



2027

Benefits Guide



Welcome to Your 2027 Benefits Guide

To learn more about LGI Services benefit offerings:

- Review this benefit guide
- Review the linked resources found in Workday under **"Employee Quicklinks"**
- Contact Human Resources with any questions

NEW FOR 2027: LGI'S BENEFITS MICROSITE

We've made it easier to access benefit information. The new LGI Benefits Microsite provides a convenient online hub for benefits resources, plan information, carrier links, and frequently asked questions.

Scan the QR code

Or visit: lgibenefits.com

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This guide highlights the main features of our employee benefits program. It does not include all plan rules, details, limitations and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority. The Company reserves the right to change or discontinue its employee benefits plans at any time.

Welcome to Your Benefits!

We are pleased to provide you with a wide range of competitive benefits that are a vital part of your total compensation. You have the flexibility to select from a full range of benefits to keep you and your family healthy, provide financial protection in the event of unforeseen circumstances, and help you build long-term security for retirement. This guide was designed to answer some of the basic questions you may have about your benefits. Please take the time to review this guide to make sure you understand the benefits that are available to you and your family.

WHO IS ELIGIBLE?

If you are a regular, full-time, or part-time employee working 30 or more hours per week, you are eligible to enroll in the benefits described in this guide. **You have 30 days from your date of hire to enroll in benefits.**

HOW TO ENROLL?

- Go to: https://wd5.myworkday.com/wday/authgwy/lgi/login.htmld?returnTo=%2flgi%2fd%2fhome.htmld
- Or, access the Workday link in the favorites listed on your company computer

Complete the following fields on the Login page:

- User ID (first name.last name)
- Password
- If you have forgotten your password, use the Forgot Password link

Once you are logged in, begin your new hire benefit enrollment:

1. Click **Let's Get Started**. Follow the prompts through each page to make the benefit elections.
2. When finished making benefit elections, click **Review & Sign** at the bottom of the page.
3. Review the summary page. Make sure your benefit elections are correct. Scroll to the bottom of the page, check **I Accept** and click **Submit.**

HOW TO MAKE CHANGES?

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next open enrollment period. Qualified changes in status include: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you, or your spouse, commencement or termination of adoption proceedings, or change in spouse's benefits or employment status, reduction in hours, or marketplace open enrollment. See HIPAA Special Enrollment Rights at then end of this guide for notification requirements.



Important Contacts

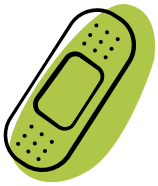
Coverage	Carrier	Phone	Website
Medical	Wellmark BCBS of Iowa	800-524-9242	www.wellmark.com
Pharmacy	CVS Caremark	800-552-8159	www.caremark.com
Dental	Delta Dental of Iowa	800-544-0718	www.deltadentalia.com
Vision	Delta Vision	800-544-0718	www.eyemedvisioncare.com
FSA	WEX	866-451-3399	www.wexinc.com
HSA	HealthEquity	866-346-5800	www.healthequity.com
Life & Disability	Reliance Standard	800-351-7500	www.reliancestandard.com
Accident & Critical Illness	Reliance Standard	877-202-0055	www.reliancestandard.com
Employee Assistance Program	Employee Family Resources	800-327-4692	efr.org/employee-assistance-program
ID Theft	Aura	833-552-2123	www.aura.com
Pet Insurance	Pet Partners	800-956-2495	mypolicy@petpartners.com
401K	Fidelity	800-835-5097	www.401k.com

Questions?

Contact **Katie Sembach** at 515-326-1873 or **Justin Lathrum** at 515-721-9332.



Medical



Wellmark Blue Cross Blue Shield

You may visit any medical provider you choose, but in-network providers offer the highest level of benefits and lower out- of-pocket costs. In-network providers charge members reduced, contracted rates instead of their typical fees. Providers outside the plan's network set their own rates, so you will be subject to additional costs. Find an in-network provide here www.wellmark.com/member/find-provider.

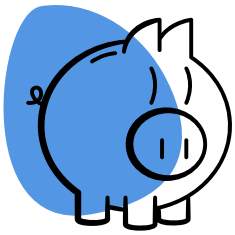
Wellmark BCBS	PPO	HDHP	Basic
PPO Alliance Select Network			
Deductible	$2,000 Single / $4,000 Family *Embedded*	$3,200 Single / $6,400 Family *Non-Embedded*	$4,000 Single / $8,000 Family *Embedded*
Coinsurance	20%	0%	50%
Out-of-Pocket Max	$4,000 Single / $8,000 Family	$3,200 Single / $6,400 Family	$6,350 Single / $12,700 Family
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Office Visit	20%, Deductible Waived	Deductible	Deductible, 50%
Specialist Visit	20%, Deductible Waived	Deductible	Deductible, 50%
Doctor on Demand (Virtual Visit)	$20 Copay	Deductible	$20 Copay
Emergency Room	Deductible, 20%	Deductible	Deductible, 50%
Inpatient	Deductible, 20%	Deductible	Deductible, 50%
Prescription Drugs - Employers Health - CVS			
Rx Deductible	$50 Single / $100 Family	Combined with Medical	$1,000 Single / $2,000 Family
Rx Out-Of-Pocket Max	$3,600 Single / $7,200 Family	Combined with Medical	Combined with Medical
Tier 1	Greater of $10 or 25%	Deductible	$15 Copay
Tier 2	Greater of $10 or 25%	Deductible	Deductible, 30%
Tier 3	Greater of $10 or 25%	Deductible	Deductible, 40%
Specialty	Preferred: $125 Non-Preferred: $250	Deductible	Deductible, 50%
HSA contribution from LGI	Not Available	Employee Only: $70/mo Add Spouse or Kids: $135/mo Fully Family: $215/mo	Not Available

Please reference the Summary Benefits of Coverage (SBC) or Summary Plan Description (SPD) for a full listing of benefits, including out-of-network benefits.

GET THE MOST OF YOUR MEDICAL COVERAGE WITH WELLMARK!

- Create a MyWellmark account to see claim information, find providers, review coverage, and more.
- Doctor on Demand provides 24/7 virtual care. Meet with a licensed provider in minutes to receive necessary care.
- Find discounts using Blue 365 on various products such as sneakers, headphones, gyms, and more.

Wellness Benefit Credit



Save $100/month

on your 2028 medical plan premiums. To receive the wellness credit, visit your provider for an annual wellness exam January 1, 2027 - October 31, 2027. Make sure your provider files the claim under your company medical insurance.

WHO IS ELIGIBLE?

- Any employee covered by an LGI Services medical plan in 2027.
- Employees who enroll in the company health insurance after August 31, 2027 will automatically receive the 2027 wellness credit.
- If you are a new hire and already received a wellness exam in 2027 under another medical plan, contact the Benefits team.

AS A REMINDER...

Annual wellness exams with your doctor are covered at 100%, so there is no out-of-pocket expense.

- If a portion of the exam or test run is filed as "diagnostic" rather than preventive/wellness, you may be responsible for out-of-pocket expense for that portion.
- Preventive services as defined under the ACA can be found on the Wellmark website: https://digital-assets.wellmark.com/



Doctor on Demand

When you need care — anytime, day or night — or when your primary care provider is not available, telemedicine can be a convenient option. With telemedicine, you don't have to drive to the doctor's office or sit in a waiting room when you're sick — you can see your doctor from the comfort of your own bed or sofa.

Register Today so You are Ready When You Need Care



Avoid germs in the ER, urgent care clinic, or doctor's office.

See a board-certified, licensed, telehealth-trained doctor on your schedule with on-demand virtual visits 24/7, including nights, weekends, and holidays.

Get treated for more than 80 common conditions including colds, flu, allergies, and more.

Get a prescription or short-term refill of any existing prescription sent to a pharmacy nearby in less time than your usual doctor visit.

Avoid costly copays and deductibles associated with the emergency room and urgent care clinics.

Using Telemedicine is as Easy as One, Two, Three!

1

REGISTER NOW

Setting up your secure account takes only minutes. Visit Doctor on Demand online or via an app to get started!

2

REQUEST A VISIT

You can have a doctor visit right away or schedule an appointment — all by phone, computer, or the app.

3

FEEL BETTER

Get treated by one of our doctors who can prescribe medication if necessary.

Health Savings Account

Health Equity

A Health Savings Account (HSA) is a personal savings account you can use to pay for qualified out-of-pocket medical expenses with pre-tax dollars — now or in the future. Once you're enrolled in the HSA, you'll receive a debit card to help manage your HSA reimbursements. Your HSA can also be used for your expenses and those of your spouse and dependents, even if they are not covered by the HDHP medical plan. Our HSAs are administered by Health Equity.

How a Health Savings Account Works



ELIGIBILITY

You must be enrolled in the High Deductible Health Plan.



CONTRIBUTIONS

You contribute on a pretax basis and can change how much you contribute from each paycheck up to the IRS maximum of $4,500 if you enroll only yourself or $9,000 if you enroll in family coverage. You can make an additional catch-up contribution if you are age 55 or older. LGI Services contributions reduce the amount employees can contribute.



ELIGIBLE EXPENSES

You may use your HSA funds to cover medical, dental, vision, and prescription drug expenses incurred by you and your eligible family members.



USING YOUR ACCOUNT

Use the debit card linked to your HSA to cover eligible expenses or pay for expenses out of your own pocket and save your HSA money for future health care expenses.



YOUR HSA IS ALWAYS YOURS — NO MATTER WHAT

One of the best features of an HSA is that any money left in your HSA account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave LGI Services or retire, your HSA goes with you so you can continue to pay for or save for future eligible health care expenses.

Flexible Spending Account

WEX

FSAs provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pre-tax basis. By anticipating your family's health care and dependent care costs for the next year, you can actually lower your taxable income. A Flex Debit Card is provided for your convenience! WEX administers our FSAs.

Health Care FSA

A Health Care FSA lets you pay for certain IRS-approved medical care expenses not covered by the medical plan with pre-tax dollars. The annual maximum allowed for medical reimbursement is $3,400. Some examples include:

- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations, and eyeglasses
- Dental services and orthodontia
- Over the counter medications
- Deductible, coinsurance, and copayments

Limited Purpose FSA – For Health Savings Account Participants

Limited Purpose FSAs allow employees enrolled in the High Deductible Health Plan programs to set aside funds to pay for dental and vision expenses.

Dependent Care FSA

The Dependent Care FSA lets employees use pre-tax dollars towards qualified dependent care such as caring for children under the age 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is $7,500 (or $3,750 if married and filing separately) for 2027. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)



Dental

Delta Dental of Iowa

With a focus on prevention, early diagnosis and treatment, dental insurance can greatly reduce your costs when it comes to restorative and emergency procedures. Find an in-network provider here https://www.deltadental.com.

Type of Service	Amount You Pay	
Network	***PPO***	***Premier/Out-of-Network***
Individual Deductible (annual)	$25 single / $75 family	$50 single / $150 family
Preventive Services (cleanings, fluoride applications, X-Rays, sealant applications)	0%	0%
Routine & Restorative Services (general anesthesia, cavity repair, routine oral surgery)	10%	20%
Major Services (root canals, gum and bone diseases, crowns, inlays, onlays, post and cores, bridges, dentures, implants)	50%	50%
Orthodontia (Covers children only, up to age 26)	50% to lifetime maximum of $1,500	50% to lifetime maximum of $1,500
Plan Maximum	$1,200	

Vision

Delta Vision

Healthy eyes and clear vision are an important part of your overall health and quality of life. You may enroll yourself and your eligible dependents, or you may waive vision coverage. You do not have to be enrolled in medical coverage to elect vision coverage or cover the same dependents under medical and vision. Find an in-network provide here https://eyedoclocator.eyemedvisioncare.com.

Type of Service	Amount You Pay	
Access Network	***In-Network***	***Out-of-Network***
Eye Exam	$10 copay	Reimbursed up to $35
Spectacle Lenses		
Standard Single	$25 copay	Reimbursed up to $25
Standard Bifocal	$25 copay	Reimbursed up to $40
Standard Trifocal	$25 copay	Reimbursed up to $55
Standard Lenticular	$25 copay	Reimbursed up to $55
Standard Progressive	$90 copay	Reimbursed up to $40
Frames	$150 allowance; additional 20% off balance	Reimbursed up to $65
Lens Options		
Standard Polycarbonate	$40 copay	N/A
Plastic Scratch Coating	$15 copay	
Tint	$15 copay	
UV Treatment	$15 copay	
Antireflective (a/r) Coating	$45 copay	
Other Lens Options	80% of charge	
Contact Lenses		
Elective - Disposable	$150 allowance	Reimbursed up to $104
Elective - Conventional	$150 allowance; additional 15% off balance	Reimbursed up to $104
Standard Fit & Follow Up Exam	$0 copay	Reimbursed up to $40
Premium Fit & Follow Up Exam	10% off retail price, then $55 allowance	Reimbursed up to $40
Frequency		
Eye Exam - 12 months **Lenses - 12 months (in lieu of contact lens)** **Contact Lenses - 12 months (in lieu of lenses)** **Frames - 24 months**		

Life and AD&D

Reliance Standard

Life and Accidental Death & Dismemberment (AD&D) insurance pays a lump-sum benefit to your beneficiary(ies) to help meet expenses in the event of your death or in the case of a covered accidental injury. The company provides $20,000 of coverage and you have the option to purchase additional coverage.



Basic Life & AD&D For You

$20,000

Employer Paid



Voluntary Life & AD&D For You

Increments of **$10,000**

Not to exceed five times your salary, up to **$500,000**

Employee Paid

Voluntary Life

The voluntary life annual open enrollment opportunity allows employees to newly elect coverage or increase their life insurance coverage up to $50,000, and spouses can increase their up to $10,000 from their current amount without exceeding the guaranteed issue amount. However, these increases cannot exceed the guaranteed issue limit or any previously declined amounts without medical underwriting. This period provides a convenient way for employees and their spouses to enhance thier life insurance protection without the need for additional medical underwriting.

EMPLOYEE SUPPLEMENTAL LIFE

You may purchase coverage on yourself in increments of $10,000 up to a max of $500,000 not to exceed 5x your annual salary, subject to life insurance company approval for any amount above the guaranteed issue limit noted below.

SPOUSE SUPPLEMENTAL LIFE

You may purchase coverage on your spouse in increments of $10,000 up to a max of $250,000, not to exceed 100% of employee's election, subject to life insurance company approval for any amount above the guaranteed issue limit noted below.

CHILD SUPPLEMENTAL LIFE

You may purchase coverage on your child(ren) in the amount of $10,000.

GUARANTEE ISSUE LIMITS

When you are first eligible (at the time of new hire), you may elect up to the lesser of 5x your annual earnings or $280,000 in life insurance on yourself, up to $50,000 on your spouse, and the $10,000 on your children without life insurance company approval. Elections above these limits will be subject to life insurance company approval. When applying for coverage above these limits, complete the Evidence of Insurability task in your Workday Inbox. ***If supplemental life insurance is not elected at the time of new hire, any election made during open enrollment later in employment is subject to life insurance company approval.*** *Once enrolled in voluntary life insurance, during open enrollment you may increase your election by $10,000 as long as you do not exceed the guaranteed issue limits noted above. Any election exceeding these limits will be subject to life insurance company approval.*

Disability

Reliance Standard

LGI Services provides eligible employees with short and long-term disability income benefits, and **pays the full cost of this coverage**. In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.



How to File a Leave of Absence, Disability, or Supplemental Benefit Claim

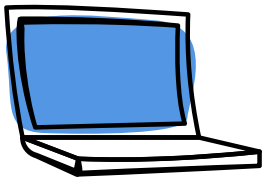
Reliance Standard

When caring for yourself or a loved one takes you away from work, you may need to file a Short Term Disability or FMLA claim. You can also file for reimbursement under your supplemental accident (non-work related) or critical illness coverage. Reliance Standard makes it easy for you to file 24 hours a day, 7 days a week.



Mobile Device

Scan the QR code to download the eServices mobile app



Online

Visit matrixabsence.com to file online



Phone Call

Call (877) 202-0055 to file your claim by phone



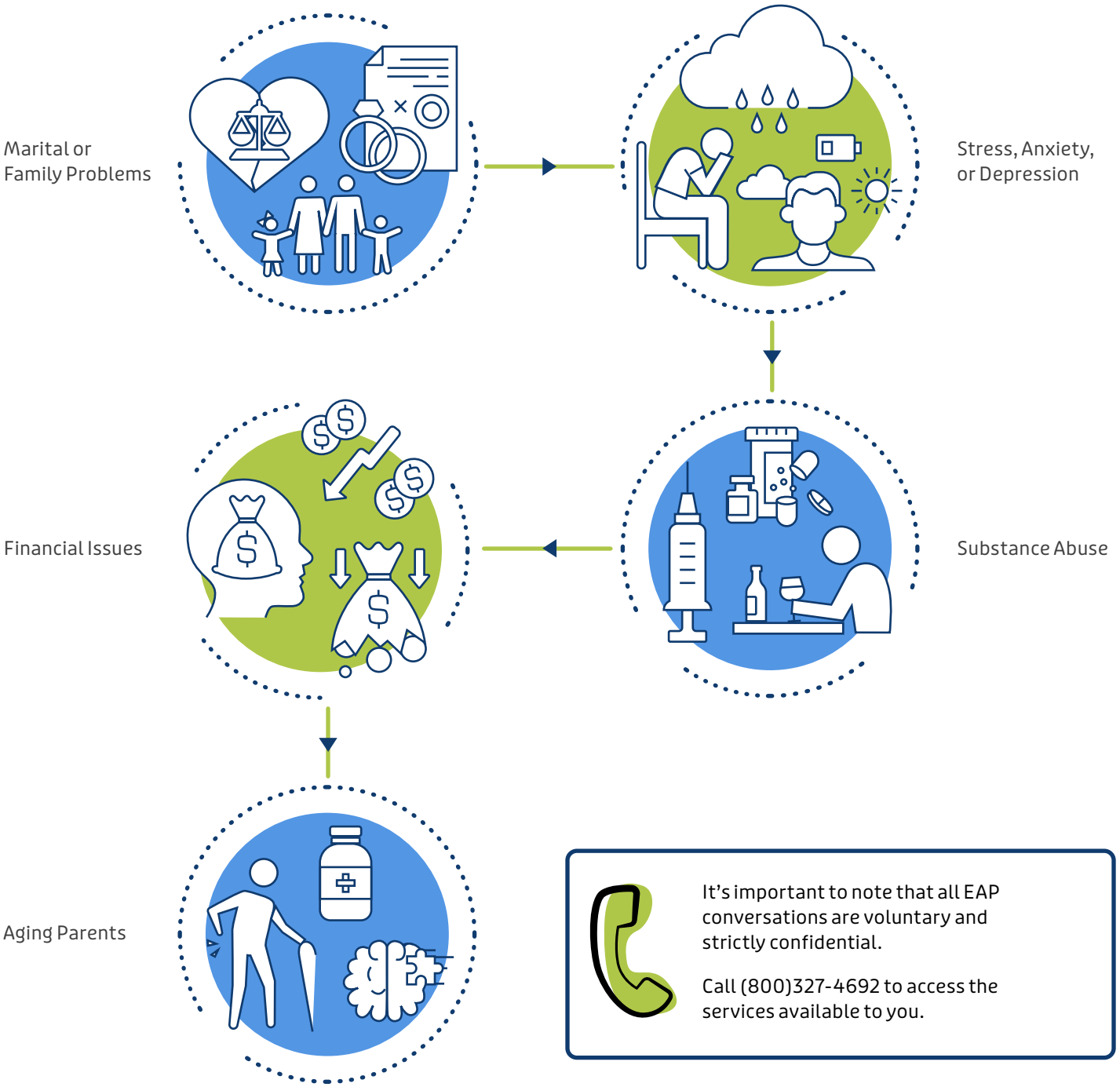
Questions?

For more information, visit reliancematrix.com.

Employee Assistance Program

Employee Family Resources

We offer ALL employees and their eligible family members **free** access to licensed counselors through our Employee Assistance Program whether or not you elect other benefits coverage. Through this coverage, employees and their families receive immediate support and guidance and assessments and referrals for further services. Your benefits include up to **Six** face-to-face visits per new issue per year. Contact the EAP for help with the following:



It's important to note that all EAP conversations are voluntary and strictly confidential.

Call (800)327-4692 to access the services available to you.

Additional Benefits

Tobacco Cessation Program

Quitting isn't easy - but it's easier with the right help. The American Lung Association's Freedom from Smoking Plus program gives you options, resources, and support to quit for good. The interactive online programs allows you to create a personalized quit plan on your computer, tablet, or smartphone. With videos, quizzes, and activities, Freedom from Smoking Plus helps you quit with a step-by-step guide that includes:

- Knowing you are ready to quit
- Setting a quit date and making a plan
- Medications that can increase your success
- Lifestyle changes to help you quit
- Coping strategies for managing stress
- How to stay tobacco-free for good

To learn more and begin your quit journey, register at bit.ly/LGIquitsmokingmemberships or scan the QR code. When you complete the program, the tobacco surcharge on your health insurance premium will be removed.

Pet Insurance

If you are a pet parent, you understand the costs associated with pet care. This benefit gives you an opportunity to protect your dogs and cats through coverage with PetPartners. More information is in Workday under "Employee Quicklinks".

Accident Insurance

Accident insurance pays a fixed benefit directly to you in the event of an accident, regardless of any other coverage you may have. Benefits are paid according to a fixed schedule that includes benefits for hospitalization, fractures and dislocations, emergency room visits, major diagnostic exams, physical therapy, and more. Should you or a covered member experience an accident, you would receive a cash benefit that you can utilize to pay for travel, medical expenses, or save for future costs. Please refer to the benefit summary for details of the benefits. We partner with Reliance Standard to provide this benefit to you. More information is in Workday under "Employee Quicklinks". To file a claim for reimbursement, contact the Reliance Matrix support team at 877-202-0055 or visit matrixabsence.com to file online.

Critical Illness

Critical illness insurance pays a fixed benefit if you are diagnosed with a covered critical illness after your coverage effective date. This coverage helps with the cost associated with a critical illness, such as lost income, childcare, travel to and from treatment and high deductibles and copays. Employees and their spouse are able to elect coverage in increments of $5,000 up to a maximum of $20,000. Spouse coverage can not exceed 100% of the employee's coverage. If an employee enrolls, children are automatically covered at no additional change. Children would receive a benefit of 25% of the employee's election up to a maximum of $5,000. If you enroll in this plan and receive a preventive care exam, you will receive a $50 health screening benefit (up to a maximum of four per family unit.) We partner with Reliance Standard to provide this benefit to you. More information is in Workday under "Employee Quicklinks". To file a claim for reimbursement, contact the Reliance Matrix support team at 877-202-0055 or visit matrixabsence.com to file online.

ID Theft & Fraud Protection

Aura Identity & Fraud Protection is an AI-powered solution that helps keep you and your families safe from online threats and scams. Aura provides coverage for ID theft, financial fraud, privacy and device protection, and more. Aura provides a $5 million insurance policy per enrolled adult. Along with the insurance policy, Aura's portal allows you to have antivirus protection, credit monitoring, password managers, safe web browsing controls, and much more. You are able to create an account utilizing their app or on your desktop computer. More information is in Workday under "Employee Quicklinks".

401(k) Retirement Plan

One of the best ways to ensure a secure retirement is to start saving as early as possible. This plan allows you to save both on a pre-tax basis and through the Roth after-tax feature. Your deferral amounts may be modified monthly, and you may stop deferrals at any time.

You will be automatically enrolled in the 401(k) plan after three months of service. Watch your mail! You will receive information from Fidelity when you get closer to your 401(k) eligibility date.

Employees who have previous retirement plans

(401k, 403b, IRAs, etc.) are eligibile to consolidate and roll those into your current 401(k). Contact Fidelity for assistance at 800-835-5097.

Increase Your Retirement Savings With a 401(k)



Catchup Contribution (in additional to limits above)	
Age 50-59	$7,500
Age 60-63	$11,250
Age 64+	$7,500

*The Company matches 55% of your deferral amount, up to a maximum of $6,000 per calendar year. To be eligible, you must participate in the 401(k) plan, work at least 1,000 hours, and be employed through December 31 of the calendar year.

INVESTMENT OPTIONS

The 401(k) plan offers a wide range of investment options to help you meet your retirement goals. For assistance with investment options, go to www.401k.com or call 800-835-5097.

Time Off

Holidays

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Friday after Thanksgiving
- Christmas Eve
- Christmas
- Floating Holiday

Paid Time Off (PTO)

PTO provides eligible employees with a bank of paid time to be used for vacations, family, personal needs, and to cover unplanned absences such as an emergency or illness. Unused PTO may be carried over from one calendar year to the next, up to the maximum level listed.

FULL TIME REGULAR

Length of Service	Accrual Per Pay Period	Maximum Accrual
<1-4	4.61 hours	180 hours
5-10	6.15 hours	240 hours
11-19	7.69 hours	240 hours
20+ years	9.23 hours	240 hours

PART TIME REGULAR

Length of Service	Accrual Per Pay Period	Maximum Accrual
<1-4	3.46 hours	120 hours
5-10	4.62 hours	150 hours
11-19	5.77 hours	150 hours
20+ years	6.92 hours	150 hours



Employee Contributions

Deductions Per-Paycheck

MEDICAL

Wellmark Blue Cross Blue Shield			
	PPO	HDHP	Basic
Employee	$100.75	$80.25	$28.00
Employee + Spouse	$236.50	$191.25	$78.75
Employee + Children	$199.50	$160.50	$59.75
Family	$347.25	$279.75	$116.00

Rates above assume with wellness credit, non-tobacco user, and no spousal surcharge.
Surcharges are listed below:
Tobacco user: $20 per paycheck
Spousal surcharge: $100 per paycheck
Without wellness credit: $50 per paycheck

DENTAL

Delta Dental of Iowa	
Employee	$15.73
Employee + Spouse	$31.47
Employee + Children	$40.02
Family	$55.99

VISION

Delta Vision	
Employee	$4.08
Employee + Spouse	$7.76
Employee + Children	$8.79
Family	$11.62

VOLUNTARY LIFE AND AD&D

Monthly Cost for Each $1,000 of Employee & Spouse Life Insurance Coverage										
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Life	$.077	$.086	$.104	$.18	$.322	$.489	$.806	$1.161	$1.799	$2.87
Children Family Rate	$1.50/month for $10,000 in coverage									

ACCIDENT INSURANCE

Reliance Standard	
Employee	$7.05
Employee + Spouse	$12.00
Employee + Children	$13.50
Family	$20.00

ID THEFT PROTECTION

AURA	
Employee	$5.48
Employee + Family	$8.48

CRITICAL ILLNESS

Reliance Standard	
Age	Employee & Spouse Per $10,000 of Coverage
0-29	$2.00
30-39	$3.10
40-49	$5.50
50-59	$10.50
60-69	$21.00
70+	$45.00

If an employee elects coverage, children are automatically covered at no additional charge up to age 26 Spouse's rate based on employee's age. Spouse's premium is in addition to the employee's premium.

PET INSURANCE

Pet Partners	Accident & Illness	Accident & Illness with Wellness
Dog	$22.78	$32.27
Cat	$11.59	$18.97

* for age 0-10 years old



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