

vinylmax windows

2027 Employee Benefits

Welcome To Your Employee Benefits Program

At Vinylmax Windows we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access and affordable for all our employees. This brochure will help you choose the type of plan and level of coverage that is right for you.

You can also view overviews of our benefit plans by accessing our website, www.vinylmax.com/benefits.

Sincerely,

Sylvia P McGuire
Senior Manager, Human Resources

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Eligibility

Eligible Employees:
You may enroll in the Vinylmax Windows Employee Benefits Program if you are a Full-Time employee, salary or hourly, working at least 30 Hours per Week.

Eligible Dependents:
If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse, and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, stepchildren, and children obtained through court- appointed legal guardianship.

When Coverage Begins:
The effective date for your benefits is January 1, 2027. Newly hired employees and dependents will be effective in Vinylmax Windows's benefits programs 30 days from the date they are hired. All elections are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a family status event.

Family Status Change:
A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some family status changes include:

- Change of legal marital status (i.e., marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e., birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact Human Resources to make these changes.

Note: Some states (currently, California, Massachusetts, New Jersey, Rhode Island, Washington D.C., and Vermont) may impose a tax on residents who do not have health insurance coverage, subject to limited exceptions.

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Medical Options – What's the difference?

Vinylmax Windows will offer medical plans through Medical Mutual of Ohio. The chart below provides a brief overview of the available plans. For complete details, please refer to the Summary Plan Description.

If you need help finding a provider, visit: https://providersearch.medmutual.com

- Ohio and Northern Kentucky: SuperMed Network
- Outside Ohio: Cigna PPO Network

	Medical Mutual HDHP HSA		Medical Mutual PPO	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Annual Deductible				
Individual	$5,000	$10,000	$4,000	$10,000
Family	$10,000	$20,000	$8,000	$20,000
Coinsurance	80%	50%	70%	50%
Maximum Out-of-Pocket*				
Individual	$6,750	$20,000	$7,900	$20,000
Family	$13,500	$40,000	$15,800	$40,000
Physician Office Visit				
Primary Care	Deductible then 80%	Deductible then 50%	$40 copay per visit	Deductible then 50%
Specialty Care	Deductible then 80%	Deductible then 50%	$60 copay per visit	Deductible then 50%
Preventive Care				
Adult Periodic Exams	100%	Deductible then 50%	100%	Deductible then 50%
Well-Child Care	100%	Deductible then 50%	100%	Deductible then 50%
Diagnostic Services				
X-ray and Lab Tests	Deductible then 80%	Deductible then 50%	Deductible then 70%	Deductible then 50%
Urgent Care Facility	Deductible then 80%	Deductible then 50%	$75 copay	Deductible then 50%
Emergency Room Facility	Deductible then 80%	Deductible then 80%	$300 copay then 70%	$300 copay then 70% after deductible
Inpatient Facility	Deductible then 80%	Deductible then 50%	Deductible then 70%	Deductible then 50%
Outpatient Facility and Surgical	Deductible then 80%	Deductible then 50%	Deductible then 70%	Deductible then 50%
Mental Health				
Inpatient	Deductible then 80%	Deductible then 50%	Deductible then 70%	Deductible then 50%
Outpatient	Deductible then 80%	Deductible then 50%	$40 copay	Deductible then 50%
Substance Abuse				
Inpatient	Deductible then 80%	Deductible then 50%	Deductible then 70%	Deductible then 50%
Outpatient	Deductible then 80%	Deductible then 50%	$40 copay	Deductible then 50%
Retail Pharmacy (30 Day Supply)				
Generic (Tier 1)	Deductible then $5 copay	Deductible then $5 copay	$10 copay	$10 copay

	Medical Mutual HDHP HSA		Medical Mutual PPO	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Preferred (Tier 2)	Deductible then $40 copay	Deductible then $40 copay	$65 copay	$65 copay
Non-Preferred (Tier 3)	Deductible then $105 copay	Deductible then $105 copay	$125 copay	$125 copay
Preferred Specialty (Tier 4)	Deductible then $250 copay	Deductible then $250 copay	$250 copay	$250 copay
Mail Order Pharmacy (90 Day Supply)				
Generic (Tier 1)	Deductible then $12.50 copay	Not covered	$25 copay	Not covered
Preferred (Tier 2)	Deductible then $100 copay	Not covered	$162.50 copay	Not covered
Non-Preferred (Tier 3)	Deductible then $262.50 copay	Not covered	$312.50 copay	Not covered
Preferred Specialty (Tier 4)	Deductible then $625 copay	Not covered	$625 copay	Not covered

Employee Contributions (Weekly)	
PPO Weekly Non-Tobacco Employee Contribution	
Employee	$68.53
Employee & Spouse	$150.77
Employee & Child(ren)	$123.36
Family	$205.60
PPO Weekly Tobacco Employee Contribution	
Employee	$78.53
Employee & Spouse	$160.77
Employee & Child(ren)	$133.36
Family	$215.60
HDHP HSA Weekly Non-Tobacco Employee Contribution	
Employee	$59.25
Employee & Spouse	$129.85
Employee & Child(ren)	$106.32
Family	$176.92
HDHP HSA Weekly Tobacco Employee Contribution	
Employee	$69.25
Employee & Spouse	$139.85
Employee & Child(ren)	$116.32
Family	$186.92

***Please note: There is a $20/week spousal surcharge.**

Minimum Essential Coverage (MEC) Plan

TRES HEALTH BENEFIT ADMINISTRATORS

Vinylmax is continuing to offer an additional Minimum Essential Coverage "MEC" Plan. This is an option to offer low-cost coverage. This is separate from the current MMO major medical plan options. This is **not a major medical plan** but provides **minimum essential coverage** for everyday access to healthcare such as copays for office visits, urgent care, x-rays, free preventive care, free and unlimited MDLive, free mental health services and pharmacy copays when in network. Hospital stays and surgeries are not covered. Not intended for those with chronic conditions.

Apex MEC	MEC PLUS ADVANTAGE
PREVENTIVE/WELLNESS BENEFITS* MEC benefits cover 100% of the cost of certain preventive health services, when delivered by a doctor or provider in your plan's network. Visit www.HealthCare.gov/center/regulations/prevention.html for benefits.	**Covered at 100%**
MDLive - TELEMEDICINE 24/7 (Multilingual)²	**FREE & Unlimited**
MDLive - BEHAVIORAL HEALTH SERVICES (Multilingual)²	**FREE & Unlimited**
PHCS NATIONWIDE NETWORK	**PHCS Specific Services**
Primary Care Physician Visits	**$20 Copay** - 3 visits PCY
Specialist Office Visits	**$50 Copay** - 3 visits PCY
Urgent Care	**$50 Copay** - 3 visits PCY
Diagnostic X-ray and Lab	**$50 Copay** - in offices 5 tests PCY
CT Scan/MRI (outpatient only)	**$200 Copay** - 1 CT Scan or 1 MRI PCY
Cigna Rx - PRESCRIPTION BENEFITS²	
Generic Medications	**$0 Copay**
Tier 1 Medications	**10% Co-Insurance**

Employee Contributions (Weekly)		
MEC Plan Option	Non-Tobacco	Tobacco
Employee	$10.33	$20.33
Employee & Spouse	$20.88	$30.88
Employee & Child(ren)	$20.88	$30.88
Family	$30.89	$40.89

Wellness

Employees enrolled in Medical Mutual have access to the WorkSpring wellness program.

The wellness experience includes:

- Biometric screenings
- Online health survey
- Virtual or on-site wellness workshops
- Tobacco cessation programs

Wellness Surcharge Reminder

Employees enrolled in a medical plan who do not complete the required WorkSpring wellness activities by the applicable deadline will be subject to a $20 per week non-compliance surcharge added to their medical plan premiums.

- 2027 Premiums: Employees who do not complete the required wellness activities by the 2026 deadline will have the surcharge applied to their 2027 premiums.
- 2028 Premiums: Employees who do not complete the required wellness activities by the 2027 deadline will have the surcharge applied to their 2028 premiums.

Required WorkSpring Wellness Activities:

- Biometric screening
- Online health survey



Health Savings Account

A Health Savings Account (HSA) is a type of account you can use to set aside money to pay for qualified health care expenses. You generally don't have to pay taxes on money contributed to or withdrawn from an HSA, if the money is spent on a qualified health care expense. When you are enrolled in a Qualified High-Deductible Health Plan (QHDHP) and meet the eligibility requirements, you may open and contribute to an HSA account.

Are you eligible to open a Health Savings Account?

Although everyone can enroll in the Qualified High-Deductible Health Plan, not everyone is eligible to open and contribute to an HSA. If you do not meet these requirements, you cannot open an HSA.

- You must be enrolled in a Qualified High-Deductible Health Plan (QHDHP)
- You must not be covered by another non-QHDHP health plan, such as a spouse's PPO plan.
- You are not enrolled in Medicare.
- You are not in the TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits within the past three months.
- You are not claimed as a dependent on another person's tax return.
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouse's FSA (Enrollment in a limited purpose health care FSA is allowed)

The money in the account is yours. If you don't spend the money in the account, it rolls over to the next year. There is no limit to how much money may be rolled over.

Vinylmax Annual HSA Contributions	
Enrollment Contribution	Amount
Employee Only	$600
Employee & Spouse	$1,000
Employee & Child(ren)	$1,000
Family	$1,000

How You Can Use HSA Funds:

- Dental Care
- Medical expenses not covered by your plan.
- Vision Care
- Prescription Drugs
- Orthodontics
- Over-the-Counter medicine
- Physical Therapy

2027 HSA Contribution Limits

You can contribute to your Health Savings Account on a pre-tax basis through payroll deductions up to the IRS statutory maximums. The IRS has established the following HSA maximum contributions for 2027:

- Individual: $4,500
- Family: $9,000

If you are age 55 and over, you may contribute an extra $1,000 catch up contributions.



Managing Your HSA is Easy

PNC BeneFit Plus can make all aspects of managing your account easy with the following features:

Easy to open

You will receive a welcome email notification and/or letter with instructions on a few simple steps to activate your account.

Easy to contribute

You can contribute via payroll deduction and make scheduled or one-time contributions from your personal bank account, or make check contributions through the U.S. mail. Contributions made outside of your payroll deductions are eligible for tax deductions on your tax return.[2]

Easy to access

PNC offers several ways to help you manage your account(s):

- Access your account online — View your account balance and transaction history for your HSA via the PNC BeneFit Plus Consumer Portal and enjoy a robust set of notifications, including several text messaging options.
- Manage your account while on the go with the PNC BeneFit Plus Mobile App.[5]
- Call Customer Service — Toll-free account owner customer service is available with PNC BeneFit Plus Consumer Services at 1-844-356-9993 from 8 a.m. – 8 p.m. ET Monday–Friday, excluding holidays, or via email at **pncbenefitplus@healthaccountservices.com**
- View statements — Monthly statements reflect both your Current Period and Year-to-Date balance and transaction information.

Easy to make payments

Pay for qualified medical expenses in the way that's easiest for you:

- Present your PNC BeneFit Plus debit card at the point of sale.
- Use the PNC BeneFit Plus Consumer Portal to make an online transfer from your HSA to a personal bank account to reimburse yourself electronically.
- Online BillPay — Pay a healthcare provider directly online.

Download the **PNC BeneFit Plus Mobile App** today

Available on the App Store

Google play

Download the PNC BeneFit Plus Mobile App today

1. Go to the App Store® or Google Play™
2. Search for "PNC BeneFit Plus"
3. Download the PNC BeneFit Plus Mobile App

Mobile Capabilities

The PNC BeneFit Plus Mobile App allows you to:[5]

- Check balance information and view transaction details.
- Request HSA distributions and make HSA contributions.
- Utilize the "Expense Tracker" tool to upload receipts for record keeping.
- Email customer service directly with questions.



Dental Insurance

Vinylmax Windows will offer a dental program through MetLife. The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details. To find a dentist, please visit this website and login or register to connect to the MetLife MyBenefits portal.

	MetLife Dental	
	In-Network Benefits	Out-of-Network Benefits
Annual Deductible		
Individual	$50	$50
Family	$150	$150
Waived for Preventive Care?	Yes	Yes
Annual Maximum		
Per Person / Family	$1,500	$1,500
Preventive	100%	100%
Basic	80% after deductible	80% after deductible
Major	50% after deductible	50% after deductible
Orthodontia		
Benefit Percentage	50%	50%
Adults (and Covered Full-Time Students, if Eligible)	Eligible dependents up to age 26	Eligible dependents up to age 26
Dependent Child(ren)	Covered	Covered
Lifetime Maximum	$1,500	$1,500
Benefit Waiting Periods	First of the month after 30 days	First of the month after 30 days

Employee Contributions (Weekly)	
Dental Plan	
Employee	$2.79
Employee & Dependents	$6.86



Vision Insurance

Vinylmax Windows provides Vision Insurance through EyeMed. Our vision plan offers in and out-of-network benefits, however, to receive the highest level of benefits, please see an in-network provider. Below is a summary of your benefits. For more information, refer to the summary plan description. To find an eye-doctor, go to eyemed.com.

	EyeMed Vision Care Vision Plan
Copay	
Routine Exams (Annual)	$10 copay
Vision Materials	
Materials Copay	$25 copay
Lenses	Benefit varies by type of lens. Covered every 12 months
Contacts covered in lieu of frames. Medically necessary contacts may be covered at a higher benefit level	Elective contacts covered $0 copay, $130 allowance, 15% off balance over $130 every 12 months
Frames	Covered at $0 copay, $130 allowance, 20% of charge over $130 every 24 months

Employee Contributions (Weekly)	
Vision Plan	
Employee	$1.49
Employee & Spouse	$2.83
Employee & Child(ren)	$2.98
Family	$4.38



Life and AD&D

Vinylmax Windows provides Employer paid Basic Life and AD&D benefits to eligible employees. The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan.

Lincoln Financial Group Group Life ADD	
Employee	
Benefit Maximum	$25,000
Guaranteed Issue	$25,000

The Life and AD&D benefits will begin to decrease at age 65.

Important Reminder!
Be sure to assign a beneficiary or living trust to ensure your assets are distributed according to

Voluntary Life AD&D Offering

In addition to the employer paid Basic Life and AD&D coverage, you have the option to purchase additional voluntary life insurance to cover any gaps in your existing coverage that may be a result of age reduction schedules, cost of living, existing financial obligations, etc. Your choice, however, could be subject to medical questions and evidence of insurability. For cost details, please see your summary plan description.

Voluntary Life and AD&D Insurance

You may purchase additional Life insurance with Lincoln Financial Group if you want more coverage. Your contributions will depend on your age and the amount of coverage you elect.

Lincoln Financial Group Group voluntary Life ADD	
Employee	
Benefit amount	Increments of $10,000
Benefit Maximum	$500,000
Guaranteed Issue	$200,000
Spouse	
Benefit amount	Increments of $5,000
Benefit Maximum	$100,000
Guaranteed Issue	$30,000
Child(ren)	
Option 1 Benefit Amount	$100- 14 days to 6 months $10,000- age 6 months to 26 years
Option 2 Benefit Amount	$100- age 14 days to 6 months $20,000- age 6 months to 26 years



EOI (Evidence of Insurability) form is required if:

- You and/or spouse is requesting an amount more than the Guarantee Issue maximum at initial enrollment
- You and/or spouse is increasing the current level of coverage by more than 2 increments
- You and/or spouse previously declined coverage and are electing coverage this year

Disability Insurance

Short-Term Disability Insurance

Vinylmax Windows offers a short-term disability option at no cost to eligible team members through Lincoln Financial Group. This benefit covers 60% of your weekly base salary up to $170/week. The benefit begins after 7 days of injury or illness and lasts up to 13 weeks. Please see the summary plan description for complete plan details. Vinylmax also offers a voluntary buy-up option for short-term disability through Lincoln.

	STD Core	STD Buy-up
Accident Elimination Period	7 days	7 days
Sickness Elimination Period	7 days	7 days
Benefit Percentage	50%	60%
Weekly Benefit Maximum	$170	$500
Maximum Benefit Period	13 weeks	13 weeks

Long-Term Disability Insurance

Vinylmax Windows offers long-term income protection through Lincoln Financial Group in the event you become unable to work due to a non-work-related illness or injury. This benefit covers 60% of your monthly base salary up to $5,000. Benefit payments begin after 90 days of disability. See Certificate of Coverage for benefit duration. Please see the summary plan description for complete plan details. 100% paid by employees if you wish to purchase long-term disability coverage. Offered to salaried employees at no cost.

	Long-Term Disability
Accident Elimination Period	90 days
LTD Benefit	60% up to a monthly maximum of $5,000
Definition of disability	2-year own occupation
Maximum Disability Period	Social Security Normal Retirement Age
Pre-Existing Condition Limitations	12 months for conditions treated within 3 months prior to effective date of coverage

Other Products

Accident & Injury

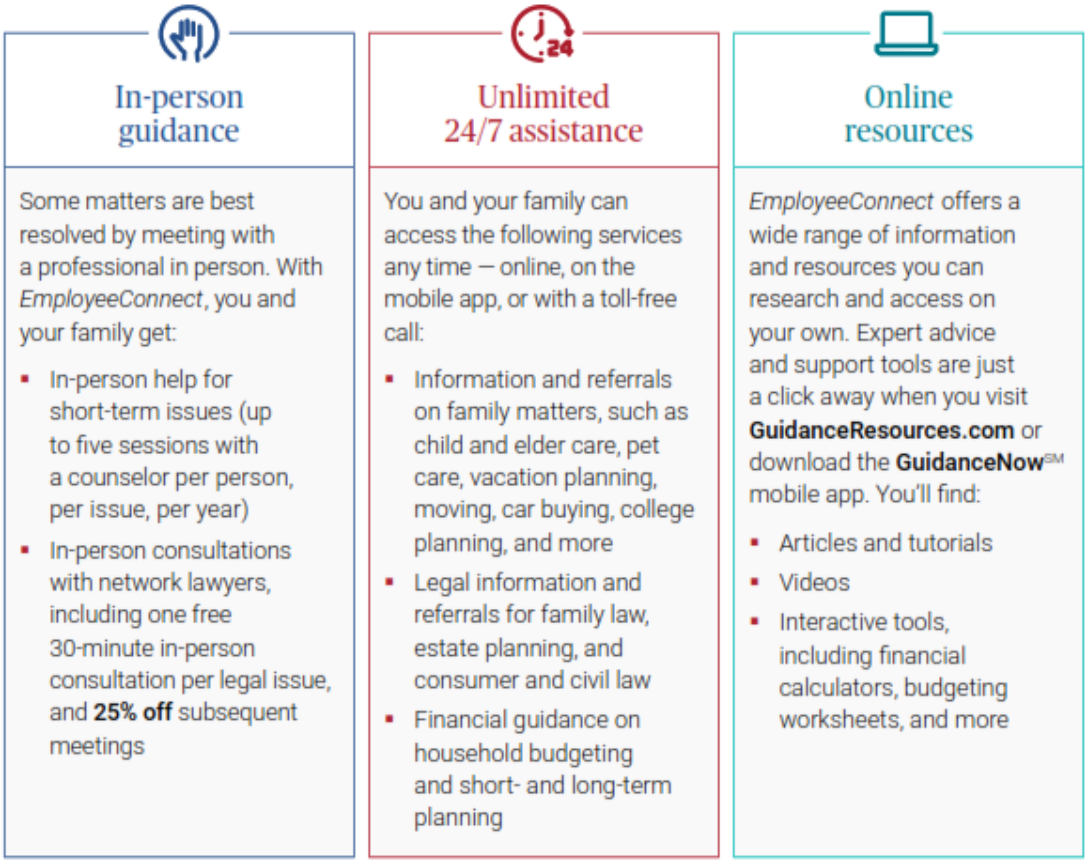
No one plans to have an accident. However, it can happen at any moment. Most major medical insurance plans only pay a portion of the bills. Our policy can help pick up where other insurance leaves off and provide cash to cover the expenses. Our accident coverage helps offer peace of mind when an accidental injury occurs outside of the workplace.

Critical Illness

The signs pointing to a critical illness are not always clear and may not be preventable, but our coverage can help offer financial protection in the event you are diagnosed. Lincoln Financial Group voluntary critical illness coverage provides a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with critical illness.

Employee Assistance Program (EAP)

EmployeeConnect through Lincoln offers professional, confidential services to help you, and your loved ones improve your quality of life. When you call the toll-free line, you'll talk to an experienced professional who will provide counseling, work-life advice, and referrals. All counselors hold master's degrees, with broad-based clinical skills, and at least three years of experience in counseling on a variety of issues. For face-to-face sessions, you'll meet with a credentialed, state-licensed counselor.



In-person guidance

Some matters are best resolved by meeting with a professional in person. With *EmployeeConnect*, you and your family get:

- In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year)
- In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and **25% off** subsequent meetings

Unlimited 24/7 assistance

You and your family can access the following services any time — online, on the mobile app, or with a toll-free call:

- Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning, and more
- Legal information and referrals for family law, estate planning, and consumer and civil law
- Financial guidance on household budgeting and short- and long-term planning

Online resources

EmployeeConnect offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit **GuidanceResources.com** or download the **GuidanceNow**℠ mobile app. You'll find:

- Articles and tutorials
- Videos
- Interactive tools, including financial calculators, budgeting worksheets, and more

Take advantage of *EmployeeConnect*

To learn more, visit **GuidanceResources.com**.
New users select **Register** (web ID: LFGSupport).

Follow the prompts to create your username and password.

Don't forget to download the **GuidanceNow**℠ **mobile app**.

For help by phone, call **888-628-4824.**

EmployeeConnect℠

EMPLOYEE ASSISTANCE PROGRAM SERVICES

To find out more:

- Visit **GuidanceResources.com**.
  New users select **Register** (web ID: LFGSupport).
- Download the **GuidanceNow**℠ **mobile app**.
- Call **888-628-4824**.

Lincoln Financial | ComPsych

Flexible Spending Accounts

The Flexible Spending Account (FSA) plan with Navia Benefit Solutions allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. The plan is comprised of a health care spending account and a dependent care account. You pay no federal or state income taxes on the money you place in an FSA.

How an FSA works:

- Choose a specific amount of money to contribute each pay period, pre-tax, to one or both accounts during the year.
- The amount is automatically deducted from your pay at the same level each pay period.
- As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit the appropriate paperwork to be reimbursed by the plan.

Important rules to keep in mind:

- The IRS has a strict "use it or lose it" rule. If you do not use the full amount in your FSA, you will lose any remaining funds.
- Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- You cannot transfer funds from one FSA to another.
- If you do not make your 2027 benefit elections, you will automatically be defaulted to your prior year elections, including the FSA, which will default to your 2026 elections.

Please plan your FSA contributions carefully, as any funds not used by the end of the year will be forfeited. Re-enrollment is required each year.

Maximum Annual Election 2027	
Health Care FSA	$3,500
Dependent Care FSA	$7,500 ($3,750 per spouse if separate tax filing)

Popular Uses for FSA Money:

- Dental & Orthodontia
- Prescriptions
- Lasik Surgery
- Glasses



Contact Information

Have Questions? Need Help?

Vinylmax Windows is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.

The Specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time at **855-874-0829** or via e-mail at **BRCMidwest@usi.com**. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.

Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

Carrier Customer Service

	CARRIER	PHONE NUMBER	WEBSITE
Medical	Medical Mutual	1-800-362-2656	www.medmutual.com
Health Savings Account	PNC Bank	1-844-356-9993	pncbenefitplus@healthaccountservices.com
MEC Plan	Tres Health	888-341-5606	www.tres.health
Dental	MetLife	1-800-638-5433	www.metlife.com
Vision	EyeMed Vision Care	1-866-939-3633	www.eyemed.com/en-us
Life and AD&D	Lincoln Financial Group	1-877-275-5462	www.lfg.com
Voluntary Life and AD&D	Lincoln Financial Group	1-877-275-5462	www.lfg.com
Short Term Disability (STD)	Lincoln Financial Group	1-877-275-5462	www.lfg.com
Long Term Disability (LTD)	Lincoln Financial Group	1-877-275-5462	www.lfg.com
Section 125	Navia Benefit Solutions	800-669-3539	www.naviabenefits.com
Voluntary Critical Illness	Lincoln Financial Group	1-877-275-5462	www.lfg.com
Voluntary Accident	Lincoln Financial Group	1-877-275-5462	www.lfg.com
Employee Assistance Program	Lincoln Financial Group	888-628-4824	www.guidanceresources.com

This brochure summarizes the benefit plans that are available to Vinylmax Windows eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain he details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.