

2026

BENEFITS GUIDE



TAYLOR[™]

Here's where to find ...

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Taylor's mission is to create opportunity and security for all. This Guide outlines our comprehensive benefit programs which support our mission. The following pages outline a robust benefit program that encourages healthy lifestyles, promotes wellness by providing premium discounts, fun wellness challenges throughout the year and providers like Vida, Wellworks for You and Lockton Nurse Advocate to assist with managing your chronic conditions. We also provide for your future security with life, disability and retirement offerings summarized in this Guide.

If you are new to Taylor — welcome to the team! If you are using this Guide for Open Enrollment, please review the changes for 2026 carefully to ensure you enroll in the benefits needed for you and your family.

Thank you!

Carolyn Erickson

Carolyn Erickson
Chief Human Resources Officer

New for 2026

Transform Diabetes Care

Managing diabetes just got easier. The CVS Transform Diabetes Care program offers personalized support at no cost to you. With connected devices, one-on-one coaching, and the Health Optimizer app, you'll get help tracking your blood sugar, improving your lifestyle, and staying on top of medications and screenings. Whether in-person at CVS Pharmacy or virtually, care is always on your terms.

No action is needed to enroll — if you're eligible, you'll receive a welcome kit with everything you need to get started.

CVS Cost Saver

This innovative program combines your Caremark benefit with discount pricing from vendors like GoodRx. If you're paying 100% of the cost (e.g., during your deductible), the system automatically compares prices and applies the lower one — no extra steps or cards needed. The process is seamless at the pharmacy, and any amount you pay counts toward your deductible and out-of-pocket maximum.

Maven

Maven is your virtual clinic offering same-day video visits and round-the-clock support — at no cost to you. Employees and eligible dependents enrolled in UHC or Surest plans get unlimited access to expert care for pregnancy, postpartum recovery, infant sleep, feeding, mental health, and more. You're never alone with Maven.

Visit mavenclinic.com to learn more.

Surest Copays Updated For 2026

With the Surest plans, copays are designed to be transparent and flexible — but they can vary from year to year. This is because copays are based on factors like the provider you choose, the location of care, and the type of service. Each year, Surest reviews provider networks and service costs, which can lead to updates in copay amounts.

You can always check your exact copay in advance using the Surest app or website — so there are no surprises when you get care.

HSA Employer Contributions

Beginning in 2026, Taylor will contribute to your health savings account only if you elect to contribute.

Why the change? This encourages all employees to contribute to their HSA while receiving a contribution from Taylor of \$150 during 2026. This is a step toward empowering you to build your financial wellness.

Alternative Insurance Fee

When spouses have access to coverage through their own employer but choose our plan instead, it raises overall costs. The updated surcharge encourages use of available alternatives, helping us manage premiums and preserve the quality of benefits for everyone.

Beginning this year, the alternative insurance fee for medical coverage will increase from **\$75 to \$100 per month**. This change helps ensure our health plan remains sustainable and cost-effective for all employees.

Dependent Day Care FSA

Good news! The annual contribution limit for the dependent day care flexible spending account (FSA) has increased to **\$7,500**. This means you can set aside more pre-tax dollars to help cover eligible childcare and dependent care expenses — like daycare, after-school programs, and elder care.

This increase gives you greater tax savings and more flexibility to manage your family's care needs throughout the year.

Enrolling in benefits

Open enrollment

Open enrollment is your opportunity to elect your coverage options for the new year. This year, open enrollment is October 27 through November 17.

New hires

If you're new to Taylor, you have 30 days from your hire date to enroll in benefits. Your date of hire counts as day one.

Next steps

- Log in to myworkday.com/taylor or use the Workday app to locate your benefit task in your inbox.
- Instructions are provided for you at each step along the way.
- Be prepared with the names, dates of birth and Social Security Numbers of the dependents you will be covering.

What happens if I don't enroll by the deadline?

The table below includes information on what plan elections will carry forward into 2026 if you do not submit your open enrollment elections by November 17.

Plan	Current election will carry forward into 2026	Current election will not carry forward into 2026
Medical	X	
Health savings account	X	
Dental	X	
Vision	X	
Healthcare flexible spending account		X
Dependent day care flexible spending account		X
Life insurance	X	
Disability	X	
401(k)*	X	

*401(k) elections can be updated by visiting netbenefits.com.

Independent elections

You have the flexibility to enroll in the benefits you need. You are not required to enroll in medical to have dental or vision coverage.



Here are some terms you'll see in this guide:

COINSURANCE: The percentage you pay for the cost of covered services after you meet your deductible.

COPAY: A fixed amount you pay for a specific service. The copay can vary depending upon provider and type of service received. Copays count toward your annual out-of-pocket maximum.

DEDUCTIBLE: The amount you pay for healthcare services before your plan begins to pay.

IN-NETWORK: A group of doctors, clinics, hospitals and other healthcare providers that have an agreement with your medical plan provider. You'll pay less when you use in-network providers.

OUT-OF-POCKET MAXIMUM: This is the most you must pay for covered services in a plan year. After meeting your out-of-pocket maximum, the plan pays 100% of the cost of covered services. However, you must pay for certain out-of-network charges above reasonable and customary amounts.

PREVENTIVE SERVICES: Taylor provides certain preventive services at no cost to all members. These services include:

- Medicine and supplements to prevent certain health conditions for adults, women and children
- Medicine and products for quitting smoking or chewing tobacco (tobacco cessation)
- Medicine used prior to screenings for certain health conditions in adults
- Vaccines and immunizations to prevent certain illnesses in infants, children and adults
- Contraceptives for women

Plans-at-a-glance	Surest Plus	Surest	HSA Plus	HSA	Kaiser HMO
Deductible			✓	✓	
Coinsurance			✓		✓
Copays	✓	✓	✓		✓
Out-of-pocket maximum	✓	✓	✓	✓	✓
Out-of-network coverage	✓	+	✓	✓	+
Preventive services	✓	✓	✓	✓	✓

+Only has out-of-network coverage for emergency services.

Medical

UnitedHealthcare | Prospective Members: [whyuhc.com/taylor](https://www.whyuhc.com/taylor) | Current Members: [myuhc.com](https://www.myuhc.com) | (888) 507-9379

Surest | surest.care/Taylor | (888) 299-2070

UnitedHealthcare (UHC) is an innovative medical plan provider who has committed to being a strategic partner for Taylor and our employees.

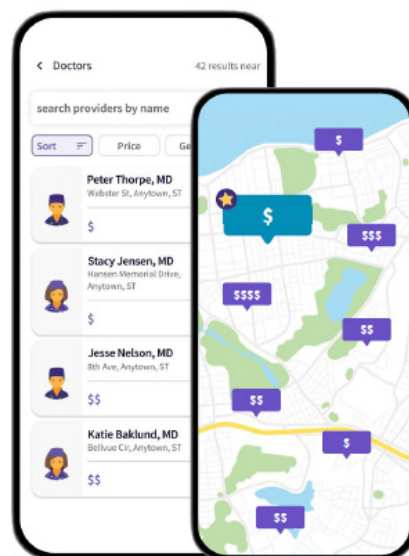
With UHC, Taylor employees and their dependents will have access to services and resources such as:

- Nurses and advocates
- Advocates who specialize in resolving complex claim issues and other challenges in real time
- Behavioral Health specialists who can connect members to mental health programs and providers
- Care coordination

The Surest plans are one of UHC's innovative offerings providing you with actual copay amounts before you book your appointment. When providers or locations are evaluated as high-value, Surest assigns a lower copay.

Surest assigns copays based on several factors. Providers and locations who achieve better patient health outcomes, have lower rates of complications, and use resources more efficiently typically have lower copays. The copays for individual providers have the potential to change each year as they are continuously evaluated based on this criteria. More information on provider copay changes for 2026 can be found [here](#).

After completing your enrollment in a medical plan, ID cards will be mailed to your home address from UHC and CVS for pharmacy coverage.



Illustrative example only. Costs and coverage may vary.

Virtual care made simple:

Get care when and where you need it — no waiting rooms required.

Our plans offer access to a wide range of telehealth services including:

- Primary care providers
- Mental health professionals
- Pediatricians
- Specialists for chronic condition management
- Prescription support and follow-up care

With over 1.7 million providers and 5,000+ hospitals nationwide, you can search, compare, and choose the right virtual care option — all with upfront pricing and no deductibles.

Need parenting advice at 2 a.m.? Postpartum support? A pediatrician on speed dial?

Maven's got you. This virtual care platform connects you with real experts — on your schedule, at no cost to you.

Surest Plus and Surest medical and prescription drug plan summary

Not sure if this plan is right for you?
[Click HERE!](#)

	Surest Plus	Surest
Deductible	\$0	\$0
Out-of-pocket maximum		
Employee only	\$6,600	\$9,000
Family	\$13,200	\$18,000
Employee pays		
Preventive care	\$0	\$0
Office visits (both primary care and specialist)	\$35-\$140	\$55-\$175
Hospital (both inpatient and outpatient care)	\$70-\$4,500	\$80-\$7,500
Complex imaging (both inpatient and outpatient)	\$200-\$1,050	\$250-\$1,100
Nuclear Imaging	\$300-\$1,050	\$300-\$1,050
PET Scans	\$300-\$1,900	\$300-\$1,900
Breast MRI	\$0-\$1,050	\$0-\$1,050
Diagnostic colonoscopy	\$0-\$1,900	\$0-\$1,900
Emergency room	\$850	\$1,200
Urgent care	\$90	\$110
Supplemental benefits	N/A	See page 9 for more details
Prescription drugs	Employee pays per prescription	
Retail (30-day supply)		
Generic	\$10	\$20
Preferred brand	\$90	\$100
Non-preferred brand	\$160	\$250
Specialty	\$480	\$750
90-day supply (mail order or retail)		
Generic	\$25	\$50
Preferred brand	\$225	\$250
Non-preferred brand	\$400	\$625

Medical and prescription bi-weekly payroll contributions

	Surest Plus		Surest	
	Taylor cost	Your cost	Taylor cost	Your cost
Employee	\$215.05	\$147.60	\$256.58	\$71.77
Employee + child(ren)	\$440.86	\$302.59	\$525.97	\$146.60
Employee + spouse	\$537.64	\$369.00	\$653.39	\$164.88
Family	\$688.18	\$472.33	\$821.41	\$229.00

Please note: Payroll contributions may be adjusted based on wellness discounts earned or the application of an alternative insurance fee.

HSA Plus and HSA medical and prescription drug plan summary

Not sure if this plan is right for you?
Click [HERE!](#)

	HSA Plus	HSA
Deductible (what you pay before insurance starts to pay)		
Employee only	\$3,400	\$6,600
Family	\$6,800	\$13,200
Coinsurance (what you pay after the deductible)	20% after deductible	0% after deductible
Out-of-pocket maximum (includes deductible)		
Employee only	\$6,800	\$6,600
Family	\$13,600	\$13,200
Employee pays		
Preventive care services (immunizations, routine physical exams, gynecological exams, etc.)	0%	0%
Office visits (both primary care and specialist)	20% after deductible	0% after deductible
Hospital (both inpatient and outpatient care)	20% after deductible	0% after deductible
Complex imaging (both inpatient and outpatient)	20% after deductible	0% after deductible
Emergency room	20% after deductible	0% after deductible
Urgent care	20% after deductible	0% after deductible
Supplemental benefits	N/A	See page 9 for more details
Prescription drugs		
Employee pays per prescription		
Retail (30-day supply)		
Generic	\$10 after deductible	0% after deductible
Preferred brand name	\$40-\$80 after deductible	0% after deductible
Non-preferred brand name	\$60-\$120 after deductible	0% after deductible
Specialty	\$75-\$150 after deductible	0% after deductible
90-day supply (mail order or retail)		
Three times the medication for only 2.5 times the cost		
Generic	\$25 after deductible	0% after deductible
Preferred brand name	\$100-\$200 after deductible	0% after deductible
Non-preferred brand name	\$150-\$300 after deductible	0% after deductible

Medical and prescription bi-weekly payroll contributions

	HSA Plus		HSA	
	Taylor cost	Your cost	Taylor cost	Your cost
Employee	\$269.24	\$103.33	\$269.24	\$70.86
Employee + child(ren)	\$546.21	\$211.49	\$546.21	\$152.33
Employee + spouse	\$676.69	\$246.09	\$676.69	\$173.65
Family	\$849.55	\$329.96	\$849.58	\$242.40

Please note: Payroll contributions may be adjusted based on wellness discounts earned or the application of an alternative insurance fee.

Employer contribution to HSA

- Taylor will contribute \$150 annually (\$5.77 per bi-weekly payroll) if you are also contributing to your HSA with Fidelity.
- See health savings account section for details and features.

Supplemental health benefits

Reminder: Supplemental health benefits are only available if you are enrolled in the Surest Plan or the HSA Plan.

UnitedHealthcare | Current Members: myuhc.com | (888) 299-2070
Surest | surest.care/Taylor | (888) 299-2070

Accident insurance

What is it?

If you enroll in either the Surest Plan or the HSA Plan, you will be automatically enrolled in this benefit. These benefits are included in your medical plan. With accident insurance, you will receive a cash benefit for each covered injury and related services for accidents that occur outside of work.

This includes:

- X-rays and diagnostic exams
- Initial treatment and follow-up physician visits
- Ambulance
- Fractures and dislocations
- Concussions
- Recovery services

Benefit payment varies based on type and severity of accident.

Why may one need it?

Out-of-pocket expenses add up quickly, especially since major medical insurance may only pick up part of the tab. It helps ease the unplanned financial burden of an accident and is especially useful for parents of young children and people who are active.

Hospital indemnity

What is it?

If you enroll in either the Surest Plan or the HSA Plan, you will be automatically enrolled in this benefit. These benefits are included in your medical plan. Hospital indemnity insurance provides a cash benefit in the event of a hospital stay for a covered illness and/or injury, including pregnancy. You and your covered dependents are paid out on a schedule of benefits and pre-existing conditions are waived. You can use the payment in any way you choose from medical expenses like deductibles, to everyday costs like housekeeping and childcare.

Benefits pay for hospital care, including:

- \$500 hospital admission (up to three days per year)
- \$100 daily confinement benefit (up to 59 days per year)
- \$100 daily ICU confinement benefit (up to 59 days per year)

Why may one need it?

It's unlikely that your medical plan will cover all the costs incurred by a hospital stay. Aside from hospital bills, there may be additional costs attached to time away from home, like meals, travel and lodging expenses for loved ones. That's where hospital indemnity insurance can help. It can give you the peace of mind to focus on what's most important — getting better.

Kaiser—California plan

Kaiser Permanente | kp.org | (800) 464-4000

Taylor is pleased to offer employees living in California the choice to enroll in the HMO (Health Maintenance Organization) plan with Kaiser Permanente. There are a few important considerations to make before you decide if the Kaiser plan is right for you.

Copayments

- Most services include copayments, except for routine and preventive care which are offered at no charge. All copayments apply to the out-of-pocket maximum.

Coinsurance

- While most services include copayments, there are a few services that now require 30% coinsurance payment. These include specialty drugs, emergency room, inpatient hospital care and outpatient care.

No out-of-network coverage

- This plan only includes coverage with Kaiser providers.

Medical	Kaiser In-network
Deductible	
Employee only	\$0
Family	\$0
Coinsurance	0%
Employee pays	
Out-of-pocket maximum	
Employee only	\$4,000
Family	\$8,000
Preventive care services (immunizations, routine physical exams, gynecological exams, etc.)	No charge
Retail health clinic visit	\$40
Physician office visit	\$40
Specialist visit	\$50
Urgent care	\$40
Emergency room	30% coinsurance
Inpatient care	30% coinsurance
Outpatient care	30% coinsurance
Employee pays	
Prescription drugs	
Retail (30-day supply)	
Generic	\$15 copay
Brand name	\$40 copay
Specialty	30% coinsurance up to \$250 max.
Mail order (100-day supply)	
Generic	\$30 copay
Brand name	\$80 copay

Kaiser bi-weekly payroll contributions

Kaiser	Taylor cost	Your cost
Employee	\$256.58	\$133.08
Employee + child(ren)	\$525.97	\$272.84
Employee + spouse	\$653.38	\$320.77
Family	\$821.41	\$425.52

Employees may elect Kaiser without enrolling in the dental or vision plan.

Registered domestic partners

Registered domestic partners may be enrolled in the Kaiser Plan and you will be required to provide documentation prior to January 1.

In accordance with current tax regulation, if your registered domestic partner is not a tax dependent for you, there will be taxable income reported on your W2.

One pass select affinity fitness plan

- 5 membership tiers with different monthly fees
- 19,000+ gym locations and boutique studios
- 24,000+ on-demand and livestreamed classes
- Digital tools to track progress and an AI workout builder
- 10% off memberships for family and friends
- No long-term contracts — change tiers monthly or cancel within 30 days
- Groceries and household essentials delivered with Walmart+ and Shipt

Pharmacy

CVS/Caremark | caremark.com | (800) 405-6432

Prescription drug coverage for all plans (except Kaiser) continues to be provided through CVS/Caremark.

The plan classifies drugs by four levels; generic, preferred brand, non-preferred brand and specialty. Each level of drug has a different cost. Generic medications are the lowest cost options. See medical and prescription drug plan summary pages for details on coverage.

Save money with 90-day refills

With one 90-day supply, you pay only 2.5 times instead of 3 times the monthly copayment, so you can be sure you're paying a lower price.

There are two ways to get your 90-day refill. The mail order service remains an easy and cost efficient way to receive maintenance medication. Mail delivery also means no more monthly trips to the pharmacy, and with automatic refills, you won't need to keep track of refill schedules either. CVS will alert you ten days before a refill in case you need to change the delivery date or location. To get started visit caremark.com/mailemailservice or call customer care at (800) 405-6432. If you prefer, you may pick up your 90 day refill at any pharmacy in the CVS network.

CVS value formulary

To avoid paying more for your medication, ask your doctor to write you a prescription for a generic or listed brand prescription drug. More information can be found on the value formulary, including the formulary itself, at the following location: info.caremark.com/highvalueplan



Did you know?

You can save money on prescriptions by using online tools like GoodRx and Cost Plus. These tools are available to you regardless of your medical plan selection.

GoodRx: An online pharmacy database that allows you to find the cheapest pharmacy for your specific prescription. Additionally, you may be able to find a coupon that will greatly reduce your cost. It is important to remember that many of the coupons can only be used outside of your plan. (They will not count toward your maximums.)

CostPlus: Offers prescription drugs at a lower cost by eliminating the need for a pharmacy benefit manager (PBM) and openly displaying the market price of drugs.

Starting in 2026, these savings will now happen automatically with the CVS Cost Saver program. If you are enrolled in a Taylor medical plan, this happens behind the scenes when you are filling a prescription to provide the lowest cost at check out.

PrudentRx (applies to Surest Plus and Surest plans)

What is PrudentRx?

The PrudentRx Copay Program offers select specialty medications at no cost to you, meaning \$0 out of pocket for medications on your plan's exclusive specialty drug list when filled through CVS Specialty Pharmacy.

PrudentRx handles copay card assistance, enrollment, and renewals. Even without a copay card program, your cost remains \$0 while enrolled. This program secures financial support from drug manufacturers to cover most or all of your cost share for eligible specialty medications, reducing your out-of-pocket expenses.

All eligible members will be automatically enrolled in The PrudentRx Copay Program, but you can choose to opt out of the program by calling (800) 578-4403.



Health savings account (HSA)

Fidelity | netbenefits.com | (800) 835-5095

One of the advantages of having an HSA account is that you can use those funds as a retirement account. You will see your HSA account alongside your 401k account making it easier to track your consolidated savings.

If you are enrolled in either the HSA Plus or HSA medical plan, this program applies to you.

The account is YOURS

It is an individual account that you own. Funds can be used to pay for out-of-pocket medical, dental and vision expenses that are not covered by your HSA medical plan.

You receive a triple tax advantage with an HSA:

- Contributions are made pre-tax
- Funds used to pay medical expenses are not taxed
- Account balances may be invested and earnings/interest grow tax free

You decide:

- How much to contribute (up to the IRS limits)
- When to use the funds and
- How to invest your account balance

Employer contributions

Taylor will continue to contribute \$5.77 bi-weekly, up to \$150 per year, to the Health Savings Accounts of all employees who are enrolled in either the HSA Plus or HSA plans and contribute to their HSA.

Your balance carries over at the end of the year — no “use it or lose it.”

Once you reach age 65, you may use funds in the account for non-medical expenses (subject to income tax since they are not medical expenses).

You are eligible to contribute to an HSA in 2026 if:

- You are enrolled in a high-deductible health plan (HDHP) such as the HSA Plus or HSA plan.
- You are not covered by your spouse's medical plan (unless it is a qualified HDHP), flexible spending account (FSA) or health reimbursement account (HRA).
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare, TRICARE or TRICARE for Life.
- You have not received Veterans Administration (VA) benefits in the past three months, with the exception that if you are a veteran with a disability rating from the VA, any hospital care and/or medical services received from the VA may be disregarded for purposes of HSA eligibility.
- You are not opening a healthcare flexible spending account (FSA) in 2026.

IMPORTANT! How much you can contribute into an HSA in 2026

Age bracket	Employee maximum contribution	Taylor contribution*	IRS combined limit
Under age 55 in 2026	\$4,250 individual or \$8,600 family	\$150.00	\$4,400 individual or \$8,750 family
55 or older in 2026 catch-up eligible	\$5,250 individual or \$9,600 family	\$150.00	\$5,400 individual or \$9,750 family

*Taylor will contribute to your HSA only if you elect to contribute to your HSA.

How to access/make contributions to your HSA

Once your Fidelity account is open, you can access it via netbenefits.com. You'll set up your payroll contributions in Workday and may change your contribution anytime during the year.

More details about health savings accounts

The company pays the monthly administrative fee for your HSA. If your coverage status or employment status changes, you will be responsible for all HSA account holder fees.

If you decide to contribute to your Health Savings Account, you will see two separate pre-tax deductions on your payroll: one for your medical plan premium and one for your contribution to your HSA.

How to pay expenses from your HSA

Debit card

- To help prevent misuse of HSA funds, the debit card is only authorized at merchants that provide medical products and services

Online transfers (through member website)

- Establish and verify external bank account
- One-time or recurring transfers (both incoming and outgoing transfer options)

Wellness

Wellworks For You | wellworksforyoulogin.com | (800) 425-4657

We all know how important it is to proactively manage your and your family's health. We are committed to helping you achieve optimal health — encouraging you to be active, live a healthy lifestyle and make good health decisions. Our plans reward healthy behaviors with discounts on your medical premiums.

When you (and your spouse) enroll in a medical plan, you have the opportunity to earn discounts on your premiums based on your individual wellness screening. In 2026, you can earn up to \$1,200 in savings for your 2027 premiums, and your spouse can also earn up to \$1,200, depending on the results of your respective screenings. Discounts to premiums for wellness do not carry over from a prior year.

Please note: the use of credits has been discontinued in 2026. Additional details on the Wellness Program for next year will be shared soon in the Wellness Program Guide.



How you can save on your premiums (you pay bi-weekly)

Below are a few examples of the impact of achieving your wellness requirements and receiving discounts on your 2027 premiums. For the full chart of savings, visit Your Benefits Hub: employees.taylor.com

Employee only



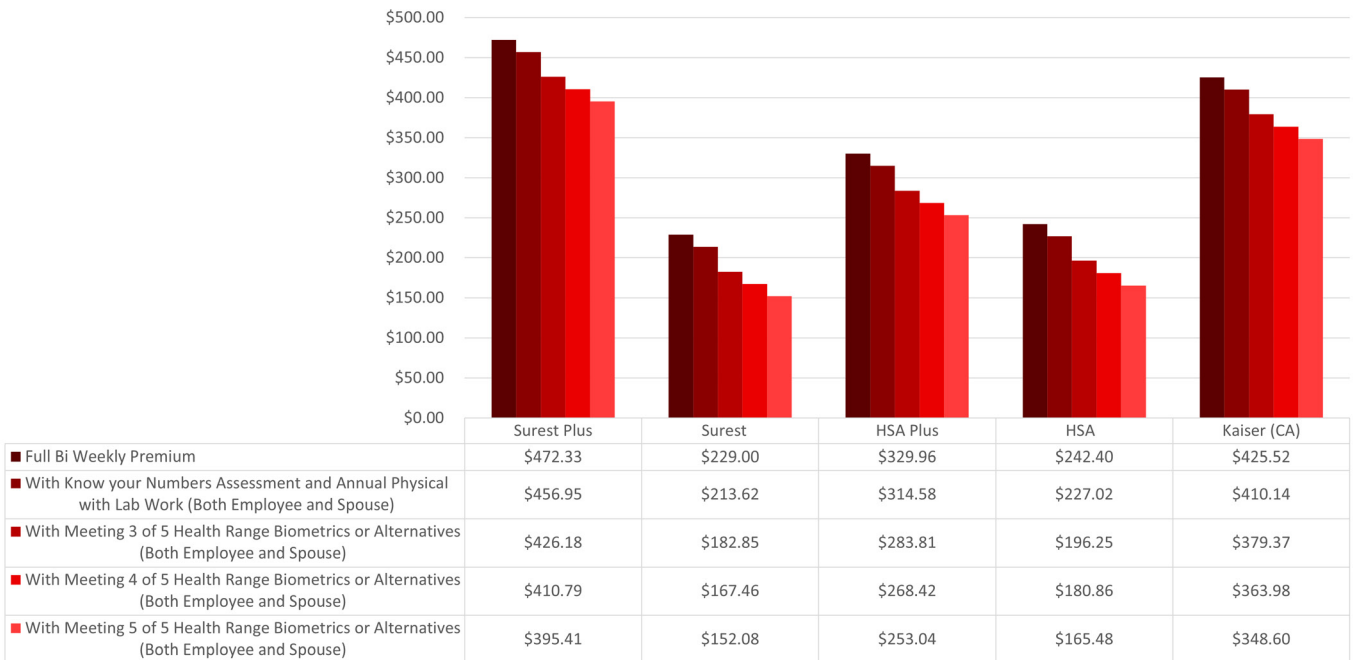
Employee + child(ren) coverage



Employee + spouse coverage



Family coverage



Chronic condition management

Managing chronic conditions is easier with personalized support. Whether you're dealing with diabetes, joint pain, stress, addiction, or heart health concerns, these no-cost programs offer expert guidance and customized care plans to help you feel your best — on your schedule.

Program	What it is	Who is eligible	What it helps with	How to get started
Hinge Health	Personalized digital physical therapy	Employees and dependents enrolled in a Taylor medical plan	■ Back and neck pain ■ Shoulder pain ■ Hip pain ■ Pelvic floor health	Contact Hinge Health at 855.902.2777, help@hingehealth.com or visit their website hinge.health/taylor
Vida Health	Personalized support for mental health, diabetes, and weight loss management	All Taylor employees	■ Mental health ■ Stress reduction ■ Heart health ■ Weight loss ■ Lowering blood pressure	Download the free Vida Health app on your phone or visit vida.com/taylor/ . You can call 833.670.5552 for assistance with signing up.
Shatterproof	Mental health support for substance use and addiction	All Taylor employees	■ Addiction support ■ Substance use support	Visit justfive.org/taylor to learn more

Managing diabetes?

CVS Transform Diabetes Care (TDC)

Taylor partners with CVS, to give you access to the Transform Diabetes Care program.

- Includes connected devices for tracking blood sugar and blood pressure
- Personalized coaching from nurses, pharmacists, and specialists
- Reminders for preventive screenings and lab tests
- Access to the Health Optimizer app for daily support and tracking
- If you are diagnosed with diabetes, you'll automatically be enrolled in TDC and will receive a welcome package with more details, including a toll-free hotline for your questions

VSP Diabetic Eyecareplus Program

If you have diabetic eye disease, glaucoma or age-related macular degeneration, you can receive:

- A covered-in-full retinal screening (digital imaging of the inside of the eye)
- Additional services that track and monitor diabetic eye disease progression
- Follow-up medical eye exams deemed necessary by your VSP doctor
- An additional eye exam with refraction for changes in vision due to diabetes medication(s)

Lockton Nurse Advocate

Lockton Nurse Advocate | taylorlna@lockton.com | (833) 782-7403

Taylor is committed to helping you stay healthy and has partnered with Lockton Nurse Advocate to provide a supportive benefit to help you understand your current health and support you to improve or maintain your overall health.

Through the voluntary Lockton Nurse Advocate Program, you are provided with a dedicated registered nurse that will:

- Learn about your health and lifestyle.
- Listen to your specific needs and obstacles, and work with you to set goals while supporting you in achieving them.
- Discuss risk factors and best practice medical care.
- Help you effectively use your health insurance plan benefits.
- Inform you about company wellness activities.
- Connect you with appropriate health resources.
- Provide in-network physician information and answer health questions.

Your participation is important! Our nurse advocates are an important resource for helping you live your healthiest life. A nurse may reach out to you, and we encourage you to participate — it could be the most important decision you make.

Information shared between you and your nurse is confidential.

If you would like to schedule a meeting use the following link:
calendly.com/d/ck7j-443-2mj
or scan the QR code.



Public benefit advocacy

fedlogicgroup.com | services@fedlogicgroup.com | Employee access code: tayl21
(877) 837-4196

Taylor has partnered with FEDlogic to provide state and federal benefits information and advocacy to you and your household members. The service is confidential, unlimited and provided at no cost to you.

Reasons to call FEDlogic

- You've reached or are approaching Medicare age and need to learn more
- You're approaching retirement age and want to learn more about your Social Security benefits
- You or a household family member has been diagnosed with a major illness
- You have a child with a disability or who was born prematurely
- You have lost a spouse
- You need assistance navigating Medicaid, Marketplace or COBRA
- You need help exploring alternative healthcare avenues based on your income
- You are currently on dialysis (ESRD)
- You need help exploring unemployment benefits

How FEDlogic works

MAKE A PHONE CONSULTATION APPOINTMENT. Be sure to make the appointment at a time when family members are available to listen and ask questions as well. Calls typically last an hour.

TELL FEDLOGIC YOUR STORY, ASK QUESTIONS AND LEARN. You don't have to go through complex and confusing information to try to figure out what applies to you. They take the time to listen to your story and understand your needs, concerns and goals. Then they empower you with the information you need so you can maximize your benefits and make the best decision for your situation.

ENROLL FOR BENEFITS. Once you feel confident you have the information you need to make the best decision for you and your family, FEDlogic will walk you through the application and approval process.

RELAX AND CELEBRATE. Without education and advocacy, many people don't tap into all the Social Security and Medicare benefits they've paid into during a lifetime of employment. You'll have the peace of mind knowing that you're getting all the benefits you deserve.

Dental plan

Delta Dental of Minnesota | deltadentalmn.org | (800) 448-3815

Your dental plan is designed to encourage you to visit the dentist and help ensure your basic dental needs are met in a timely, cost-effective manner.

Since regular checkups and preventive care is key to long-term oral health, the cost of your diagnostic and preventive dental care does not count against your annual maximum.

When you enroll in the dental plan, you may visit any provider in either the Delta Dental Premier or Delta Dental PPO network. If you choose to use an out-of-network dentist, your out-of-pocket cost will be higher because those providers can charge amounts that would otherwise not be accepted by Delta Dental of Minnesota.

Once enrolled, Delta will mail your ID card(s) to your home.

Dental plan highlights

Deductible	Benefit
Individual	\$50
Family	\$150
Annual maximum	\$1,250/person
Preventive	Employee pays
Oral exams, X-rays	0% coinsurance
These costs do not count against your annual maximum.	
Basic	
Fillings, endodontic treatment, periodontic treatment	20% coinsurance
Major	
Crowns, prosthetics	50% coinsurance
Orthodontia	
Adults and dependent child(ren)	50% coinsurance
Lifetime orthodontia plan maximum (per individual)	\$1,750

Dental bi-weekly payroll contribution

	Taylor cost	Your cost
Employee	\$6.13	\$9.36
Employee + child(ren)	\$16.50	\$25.17
Employee + spouse	\$12.27	\$18.71
Family	\$24.66	\$37.62

Vision plan

VSP | vsp.com | (800) 877-7195

You now have more to spend under your plan. The plan is designed to cover much of the cost for affordable care and materials when you use in-network providers and shop smart.

Enjoy savings beyond your vision benefits!

Take advantage of Exclusive Member Extras for you and the whole family! Get access to more than \$3,000 in savings from VSP and other popular brands. See how your savings can add up at vsp.com/offers.

Eyeconic seamlessly connects your eyewear, your insurance coverage, and the VSP doctor network. Plus, you get the convenience of online shopping along with the personal touch from a VSP network doctor. Visit eyeconic.com for more information.

	In-network	Out-of-network
	Employee pays	
Annual exam	\$15 copay	Up to \$50
Frames (every 24 months)	\$170 allowance + 20% off amounts over allowance	Up to \$70
Standard lenses (every 12 months)		
Single vision	\$20 copay	Up to \$50
Lined bifocal	\$20 copay	Up to \$75
Lined trifocal	\$20 copay	Up to \$100
Lined lenticular	\$20 copay	Up to \$125
Standard progressive lenses	Covered in full	Up to \$75
Contact lenses		
Contact lenses	\$60 copay for lens exam \$170 allowance	Up to \$105
KidsCare plan (up to age 26)		
■ Exams, frames and lenses every calendar year	Two covered exams \$170 frame and contact allowance	Not covered
■ Contacts (every calendar year in lieu of glasses)	Polycarbonate lenses covered in full	

Vision bi-weekly payroll contribution

	Employee contribution
Employee	\$3.96
Employee + child(ren)	\$6.78
Employee + spouse	\$5.69
Family	\$10.84

You will not receive a vision ID card. Your ID number is "0"s followed by your employee ID number to make a total of 9 digits. You can find your employee number on Workday>Personal Information>About Me.

Spending accounts

Optum | optumhealthfinancial.com | (800) 243-5543

Flexible spending accounts let you set aside pre-tax money to help pay for eligible expenses relating to healthcare, dependent day care, parking and/or transit expenses.

	Healthcare FSA	Dependent day care FSA	Commuter expense reimbursement accounts (parking/transit)
Eligible expenses	Copayments, coinsurance, deductibles, dental expenses, vision expenses, prescription drugs. See IRS Publication 502 for a complete list.	Eligible child (under 13) and adult care expenses such as day care, before and after-school care, preschool, nursery school, summer day camps. See IRS Publication 503 for a complete list.	The Commuter Expense Reimbursement Accounts (CERA) allow you to pay for qualified transit and parking expenses using money you have set aside pre-tax. See IRS Publication 15-B for details.
Maximum contribution	\$3,300 (min. of \$100) annually	\$7,500 annually (\$3,750 per year if you are married and file a separate tax return.)	Transit passes or commuter highway vehicle — \$315/month Parking — \$315/month
Funds availability	Your entire election is available to you at the beginning of the plan year.	Works on a “dollar in/dollar out” process. You are only eligible to be reimbursed for the current balance that has been withheld as of the date of your request.	Works on a “dollar in/dollar out” process. You are only eligible to be reimbursed for the current balance that has been withheld as of the date of your request.
Portability	No	No	No
Forfeiture	IRS rules require you to forfeit any unused money in your healthcare FSA if you do not submit expenses by March 31 of the following plan year.	IRS rules require you to forfeit any unused money in your dependent day care FSA if you do not submit expenses by March 31 of the following plan year.	Unused amounts are carried over from year to year.
Grace period	Medical claims incurred in the first 75 days following the plan year can be covered by outstanding funds from the previous year.	N/A	N/A

Payment card

The Optum healthcare FSA payment card allows you to get faster access to your FSA dollars. Pay for eligible expenses with your card instead of paying cash.

Note: Purchases you make with your FSA payment card may require supporting documentation, so always keep your receipts! Optum will make every effort to electronically verify your card transactions, as required by the IRS. If Optum is not able to verify a transaction, you will receive a letter requesting an itemized receipt or explanation of benefits (EOB). If the required documentation is not received within the stated time period, your card will be suspended. If you are not able to provide appropriate documentation, any unverified card purchases will be reported as taxable income.

Important notes

If you elect to participate in the HSA Plus or HSA medical plan, you will not be eligible to participate in the Healthcare Flexible Spending Account. You can still participate in the Dependent Day Care and/or the Commuter program.

Flexible Spending Account elections must be made every year if you choose to participate. Current year enrollments do not carry over into the following year.



Life insurance

Lincoln Financial Group | lincolnfinancial.com | (888) 480-0156

All eligible employees are automatically covered by basic life and AD&D (accidental death and dismemberment) insurance at no cost. In addition to your basic life insurance, you have the option to enroll in supplemental coverage for yourself and your eligible family members.

Basic life insurance

The basic life plan includes life and AD&D insurance of one times your salary as of January 1 of the current year, up to \$400,000, at no cost.

Employee supplemental life insurance

Supplemental life and AD&D coverage is paid by you with post-tax dollars.

- Employee supplemental life provides you the ability to increase your coverage by \$10,000 or \$20,000 without proving evidence of insurability (EOI).
- If your increased level of supplemental insurance exceeds \$400,000, then EOI will be required.

Supplemental life insurance bi-weekly payroll contribution

Age	Rate	Age	Rate
Under 25	\$0.27	50-54	\$1.12
25-29	\$0.30	55-59	\$1.93
30-34	\$0.38	60-64	\$2.55
35-39	\$0.42	65-69	\$4.62
40-44	\$0.51	70+	\$7.44
45-49	\$0.73		

How to calculate your supplemental life insurance cost

Example: \$100,000 / 10,000 = 10 units of coverage x Rate for a 30 year old (\$0.38) = \$3.80 bi-weekly

Amount elected

units of coverage

Life and AD&D rate above
(based on your age on
January 1)

Your bi-weekly cost

Spouse and child(ren) life insurance

Dependent life insurance provides a benefit to you in the case of the death of your spouse or your dependent child(ren).

You can enroll in spouse life insurance or increase your current coverage amount by one level (\$0-\$5,000 or \$5,000-\$10,000 or \$10,000-\$25,000).

You can add life insurance for your child(ren) or increase current coverage by one level (\$0-\$5,000 or \$5,000 to \$10,000).

Family member working for Taylor?

Every benefit eligible employee has basic life insurance provided by Taylor, so supplemental spouse coverage is not an option when your spouse is also employed by Taylor in a benefit-eligible position. If you have a child working in a benefit-eligible position, you cannot elect supplemental child life insurance since your child has basic life insurance.

Spouse life insurance bi-weekly payroll contribution

\$5,000	\$10,000	\$25,000
\$0.59	\$1.18	\$2.95

Child life insurance bi-weekly payroll contribution

\$5,000	\$10,000
\$0.76	\$1.52



Disability plans

Lincoln Financial Group | lincolnfinancial.com | (888) 480-0156

You become eligible for these benefits on the first of the month that coincides with or follows 180 days of continuous service in an eligible status.

Short-term disability

Short-term disability is provided at no cost to you and provides income protection if you cannot work due to non-work-related illness or injury and includes maternity. Short-term disability begins to pay benefits after you cannot work for seven consecutive calendar days. After seven days, short-term disability will pay 67% of your pre-disability earnings, once approved.

Benefits will continue for up to 25 weeks following the seven day waiting period, as long as you remain disabled. When short-term disability benefits end, you may be eligible to receive long-term disability benefits.

Long-term disability

Taylor will pay the full premium cost for LTD coverage for eligible employees.

Once your disability claim is approved, these benefits begin after short-term disability benefits end. During the first 24 months of disability, you are considered disabled if unable to perform the material duties of your own occupation. After 24 months, you must not be able to perform the duties of any occupation for which you are suited by prior training, education and experience. As long as you remain disabled, the long-term disability plan will continue to pay benefits for up to when you reach Social Security normal retirement age (SSNRA).



Long-term disability benefit details

- Monthly benefit amount
 - 60%
- Monthly benefit maximum
 - \$15,000
- Benefits begin
 - After 180 days
- Benefits duration
 - Social Security normal retirement age

Employee assistance program (EAP)

EmployeeConnectSM | guidanceresources.com | (888) 628-4824

EmployeeConnectSM with 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 online resources
Some matters are best resolved by meeting with a professional in person. With EmployeeConnectSM, 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	EmployeeConnectSM 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 GuidanceNowSM mobile app. You'll find: ■ 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, consumer and civil law ■ Financial guidance on household budgeting and short- and long-term planning

When you first visit guidanceresources.com, follow these steps:

1. Scroll down and select the Register button. When prompted, enter the Organizational Web ID of LFGSupport
2. Create a unique user ID and password when prompted.
3. Log in with your new user ID and password.
4. Complete the assessment to receive personalized articles and information.

If you prefer not to create a unique login, you can still access services by phone.

EmployeeConnectSM counselors are experienced and credentialed.

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. You'll receive customized information for each work-life service you use.

LifeKeys®

- EstateGuidance® will preparation
- GuidanceResources® Online
- Identity theft
- Assistance at a difficult time
- Financial services
- Legal support
- Support with day-to-day concerns

TravelConnect® services

- Medical assistance
- Safety services

More perks

Looking for great discounts? Check out the “Offers and Discounts” page on Compass where you will find details on the following:

Perks at Work provides discounts on:

- Pet insurance and pet product discounts
- Entertainment discounts
- Discounts on travel, household needs, electronics, tax preparation and more.

Taylor discounts

- Available on invitations, announcements, cards and other Taylor-produced items
- Direct discounts with companies including Delta, Verizon, T-Mobile, AT&T and more
- Educational discounts with Rasmussen University and Capella University

DailyPay

- An optional benefit that allows you to get your pay any time before payday and easily track how much you're making.
- As you work during the week, you will build up your available DailyPay balance. You can transfer these earnings to your bank account by the next business day for no fee, or instantly for a \$3.49 fee.
- To get started go to account.dailypay.com/signup



401(k) retirement plan

Fidelity | netbenefits.com | (800) 835-5095

Your retirement plan is an important part of your benefits package. It's an excellent way to prepare for your future while enjoying tax benefits along the way. Taylor will match a percentage of your contributions after you complete six months of service.

Automatic enrollment

As a new employee, you are eligible for the plan if you have been hired into a regular position and have attained age 21. If you take no action, you will be automatically enrolled in the plan with a contribution of 5% of your pay. You will receive additional information from Fidelity regarding this enrollment and how you may change this contribution level, either up or down; how to select investments; and name your beneficiary.

There is no need to wait for the 30 days to enroll. After your first week of employment, Fidelity will have your employment details and you will be able to update your enrollment.

Automatic increase

Your contribution rate will auto-increase by 1% annually unless you opt out.

Company match

The company will match 50% of your contributions up to the first 5% of your eligible pay. You become eligible for the match after six months of service from your hire date.

What's right for you?

It's your plan, and you're in control of your account.

You can set your contribution rate, pick the investments that you think are best for you, and choose between pre-tax and/or Roth (after-tax) contributions.

Contribution levels

You can contribute up to 80% of your eligible pay subject to IRS dollar limits. If you want to get the full company match, you'll need to contribute at least 5%. Contributing less is like leaving money on the table.

Contribution types

You can choose pre-tax and/or Roth (after tax) contributions in any combination. Pre-tax and Roth contributions have different tax benefits, so one may be more advantageous to you than the other.

Contribution limits

The IRS limits how much you can contribute to a 401(k) plan in any year. For 2025, that limit is set at \$23,000. If you are age 50 or older at the end of the calendar year, you can also make a catch-up contribution of up to \$7,500. The 2026 limit is expected to be announced soon.

Qualifying life events

If you need to add or remove coverage for yourself or your dependents after the enrollment period, you must wait until the next open enrollment period unless you have a qualifying life event as defined by the IRS.

Here are some examples of qualifying life events:

- Birth, legal adoption, or placement for adoption
- Marriage, divorce, or legal separation
- Dependent child reaches age 26
- Spouse or dependent loses or gains coverage elsewhere
- Death of your spouse or dependent child
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or the state children's health insurance program
- Change in residence that changes coverage eligibility
- Court-ordered change
- Spouse's open enrollment that occurs at a different time than yours
- You or your dependents lose coverage under a state Medicaid or children's health insurance program (CHIP)
- You or your dependents become eligible for premium assistance under state Medicaid or CHIP. You must request enrollment within 60 days from the date of the Medicaid/CHIP event.

It is your responsibility to complete a Change Benefit task in Workday or to contact HRConnect for assistance. The change **MUST** be completed within 30 days of your life event.

Questions?

HRConnect is available to answer your questions (877) 252-9861 or HRConnect@taylor.com.



Employee eligibility

You are eligible for the following benefits on your date of hire if you are regularly scheduled to work 20 or more hours per week and are classified as a regular employee.

- Medical insurance
- Dental insurance
- Vision insurance
- Basic life insurance
- Supplemental life insurance
- Flexible spending account
- Health savings account
- Employee assistance program
- Wellness
- FEDlogic

On the first day of the month following 180 days in which you are regularly scheduled to work 20 or more hours per week, you are eligible for the following benefits:

- Short-term disability
- Long-term disability

401(k) eligibility

If you are age 21 or older and employed in a regular classification, you will be automatically enrolled in the 401(k) plan.

Eligibility and leave of absence

During an approved leave of absence, benefits may be continued for up to 6 months provided you continue to pay your portion of the required premium for the coverages you have elected. If your continuous leave of absence extends beyond six months, your coverage will end, and COBRA may be offered as applicable.

Dependent eligibility

Generally, the following individuals may be eligible dependents for our benefit plans. The company reserves the right to audit dependent elections.

Spouse

- Legally married for purposes of federal law
- Common law when recognized by the state of residence

Dependent children to age 26

- Natural born
- Adopted
- Stepchildren and/or foster children
- Eligible dependents include adopted children, disabled dependents, dependent grandchildren (who meet the plan's eligibility requirement) and children under legal guardianship. Dependents such as grand/disabled/adopted child(ren) are subject to review/approval by the insurance carrier.

Family members working at Taylor

We are fortunate to have employees who also have family members working within Taylor. As a reminder, employees may be covered as an employee or a dependent, but not both (no double coverage). A few examples:

- Both spouses work for Taylor: If the employee is enrolled in their own medical, dental or vision coverage, they cannot be covered as a dependent on their spouse's plan. Children may be covered by one parent, but not by both parents.
- Both spouses (or a child) work for Taylor: Every benefit eligible employee has basic life insurance provided by Taylor, so supplemental spouse coverage is not an option when your spouse is also employed by Taylor in a benefit eligible position. If you have a child working in a benefit eligible position, you cannot elect supplemental child life insurance since your child has basic life insurance.

Help and support

You have many options for help and support when it comes to benefits. Use this page to find the support you need. Remember, HRConnect should be your first stop regarding general enrollment and eligibility questions.

Contact the specific plan administrators listed for questions regarding claims or information specific to coverage, providers, etc.

CVS

Pharmacy

(800) 405-6432
[caremark.com](https://www.caremark.com)

Delta Dental of Minnesota

Dental

(800) 448-3815
[deltadentalmn.org](https://www.deltadentalmn.org)

EmployeeConnect

Employee assistance program

(888) 628-4824
[guidanceresources.com](https://www.guidanceresources.com)
Username: LFGSupport
Password: LFGSupport1

FEDlogic

Public benefit advocacy

(877) 837-4196
[fedlogicgroup.com](https://www.fedlogicgroup.com)
Employee access code: tayl21

Fidelity

Retirement

(800) 835-5095
[netbenefits.com](https://www.netbenefits.com)

Health Savings Account

(800) 835-5095
[netbenefits.com](https://www.netbenefits.com)

Hinge Health

Virtual Physical Therapy

(855) 902-2777
hinge.health/taylor
help@hingehealth.com

Kaiser Permanente

Medical

(800) 464-4000
[kp.org](https://www.kp.org)

Lincoln Financial Group

Disability insurance

(888) 480-0156
lincolnfinancial.com

Life insurance

(888) 480-0156
lincolnfinancial.com

Lockton Nurse Advocate

Wellness

(833) 782-7403
Email: taylorlna@lockton.com

Optum

COBRA

(866) 301-6681
optumhealthfinancial.com

Flexible spending accounts

(800) 243-5543
optumhealthfinancial.com

Shatterproof

Addiction support resource

justfive.org/taylor/

UnitedHealthcare and Surest

Medical — UHC

(888) 507-9379
For prospective members: whyuhc.com/taylor
For current members: myuhc.com

Medical — Surest

(888) 299-2070
britehr.app/taylorcorp-2026

Supplemental health benefits

(888) 299-2070

Vida

Wellness

vida.com/taylor

VSP

Vision

(800) 877-7195
vsp.com

Wellworks For You

Wellness

(800) 425-4657
wellworksforyoulogin.com



The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official plan documents will govern.