CHANNEL | ELITE | TRIO

2026 EMPLOYEE BENEFITS OVERVIEW

WELCOME!

Contents

At CPC Management, we value your contributions to our success and want to provide you with a benefits package that protects your health and helps your financial security, now and in the future. We continually look for valuable benefits that support your needs, whether you are single, married, raising a family, or thinking ahead to retirement. We are committed to giving you the resources you need to understand your options and how your choices could affect you financially.

This guide is an overview and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid. They can be found in SharePoint in the Human Resources Team folder: Benefits Information & Enrollment Forms

A list of plan contacts is included at the back of this guide.

This guide highlights the main features of many of the benefit plans sponsored by CPC Management. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. CPC Management reserves the right to modify, amend, or terminate any benefit plan or practice described in this guide. Nothing in this guide guarantees that any new plan provisions will continue in effect for any period of time. This guide serves as a summary of material modifications as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended. This document is up to date as of November 2025

ELIGIBILITY AND ENROLLMENT

We're committed to helping our employees maintain health and financial wellness. Your benefits are an important part of your overall compensation, and every effort has been made to offer a full range of benefits to protect you, your family, and your way of life!

Who Is Eligible?

You are eligible to participate in benefits through CPC if you meet one of the classes as defined below:

- Regular, full-time employees working at least 30 hours or more per week
- Regular, part-time employees working at least 20 hours per week **and** having tenure of at least 3 years

Your domestic partner, legal spouse, and dependent children are eligible for coverage.
A dependent child includes:

- Biological children or step-children who are under the age of 26
- Adopted children or children placed in your home while you are awaiting finalization of their adoption who are under the age of 26
- Children for whom you have legal guardianship who are under the age of 26
- Non-custodial children, as required by a qualified medical child support order, who are under the age of 26
- Disabled children who depend on you for support and maintenance because of a mental or physical handicap, regardless of age, if the disability occurred prior to age 26, and they have been continuously covered under the plan prior to and beyond age 26

When Benefits Begin for New Hires

If you're new to CPC Management, your benefits will begin on the first of the month following 30 days of continuous employment.

When Benefits End

The coverage you elect will end if you drop benefits during next year's open enrollment, you drop benefits due to a qualifying life event, or you terminate employment (in case of separation, benefits will end the last day of the month in which separation occurred).

Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual open enrollment period, unless you have a qualified life event during the year. CPCI's benefit year runs from January through December. You have a limited window of time to make your changes (30 days). Please contact Human Resources if you have a qualifying event.

The following are examples of the most common qualified life events:

- Marriage or divorce
- Birth or adoption of a child or change in child custody
- Dependent reaching the maximum age of 26
- Change in coverage election made by your spouse during his/ her employer's open enrollment period
- The termination of employment (or the commencement of employment) of your spouse

Please note: Some (not all) qualifying events may require you to show proof that the event occurred.

MEDICAL PLAN OVERVIEW

For the 2026 Plan year, CPC is offering you three medical plans to choose from – one Traditional PPO (Copay) plan and two High-Deductible Health Plans that can be paired with a Health Savings Account (HSA).

Copay Plan
If you receive care from in-network doctors and facilities, your out-of-pocket costs will be lower than if you use out-of-network providers and facilities, because network providers discount their fees. And, with in-network providers, you generally do not have to file claims. If you choose to receive care from an out-of-network provider, the medical plan pays a lower benefit, and you must file a claim to receive reimbursement for covered expenses. This plan has copayments for services like office visits and prescriptions. Some services, like hospital services, are subject to the deductible and coinsurance.

High-Deductible Health Plan (HDHP)/Health Savings Account (HSA)
An HDHP works much like a traditional medical plan in that you can choose to receive care from in-network providers when you need medical care—and it covers the same types of services. This plan is unique in that you are responsible for paying the full cost of services out of pocket before you've met your deductible. Once the deductible is met, the plan pays 100% of your healthcare expenses for in-network care. The HSA plan encourages you to be more actively involved in your health and wellness. This plan gives you more responsibility for the financial impact of your healthcare choices. As always, you should work with your physician to make healthcare decisions that are best for you.

Choice Plus Network
All three plans offered use the UHC Choice Plus network, the broadest network offered. When you need care, be sure to check that you are going to facilities in-network. If you choose to receive care from an out-of-network provider, the medical plan pays a lower benefit, and you may have to file a claim to receive reimbursement for covered expenses. You can check network status by searching a provider here: www.uhc.com.

MEDICAL COVERAGE

CPC offers you the choice of three comprehensive medical and prescription drug plans through UnitedHealthcare. Each of the plans has different levels of copays, deductibles, and out-of-pocket maximums. The chart below provides a brief outline of the available plans. Please refer to the summary plan description for complete plan details. You receive UnitedHealthcare's negotiated pricing/discounts through these plans.

All three plans offered use the **UHC Choice Plus network,** the broadest network offered. When you need care, be sure to check that you are going to facilities in-network. If you choose to receive care from an out-of-network provider, the medical plan pays a lower benefit, and you may have to file a claim to receive reimbursement for covered expenses. You can check network status by searching a provider here: www.uhc.com.

YOU PAY...	$1,000-$25-20% (Copay)	$2,000-100% HSA	$4,000 – 100% HSA
	Choice Plus Network	*Choice Plus Network*	*Choice Plus Network*
Annual Deductible (Individual/Family)	$1,000/$2,000	$2,000/$4,000	$4,000/$8,000
Annual Out-of-Pocket Maximum (Individual/Family)	$4,000/$8,000	$2,000/$4,000	$5,000/$10,000
Embedded/Non-Embedded*	Embedded*	Non-Embedded*	Embedded*
Preventive Care	**No Charge**		
Physician Office Visit	$25 Copay	Ded., then 0%	Ded., then 0%
Specialist Office Visit	$25 Copay	Ded., then 0%	Ded., then 0%
Emergency Room Visit	$250 copay then 20% , no Ded.	Ded., then 0%	Ded., then 0%
Inpatient Hospital	Ded., then 20%	Ded., then 0%	Ded., then 0%
Outpatient (Office Visit/Hospital)	$25 Copay/Ded., then 20%	Ded., then 0%	Ded., then 0%
Prescription Drugs (Retail) Tier 1 Tier 2 Tier 3 Tier 4	$10 $35 $60 NA	Ded., then 0%	$10 $35 $60 NA

Employee Monthly Premium			
Employee	$209.28	$189.65	$162.21
Employee + 1	$449.94	$407.75	$348.76
Family	$650.85	$589.82	$504.48

*Embedded vs. non-embedded deductible is an important distinction if you cover any dependents on your medical insurance. If you have employee only coverage, this doesn't apply.

- **A non-embedded deductible** means that all covered dependents share the family deductible. You are required to meet the family deductible before the plan begins to pay in full. No separate individual deductible applies for dependent coverage tiers. This applies to the $2000 HSA Plan.
- **An embedded deductible** means that each individual on the plan has their own separate deductible. This applies to the Copay Plan and the $4000 HSA Plan

UHC VALUE ADDS

UHC offers an array of Health and Wellness resources through their website and mobile app. Visit www.myuhc.com or download the UHC mobile app to access these healthy lifestyle tips and tools. To register, you will need to click Create an Account/Register now and use the information on your member ID card from UHC to complete the registration process.

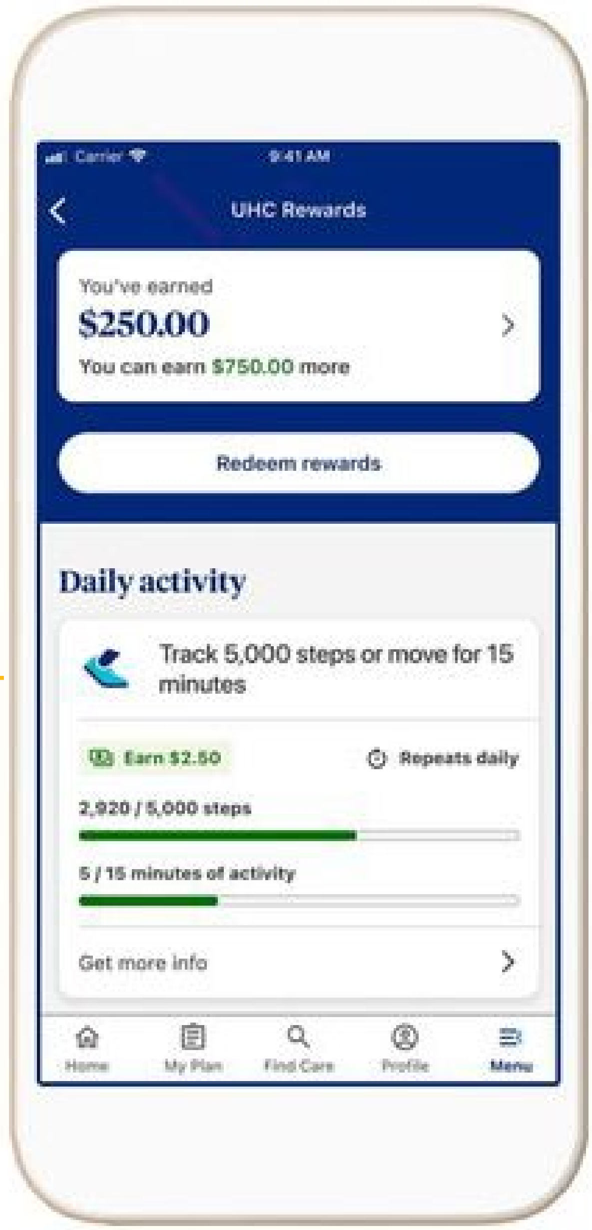
MyUHC.com
If you haven't checked out your UHC member website, now's the time! MyUHC.com is your one-stop resource for all kinds of information to help you manage your health plan benefits and improve your health. After registering on myuhc.com, smartphone users can access a mobile version of the site.

Real Appeal
Proven weight management program designed to help you get healthier and stay healthier. It's available to you and eligible family members at no additional cost as part of your benefits. Join at enroll.realappeal.com

Advocate4Me
Connect with Advocates through UHC for questions about a new claim, finding a doctor or to just better understand your benefits.

UHC Rewards
Through UHC Rewards, you and your spouse can earn dollars for reaching program goals and completing one-time activities. With daily participation, you can earn up to $1,000 per year. One-time reward activities include:

- Connecting a tracker
- Taking the health survey
- Getting a biometric screening
- Switching to paperless communications
- Additional rewards can be earned by:
    - Tracking 5,000 steps or 15 active minutes each day
    - Tracking 14 nights of sleep



Quit for Life
Quit For Life is here to help you reach your goals — at no additional cost to you. The program offers a variety of tools — like a mobile app and website — with more support, anytime you need it. To get started, go to myuhc.com and select the Health Resources tab.

UHC VALUE ADDS - CONTINUED

One Pass Select
One Pass Select offers employees various membership tiers to choose from based on their unique fitness goals — along with additional benefits, including:

- No long-term contracts or annual gym registration fees
- Flexible fitness options with the ability to change tiers monthly
- Multi-location access nationwide with no waiting period
- The ability to add up to 4 family members (ages 18+)

Calm
The Calm Health app brings you a library of support, including mindfulness content and programs created by psychologist, for a variety of health experiences and life stages. Scan the QR code to get registered!

Employee Assistance Program
Receive confidential support to help with depression, anxiety, relationship difficulties, substance use disorder, and more. Call 888-887-4114 for 24/7 assistance and learn more here about the UHC Employee Assistance Program

HEALTH SAVINGS ACCOUNT (HSA)

HealthEquity®

CPC is pleased to offer you the opportunity to enroll in the Health Savings Account administered through Health Equity. If you are enrolled in one of the High-Deductible Health plans offered through CPC, you may be eligible to participate.

What is a Health Savings Account (HSA)?
A Health Savings Account (HSA) is an individually owned, tax-advantaged account that you can use to pay for current or future IRS-qualified medical expenses.

How does an HSA work?
- HSA contributions are processed via payroll deduction.
- The account and all of the funds in your HSA belong to you – even if you change jobs or insurance carriers.
- You can pay for qualified medical expenses with your Health Benefits Debit Card directly to your medical provider or pay out-of-pocket. You can either choose to reimburse yourself or keep the funds in your HSA to grow your savings.
- Unused funds will roll over from year to year. After the age 65, funds can be withdrawn for any purpose without penalty (subject to ordinary income taxes).
- Check balances and account information via Health Equity's Member Website or mobile device 24/7.

Are you eligible for an HSA?
To participate in an HSA, you must be enrolled in one of the HDHP plans ($4,000-0% or $2,000-100%) offered through CPC Management. Reminder:
- You cannot be covered by any other non-HSA-compatible health plan, including Medicare Parts A & B
- You cannot be covered by TriCare
- You cannot be claimed as a dependent on another person's tax return (unless it's your spouse)
- You cannot be participating in a Flexible Spending Account unless it is a Limited Purpose FSA

CPC Management Contributions
For the 2026 plan year, CPC Management will contribute to the HSA of employees who are enrolled in either the $4,000-0% or $2,000-100% HDHP Plans. Below is a summary of the contributions.

CPC Employer Contributions	
	Annually
Employee	$1,200
Employee + Dependents	$1,200

How much can I contribute?
Below are the 2026 Annual HSA Contribution Limits: The annual maximum contribution limit includes contributions made by you as well as contributions made for you by CPC Management.

2026 Annual Maximum Contributions			
	Employer Annual Contribution	**Employee Annual Contribution**	**Total Maximum Annual Contribution**
Employee	$1,200	$3,200	$4,400
Employee + Dependents	$1,200	$7,550	$8,750

FLEXIBLE SPENDING ACCOUNT (FSA)

HealthEquity

A Flexible Spending Account (FSA) lets you set aside money before it's taxed through payroll deductions. The money can be used for eligible healthcare and dependent daycare expenses you and your family expect to have over the next year. The main benefit of using an FSA is that you reduce your taxable income, which means you have more money to spend. And reimbursements from your FSA accounts are tax-free. You must re-enroll in this program each year. This program is administered by Health Equity.

Tax-free Health Care FSA
Eligible expenses include medical, dental, and vision costs including plan deductibles, copays, coinsurance amounts, and other non-covered healthcare costs for you and your tax dependents.

You may set aside up to the IRS maximum of **$3,400** this year, and you may access your entire annual election from the first day of the plan year. Below is a brief list of such expenses:

- Deductibles, coinsurance and/or copays under a health, dental, or vision plan
- Orthodontia expenses
- LASIK eye surgery or radial keratotomy

Federal tax rules define which health expenses are eligible for reimbursement from a Healthcare Reimbursement FSA. For more information, refer to the list of eligible expenses insert or the Flexible Benefit Plan Summary Plan Description.

Participating in the Health FSA makes you ineligible for a Health Savings Account (HSA), which may affect those covered by a high-deductible health plan outside of CPC Management.

Tax-free Dependent Care FSA
Eligible expenses may include daycare centers, in-home childcare, and before or after-school care for your dependent children under age 13. Other individuals may qualify if they are your tax dependents and are incapable of self-care. It is important to note that you can access money only after it is placed into your dependent care FSA account.

Caregivers must have a Tax ID or Social Security number, which must be reported on your federal tax return. If you use the Dependent Care Reimbursement Account, the IRS does not allow you to claim a dependent care tax credit for reimbursed expenses. Consult your tax advisor before enrolling. You may contribute up to **$7,500** per household annually for eligible dependent care expenses.

Elections
Employees must make an election each year and indicate their decision to participate or waive participation under the Healthcare Reimbursement FSA and/or Dependent Care Reimbursement FSA. Prior year elections will not carry over to the next plan year. Qualified Status Changes may include the following and apply to you, your spouse, or your eligible dependent:

- Change in legal marital status
- Change in number of tax dependents
- Change in employment status
- Change in work schedule
- Change in dependent status
- Change of residence

DENTAL COVERAGE

The CPC Dental Plan is administered through Delta Dental of MN and provides you and your family with coverage for typical dental expenses, such as cleanings, X-rays, and fillings.

Choosing a Dental Network

- You have two networks available to you:
- The PPO Network
- The Premier Network

Dental PPO Network
The Dental PPO Network provides the highest level of discounts, which in turn saves you more money. This network is smaller and more specific.

Dental Premier Network
The Premier Network is larger, giving you more options to choose from. Because of this, the network offers fewer discounts.

	Low Plan (No Orthodontia)		High Plan (Orthodontia Coverage)	
Plan Feature	**Passive PPO In-Network**	**Out of Network**	**Passive PPO In-Network**	**Out of Network**
Annual Deductible	$25/$75		$25/$75	
Annual Benefit Maximum	$2,000		**$2,500**	
Diagnostic & Preventive Services (Exams, routine cleanings, fluoride treatments, X-rays, sealants)	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Basic Services	Plan pays 80%	Plan pays 80%	Plan pays 80%	Plan pays 80%
Major Services (crowns & inlays)	Plan pays 50%	Plan pays 50%	Plan pays 50%	Plan pays 50%
Orthodontia Coverage	NA	NA	Plan pays 50% with $2,000 Lifetime Maximum per covered member	

Employee Monthly Premium	Low Plan	High Plan
Employee	$13.86	$25.64
Employee + 1	$24.02	$48.48
Family	$34.18	$74.24

To find an In-Network Provider:

- Visit: www.deltadentalmn.org
- Call: 800-553-9536

VISION COVERAGE

CPC is excited to offer you a Voluntary Vision Plan. The Vision Plan promotes preventive care through regular eye exams and provides coverage for corrective materials, such as glasses and contact lenses. The Vision Plan is administered through EyeMed.

Vision Coverage
If you enroll in vision coverage and choose providers who are part of the Insight network, you will receive a discount on services. To find a network provider, go to www.eyemed.com.

The Vision Plan is designed to cover eye care needs that are visually necessary. You will have to pay extra if you choose certain cosmetic or elective eyewear, so be sure to ask your eye doctor what items are covered by the plan before you purchase materials.

Plan Feature	In-Network	Out of Network
Exam **Contact Lens Examination**	PLUS Providers: $0 $10 copay $40 Copay	Reimbursed up to $40 Reimbursed up to $40
Materials	$25 copay	Not Applicable
Frames Allowance	PLUS Providers: $180 allowance, 20% discount on amount over $180 $130 allowance, 20% discount on amount over $130	Reimbursed up to $65
Lens Enhancements – Single Vision Lens Bifocal Lens Trifocal Lens Lenticular Lens Standard Progressive Lens	 Material copay applies Material copay applies Material copay applies Material copay applies $80 copay	 Reimbursed up to $30 Reimbursed up to $50 Reimbursed up to $70 Reimbursed up to $50 Reimbursed up to $50
Contact Lens Allowance (in lieu of Lens for your Frames) Conventional Medically Necessary	$0 copay, $150 allowance, 15% discount on balance over $105 $0 Copay, Paid in Full	Reimbursed up to $75 Reimbursed up to $300
Lasik or PRK	15% off Retail price or 5% of Promotional Price	Not Applicable
Frequency **Exam** **Lens** **Contacts** **Frames**	 12 months 12 months 12 months 12 months	Not Applicable

Employee Monthly Premium	
Single	$7.86
Single + Spouse	$14.93
Single + Children	$15.72
Family	$23.11

LIFE AND DISABILITY INSURANCE

CPC offers Life and AD&D Insurance coverage to provide financial protection in the event you or your dependents pass away while you are still working. Coverage is administered through New York Life.

AD&D stands for Accidental Death and Dismemberment:
- Accidental Death: This benefit offers an additional benefit in the same amount as your Life Insurance in the event of an accidental death.
- Dismemberment: You are paid a percentage of the benefit amount if you lose a body appendage (i.e., arm or leg) or sight because of an accident.

Basic Life and AD&D Insurance Coverage
CPCI automatically provides Basic Life and AD&D Insurance for all eligible employees at no cost. Basic Life Insurance is a flat $100,000 benefit. AD&D benefits are the same as Basic Life benefits. **The cost of coverage is paid in full by CPC Management.**

When you reach a certain age, your Basic Life benefit will reduce to the following:
- Age 65 – benefit will reduce to 65% of your initial benefit
- Age 70 – benefit will reduce to 50% of your initial benefit

Beneficiary Reminder
Make sure that you have named a beneficiary for your life insurance benefit. This should be recorded and updated in Paylocity.

Voluntary Life and AD&D Insurance
In addition to Basic Life and AD&D Insurance, you may purchase Supplemental Life and AD&D Insurance for yourself, your spouse, and your dependent children. However, you may only elect coverage for your dependents if you enroll for Supplemental Life and AD&D coverage for yourself. You pay for the cost of Supplemental Life and AD&D Insurance on an after-tax basis through payroll deductions. See the rates on the next page.

Coverage For	Guarantee Issue	Coverage Available
Employee Supplemental Life and AD&D	$150,000	Increments of $10,000 up to the lesser of 5x your covered annual earnings or $300,000
Spouse Supplemental Life /AD&D	$25,000	Increments of $5,000 up to 100% of the employee coverage or $300,000
Child(ren) Supplemental Life/AD&D	All Guarantee Issue	Birth to 6 months: $1,000 6 months to Age 26: $10,000

VOLUNTARY LIFE INSURANCE RATES

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

Voluntary Life Insurance – Premiums		
Employee/Spouse Age	**Employee Monthly Rates (per $1,000)**	**Spouse Monthly Rates (per $1,000)**
< 24	$0.043	$0.043
25-29	$0.044	$0.044
30-34	$0.055	$0.055
35-39	$0.074	$0.074
40-44	$0.098	$0.098
45-49	$0.142	$0.142
50-54	$0.245	$0.245
55-59	$0.292	$0.292
60-64	$0.420	$0.420
65-69	$0.828	$0.828
70+	$1.244	$1.244
Dependent Child(ren)		
	Your Monthly Rate per $1,000	
Child(ren)	$0.182	

Voluntary AD&D	Your Monthly Rates per $1,000
Employee	$0.031
Spouse	$0.034
Child(ren)	$0.030

How to Calculate Your Monthly Cost

- Choose the appropriate amount of coverage for you and your dependents
- Take the coverage amount you choose and divide it by $1,000
- Multiply by your monthly age rate or the child rate as applicable (be sure to add the Voluntary Life and the Voluntary AD&D rates together!)
- The spouse rate is based on the employee age
- The result is your monthly cost

Employee: $________coverage ÷ $1,000 = ______ x $______ (employee age rate) = __________(monthly cost)

Spouse: $________coverage ÷ $1,000 = ______ x $______ (spouse age rate) = __________(monthly cost)

Child: $________coverage ÷ $1,000 = ______ x $________ = __________(monthly cost)

LONG-TERM DISABILITY COVERAGE

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

- CPC provides long-term disability coverage for all eligible full-time employees. **The cost of this coverage is included in your taxable income. This means that you will not pay taxes on any benefit received from the LTD.**
- Long-Term Disability provides income protection if you need to be out of work for a long period of time due to an accident or an illness.
- Before receiving your benefit, you must satisfy a 90-day waiting period, and then the LTD will provide a benefit of 60% of your monthly earnings up to a maximum of $8,000 per month.

ADDITIONAL BENEFITS THROUGH NEW YORK LIFE

Financial, Legal and Estate Support
We know financial and legal challenges can be very stressful for you and your family. That's why New York Life Group Benefit Solutions provides our Financial, Legal & Estate Support program to help you navigate these issues, at no additional cost - leaving you with fewer worries.

Services include:
- **Financial Connect** – access to CPAs and CFPs to help guide you
- **Legal Connect** – unlimited phone consultations for guidance on issues such as divorce, adoption, estate planning and more; includes free 30-minute referral to a local attorney
- **Estate Guidance** – free online tool for you and your family to write a last will, living well or support on other final arrangements

Secure Travel
Whenever you travel 100 miles or more from home-to another country or just another city - you could pack your travel assistance phone number to help you with worldwide emergencies! Secure Travel speaks your language, helping you locate hospitals, embassies and other "unexpected" travel destinations.

Counseling Wellness
Personal setbacks, emotional conflicts, or just the demands of daily life can affect your work, health, and family. When life's challenges become overwhelming or you need additional support, you and your family members have someone to talk to.

Services include:
- 24-hour / 365-day live telephonic access
- Three face-to-face, confidential counseling sessions per issue per year
- Solution focused therapy for areas in anxiety, depression, grief, stress and relationships
- Referrals to comprehensive legal, financial and work-life support and resources, and more

Health Care Support
Making decisions about your health care choices can sometimes be overwhelming. That's why New York Life Group Benefit Solutions offers a Health Care Support program to provide you with assistance to navigate your health benefits, answer clinical questions, resolve claims and billing issues, understand the appeals process, and make educated decisions for you and your family members.

CRITICAL ILLNESS

CPC will continue to provide you with the option to purchase Voluntary Critical illness, Accident and Hospital Indemnity administered through UnitedHealthcare. Enrollment in the Critical Illness, Accident and Hospital Indemnity policies is available once a year during the annual open enrollment for a January 1st effective date, during your new hire window or if you have a life status event throughout the year.

Critical Illness

Critical illness pays a lump sum benefit directly to you if you are diagnosed with a serious condition such as a heart attack, stroke, or cancer.

Wellness Benefit!

If you are enrolled in the Critical Illness Plan, you and your covered family members can receive **$50** for completing a health screening test, such as a blood test, chest x-ray, mammogram, colonoscopy, and more!

	Guarantee Issue	Benefit Amount
Employee	All Guarantee Issue	$20,000
Spouse	All Guarantee Issue	$20,000
Child	All Guarantee Issue	$10,000

Critical Illness Monthly Premiums

	Employee Monthly Rates	Spouse Monthly Rates
Age	**Rate per $1,000**	**Rate per $1,000**
Under 25	$0.22	$0.20
25-29	$0.27	$0.27
30-34	$0.34	$0.35
35-39	$0.48	$0.47
40-44	$0.71	$0.73
45-49	$1.14	$1.14
50-54	$1.80	$1.75
55-59	$2.57	$2.44
60-64	$3.30	$3.89
65-69	$4.89	$4.89
70-74	$8.33	$5.04
75-79	$8.79	$8.45
Child Rate	$0.34 per $1,000	

ACCIDENT

Group Accident insurance helps to cover out- of-pocket expenses from accidental injuries such as broken bones, burns, torn ligaments, and concussions. The accident plan is guaranteed issue, so no health questions are required. Coverage is available for employees, spouses and dependents.

Covered services include:

- Emergency Room Treatment
- Outpatient Surgery Facility
- Occupational or Physical Therapy
- Chiropractic Visit & More

Accident Monthly Premiums

Employee Monthly Premium	
Employee	$6.46
Employee + Spouse	$10.31
Employee + Children	$13.98
Family	$21.23

HOSPITAL INDEMNITY

Hospital indemnity insurance enhances your medical plan by providing financial help for the total expenses a hospital stay or medical treatment requires. Coverage is available for employee, spouse and child. Below is a summary of the benefits included:

	Benefit
Hospital Admission	$1,500 per injury or sickness (3 days per year)
Daily Hospital Confinement	$200/day (max of 364 days per calendar year)
ICU Admission	$1,500 per injury or sickness (3 days per)
ICU Confinement	$200/day (max of 364 days per calendar year)

Hospital Indemnity Monthly Premiums

Employee Monthly Premium	
Employee	$10.72
Employee + Spouse	$24.61
Employee + Children	$22.07
Family	$38.45

401(K) RETIREMENT PLAN

Smart saving and investing are the foundation for financial security during your retirement years. Our 401(k) plan is designed to help you reach your retirement goals and can be a powerful tool in your secure financial future.

CPC offers a voluntary pre-tax and after-tax salary reduction plan with both Regular (pre-tax) and ROTH (after-tax) contribution options. Employees may participate immediately upon hire and are eligible for employer contributions after 3 months of employment.

The CPC 401(k) plan is a safe harbor plan. The company matches 100% of your contributions, up to 4% of your gross salary. Employer safe harbor matching funds are 100% vested immediately.

The maximum employee contribution limit for 2026 is **$23,500**. If you are 50 years or older, you will continue to have the opportunity to make a catch-up contribution of **$7,500** in 2026.

Accessing Your Account
Plan and contribution information can be found online at John Hancock

Login to your account to:
- View your balances, contributions, and personal rate of return
- Request a loan or withdrawal
- Rebalance your investments, redirect your contributions, or exchange funds
- Add a beneficiary

The Financial Advisor for our retirement plan is RBC Wealth Management.

Quinn Jensen, CIMA®
Senior Vice President – Financial Advisor | Senior Portfolio Manager – Portfolio Focus
1260 E. Stringham Avenue, Suite 300, Salt Lake City, UT 84106
801-656-2921
quinn.jensen@rbc.com

Keaton Jensen
Vice President – Financial Advisor
1260 Stringham Ave, Ste 300, Salt Lake City, UT 84106
801-656-2931
keaton.jensen@rbc.com

CONTACTS

Internal Contacts
hannah.anderson@channelpartnersllc.com or jill.fleck@channelpartnersllc.com

Carrier Contacts

Benefit	Carrier	Website	Phone
Medical Plan, Voluntary Accident, Critical Illness, Hospital Indemnity	UnitedHealthcare	www.uhc.com	(844) 333-8728
Health Savings Account, Flexible Savings Account	Health Equity	www.m.healthequity.com	(844) 351-6856
Dental Plan	Delta Dental of MN	www.deltadentalmn.org	(800) 553-9536
Vision Plan	EyeMed	www.eyemed.com	(866) 939-3633
Life Insurance, Long Term Disability	New York Life	www.newyorklife.com	(888) 842-4462
401(k)	RBC/John Hancock	www.johnhancock.com	(801) 656-2921