

Enrollment Guidelines

Summary of benefits effective 01/01/2026 – 12/31/2026

This summary is intended to provide you with a brief overview of the benefits available to you through Mechdyne Corporation. The benefits you elect are effective first of the month coinciding with or following 30 days of employment and will run through December 31st, 2026. For a more comprehensive benefits overview, please refer to the 2026 Employee Benefit Summary or the [Mechdyne Benefit Information Site](#).

Medical and Prescription Drugs – Wellmark Blue Cross & Blue Shield

- You have two medical plan options to choose from:
 - Alliance Select \$2,500 PPO (Traditional Plan)
 - Alliance Select \$4,000 High Deductible Health Plan (HDHP/HSA Eligible)
 - Enrollees pay 100% of all services (after the insurance company's discount), until they reach their deductible.
 - You can search for providers at [Find a provider](#): 'browse list of plans' select Wellmark Blue PPO. Both plans utilize the PPO Network which is a national network. The drug formulary is [Blue Rx Value Plus](#).

Health Savings Account (HSA) – HSA Bank

- New employees enrolling in the HDHP will have an HSA automatically set-up with HSA Bank.
 - The maximum contribution limits for 2026 are \$4,400 for single and \$8,750 for family.
 - Mechdyne will make an annual contribution of \$500 on a monthly basis throughout 2026.
 - ***Important Reminder*** - please be sure to designate a beneficiary to receive your HSA assets. In order to designate a beneficiary for your HSA you must go onto the HSA Bank website to do so.

Dental and Voluntary Vision – Delta Dental

- Dental: \$2,000 annual maximum; 0% coinsurance on preventive; \$1,500 lifetime maximum for orthodontia
- Vision: \$10 copay for exams; \$130 allowance toward frames or contact lenses

2026 Premiums

| Basic Coverages | Monthly Premium | Employee Pays | Employer Pays |
|---|-----------------|---------------|---------------|
| Medical | | | |
| \$2,500 PPO Traditional Plan | | | |
| Single: | \$710.73 | \$282.16 | \$428.57 |
| Employee/Spouse: | \$1,425.19 | \$846.26 | \$578.93 |
| Employee/Child(ren): | \$1,319.51 | \$717.81 | \$601.70 |
| Family: | \$2,121.23 | \$1,299.91 | \$821.32 |
| \$4,000 High Deductible Health Plan PPO | | | |
| Single: | \$619.16 | \$34.67 | \$584.49 |
| Employee/Spouse: | \$1,237.65 | \$498.03 | \$739.62 |
| Employee/Child(ren): | \$1,146.17 | \$342.70 | \$803.47 |
| Family: | \$1,840.20 | \$760.93 | \$1,079.27 |
| Employer HSA Contribution (Annual Amount) | | | \$500.00 |
| Dental | | | |
| Single: | N/A | \$2.94 | Actual Claims |
| Employee/Spouse: | N/A | \$17.26 | Actual Claims |
| Employee/Child(ren): | N/A | \$19.92 | Actual Claims |
| Family: | N/A | \$42.35 | Actual Claims |
| Voluntary Vision | | | |
| Single: | \$8.44 | \$8.44 | \$0 |
| Employee/Spouse: | \$16.06 | \$16.06 | \$0 |
| Employee/Child(ren): | \$18.12 | \$18.12 | \$0 |
| Family: | \$23.94 | \$23.94 | \$0 |

Basic Life / AD&D, Voluntary Life and Long-Term Disability – Reliance Standard

- As a Mechdyne employee, you receive \$25,000 of employer paid life and accidental death and dismemberment (AD&D) insurance at no cost. If you wish to add onto the employer paid amount Mechdyne offers to you, you can do so with the voluntary life insurance. The voluntary life and accidental death and dismemberment (AD&D) insurance is available to you, your spouse and children (age rated).
- Always remember to review your beneficiary designation each year and update as necessary.
- Mechdyne also provides full-time employees with long term disability income benefits at no cost. In the event you become disabled, disability income benefits are provided as a source of income.

Flexible Spending Account (FSA) – iSolved

- This plan allows you the opportunity to pay for out of pocket medical, prescription drug, dental, vision and dependent daycare expenses with pre-tax dollars through a Flexible Spending Account. The Healthcare FSA limit is \$3,400 with Dependent Care FSA increasing to \$7,500.
 - If you are enrolled in an HSA, you are only eligible for a "limited purpose" FSA which is for dental and vision expenses only.
- Participants will have the opportunity at the end of the year to roll over up to \$680 of unused Healthcare FSA dollars (not available for Dependent Care FSA) into the 2026 plan year.
- Healthcare FSA pre-tax monies will "front-load" onto your debit card and will be available when your benefits start. Dependent care FSA pre-tax monies will be available as you fund your account.

Voluntary Products – Trustmark

- Accident Insurance provides 24-hour coverage with benefits for hospital admission, hospital confinement, hospital intensive care, emergency room treatment, etc.
- Critical Illness with Cancer Insurance provides a lump-sum benefit payment upon first diagnosis of a critical illness including invasive cancer, stroke, surgery, heart attack, renal failure, etc.
- Universal Life Events is a permanent life insurance that helps shield your family from financial hardship should something happen to you or your spouse.

Employee Assistance Program (EAP) – ENI

- Confidential support for work/life, wellness and health advocacy provided to you at no cost.

How and When to Enroll?

Mechdyne utilizes an online enrollment system for benefits. Your benefits will be effective first of the month following 30 days of employment. **You will have until your effective date to enroll in benefits.** You have two options to choose from below to make your 2026 benefit elections.

Option 1: You can call into a benefit counselor through Avant/Trustmark and have them walk you through your benefit options to make your elections.

1. Enrollment counselors: **844-346-2790.**

Option 2: You can log into the Avant/Trustmark website and make your elections.

1. Login to <https://trustmark.benselect.com>
2. Login using your Social Security Number
3. Your PIN is the last 4 digits of your Social Security number followed by the last 2 digits of your birth year (no spaces)

If you need assistance, you can call the enrollment counselors at 844-346-2790.

The benefits you elect will be effective from January 1st, 2026 through December 31st, 2026. You will only be allowed to make a mid-year change if you experience a qualifying life event throughout the year.