BENEFITS GUIDE



2027

AHEAD

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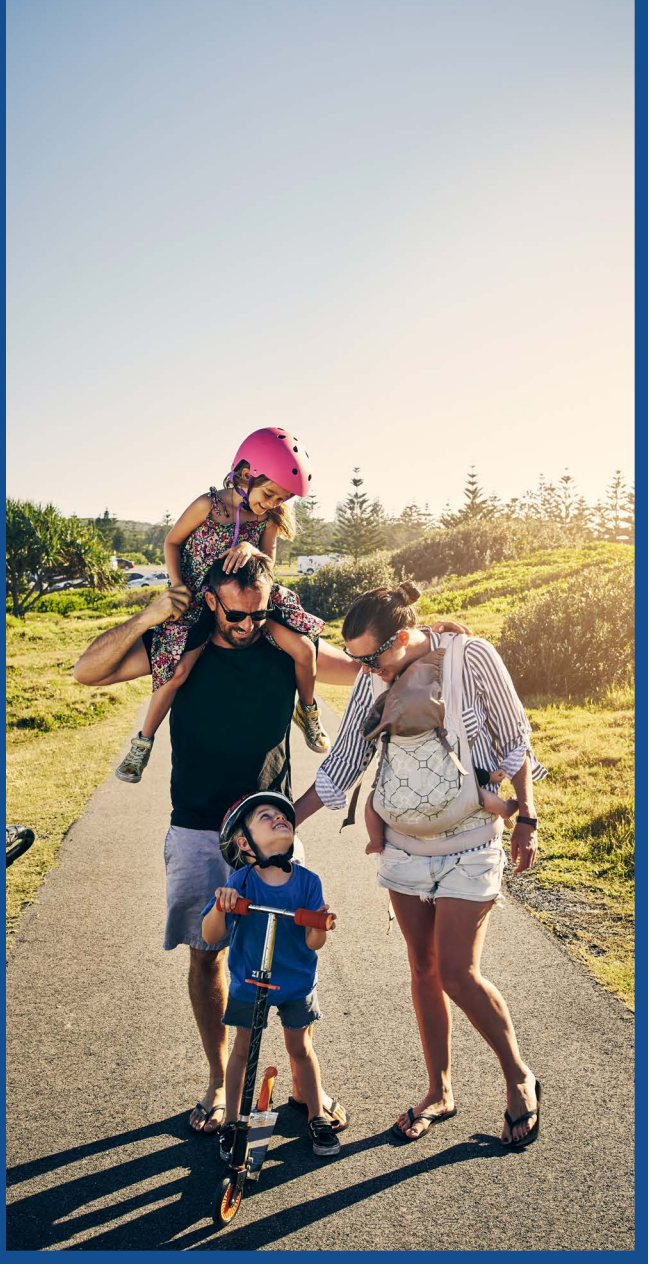
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This publication contains important information about your employee benefit program. **Please read thoroughly.**

This document highlights some of the benefits offered through our benefits program. Please refer to the 2027 plan document(s) for a complete description. If there is a conflict between this document and the legal plan documents, the legal plan documents will prevail. The benefits and policies outlined in this document do not constitute the terms and conditions of an employment contract. Although the company maintains the benefits program on an ongoing basis, the company reserves the right to amend or terminate any plan at any time.

Welcome to 2027 Benefits Enrollment

AHEAD is committed to providing you access to quality and affordable healthcare now and for years to come. We work diligently every year to provide you and your family the best benefits for the best cost. Please take time to review this summary and make any benefits changes necessary for 2027. Benefits will be effective January 1, 2027, until December 31, 2027.

AHEAD Benefit Website

AHEAD continues to maintain an employee facing Benefits Website! This site contains everything you need to know about our plans, holding all related plan documents, new benefit program information, and Frequently Asked Questions that can help guide your enrollment decisions and mid-year benefit inquiries. You can access the site by scanning the QR code to the right.

2027 Open Enrollment Summary

Medical and Prescription Drugs

- **New for 2027!** We will now be offering an HMO plan through BCBSIL. Available to Illinois residents only, please see page 6 for more details.
- Your major medical plan remains with Blue Cross Blue Shield of Illinois (BCBSIL). We are excited to announce a decrease in your deductible level on the PPO plan.
- Through our partnership with BCBSIL, you will continue to have access to Hinge Health, Teladoc, and other BCBS resources.
- We will continue to offer regional plans through Kaiser Permanente for our California employees and HMSA for our Hawaii employees.



Health Savings Account

- For employees enrolled in the HDHP plan, you are eligible to set up an HSA account with Optum Bank.
- HSA contributions are tax free and are never expire.
- AHEAD contributes $1,000 for Employee Only and $2,000 for Employee + Dependents on an annual basis.

Dental and Vision

- **New for 2027!** Your Dental coverage will be offered through Blue Cross Blue Shield of Illinois.
- **New for 2027!** Your Vision coverage will continue to be offered through VSP but we will now be offering two plan options.

New for 2027! Wellness Stipends

- AHEAD will be offering a $50 monthly wellness stipend for employees to use towards eligible wellness expenses.

Life and Disability

Your Life and Disability coverage remains with Lincoln Financial Group; Life, Short Term Disability, and Long Term Disability are covered at 100% by AHEAD.

Voluntary Benefits

- Accident, Critical Illness, and Hospital Indemnity will continue to be offered through Lincoln Financial Group.
- Identity Theft will continue to be offered through IDShield.
- Prepaid legal coverage will continue to be offered through LegalShield.
- Pet insurance will continue to be offered by MetLife.

Flexible Spending Accounts (FSA)/ Transportation

Your FSA/Transportation will remain with Employee Benefits Corporation (EBC).



Who is Eligible

All full-time, U.S.-based employees working a minimum of 30 hours or more and their eligible dependents.

Things to Know Before You Enroll

- Open enrollment is your opportunity to review and make changes to your AHEAD benefits for the upcoming year. If you are satisfied with your current benefits, certain elections may carry over automatically. However, Flexible Spending Account (FSA) elections must be made each year. If you would like to enroll in a Flexible Spending Account, you must select "Make New Elections" in UKG, as your 2026 FSA elections will not roll over into 2027. Review your 2027 benefit options and confirm your elections in UKG.
- If you want to add or drop coverage for yourself or a dependent for the new plan year, you must do so during this open enrollment period. Outside of open enrollment, changes to benefits can only be made if you experience a qualifying life event, such as marriage, birth, adoption, or other eligible status changes.
- You must provide the Social Security Number and date of birth for any enrolled dependents. If you have not received the permanent Social Security Number for your enrolled dependent, utilize 999-99-9999 as a placeholder and email **benefits@ahead.com** when you receive the permanent number.
- If you are newly electing a Voluntary Life/AD&D plan, be sure to add your beneficiary name(s) and date(s) of birth in UKG contacts if you have not already. The same applies to your existing plan's beneficiary.
- Have more questions? Head to **aheadbenefits.com**.

Medical and Prescription Drug Plans

AHEAD continues to offer health insurance through Blue Cross Blue Shield of Illinois. The PPO plan provides employees access to a national network of healthcare providers who meet stringent credentialing standards.

The HDHP plan uses the same network as the PPO plan, but the plan does not pay for services until you satisfy your deductible. When you are enrolled in the HDHP plan, you can open a Health Savings Account (HSA) to help you pay for qualified medical expenses.

Your BCBSIL Health Plan

Medical Benefits	PPO		HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible				
Per Person	$1,000	$2,000	$3,000	$6,000
Family Maximum	$3,000	$6,000	$6,000	$12,000
Coinsurance	20%	40%	20%	40%
Maximum Out-of-Pocket (includes deductible)				
Per Person	$3,000	$6,000	$4,000	$8,000
Family Maximum	$7,000	$14,000	$8,000	$16,000
Lifetime Maximum	Unlimited		Unlimited	
AHEAD HSA Contributions*				
Individual	N/A		$1,000	
Family	N/A		$2,000	
Prescriptions				
Retail	$15/$40/$60**	Copays + 25%	20% after deductible	40% after deductible
Mail Order	2× retail**	Not covered	2× retail	Not covered
Other Covered Services				
Physician Services	$25 copay	40% after deductible	20% after deductible	40% after deductible
Specialist Services	$50 copay	40% after deductible	20% after deductible	40% after deductible
Annual Physical Exams	No charge	40% after deductible	No charge	40% after deductible
Well-Child Care	No charge	40% after deductible	No charge	40% after deductible
Hospital Services	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Admission Deductible	$0	$300	$0	$300
Outpatient Surgery	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Emergency Care (waived if admitted)	$250 copay		20% after deductible	

* Employer contributions will match employee contributions dollar for dollar up to the limit.
** Separate Rx OOP max applies ($1,000 per person; $3,000 family) to the PPO plan.

Embedded vs. Non-Embedded

PPO	HDHP
The PPO plan has an embedded deductible. If you have other family members on the plan, each family member must meet their own individual deductible ($1,000) until the total amount of deductible expenses paid by all family members meets the overall family deductible of $3,000.	The HDHP plan has a non-embedded deductible. If you have other family members on the plan, the overall family deductible must be met before the plan begins to pay. Any combination of family member expenses go toward the $6,000 deductible.

BCBSIL HMO Plan—New for 2027!

New for 2027, AHEAD is also offering an HMO plan through Blue Cross Blue Shield of Illinois. The HMO provides access to the Blue Advantage HMO network and has no deductible. The HMO offers set copays for certain services and requires members to use participating HMO providers to receive in-network benefits.

The HMO is available to Illinois residents only. You are required to select a specific medical group when electing this plan. Each covered family member can choose a different medical group or primary care physician (PCP) from the network. If you do not take action to select a medical group, one will be automatically assigned based on your ZIP Code. **Please note**, the Northwestern hospital system is excluded from this network.

Your BCBSIL Health Plan

Medical Benefits	HMO In-Network
Annual Deductible	
Per Person	$0
Family Maximum	$0
Coinsurance	0%
Maximum Out-of-Pocket (includes deductible)	
Per Person	$1,500
Family Maximum	$3,000
Lifetime Maximum	Unlimited
AHEAD HSA Contributions*	
Individual	N/A
Family	N/A
Prescriptions	
Retail	$10/$50/$100
Mail Order	2× retail
Other Covered Services	
Physician Services	$20
Specialist Services	$40
Annual Physical Exams	No charge
Well-Child Care	No charge
Hospital Services	Varies
Admission Deductible	$0
Outpatient Surgery	Varies
Emergency Care (waived if admitted)	$250

* Once deductible has been met, the maximum charge is $250 per script for specialty drugs.

EMBEDDED VS. NON-EMBEDDED

HMO
The HMO plan has no deductible and has an embedded out-of-pocket maximum. This means there is no individual or family deductible that must be met before the plan begins to pay. If you have other family members on the plan, each family member has an individual out-of-pocket maximum of $1,500. Once the combined eligible expenses paid by all family members reach the overall family out-of-pocket maximum of $3,000, the family maximum is met.

How to Find a Provider

Through the BCBSIL Provider Finder tool, you can find a doctor, hospital, or other healthcare provider that participates in the **Blue Advantage HMO network**.

PRIOR TO ENROLLMENT

- Visit **bcbsil.com** and click on the "Find Care" tab.
- Navigate to the Search Options section and click "Search as a Guest."
- Click "Employer Plans" > "HMO" > and select the Blue Advantage HMO [ADV] network.

ONCE ENROLLED

- Log in to Blue Access for Members at **bcbsil.com/member**. If you need to register for BAM account, all you need are your group and member ID numbers found on your ID card.

WHAT TO KNOW ABOUT DESIGNATING A MEDICAL GROUP

- Following your enrollment, you will need to log into the Blue Access for Members (BAM) portal and select a medical group. If you choose to take no action, a medical group will be assigned for you.
- You can change your medical group at any point throughout the year. To do so, call BCBS customer service or log in to your Blue Access for Members portal. Any changes must be made prior to the end of the month to be effective the 1st of the following month.

HDHP Participants

AHEAD partners with Optum Bank HSA. If you enroll in the high deductible health plan during open enrollment, we will open an Optum Bank account for you on 1/1/2027. Your Optum HSA is integrated into your Empower Retirement profile, giving you a one stop shop for your retirement AND Health Savings Accounts investments.

AHEAD will match employee contributions dollar for dollar up to $1,000 for individuals and up to $2,000 for families. The HSA contribution limits for 2027 are $4,500 for self-only coverage and $9,000 for family coverage. Keep in mind that this is inclusive of the AHEAD employer contribution.

Online Tools Available at **www.bcbsil.com/member**

On this website, you can log on as a member and access claim history, print temporary ID cards, contact member services for assistance, and much more.

To register, go to **www.bcbsil.com/member** and fill out the information necessary to get signed up. With your account, you are able to view medical costs, deductible balance, and plan design in greater detail.

If you elect the medical plan through BCBSIL, you have access to a variety of tools as a member:

- Blue Access Mobile App
- Health and Wellness Resources
- Valuable Member Programs

You can search for participating providers on the website. Remember that by receiving services from an in-network provider, you incur lower out-of-pocket costs.

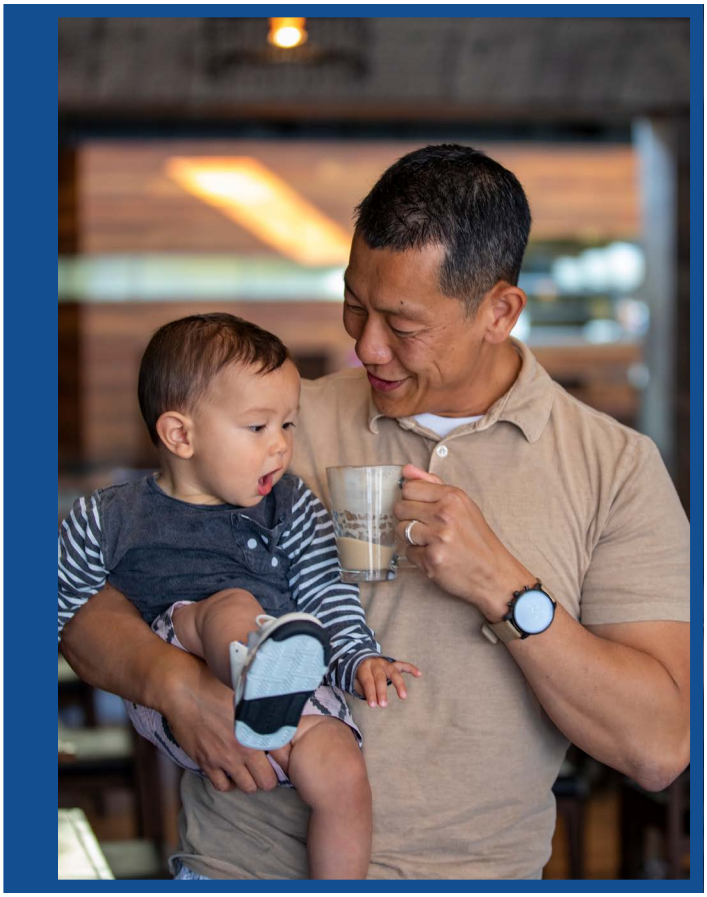
Blue365 Discount Programs

As a member, you have access to additional special program discounts. Additional details can be accessed at **www.blue365deals.com**.

To register, visit **www.blue365deals.com**, click register, and enter your personal information. You will receive emails offering savings delivered to your email inbox, or you may visit the site to view available deals.

Discounts may be available at the following retailers:

- Oral B
- Crest
- Beltone
- Jenny Craig
- Seattle Sutton's
- Retrofit
- Reebok
- Sketchers
- Life Time Fitness
- Handstand Kids
- Nutrisystem



Blue Cross Blue Shield at a Glance—Value Added Benefits

AlwaysOn Health and Wellness Portal

- The AlwaysOn Wellness mobile app has a wide variety of easy-to-use features that allow you to:
  - Take your Health Assessment
  - Set personal goals and wellness goals and track your progress
  - Take an online educational program
  - View your Blue Points balance
  - Track data synced from more than 80 fitness devices and apps
- To get started, just follow these steps:

1. Download the AlwaysOn Wellness mobile app in the Apple or Google store
2. Open the app and click on "Create an Account"
3. Follow the prompts to verify information from your member ID card

24/7 Nurseline

- General health information and guidance for specific conditions from fevers to bee stings; coaching on appropriate treatment paths
- **800.299.0274**

Mail Order Prescriptions

- Through BCBSIL and Prime Therapeutics, you may be able to save time and get more for your money by getting your prescriptions through mail order
- Call **877.357.7463** or visit Blue Access for Members (BAM) To manage your mail order prescriptions, members can call the number on the back of your ID cards, go to **www.express-scripts.com**, or download the mobile app

BCBS Digital Mental Health

- BCBS Learn to Live can help you and your qualified dependents get your mental health on track so you can feel better and enjoy your life more fully
- Through an online assessment, you can help pinpoint the right program for you based on your specific mental health needs
- From there, you can explore quick and easy self guided resources and therapy based activities
- If you need one-on-one support to reach your goals, connect with a coach by phone, email, or text; all coaching and lessons are completely confidential
- To access Learn to Live programing, log in at **BCBSIL.com**, select "Behavioral Health" and choose "Digital Mental Health"

BlueAccess for Members

- For your medical benefit questions, claims information, or any other Blue Cross Blue Shield benefit related inquiry contact:
  - **www.bcbsil.com**
  - PPO: **800.541.2767**
- A secure member website that gives you immediate access to healthcare benefit information and easy-to-use tools:
  - Check claim status, confirm coverage for you and your dependents, use Provider Finder® to locate a contracting doctor or hospital, access interactive tutorials
  - Hospital comparison tools
  - Treatment cost advisor™

Programs Offered Through BCBSIL

Hinge Health—Musculoskeletal Solution

Hinge Health provides a digital, coach-led program based on proven non-surgical care guidelines. In-home exercise therapy is designed to relieve pain from:

- Knee
- Hip
- Low back
- Shoulder
- Neck
- Pelvic floor

Through this program you will receive:

- A tablet computer and wearable sensors
- Unlimited one-on-one health coaching
- Personalized exercise therapy

To learn more or enroll in the Hinge Health program, please visit **hinge.health/enroll-join**.

Teladoc

- Diabetes management solution for type 1 and type 2 diabetes
- Hypertension solution with blood pressure management
- Includes:
  - Glucometer and BP monitor
  - Unlimited strips and lancets
  - Personalized insights
  - One-on-one coaching
  - Guidance on healthy habits
  - Meter can send data directly to your doctor

To learn more about Teladoc, visit **TeladocHealth.com/Smile** or call **800.835.2362**.

GO Wellbeing—Fitness

- Replacing Well OnTarget for 2027, GO Wellbeing is a program that offers the support you need to feel healthier, happier, and more energized
- To learn more about the program, please visit **https://www.bcbsilforyourhealth.com/**



Kaiser Permanente—California Medical Coverage Option

In addition to AHEAD's two national plans through BCBSIL, we offer regional plan options through Kaiser Permanente for employees that reside in Southern and Northern California.

When you're a Kaiser Permanente member, many people work together to help you stay healthy. Your doctor, specialists, and health plan are all part of one connected team—coordinating your care seamlessly so you don't have to. If you decide to enroll in a Kaiser Plan, you will be connected with a doctor who best suits you. You can select one doctor for your whole family or a different doctor for each family member. With Kaiser, you can select the benefits you and your family really need.

The following is a snapshot of the benefits offered along with plan costs.

	Kaiser Traditional HMO	Kaiser HSA-Eligible HMO
Annual Deductible		
Individual	None	$2,000
Individual within a Family	None	$3,500
Family	None	$4,000
Annual Maximums		
Out-of-Pocket: Individual	$1,500	$3,600
Out-of-Pocket: Family	$3,000	$7,200
Office Visits		
Physician	$30/visit	$30/visit
Specialist	$30/visit	$50/visit
Preventive Care Allowance		
Routine Physicals, Immunizations, Pap Smears, Mammograms, Prostate Screenings, etc. Frequency Limitations Apply	No charge	No charge
Emergency Care		
Emergency Room (waived if admitted)	$200	$200
Urgent Care	$30	$30
Maternity Care		
Prenatal Visit	No charge	No charge
Postnatal Visits/Delivery	No charge	No charge
Kaiser Permanente Prescription Drugs		
Tier 1	$15	$10
Tier 2	$35	$30
Tier 3	$35	$30

HMSA Medical Plan—Hawaii Medical Coverage Option

AHEAD offers a regional medical plan for those who reside in Hawaii through HMSA.

	CompMed (PPO Network)
	Member Cost
Annual Deductible	$0
Maximum Out-of-Pocket	Single: $2,500 Family: $7,500
Urgent Care	$14 copay
Emergency Room	20% coinsurance
Ambulance (ground or interisland air)	20% coinsurance
Other Covered Services	
Physician Office Visit	$14 copay
Specialist Office Visit	$14 copay

	Prescription Drugs
	Member Cost
Maximum Out-of-Pocket	Single: $3,600 Family: $4,200
1-30-Day Supply From Pharmacies	
Tier 1: Mostly Generic Drugs	$7 copay
Tier 2: Mostly Preferred Formulary Drugs	$30 copay
Tier 3: Mostly Non-Preferred Formulary Drugs	$30 copay plus $45 tier 3 cost share
Tier 4: Mostly Preferred Formulary Specialty Drugs	$100 copay
Tier 5: Mostly Non-Preferred Formulary Specialty Drugs	$200 copay



Virtual Care—First Stop Health

First Stop Health—Urgent Care

You have access to doctors via phone or video with telemedicine. These services are provided to AHEAD medical plan enrollees and their eligible enrolled dependents at no cost!

- **Talk to a doctor 24/7—get treatment within minutes for minor injuries, illnesses, and prescriptions.**
  - Cough and sore throat
  - Infection (sinus, ear, UTI, etc.)
  - Skin rash
  - Muscle/joint pain
  - Medical refill

ACCESS CARE THROUGH THE FIRST STOP HEALTH APP—AVAILABLE ON THE APPLE APP STORE AND GOOGLE PLAY.

First Stop Health—Whole Mental Health

AHEAD medical plan enrollees and their eligible enrolled dependents also have access to whole mental healthcare through First Stop Health. This includes access to both short-term and long-term individual and family counseling at no cost! Licensed mental health counselors will be able to provide clinical support for a wide variety of issues, including but not limited to:

- Depression and anxiety
- Grief counseling
- Marital counseling
- Work and family issues
- Alcohol and drug dependencies
- Medication management of non-controlled substances



Dental

BCBSIL Dental Plan

New for 2027! AHEAD will offer dental insurance through Blue Cross Blue Shield of Illinois. There will be no plan design changes. This program provides employees and their eligible dependents access to a national network of dental providers consisting of general and specialty dentists who meet well-established credentialing standards. To help protect your dental health, the plan is offered with preventive services covered at 100%.

Your dental network is BlueCare Dental PPO. To find a PPO dental provide, please visit **https://member.go2dental.com**. You will receive a physical ID card for your dental plan. If you are enrolled in medical through BCBSIL, this will be separate from your medical ID card.

Dental Benefits	Base PPO In-Network/ Out-of-Network*	Buy-Up PPO In-Network/ Out-of-Network*
Annual Deductible		
Individual	$50	$25
Family	$150	$75
Calendar Year Maximum		
Per Covered Person	$1,500	$2,000
Coinsurance		
Preventive	100%	100%
Basic	80% after deductible	80% after deductible
Major	50% after deductible	50% after deductible
Orthodontia		
Orthodontia Coverage	50% after deductible	50% after deductible
Orthodontia Maximum	$1,000	$1,500
Orthodontia Restrictions	Children <19 only	Adults and children

* If you visit an out-of-network doctor, you are responsible for charges above the Usual and Customary (U&C) amount allowed by the plan.

With Blue Cross Blue Shield of Illinois, AHEAD members have access to a broader provider network than ever before! To view a listing of providers, covered services, status of a claim, deductible balance, and oral health and wellness information, go to **www.bcbsil.com**. If you need customer service support, you can dial **800.367.6401** or visit your Blue Access for Members portal. You can also access virtual dental visits, powered by **teledentistry.com**. The customer service number for Teledentistry is **866.256.2054**.

Vision

VSP Vision Plan

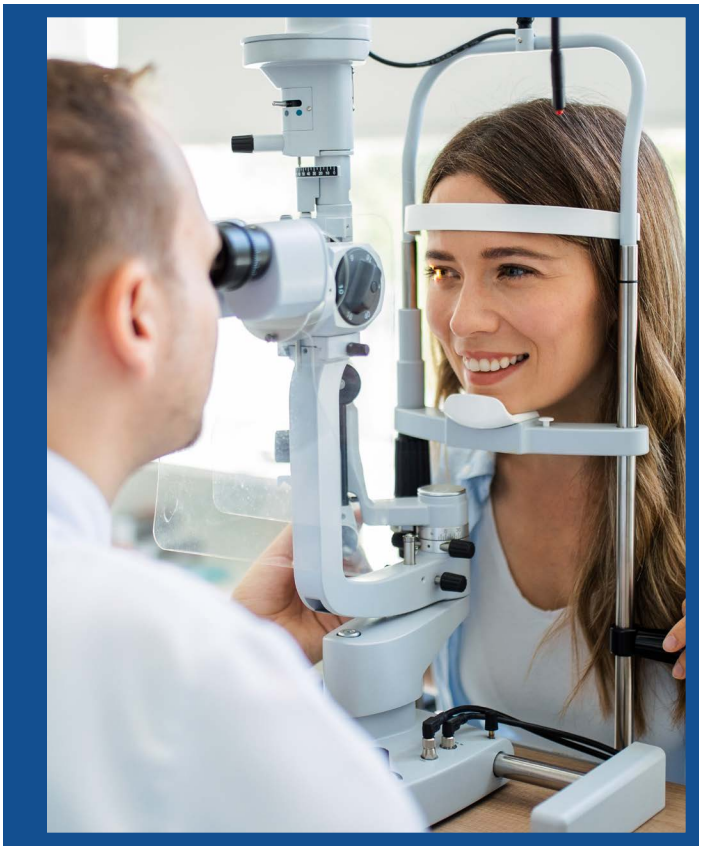
AHEAD offers vision coverage through VSP. Please visit **www.vsp.com** for a complete listing of participating providers. New for 2027, you will now have your choice between the current base plan and the newly added Buy-Up Plan. This new plan will give AHEAD employees the chance to buy up to receive additional and enhanced vision coverage.

Vision Benefits	Base Plan		Buy-Up Plan	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Copays				
Exams	$20 copay	Up to $45	$10	Up to $45
Materials	$20 copay	Varies	$10	Varies
Frequency				
Exam Frequency	12 months		12 months	
Lens Frequency	12 months		12 months	
Frame Frequency	12 months		12 months	
Allowance				
Frame Allowance	$130	Up to $70	$250	Up to $70
Contacts Allowance (in lieu of frames)	$130	Up to $105	$250	Up to $105

* After copayment.

Perks with VSP!

- Extra $20 savings on Featured Frame Brands
- Save up to 60% on brand-name hearing aids
- VSP Member Exclusive deals on glasses, contacts, and LASIK eye surgery
- **Essential Medical Eye Care**—supplemental coverage beyond routine care to treat urgent issues/monitor ongoing conditions like pink eye, sudden vision changes, dry eye, diabetic eye disease, and glaucoma
- **Premier Edge Promise**—a worry-free eyewear guarantee when you go to a Premier Edge location; this gives you peace of mind knowing that you are covered if something goes wrong with your eyewear



Flexible Spending Program

Flexible Spending Accounts provide reduced tax liability on certain eligible expenses. Elections for healthcare expenses and dependent care expenses are offered. The amounts directed into the FSA reduce the employee's state, federal, and Social Security taxes. The employee elections are taken out of each paycheck on a pre-tax basis in equal installments throughout the year. **The IRS requires that you re-enroll in FSA plans each year. Prior year enrollments do not roll forward into the next plan year.** The FSA/Transportation benefit provider is Employee Benefits Corporation.

Program Details	Contribution Limit
Healthcare FSA	$3,400 annually*
Dependent Care FSA	$7,500 annually*
Transportation Spending Account	$340 monthly

* The contribution limits shown above reflect the 2026 IRS limits. 2027 contribution limits are expected to be announced before the end of November and will be updated in this guide accordingly.

Healthcare FSA

The annual maximum contribution to the Healthcare FSA is $3,400*, AHEAD allows employees to roll over $680 of your Healthcare FSA balance to the next plan year. Employees are able to elect FSA contributions for the full 2027 calendar plan year during this open enrollment.

AHEAD also allows employees to roll their Healthcare FSA funds into a Limited Purpose FSA. Limited FSAs can be used in conjunction with Health Savings Accounts (HSAs) and can pay for expenses outside of the medical plan such as vision or dental services. Healthcare FSAs and HSAs cannot be used in conjunction with one another. Employees may choose to utilize an HSA or a Healthcare FSA, but not both. For those employees who do not re-elect an Healthcare FSA during open enrollment, remaining funds will automatically transfer to a Limited Purpose FSA.

The annual IRS limit for a Limited Purpose FSA account is $3,400*. If you have any questions about rolling over your FSA funds, please contact **benefits@ahead.com**.

Examples of Eligible Expenses
Deductibles, coinsurance, and copayments not covered under the medical and dental plans
Vision services (including contact lenses, eye examinations, and eyeglasses)
Prescription copayments
Laser eye surgery

Dependent Care FSA

Employees may use pre-tax deductions to pay for care for their dependent(s) that allows them to work. Your Dependent Care FSA plan year ends on 12/31/26, however, your plan includes a grace period extension. From 1/1/27 through 3/15/27, you can incur expenses and use the funds remaining in your FSA from your prior election. Any funds remaining after 3/15/27 will be forfeited.

Program Details
Annual election limit is $7,500*
Depending on eligibility, an employee may not be able to elect the full $7,500* allowance
Employees may only make changes to their election if something related to the cost of their dependent care changes

Transportation Spending Account

Program Details
You can pay for qualified parking, transit, and vanpooling expenses using money you've set aside pre-taxes
IRS limits for these accounts are $340*/month for Transit Passes and vanpooling (combined) and $340*/month for parking
You can pay for these expenses with the Benny Card, or you can pay out-of-pocket and be reimbursed
You can log in to their website to keep track of your account and funds

* The contribution limits shown above reflect the 2026 IRS limits. 2027 contribution limits are expected to be announced before the end of November and will be updated in this guide accordingly

Voluntary Coverage Options (100% Employee-Paid Benefits)

Voluntary Accident

Voluntary Accident insurance is offered through Lincoln Financial Group. This coverage supplements medical and disability income insurance for you and your family with a lump-sum benefit paid when you need it most.

- Accident coverage provides a lump-sum payment when an accident occurs, such as children's sports injuries, emergency dental work, or calling an ambulance.

Voluntary Critical Illness

Voluntary Critical Illness insurance is offered through Lincoln Financial Group. This coverage supplements medical and disability income insurance for you and your family with a lump-sum benefit paid when you need it most.

- Critical Illness coverage provides a lump-sum payment if you or a covered family member is diagnosed with a Critical Illness or event. Covered medical conditions include: Heart attack, bypass surgery, kidney failure, stroke, or organ transplant.

Hospital Indemnity

AHEAD'S voluntary Hospital Indemnity insurance is offered through Lincoln Financial Group. This coverage can assist with out-of-pocket costs that are not covered by your medical plan. In the event of a major illness or injury, the plan pays out a lump sum, which can be used for any purpose, including to help pay the out-of-pocket expenses your medical plan may not cover. You must be actively at work to enroll, and you can choose coverage for yourself and your family members. Please note, this plan is not classified as health insurance.

- For Hospital Admission, the plan pays up to $1,000 per confinement up to 4 times per year. For ICU admission, the plan pays up to $2,000.
- For Hospital Confinement, the plan pays up to $200 per day. For ICU Confinement, the plan pays up to $400 with a 30-day maximum.



IDShield

IDShield offers comprehensive identity theft protection to help safeguard your finances, credit, and good name. This coverage helps stop identity fraud before the damage can be done. There are two coverages available for AHEAD employees through IDShield: Employees can enroll in a base or premiere plan. Both plans cover up to $5 million in protection for stolen funds, personal expenses, related legal fees, and more. The premiere plan offers protection for 2 additional credit bureaus.

LegalShield

LegalShield offers employees the ability to engage an attorney's services without worrying about the high hourly cost. This prepaid legal plan from LegalShield can ease the biggest stresses—finding and paying for legal expertise when you need it most.

Pet Insurance

As an AHEAD employee, you have the ability to sign up for discounted Pet Insurance through MetLife. Help make sure your furry family members are protected against unplanned vet expenses for covered accidents or illnesses with Pet Insurance through MetLife. Sign up and get your pet's personalized quote at **metlife.com/getpetquote**.



Life and Disability

AHEAD provides the following benefits through **Lincoln Financial Group**.

Basic Life and Accidental Death and Dismemberment

1× annual salary to $250,000. Benefit paid 100% by AHEAD.

Voluntary Life and AD&D

- Supplemental coverage for yourself is available in $10,000 increments up to $750,000.
- You may purchase coverage for your spouse, up to 100% of employee election to a maximum of $375,000; you may purchase up to $20,000 of coverage for your children.
- Guarantee issue amount of $200,000 for employee and $50,000 for spouse.
- Benefit paid for 100% by employee as a post-tax payroll deduction.

Short Term Disability

60% of a 24-month average of applicable earnings, up to $3,000/week for 26 payroll/year employees and up to $6,500/semi-monthly for 24 payroll/year employees. Benefits begin on the 1st day for injury or on the 8th day for sickness and can continue until you are no longer disabled or up to a maximum of 13 weeks, whichever comes first. Benefit paid for 100% by AHEAD.

Long Term Disability

60% of a 24-month average of applicable earnings, up to $15,000/month. Benefit begins after 90 days of disability and can continue up to age 65. Benefit paid for 100% by AHEAD.



Employee Wellness and Retirement

Calm App for Wellbeing Support

AHEAD offers a free subscription to the Calm app for employees (and their dependents). Calm provides tools to help manage stress, improve sleep, boost mindfulness, and more. You can register for this benefit at any time by using the sign-up link included on the Benefits page on ARCHIE. Complete this form and someone from the benefits team will reach out with further instructions on claiming your account and adding your dependents.

Employee Assistance Program (EAP)

EmployeeConnect EAP (offered through Lincoln Financial Group) offers professional, confidential services to help you and your loved ones improve your quality of life.

- In-person guidance
- Unlimited 24/7 assistance
- Online resources
  - Articles and tutorials
  - Videos
  - Interactive tools



New! Lifestyle Spending Account

Wellness Stipends

AHEAD is introducing an employer-funded Lifestyle Spending Account to help support employees' well-being. Benefits-eligible employees will receive a $50 monthly stipend that can be used towards qualifying wellness expenses.

Monthly amounts are use-it-or-lose-it and will not carry over to the future month. Benefits-eligible employees will be enrolled automatically. No action is required during the open enrollment process.

401(k)

Starting in 2027, AHEAD is increasing the 401(k) employer match maximum from $5,000 annually to the greater of $5,000 or 3% of annual eligible earnings. The dollar-for-dollar per-payroll match will continue with the $5,000 annual maximum currently in place. At the end of the plan year, a true-up match will be calculated and remitted to Empower to match any employee contributions above the $5,000 match, up to 3% of eligible earnings. Employees must be actively employed on December 31 of the plan year to receive this true-up. The employer match true-up will be made on or before March 31 following the end of the plan year.

Upon becoming eligible for the AHEAD 401(k) plan, employees are automatically enrolled with a 3% pre-tax contribution rate. Enrollment and contribution changes can be made at any time online through the Empower portal. AHEAD offers pre-tax and Roth contribution options. 2027 contribution limits are expected to be announced before the end of November and will be updated in this guide accordingly.

Employee Contributions Per Pay Period

Medical Contributions—BCBSIL Plans

Contribution Plan by Tier	PPO	HSA	HMO
Employee Only	$110.39	$68.00	$57.66
Employee and Spouse	$247.44	$150.81	$129.25
Employee and Child(ren)	$222.68	$137.06	$116.31
Family	$367.12	$217.31	$191.76

Dental Contributions

Tier	Base PPO	Buy-Up PPO
Employee Only	$4.91	$10.36
Employee and Spouse	$11.02	$22.76
Employee and Child(ren)	$12.62	$26.06
Family	$20.57	$41.34

Medical Contributions—Kaiser Plans

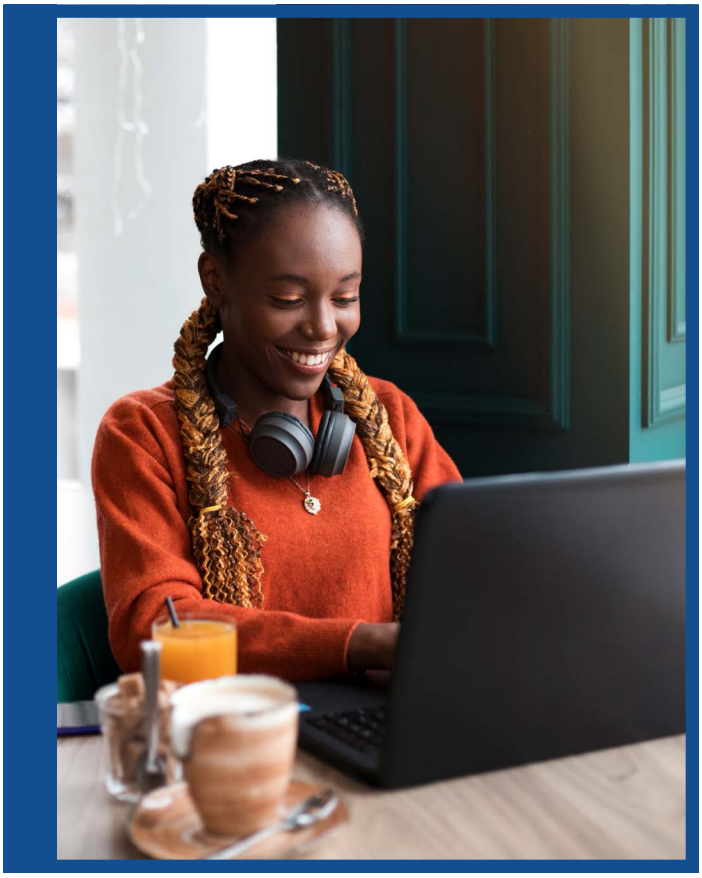
	HSA	HMO
Employee Only	$58.30	$95.50
Employee and Spouse	$140.31	$305.27
Employee and Child(ren)	$108.37	$301.17
Family	$224.31	$511.96

Vision Contributions

Tier	Base Plan	Buy-Up Plan
Employee Only	$1.97	$4.85
Employee and Spouse	$3.32	$8.17
Employee and Child(ren)	$3.38	$8.32
Family	$5.36	$13.19

Medical Contributions—HMSA Plan

Contribution Plan by Tier	CompMed
Employee Only	$12.19
Employee + 1	$183.06
Family	$289.93



Ancillary Voluntary Benefits Per Pay Period

Voluntary Life and AD&D

Coverage	Age Band	Per Pay Period Rate Per $1,000
Voluntary Life—Employee and Spouse	0-24	$0.0280
	25-29	$0.0300
	30-34	$0.0400
	35-39	$0.0450
	40-44	$0.0515
	45-49	$0.0830
	50-54	$0.1250
	55-59	$0.2150
	60-64	$0.3470
	65-69	$0.6350
	70+	$1.0985
Voluntary Life—Child		$0.0835
Voluntary AD&D—Employee		$0.0150
Voluntary AD&D—Spouse		$0.0150
Voluntary AD&D—Child		$0.0150

IDShield

Coverage Tier	Standalone Base	Standalone Premier
Employee Only	$3.25	$4.23
Employee and Family	$5.63	$7.75

LegalShield

Coverage Tier	Enhanced Legal
Enhanced Legal	$8.75

LegalShield and IDShield Combined

	Base	Premier
Employee Only	$11.50	$12.48
Employee and Family	$13.38	$15.50

Accident

	Per Pay Period Base Rate
Employee Only	$5.24
Employee and Spouse	$8.93
Employee and Child(ren)	$10.05
Family	$13.64

Critical Illness

Age Band	Per Pay Period Rate Per $1,000
Employee	
0-24	$0.1235
25-29	$0.1675
30-34	$0.2115
35-39	$0.2830
40-44	$0.4235
45-49	$0.6530
50-54	$0.9270
55-59	$1.2530
60-64	$1.7845
65-69	$2.5175
Spouse*	
0-24	$0.1235
25-29	$0.1675
30-34	$0.2115
35-39	$0.2830
40-44	$0.4235
45-49	$0.6530
50-54	$0.9270
55-59	$1.2530
60-64	$1.7845
65-69	$2.5175
Child	
Up to Age 26	$0.2025

* Spouse rates based on employee age.

Hospital Indemnity

	Per Pay Period Base Rate
Employee Only	$7.33
Employee and Spouse	$15.73
Employee and Child(ren)	$11.06
Family	$20.26

Contact Information

AHEAD BENEFITS TEAM

benefits@ahead.com

BCBSIL DENTAL PLAN

800.367.6401
www.bcbsil.com

BCBSIL MEDICAL PLAN

Customer Service
800.541.2767
www.bcbsil.com

EMPLOYEE BENEFITS CORPORATION

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HMSA—HAWAII MEDICAL PLAN

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IDSHIELD AND LEGALSHIELD

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LegalShield
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KAISER PERMANENTE

800.464.4000
healthy.kaiserpermanente.org/support

LINCOLN FINANCIAL GROUP

800.423.2765
www.mylincolnportal.com

METLIFE

metlife.com/getpetquote

VSP

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