

2026

Benefits Guide

GRAY GROUP



Thomas Allen
PERSON CENTERED SERVICES

**Annual Enrollment:
November 10-21, 2025**



At Thomas Allen, 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.

Welcome to Your 2026 Benefits Guide

Use this Benefits Guide to see what's new and to learn about your benefit plan options.

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How To Enroll

There are two steps for enrolling in your benefit plans:

STEP 1

UKG handles enrollments for the non-medical benefits plans.

STEP 2

Medical Coverage enrollment is handled by Take Command. This process is addressed in the coming pages.

DO I HAVE TO DO ANYTHING?

Yes, you do need to re-enroll in coverage through UKG and Take Command's HRA Hub to have coverage in 2026. You can also:

- 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 Human Resources.

Eligibility

If you're a full-time employee, you're eligible to enroll in the benefits outlined in this guide. Full-time employees are those who work 30 or more hours per week.

COVERING YOUR DEPENDENTS

- Spouse
- Child(ren) (up to age 26), including biological, adopted, stepchildren, legal guardianship, and disabled children if disabled prior to age 26 and are dependent on you for support

QUALIFYING LIFE EVENTS

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 Human Resources.



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

Thomas Allen offers an Individual Coverage Health Reimbursement Accounts (ICHRA) which will reimburse you for your own individual health insurance. Every month, we'll reimburse you (up to a specified amount) for medical insurance premiums. Unlike group insurance, ICHRA provides you the freedom to choose from multiple options provided by various carriers.

All of this will be through a health reimbursement arrangement (HRA), and we've partnered with a company called Take Command who helps us administer it.

WHAT'S AN ICHRA?

An "Individual Coverage Health Reimbursement Arrangement" (ICHRA) is a new kind of HRA that enables employers of any size to reimburse their employees tax-free for health insurance premiums and medical expenses.

Employers set an allowance and employees choose the plan that fits their needs. Unlike group insurance, ICHRA provides employees the freedom to choose from multiple options provided by various carriers. This personalized coverage allows each employee to get the most out of their health insurance.

WHO IS TAKE COMMAND?

Take Command is here to answer any questions you have about your health insurance. Not only do they have an easy-to-use shopping tool, but they also have many resources, including videos, blog posts, and other materials to help you better understand your benefit.

If you still aren't sure which plan is best for you, their customer service team is ready to guide you through the process.

Paying for health insurance is simple with Take Command!

Their AutoPay feature allows your employer to pay your monthly premium directly to the insurance carrier. If your premium is higher than your allowance, your portion will simply be deducted via payroll. Automatic & easy!

IMPORTANT

Confirm your preferred providers are in-network before enrolling in a medical plan AND before visiting your providers! You will not be able to switch plans during the year, except if you are eligible for a special enrollment period due to a qualifying life event.

How to Enroll in Medical Coverage

Ready to find your new health insurance? Prepare yourself and make enrolling in an individual health plan simple by following these easy steps:

1. Identify Your Needs

- List your preferred doctors & any prescriptions
- Recognize the type of care you need: preventive, specialty, & planned procedures
- Gather birth dates & SSN for you & dependents

2. Shop for an Insurance Plan

- Be on the lookout for a “welcome” email from Take Command (check your spam folders)
- Create your own personal login
- Begin shopping for a health insurance plan through the Take Command platform
 - You can narrow down plans using their filters and plan tags
 - Need help? [Schedule an enrollment call](#) with an enrollment specialist
- Payment for plans will run through payroll just like traditional employee benefits

3. Enroll & Enjoy Coverage

- “Easy-Enroll” plans: Take Command will submit application, payment, and confirm enrollment
- “Self-Enroll” plans: You complete application, payment, & provide proof of coverage

SELF-ENROLL PLANS - ADDITIONAL STEPS

- After selecting your Self-Enroll plan in HRA Hub, follow the link and select the same plan on the carrier’s site or exchange and complete your enrollment application.
- Please note that your AutoPay payment information will not display immediately in HRA Hub as your selection is processing and payment details are loading. As soon as your info loads you can click the “eye” icon to view, copy and paste your routing and account numbers for use when you enroll on the carrier site or exchange.
- After completing the enrollment on the carrier site or exchange, return to HRA Hub and confirm your plan details.

EASY ENROLL - EXTRA STEP PLANS

- IMPORTANT: Follow instructions sent to you by Take Command and/or the insurance company to finish your enrollment. This is required to complete enrollment and obtain coverage!

For more information, refer to the Take Command fliers that can be found in UKG or learn more by visiting the Take Command resource center, linked [here](#)!

HELPFUL TIPS

- Shop & enroll right away to prevent delays in receiving coverage confirmation & insurance cards.
- With AutoPay from Take Command, your monthly premium will be paid by your employer. DO NOT use your personal banking info to make payments.
- You can often log in to the insurance company’s website to access temporary cards.

Dental

Thomas Allen offers a choice of two dental plan options through MetLife. The dental network for both plans is PDP Plus.

PLAN FEATURES	BASIC	PREFERRED
Deductible	\$50 per person	\$50 per person
Annual Max	\$1,250 per insured per year	\$1,250 per insured per year
Preventive	100%	100%
Basic Services	80%	80%
Major Services	5%	50%
Orthodontic Lifetime Max	Not Covered	\$1,000 (Child Only)

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 <https://providers.online.metlife.com/findDentist?searchType=findDentistMetLife> to locate an in-network dentist.

SEMI-MONTHLY EMPLOYEE CONTRIBUTIONS

	Basic Low Plan	Preferred High Plan
Employee	\$3.89	\$7.74
Employee + 1	\$9.20	\$18.40
Family	\$13.16	\$26.30

Vision

Thomas Allen's vision plan is administered by EyeMed. The vision network is the Insight Network.

PLAN FEATURE	IN-NETWORK YOU PAY
Eye Exam (one every 12 months)	\$10 copay
Lenses (one every 12 months)	\$25 copay
Frames (one every 24 months)	\$130 allowance; + 20% off
Elective Contacts (one every 12 months)	\$130 allowance; + 15% off

SEMI-MONTHLY EMPLOYEE CONTRIBUTIONS

	Basic Low Plan
Employee	\$3.27
Employee + Spouse	\$6.20
Employee + Child(ren)	\$6.53
Family	\$9.60

INSIGHT NETWORK PROVIDERS

You can use any eye doctor you choose, but using Insight in-network providers will save you money. Use the **Find a Provider** tool at www.eyemed.com to locate an in-network eye doctor.



Employee Assistance Program (EAP)

Available to all employees, our EAP partner MetLife/TELUS Health 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 five phone or video sessions 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 log on to one.telushealth.com, user name: metlifeeap and password: eap. You can also call 1-888-319-7819.**

WORK-LIFE ASSISTANCE

MetLife/TELUS Health 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



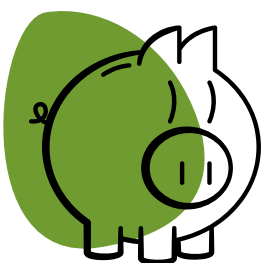
Legal support: Wills and estate planning, family, civil, criminal, and real estate



Financial services: Budgeting, mortgages, college funding, and issues



Identity theft services: Fraud resolution and credit restoration coaching



Funding Accounts

When it comes to saving money on healthcare and dependent care expenses, a Health Savings Account (HSA) and Flexible Spending Account (FSA) are some of the best deals. Both of these accounts, administered by Wex (FSA) and Associated Bank (HSA), help you save money for eligible expenses and lower your taxable income through before-tax contributions.

Health Savings Account (HSA)

An HSA is a tax-free savings account that lets you set aside pre-tax dollars to pay for eligible health care expenses. You can use your HSA funds for you and your eligible dependents. **You must be enrolled in a Qualified High Deductible Health Plan (QHDHP) under IRS rules to fund a tax-advantaged Health Savings Account (HSA).**

You will elect your contribution limit during enrollment and can change it any time during the year. Funds will be available for use as they are deposited. You may change your contribution at any time during the year. Note that there will be a \$2 per month service fee charged to participants with a balance less than \$1,000.

HSA AT A GLANCE

	IRS LIMIT
Employee Only	\$4,400
All Other Coverage Levels	\$8,750
Catch Up (55+)	\$1,000 per year

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 Accounts (FSAs)

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.

Remember: If you contribute to an HSA, you cannot also enroll in a Medical FSA.

FSAs AT A GLANCE

	HEALTHCARE FSA	DEPENDENT CARE FSA
Eligibility	PPO enrollees	Any benefits-eligible employee
Contribution Limits*	\$3,400	\$7,500 (\$3,750 if married and filing taxes separately)
Fund Availability	January 1	January 1
Eligible Use	Qualified medical, prescription, dental, and vision expenses, copays, and deductibles	Eligible day care expenses from licensed daycare providers for children aged under 14 or disabled dependents of any age

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



Income and Legal Protection

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

Life Insurance & AD&D 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. 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. Your premiums are based on your age and election amount.

BASIC LIFE & AD&D INSURANCE

Thomas Allen provides Life/AD&D insurance benefits to you at no cost. Coverage is administered by MetLife.

Benefits Available

Life: \$25,000

AD&D: \$25,000

Age Reduction Schedule

Age 65: original amount reduces by 35%

Age 70: original amount reduces by 75%

Age 75: original amount reduces by 85%

Benefits terminate at retirement.

SUPPLEMENTAL LIFE & AD&D INSURANCE

You have the opportunity to purchase additional life insurance through payroll deductions. Coverage is administered by MetLife. The Guaranteed Issue amount is only for first-time eligible employees. Your premiums are based on your age & election amount.

COVERAGE TYPE	COVERAGE AMOUNT	GUARANTEE ISSUE
Employee Coverage	\$10k increments, 5x salary to \$300k max	Up to \$200,000
Spouse	\$5k increments, 50% of employee amount or \$100k max	Up to \$30,000
Child(ren)	Age 15 days to 6 months: \$250; Age 6 months to 26 years old: Options of \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000 (evidence of insurability is not required for child(ren) coverage)	N/A

BENEFICIARY DESIGNATION

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 reaching out to Human Resources.

Voluntary Disability Insurance

Thomas Allen 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 Metlife.

SHORT-TERM DISABILITY (STD) INSURANCE

STD will replace 60% of your weekly earnings, to a maximum of \$1,000 per week. Coverage begins the 15th day after a non-work-related accident or sickness (includes maternity). Benefits are payable for up to 13 weeks if you continue to meet the terms of the plan.

LONG-TERM DISABILITY (LTD) INSURANCE

LTD coverage begins after 90 days, and will replace 60% of your monthly earnings, to a maximum of \$5,000 per month. If you are under 60 years old when you become disabled, benefits can last as long as you are disabled or up to age 65. If you are 60 years old or over at the age of disability, you will have a shortened benefit duration. Please refer to the MetLife coverage summary for additional details.

Accident and Critical Illness Insurance

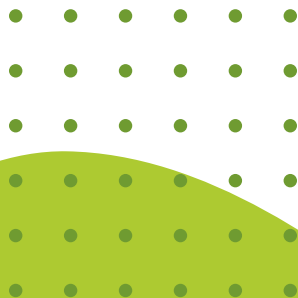
These benefits, administered by MetLife, offer an extra layer of protection for you and your family. The payment these benefits provide is in addition to any other insurance you may have and is yours to spend as you wish—to help cover bills or for everyday living expenses. These plans do not provide 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 \$5,000 or \$10,000 for yourself. If you purchase coverage for your spouse and/or children, their coverage is equal to half of your own coverage.



LegalShield Legal Protection

The legal plan, administered by LegalShield, provides you, your spouse or domestic partner, and eligible, unmarried dependent children up to age 26, with direct access to a dedicated provider law firm for a wide range of personal legal matters including, but not limited to:

- **Estate planning:** Wills, living wills, financial power of attorney, physician's directive
- **Family law:** Name change, divorce, and separation (all uncontested)
- **Traffic:** Points violations, traffic tickets, accidents, license restoration, and property damage
- **IRS audit:** Receive consultation and representation if audited by the IRS on your personal tax returns
- **Trial defense:** Your provider law firm will provide a scheduled number of hours of representation as a defendant in a covered civil action or traffic violation
- **Advice and consultation:** Phone consultations with your provider law firm for any personal legal issue, even pre-existing matters
- **Letters and phone calls on your behalf:** A phone call or letter on law firm letterhead can help quickly resolve disputes before they escalate
- **Contract and document review:** Your provider law firm will review personal documents (up to 15 pages)

Representation and service beyond covered benefits come with a 25% discount off the provider law firm's standard hourly rate. Additional benefits include contract and document review, 24/7 emergency access for covered emergencies, free legal forms, and a mobile app.

IDShield Identity Theft Protection

The identity theft protection plan, administered by IDShield, covers you under the Individual Plan and can be extended to your spouse/domestic partner and dependent children under the Family Plan. Benefits include but are not limited to:

- Monitors Personal Identifiable Information (PII), such as SSN, passport, driver's license, etc., and alerts you if any risk is detected.
- Assigns a licensed private investigator to help restore your identity to pre-theft status in the case of identity theft—including pre-existing events.
- Assigns identity theft specialists available for consultation and advice about any identity theft or online privacy concern.
- Provides 24/7/365 emergency support and a mobile app, which you can use to check your monthly credit score, review identity threat alerts, and obtain emergency assistance.

SPECIAL EMPLOYEE RATES

1. **LegalShield:** For \$18.95 a month, this benefit provides affordable protection for you, your spouse, and your children.
2. **IDShield:** For \$14.95 a month, the Family Plan includes monitoring for dependent children under age 18 and consultation and full-service restoration for children 18-26.
3. **Both benefits:** A reduced monthly rate of \$28.90 is applied if you enroll in both benefits.

Tuition and Professional Memberships/Licensure Reimbursement

Thomas Allen will provide up to \$1,000 of educational assistance per year (\$500 per semester) to regular full time employees who have completed one calendar year of service. If eligible, you can use the educational assistance for your tuition costs for job-related courses offered by an accredited institution and certain course-related expenses such as academic fees and books.

Since there are requirements for things like approval, successful completion of coursework, and possible repayment, please contact Human Resources for more information.

	Amount
General College Tuition Reimbursement Limit Per Semester (Up to 2 semesters per calendar year)	\$500



Financial

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



401(k) Plan & Profit Sharing

To help plan for your future, Thomas Allen sponsors a 401(k) plan administered by American Funds. 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.

401(k) PLAN ELIGIBILITY

You will be eligible to participate for purposes of elective deferrals when you have attained age 21.

Your entry date will be the first day of the month coinciding with or next following the date you satisfy the eligibility requirements.

YOUR CONTRIBUTIONS

Eligible participants may make individual contributions through automatic payroll deductions. You may make pre-tax deferrals or Roth deferrals. Your total deferrals in any taxable year may not exceed a dollar limit which is set by law.

You are always 100% vested in your accounts attributable to elective deferrals and rollover contributions.

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

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.

ROLLOVER OPTIONS

You may be able to transfer (rollover) some or all of your distribution from a previous employer's plan to the company's 401(k) Plan. To request a rollover form, contact Human Resources.

PROFIT SHARING ELIGIBILITY

Employees who have worked 1000 hours in the first 12 months of employment are eligible to participate. The plan entry date occurs on either January 1st or July 1st whichever comes first after the employee's one year anniversary.

CONTRIBUTIONS

Thomas Allen, Inc. will review the financial performance of the company on an annual basis and can make a discretionary profit-sharing contribution to all eligible participants, as a percentage of their wages.

Time Away

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.

Earned Sick and Safe Time (ESST)

All employees accrue Earned Sick and Safe Time (ESST) at a rate of 1 hour for every 30 hours worked, up to 48 hours annually, to a maximum accrual of 80, as shown in the grid to the right.

ESST		
ESST hours earned per hour worked	ESST max per year	ESST max balance
0.033	48	80



Contacts

PLAN	CARRIER	PHONE	WEBSITE/EMAIL
Medical/Rx	Take Command	214-866-7757	www.takecommandhealth.com
Vision	EyeMed	1-866-800-5457	www.eyemed.com
Life and Disability	MetLife	1-888-638-4863	www.metlife.com
Dental, Critical Illness, Accident	MetLife	1-888-638-4863	www.metlife.com
FSA	WEX	1-866-451-3399	www.wexinc.com
HSA	Associated Bank	800-236-8866	www.associatedbank.com
Employee Assistance Plan	MetLife	1-888-319-7819	one.telushealth.com Username: metlifeeap Password: eap
401(k)	American Funds Gerald Asplund	1-800-204-3731 612-209-6718	myretirement.americanfunds.com geralda@highcroftinc.com



Notes

