

You Belong. We Invest.



LODGE

Benefits Guide 2026

**BENEFIT PLANS EFFECTIVE
JANUARY 1 – DECEMBER 31, 2026**



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You Belong. We Invest.

Our Investment in Your Health & Well-Being

At Sage, our commitment to you goes beyond paychecks and job titles. We believe your health, your family, and your future are what matter most. That is why our Total Rewards are more than a set of benefits. They reflect our promise to care for you in meaningful ways. Some benefits are provided at no cost, while others are available at significantly reduced group rates, providing value at every level.

Our benefits are designed to bring the You Belong pillars to life:

- **Energize Hearts:** Protecting your health, wellbeing, and balance
- **Engage Minds:** Inspiring learning, growth, and opportunity
- **Encourage Success:** Recognizing your contributions and building your future

At Sage, we invest in you because hospitality begins with the people who bring it to life.

INCLUDED AT NO COST TO YOU

These tools and resources are covered by Sage, providing immediate value and support for you and your family.

Calm Health

\$350+ Value

Access Calm Health, a wellbeing app that includes all the features of the Calm app such as guided meditations, sleep support, and relaxation tools. It also provides personalized mental health programs, screening tools, and evidence-based resources. This benefit is free for you and up to five family members.

Employee Assistance Program (EAP)

\$900 Value

Free, confidential support available 24/7 for you and all members of your household. The EAP connects you with licensed professionals and specialists who can help with:

- Mental health counseling, including up to three face-to-face sessions annually
- Work-life resources such as referrals for child and elder care, home repairs, and everyday needs
- Legal guidance with free consultations and discounted ongoing services
- Financial support for budgeting, debt management, mortgages, and retirement planning - Parenting and life planning resources, including free online will preparation
- On-demand learning tools including articles, trainings, and podcasts

Company-Paid Life and Disability Insurance

Up to \$20,000 Value

All full-time associates automatically receive company-paid life and AD&D coverage that matches the life coverage, with higher coverage for executive committee and general managers. Sage also provides company-paid disability coverage for certain leaders, and offers others the option to purchase voluntary disability coverage at group rates.

- **Life Insurance and AD&D:** At least \$10,000 in company-paid coverage, with higher benefit levels for executive committee members and general managers. Associates may purchase additional coverage for themselves and their dependents.
- **Disability Insurance:** Income replacement if you are unable to work due to illness or injury, helping you focus on recovery without added financial stress.

Sage Travel & Dining Discounts

Everyday Savings

Enjoy exclusive discounts across our portfolio of hotels and restaurants:

- **Hotel Discounts:** Special set-rate discounts for Sage associates, plus Friends & Family rates at 20% off regular rates
- **Restaurant Discounts:** 25% off food (excluding alcohol) for up to four guests at Sage-operated restaurants

Paid Time Off and Holidays

Time to Recharge

Time away supports balance and renewal, so you return energized and ready to thrive.

Beneplace Discounts

Exclusive Offers

Exclusive savings on travel, electronics, entertainment, and more.

ADDITIONAL BENEFITS YOU CAN CHOOSE

Sage offers a range of benefits you can customize to fit your needs and your family's.

Medical, Dental, and Vision Coverage

Sage Pays 70% of Medical Premiums

Sage offers competitive, flexible health plan options for you and your family. You only enroll in the coverage that fits your needs. Workplace-sponsored coverage is far more affordable than buying individual plans on the marketplace and significantly reduces your out-of-pocket costs.

- **Medical Plans:** Sage pays 70% of the cost of annual medical premiums, covering the majority of plan costs and significantly reducing out-of-pocket expenses. *Preventive care is always covered in full*, helping you stay healthy and catch issues early.
- **Dental Plans:** Coverage for cleanings, checkups, and advanced dental needs, with Sage contributing toward your premium costs.
- **Vision Plans:** Affordable coverage for eye exams, lenses, and frames, plus valuable discounts on additional vision care.

For example, associate-only coverage starts at \$58 per paycheck with a wellness credit.

401(k) with Safe Harbor Match

Up to 4% Match, 100% vested from day one

Beginning in 2026, Sage introduces a Safe Harbor 401(k), designed to help you save more, faster, with contributions you own from day one. This is essentially free money to support your retirement.

- Sage matches 100% of the first 3% you contribute
- Sage matches 50% of the next 2% you contribute

This increases Sage's maximum match to 4% and ensures every dollar Sage contributes is immediately vested and yours to keep. Participants in our 401(k) plan also have access investment advice at no charge through our partners at NFP.

WINFertility

\$1,000+ Value

Beginning in 2026, Sage partners with WINFertility to support associates on their journey to parenthood. For associates enrolled in a Sage medical plan, WINFertility provides personalized guidance and resources at no cost to you.

Through WINFertility, you'll have access to:

- Nurse Care Managers for one-on-one support
- A national network of reproductive specialists
- Discounts on fertility treatments and medications
- Educational resources and emotional support

While Sage's medical plans do not cover fertility treatment itself, WIN ensures you have the knowledge and support you need. Support services can save around \$1,000, with negotiated discounts delivering thousands in additional savings.

Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs)

Tax Savings

FSAs and HSAs let you set aside money before taxes to pay for everyday expenses, helping your dollars go further.

- **HSA:** Available with the Sage HDHP, with Sage contributing \$500 (individual) or \$1,000 (other coverage levels), spread across 24 paychecks. Funds roll over year to year. This is free money from Sage, added savings to offset healthcare costs and grow your balance.
- **Healthcare FSA:** Pre-tax savings for medical, dental, and vision expenses (limit \$3,400 in 2026).
- **Dependent Care FSA:** Covers daycare or elder care (limit \$7,500 per household).
- **Commuter FSAs:** Save on eligible parking and transit costs (limit \$340 per month).

Other Voluntary Benefits

Extra Protection

Sage offers additional options you can choose to enhance your coverage and security:

- **Pet Insurance:** Discounted coverage for cats and dogs
- **Accident Insurance:** Pays cash if you are injured in an accident, helping offset costs (for example, a broken bone)
- **Critical Illness Insurance:** Lump-sum benefit if diagnosed with serious conditions
- **Hospital Indemnity Insurance:** Helps with costs if hospitalized due to illness or injury, and there is no pre-existing condition clause for pregnancy, meaning you can opt into this benefit while pregnant

At Sage, our Total Rewards are more than a benefits package. They are an investment in your health, your family, and your future. These resources are available to you year-round, ready to support your wellbeing, growth, and success.

You belong at Sage, and we are proud to invest in what matters most to you.

Contact Information

Provider/Plan	Policy Number	Contact Number	Website
Medical – UMR	76416423	Member Services: 800-826-9781	umr.com
Medical – Kaiser	605721	Member Services: 800-464-4000	kp.org
Pharmacy – Optum Rx	See Medical ID Card	800-765-6830	OptumRx.com
Dental – Delta Dental of Colorado	11852	Member Services: 800-610-0201	deltadentalco.com
Vision – VSP	12282354	800-877-7195	vsp.com
Health Savings Account – HSA Bank	N/A	Member Services: 800-357-6246	hsabank.com
FSA & COBRA – Alerus	N/A	800-651-4855	alerusrb.com
Life, AD&D, Disability, Group Accident, Critical Illness & Hospital Indemnity Insurance – Sun Life Financial	935853	800-247-6875	sunlife.com/us
401(k) Retirement Savings Plan – Principal Financial	825300	800-547-7754	principal.com
Employee Assistance Program – ComPsych GuidanceResources	Web ID: EAPBusiness Company Code: SAGEH	877-595-5281	guidanceresources.com
Family Building Support – WIN Fertility	N/A	877-767-0424 (available 1/1/26)	managed.winfertility.com/sagehospitality/

This guide highlights the main features of many of the benefit plans sponsored by Sage Hospitality Resources, LLC. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. Sage Hospitality Resources, LLC reserves the right to modify, amend or terminate any benefit plan or practice described in this guide. Nothing in this guide guarantees that any new plan provisions will continue in effect for any period of time. This guide serves as a summary of material modifications as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Who Is Eligible

Full-time, non-union associates are eligible for benefits on the first day of the month coinciding with or following their date of hire.*

All associates must maintain full-time hours (30 hours or more per week) in order to remain eligible for comprehensive benefits.

Many of the plans allow you to cover your eligible dependents, which include:

- Your legal spouse or domestic partner (**affidavit required**). Imputed income does apply for all enrolled domestic partners and/or their child(ren)'s portion of coverage.
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, a legally adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

* Full-time, **union** associates are eligible for benefits the first of the month on/following **60 days** from their date of hire.



How to Enroll

To enroll in benefits, log into MySAGEpage or the UKG Pro mobile app and follow these steps:

Okta users: sagehospitality.okta.com

Non-okta users: <https://n34.ultipro.com>

1. Click on the "Menu" tab, then click on the "Myself" tab. Choose "Manage My Benefits" to be directed to the benefits portal in **mySAGEpage or the UKG Pro mobile app**.
2. Next, click on "Get Started" and follow the prompts. Make sure to click on "Add Family Member" and add all dependents that you want to cover under your insurance.
3. Next, click on "Shop for Benefits" and follow the enrollment prompts. Once your elections have been made, click on "Review and Checkout" to complete your enrollment.
4. Review your elections before you "checkout" for accuracy. If you need to make any changes, please do so before checking out with your elections.



PASSWORD RESET

If you have problems resetting your password, please reach out to your local P&C leader.

Changing Your Benefits

Due to IRS regulations, once you have made your elections for 2026, you cannot change your benefits until the next annual open enrollment period.

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation.
- Birth or adoption of an eligible child.
- Death of a covered dependent.
- Change in your spouse's work status that affects his or her benefits.
- Change in your child's eligibility for benefits.
- Qualified Medical Child Support Order.
- Gain or loss of other coverage.



To make a benefits change due to a qualifying life event, log into **mySAGEpage**, then go to "Menu" > "Myself" > "Manage My Benefits."

Once you are in the benefits portal, click "Update my Benefits" and follow the prompts to report your qualifying life event. Changes and documentation must be received within **60 days** of your qualifying life event. Change requests submitted after **60 days** cannot be accepted. Supporting documentation of the event, such as a marriage license or birth certificate, is required. This can be uploaded in MySAGEpage or emailed to your local P&C team.



Medical Insurance

Your medical insurance carriers are UMR (which utilizes the United Healthcare Network) and Kaiser.

The table below summarizes the benefits of each medical plan.

The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Sage HDHP		Sage Copay Plan	Kaiser Plan
	In Network	Out of Network	In Network	In Network
Calendar Year Deductible Individual/Family	\$3,400 / \$6,800	\$6,800 / \$13,600	\$2,000 / \$4,000	\$1,600 / \$3,200
Out-of-Pocket Maximum (Includes deductible, copays and coinsurance) Individual/Family	\$5,000 / \$10,000	\$9,000 / \$18,000	\$5,000 / \$9,500	\$4,300 / \$8,600
Preventive Care	Plan pays 100%	40% after ded.	Plan pays 100%	Plan pays 100%
Physician Services				
Primary Care Physician	10% after ded.	40% after ded.	\$30 copay	\$40 copay
Specialist	10% after ded.	40% after ded.	\$60 copay	\$40 copay
Urgent Care	10% after ded.	40% after ded.	\$75 copay	\$40 copay
Telehealth	\$0 member cost (deductible & coinsurance do not apply)	40% after ded.	\$0 copay	\$0 copay
Lab/X-Ray				
Diagnostic Lab/X-Ray	10% after ded.	40% after ded.	30% after ded.	\$10 copay
High-Tech Services (MRI, CT, PET)	10% after ded.	40% after ded.	\$150 copay + 30% after ded.	30% coins. up to \$50
Hospital Services				
Inpatient	10% after ded.	40% after ded.	30% after ded.	30% after ded.
Outpatient	10% after ded.	40% after ded.	\$150/confinement copay + 30% after ded.	30% after ded.
Emergency Room	10% after ded.		30% after ded.	30% after ded.
Chiropractic Care (Limit of 60 days combined with physical therapy occupational therapy, and speech-language therapy)	10% after ded.	40% after ded.	\$60 specialist copay	Not included
Prescription Drugs				
Preventive Generic*	10% after ded.	Not covered	\$0 copay	\$0 copay
Generic	10% after ded.		\$15 copay	\$10 copay
Preferred Brand	10% after ded.		\$35 copay	\$30 copay
Non-Preferred Brand	10% after ded.		\$100 copay	\$30 copay
Specialty	10% after ded.		\$100 copay	20% coins. up to \$150
Mail Order (Up to a 90-day supply for UMR and 100-day supply for Kaiser)	10% after ded.		3x retail copay	2x retail copay

Important: The Sage Copay and Kaiser Plans do not include coverage for services received from out-of-network providers. If you choose to receive care from an out-of-network provider, you will be responsible for the full cost of services, which will be higher than the in-network amount.

*Please check your plan documents for specific details surrounding preventive generic drugs. You may be subject to additional out of pocket costs.

MEDICAL COSTS

Listed below are the semi-monthly costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	Sage HDHP		Sage Copay Plan		Kaiser Plan	
	Wellness	Non-Wellness	Wellness	Non-Wellness	Wellness	Non-Wellness
Associate Only	\$38.00	\$68.00	\$41.50	\$71.50	\$40.50	\$70.50
Associate + Child(ren)	\$68.50	\$98.50	\$74.50	\$104.50	\$75.00	\$105.00
Associate + Spouse	\$76.50	\$106.50	\$83.00	\$113.00	\$84.50	\$114.50
Associate + Family	\$108.00	\$138.00	\$115.50	\$145.50	\$119.00	\$149.00

ARE YOU COVERING YOUR SPOUSE AND/OR CHILDREN?

Sage HDHP and Sage Copay Plan Members: If you elect associate + spouse/partner, associate + child(ren) or family coverage, the individual deductible and out-of-pocket maximum apply to each covered member of the family (capped at family amount).

Find a Provider

Finding a network provider on umr.com or the **UMR app** has never been easier

1. Go to umr.com and select **Find a provider**
2. Search for **UnitedHealthcare Choice Plus Network** using the alphabet navigation or type **UnitedHealthcare Choice Plus** into the search box



Find a provider on the go. Log in to the **UMR app** and select **Find care**

When choosing a provider, check if they offer telehealth visits for routine care—it can save you time and money.



800-826-9781

umr.com

Get Smart About Prescriptions



OUR ONLINE TOOLS MAKE IT EASY

If you haven't already, please visit optumrx.com to register your account. You'll need information from your new member ID card to sign up and access your account details and prescriptions.



Price a drug — Search your current or new medications to see costs at pharmacies near you. If you're taking a brand-name drug, you can also see prices for generic options.



My prescriptions — See your current prescriptions along with information about how to use them and possible side effects.



View my claims — See which prescriptions you've filled and how much you paid.



Pharmacy locator — Search for network pharmacies near you — or find a pharmacy when you're traveling.



Manage prescriptions on the go — For added convenience, download the **Optum Rx app**.

To learn more, scan the QR code below and click on the link or go to optumrx.com/getstarted for info on Optum Rx.



Wellness

2026 Wellness Rate Information:

Sage is committed to your health and wellness! We're following a two-year plan to promote annual physical exams. In 2025, our focus was on preventive screening education. If you've completed your 2025 wellness requirements, they will automatically roll over to 2026. In 2026, our goal is for all team members enrolled in Sage medical coverage to complete an annual physical to support long-term well-being. Completing your annual physical in 2026 will count toward your 2027 wellness requirements.

Sage Hospitality Group offers both Wellness and Non-Wellness Rates for your Medical Premiums (\$60 difference per month).

The wellness status that you have as of December 1, 2025 will be your wellness status in **2026**. If you currently have the non-wellness status and wish to participate in the reduced wellness status, you must register and complete the Amaze video module by December 1, 2025. You can download the Amaze Health app or contact them directly for assistance at 720-577-5251.

For **2027**, you must complete an annual physical with your doctor between January 1, 2026 and October 1, 2026 in order to receive the wellness rate in 2027. You have until October 1, 2026 to complete that visit in order to receive that rate in 2027.

- **New Hires in 2026 (and November/December of 2025) and those who are newly eligible (part-time to full-time):**
 - Will receive the wellness rate for the 2026 plan year:
 - If you're hired January – August 2026, your physical is due by October 1, 2026.
 - If you're hired September – December 2026, you'll have until March 31, 2027 to complete your physical and keep the Wellness rate.
- **Kaiser Members in 2026:**
 - You must submit your Explanation of Benefits showing that you had a physical by October 1, 2026. Kaiser members will utilize the new Wellworks portal (more details coming soon). Please reach out to the Sage Benefits team if you have any questions

Why are annual physical exams important?

- They're covered at 100% with no cost to you or your covered dependents
- They help you stay on top of your health with routine screenings and lab work
- They can catch potential health issues early, when they're most treatable
- Build a new or stronger relationship with your primary care provider
- Access personalized advice on nutrition, exercise, and lifestyle habits

PRO TIP: Best Practice for Scheduling Your Annual Physical

When booking your physical, be sure to let your provider know you are scheduling a **wellness/annual preventive exam**. This visit is meant for preventive care only. If you bring up new health concerns during the same appointment, your provider may bill it **as a separate office visit**, which could result in additional costs—especially if you are on a High Deductible Health Plan (HDHP).

To avoid unexpected charges, we recommend keeping your preventive exam focused on routine screenings and wellness care.

Wellness

Frequently Asked Questions (FAQs):

Q: Do I have to pay for my annual physical exam?

A: No. Preventive care, including annual physicals, is covered at 100% for you and your covered dependents.

Q: Does my physical need to be exactly 12 months from my last one? What if I usually get it during November/December?

A: No. For incentive purposes, your physical can be completed any time during the calendar year regardless of when your last physical was provided. We ask that it is completed between 1/1/26 and 10/1/26 to allow time for Sage to receive reporting and your EOB if you are a Kaiser member.

Q: Can I still use Amaze Health for 2026?

A: Amaze Health will no longer be provided through Sage as of **January 1, 2026**. If you have been using Amaze, you'll receive a **60-day grace period** to ensure you are not left without access to care. After that period, you'll see a pop-up in the app with the option to continue your Amaze membership directly for **\$34.99 per month**.

CALM HEALTH

Calm Health can help you tackle stress, get a good night's sleep and feel more present in your life. It's one of the most popular apps worldwide — and it's available at no cost to **all employees** (both FT & PT) as part of your benefits.

- Free access to the app to all associates and up to five family members
- Personalized programs
- Mental health screening tools, resources, meditations, and more!

How to sign up:

- Log in with your existing Calm Health account or create a new Calm Health account
- Enter **Sage2025** as your access code
- Verify your eligibility by entering your legal first name, last name and date of birth



Health Savings Account

If you enroll in the Sage HDHP, you may be eligible to open and fund a health savings account (HSA) through HSA Bank.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

2026 IRS HSA CONTRIBUTION MAXIMUMS

Contributions to an HSA (including the Sage contributions) cannot exceed the IRS allowed annual maximums.

- **Individuals:** \$4,400
- **All other coverage levels:** \$8,750

If you are age 55+ by December 31, 2026, you may contribute an additional \$1,000.

HSA ELIGIBILITY

You are eligible to fund an HSA if you are enrolled in the Sage HDHP and meet additional eligibility requirements.

You are not eligible to fund an HSA if:

- You are covered by a non-HSA eligible medical plan, health care FSA (including a health care FSA that your spouse may have enrolled in) or health reimbursement account.
- You are eligible to be claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare, Medicaid, TRICARE or TRICARE for Life.
- You have received Veterans Administration benefits in the past three months, unless the condition for which you received care was service related.

Refer to IRS Publication 969 at irs.gov/pub/irs-pdf/p969.pdf for details.

Note: Accounts with \$1,000 or more are eligible for investment options.



SAGE CONTRIBUTION

If you enroll in the Sage HDHP, Sage will help you save by contributing to your account, even if you choose to not make your own contributions.

- **Individuals:** \$500
- **All other coverage levels:** \$1,000

Note: These contributions will be spread out over 24 paychecks.



NEW! WINFertility — Family Building Support

Beginning in 2026, Sage is partnering with WINFertility to support associates on their journey to parenthood. WINFertility provides personalized guidance and resources (excluding medical treatments) for fertility, family-building, and reproductive health needs.

Whether you're exploring fertility treatments, egg/sperm preservation, surrogacy, or adoption, WINFertility offers:

- Dedicated Nurse Care Managers for 1-on-1 support
- Access to a national network of reproductive specialists
- Discounts on fertility treatments and medications
- Educational resources, decision-making tools, and emotional support

More information, including how to get started, will be shared soon.

managed.winfertility.com/sagehospitality/

877-767-0424 (available 1/1/26)

Please note, our UMR plans do not include fertility coverage. See your plan's SBC for more details.



Dental Insurance



800-610-0201 deltadentalco.com



Sage offers a dental insurance plan through Delta Dental of Colorado.

The Delta Dental PPO + Premier Dental plan offers in- and out-of-network benefits, giving you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Delta Dental provider. Locate a Delta Dental network provider at deltadentalco.com.

The table below summarizes key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Delta Dental PPO	
	In Network	Out of Network
Calendar Year Deductible Individual/Family	\$50 / \$150	\$50 / \$150
Calendar Year Benefit Maximum	\$2,000 per covered individual	
Preventive Care (Oral exams, cleanings, x-rays)	Plan pays 100%	Plan pays 100%
Basic Services (non-surgical periodontic services, endodontic services, fillings)	20% after ded.	20% after ded.
Major Services (Bridges, crowns (inlays/onlays), dentures (full/partial) oral surgery, surgical periodontic services)	50% after ded.	50% after ded.
Orthodontia Services	50%	
Orthodontia Lifetime Maximum	\$2,000 per covered individual	

Note: Diagnostic and preventive services do not count toward the calendar year benefit maximum.

DENTAL COSTS

Listed below are the semi-monthly costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	Delta Dental PPO
Associate Only	\$12.00
Associate + Child(ren)	\$24.50
Associate + Spouse	\$25.50
Associate + Family	\$37.00

Right Start 4 Kids

Right Start 4 Kids is a program that removes most cost barriers for dental care in children up to their 13th birthday. Dental care is provided at 100% coinsurance for covered diagnostic preventive, basic and major services, with no deductible, when you see an in-network provider. Visit deltadentalco.com for more information.

Vision Insurance



Your Vision plan is offered through VSP.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate a VSP network provider at vsp.com.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	VSP Vision Plan	
	In Network	Out of Network
Eye Exam (Every 12 months)	\$20 copay	Reimbursement up to \$45
Contact Lens Exam (Fitting and evaluation)	Not to exceed \$60 copay	N/A
Standard Plastic Lenses (Every 12 months) Single/Bifocal/Trifocal	\$20 copay	Reimbursements from \$30–\$65
Frames (Every 24 months)	\$175 allowance + 20% off balance	Reimbursement up to \$70
Contact Lenses (Every 12 months in lieu of standard plastic lenses)		
Elective	\$175 allowance	Reimbursement up to \$105
Medically Necessary	Plan pays 100%	\$210 allowance
Laser Correction Surgery	Average discount of 15% off retail price	Not covered

VISION COSTS

Listed below are the semi-monthly costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	Vision Plan
Associate Only	\$3.13
Associate + Child(ren)	\$4.86
Associate + Spouse	\$4.77
Associate + Family	\$7.84

VSP does not issue ID cards – please give your provider your legal name and SSN.

Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes and more than 200 other major diseases.

Sage offers four flexible spending account (FSA) options, which are administered by Alerus.

Log into your account at alerusrb.com to view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history and more.

ALERUS



HEALTH CARE FSA

(Not allowed if you fund an HSA.)

Pay for eligible out-of-pocket medical, dental and vision expenses with pre-tax dollars. If you terminate, you lose access to your Medical FSA funds, but you can submit claims previously incurred up to 60 days past termination.

The health care FSA maximum contribution is \$3,400 for the 2026 plan year.

DEPENDENT CARE FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or a child over 13, spouse or elderly parent residing in your house who is physically or mentally unable to care for himself or herself.

You may contribute up to \$7500 to the dependent care FSA for the 2026 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$3,750 for the 2026 plan year.

PARKING FSA

Contribute pre-tax dollars to a parking FSA if you pay for business-related parking during the workday.

You may contribute up to \$340 per month to your parking FSA in 2026.

TRANSIT FSA

Contribute pre-tax dollars to a transit FSA to pay for expenses associated with commuting to work such as bus or train passes.

You may contribute up to \$340 per month to your transit FSA in 2026.

To make a benefits change in your parking or transit FSA, log into **mySAGEpage**, then go to “Menu” > “Myself” > “Manage My Benefits.” Once you are in the benefits portal, click “Update my Benefits” and follow the prompts to choose “Parking or Transit FSA” as the life event.

Changes may take 1 or 2 pay periods to go into effect based on the time the change is requested in mySAGEpage.

Things to consider before contributing to a parking or transit FSA:

- Funds in your parking/transit FSAs roll over from year to year as long as you remain actively participating in the plan.
- You may change your FSA contribution amounts on a monthly basis.
- You must contribute at least \$1 per pay period in order to keep the account active.



Flexible Spending Accounts

Life and AD&D Insurance

Sage provides basic life and AD&D insurance to all benefits-eligible associates **AT NO COST TO YOU**. You have the option to purchase supplemental life and AD&D insurance.

BASIC LIFE AND AD&D INSURANCE

Sage automatically provides basic life and AD&D insurance through Sun Life Financial to all full-time, benefits-eligible associates **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. **Please be sure to keep your beneficiary designations up to date.**

- AD&D Insurance will now match Basic Life Benefits
- **Full-time associates:** \$10,000 benefit
- **Executive committee members:** 1x annual salary, rounded to the next higher \$1,000, up to a maximum of \$150,000
- **General managers:** 2x annual salary, rounded to the next higher \$1,000, up to a maximum of \$300,000

All full-time associates receive \$10,000 of company-paid AD&D coverage.

SUPPLEMENTAL LIFE INSURANCE

Sage provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children through Sun Life Financial.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-banded. Benefits will reduce to 65% at age 70, 50% at age 75 and 35% at age 80.

- **Associate:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less — guarantee issue: \$300,000
- **Spouse:** \$10,000 increments up to 100% of the associate's election or \$250,000, whichever is less — guarantee issue: \$50,000
- **Dependent children:** Birth to 6 months: \$1,000; 6 months to age 26: \$2,500 increments up to \$10,000 — guarantee issue: \$10,000

SUPPLEMENTAL AD&D INSURANCE

- **Associate:** Increments of \$10,000 up to 5x annual salary or \$500,000, whichever is less
- **Associate + spouse:** 60% of associate's AD&D election to a maximum of \$120,000
- **Associate + children:** 15% of associate's AD&D election to a maximum of \$25,000
- **Associate + spouse + children:** Spouse: 50% of associate's AD&D election, not to exceed \$120,000; Children: 10% of associate's AD&D election, not to exceed \$25,000

Note: If you elect supplemental coverage when you're first eligible to enroll, as an employee you may purchase an additional \$10K increment during the annual enrollment period without completing an evidence of insurability form as long as your total amount is below the guarantee issue limit. If you elect more than the \$10K, or the amount is over the guarantee issue limit, an evidence of insurability will be required. If you do not enroll when first eligible, and choose to enroll during a subsequent annual open enrollment period or qualifying life event, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Sun Life Financial. To complete evidence of insurability (EOI), visit sunlife.com/account and use group policy number 935853.

Voluntary Disability Insurance

Disability insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Please note: Disability insurance payment calculations (both Basic & Voluntary) are solely based on hourly/salary wages and **exclude** variable pay like tips, commission, overtime, and, bonuses.

SHORT-TERM DISABILITY INSURANCE

Full-time property associates:

Sage offers full-time, benefits-eligible associates the option to purchase **voluntary** short-term disability (STD) insurance through Sun Life Financial. Coverage will not take effect until approved by Sun Life Financial. A pre-existing condition exclusion period may apply. Please refer to the official policy documents for more information. Please refer to the Sage associate portal for rates.

- **Maximum weekly benefit:** 60% of weekly salary up to \$2,700 per week (not taxable)
- **Elimination period:** Option 1 and Option 2, benefits begin on the 15th consecutive day for any sickness or injury
- **Maximum benefit duration:** Option 1 – 11 weeks; Option 2 – 24 weeks

Exempt associates and overtime-eligible managers:

Sage automatically provides company-paid short-term disability insurance through Sun Life Financial to all exempt associates and overtime-eligible managers **AT NO COST TO YOU**.

- **Maximum weekly benefit:** 60% of weekly salary up to \$2,700 per week (taxable)
- **Elimination period:** Benefits begin on the 15th consecutive day for any sickness or injury
- **Maximum benefit duration:** 24 weeks

LONG-TERM DISABILITY INSURANCE

Full-time property associates:

Sage offers full-time, benefits-eligible associates the option to purchase **voluntary** long-term disability (LTD) insurance through Sun Life Financial. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period. Please refer to the Sage associate portal for rates.

- **Maximum monthly benefit:** 60% of monthly salary up to \$10,000 per month (not taxable)
- **Elimination period:** Option 1 – 90 days (can be paired with 11-week STD policy); Option 2 – 180 days (can be paired with 24-week STD policy)
- **Maximum benefit duration:** To age 65

General managers and executive committee members:

Sage automatically provides company-paid LTD insurance through Sun Life Financial to all general managers and executive committee members **AT NO COST TO YOU**.

- **Maximum monthly benefit:** 60% of monthly salary up to \$12,000 per month (taxable)
- **Elimination period:** 180 days
- **Maximum benefit duration:** Social Security normal retirement age or regular occupation to end of benefit duration

Voluntary Group Accident Insurance



Sage provides you the option to purchase accident insurance through Sun Life Financial.

Accident insurance helps protect against the financial burden that accident-related costs can create. Even a broken arm can result in medical costs not covered by your health plan. Accident insurance pays you cash for covered accidents and treatments. You can use the money to help pay out-of-pocket medical costs or everyday expenses. Claims payments are made in flat amounts based on services incurred during an accident.

Wellness benefit:

If you or your covered spouse or child completes a covered health screening test, a \$50 wellness benefit will be paid. Covered health screenings include blood tests, stress tests, colonoscopies, mammograms and more. You can view all eligible screenings and submit your wellness claim online at www.sunlife.com/us.



Voluntary Group Critical Illness Insurance

Sage provides you the option to purchase critical illness insurance through Sun Life Financial.

Critical illness insurance provides a financial, lump-sum benefit upon diagnosis of a covered illness. These covered illnesses are typically very severe and likely to render the affected person incapable of working. Because of the financial strain these illnesses can place on individuals and families, critical illness insurance is designed to help you pay your mortgage, seek experimental treatment or handle unexpected medical expenses.

Some conditions include:

- Heart attack
- Coronary artery bypass surgery
- Benign brain tumor
- Blindness
- Major organ failure
- Cancer

Critical illness insurance	
Associate	\$10,000 increments up to \$30,000
Spouse	\$2,500 increments up to \$15,000
Dependent children	Up to age 26 – \$2,500 increments up to \$7,500

Hospital Indemnity Insurance

Sage provides access to Hospital Indemnity Insurance.

Hospital Indemnity insurance can help employees who have to stay in the hospital due to a covered accident or sickness.

Employees decide how to spend the money, including as payment for out-of-pocket medical costs or everyday expenses like groceries or childcare.

COVERAGE DETAILS

This coverage provides benefits for hospital stays due to a covered sickness or accident. Some examples include:

- Routine pregnancy and complications of pregnancy
- Mental and nervous disorders
- Newborn nursery confinement and newborn care
- Substance abuse

Benefit options: Benefits are available for hospital stays, stays in rehabilitation units, intensive care units (ICUs), intermediate step-down units, emergency room treatment and more

Extended hospitalization benefit: Pays additional benefits for hospital stays of 10 or more consecutive days

Covered Benefit	Per Day Benefit	Eligible Days	Benefit Amount
ER Treatment – Accident Only	\$200	Day 1	\$200
Inpatient Surgery	\$1,000	Day 1	\$1,000
First Day Hospital	\$1,000	Day 1	\$1,000
First Day ICU	\$1,000	Day 1	\$1,000
Hospital Confinement	\$100	Days 1-12	\$1,200
ICU Confinement	\$100	Days 1-3	\$300
Extended Hospitalization	\$100	Days 1-12	\$1,200
Total Benefit Paid for You:			\$5,900

These potential benefits are for illustrative purposes only and actual benefits may vary based on the terms of the policy and the claimant's specific circumstances.



401(k) Retirement Savings Plan



Sage offers a 401(k) retirement savings plan, which is administered by Principal Financial.

Sage wants to be sure that you have the opportunity to save money and prepare for retirement. At Sage, we offer all associates, including part-time associates, the ability to participate in our 401(k) retirement savings plan through Principal Financial.

ELIGIBILITY

You are eligible to participate in the 401(k) retirement savings plan the first day of the month following two months of employment. You must be 20 years or older in order to participate in the 401(k) retirement savings plan. If you've already met this requirement at the same or another property, you will not have to wait the two months again. There is a short administrative delay before the 401(k) administrator will be notified via file feed of termination/re-hire dates.

ENROLLMENT

Enrollment in the Principal Financial 401(k) plan can be done by going to principal.com or calling Principal Financial directly at **800-547-7754**. If you are a first-time user, you will need to register prior to entering. On the website, you can start/change/stop contributions, change investment options, initiate a loan or hardship withdrawal and much more. All enrollments and changes are reflected in one to two pay periods.

Principal Financial

800-547-7754



COMPANY MATCH

Sage's employer match is 100% of the first 3% for a max match of 3%. To maximize the company match, you should contribute at least 3% of your pay each pay period. The company match will always be deposited on a pre-tax basis regardless of what type of deferral contribution you elect (pre-tax, post-tax or both)

How the Safe Harbor Match Works for 2026:

Your Contribution	Sage Hospitality Match	Example on \$1,000 Paycheck	Total Match %
First 3%	100% (dollar-for-dollar)	You contribute \$30 Sage adds \$30	3%
Next 2% (4-5%)	50% (50¢ per \$1)	You contribute \$20 Sage adds \$10	1%
Total (at 5%)		You contribute \$50 Sage adds \$40	4% (max)

If You Contribute...	Sage Adds...
3%	3%
4%	3.5%
5%	4% (maximum)

NEW! VESTING

You are always 100% vested in your own contributions (including rollovers). Beginning in 2026, Sage has eliminated the vesting schedule, which means both your contributions and Sage's matching contributions belong to you from day one!

PRE-TAX CONTRIBUTIONS

All monies contributed to your 401(k) retirement savings plan are withheld from your paycheck before taxes are calculated on your gross earnings, lowering your taxable income. You can contribute on a pre-tax basis, up to the IRS annual maximum (subject to hierarchy of payroll tax deductions).^{*} Any bonus payments are considered income and 401(k) contributions will come out of them. You can change your contribution amount at any time.

The 2026 maximum is \$24,500.^{*} If you are age 50 or over, you may contribute an additional \$7,500.

ROTH AFTER-TAX CONTRIBUTIONS

Most 401(k) plan contributions are made on a pre-tax basis. Pre-tax contributions to a plan reduce your taxable income today but require you pay taxes when you withdraw the money. Your contributions come out of your gross paycheck. With Roth after-tax contributions, you pay taxes on your contributions before they go into the account, rather than when withdrawn — so your contributions come out of your net take home pay.

You may be a good candidate for Roth elective deferral contributions if:

- You are a diligent saver with estimated savings that are on track to exceed your estimated retirement needs
- You are not able to participate in a Roth IRA
- You think your income tax rate will be higher in retirement than it is now

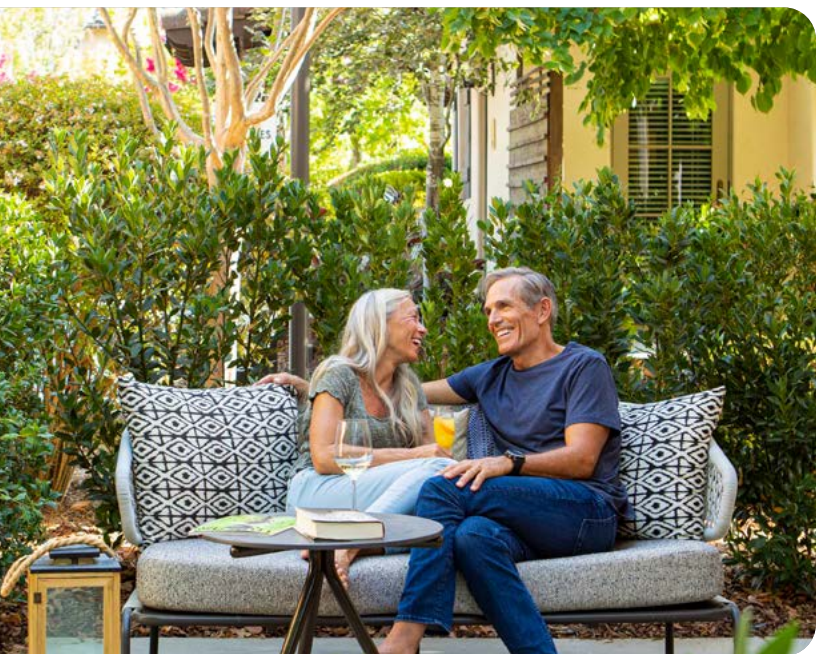
Access your account at principal.com or call the service center at **800-547-7754**.

ROLLOVERS

Rollovers can be done at any time, even if you are not yet able to start contributing to the plan. You just need to fill out the appropriate rollover form and get a check from your current provider. Please contact Principal Financial at **800-547-7754** or visit principal.com.

INVESTMENT ADVICE

Neither Sage nor Principal Financial can provide you with advice on which funds to invest in. Don't worry... we do have someone who can help you. Sage partners with NFP to provide associates with investment advice free of charge. If you would like to speak with our **NFP** advisor, please call **301-628-4106**.



Voluntary Pet Insurance

Sage gives all part- and full-time associates the option to purchase pet insurance through PetPartners.

The PetPartners pet program offers you the option to purchase pet insurance at a discounted rate for cats or dogs.* Get reimbursed for costly veterinary bills and focus more on the health of your pets and less on how you're going to pay for it. With PetPartners pet insurance, you receive access to:

- Customizable plans — Get exactly what you need by customizing deductibles, coinsurance and limits
- Plans that cover multiple pets under one policy
- Fast claim turnaround times
- Experienced customer service

*At this time, coverage is available for cats and dogs only.

ENROLLMENT

- Enroll at any time throughout the year
- Premiums are paid directly to PetPartners (not through payroll deductions)

For more information or to get a quote, call **866-774-1113** or visit petpartners.com/enroll?p=SAGE and enter your pet's type, breed and age and your zip code.



PetPartners



**ComPsych
GuidanceResources**

Web ID: EAPBusiness
Company Code: SAGEH



Employee Assistance Program

Employee assistance program (EAP) services are provided to you and your household members AT NO COST TO YOU through ComPsych GuidanceResources.

This is a confidential program available 24 hours a day, seven days a week, to help you and your family members handle the stresses involved with everyday issues and/or crisis situations.

- The services are accessible through toll-free phone calls and online access.
- Each member can receive up to three free face-to-face counseling sessions, per incident, per year.
- No personal information is ever shared with Sage.

For more information or to access the EAP services, call **877-595-5281** or visit guidanceresources.com.

Appendix

COMPARING YOUR MEDICAL PLAN OPTIONS

Choosing the right medical plan is an important decision. Take the time to learn about your options to ensure you select the right plan for you and your family.

SAGE HDHP VS. SAGE COPAY PLAN

Sage HDHP

- Lower cost per paycheck
- Higher deductible
- You can fund a health savings account

Sage Copay Plan

- Higher cost per paycheck
- Lower deductible
- You can fund a health care flexible spending account

FIVE THINGS TO CONSIDER

1. Do you prefer to pay **MORE** for medical insurance out of your paycheck, but less when you need care?
2. Or, do you prefer to pay **LESS** out of your paycheck, but more when you need care?
3. What **PLANNED** medical services do you expect to need in the upcoming year?
4. Are you able to **BUDGET** for your deductible with pre-tax dollars from your paycheck in an HSA or FSA?
5. Do you or any of your covered family members take any prescription **MEDICATIONS** on a regular basis?

Numbers To Know



Deductible

The amount you must pay for medical services before the insurance plan will begin to pay. However, your preventive care is covered 100% by the plan.

HDHP In-Network Deductible:

Individual: \$3,400; Family: \$6,800

Sage Copay Plan In-Network Deductible: Individual: \$2,000; Family: \$4,000



Out-Of-Pocket (OOP) Maximum

The maximum amount of money you will pay for medical services during the plan year. The OOP maximum is the sum of your deductible and coinsurance payments. **HDHP In-Network**

OOP Maximum: Individual: \$5,000; Family: \$10,000

Sage Copay Plan In-Network OOP Maximum: Individual: \$5,000; Family: \$9,500



Coinsurance

A form of cost-sharing where you and the insurance plan share expenses in a specified ratio after you meet the deductible (until you reach the OOP maximum). **HDHP In-Network**

Coinsurance: 10%

Sage Copay Plan In-Network Coinsurance: 30%

Appendix

The costs provided in this example are estimates only and are not a guarantee of payment or benefits. Your actual cost may be higher or lower than the estimates. The annual premiums are based on wellness rates. All cost estimates are for services received by network providers.

Meet Joe

Associate-Only Coverage



This year he expects to have one preventive care visit, four PCP visits, one urgent care visit and one ankle x-ray. Based on this, Joe can expect to spend:

Associate-Only Coverage	Sage HDHP	Sage Copay Plan
Joe's annual premium (wellness applied)	\$912	\$996
Joe's annual HSA contribution	\$1,500	\$0
Total medical expenses	\$1,500	\$1,500
Medical plan pays	\$250	\$1,100
Joe pays using HSA dollars	\$1,250	\$0
Joe pays out of his pocket	\$0	\$400
Dollars remaining in Joe's HSA for future use	\$250	\$0
Joe's total out-of-pocket costs (premium + expenses)	\$912	\$1,396

Meet Anna and her family

Associate + Family Coverage



This year they expect to have four preventive care visits, eight PCP visits, three urgent care visits and one ER visit. Based on this, Anna can expect to spend:

Associate + Family Coverage	Sage HDHP	Sage Copay Plan
Anna's annual premium (wellness applied)	\$2,592	\$2,772
Anna's annual HSA contribution	\$2,000	\$0
Total medical expenses	\$6,000	\$6,000
Medical plan pays	\$2,840	\$4,025
Anna pays using HSA dollars	\$2,000	\$0
Anna pays out of her pocket	\$1,160	\$1,975
Dollars remaining in Anna's HSA for future use	\$0	\$0
Anna's total out-of-pocket costs (premium + expenses)	\$3,752	\$4,747

Meet Linda and Her Spouse

Associate + Spouse Coverage



This year they expect to have two preventive care visits, five PCP visits, two specialist visits, one urgent care visit and one outpatient surgery. Based on this, Linda can expect to spend:

Associate + Spouse Coverage	Sage HDHP	Sage Copay Plan
Linda's annual premium (wellness applied)	\$1,836	\$1,992
Linda's annual HSA contribution	\$2,000	\$0
Total medical expenses	\$17,000	\$17,000
Medical plan pays	\$11,450	\$12,500
Linda pays using HSA dollars	\$2,000	\$0
Linda pays out of her pocket	\$3,550	\$4,500
Dollars remaining in Linda's HSA for future use	\$0	\$0
Linda's total out-of-pocket costs (premium + expenses)	\$5,386	\$6,492

Appendix

MAXIMIZE YOUR TAX SAVINGS WITH AN HSA



Use

Use your HSA dollars today to pay for eligible health care expenses such as deductibles, doctor's office visits, dental expenses, eye exams and prescriptions.



Save

Use your HSA to prepare for the unexpected. An HSA allows you to save and roll over money year to year. The money in the account is always yours, even if you change health plans or jobs.



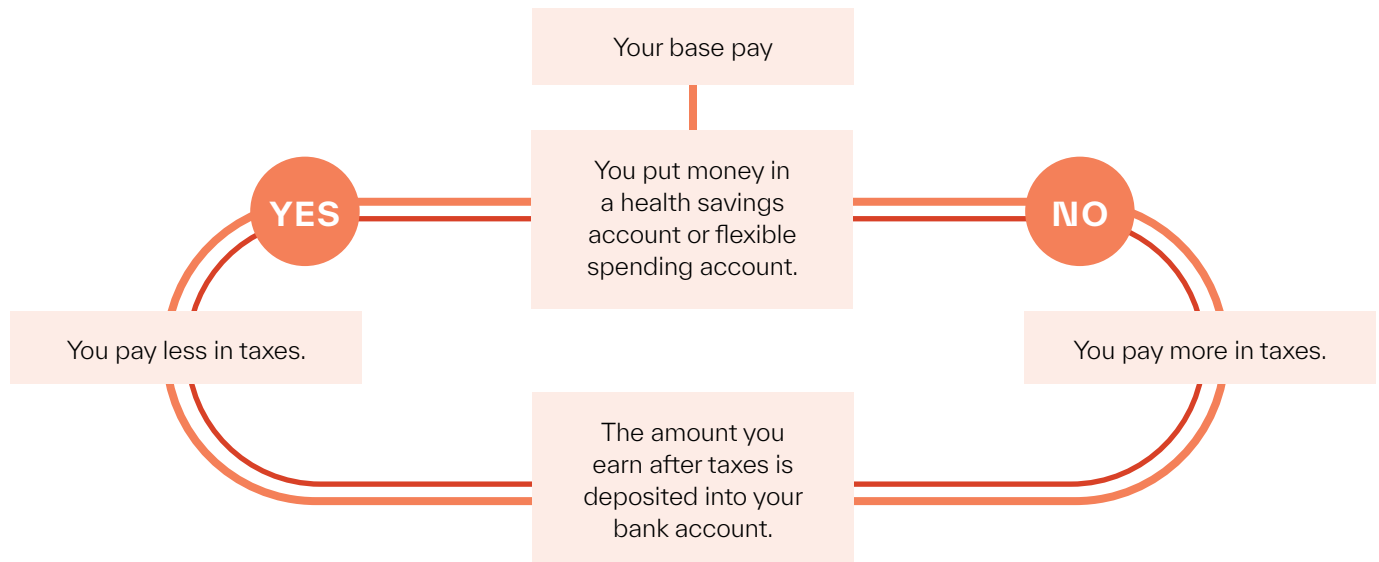
Invest

The money in your HSA can be invested and grows tax-free — including interest and investment earnings. After you reach age 65, your HSA dollars can be spent without penalty on any expense.



Appendix

BUDGETING FOR YOUR CARE



You can save about 20%* on your care by putting money in a health savings account or flexible spending account. This is because you don't pay taxes on your contributions.

COMPARE YOUR OPTIONS

	Health Savings Account Details on page 10	Health Care Flexible Spending Account Details on page 14	Dependent Care Flexible Spending Account Details on page 14
Eligible plans	Sage HDHP	Sage Copay Plan	Sage HDHP Sage Copay Plan
Eligible expenses	Deductibles, copays and other health-related expenses	Deductibles, copays and other health-related expenses	Child and adult care services
Your election amount is available on January 1	No	Yes	No
You can change your election throughout the year	Yes	No	No
You can take income tax deductions for expenses you pay with your account	Not for money contributed pre-tax or through payroll contribution	No	No
Funds roll over from one year to the next	Yes	No	No

*Percentage varies based on your tax bracket.

Appendix

MEDICAL INSURANCE

In-network preventive care is free for medical plan members.

The Sage medical plans pay 100% of the cost of preventive care when received from a network provider. This means you won't have to pay anything out of your pocket.



What is preventive care?

The focus of preventive health care is to **PREVENT** illnesses, disease and other health problems and to **DETECT** issues at an early stage when treatment is likely to work best.



Why is preventive care important?

It is important that you have a preventive exam each year — even if you feel healthy and are symptom free — in order to **IDENTIFY FUTURE HEALTH RISKS.**



What's covered?

Covered preventive services **VARY BY AGE AND GENDER.** Talk with your provider to determine which screenings, tests and vaccines will be covered, when you should get them and how often.

SAVE MONEY ON YOUR HEALTH CARE



Choose an in-network provider.

Choose an in-network provider and you'll pay less out of your pocket. Why? Because in-network doctors and facilities contract with the insurance company and agree to charge a lower price for services. Find an in-network provider at umr.com.



Request an in-network lab.

When your doctor orders a test, confirm that an in-network lab will be used. If your tests are sent to an out-of-network lab, you may incur additional out-of-pocket expenses.



Check your explanation of benefits.

After your appointment, review your explanation of benefits (EOB) and provider bill to confirm you were billed correctly.



Use telehealth when available.

Ask your physician if they offer virtual visits for routine or follow-up care. Telehealth is often more convenient and can cost less than an in-person appointment.

Note: Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design. Learn more about preventive care at umr.com.

Appendix

VOLUNTARY BENEFITS COSTS

Listed below are the monthly costs for supplemental life, supplemental AD&D and voluntary short-term disability. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

SUPPLEMENTAL LIFE INSURANCE

Age	Supplemental Life	
	Associate + Spouse / Cost Per \$1,000	Child(ren) Cost / Per \$1,000
<20	\$0.060	\$0.260
20-24	\$0.060	
25-29	\$0.060	
30-34	\$0.080	
35-39	\$0.090	
40-44	\$0.130	
45-49	\$0.210	
50-54	\$0.300	
55-59	\$0.510	
60-64	\$0.740	
65-69	\$1.270	
70-74	\$2.060	
75+	\$3.270	

SUPPLEMENTAL AD&D INSURANCE

Coverage Level	Supplemental AD&D
	Cost Per \$1,000
Associate Only	\$0.027
Family	\$0.040

VOLUNTARY SHORT-TERM DISABILITY INSURANCE

Age	Voluntary Short-Term Disability	
	11 Weeks / Cost Per \$10	24 Weeks / Cost Per \$10
<20	\$0.561	\$0.558
20-24	\$0.561	\$0.558
25-29	\$0.561	\$0.852
30-34	\$0.561	\$0.869
35-39	\$0.561	\$0.657
40-44	\$0.512	\$0.553
45-49	\$0.512	\$0.596
50-54	\$0.586	\$0.682
55-59	\$0.586	\$0.825
60-64	\$0.835	\$1.059
65-69	\$0.835	\$1.052
70-74	\$0.835	\$1.333
75+	\$0.835	\$1.333

Appendix

VOLUNTARY BENEFITS COSTS

Listed below are the monthly costs for voluntary long-term disability insurance, voluntary accident insurance and voluntary critical illness insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

VOLUNTARY LONG-TERM DISABILITY INSURANCE

Age	Voluntary Long-Term Disability	
	90 Days / Cost Per \$100	180 Days / Cost Per \$100
<20	\$0.171	\$0.263
20-24	\$0.171	\$0.263
25-29	\$0.227	\$0.189
30-34	\$0.365	\$0.336
35-39	\$0.495	\$0.435
40-44	\$0.866	\$0.718
45-49	\$1.053	\$0.791
50-54	\$0.973	\$1.000
55-59	\$1.507	\$0.931
60-64	\$1.551	\$1.039
65-69	\$0.995	\$0.850
70-74	\$0.362	\$0.393
70 and older	\$0.362	\$0.393

VOLUNTARY ACCIDENT INSURANCE

Coverage Level	Voluntary Accident
Associate Only	\$8.78
Associate + Child(ren)	\$17.04
Associate + Spouse	\$13.61
Associate + Family	\$21.87

HOSPITAL INDEMNITY INSURANCE

Coverage Level	Monthly Premium
Associate Only	\$11.93
Associate + Child(ren)	\$20.16
Associate + Spouse	\$25.32
Associate + Family	\$33.55

VOLUNTARY CRITICAL ILLNESS INSURANCE

Age	Voluntary Critical Illness	
	Associate Rates, Spouse Rates / Cost Per \$1,000	Child(ren)
Under 25	\$0.27	\$0.00
25-29	\$0.32	
30-34	\$0.43	
35-39	\$0.62	
40-44	\$0.97	
45-49	\$1.52	
50-54	\$2.25	
55-59	\$3.19	
60-64	\$4.46	
65-69	\$5.92	
70-74	\$7.67	
75 and older	\$9.83	

