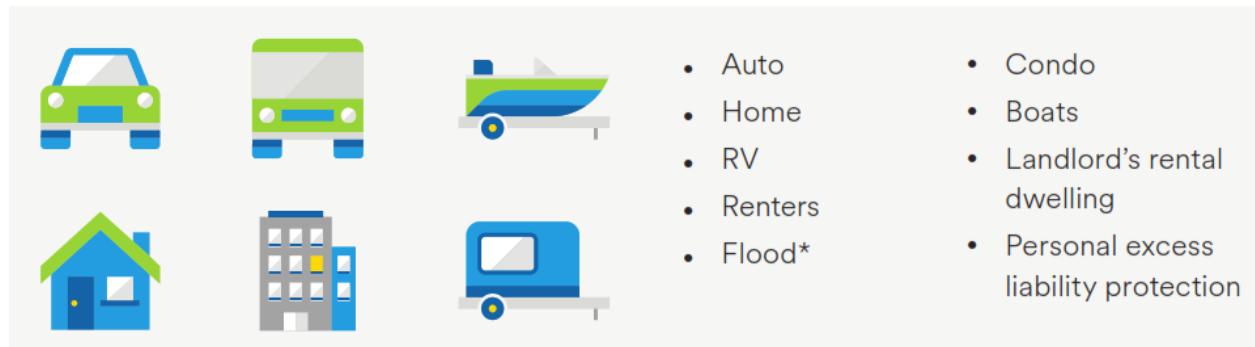
# Voluntary Benefits (continued)



## Auto/Homeowners

Just like medical, premiums and out-of-pocket expenses for auto and home insurance are going up. From auto accidents to natural disasters, there has been an increase in the severity and frequency of incidents. And without the right coverage, an accident or storm can be devastating to your financial wellbeing. With Farmers GroupSelect<sup>SM</sup> Auto & Home, you can have access to the protection you need to stay prepared for the unexpected. And the support you need to get back on track. You can request a quote and enroll at 800-438-6381 or visit [myautohome.farmers.com](http://myautohome.farmers.com).

Associates save an average of \$562 on auto insurance when you switch to Farmers Insurance because when you purchase your Auto/Homeowners coverages through this employer-sponsored program, you get access to valuable group discounts.



## Pet Insurance



HealthyPaws Pet insurance helps to reimburse you for covered unexpected veterinary expenses for your furry family members. This will help to give you confidence that you can pay for treatment for your pets if they become sick or have an accidental injury. With HealthyPaws, you have the power of choice, and coverage can be customized to best meet your and your pets' needs. Once the policy is effective, accident coverage begins at midnight and illness coverage begins after 14 days. Every pet and pet parent is unique, so each pet's premium will be unique based on the species, breed, age, and ZIP code, as well as the coverage amount you select. You can call 844-260-7911 or visit the HealthyPaws website [here](#) at any time during the year to request a quote and enroll in Pet Insurance.

### Flexible features

- Pet parents can select from a range of annual limits, deductibles and coinsurance levels.
- Various levels of coverage from \$100 – \$1,000. Also includes optional wellness coverage (preventive care).
- Straightforward pricing and options with customizable limits, no dog or cat breed exclusions, discounts and healthy pet incentive, and no upper age limits.
- New and innovative benefits, such as grief counseling for the loss of your furry family member, loss or theft coverage, automatic coverage limit increases annually and virtual vet concierge services.



## Chubb Lifetime Benefit Term Insurance

BGDC is partnering with Chubb to give you the option to buy Permanent Term Life Insurance at an affordable fixed premium. This product has premiums that are guaranteed to never increase, and a level death benefit to provide money to your family upon death, and while you are living too. It also provides money if you need home health care, assisted living, or nursing care, through a unique Long Term Care rider. This coverage is offered to all Associates ages 18-70 and is portable if you ever leave BGDC.

**CHUBB**

If you want to enroll in the Chubb Whole Life with Long Term Care product please call the Enrollment Call Center during open enrollment.

# Employee Assistance Program (EAP)



Guardian's EAP is available to you in addition to the benefits provided with your Guardian insurance coverage. This program provides you with easy-to-use services to help with the everyday challenges of life – at no additional cost.

The program offers counseling, legal and financial consultation, work-life assistance and crisis intervention services to you and your household family members. They can talk to you about anything going on in your life including:

- Family – going through a divorce, caring for an elderly family member, returning to work after having a baby
- Work – job relocation, building relationships with coworkers and managers, navigating through reorganization
- Money – budgeting, financial guidance, retirement planning, buying or selling a home, tax issues
- Legal Services – issues relating to civil, personal and family law, financial matters, real estate and estate planning
- Identity Theft Recovery – ID theft prevention tips and help from a financial counselor if you are victimized
- Health – coping with anxiety or depression, getting the proper amount of sleep, how to kick a bad habit like smoking
- Everyday Life – moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet



## What happens when I call?

When you call, you will speak with a GuidanceConsultant<sup>SM</sup>, a master's- or PhD-level counselor who will collect some general information about you and will talk with you about your needs. The GuidanceConsultant<sup>SM</sup> will provide the name of a counselor who can assist you. You can then set up an appointment to speak with the counselor over the phone or schedule a face-to-face visit.

## What counseling services does the EAP provide?

**3 face-to-face or virtual sessions per person, per issue, per year**

The EAP provides free short-term counseling with counselors in your area who can help you with your emotional concerns.

If the counselor determines that your issues can be resolved with short-term counseling, you will receive counseling through the EAP. However, if it is determined that the problem cannot be resolved in short-term counseling in the EAP and you will need longer-term treatment, you will be referred to a specialist early on and your insurance coverage will be activated.

## Can my children use the EAP?

Yes. The EAP is a confidential benefit for employees and their household family members.

This program includes up to three (3) in person, phone or video consultations with licensed counselors for you and your eligible household members, per issue, per calendar year. You can call 855-239-0743 to speak with a counselor or schedule an appointment 24/7/365. When you call, a Guidance Consultant will collect general information about you and your needs. Then they will connect you with a counselor who can assist you.

If you do not need to speak to a counselor, and are just looking for information, the program offers easy to use educational tools and resources, online and through a mobile app. There is a chat feature so you can talk with a counselor to guide you to the information you are looking for or help you schedule an appointment.

Any personal information provided to a Guidance Consultant or counselor stays completely confidential based on HIPAA privacy laws.

Log on to [guidanceresources.com](http://guidanceresources.com) or search "GuidanceNow" on iTunes Store or Google Play. Use the Web ID below to register for an account.

## Web ID: Guardian

**Life doesn't always go as planned. And while you can't always avoid the twists and turns, you can get help to keep moving forward.**

**Guidance Resources can help you and your family get professional support and guidance to make life a little easier. The EAP program provides you with easy-to-use services to help with the everyday challenges of life – at no additional cost to you.**

# Wellworks

## Wellworks<sup>For You</sup> REWARDS MALL

Redeem and Reward Your Wellness



## EARN YOUR REWARDS!



### EARN UP TO \$600 IN REWARDS!

You will need to complete the Wellness Program activities to be eligible to redeem Wellness Dollars in the Wellworks For You Rewards Mall.

**Log in to your portal today to learn more!**

In the Rewards Mall, you may choose from a variety of reward cards including your favorite restaurant and retail stores! You may also choose to redeem your Wellness Dollars to make a donation to a designated charity of your choice.

ACTIVITY	INCENTIVE
Biometrics + the Know Your Number Assessment	\$200
Annual Physical w/Doctor Signature	\$200
Preventive Age/Gender Exam (1 per year)	\$100
Dental Exam (1 per year)	\$50
Vision Exam (1 per year)	\$50

### PORTAL LOGIN INSTRUCTIONS

Your Account Has Been Created for You!

1. Go to [www.wellworksforyoulogin.com](http://www.wellworksforyoulogin.com)
2. Your username will be:  
BGDC + Employee ID  
*Example: BGDC123456*
3. Password: Your DOB in MMDDYYYY
4. Accept the terms of the Consent Form
5. Fill in the required information

**Forgot Your Username or Password?**

1. Go to [www.wellworksforyoulogin.com](http://www.wellworksforyoulogin.com)
2. Click the link **Forgot Username** or **Forgot Password**
3. Follow the instructions to retrieve your username or reset your password
4. If issues persist, please contact Wellworks For You at **800.425.4657**



**FOR ADDITIONAL SUPPORT, CHAT WITH US LIVE ON THE WELLNESS PORTAL**

(not available on the mobile app)



Our "Chat Live" feature will give you access to chat with one of our helpful representatives during our regular business hours (Monday to Friday 8:00am EST to 7:00pm EST) to answer any questions and guide you on a path towards wellness.

# Utopia WellCare



Utopia WellCare is a program that allows you to access nutrition counseling services with Registered Dietitians. Through your health plan, this program offers you 6 free sessions to learn more about your health and nutrition.

The program applies a functional nutrition approach to help with any health issue, such as diabetes, high cholesterol, high blood pressure, weight control, and pain management.

You can schedule an appointment at [www.utopiawellcare.com](http://www.utopiawellcare.com).

Some conditions they address are:

- Mood regulation
- Stress and anxiety
- Body composition
- Cardiovascular issues
- Endocrine imbalances
- Kidney imbalances & cancer
- Autoimmunity
- Allergies and environmental exposures
- Gastrointestinal disorders



While the 1 on 1 consultations are only available to associates and dependents on the insurance plan, Utopia WellCare also offers resources to all associates at BGDC. Utopia WellCare sends monthly education emails that offer tips and tricks on nutrition and wellness. They have group programs and challenges on a variety of different wellness topics to encourage community, motivation, fun, and high-quality results. The Utopia WellCare App is available to you to help drive continuous engagement and patient support.

## Improving employee wellness through a registered dietitian telehealth network





# It's Free for Employees

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**Step 1**

Schedule

Patients schedule their visits online

**Step 2**

Consult

Patients connect virtually to a qualified registered dietitian

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**Step 3**

Thrive

Patients achieve goals and improve health outcomes

# Level2 Diabetes Specialty Care

level2<sup>®</sup>

# Work to improve type 2

Here's the Level2 experience:



## Insights

Learn about glucose starting with a continuous glucose monitor at no extra cost and find out what works.



## Care Team

Made up of providers, coaches, dietitians and other experts as guides through Level2.



## Level2 Method

A defined process to understand and work to improve glucose control in a series of phases.

Diabetic health plan members can receive a **free continuous glucose monitor (CGM)** when they engage with the Level2 program!

**It's already included in the health plan at no extra cost.**

Learn more and join at

**[mylevel2.com/care](http://mylevel2.com/care)** | **1-844-302-2821** (TTY 711)

Your participation in Level2 Specialty Care is not a guarantee that you will improve your type 2 diabetes, and Level2 does not guarantee any individual any specific results. Please discuss with your doctor whether Level2 is right for you. You have received this information because you may be eligible to participate in Level2 through your current health plan based on the information we have. Participation in Level2 Specialty Care and getting a continuous glucose monitor (CGM) are subject to certain health plan and clinical eligibility criteria. Level2 is available to eligible members of select health plans at no additional charge outside of payment of their plan premium. Qualified members are prescribed a CGM when they join Level2 Specialty Care. See program details at [mylevel2.com](http://mylevel2.com). Health coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. The company does not discriminate on the basis of race, color, national origin, sex, age or disability in health program activities. To contact your health plan administrator, please call the number on the back of your health plan member ID card.

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# Important Contacts

## Have Questions? Need Help?

During open enrollment, the Benefit Counselors will be able to help answer all questions related to coverage options and pricing. You will need to contact Farmers Insurance directly for proposals on the Home & Auto, and you will need to call HealthyPaws directly for proposals for Pet Insurance.

Please note that if you are enrolling in any benefits for the first time, you will not be able to register for the carrier portals and mobile apps and view your individual information until January 1<sup>st</sup>. Until then the carriers will only be able to answer generic questions regarding providers and coverage.

	CARRIER	PHONE NUMBER	WEBSITE
Benefit Resource Center (BRC) for benefits questions	USI	855-874-0829	<a href="mailto:BRCMidwest@usi.com">BRCMidwest@usi.com</a>
Medical	UHC	Call number on back of ID card or 866-414-1959	<a href="http://myuhc.com">myuhc.com</a>
Dental	Guardian	800-541-7846	<a href="http://guardianlife.com">guardianlife.com</a>
Vision	Guardian	877-393-7363	<a href="http://davisvision.com">davisvision.com</a>
Basic Life and AD&D	Guardian	800-525-4542	<a href="http://guardianlife.com">guardianlife.com</a>
Voluntary Life and AD&D	Guardian	800-525-4542	<a href="http://guardianlife.com">guardianlife.com</a>
Short-Term Disability (STD)	Guardian	800-268-2525	<a href="http://guardianlife.com">guardianlife.com</a>
Long-Term Disability (LTD)	Guardian	800-538-4583	<a href="http://guardianlife.com">guardianlife.com</a>
Critical Illness	Chubb	833-896-2968	<a href="http://chubb.com/workplacebenefitsclaims">chubb.com/workplacebenefitsclaims</a>
Hospital Indemnity	Chubb	833-896-2968	<a href="http://chubb.com/workplacebenefitsclaims">chubb.com/workplacebenefitsclaims</a>
Accident	Chubb	833-896-2968	<a href="http://chubb.com/workplacebenefitsclaims">chubb.com/workplacebenefitsclaims</a>
Flexible Spending Account (FSA)	Chard Snyder	800-982-7715	<a href="http://chard-snyder.com">chard-snyder.com</a>
Health Savings Account (HSA)	Chard Snyder	800-982-7715	<a href="http://chard-snyder.com">chard-snyder.com</a>
Auto/Homeowners	Farmers Insurance	Quotes: 800-438-6381 Service: 800-422-4272 24/7 Claims: 800-854-6011	Quotes: <a href="http://myautohome.farmers.com">myautohome.farmers.com</a> Service: <a href="http://farmers.com/autohomelogin">farmers.com/autohomelogin</a>
Pet Insurance	HealthyPaws	844-260-7911	<a href="http://www.healthypawspetinsurance.com/quote/step1">www.healthypawspetinsurance.com/quote/step1</a>
Legal Plan	LegalEase	1-800-248-9000	<a href="http://legaleaseplan.com/lpgd">Legaleaseplan.com/lpgd</a>
Identity Theft Protection	Norton LifeLock	800-607-9174	<a href="http://My.norton.com">My.norton.com</a>
Lifetime Benefit Term with Long Term Care	Chubb	855-241-9891	<a href="http://chubb.com">chubb.com</a>
Employee Assistance Program (EAP)	Guardian	855-239-0743	<a href="http://guidanceresources.com">guidanceresources.com</a>
Wellness Program	Wellworks For You	800-425-4657	<a href="http://wellworksforyou.com">wellworksforyou.com</a>
Nutrition Counseling	Utopia WellCare	724-407-1500	<a href="http://utopiawellcare.com">utopiawellcare.com</a>
Level2 Specialty Care	UHC	844-302-2821	<a href="http://mylevel2.com/our-approach/">mylevel2.com/our-approach/</a>
<b>Enrollment Support</b>			
Enrollment Call Center		888-260-8082 Monday – Friday 9am-6pm ET	If you want to make any benefit changes for 2026 please call the Enrollment Call Center by October 31, 2025.