



Ryan Lawn & Tree

2026

Benefits Guide



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Welcome to the Ryan Lawn & Tree Family!

When you joined Ryan Lawn & Tree, you didn't just become an associate—you became an owner. That's not just a talking point; it shapes everything we do here.

We've built a company where people don't just work, they own—and that changes how we approach your compensation, your health, your time off, and your future.

These aren't just benefits. They're the foundation that lets you show up as your best self, take care of what matters outside of work, and build real financial security. You do incredible work every day. These benefits are our commitment to you—as an owner, as a person, and as part of our team. Take the time to read through this manual and make the most of what's available to you.

Welcome to ownership.

Wendy Hawkins, VP of Human Resources and Growth & Development

IMPORTANT INFORMATION

Ryan Lawn & Tree knows your benefits are extremely important to you. We've created this benefit plan to meet you and your family's needs with a focus on affordability. This benefit guide is an informational gateway to your benefits here at Ryan Lawn & Tree. It is designed to provide a general understanding of your benefits, describe important features of the plans, and answer some of the most commonly asked questions.

INITIAL ENROLLMENT

Your benefits will begin on the first of the month following 30 days of employment. It's important to note that if you do not complete your enrollment within 30 days of your hire date, you will only be enrolled in the company-sponsored benefits such as Basic Life and Accidental Death & Dismemberment (AD&D), Short Term Disability Insurance and the Employee Assistance Program (EAP). You will have to wait until the next annual Open Enrollment cycle to enroll in other benefits and make changes to existing coverages, unless you experience a qualifying life event prior to the next OE cycle. Please do not hesitate to reach out to the HR team with any questions during this eligibility window, as it is critical to get these benefits set up before you need them.

ANNUAL OPEN ENROLLMENT

During the annual Open Enrollment cycle each November, any of the coverage changes you select will take effect on January 1 of the following year. Outside of the annual enrollment cycle, you may not make changes to your elections unless you experience a qualifying life event, as described below:

Qualifying life events include:

- Change in legal marital status (marriage, divorce, death of spouse)
- Change in dependents (birth, adoption)
- Change in employment status for you, your spouse or your children (termination, part-time)
- A dependent reaching age 26



- Your spouse's Open Enrollment

If you need to make a change during the year due to a qualifying life event, you should reach out to HR and submit all required documentation within 31 days of the qualifying event and enter the requested coverage changes in the online employee benefits portal (Employee Navigator).

PLAN ELIGIBILITY

You and your eligible family members may participate in the 2026 benefits plan if you're a regular, full-time employee working a minimum of 30 hours per week. Spouses and dependent children of the employees are also eligible to participate in our benefit plans.

DEPENDENT ELIGIBILITY

Qualifying dependents for our group benefit plans include:

- Your legal spouse
 - Please note, if your spouse is eligible for coverage with their Employer's plan but instead chooses to be on the Ryan Lawn & Tree Medical Plan, there will be an additional **Spousal Surcharge** on your monthly benefit plan costs. The surcharge costs are outlined in the rate tables on pages 6-8
- Children up to age 26. (A child is defined as your natural child, stepchild, legally adopted child, or child for whom you have obtained legal guardianship.)
- Unmarried children of any age if totally disabled and claimed as a dependent on your federal income tax return

*Dependent children will lose their medical coverage at the end of the year when they turn 26 but will be mailed information on options for continuation of coverage (COBRA). Dental and vision coverages will end on the last day of the month of their 26th birthday.

RYAN LAWN & TREE BENEFITS TEAM

Please contact us with any questions on company benefit plans, or if you need to make benefit changes due to a Qualifying Life Event. Please reach out to hrbenefitssupport@ryanlawn.com, or Jeremy Denham, HR Manager, at 913.359.6843 or by email at jeremydenham@ryanlawn.com.





MEDICAL & PRESCRIPTION DRUG INSURANCE

Ryan Lawn & Tree offers three different Medical/Rx plan options through BlueCross BlueShield of Kansas City (BlueKC). The following pages provide a high-level look at the coverages available and employee costs for each plan, broken out by in-network and out-of-network providers. Please refer to the full plan descriptions for greater detail, available online at www.RLTBenefits.com. We want to make sure you have all the information necessary to make the best decisions for the Medical/Rx plan that meets the full needs of you and your family.

MEDICAL PLAN 1: Preferred-Care Blue HDHP

Preferred-Care Blue Network: coverage plan for local KC/metro-area networks, and nationwide.

MEDICAL PLAN 2: Preferred-Care Blue PPO

Preferred-Care Blue Network: coverage plan for local KC/metro-area networks, and nationwide.

MEDICAL PLAN 3: BlueSelect Plus HDHP with Spira Care

BlueSelect Plus Network: coverage plan for local KC/metro-area networks ONLY, a cost-effective plan centered around Spira Care Centers for your primary care needs. **Not available for branches outside of the Kansas City Metro area.**

IN-NETWORK PROVIDERS

In-network providers are trusted medical services who have established relationships with our BlueKC insurance carrier. Because they are trusted providers, we can offer their services at a discount when compared to out-of-network providers. It is easy to find an in-network provider and BlueKC's provider networks will give you access to doctors and hospitals across the country. Visit www.bluekc.com or call 816.395.3380 for a complete list of available in-network providers near you.

WELLNESS VS. NON-WELLNESS RATES

Employees who obtain 3000 Wellness points by September 30th of the previous year will have access to the wellness premium rates listed for the upcoming benefit year. Employees who did not meet the requirement will pay the higher non-wellness rate. During 2026, employees must obtain 3000 points by 9/30/26, or they will pay higher premiums in 2027.





MEDICAL PLAN 1 (Nationwide Network)

BlueKC Preferred-Care Blue HDHP (High-Deductible Health Plan)		
Plan Feature	In-Network	Out-of-Network
Embedded Deductible Individual / Family	\$3,400 / \$6,800	\$6,800 / \$13,600
Coinsurance (Plan Pays)	100% after Deductible	70% after Deductible
Out-of-Pocket Maximum (Calendar Year)	\$3,400 single \$6,800 family (any combination of two or more)	\$8,100 single \$16,200 family (any combination of two or more)
Office Visits	Deductible, then 0% coinsurance	Deductible, then 30% coinsurance
Preventative Care	Paid at 100%	Deductible, then 30% coinsurance
Adult & Child Immunizations	Paid at 100%	Deductible, then 30% coinsurance
BlueKC Virtual Care Office Visit	\$67 towards deductible, then 0% coinsurance	N/A
Emergency Room	Deductible, then 0% coinsurance	
Inpatient/Outpatient Services	Deductible, then 0% coinsurance	Deductible, then 30% coinsurance
Urgent Care	Deductible, then 0% coinsurance	Deductible, then 30% coinsurance
Retail Prescription Drug Coverage (34-day supply)	Deductible, then 0% coinsurance	Deductible, then 50% after \$10/\$50/\$70
Mail Order Prescription Drug Coverage (102-day supply)	Deductible, then 0% coinsurance	Deductible, then 50% after \$20/\$100/\$140
Lifetime Maximum	Unlimited	Unlimited

	Your Share Per Paycheck (Wellness Rate)	Your Share Per Paycheck (Non-Wellness Rate)	RYAN's Monthly Share	Total Monthly Premium
Employee Only	\$39.00	\$54.00	\$410.00	\$518.00
Employee + Spouse	\$147.00	\$162.00	\$880.00	\$1,204.00
EE + Spouse (w/surcharge)*	\$300.00	\$315.00	\$574.00	\$1,204.00
Employee + Child(ren)	\$112.00	\$127.00	\$669.00	\$923.00
Employee + Family	\$187.00	\$202.00	\$1,141.00	\$1,545.00
EE + Family (w/surcharge)*	\$330.00	\$345.00	\$855.00	\$1,545.00

***Spousal Surcharge** is applied if your spouse is eligible for coverage with their Employer's plan but instead chooses to be on the Ryan Lawn & Tree Plan.



MEDICAL PLAN 2 (Nationwide Network)

BlueKC Preferred-Care Blue PPO (Preferred Provider Organization)		
Plan Feature	In-Network	Out-of-Network
Embedded Deductible Individual / Family	\$1,500/ \$3,000	\$1,500/ \$3,000
Coinsurance (Plan Pays)	80% after Deductible	60% after Deductible
Out-of-Pocket Maximum (Calendar Year)	\$4,000 single \$8,000 family (any combination of two or more)	\$8,000 single \$16,000 family (any combination of two or more)
Office Visits (PCP / Specialist)	\$25 / \$50 Copay	Deductible, then 40% coinsurance
Preventative Care	Paid at 100%	Deductible, then 40% coinsurance
Adult & Child Immunizations	Paid at 100%	Deductible, then 40% coinsurance
BlueKC Virtual Care Office Visit	\$25 Copay	N/A
Emergency Room	Deductible, then 20% coinsurance	
Inpatient/Outpatient Services	Deductible, then 20% coinsurance	Deductible, then 40% coinsurance
Urgent Care	\$25 Copay	Deductible, then 40% coinsurance
Retail Prescription Drug Coverage (34-day supply)	\$10/\$50/\$75	\$10/\$50/\$75 then 50% coinsurance
Mail Order Prescription Drug Coverage (102-day supply)	\$20/\$100/\$150	\$20/\$100/\$150 then 50% coinsurance
Lifetime Maximum	Unlimited	Unlimited

	Your Share Per Paycheck (Wellness Rate)	Your Share Per Paycheck (Non-Wellness Rate)	RYAN's Monthly Share	Total Monthly Premium
Employee Only	\$54.00	\$69.00	\$411.00	\$549.00
Employee + Spouse	\$182.00	\$197.00	\$881.00	\$1,275.00
EE + Spouse (w/surcharge)*	\$330.00	\$345.00	\$585.00	\$1,275.00
Employee + Child(ren)	\$139.00	\$154.00	\$668.00	\$976.00
Employee + Family	\$231.00	\$246.00	\$1,142.00	\$1,634.00
EE + Family (w/surcharge)*	\$360.00	\$375.00	\$884.00	\$1,634.00

***Spousal Surcharge** is applied if your spouse is eligible for coverage with their Employer's plan but instead chooses to be on the Ryan Lawn & Tree Plan.



MEDICAL PLAN 3 (Kansas City Only)

BlueKC BlueSelect Plus HDHP with Spira Care (High-Deductible Health Plan)		
This is an EPO (Exclusive Provider Organization) and has no out-of-network benefits, except for emergency care.		
Plan Feature	In-Network	Out-of-Network
Embedded Deductible Individual / Family	\$3,400 / \$6,800	N/A
Coinsurance (Plan Pays)	100%	N/A
Out-of-Pocket Maximum (Calendar Year)	\$3,400 single \$6,800 family (any combination of two or more)	N/A
Office Visits	Deductible, then 0% coinsurance Spira Care Center: Fair Market Value	N/A
Preventative Care	Paid at 100%	N/A
Adult & Child Immunizations	Paid at 100%	N/A
BlueKC Virtual Care Office Visit	\$67 towards deductible, then 0% coinsurance	N/A
Emergency Room	In-Network deductible, then 0% coinsurance	
Inpatient/Outpatient Services	Deductible, then 0% coinsurance	N/A
Urgent Care	Deductible, then 0% coinsurance	N/A
Retail Prescription Drug Coverage (34-day supply)	Deductible, then 0% coinsurance	N/A
Mail Order Prescription Drug Coverage (102-day supply)	Deductible, then 0% coinsurance	N/A
Lifetime Maximum	Unlimited	N/A

	Your Share Per Paycheck (Wellness Rate)	Your Share Per Paycheck (Non-Wellness Rate)	RYAN's Monthly Share	Total Monthly Premium
Employee Only	\$18.00	\$33.00	\$411.00	\$477.00
Employee + Spouse	\$100.00	\$115.00	\$882.00	\$1,112.00
EE + Spouse (w/Surcharge)*	\$250.00	\$265.00	\$582.00	\$1,112.00
Employee + Child(ren)	\$77.00	\$92.00	\$668.00	\$852.00
Employee + Family	\$128.00	\$143.00	\$1,141.00	\$1,427.00
EE + Family (w/Surcharge)*	\$280.00	\$295.00	\$837.00	\$1,427.00

***Spousal Surcharge** is applied if your spouse is eligible for coverage with their Employer's plan but instead chooses to be on the Ryan Lawn & Tree Plan.



HOSPITAL LOCATOR

The medical plans offered by Ryan Lawn & Tree utilize different BlueKC provider networks, as highlighted below. The list below outlines most of the local hospital systems and in which provider network they participate. Use the provider list functionality on www.bluekc.com for a more detailed provider search.

Hospital Name	Preferred-Care Blue (Medical Plans 1 & 2)	BlueSelect Plus (Medical Plan 3 – SpiraCare)
AdventHealth	YES	YES
Belton Regional Medical Center	YES	NO
Cameron Regional Medical Center	YES	YES
Cass Regional Medical Center	YES	NO
Center Point Medical Center	YES	NO
Children’s Mercy Hospitals	YES	YES
Lee’s Summit Hospital	YES	NO
Liberty Hospital	YES	YES
Menorah Medical Center	YES	NO
North Kansas City Hospital	YES	YES
Olathe Health System	YES	YES
Overland Park Regional Medical Center	YES	NO
Providence Medical Center	YES	YES
Research Medical Center	YES	NO
St. Joseph Medical Center	NO	YES
St. Luke’s Health System	YES	NO
St. Mary’s Medical Center	NO	YES
University Health	YES	YES
University of Kansas Health System	YES	YES
Western Missouri Medical Center	YES	YES

When outside of the local Kansas City metro area, you will have in-network coverage through the BlueCard network. To find providers, please access the number on the back of your ID card or call BlueCard at **800-810-BLUE (2583)**.

SPIRA CARE CENTERS – BLUEKC INTEGRATED PRIMARY CARE CENTERS

The Medical Plan 3 (BlueKC BlueSelect Plus HDHP with Spira Care) offers access to Spira Care Centers. Spira Care gives members access to comprehensive, personal primary care at convenient Care Centers, as well as access to all the benefits and providers of the BlueSelect Plus network.

COMPREHENSIVE SERVICES

- Routine Preventive Care & Sick Care
- Adult & Pediatric Primary Care
- Chronic Condition Management
- Behavioral Health Consultation
- Digital X-Rays
- Lab Draws
- Patient Wellness Follow-Ups
- Health Coaches On-Site

CONVENIENT BENEFITS

- Common Prescriptions Filled On-Site
- Specialist Referrals & Scheduling
- Outside-of-Care Center Support
- Extended Full-Service Hours
- Access to *A Healthier You* Platform
- Online Scheduling
- Online Care Team Communication



CARE GUIDES AND SPIRA CARE

As a Spira Care member, you will have access to first-class nurses and doctors, as well as a committed Care Guide Team dedicated to simplifying and enhancing your health journey. The Care Guides at Spira can assist you with the following:

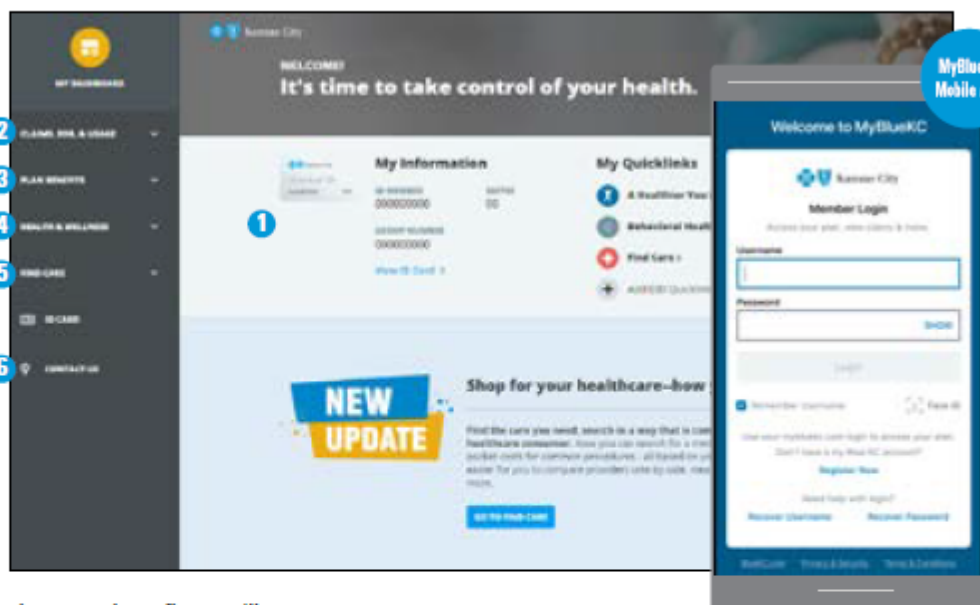
- **UNDERSTANDING COSTS**
 - How much will a blood test cost? Where should I go? Your Care Guide is ready to provide you with answers to these questions and more, ensuring you have the information you need to make smart healthcare choices for you and your wallet.
- **COORDINATING CARE**
 - Recently discharged from the hospital? Your Care Guide calls to see how you're feeling and follow up on treatment needs. This proactive outreach can be a big help.
- **EXPLAINING BENEFITS**
 - Need to visit a specialist outside of your Spira Care Center? Naturally, you have questions. Have you reached your deductible? Your Care Guide is available to answer your benefit questions.

REGISTERING FOR YOUR ONLINE BLUEKC CARE PORTAL

Your Member Portal On MyBlueKC.com

Please register online at MyBlueKC.com or on the MyBlueKC mobile app to take advantage of helpful tools and information.

1. **My Information** – Quickly view, print or email a copy of your member ID card.
2. **Claims, EOB, & Usage** – Check the status of your claims and export a list of past claims. You can view a copy of your Explanation of Benefits, which you receive within approximately 14 days of a claim being processed. This section also includes graphs to illustrate your progress toward your deductible and out-of-pocket maximum.
3. **Plan Benefits** – View your medical certificate, summary of benefits and coverage, and more. If your Blue KC policy includes pharmacy benefits, you'll have tools to help you locate a pharmacy, learn about the differences between generic and brand name medications, save on prescriptions and access the Blue KC Prescription Drug List.
4. **Health & Wellness** – We're proud to offer a variety of resources to help you stay healthy and live well. Learn more about our **A Healthier You™** wellness program and a variety of other programs available.



5. **Find Care** – Search for an in-network doctor, hospital or other healthcare professional and estimate your out-of-pocket costs for common procedures - all based on your specific health plan.
6. **Contact Us** – Get answers to questions about your Blue KC policy or health insurance in general.

Register even if you don't have your member ID card using these three easy steps:

1. Go to MyBlueKC.com to create your new account.
2. Follow the on-screen instructions, providing an email address and password.
3. After confirming your email address, select the option to create your account without a Member ID.

NOTE: Once you've registered online, the same information can be used to access the MyBlueKC mobile app.



[Visit MyBlueKC.com](https://MyBlueKC.com)



or download the **MyBlueKC mobile app** to access your member ID card and much more, wherever you go.



RYAN'S "A HEALTHIER YOU" WELLNESS PROGRAM PORTAL

A Healthier You™

Take control, get healthier, earn chances to win great prizes.



WHOLE PERSON HEALTH SUPPORT

The **A Healthier You™** program gives you convenient online and mobile access to wellness tools that you can use to live your healthiest life. Plus, you'll earn points that can be redeemed for chances to win gift cards to some popular retailers.

WITH EVERY TAP, CREATE A HEALTHIER YOU™



Take your **Health Risk Assessment**.



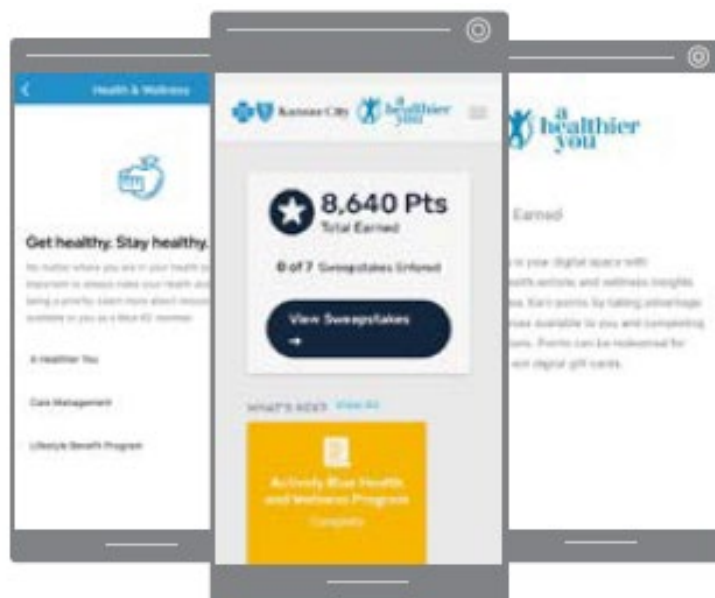
Connect a device to track your steps, sleep, nutrition and more.



Get reminders for actions you can take to help you stay on top of preventive care and chronic conditions.



Complete health actions to earn points to enter monthly sweepstakes.



Access A Healthier You™.



Visit your **A Healthier You™** portal on [MyBlueKC.com](https://mybluekc.com) – your healthy place for wellness support and helpful digital tools. You can also download the **MyBlueKC** mobile app to access **A Healthier You™** anytime, wherever you go. Simply click on the **Health & Wellness** tab to access **A Healthier You™**.

Employees who obtained 3000 points by 9/30/25 will pay the wellness premium rates listed in this guide for the 2026 benefit year. Employees who did not meet the requirement will pay the higher non-wellness rate. During 2026, employees must obtain 3000 points by 9/30/26, or they will pay higher premiums in 2027.

BLUEKC VIRTUAL HEALTH CARE OPTIONS

24/7 Access To Virtual Care Online Or Mobile Doctor Visits

Get care wherever you are for common medical issues.

What can be treated?

Common medical issues, such as:

- COVID-19
- Sinus Pain
- Mild Asthma
- Mild Allergic Reactions
- Minor Headaches
- Burning with Urination
- Cold Sores
- Sprains, Strains
- Pink Eye
- Nausea, Vomiting, Diarrhea
- Bumps, Cuts, Scrapes
- Coughs, Sore Throat
- Eye Swelling, Irritation, Redness or Pain
- Minor Fevers, Colds
- Rashes, Minor Burns

Behavioral healthcare issues, such as:

- Anxiety
- Bereavement/grief
- Bipolar disorder
- Depression
- OCD
- PTSD/trauma
- Panic attack



¹ Blue KC does not guarantee a prescription will be written.

WHY USE VIRTUAL CARE?



Short wait times



Meet with licensed, U.S. board-certified physicians and behavioral healthcare providers



Feel safe with private, secure, HIPAA-compliant tool



Rest assured if you are traveling and need care quick



Connect with your camera phone or computer with camera



Get the care you need – including some prescriptions¹



Save on drive time or office wait time



Pay much less than going to emergency room

\$67* on HDHP & SPIRA Plans

\$25 on PPO Plan

*\$67 is the current Fair Market Value Charge Subject to Change.

How do I start an appointment?

1. Download the [MyBlueKC mobile app](#) or visit [MyBlueKC.com](#).
2. Create an account using your Blue KC member ID card for reference.
3. View a list of available doctors, their experience and ratings, and select one.
4. **For urgent or sick care needs:** Stream a live visit directly online or on your mobile device.
5. **For behavioral healthcare therapy:** Schedule your session with a psychologist or counselor.

Meet with a doctor or behavioral healthcare provider using your computer or smartphone. Have your Blue KC member ID card handy.



Visit [MyBlueKC.com](#)



or download the [MyBlueKC mobile app](#)



MINDFUL by BlueKC

Behavioral Health Services For Blue KC Members



WHOLE PERSON HEALTH SUPPORT

Behavioral health refers to the relationship between your behavior and overall well-being. Your behavioral health impacts your ability to function in everyday life and your concept of self.



Stress, depression, anxiety, substance use and other behavioral health issues can affect how you manage your physical health and daily living challenges. When you're in touch with your behavioral health, you can take better care of the whole you.

Mindful by Blue KC is a behavioral health initiative dedicated to reducing the stigma around behavioral health in our communities while making care more accessible and affordable.

IT ALL STARTS WITH THE MINDFUL ADVOCATE

In a unique role exclusive to Blue KC health plans, there is a Mindful Advocate available to help 24/7 for:



In-the-moment support



Help locating and referring to in-network providers



Care navigation



Help connecting to expedited treatment options in crisis situations

One phone call can match you to the right care and services.



Call 833-302-MIND (6463)

or call the behavioral health number on your ID card.

HEALTH SAVINGS ACCOUNT (HSA)



A Health Savings Account (HSA) is a way for you to set aside part of your paycheck to be used for qualified healthcare expenses like deductibles, copays, co-insurance, prescriptions, vision and dental expenses, and some over the counter medications. High-deductible health plans have lower premiums and may result in lower annual medical costs. These plans offer several advantages to reward you for taking an active role in your healthcare spending.

WHO IS ELIGIBLE FOR AN HSA?

To be eligible for an HSA account, you must be enrolled in a high-deductible health plan (HDHP), which are Medical Plan 1 (HDHP) or Medical Plan 3 (SpiraCare). You cannot be covered by any other medical plans that are not qualified as HDHP, including a spouse's medical coverage unless it qualifies as an HDHP. You also cannot be claimed as dependent on another person's tax return or be a veteran who has received treatment other than preventive care through the Department of Veterans Affairs within the past three months.

WHAT'S SPECIAL ABOUT AN HSA?

An HSA differs from a Flex Spending Account (FSA) in two main ways- all the money in your account is yours (no forfeiture), and you can take it with you when you leave or retire. The account funds roll over from year to year, and after age 65, you can withdraw funds for any reason without taxation; ordinary income taxes will only apply to non-eligible healthcare expenses.



GROW OVER TIME AS YOU SAVE OR INVEST

Once a contribution to the account is made, it's yours to manage as you choose. When your balance reaches the investment threshold of \$1,000, you'll have the option to invest it in mutual funds carefully selected by Voya's in-house Investment Management team. This is an investment account, with growth, for any of your future healthcare expenses- even after you leave employment.

SPEND EASILY, ANYTIME YOU NEED IT

All withdrawals from your HSA are tax-free, as long as they are used to pay for eligible health care expenses. When you enroll in an HSA through Voya Financial, you'll get a debit card that makes paying for healthcare expenses quick and easy. You'll also get access to a secure website where you can view account activity, plus a mobile app that makes it easy to capture receipts and reimburse yourself on-the-go.

	2026 Annual Max	Max Per Paycheck
Individual Coverage	\$4,400	\$183.33
Family Coverage	\$8,750	\$364.58
Additional Catch-Up Contributions (for ages 55+)	\$1,000	\$41.67

FLEXIBLE SPENDING ACCOUNTS (FSA)



Like an HSA, FSAs provide you with the same pre-tax savings advantage to help you pay your dependent care expenses. By anticipating your family's day care costs for the next year, you can lower your taxable income. Voya is also our FSA provider.

DEPENDENT CARE FSA

The Dependent Care FSA allows employees to use pre-tax dollars towards qualified dependent care, such as caring for children under the age of 13, or caring for disabled dependents over the age of 13. Per IRS rules for 2026, the annual maximum amount you may contribute to the Dependent Care FSA is \$7,500 per household (or \$3,750 each if married and filing separately) per calendar year. This is higher than previous year's maximums- the first time the maximum contribution amount has increased since 1986!

Examples of care-related costs include:

- Cost of child(ren) or disabled-dependent care
- Cost for an individual to provide care either in or outside of the home
- Nursery schools & preschools (excluding kindergarten and public educational costs)

ADOPTION ASSISTANCE FSA

The Adoption Assistance FSA allows employees to use pre-tax dollars towards eligible domestic and foreign adoption expenses. The annual maximum amount you may contribute to the Adoption Assistance FSA is \$17,670 per year.

Examples include:

- Adoption agency fees
- Court Costs
- Attorney fees
- Travel Expenses while away from home
- Home Study and Application Fees



USE-IT-OR-LOSE IT RULE

The IRS has a requirement that you use and spend down your FSA balance by the end of the plan year, otherwise the remaining balance in the account is forfeit. Please plan and budget these dollars wisely. A 2 ½ - month grace period is available to help you use your remaining account balance by mid-March of the following calendar year. All claims for reimbursement must be submitted by 3/30 of the following year.

TOOLS AND RESOURCES

Voya administers the FSA and HSA plans. For more information, or to obtain forms, or file claims, visit their website at <https://myhealthaccountsolutions.voya.com/> and create an account or download the mobile app.



DENTAL

Ryan Lawn & Tree offers Dental benefits through Delta Dental of Kansas. This description provides a high-level look at the amounts you pay when visiting in-network providers; please refer to the full plan description for greater detail. Delta Dental has a unique program for employees with children called **Right Start 4 Kids**. Under this program, if an in-network provider is seen, there is **100% coverage for kids 12 & under** for all services (except orthodontics) and no waiting periods or deductibles.

PROVIDERS

Delta Dental gives you access to a multitude of dental providers. Visit www.deltadentalks.com for an online directory to search for a complete list of providers. Customer Service can be reached at 800.234.3375.

Delta Dental of Kansas Dental Plan	
Type of Service	In-Network*
Deductible (waived for Preventive) Maximum Benefit Per Calendar Year	\$50 single /\$150 family \$1,500/person
Diagnostic/Preventive Care	
Unlimited Cleanings – Regular and Maintenance Exams, X-rays, Fluoride Treatments, Space Maintainers, Sealants	100%
Basic Services	
Fillings, Extractions, Oral Surgery, Endodontics, Periodontics, Emergency Exam	90%
Major Services	
Crowns, Dentures and Bridgework, Repairs	60%
Orthodontia (Children Under 19)	
Benefit % Paid Lifetime Orthodontia Maximum	50% \$1,000

**In-network benefits only shown; please refer to the supplemental plan designs or call customer service for out-of-network benefit questions.*

	Employee Cost Per Pay Period	Total Premium Per Month Shared by RYAN + Employee
Employee	\$5.46	\$35.69
Employee + Spouse	\$11.51	\$75.58
Employee +Child(ren)	\$13.50	\$87.75
Employee + Family	\$20.58	\$137.70



VOLUNTARY VISION

Ryan Lawn & Tree offers Vision benefits through Sun Life Financial using the VSP Network. This description provides a high-level look at the amounts you pay when visiting in-network providers. Please refer to the full plan description for greater detail.

PROVIDERS

Sun Life gives you access to a multitude of vision care providers. Visit www.vsp.com and Choose the Choice Vision Plan, VSP Network for an online directory to search the complete list of providers. Providers include Costco Optical, Walmart, Pearle Vision Centers, and many more. Online purchasing is also available at www.EyeConic.com.

Voluntary Vision Plan	
Type of Service	In-Network*
Exam (once every plan year)	\$10 Copay
Frames (once every 2 years)	\$130 Allowance (\$25 Copay)
Lenses (once every plan year)	
Single Vision Bifocal Trifocal Lenticular	\$25 Copay
Lens Options	
Standard Polycarbonate Premium Progressive Custom Progressive	\$55 Copay \$95-\$105 Copay \$150-\$175 Copay
Contacts (in lieu of lenses; once every plan year)	
Exam Elective contact lenses	\$60 Copay \$130 Allowance

**In-network benefits only shown; please refer to the supplemental plan designs or call customer service for out-of-network benefit questions.*

	Employee Cost Per Pay Period
Employee Only	\$3.06
Employee + Spouse	\$6.50
Employee + Child(ren)	\$5.58
Employee + Family	\$10.42

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Ryan Lawn & Tree partners with TELUS Health to provide a 100% confidential EAP program.

Three (3) Visits per issue, per member, 100% free of charge.



Confidential Emotional Support

Highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, Loss and life adjustments
- Relationship/marital conflicts



Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events



Financial Resources

Our financial experts can assist with a wide range of issues.

- Retirement, taxes, mortgages, budgeting and more
- For additional guidance, we can refer you to a local financial professional and arrange to reimburse you for the cost of an initial one-hour in-person consult.

Contact TELUS Health Resources

Call: 833.303.3750

Online: one.telushealth.com

App: TELUS Health One

Username: Voya

Password: eap

BASIC LIFE/AD&D (100% EMPLOYER-PAID)

Ryan Lawn & Tree provides employees with Basic Life and Accidental Death and Dismemberment (AD&D) coverage through Voya in the amount of \$20,000. Please refer to the full plan description for greater detail.

This benefit is 100% Employer Paid. Benefits reduce by 50% at age 70. Coverage terminates at retirement.

SHORT-TERM DISABILITY (100% EMPLOYER-PAID)

Ryan Lawn & Tree provides employees with Short-Term Disability (STD) coverage through Voya after a 7-day waiting period. Please refer to full plan description for greater detail. Contact HR if you have to be off work due to an extended illness or non-work-related injury. You will be required to provide documentation from a physician and Voya makes the approval/denial decision based on the medical information.

Short-Term Disability Plan	
Weekly Benefit	60% of Salary up to \$1,000
Elimination Period	7 Days for Accident, 7 Days for Illness
Maximum Benefit Duration	12 Weeks
Pre-Existing Condition Limitation	N/A
To start a claim, visit mybenefitshub.voya.com or call (833) 973-1670	

VOLUNTARY LIFE INSURANCE

You also have the option of purchasing additional life insurance for yourself, your spouse and children. If you desire coverage more than the guaranteed issue amount, or are a late enrollee, you must complete the online "Evidence of Insurability" form and approval is subject to underwriting guidelines.

Voluntary Life Insurance Plans				
Insurance Schedules	Increments	Maximum Amount	Guaranteed Issue	Benefit reduction/termination
Employee	\$10,000	\$500,000	\$100,000	50% at age 70
Spouse	\$10,000	\$250,000 not to exceed 100% of employee election	\$50,000	50% at age 70
Child(ren)	\$2,500	\$10,000	\$10,000	Coverage terminates at 20 years old or 26 if a full-time student

Voluntary Life per-pay-period rates are calculated by your age. The rate will be automatically calculated when the benefit amount is chosen while enrolling in the online enrollment portal.

VOLUNTARY LONG-TERM DISABILITY

Ryan Lawn & Tree provides employees with the opportunity to purchase Long-Term Disability (LTD) coverage through Voya. Please refer to the full plan description for greater detail.

Voluntary Long-Term Disability Plans	
Monthly Benefit	60% of Salary up to \$6,000
Elimination Period	90 Days
Maximum Benefit Duration	Social Security Normal Retirement Age
Pre-Existing Condition Limitation	6/24

Long Term Disability per-pay-period rates are calculated by your age and salary. The rate will be automatically calculated when the benefit amount is chosen while enrolling in the online enrollment portal.



VOLUNTARY CRITICAL ILLNESS/CANCER

Ryan Lawn & Tree partners with Voya to offer employees the option of purchasing Critical Illness coverage for yourself and your family. The benefit is provided should a policyholder become diagnosed with a covered critical illness (often including offsets for travel, childcare, medical deductibles/copays/medications not covered under the major medical plan). Benefits are paid in a lump sum upon diagnosis.

Critical Illness and Cancer coverage pays a benefit of \$10,000, \$20,000 or \$30,000 for employees. If additional coverage is elected, spouses and children are covered at 50% of the employee's benefit amount for a covered critical illness, including cancer. Coverage is guaranteed issue with no health questions for the initial offering for employees, spouses, and dependents. Covered illnesses include:

- Heart attack
- Stroke
- Cardiac arrest
- Coronary artery bypass surgery
- Invasive cancer
- Cancer in situ
- Major organ transplant
- End-stage kidney disease
- Paralysis
- Severe Burns
- Advanced Alzheimer's
- Huntington's Disease
- Multiple Sclerosis
- Muscular Dystrophy

This plan also has a \$100 wellness benefit per covered person per year. Be sure to take advantage of this benefit once you and your covered family members have your routine preventive care visits in 2026.

RATES PER PAY PERIOD:

Attained Age	Employee / Spouse		
Benefit Amount	\$10,000	\$20,000	\$30,000
Under 30	\$2.45	\$4.90	\$7.35
30-39	\$3.70	\$7.40	\$11.10
40-49	\$7.20	\$14.40	\$21.60
50-59	\$13.10	\$26.20	\$39.30
60-69	\$19.05	\$38.10	\$57.15
70+	\$32.10	\$64.20	\$96.30

	Children		
Benefit Amount	\$5,000	\$10,000	\$15,000
	\$0.20	\$0.40	\$0.60



VOLUNTARY ACCIDENT



Ryan Lawn & Tree partners with Voya to offer employees 2 plan options for purchasing Accident coverage for yourself and your family. Fixed benefits are paid directly to you regardless of any other coverage you may have, and you can spend it any way you choose. Benefits include coverage for hospitalization, fractures and dislocations, emergency room visits, major diagnostic exams, physical therapy and more. The following is not an all-inclusive list – please refer to rltbenefits.com for more detailed information.

	Basic Plan	Enhanced Plan
Accident Coverage	On & Off Job	On & Off Job
Emergency Room	\$200	\$325
Accident Follow-Up Visit	\$75	\$125
Ambulance (Ground / Air)	\$300 / \$1,250	\$550 / \$2,000
Burns	Schedule \$1,125 up to \$12,500	Schedule \$1,500 up to \$20,000
Concussions	\$200	\$350
Diagnostic Exam (Major)	\$200	\$300
Dislocations	Schedule \$250 up to \$6,400	Schedule \$300 up to \$8,000
Eye Injury	\$80-\$275	\$110-\$400
Fracture	Schedule \$300 up to \$5,000	Schedule \$400 up to \$4,500
Hospital Admission	\$1,250	\$1,750
Hospital Confinement	\$250 / day, up to 1 year	\$325 / day, up to 1 year
Hospital CCU Admission	\$1,250	\$1,750
Critical Care Unit (CCU) Confinement	\$175 / day up to 30 days	\$225 / day up to 30 days
Occupational or Physical Therapy	\$40 / treatment up to 10	\$60 / treatment up to 10
Surgery	Schedule \$200 up to \$1,000	Schedule \$250 up to \$1,500
Sports Accident Benefit	Pays additional 25% up to \$1,000	Pays additional 25% up to \$1,000
X-Ray or Lab Service	\$60	\$90

RATES PER PAY PERIOD:

	Basic Plan	Enhanced Plan
Employee	\$3.89	\$5.56
Employee & Spouse	\$6.01	\$9.92
Employee & Child(ren)	\$6.89	\$12.51
Family	\$9.01	\$16.87



VOLUNTARY LEGAL & IDENTITY THEFT PROTECTION



Ryan Lawn & Tree will continue to offer Legal & Identity Theft Protection services. Legal Shield is the vendor for this coverage. The coverage provides identity, credit, financial transaction, threshold, and social media monitoring, allowing participants peace of mind. All plans cover the employee, employee's spouse, and unmarried children ages 18-26

LEGALSHIELD gives you the ability to talk to an attorney on any matter without worrying about high hourly costs. For one flat monthly fee you can access legal advice no matter how big or small the issue.

IDENTITY THEFT SHIELD is everything you expect with great identity theft protection PLUS expert restoration services.

Option	Rates Per Pay Period
ID Theft Shield Stand Alone	\$6.98
Legal Shield Stand Alone	\$9.48
Legal / ID Theft Shield (combo)	\$14.95



HOW TO ENROLL

ENROLL IN YOUR BENEFITS: ONE STEP AT A TIME

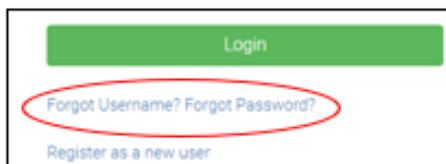
STEP 1.

LOG IN

Go to: <https://RLT.employeenavigator.com>

Current Employee: Login with your Username and password

If needed:



New Users (Register as a new user):

Create an account and your own username and password. You will be asked to provide:

- First and last name
- PIN (last four digits of SSN)
- DOB (mm/dd/yyyy)

COMPANY IDENTIFIER: RyanLawn

STEP 2.

BEGIN ENROLLMENT PROCESS

After you login, click Let's Begin to complete your required tasks. Once you've completed any assigned onboarding tasks click Start Enrollment to begin your enrollment.

STEP 3.

UPDATE PERSONAL INFO

After clicking Start Enrollment, you'll need to provide some personal and dependent information before moving to your benefit elections. To enroll a dependent in coverage you will need their DOB and SSN.

STEP 4.

ELECT YOUR BENEFITS

You can now choose to either select or waive each of your benefits. To enroll dependents in a benefit, click the checkbox next to the dependent's name under Who am I enrolling? You must click Save & Continue at the bottom of each screen to save your elections.

STEP 5.

ADDITIONAL FORMS

If you have elected benefits that require a beneficiary, spouse waiver form, or completion of an Evidence of Insurability form, you will be prompted to complete that information.

STEP 6.

REVIEW AND CONFIRM ELECTIONS

Review the summary of your selected benefits. Click Sign & Agree if everything

looks correct to complete your enrollment. You may login and view your online summary at any point during the year.



Scan me for
Employee Navigator
access at your
fingertips!



2026 COMPLIANCE NOTICES

The following notices and reminders are available at www.RLTBenefits.com. Please read through the information as some of the notices may directly affect you now, while others will be more important at other times in your life. Many of the notices are required by law and it is important to keep track of these forms whether they apply to you currently or not. These are required communications and are information only; no action is required on your part.

All notices can be found on the Ryan Lawn & Tree Benefits Website:

www.RLTBenefits.com

- Medicaid/CHIP Premium Assistance Notice
- Marketplace Exchange Notice
- Notice of Privacy Practices
- Medicare Part D Creditable Coverage Notice
- COBRA Rights Notice for Employees, Spouses and Dependents
- Special Enrollment Rights Notice
- Newborn & Mothers Health Protection Notice
- Women's Health and Cancer Rights Act Notice
- Surprise Billing Notice





IMPORTANT CONTACTS

Benefit	Phone	Website
Medical/Prescription Drug Group #: 35713000	816.395.3380 833.275.5112	www.bluekc.com www.SpiraCare.com
Health Savings Account	833.232.4673	www.myhealthaccountsolutions.voya.com email: HASinfo@voy.com
Dental Group #: 52900	800.234.3375	www.deltadentalks.com
Flexible Spending Accounts	833.232.4673	https://voy.com/benstrat.com/
Voluntary Vision Group #: 956547	800.877.7195	www.vsp.com
Life/AD&D Group #: 753271	800.955.7736	https://presents.voy.com/EBRC/rlt
Short-Term Disability/Long-Term Disability Group #: 753271	800.955.7736	https://presents.voy.com/EBRC/rlt
Critical Illness/Cancer Group #: 753271	877.236.7564	https://presents.voy.com/EBRC/rlt
Accident Group #: 753271	877.236.7564	https://presents.voy.com/EBRC/rlt
Legal & Identity Theft Group #: 140931	800.654.7757	https://www.shieldbenefits.com/ryanlawnandtree/overview
Employee Assistance Program	877.533.2363	www.guidanceresources.com
RYAN's HR Dept Contact Email: hr-benefitsupport@ryanlawn.com		



This guide highlights the main features of many of the benefit plans sponsored by Ryan Lawn & Tree. 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. Ryan Lawn & Tree 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.