THE CITY OF
Oakcastle

BENEFITS ENROLLMENT 2026

Annual Enrollment Enroll:
October XX–XX, 2025

WHAT'S INSIDE

AT THE THE CITY OF OAKCASTLE, we are dedicated to supporting all aspects of your well-being—both at work and at home—and your benefits are a big part of that. We're committed to creating a culture that prioritizes the well-being of our employees and their families by providing a comprehensive and competitive benefits package.

As always, we continue to encourage you to prioritize your well-being by focusing on preventive care and the tools and resources available to help you live your best life.

Before you make your benefit elections, take the time to review this guide so you can make an informed decision on which plans are the right fit for you and your family. Remember to choose wisely; the choices you make during Annual Enrollment cannot be changed until the following year unless you have a qualifying life event.

Thank you for all that you do.

Sample Sally
Vice President of Total Rewards

This guide provides a summary of plan highlights. This is not a binding contract. In the event of any difference between the information contained herein and the plan documents, the plan documents will supersede and control over this guide. Please consult the Summary Plan Description for information on covered charges, limitations, and exclusions.

GETTING STARTED

WELCOME TO YOUR 2026 BENEFITS GUIDE
Use this Benefits Guide to see what's new and to learn about your benefit plan options.

ANNUAL ENROLLMENT

When is Annual Enrollment?
The Annual Enrollment period is October XX-XX. Elections made during enrollment will be effective January 1, 2026.

What's Changing in 2026?
Annual Enrollment is your once-a-year opportunity to make changes to your benefits. Before you make your decisions, review the Benefits Guide on **OakcastleBenefits.com** and other important details about the changes ahead.

Rates
Due to the rising cost of healthcare, we will have a slight increase in medical plan premiums in 2026. Most associates will see less than a $10 impact on their paychecks.

Medical and Prescriptions
For 2026, we are moving our medical plans and prescription services to Aetna. You can continue to use CVS for your pharmacy needs, and you will have one Aetna ID card for your medical, prescription, and dental plans. All associates enrolled in a medical plan will receive new ID cards in 2026.

Virtual Care
CVS Virtual Care will replace MDLIVE as the telehealth provider for the medical plans. It provides comprehensive virtual care, including on-demand, primary, and mental health care.

Benefits Service Center
Benefits can be confusing, but we've got you covered. When you have questions about your benefit options or need assistance with enrolling, the Benefits Service Center representatives are standing by. Call **888-XXX-XXX**, Monday–Friday, 8 a.m.–6 p.m. CT for help.

HOW TO ENROLL

We offer two simple ways to enroll:

ONLINE:
Visit **OakcastleBenefits.com**.

- Click Enroll.
- Follow the prompts to make your benefits elections.

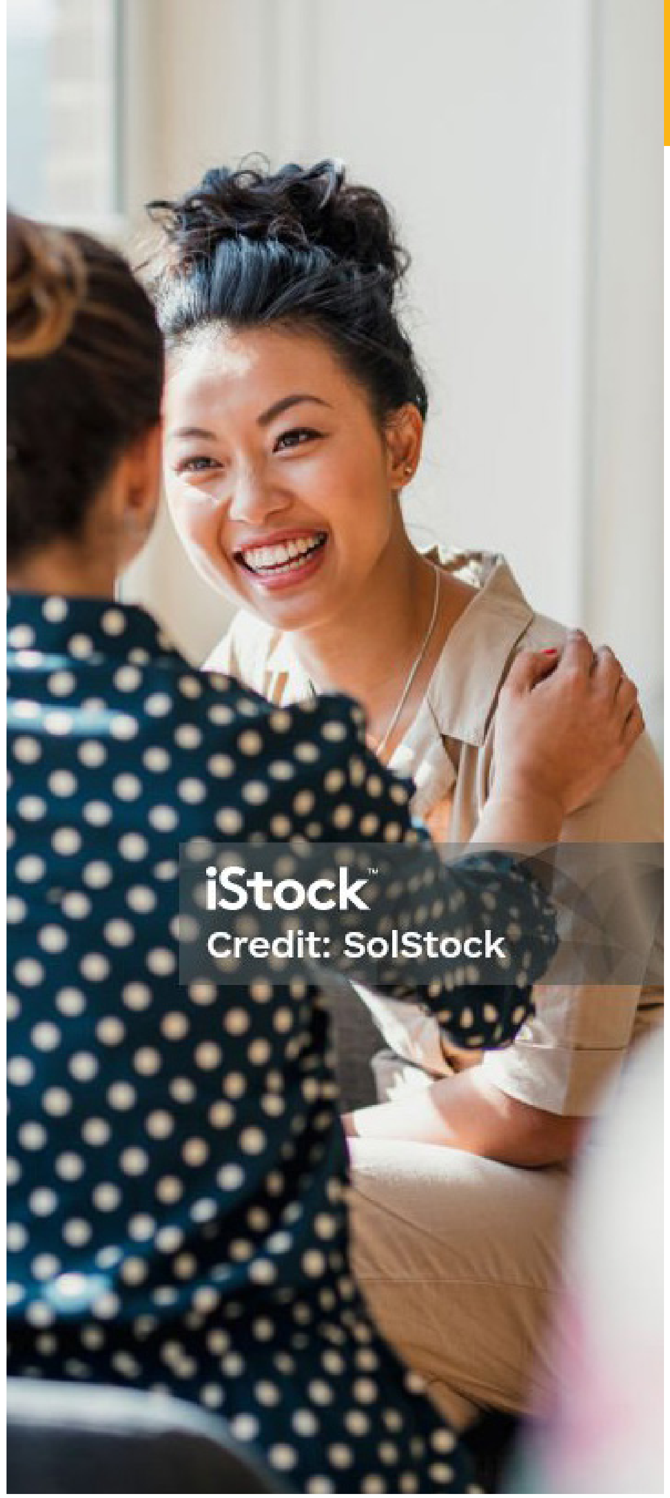
PHONE:
Call the Benefits Service Center at **888-XXX-XXXX**.

- Hours of operation are Monday–Friday, 8 a.m.–6 p.m. CT
- Be prepared to provide your name and employee ID, as well as:
  - The last four digits of your Social Security Number
  - Your address
  - Your date of birth
  - Your dependents' information

DO I HAVE TO DO ANYTHING?
Most benefits will automatically roll over to 2026. You must enroll if you want to:

- Contribute to a Health Savings Account (HSA)
- Contribute to a Flexible Spending Account (FSA)
- Make changes to your coverage
- Change your beneficiaries

WHAT DO I NEED TO THINK ABOUT?
- Which family members do I want to cover?
- Which medical plan option works best for me and my family?
- Does my family need dental or vision coverage?
- What type of coverage do we need to provide some financial protection in case of serious illness, injury, or death?
- Do I want to participate in the HSA or FSAs (depends on medical plan enrollment) to help pay for healthcare expenses by letting me contribute pre-tax money?



Adding a dependent?
If you are electing to cover dependents, you must verify their eligibility during Annual Enrollment. Your newly added dependents will not be added to your coverage until the dependent eligibility verification process is complete. If you are not able to provide the required documentation within 30 days of enrollment, please contact the Benefits Service Center at **888-XXX-XXXX** to discuss your options.

ELIGIBILITY

When it comes to choosing your benefits, it's important to understand what you are eligible for so you can make an informed decision about coverage. You are required to work an average number of hours each week to qualify for benefits.

Benefit Plans	Hours Required
Medical, dental, vision, and disability	30 hours or more
All other plans	20 hours or more

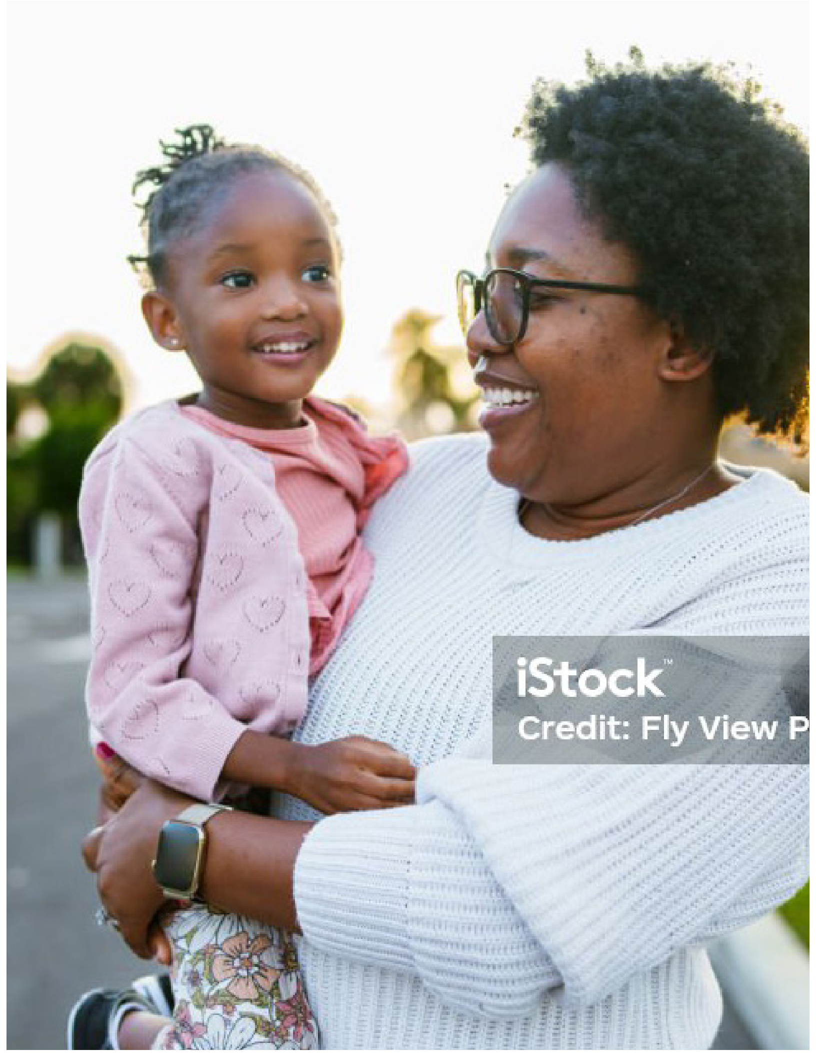
COVERING YOUR DEPENDENTS
- Spouse
- Domestic partner
- Child(ren) (up to age 26), including biological, adopted, stepchildren, domestic partner's children (if your domestic partner is covered), legal guardianship, and disabled children if disabled prior to age 26 and are dependent on you for support

QUALIFYING LIFE EVENTS
The benefits you elect during enrollment are in effect through December 31, 2026, so choose your coverage carefully.

You can only make changes outside of enrollment if you have a qualifying life event, such as:

- Marriage
- Divorce
- Birth of a child
- Adoption
- Loss of coverage

In most cases, you must make changes within 31 days of the event, including the day of the event. Report changes to the Benefits Service Center at **888-XXX-XXXX**.



BODY AND MIND

When it comes to your health, it's important to care for your body and mind. The company offers a variety of benefits to help you focus on your whole well-being.

MEDICAL BENEFITS

It's important to have choices when it comes to healthcare. That's why The The City of Oakcastle offers two medical plan options—a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) and a PPO—designed to give you choice in cost, control, and coverage level. Both plans are offer by Aetna.

Preventive Care: Your Key to Wellness

Identifying potential problems before they become major issues is key to your physical health.

Both medical plans include free in-network preventive care that includes annual physicals, mammograms, well child visits, immunizations, and more. So, stay on top of your wellness and schedule your in-network preventive visit today.

CONSIDER YOUR COVERAGE

When choosing between the HDHP and PPO, it all comes down to how much you want to spend from your paycheck and whether you are comfortable with lower or higher out-of-pocket expenses and deductibles when you need care.

- If you prefer to pay less out of your paycheck and are okay with higher out-of-pocket costs and a higher deductible when you need care, then the HDHP might be the right fit. The HDHP comes with a Health Savings Account (HSA). The company will fund the account to help pay for your qualifying medical, dental, and vision expenses.
- If you prefer to pay more out of your paycheck and have a lower out-of-pocket expense and deductible when you need care, you might prefer the PPO.

See the Funding Accounts page for more information on how you plan to cover your cost of care.

NO MATTER WHICH OPTION YOU CHOOSE, BOTH PLANS:

- Provide preventive care at 100%
- Prescription drug coverage
- Use the same nationwide network of doctors and pharmacies
- Access to virtual care, mental health services, and additional care resources

Medical Plans At A Glance

	PPO		HDHP	
Plan Feature	In-Network	Out-of-Network	In-Network	Out-of-Network
HSA Funding	N/A		$500 individual / $1,000 family	
Deductible	$600 individual $1,200 family[1]		$1,650 individual $3,300 family[2]	
Out-of-Pocket Maximum	$4,000 individual $8,000 family[1]		$2,500 individual $5,000 family[2]	
	You Pay			
Preventive Care	No charge	60% after deductible	No charge	60% after deductible
Office Visits	$25 copay	60% after deductible	10% after deductible	60% after deductible
Specialty Visits	$50 copay	60% after deductible	10% after deductible	60% after deductible
Virtual Care	No charge	60% after deductible	No charge after deductible	60% after deductible
Urgent Care	$125 copay	60% after deductible	10% after deductible	60% after deductible
Emergency Room	$250 copay3	60% after deductible	10% after deductible	60% after deductible
X-rays and Labs (Diagnostics)	No charge	60% after deductible	10% after deductible	60% after deductible
Inpatient Hospital Services	20% after deductible	60% after deductible	10% after deductible	60% after deductible
Outpatient Services	20% after deductible	60% after deductible	10% after deductible	60% after deductible

1 – A single family member does not need to meet the family deductible and/or the family out-of-pocket maximum before the plan begins to pay for services.

2 – The family must satisfy the family deductible and/or family out-of-pocket maximum before the plan pays for services.

3 – The copay is waived in the PPO if admitted to the hospital.

Terms to Know

Benefits can be confusing! Here's a quick reference to help you navigate commonly used terms:

- **Copay:** A flat dollar amount you pay the provider when you receive a service.
- **Deductible:** The amount you pay for services before the plan begins paying some of the cost. The deductible may not apply to all services, including preventive care.
- **Coinsurance:** The portion of covered expenses you and the plan share after you meet the deductible (listed as a percentage).
- **Out-of-Pocket Maximum (OOP Max):** The maximum amount you pay out of your pocket for covered expenses ina year. Once you reach the out-of-pocket maximum, the medical plan pays for all covered services for the rest of the year.
- **Embedded Deductible or OOP Max:** A single family member does not need to meet the family Deductible or OOP Max before the benefit begins to pay for healthcare services.
- **Non-Embedded Deductible or OOP Max:** The total family Deductible or OOP Max must be met before health insurance starts paying for the healthcare services for any single family member.

TELEHEALTH

When you have a minor illness or need mental well-being help, the last thing you want to do is leave the comfort of home to sit in the doctor's office. Virtual Visits with CVS Health are available to employees enrolled in a medical plan and their covered family members. You can see a doctor 24 hours a day, seven days a week, 365 days a year.

Appointments can take place by webcam or a camera-equipped mobile device. Most visits take only 10 minutes and, in most cases, doctors can write a prescription for pick up at your local pharmacy.

The best part is that Virtual Visits are paid at 100% under the PPO and cost approximately $50 under the HDHP plan (covered at 100% once the deductible is met). This is a big cost saving over the average Primary Care visit of $100.

	Physical Well-Being	Mental Well-Being*
Symptoms Treated	• Allergies • Cold or flu • Fever • Minor skin conditions • Nausea • Sinus infections • Stomachache • UTI • And more	• Anxiety • Depression • Parenting concerns • Relationship issues • Substance use concerns • Trauma and PTSD
Eligibility	• Adults • Children aged 18 months+	• Adults • Children aged 10+
Cost: PPO	• PPO $0	• Psychiatrist: $0 • Therapist: $0
Cost: HDHP	• HDHP: $50, then $0 after deductible	• Psychiatrist: $0 • Therapist: $0

*Services may be provided by a psychiatrist or licensed therapist depending on the condition.

Know Before You Go
Staying in-network is the best way to keep your medical costs low. But did you also know that deciding where to go for care based on the type of treatment you need and how quickly you need it can also save you money? If you're enrolled in one of the medical plans, the chart below can help you decide where to go for care based on the type of treatment you need, how much you can expect to spend, and how quickly you need it.

Type of Symptoms	Best Path for Care	Your Visit Cost*	Average Wait Time	Hours of Operation
Common cold, flu, sinus or ear infections, mild Covid-19, allergies, UTI	Medical Telehealth	$0 or $	A few minutes	24/7
Anxiety, depression, mood disorders, PTSD, other mental health challenges	Mental Telehealth	$0 or $	A few minutes	24/7
Basic health problems, chronic conditions, persistent joint pain	Primary Care Physician (PCP)	$	Wait times vary	Traditional office hours (appointment often required)
Minor cuts, burns, or sprains, ear or sinus pain, minor allergic reactions, animal bites, broken bones	Urgent Care Clinic	$$	About an hour	Extended hours (includes evenings, weekends, and holidays)
Sudden numbness, uncontrolled bleeding, difficulty breathing, seizure or loss of consciousness, chest pain or pressure	Emergency Room	$$$	A few hours	24/7

*Cost is always lower when using in-network providers.

PRESCRIPTIONS

Both medical plans include prescription drug coverage. Aetna's network of pharmacies includes CVS as well as hundreds of other retail locations such as Costco, Sam's Club, Target, Walgreens, Walmart, and most major grocery chain pharmacies. You will also have access to convenient home delivery through CVS Mail Order.

Under the HDHP, you pay the full cost of all non-preventive prescriptions until you meet your deductible, then the plan begins paying a portion of the costs.

Under the PPO, the plan pays a portion of your prescription drug costs whether you've met the medical deductible or not.

You Pay	PPO	HDHP
Preventive	**$0**	**$0**
Generic	**10%** / $5 min to $25 max	**10%** after deductible / $5 min to $25 max
Preferred	**20%** / $10 min to $100 max	**20%** after deductible / $10 min to $100 max
Non-Preferred	**30%** / $25 min to $200 max	**30%** after deductible / $25 min to $200 max
Specialty, Preferred	**30%** / $500 max	**30%** after deductible / $500 max
Specialty, Non-Preferred	**40%** / $1,000 max	**40%** after deductible / $1,000 max
Home Delivery Mail Order (90-day supply)		
Preventive	**$0**	**$0**
Generic	**20%** / $20 min to $200 max	**20%** after deductible / $20 min to $200 max
Preferred	**30%** / $50 min to $200 max	**30%** after deductible / $50 min to $200 max
Non-Preferred	**40%** / $100 min to $400 max	**30%** after deductible / $100 min to $400 max

Maintenance Drugs
If you take maintenance drugs (like those used to treat chronic conditions such as high blood pressure or high cholesterol) on a regular basis, be sure to have your physician write a 90-day prescription instead of a 30-day prescription. You can:

- Have your medication delivered straight to your door by using CVS's convenient mail order service.
- Pick up your prescriptions at any in-network pharmacy.

DENTAL VISION

Both medical plans include prescription drug coverage. Aetna's network of pharmacies includes CVS as well as hundreds of other retail locations such as Costco, Sam's Club, Target, Walgreens, Walmart, and most major grocery chain pharmacies. You will also have access to convenient home delivery through CVS Mail Order.

Under the HDHP, you pay the full cost of all non-preventive prescriptions until you meet your deductible, then the plan begins paying a portion of the costs.

Under the PPO, the plan pays a portion of your prescription drug costs whether you've met the medical deductible or not.

Plan Features	Basic	Plus
Deductible	**$75** / waived for preventive care	**$50** / waived for preventive care
Annual Benefit Maximum	**$1,500** / per person	**$2,500** / per person
Orthodontia Maximum	**N/A**	**$1,500** / per person
You Pay		
Preventive Services	**$0**	**$0**
Basic Services (fillings, simple tooth extractions, root canals, gum treatment)	**70%** / after deductible	**80%** /after deductible
Major Services (crowns, inlays, bridges, dentures)	**N/A**	**60%** / after deductible
Orthodontia (adult and child)	**N/A**	**50%** / after deductible

In-Network Dentist
You can see any dentist you choose, but in-network dentists have agreed to provide services at discounted rates. Use the **Find a Provider** tool at **OakcastleBenefits.com** to locate an in-network dentist.

Out-of-network benefits are based on reasonable and customary (R&C) limits. You will be responsible for any charges over that amount. These charges won't apply to your deductible.

VISION

The Vision Plan is administered by Vision Service Plan (VSP) and includes eye exams, frames, lenses, and contacts every 12 months. You'll save money if you go to a network provider.

VSP PROVIDERS

You can use any eye doctor you choose, but using VSP in-network providers will save you money. Use the Find a Provider tool at COMPANYsite.com to locate an in-network eye doctor. You'll save money if you go to a network provider.

Plan Feature	In-Network You Pay
Eye Exam (one every 12 months)	**$10** copay
Prescription Glasses • Lenses (one set every 12 months) • Frames (adults: one set every 24 months, children: one set every 12 months)	**$25** copay
Contact Lenses (one set every 12 months in lieu of glasses)	**$25** copay / lenses **$150** / fitting and evaluation

When it comes to saving money on healthcare and dependent care expenses, a Health Savings Account (HSA), Healthcare Flexible Spending Account (HFSA), and Dependent Care Flexible Spending Account (DFSA) are some of the best deals. All three accounts, administered by CARRIER, help you save money for eligible expenses and lower your taxable income through before-tax contributions.

HEALTH SAVINGS ACCOUNT (HSA)

You must enroll in the HDHP to be eligible to participate in the HSA. The HSA allows you to set aside pre-tax dollars into an account you own to pay for eligible healthcare expenses now, in the future, and even into retirement. Because you own the account, it's portable, so you can take it with you if you leave the company.

You will elect your contribution limit during enrollment and can change it any time during the year. The company contributions and yours will be deposited into your HSA each pay period. Funds will be available for use as they are deposited. You may change your contribution at any time during the year.

HSA at a Glance

	IRS Limit	COMPANY Contribution*	Your Contribution Limit
Employee Only	$4,300	$500	$3,800
All Other Coverage Levels	$8,550	$1,000	$7,550

Triple Tax Savings

Your HSA offers triple tax savings,* allowing you to save on taxes in three ways.

- **Before-tax contributions:** Any money you contribute lowers your federal taxable income.
- **Tax-free growth:** The money in your account earns interest, and the investment earnings are tax-free, too.
- **Tax-free withdrawals:** HSA money you use to pay for eligible expenses is withdrawn tax-free.

*California and New Jersey tax health savings. New Hampshire and Tennessee tax HSA earnings. Withdrawals for non-eligible expenses are subject to a tax penalty.

FLEXIBLE SPENDING ACCOUNT (FSA)

When you choose an FSA, it's important to know how it works. FSAs are use-it-or-lose-it plans. The funds you set aside must be used to pay for eligible expenses incurred during the plan year — between January 1 and December 31. You must submit your expense receipts by March 31 of the following year.

FSA at a Glance

	Healthcare FSA	Limited Purpose FSA	Dependent Care FSA
Eligibility	PPO enrollees	HDHP enrollees	Any benefits-eligible employee
Contribution Limits*	$3,200	$3,200	$5,000 ($2,500 if married, filing taxes separately)
Fund Availability	January 1	January 1	January 1
Eligible Use	Qualified medical, prescription, dental, and vision expenses, copays, and deductibles	Qualified dental, and vision expenses and deductibles Cannot be used for medical or prescription expenses	Eligible day care expenses from licensed daycare providers for children under age 14 or disabled dependents of any age

*Once elected, FSA contributions cannot be changed during the plan year.

FUNDING ACCOUNTS

HEALTH REIMBURSEMENT ACCOUNT (HRA)

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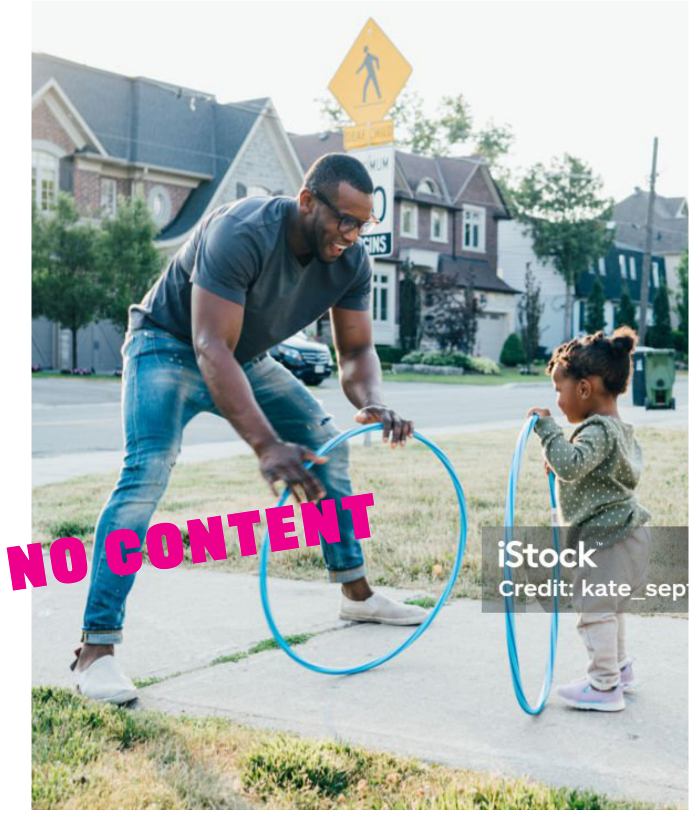

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FUNDING ACCOUNTS

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Available to all employees, our EAP partner Resources for Living helps you and your family manage life's challenges with in-person, phone, and video counseling sessions, all at no cost to you. You can also get referrals to household services related to child/elder care, financial and legal help, and much more.

MENTAL WELL-BEING

You can receive up to six counseling sessions per issue per year. The sessions are a free and confidential service and are available face to face, online with televideo, or by phone.

Licensed counselors can help with issues such as:

- Mental health concerns
- Emotional difficulties
- Domestic abuse
- Substance abuse
- Financial worries
- Grief and loss
- Relationship support
- Self-esteem and personal development
- Stress management
- Work-life balance

When you need in-the-moment emotional well-being support, counselors are here to help 24/7. You can call **888-XXX-XXXX**.

WORK-LIFE ASSISTANCE

Resources for Living also provides a wide variety of work-life support, with some services at no cost. A few of the services include:

- Daily life assistance: Resources for child, elder, or pet care, and household services
- Legal support: Wills and estate planning, family, civil, criminal, and real estate
- Financial services: Budgeting, mortgages, college funding, and issues
- Identity theft services: Fraud resolution and credit restoration coaching

INCOME AND LEGAL PROTECTION

No one can predict the future, but you can plan for it. That's why The The City of Oakcastle offers you benefits to help protect your income and give you peace of mind.

LIFE INSURANCE

Life insurance pays a benefit if you or a covered family member dies. It is paid to your beneficiary if you die or to you if a dependent dies.

Basic Life Insurance

The The City of Oakcastle provides you basic life insurance equal to two times your annual salary rounded to the next higher $1,000 at no cost.

Supplemental Life Insurance

You can buy supplemental life insurance coverage for yourself and/or your family at your own expense. Evidence of Insurability (EOI) is required if you add new coverage or increase current coverage.

Coverage Type	Coverage Amount
Employee Coverage*	1x – 8x annual salary rounded to next higher $1,000, up to $2 million maximum
Spouse	Coverage in $25,000 increments, up to $250,00 (amount cannot exceed employee coverage)
Child(ren) age 6 months – 26 years	Coverage in $5,000 increments, up to $20,000

*Coverage is reduced by 50% on the first of the year following your 70th birthday.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

AD&D insurance offers protection if you're seriously injured or die as a result of a covered accident. The benefit is paid to you if you're injured or to your beneficiary if you die.

Basic AD&D Insurance

The The City of Oakcastle provides you with basic AD&D insurance equal to two times your annual salary rounded to the next higher $1,000 at no cost.

Supplemental AD&D Insurance

You can buy supplemental life insurance coverage for yourself and/or your family at your own expense. Evidence of Insurability (EOI) is required if you add new coverage or increase current coverage.

Coverage Type	Coverage Amount
Employee Coverage*	1x–8x annual salary, up to $1 million
Spouse	Coverage in $25,000 increments up to $250,000, cannot exceed 50% of employee coverage
Child(ren) age 6 months – 26 years	Coverage in $5,000 increments to $100,000, cannot exceed 50% of employee coverage

Beneficiary Designation

If you take maintenance drugs (like those used to treat chronic conditions such as high blood pressure or You must name a beneficiary(ies) who will receive the benefit for your life and AD&D insurance. Beneficiaries can be changed at any time by calling the Benefits Service Center.

DISABILITY

Company offers disability coverage to protect your income if you miss work due to an illness or non-work-related injury. Disability plans are administrated through Sedgwick.

Short-Term Disability (STD) and **Basic Long-Term Disability (LTD)** are automatically provided at no cost to you. You can also elect to purchase Supplemental **Long-Term Disability (LTD)** with after-tax dollars for additional protection. Evidence of Insurability (EOI) may be required.

	STD	Basic LTD	Supplemental LTD
Waiting Period	7 days	180 days	180 days
Coverage Provided	• **Weeks 2–8:** 100% of base salary • **Weeks 9–26:** 70% of base salary	**50% of monthly salary** (up to $5,000 monthly)	**60% of monthly salary** (up to $15,000 monthly)
Maximum Duration	26 weeks	Until you can return to work or reach the maximum benefit period	Until you can return to work or reach the maximum benefit period
Taxable Benefit	Yes	Yes	Yes

INCOME AND LEGAL PROTECTION

ACCIDENT, CRITICAL ILLNESS, AND HOSPITAL INDEMNITY INSURANCE

These benefits, administered by Aflac, offer an extra layer of protection for you and your family. The payment these benefits provide is in addition to any other insurance you may have and is yours to spend as you wish—to help cover bills or for everyday living expenses. These plans do not provide health insurance coverage and do not replace the medical plans.

Accident Coverage

Accident insurance pays a cash benefit directly to you when you are injured and require medical services due to a covered off-the-job accident that occurs on or after your coverage date. The benefit amount depends on the type of injury and care received. If you elect coverage for yourself, you may also purchase coverage for your spouse and/or children equal to your own coverage.

Critical Illness

Critical illness insurance pays a lump-sum cash benefit directly to you if you are diagnosed with a covered illness or condition on or after your coverage effective date. You can choose the amounts of $10,000, $20,000, or $30,000 for yourself. If you purchase coverage for your spouse and/or children, their coverage is equal to half of your own coverage.

Hospital Indemnity Insurance

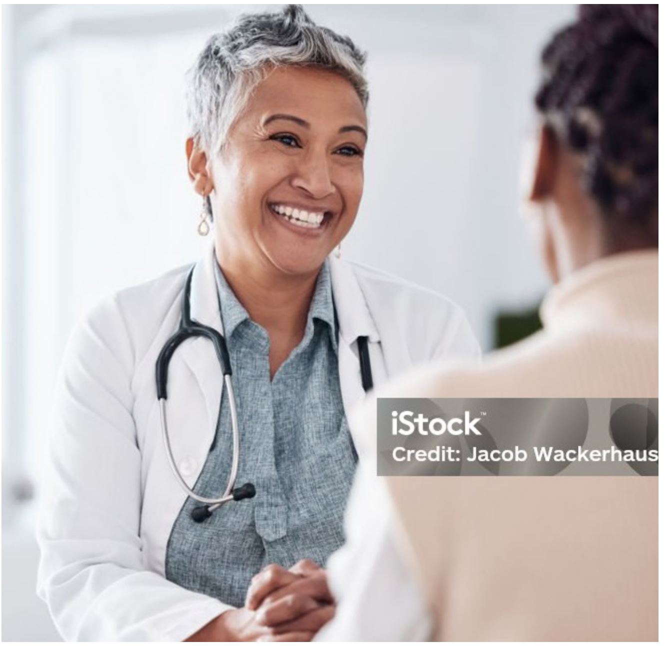
Hospital indemnity insurance pays a daily benefit if you have a covered stay in a hospital, critical care unit, or rehabilitation facility that occurs on or after your coverage date. The benefit amount is determined based on the type of facility and the number of days you stay. If you elect coverage for yourself, you may also purchase coverage for your spouse and/or children equal to your own coverage.

Type of Stay	Coverage
Initial Confinement*	$1,000
Hospital	$100 per day up to 30 days
Critical Care Unit	$200 per day up to 15 days
Rehabilitation Facility	$50 per day up to 30 days

*Initial Confinement benefit is paid for the first day of confinement, once per calendar year.

Perks of the Plans

- **Guaranteed Issue:** There are no medical questions or tests required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you choose.
- **Payroll Deductions:** Premiums are paid via convenient payroll deductions.
- **Wellness Incentives:** Each covered person who completes a preventive care visit, health screening, or wellness treatment can receive a $[AMOUNT] Wellness Incentive.
- **Portable:** If you leave the company, you can take the coverage with you.



LEGAL PLAN

The Legal Service Plan provides a wide range of legal advice and fully covered legal services for you and your eligible dependents through a network of more than [NUMBER] attorneys. Get help with wills and estate planning, real estate matters, tax audits, mortgage document preparation assistance, and more.

IDENTITY THEFT ASSISTANCE

In the blink of a cursor, identity theft can wreck your finances and personal reputation, often taking months to recover. The Identity Theft Assistance program is available to protect you, your spouse/domestic partner, and your dependent children.

Should you experience identity theft, you can access a fraud resolution specialist through [CARRIER]. The specialist can:

- Send a fraud alert to three credit bureaus
- Provide an emergency cash advance if theft occurs more than 1,000 miles from the primary residence
- Provide a free ID Theft Emergency Response Kit
- Give assistance in completing and filing ID Theft Affidavits with government agencies, businesses, and organizations

If you think that your identity has been stolen, you can call **888-XXX-XXXX** 24 hours a day, seven days a week.

FINANCIAL

Your well-being extends beyond the physical and emotional—it applies to your financial health too. The City of Oakcastle offers a variety of benefits designed to help you save and grow your money

401(K) PLAN

To help plan for your future, The City of Oakcastle sponsors a 401(k) plan administered by Principal Financial Group. The 401(k) plan is a great way to plan for your future, as you control how much you save and how you invest your funds.

Eligibility

If you are an employee, you are eligible to join on your first day of employment if you are at least 21 years of age. Contractors, students, and interns are not eligible to participate.

Your Contributions

Newly hired employees will be automatically enrolled at a 5% salary deferral rate. You can change your deferral percentage at any time by contacting Principal. You may contribute 1% to 75% of your eligible base pay up to the IRS limits.

IRS Contribution Limits	
Salary Deferral	$23,500
Catch-Up Contribution (age 50-59 or 64 and older)	$7,500
Catch-Up Contribution (age 60-63)	$11,250

Enroll and Manage Your 401(k)

Enrolling in the 401(k) is a separate process and is not part of the annual benefits enrollment. Enroll or make changes at any time by logging in to **OakcastleBenefits.com** or calling **888-XXX-XXXX.**

You can make contributions in three ways:

- **Before-Tax:** Contributions are made on a before-tax basis. Withdrawals and earnings are taxable.
- **Roth:** Contributions are made on an after-tax basis. Withdrawals and earnings are tax-free.
- **After-Tax:** Contributions are made on an after-tax basis. Withdrawals are tax-free, but earnings are taxable.

Company Match

The City of Oakcastle matches your retirement savings dollar-for-dollar, up to 5% of your pay. The company match is contributed to your account each pay period, so the money is put to work right away.

You become eligible to receive the company match when you:

- Complete six months of full-time service
- Work 2,000 hours or more during a 12-month period

Investment Options

To help you grow your savings, you have access to a wide range of investment options to fit many investment styles. These include:

- **Target Date Fund**: You can invest in a target date fund, based on the date you expect to retire. The mix automatically rebalances to become more conservative as your retirement date nears.
- **Self-Directed Brokerage:** The self-directed brokerage account lets you choose and manage your own investments.

Vesting

You are immediately vested (the money is yours to keep) in your own contributions as well as the company match contributions as soon as they are deposited.

Rollover Options

You may be able to transfer (rollover) some or all of your distribution from a pre**vious** employer's plan to the company's 401(k) Plan. To request a rollover form, visit **OakcastleBenefits.com** or call **888-XXX-XXXX.**

COMMUTER BENEFITS

The City of Oakcastle offers a commuter benefit to make taking a train, bus, ferry, or carpool to work more affordable. You can set aside up to $315 per month before tax through payroll deductions, so you see savings in the form of reduced tax withholdings.

PET INSURANCE

Pets play a huge role in our lives. To help take the worry out of covering costs for your pet's healthcare, pet insurance will reimburse you for covered vet visits, accidents, illness, and more. Go to **petwebsite.com** or call **888-XXX-XXXX** to learn more and enroll.

HOME AND AUTO

The Home and Auto Program through MetLife provides access to special discounts on insurance policies for autos, homes, boats, RV, and rentals. You can compare prices and options from multiple carriers and save more by bundling policies. A variety of payment options are available. Go to **metlife.com** or call **888-XXX-XXXX** to learn more and enroll.

Balancing work and life is important to your health. That's why the company provides programs to help you take time away from work to recharge and revitalize your well-being.

TIME AWAY

HOLIDAYS

We all need to recharge now and then—so The City of Oakcastle provides you with 10 holidays plus one additional floating holiday for a total of 11 holidays. If a holiday falls on a weekend, the day of observance may vary.

- New Year's Day
- Martin Luther King Jr. Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving Day
- Christmas Eve
- Christmas Day
- Floating Holiday

All non-exempt employees who work a holiday will be paid at one-and-a-half times their normal rate of pay for all hours worked on an observed holiday.

PAID TIME OFF (PTO)

The City of Oakcastle offers a generous Paid Time Off (PTO) policy based on your years of active service. PTO is accrued each pay period and may be used for:

- Vacation
- Personal time-off needs
- Non-serious personal illness
- Illness of another family member

PTO accrues up to a maximum amount or PTO cap. When the cap is reached, no further PTO will accrue until you have used enough PTO to lower the accrual below the maximum amount. PTO caps at three times your annual accrual.

BEREAVEMENT

When the unthinkable happens, the last thing the surviving family needs is to feel alone and overwhelmed. To provide extra support at this difficult time, The City of Oakcastle grants a leave of absence in the event of a death in the immediate family. Full-time employees are eligible for up to five scheduled workdays off with pay and part-time employees are eligible for up to three scheduled workdays off with pay. In California, the time may be taken intermittently in eight-hour increments up to three months following the death of an immediate family member.

PAID PARENTAL LEAVE

Full-time employees who have completed six months of service are eligible to receive two average weeks of paid time off following the birth, adoption, or foster placement of a child. This benefit is available to birthing and non-birthing parents. To learn more and check eligibility requirements, contact the Benefits Service Center.

OTHER INFORMATION

PAYCHECK DEDUCTIONS

The following chart contain the bi-weekly paycheck deductions for benefits beginning January 1, 2026.

Medical

Coverage Level	PPO	HDHP
Employee Only	$$	$
Employee + Spouse	$$	$
Employee + Child(ren)	$$	$
Employee + Family	$$	$

Dental

Coverage Level	Plus	Basic
Employee Only	$$	$
Employee + Spouse	$$	$
Employee + Child(ren)	$$	$
Employee + Family	$$	$

Vision

Coverage Level	Rate
Employee Only	$
Employee + Spouse	$
Employee + Child(ren)	$
Employee + Family	$

Supplemental Life and AD&D Insurance

	Employee	Spouse
Age	Per $1,000 of Coverage 1x–8x annual salary, up to $1 million	Per $1,000 of Coverage $25,000–$250,000
<25	$	$
25–29	$	$
30–34	$	$
35–39	$	$
40–44	$	$
45–49	$	$
50–54	$	$
55–59	$	$
60v64	$	$
65–69	$	$
70+	$	$
	Child(ren)	
$5,000	$	$
$10,000	$	$
$15,000	$	$
$20,000	$	$

Legal Service Plan

Coverage Level	Rate
Employee + Family	$

Accident and Hospital Indemnity

Coverage Level	Accident	Hospital Indemnity
Employee Only	$	$
Employee + Spouse	$	$
Employee + Child(ren)	$	$
Employee + Family	$	$

Critical Illness – $10,000 Coverage

Coverage Level	Age<30	Age 30–39	Age 40–49	Age 50–59	Age 60+
Employee Only	$	$	$	$	$
Employee + Spouse	$	$	$	$	$
Employee + Child(ren)	$	$	$	$	$

Critical Illness – $20,000 Coverage

Employee Only	$	$	$	$	$
Employee + Spouse	$	$	$	$	$
Employee + Child(ren)	$	$	$	$	$

Critical Illness – $30,000 Coverage

Employee Only	$	$	$	$	$
Employee + Spouse	$	$	$	$	$
Employee + Child(ren)	$	$	$	$	$

Critical Illness – $40,000 Coverage

Employee Only	$	$	$	$	$
Employee + Spouse	$	$	$	$	$
Employee + Child(ren)	$	$	$	$	$

Critical Illness – $50,000 Coverage

Employee Only	$	$	$	$	$
Employee + Spouse	$	$	$	$	$
Employee + Child(ren)	$	$	$	$	$

CONTACTS

Plan	Carrier	Website	Phone
Medical			
Prescription			
Dental			
Vision			
Health Savings Account (HSA) and Commuter Accounts			
Flexible Spending Accounts (FSAs)			
Employee Assistance Program (EAP)			
Life and AD&D Insurance			
Disability			
Accident, Critical Illness, and Hospital Indemnity Insurance			
Legal Plan			
Identity Theft Assistance			
Pet Insurance			
Home and Auto			

LEGAL NOTICES

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NOTES

THE CITY OF
Oakcastle

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