

vinylmax windows

2027 Benefits Presentation

www.vinylmax.com/benefits

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2027 Benefit Highlights

We have been working hard to secure the best possible rates & benefit plans for our team members & their families. Here are the highlights for 2027:

- Medical – Medical Mutual of Ohio (MMO): PPO & HDHP/HSA plans will have a 5% premium increase. This modest increase, compared to current market trends, reflects the success of our 2026 wellness initiatives, with Vinylmax passing the resulting savings directly on to employees.
- Wellness – WorkSpring: MMO members will continue to have access to WorkSpring & similar wellness programs and activities in 2027.
- MEC Health Plan: No premium increase (0%). This is a Minimum Essential Coverage plan, not a major medical plan.
- Dental moving to MetLife: With a projected 10% premium decrease, added implant coverage, & orthodontia coverage extended to age 26.
- Vision – EyeMed: No premium increase (0%).
- Life/AD&D/LTD/STD – Lincoln: No premium increase (0%).
- Flexible Spending Account (FSA) – Navia: Continuing with Navia.
- Health Savings Account (HSA) – PNC: Continuing with PNC.



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Key Information



- Our 2027 Benefit Open Enrollment Period is
  November 16th – November 25

- All benefit elections and changes will take effect January 1st, 2027. Payroll deductions will begin January 2027.

- This is a passive enrollment, meaning you do not have to do anything if you are not making changes. Your 2026 elections will automatically roll over for the 2027 plan year. However, if you participate in the FSA, you MUST re-enroll every year.

- To make changes to your elections for 2027, log into employeenavigator.com between **Nov. 16 & Nov 25, 2026**. You can access Employee Navigator directly through your Paycor account using the single sign-on feature. Open Enrollment is your annual opportunity to elect & make changes to your benefits for 2027. For more information visit, **vinylmax.com/benefits**

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Open Enrollment

- Per IRS rules:
- This is your opportunity to make changes to your benefit elections and to review which dependents you will cover.
- Elections made during this period will remain in effect for 2027, unless you experience an IRS-approved “qualifying event”

- Approved qualifying events include:
  - Marriage or Divorce
  - Death
  - Birth or adoption of a dependent
  - Change in employment status
  - Change in dependent’s eligibility status
  - Loss of or significant change to your current coverage
  - Judgment, decree or court order
- Elections will remain effective for all of 2027. You have 30 days from the date of the qualifying event to notify HR and make changes.



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Who is Eligible For Insurance Benefits?



Full-Time employee working at least 30 hours per week

Spouses

Court Decree Spouse

Dependents:

Unmarried & married child(ren) to age 26

Full-Time Student to age 26

Court Decree Dependent

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Medical Mutual Medical/Rx



MEDICAL MUTUAL®

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Medical – Weekly Employee Contributions

Tier/Plan	MMO Preferred Provider Organization PPO Plan		MMO High Deductible Health Plan HDHP HSA Plan		MEC	
	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User	Non-Tobacco User	Tobacco User
Employee	$68.53	$78.53	$59.25	$69.25	$10.33	$20.33
Employee & Spouse	$150.77	$160.77	$129.85	$139.85	$20.88	$30.88
Employee & Child(ren)	$123.36	$133.36	$106.32	$116.32	$20.88	$30.88
Family	$205.60	$215.60	$176.92	$186.92	$30.89	$40.89

Payroll deductions are on a weekly pre-tax basis*
Note: There is a $20/week spousal surcharge

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Medical Medical Highlights

	HDHP HSA	PPO
Annual Deductible	$5,000 per individual $10,000 per family	$4,000 per individual $8,000 per family
Annual Out-of-Pocket Maximum**	$6,750 per individual $13,500 per family	$7,900 per individual $15,800 per family
Plan Coinsurance	80% in most cases	70% in most cases
Primary Office Visit	Deductible then 80%	$40 copay
Specialty Office Visit	Deductible then 80%	$60 copay
Lab & X-ray	Deductible then 80%	70% after deductible
Complex Radiology	Deductible then 80%	70% after deductible
Inpatient Hospital	Deductible then 80%	70% after deductible
Emergency Room	Deductible then 80%	$300 copay then 70%

*The deductible is calculated on an embedded basis.
**The out-of-pocket maximum includes the deductible all eligible copays and coinsurance amounts

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Medical – HDHP HSA Features

- Continuing for 2027 for the HDHP HSA Plan:
  - Vinylmax HSA contribution of $600 for an employee covered on the HDHP HSA plan and $1,000 for those with employee/spouse, employee/child, or family coverage.
  - Annual contributions are evenly distributed based on the employee's pay frequency.
  - HSA contributions can be set-up on payroll and will automatically be set up through PNC Bank.



NOTE: *Please refer to your vendor benefit summaries for a detailed listing of covered benefits. Benefits listed in this presentation are for illustrative purposes only.*

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MMO Rx – Plan Highlights

	HDHP HSA	PPO
Rx Deductible	Rx subject to medical deductible	N/A
Retail Prescription Drugs		
Generic	Deductible then $5 copay	$10 copay
Preferred Brand Name	Deductible then $40 copay	$65 copay
Non-Preferred Brand Name	Deductible then $105 copay	$125 copay
Preferred Specialty	Deductible then $250 copay	$250 copay
Mail-Order Prescriptions		
Generic	Deductible then $12.50 copay	$25 copay
Preferred Brand Name	Deductible then $100.00 copay	$162.50 copay
Non-Preferred Brand Name	Deductible then $262.50 copay	$312.50 copay
Preferred Specialty	Deductible then $625 copay	$625 copay

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What medical plan do I choose?

PPO Plan: Traditional Preferred Provider Organization Plan.

- Compared to an HSA plan, this one has higher paycheck cost, lower deductible, higher out of pocket max.
- Copayments (with no deductible) apply to office visits, prescriptions
- All copayments apply to the out-of-pocket max.
- This plan is good for those with steady, predictable medical expenses with lower out of pocket immediate risk exposure. (You're willing to pay higher premiums than the HSA in exchange for the certainty of lower out-of-pocket costs related to specific medical needs.)

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What medical plan do I choose?

HDHP HSA Plan (High deductible Plan)

- Compared to a PPO plan, this plan has a lower paycheck cost, higher deductible, lower out of pocket max.
- Must pay the entire services and meet the deductible before insurance coverage begins (excluding preventive visits).
- Can establish a health savings account (HSA) to cover current & future health expenses.
- This plan is good for those who want to pay less with each paycheck and want the company contribution to the HSA but has readily available funds to pay for all health care costs before the deductible is met.

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MMO Network – SuperMed® PPO

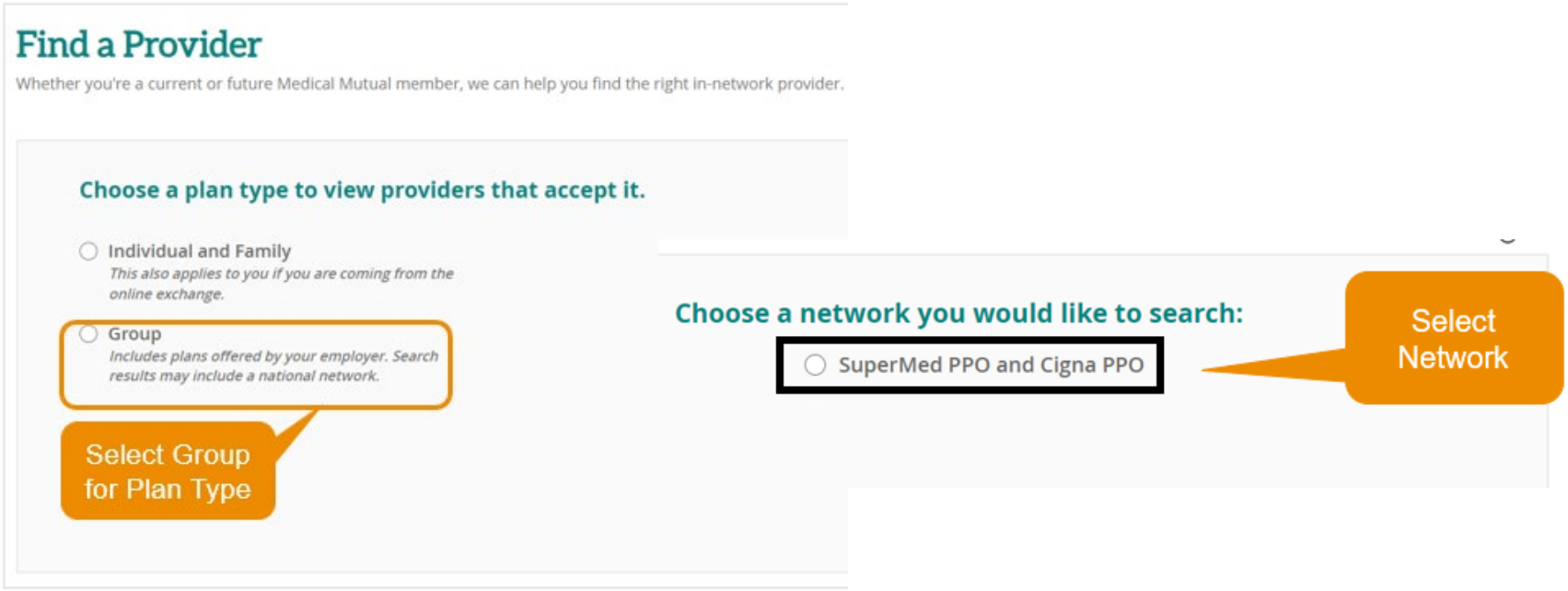
- Broad network with access to nearly every healthcare professional in Ohio and 99% of the hospitals.
  - **Ohio:** All 88 counties
  - **Kentucky:** Boone, Campbell, and Kenton Counties
- National network via a collaboration with Cigna®, a global healthcare company.
  - Access to the Cigna® PPO for members residing or travelling outside of the SuperMed service area.
- Member ID card indicates where to get care and how providers can submit claims for payment.
- No referrals required.

The network is determined based on where the member is seeking services. If they are seeking services in Ohio and Boone, Kenton, or Campbell counties in Kentucky, they would use the SuperMed network. If a member is seeking services outside of Ohio and Boone, Kenton, or Campbell counties in Kentucky they would use the Cigna network. It does not matter where they live both networks can be used by all members.

MMO Resources & How to Find a Doctor, Hospital

- You have choices when looking for an in-network doctor or hospital before and after you enroll.
- 24/7 digital access.
  - Download our mobile app or visit MedMutual.com.
- Call the Customer Care team for assistance: 1-800-362-2656
  - **Mon – Thurs:** 7:30 AM to 7:30 PM, **Fri:** 7:30 AM to 6 PM, **Sat:** 9 AM to 1 PM
- Visit MedMutual.com to look up doctors and hospitals.
- Email and chat live with a representative.

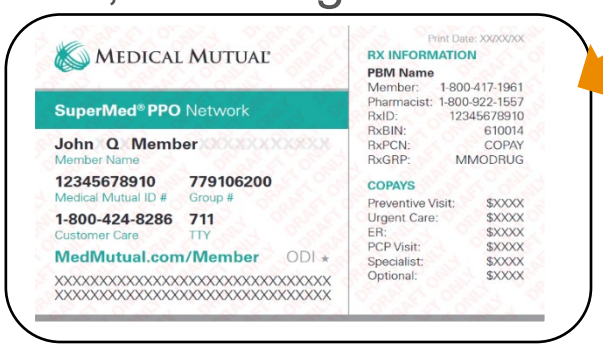
https://providersearch.medmutual.com/



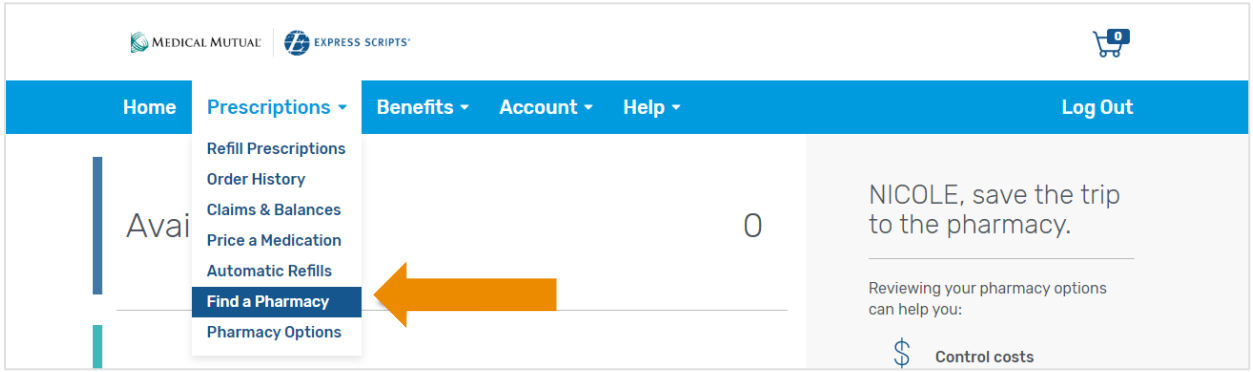
MEDICAL MUTUAL

MMO Express Scripts Pharmacy

- Call the **Rx Information** number on your ID card to speak with a representative from Express Scripts, 24 hours a day, 7 days a week to help with any of your prescription drug concerns, including:
  - Finding an in-network pharmacy
  - Determining the cost of your medication
  - Moving your medication to mail order
  - Checking the status of mail order claims
  - Any other prescription drug questions you may have



- To find a network pharmacy, log in to **My Health Plan**:
  - Click on the Benefits & Coverage tab.
  - Select Prescription Drug Benefits.
  - Click the Sign on to Express Scripts button.
  - You will be securely re-directed to the Express Scripts website.
  - From there, click on Manage Prescriptions, then select Find a Pharmacy.



MEDICAL MUTUAL

MMO National Plus Maintenance Pharmacy Network

- Medical Mutual's broadest participating pharmacy network that includes national and regional chain pharmacies.
- Over 64,000 pharmacies nationwide.
- Includes 90-day maintenance retail option at better discounts than 30-day refill.
- Mail order also available through Express Scripts.

Included Major Retail Pharmacies	
▪ Kroger	▪ Walmart
▪ CVS	▪ Meijer
▪ Walgreens	▪ Target
▪ Giant Eagle	▪ Marc's
▪ Discount Drug Mart	

MMO Specialty Drug Solution

- Medical Mutual's Specialty Drug Solution helps make sure you receive the care you need.
- You can fill up to a 30-day supply of a specialty drug at a time.
- Specialty pharmacies provide extra care, including:
  - Dedicated nursing and pharmacy staff who are available 24 hours a day to answer your questions.
  - Free delivery of supplies, such as syringes.
  - Injection training, either by phone or in person.
  - Follow up and assistance with payment plans, if needed.
- To get started, just call one of our contracted specialty pharmacies and they will contact your prescriber for the prescription.
  - Accredo: 1-800-417-1961
  - Gentry: 1-844-443-6879
  - University Hospitals of Cleveland Specialty Pharmacy: 1-833-466-0012

MEC - Minimum Essential Coverage or “skinny plan”

Provided byTres Health. No plan design changes.

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What medical plan do I choose?

TRES

MEC - Minimum Essential Coverage or “skinny plan”

- This is not traditional health insurance. This is separate from MMO plans. Network is with PHCS.
- Less expensive weekly premiums but limited protection & is not for everyone.
- This plan doesn’t provide coverage for the emergency room, surgeries, or inpatient hospital.
- This plan provides coverage at 100% for preventive services
- Telehealth & behavioral services are free and unlimited.
- Provides 3 primary care visits for $20 per visit. Additional visits charges, your responsibility.
- Provides 3 specialty doctor visits for $50 per visit. Additional visits charges, your responsibility.
- Provides 3 urgent care visits for $50 per visit. Additional visits charges, your responsibility.
- Provides 5 visits to lab/x-ray for $50 per visit. Additional visits charges, your responsibility.
- Provides 1 imagining for $200. Additional visits charges, your responsibility.

- For more details, including prescription coverages, see plan summary.

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What plan do I choose?

MEC - Minimum Essential Coverage or “skinny plan”

Keep in mind this is not a Major Medical plan, nor priced like a Major Medical plans.

Not intended for people with chronic conditions, or those in need of expensive specialty or maintenance drugs.

See below, list of partner vendors:

MDLIVE
24/7 Multilingual Telemedicine
Free & Unlimited for members
member.tres.health • 888-812-3712

cigna healthcare
Shared Administration
Prescription Drug Benefits
National, local, on-line pharmacies available
mycigna.com • 800-325-1404

MDLIVE
Multilingual Behavioral Health
Free & Unlimited for member
mdlive.com/treshealth • 888-863-5292

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MEC Medical – Highlights

TRES

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 BENEFITS[2]	
Generic Medications	**$0 Copay**
Tier 1 Medications	**10% Co-Insurance**

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WorkSpring Wellness Program

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

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WorkSpring Wellness Portal

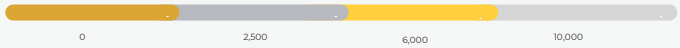
WorkSpring Wellness is a program that offers tools and resources to help you live a longer, healthier life.

Earn points

Engage in healthy activities like walking, getting enough sleep, visiting the doctor, and setting achievable goals.

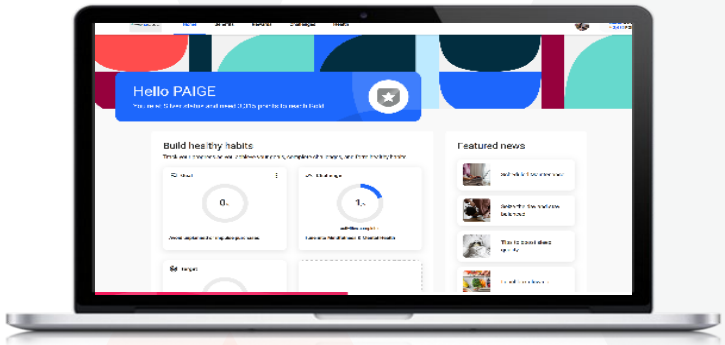
Achieve a status

Each year, the number of Points you accumulate will determine your Status (Bronze, Silver, Gold, or Platinum).



Get rewarded

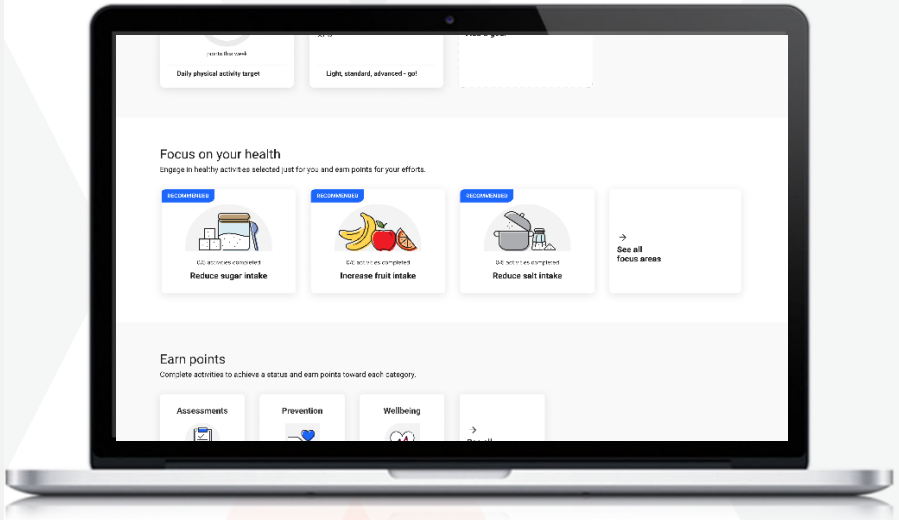
The more you participate, the more points you earn; the higher your status, the greater your rewards.



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Wellness Portal: Hyper-Personalization

- Hyper-personalization allows you to determine your own focus areas and goals
- Complete a variety of Health Assessments
- Track participation and earn points
- Schedule onsite screening appointments
- Sync a fitness device to track steps and activity minutes
- Participate in group challenges
- Access Medical Mutual resources and services



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WorkSpring Wellness: Getting Started



Ready to get started on your personal pathway to improved health?

Complete healthy activities in your wellness portal to earn points and gift cards for your achievements.

Access Your Wellness Portal:

1. Log in or create an account at **www.medmutual.com, download the MedMutual WELL App, or scan the QR code.**
2. In the top right corner, click **MedMutual WELL** from the **Healthy Living** menu.

Scan the QR Code to access your Medical Mutual Account and Wellness Portal

Complete Activities to Earn Points and Gift Cards:

1. Complete the **Health Assessment**: $25 Gift Card
2. Attend a **Biometric Screening**: $50 Gift Card
3. Complete a **Preventive Care Visit**: $25 Gift Card

Continue your wellness journey by participating in goal setting, focus areas, and participating in group challenges to earn points!

Contact your HR Department for more information.

WorkSpring

MEDMUTUAL WELL

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Health Saving Spending Account



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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.
- This account helps offset your medical costs by giving you tax advantages, allowing your income to stretch farther by using the dollars that would have otherwise been paid in taxes.
  - You must be eligible for an HSA
  - You may only spend the dollars on qualified medical expenses and keep itemized receipts
- The IRS sets an annual maximum contribution each year. For 2027 the maximum contribution is:
  - $4,500 for Individuals
  - $9,000 for Family
  - Those 55 and older and not enrolled in Medicare can contribute an additional $1,000 “catch up” contribution



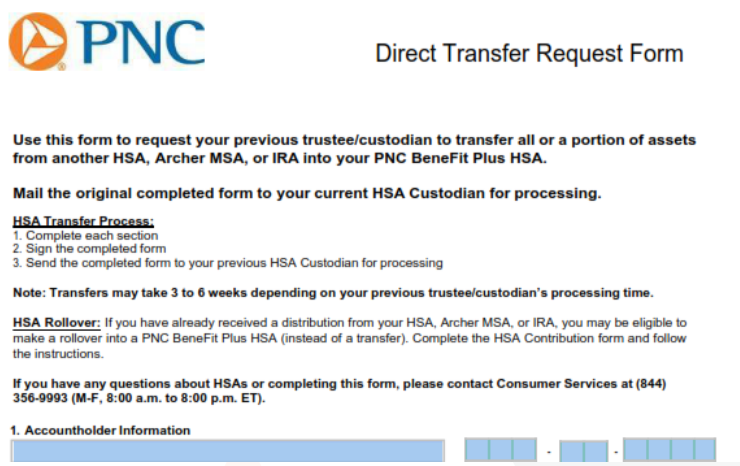
Vinylmax Annual HSA Enrollment Contribution	Amount
Employee	$600
Employee & Spouse	$1,000
Employee &Child(ren)	$1,000
Family	$1,000

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Health Savings Account

- All HSA accounts are managed by PNC Bank.

- If you currently have an HSA through another bank, you will have to fill out a Direct Transfer Request Form from PNC to request your previous trustee/custodian to transfer all assets from another HSA into your PNC BeneFit Plus Account.



PNC

Direct Transfer Request Form

Use this form to request your previous trustee/custodian to transfer all or a portion of assets from another HSA, Archer MSA, or IRA into your PNC BeneFit Plus HSA.

Mail the original completed form to your current HSA Custodian for processing.

HSA Transfer Process:
1. Complete each section
2. Sign the completed form
3. Send the completed form to your previous HSA Custodian for processing

Note: Transfers may take 3 to 6 weeks depending on your previous trustee/custodian's processing time.

HSA Rollover: If you have already received a distribution from your HSA, Archer MSA, or IRA, you may be eligible to make a rollover into a PNC BeneFit Plus HSA (instead of a transfer). Complete the HSA Contribution form and follow the instructions.

If you have any questions about HSAs or completing this form, please contact Consumer Services at (844) 356-9993 (M-F, 8:00 a.m. to 8:00 p.m. ET).

1. Accountholder Information



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Flexible Spending Account



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Flexible Spending Accounts

- Flexible Spending Accounts (FSA) are a great way for you to SAVE MONEY on pre-planned health and day care expenses!
  - Participation is 100% voluntary
  - Savings are TAX FREE, not Tax Deferred
  - Supported by Section 125 and 129 of the IRS Code
- 2027 Contribution Maximum: $3,500
- Decision is IRREVOCABLE for the entire plan year!
  - Adjustments can be made if a “permitted election change events” (marriage, divorce, death, birth, adoption) occurs
  - Watch out for the “Use it or Lose it” rule



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Dependent Care FSA Plan

Dependent care FSA annual max is $7,500. If spouses are filing taxes separately, the limit is $3,750 per spouse.

Plan features include:

- Payment for certain IRS-approved dependent daycare expenses with pre-tax dollars.
- Rollover provision does not apply. Use it or lose it rule applies.
- Eligible for care while parents are at work or school.
- ONLY amount payroll deducted to date is available for distribution.
- Some examples include:
  - Daycare/Preschool for dependent children
  - Adult daycare
  - Before and after school programs
  - Camps

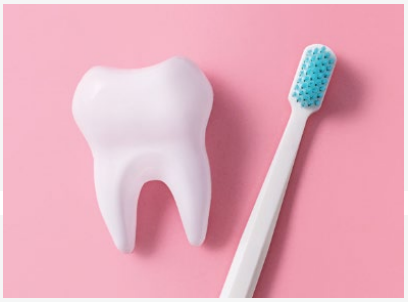


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Dental



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Dental - Highlights

MetLife

	Dental PPO
Annual Deductible	$50 per individual $150 per family
Benefit Maximum	$1,500
Deductible Waived for Preventive Care	Yes
Preventive Care	100%
Basic Services*	80% after deductible
Major Services*	50% after deductible
Orthodontia Services	50% with a lifetime max of $1,500

	Weekly Contributions
Employee	$2.79
Family	$6.86

Employee Contributions shown, Vinylmax is covering 50% of the cost.

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Vision



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Vision – Highlights

	Vision Plan
Exam Copay	$10 copay
Material Copay	$25 copay
Benefits & Frequency	
Exam	Covered every 12 months
Lenses	$25 copay every 12 months
Frames	$130 allowance, 20% of balance, every 24 months
Elective Contacts (in lieu of lenses)	$130 allowance, 15% of balance, every 12 months

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

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Ancillary Coverages



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Basic Life/AD&D

Vinylmax Windows is pleased to provide an employer paid life and accidental death & dismemberment (AD&D) benefit to all eligible employees:

Employee Benefit

- $25,000 Life Insurance
- $25,000 Guarantee Issue Amount
- $25,000 is the Maximum Benefit Amount



Please be sure to review and update your beneficiary information as needed; does not have to be done during Open Enrollment.

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Voluntary Life AD&D Insurance

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	$100- 14 days to 6 months $10,000- age 6 months to 26 years
Option 2	$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

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Disability Insurance

Disability insurance protects your paycheck if you are unable to work due to a qualifying disability (accident or sickness).

- Simply put, a short-term disability is an instance that puts you out of work temporarily, such as an injury, illness or procedure. When one of these incidents happens and you cannot earn an income, you may be able to qualify for benefits if you are enrolled in a short-term disability insurance plan of time.

- Long-term disability insurance provides income to those whose earnings are interrupted by lengthy periods of disability



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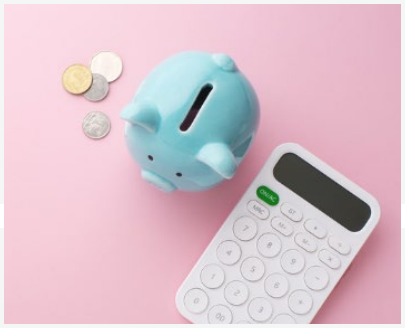
Core Short Term Disability

The following highlights details regarding our employer paid short-term disability plan.

	STD Core Plan
Elimination Period	
• Accident	7 days
• Sickness	7 days
Benefit Percentage	50%
Weekly Benefit Maximum	$170
Maximum Benefit Period	13 weeks
Pre-Existing Condition Limitations	None

This plan is 100% covered by Vinlymax for Full-Time eligible employees. If you would like to purchase additional short-term disability coverage, there is a buy-up option on the next slide.

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Voluntary Buy-Up Short Term Disability

The following highlights details regarding our employee paid short-term disability plan.

	STD Buy-up Plan
Elimination Period	
• Accident	7 days
• Sickness	7 days
Benefit Percentage	60%
Weekly Benefit Maximum	$500
Maximum Benefit Period	13 weeks
Pre-Existing Condition Limitations	None

This plan is 100% paid for by the employee, if you would like to purchase additional short-term disability coverage.

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Long-Term Disability

The following highlights details regarding our long-term disability plan.

	Long-Term Disability
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 the 3 months prior to effective date of coverage

100% paid by employees if you wish to purchase long-term disability coverage

Offered to salaried employees at no cost

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Voluntary Accident Insurance

- Accident insurance is a form of insurance policy that offers a payout if you experience an injury outside of work.
- You have a choice of two plans: Low Plan and High Plan.
- Coverage is guaranteed for you and your family.
- Payments are made directly to you to spend as you choose.



100% paid by employees, if you want to purchase voluntary accident insurance.

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Voluntary Critical Illness

- Critical Illness Insurance provides benefits when a covered person is diagnosed with an eligible condition or illness. It helps offset expenses not reimbursed by other types of insurance.
- It is not a replacement for traditional medical or disability income insurance**.** Rather it is a compliment to these other coverages.
- Your critical illness insurance **enrollment is guaranteed** provided you are actively at work.

Provides **a lump-sum payment** upon diagnosis verification	**Is not reimbursement-based**, so covered individuals only need to submit proof of a diagnosis	Allows covered individuals to use the lump-sum payment **the way they see fit**

100% paid by employees, if you want to purchase voluntary critical illness insurance



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Employee Assistance Program – EAP

Lincoln Financial Group®

EmployeeConnect offers professional, confidential services to help you, and your loved ones improve your quality of life.



Receive confidential help 24 hours a day, seven days a week for employees and their family members. Get help with:

- Family
- Parenting
- Addictions
- Emotional
- Legal
- Financial
- Relationships
- Stress

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

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Lincoln Financial | ComPsych GuidanceResources Worldwide

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2027 Enrollment Process





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2027 Enrollment Process



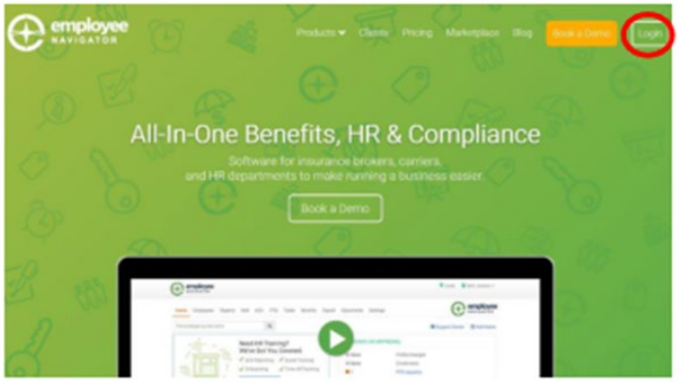
- This open enrollment is passive meaning your current enrollment selections will roll over to 2027. If you'd like to make any changes, you need to go online through Employee Navigator to make those selections/changes.
- New ID cards will be sent home only if you are a new enrollee.
- No benefit enrollments or changes are accepted after the open enrollment period unless due to a family status change (qualifying event).

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2027 Enrollment Process

For anyone new or making changes

Log in to www.employeenavigator.com



You can also access Employee Navigator directly through your Paycor account using the single sign-on feature.

OnBoard BENEFITS



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Mid-Year Plan Changes

- You are **only** able to add or drop coverage during the plan year if you have a federal qualified event such as:
  - Change in marital status
  - Change in number of dependents
  - Change in employment status
  - Change in eligibility status
- Any changes made must be consistent and correspond with the change in status.
- Documentation is required for any mid-year status changes.
- If you are making a mid-year plan change you must notify HR within 30 days of the qualifying event.



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Benefit Resource Center



Contact the USI Benefit Resource Center for free, confidential help!

- Benefit coverage levels
- Carrier information
- Claims assistance
- Billing issues

Phone: 855-874-0829

Email: BRCMidwest@usi.com

Hours: Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time

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Thank You!



All open enrollment election changes are due by: Nov 25, 2026

vinylmax windows

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