Mechdyne
ENABLING DISCOVERY

Enrollment Guidelines

Summary of benefits effective 01/01/2027 – 12/31/2027

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, 2027. For a more comprehensive benefits overview, please refer to the 2027 Employee Benefit Summary once available 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 2027 are $4,500 for single and $9,000 for family.
  - Mechdyne will make an annual contribution of $500 on a monthly basis throughout 2027.
  - ***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.

Voluntary Vision – Avesis

- Our voluntary vision plan will be administered by Avesis. The plan includes benefit enhancements as well as The Optical Center in Marshalltown now being in-network.

Dental – Delta Dental

- $2,000 annual maximum; 0% coinsurance on preventive; $1,500 lifetime maximum for orthodontia.

2027 Premiums

Basic Coverages	Monthly Premium	Employee Pays	Employer Pays
Medical			
$2,500 PPO Traditional Plan			
Single:	$740.24	$293.88	$446.36
Employee/Spouse:	$1,484.36	$881.39	$602.97
Employee/Child(ren):	$1,374.29	$747.61	$626.68
Family:	$2,209.30	$1,353.88	$855.42
$4,000 High Deductible Health Plan PPO			
Single:	$644.87	$36.11	$608.76
Employee/Spouse:	$1,289.03	$518.70	$770.33
Employee/Child(ren):	$1,193.76	$356.93	$836.83
Family:	$1,916.60	$792.52	$1,124.08
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:	$8.67	$8.67	$0
Employee/Spouse:	$16.49	$16.49	$0
Employee/Child(ren):	$18.61	$18.61	$0
Family:	$24.59	$24.59	$0

The information in this Enrollment Guide is presented for illustrative purposes. The text contained in this Guide was taken from various summary plan descriptions and benefit information. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail.

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 make your beneficiary designation 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) - Surency

- Our Flexible Spending Accounts will be administered by Surency. These accounts allow 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 increasing to $3,500 with Dependent Care FSA will remain at $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 next year to roll over up to $700 of unused Healthcare FSA dollars (not available for Dependent Care FSA) into the 2028 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) – Bree Health

- 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 your benefits. Your benefits will be effective first of the month coinciding with or following 30 days of employment. **You will have until your effective date to enroll in benefits.** If you do not enroll at this time, you will have waived benefits and will have to wait until next open enrollment to make 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 during open enrollment will be effective from January 1st, 2027 through December 31st, 2027.