

Benefits Guide

PB PYE BARKER
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2027



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If you and/or your dependents have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage.



A Message from Pye-Barker Leadership

Lower-cost medical coverage is coming for 2027

Team,

We've heard your feedback that health care needs to be easier to navigate and more affordable. For 2027, we're taking an important step toward creating one Pye-Barker benefits experience, with more consistent medical plan options and more support when you need care.

We will offer three comprehensive medical plan options, including an HSA-eligible high-deductible plan and plans with straightforward copays. Prescription drug coverage will remain included with all three medical plans.

You'll access all our medical plans through **Quantum Health**, a new resource to help you get the most from your medical benefits. Quantum will be your first place to turn when you need help finding care, preparing for a procedure, understanding your benefits, reviewing a claim or Explanation of Benefits, or resolving a billing issue. If a doctor's office or other health care provider has questions about your coverage, Quantum can help with that, too.

Those currently enrolled in the legacy Pye-Barker medical plan will see lower premiums on the new plans. Our new plans are designed to help keep health care costs more affordable by reviewing claims and making sure charges are fair and reasonable. The plans provide broad access to care, so you can focus less on how the system works behind the scenes and more on getting the care you need. When you have questions or need help, start with Quantum.

These changes are part of our continued effort to bring Pye-Barker team members together under a more consistent benefits experience. As our organization has grown, so have the number of different benefit programs across the company. Moving toward one Pye-Barker approach allows us to provide more consistent choices, support and service while responding to what team members have told us matters most.

Annual Enrollment is November 2–13, and enrollment is required for several benefits this year. Your 2026 medical, dental, vision, FSA and HSA elections will not carry over. If you want these benefits in 2027, you must make new elections in Workday during Annual Enrollment.

Please take time to review this guide, consider the options that work best for you and your family, and make your elections by November 13. And remember, you do not have to figure out the new medical program on your own. Quantum is here to help.

Thank you for everything you do to protect lives and serve our customers.

Rebecca True

Chief Human Resources Officer

Our Commitment to You

Pye-Barker will continue evaluating our benefits based on the needs of our team members and their families. Our goal is to provide meaningful choices, manage health care costs responsibly and give you practical support when you use your benefits.

What's Changing for 2027 — and What's Not

There are several important benefit changes for 2027, along with plenty that will feel familiar. Here's the big picture. You'll find more details throughout this guide.

What's Changing

- **Quantum Health is your new first call for medical support.** Quantum can help you find care, prepare for a procedure, understand your benefits, answer provider questions, review claims and bills, and help resolve billing issues.
- You will have **three comprehensive Pye-Barker medical plan options** to choose from.
- **Vision coverage is moving to EyeMed.** You'll have access to the EyeMed Insight network, with enhanced benefits when you use an EyeMed PLUS Provider.
- **Pinnacle Financial Partners will administer your HSA, FSAs and a new commuter benefit.** If you elect one of these accounts for 2027, you'll use Pinnacle to manage your account. Commuter benefits are accounts similar to FSAs that provide tax-savings on costs you incur to park or commute to work.
- **Upland Access is a new healthcare cost-saving solution for eligible employees who waive Pye-Barker medical coverage for themselves or their dependents.** You'll find more information in the "Know Where to Go for Care" section.
- **Enrollment is required for several benefits this year.** Your 2026 medical, dental, vision, FSA and HSA elections will not carry over to 2027. You must make new elections during Annual Enrollment if you want these benefits for 2027.
- **Minimum funding for Pye-Barker HSA contribution.** In order to receive the 2027 Pye-Barker HSA contribution, you will need to contribute at least \$5 per week into your HSA.

What's NOT Changing

- All medical plans will continue to include **medical and prescription drug coverage.**
- You will still have an **HSA-eligible high-deductible medical plan** as well as medical plan options with copays for common services.
- Covered services continue to include **preventive care, doctor and specialist visits, hospital and emergency care, mental health care, maternity care and other eligible services.**
- You may continue to cover your **eligible dependents.**
- Pye-Barker will continue offering **dental coverage through MetLife** and life, disability and voluntary benefits through Sun Life.
- Your existing life, disability and voluntary Sun Life benefits will continue in 2027 even if you do not make new elections during Annual Enrollment.

Annual Enrollment, November 2–13: Your Action Is Required

Your 2026 medical, dental, vision, FSA and HSA elections will not automatically carry over. To have these benefits in 2027, log in to Workday and make your elections no later than November 13.

Enrollment

Choose Your 2027 Benefits

Annual Enrollment will be November 2–13. Your elections take effect January 1, 2027. Your 2026 medical elections will not automatically carry over. **To have Pye-Barker medical coverage in 2027, you must log in to Workday and actively elect a medical plan during Annual Enrollment.**

How to Enroll

1. Log in to your Workday account at <http://www.myworkday.com/pyebarkerfire> between November 2–13.
2. Click the Open Enrollment task under **Awaiting Your Action**.
3. Select **Let's Get Started**.
4. Review your available benefits and make your elections.
5. Add or update eligible dependents and beneficiaries as needed.
6. Review your choices carefully, select **Submit**, and save a copy of your confirmation statement.

Need Help?

For questions about your medical benefits, finding or comparing providers, or understanding how the new medical program works, contact **Quantum Health at 877-231-7333** or visit pyebarker.mybenefits.life.

Quantum can also provide additional support if you have questions about your dental, vision or disability benefits.

Eligibility

You are generally eligible for the benefits described in this guide if you are a full-time team member regularly scheduled to work at least 30 hours per week. Eligible dependents may include your legal spouse and eligible children up to age 26, subject to plan rules.*

When adding a new dependent, have the person's legal name, date of birth, Social Security number, current address and phone number available. If required documentation is not submitted on time, the dependent will not be enrolled.

* This is a high-level eligibility summary. Refer to the applicable plan document or Summary Plan Description for complete eligibility rules.

Changing Benefits During the Year

Outside of Annual Enrollment and new-hire enrollment, you generally may change your benefits only if you experience a qualifying life event (QLE), such as marriage, divorce, birth, adoption, death, loss of dependent status or loss or gain of other coverage.

You must request the change in Workday within 30 days of the event and provide supporting documentation when requested.

Medical Coverage

Start with Quantum Health

Beginning January 1, 2027, Pye-Barker's medical plans will be supported by **Quantum Health**, your new resource for help navigating your medical benefits.

The most important thing to remember is simple: **When you have a question about your medical benefits or need help getting care, start with Quantum.**

Quantum gives you access to a dedicated team of Care Coordinators who can help you:

- Find and compare doctors and other health care providers
- Understand your medical benefits and what you may pay for care
- Prepare for a surgery, procedure or other planned care
- Help answer questions from your doctor's office
- Understand a claim or Explanation of Benefits
- Review a medical bill and help resolve billing issues
- Get support when managing an ongoing or complex health condition

You can reach Quantum at **877-231-7333** or visit [**pyebarker.mybenefits.life**](https://pyebarker.mybenefits.life).

How Our New Plans Work

Pye-Barker's new medical plans work with Imagine360 behind the scenes to help manage health care costs. Imagine360 reviews claims and pricing to help make sure charges are fair and reasonable.

You'll continue to have broad access to doctors and other providers, and the new medical program provides open access to hospitals. If you are not sure whether a provider will work with your plan, contact Quantum before receiving care.

What This Means for You

You will still have three comprehensive medical plans to choose from, including an HSA-eligible high-deductible plan and plans with copays for common services. All three plans include medical and prescription drug coverage.

What's different is the support you'll have when you use your benefits. Instead of trying to navigate providers, claims and medical bills on your own, you'll have Quantum available to help before, during and after care.

Save Quantum's Number Before You Need It

 **877-231-7333**

Call Quantum when you need medical plan help, especially before planned hospital care, surgery, advanced imaging or another high-cost service. Quantum can help you understand your options and what to expect before you receive care.

Finding Care

Whether you want to keep seeing your current doctor or need to find someone new, **start with Quantum Health**. Quantum can help you understand your options and find providers that work well with your Pye-Barker medical plan.

Search Online



Visit MyPyeBarkerBenefits.com to search for providers online. You can also use the Quantum Health app to access your benefits information on the go.

Quantum's online resources can help you:

- Search for doctors and other health care providers
- Compare provider options
- Access your medical ID card
- Review claims and benefit information
- Connect with a Quantum Care Coordinator



Call Quantum

For personalized help, call **877-231-7333**.

Quantum can help you check whether your current doctor works with your plan or compare other providers based on factors such as location, quality and cost.

It is especially helpful to contact Quantum before scheduling:

- Surgery
- Hospital stay
- Advanced imaging
- Other planned, high-cost care

Quantum can help you understand your options and what to expect before you receive care.

If Your Provider Has Questions



Some doctors' offices may have questions about your new medical coverage. You do not need to resolve those questions yourself.

Ask the provider to contact Quantum at **888-439-0521**. Quantum can help the provider understand your coverage and coordinate your care when needed.

Planning Ongoing Care?



If you or a covered family member is pregnant, receiving cancer treatment, preparing for surgery or managing another ongoing course of care, contact Quantum as early as possible.

Quantum can help you understand your provider options and plan for a smooth transition to your 2027 medical coverage.

Medical Plan Options

Pye-Barker will continue to offer three medical plan options for 2027. All three include comprehensive medical and prescription drug coverage, but they differ in what you pay from your paycheck and what you pay when you receive care.

Choose What Matters to You

There is no single “best” medical plan for everyone. Think about how you and your family expect to use health care during the year and how you prefer to balance paycheck costs with out-of-pocket costs when you receive care.

Buy-Up Plan	Copay Plan	Base Plan HDHP
 Highest paycheck cost	 Lower paycheck cost than Buy-up Plan	 Lowest paycheck cost
 Lowest deductible	 Higher deductible than Buy-up Plan	 Highest deductible
 Copays for common office visits and prescriptions	 Copays for common office visits and prescriptions	 HSA-eligible

Medical Plans: What You Pay	Buy-Up Plan	Copay Plan	Base Plan HDHP
Deductible <i>Individual/Family</i>	\$500 / \$1,000	\$1,800 / \$3,600	\$3,500 / \$6,600
Out-of-pocket Maximum <i>Individual/Family</i>	\$2,500 / \$5,000	\$3,600 / \$7,200	\$6,000 / \$12,000
Preventive Care	No charge	No charge	No charge
Recuro Telehealth	No charge	No charge	No charge
Primary Care Visit	\$25 copay	\$25 copay	20% after deductible
Specialist Visit	\$50 copay	\$50 copay	20% after deductible
Routine X-Ray Blood Work	No charge	No charge	20% after deductible
Complex Imaging	20% after deductible	20% after deductible	20% after deductible
Outpatient Surgery	20% after deductible	20% after deductible	20% after deductible
Emergency Room	\$500 copay	\$500 copay	20% after deductible
Emergency Transportation	10% after deductible	10% after deductible	20% after deductible
Urgent Care	\$75 copay	\$75 copay	20% after deductible
Inpatient Hospital - Facility	20% after deductible	20% after deductible plus \$500 copay	20% after deductible
Inpatient Hospital - Physician	20% after deductible	20% after deductible	20% after deductible

Medical Plans: What You Pay	Buy-Up Plan	Copay Plan	Base Plan HDHP
Mental Health / Substance Use - Outpatient	20% after deductible	20% after deductible	20% after deductible
Mental Health / Substance Use - Inpatient	20% after deductible	20% after deductible	20% after deductible
Home Health Care	20% after deductible	20% after deductible	20% after deductible
Rehabilitation / Habilitation	\$25 copay PCP / \$50 copay specialist or 20% depending on service	\$25 copay PCP / \$50 copay specialist or 20% depending on service	20% after deductible
Skilled Nursing / DME / Hospice	20% after deductible	20% after deductible	20% after deductible
Prescription Benefits			
Retail (Up to 30-day supply) Generic Brand Formulary Non-formulary	\$10 copay \$20 copay \$50 copay	\$10 copay \$35 copay \$70 copay	20% after deductible
Mail Order (Up to 90-day supply) Generic Brand Formulary Non-formulary	\$25 copay \$50 copay \$125 copay	\$25 copay \$87.50 copay \$175 copay	20% after deductible



Know Where to Go

Choosing the right place for care can help you get the treatment you need while managing your out-of-pocket costs.

Not sure where to start? **Call Quantum Health at 877-231-7333**. Quantum can help you understand your options, find care and prepare for planned services.

	Virtual Care Use Recuro virtual care for minor, non-emergency illnesses, such as sore throat, cold, sinus infection or nausea.	 Availability: 24/7/365
		 Your time: 15 minutes, no appointments needed!
	Primary Care An primary care provider is great for preventive exams, immunizations, and managing ongoing conditions. Preventive care with your primary care provider is covered at 100%.	 Availability: Varies, usually weekdays and business hours
		 Your time: 45+ minutes, appointment required
	Urgent Care Urgent care is for time-sensitive but not life-threatening situations, such as sprains, minor broken bones, infections, small cuts, minor burns and certain diagnostic tests.	 Availability: Varies by location, usually open on weekends
		 Your time: 60+ minutes, no appointment required
	Emergency Room Use the emergency room or call 911 for serious or life-threatening conditions, such as chest pain, difficulty breathing, signs of stroke, major trauma or severe bleeding.	 Availability: 24/7/365
		 Your time: 4+ hours, most life-threatening injuries prioritized, no appointment required

Watch: Where You Go Impacts How Much You Pay

[Watch this video](#) for information about when to choose urgent care and when to use the emergency room.

Planning High-Cost Care? Start with Quantum.

Before planned non-emergency hospital care, surgery, advanced imaging or another high-cost service, contact Quantum at **877-231-7333**.

Quantum can help you understand your options, find appropriate care and know what to expect from your medical plan before you receive the service.

Waiving Pye-Barker Medical Coverage? Consider Upland Access

Upland Access is a voluntary health care cost-saving solution for eligible employees and dependents who do not enroll in a Pye-Barker medical plan. It is **not medical insurance**, but it can provide additional health care support, including telehealth services, prescription discounts and financial advocacy.

For just \$6 per month, Upland Access provides you and your family telehealth (eight virtual urgent care visits per year), and prescription discounts.



Nearing Age 65? Alliant Medicare Solutions

Choosing Medicare coverage is an important decision. **Alliant Medicare Solutions** is a free resource that can help you, your family and your friends understand Medicare options and compare your Pye-Barker plan with Medicare plans available in your area.

About three months before your 65th birthday — or as soon as possible if it has already passed — gather information about your current health coverage. When you are ready, the Alliant Medicare Solutions team can help with enrollment or provide plan information for you to review.

Start with One Call

Call Alliant Medicare Solutions at **877-888-0165** to speak with a licensed insurance agent.

Learn More

- [Download Your Guide to Medicare.](#)
- [Visit Alliant Medicare Solutions online.](#)
- For comprehensive information about Medicare, visit [medicare.gov](https://www.medicare.gov).

Decisions about health coverage and Medicare should be based on your individual circumstances and made in consultation with your own advisors. Alliant Medicare Solutions is not connected with or endorsed by the United States government or the federal Medicare program.

Watch: Medicare 101

Watch [Medicare 101](#) for more information about the options available to you.



Tax-Advantaged Accounts

New for 2027: Pinnacle Financial Partners

Beginning January 1, 2027, **Pinnacle Financial Partners will administer Pye-Barker's HSA, flexible spending accounts (FSAs) and new commuter benefits.**

These accounts allow you to set aside money from your paycheck on a tax-advantaged basis to pay eligible expenses. The account available to you depends on the medical plan you choose and the expenses you want to cover.

Enrollment is required for 2027. Your 2026 HSA and FSA elections will not carry over. If you want to contribute to an HSA or FSA in 2027, you must make a new election during Annual Enrollment.

Account	Who Can Use It?	Eligible Expenses	Rollover / Ownership	2027 Limit
Health Savings Account (HSA)	Eligible team members enrolled in the Base Plan HDHP	Qualified medical, prescription, dental and vision expenses	Entire balance rolls over and remains yours, even if you change plans or leave the company	\$4,500 self-only / \$9,000 family; plus \$1,000 age 55+ catch-up
Health Care FSA	Generally, team members who are not contributing to an HSA	Qualified medical, prescription, dental and vision expenses	Up to \$680* can roll over each year if you re-enroll in an FSA	\$3,400*
Limited Purpose FSA	Team members enrolled in the Base Plan HDHP	Qualified dental and vision expenses	Up to \$680* can roll over each year if you re-enroll in an FSA	\$3,400*
Dependent Care FSA	All team members	Qualified dependent care that allows you and your spouse, if applicable, to work	Use it or lose it; no rollover	\$7,500; \$3,750 if married filing separately*
Commuter Benefits	All team members	Qualified transit and parking expenses, including train, bus, subway, ferry, qualifying vanpool and parking near work	Funds roll over month to month until used. Unused funds are forfeited when employment ends	\$340 per month for transit; \$340 per month for parking*

**Limits shown are based on the information available when this guide was prepared and are subject to IRS updates.*

Health Savings Account

Save for Today and Tomorrow

A health savings account, or HSA, is a personal, tax-advantaged account available when you enroll in the Base Plan HDHP and meet IRS eligibility rules. You can use HSA funds for eligible health care expenses now or save the money for future expenses, including health care costs in retirement.

Why an HSA Is Valuable

- Pye-Barker contributes to the account for you. **In 2027, you must contribute at least \$5 per week in order to receive the Pye-Barker HSA contribution.**
- Contributions made through payroll are generally federal tax-free.
- Your balance can earn interest and may be invested after it reaches \$2,000.
- Withdrawals for qualified medical expenses are tax-free.
- Unused money rolls over from year to year with no use-it-or-lose-it rule.
- The account and balance belong to you, even if you change plans or leave Pye-Barker.

HSA Eligibility

To be eligible to contribute:

- You must be enrolled in the Base Plan HDHP
- You cannot be enrolled in Medicare
- You cannot be claimed as another person's tax dependent
- You cannot have other coverage that makes you ineligible to contribute to an HSA, such as certain non-HDHP medical coverage or a general-purpose Health Care FSA.

Coverage Level	Total 2027 IRS Limit	Pye-Barker Contribution	Maximum Team Member Contribution
Self-Only Coverage	\$4,500	\$300	\$4,200
Family Coverage	\$9,000	\$600	\$8,400
Age 55 or Older	Additional \$1,000 catch-up	N/A	Additional \$1,000

Using Your HSA

Use the HSA debit card at the time of service or pay out-of-pocket and reimburse yourself later. Keep itemized receipts and documentation showing the expense was eligible. HSA money used for non-qualified expenses is subject to income tax and may be subject to an additional penalty if you are under age 65. You may change your HSA payroll contribution amount at any time.

Pye-Barker cannot provide tax advice. Refer to IRS Publication 969 or consult a qualified tax advisor for personal guidance.

Flexible Spending Accounts

For questions about your HSA, FSAs or commuter benefits, contact Pinnacle Client Care at **888-282-2605**, Monday–Friday, 8 a.m.–8 p.m. ET. For a complete list of eligible FSA expenses, review [IRS Publication 502](#).

Health Care FSA



A Health Care FSA allows you to set aside pre-tax money to pay eligible medical, prescription, dental and vision expenses for you and your eligible dependents.

Unlike an HSA, your **full annual Health Care FSA election is available at the beginning of the plan year**, even though your contributions are deducted from your pay throughout the year.

Limited Purpose FSA



The Limited Purpose FSA is designed to work alongside an HSA. Because this account is intended to preserve your HSA eligibility, it generally cannot be used for medical or prescription drug expenses.

If you are enrolled in the Base Plan HDHP and eligible for an HSA, you may use a Limited Purpose FSA for eligible **dental and vision expenses**, such as prescription glasses, contact lenses and certain orthodontia expenses.

Dependent Care FSA



A Dependent Care FSA helps you pay eligible dependent care expenses that allow you and your spouse, if applicable, to work or look for work.

Dependent Care FSA funds become available **as you contribute them through payroll**. The account is use-it-or-lose-it, so estimate your expenses carefully. Eligible expenses may include child day care, preschool, before- and after-school care, summer day camp and care for an eligible spouse or other dependent who is incapable of self-care.

Estimate Carefully

These accounts can help lower your taxable income, but account rules differ. Choose an election based on expenses you reasonably expect to incur during the year and review the applicable plan materials before enrolling.

Commuter Benefits

Beginning January 1, 2027, you can set aside pre-tax money from your paycheck for qualified transit and parking expenses. Eligible expenses include train, bus, subway, ferry, qualifying vanpool (seating at least six adults) and workplace parking costs. Funds generally become available within two to three days after each payroll contribution and roll over from month to month until used. You may change your monthly contribution at any time without a qualifying life event. Unused funds are no longer available if your employment ends.

Dental Coverage

Dental health is an important part of your overall health. Pye-Barker will offer two dental plan options through MetLife. Pay less when you use an in-network provider — they have agreed to charge MetLife members lower rates. To find an in-network provider, visit [MetLife's Dental Insurance Center](#).

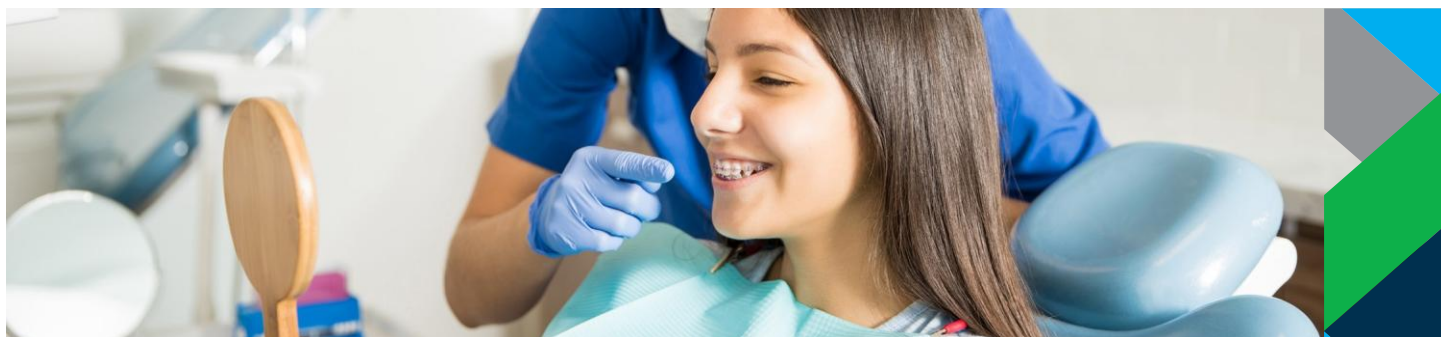
Plan Provision	Base Plan (In-network*)	Buy-Up Plan (In-network*)
Annual Deductible Individual / Family	\$50 / \$150	\$50 / \$150
Annual Maximums	\$1,000	\$2,000
Preventive and Diagnostic Care X-rays, cleanings	Covered at 100%; deductible waived	Covered at 100%; deductible waived
Basic Services Oral evaluations, space maintainers, sealants, emergency exams	Plan pays 80% after deductible	Plan pays 80% after deductible
Major Services Crowns, jackets, cast restorations, fixed/removable bridges, partial/full dentures, crown & bridge repairs, implants, surgical periodontics	Plan pays 50% after deductible	Plan pays 50% after deductible
Orthodontia	Not covered	Plan pays 50% after deductible

**Out-of-network benefits are based on reasonable and customary charges. Refer to the dental plan documents for annual maximums, orthodontic maximums, age limits, frequencies and exclusions.*

Using Your Dental Coverage

Before receiving care, you can confirm your provider's participation through MetLife's online provider search.

Quantum Health can also provide additional support if you have questions about your dental benefits or need help understanding where to go for assistance.



Vision Coverage

New for 2027: EyeMed

Beginning January 1, 2027, Pye-Barker's vision coverage will be provided through **EyeMed**. The EyeMed Insight network includes independent eye doctors and national retail providers.

You can use any in-network EyeMed provider, but you'll receive **enhanced benefits when you use an EyeMed PLUS Provider**. Search for providers at eyemed.com.

Vision Benefit	PLUS Provider	Other In-Network Provider	Out-of-Network Reimbursement
Eye Exam	\$0 copay	\$10 copay	Up to \$40
Frames			
Standard Frame	20% off balance over \$230 allowance	20% off balance over \$180 allowance	Up to \$126
Smart Frame	20% off balance over \$280 allowance	20% off balance over \$230 allowance	Up to \$161
Hearing Frame	20% off balance over \$400 allowance	20% off balance over \$350 allowance	Up to \$245
Lenses			
Single	\$15 copay	\$15 copay	Up to \$40
Bifocal	\$15 copay	\$15 copay	Up to \$60
Trifocal	\$15 copay	\$15 copay	Up to \$80
Standard Progressive	\$80 copay	\$80 copay	Up to \$60
Conventional Contact Lenses	\$200 allowance; 15% off balance	\$150 allowance; 15% off balance	Up to \$150
Disposable Contact Lenses	\$200 allowance	\$150 allowance	Up to \$150
Medically Necessary Contacts	Covered in full	Covered in full	Up to \$210
Additional Complete Pair of Glasses	40% discount plus \$100 allowance	40% discount plus \$50 allowance	Up to \$40

Get More from a PLUS Provider

PLUS Providers are already part of the EyeMed network. When you use one, the enhanced exam and materials benefits shown above are built into your coverage — no coupon or promotional code is required. Use EyeMed's provider search and look for the **PLUS** designation when choosing where to receive care.

Quantum Health can also provide additional support if you have questions about your vision benefits or need help understanding where to go for assistance.

NEW! Discount Prescription Safety Glasses

EyeMed's **IndustrialEyes Safety Eyewear Program** gives you access to lower-cost safety eyewear through LensCrafters, Pearle Vision and Optical.

Employee Assistance Program

Confidential Support for Everyday Life

Pye-Barker provides an Employee Assistance Program (EAP) through Sun Life at no cost to you. You and your eligible household members can receive confidential support for personal, family and work-related concerns, such as:

- Stress, depression and anxiety
- Relationship, family and parenting concerns
- Job stress and workplace conflict
- Grief, loss and major life changes
- Legal and financial guidance
- Child care, elder care, moving and other work-life needs

In-Person Guidance	Unlimited Assistance	Online Resources
Up to five counseling sessions per person, per issue, per year for short-term needs.	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	Articles, tutorials, videos, financial calculators, budgeting worksheets and self-service tools.

If you or someone else is in immediate danger, call 911. For urgent mental health support, call or text 988 to reach the Suicide & Crisis Lifeline.

Watch: [Learn More about Why We Offer an EAP](#)



Life and AD&D Insurance

Pye-Barker-Paid Basic Coverage

Pye-Barker automatically provides eligible team members with \$50,000 of basic life insurance and \$50,000 of accidental death and dismemberment (AD&D) insurance through Sun Life at no cost to you. Life insurance pays a benefit to your beneficiary if you die. AD&D may pay an additional benefit for a covered accidental death or certain covered injuries.

Voluntary Life and AD&D Coverage

You may purchase additional life and AD&D coverage for yourself and eligible family members. You must elect team member coverage to elect spouse or child coverage. Evidence of Insurability, or EOI, may be required depending on when you enroll, the amount elected and whether you are increasing coverage.

Coverage	Voluntary Life Insurance	Voluntary AD&D Insurance
 You	Up to five times your annual salary or \$500,000, whichever is less, in \$10,000 increments. Guaranteed issue amount: \$300,000.	Up to five times your annual salary or \$500,000, whichever is less, in \$10,000 increments.
 Your spouse	Up to \$250,000 in \$5,000 increments, not to exceed 50% of your employee life insurance amount. Guaranteed issue amount: \$50,000.	Up to 40% of your employee AD&D amount, or 50% if no dependent children are covered.
 Your child(ren)	Up to \$10,000 in \$2,000 increments, not to exceed 100% of your employee life insurance amount. Evidence of Insurability is not required for children.	10% of your employee AD&D amount, or 15% if no spouse is covered.

Review Your Beneficiary

Review your beneficiary information in [Workday](#) during Annual Enrollment and after major life events.



When Evidence of Insurability May Be Required

During this Open Enrollment, you'll have a one-time chance to enroll in Sun Life's Voluntary Life benefit without providing evidence of insurability. Evidence of insurability, or **EOI**, is a health questionnaire Sun Life uses to review certain life insurance requests.

You may be required to complete EOI if you:

- Elect coverage above the guaranteed issue amount
- Decline coverage when it is first offered and elect it later
- Increase your coverage during a future enrollment period
- Request an amount that otherwise requires Sun Life's approval

Coverage requiring EOI will not take effect unless and until Sun Life approves your application. Review your Workday account and communications from Sun Life for instructions or updates about your application.

Important: Guaranteed Issue

Guaranteed issue allows you to elect up to a specified amount of voluntary life insurance without completing evidence of insurability when you are first eligible for the coverage. If you decline coverage when it is first offered and enroll later, or if you request additional coverage in a future enrollment period, evidence of insurability may be required. During this Open Enrollment, you'll have a one-time chance to enroll in Sun Life's Voluntary Life benefit without providing evidence of insurability.

Planning and Support Through Wellthy

You, your beneficiary and your loved ones have access to end-of-life planning and support through Wellthy when enrolling in Sun Life's life insurance. Visit wellthy.com/member/sunlifeyourjourney to access this benefit.



Disability Insurance

An illness, injury or pregnancy may prevent you from working and earning your regular paycheck. Disability insurance can replace a portion of your income if you are unable to work because of an eligible medical condition.

Disability benefits are subject to the plan's eligibility requirements, limitations and exclusions. Benefits may also be reduced by other income or disability payments you receive or are eligible to receive, such as workers' compensation or Social Security disability benefits.

Pye-Barker-Provided Short-Term Disability

Pye-Barker automatically provides **short-term disability coverage through Sun Life at no cost to you.**

Short-term disability may replace a portion of your weekly income if you are temporarily unable to work because of a covered illness, injury or pregnancy.

Your medical provider and Sun Life will review your condition and determine whether you are eligible for benefits and how long benefits are payable.

Voluntary Long-Term Disability

Long-term disability coverage provides continued income protection when an eligible illness or injury keeps you from working for an extended period. This is a voluntary benefit, which means you pay the cost of coverage if you choose to enroll. **During this Open Enrollment, you'll have a one-time chance to enroll in the Sun Life voluntary long-term disability benefit without providing evidence of insurability.**

Benefits begin after you satisfy the plan's waiting period and Sun Life approves your claim.

Plan Feature	Short-Term Disability	Voluntary Long-Term Disability
Who pays for coverage?	Pye-Barker	You
Benefit	Up to 60% of your weekly salary	Up to 60% of your monthly salary
Maximum benefit	\$1,000 per week	\$5,000 per month
Maximum benefit duration	11 weeks	Up to five years, subject to the plan's reducing benefit schedule
Waiting period	14 days for an eligible illness or injury	90 days

How Disability Benefits Work

Disability coverage does not automatically begin simply because you miss work. You must report your absence, file a claim and provide any requested medical information. Sun Life will review the claim and determine whether it meets the plan's requirements.

Quantum Health can provide support to better understand your disability benefits or find where to go for assistance.

Voluntary Benefits

Voluntary benefits can provide additional financial protection when certain unexpected events happen. These plans pay benefits in addition to other coverage you may have.

They are **not a substitute for comprehensive medical coverage**.

Critical Illness Insurance

Critical illness insurance pays you a lump-sum benefit if you are diagnosed with a covered serious condition, such as heart attack, stroke or cancer.

Critical illness coverage also includes access to the Health Navigator Help Line, which can provide guidance when you are facing a serious health situation.

Accident Insurance

Accident insurance pays benefits directly to you when you or a covered family member receives eligible care for a covered accidental injury.

Benefits are based on the type of injury, treatment or service covered by the plan.

Hospital Indemnity Insurance

Hospital indemnity insurance provides payments directly to you for covered hospital events, such as a hospital admission or period of confinement.

For example, the plan may pay one benefit when you are admitted to the hospital and additional benefits based on the number of covered days you remain hospitalized.

These payments are separate from what your medical plan pays the hospital.

These are limited-benefit policies and are not substitutes for comprehensive medical coverage. Covered conditions, exclusions, limitations, benefit amounts and continuation rules are described in the applicable certificates.

The Money Comes to You

Accident, critical illness and hospital indemnity benefits are generally paid directly to you after Sun Life approves your claim. You decide how to use the money. The payment amount is determined by the covered event and the plan's benefit schedule.

Allstate Identity Protection

Identity fraud and cybercrime can happen to anyone. Allstate Identity Protection Pro+ Cyber provides tools designed to help protect your identity, finances, privacy and devices.

Coverage includes:

- **Cyber protection:** Virtual private network, password manager, network-security tools and device-protection resources for up to five devices — or up to 10 devices with family coverage.
- **Privacy and data monitoring:** Allstate Digital Footprint, data-breach notifications, robocall blocking, ad blocking, solicitation-reduction tools and additional monitoring services.
- **Identity and financial monitoring:** Identity Health Status, Allstate Security Pro, high-risk transaction monitoring and other tools that can alert you to suspicious activity.
- **Credit monitoring:** Credit monitoring, an annual credit report, credit-lock capabilities and assistance placing a credit freeze.
- **Identity restoration:** Access to U.S.-based specialists who can help investigate and restore your identity if fraud occurs.
- **Expense reimbursement:** Up to \$1 million in stolen-funds reimbursement and ransomware-related expenses, plus up to \$2 million for eligible identity-theft expenses with family coverage, subject to the plan's terms and limitations.



401(k) Retirement Savings Plan

Pye-Barker offers eligible team members the opportunity to save for retirement through the 401(k) plan. Both full-time and part-time team members may participate after reaching age 18 and completing 90 days of service.

Build Your Savings

- Contribute through convenient payroll deductions.
- Choose from the plan's available investment options based on your goals, years until retirement and comfort with investment risk.
- Pye-Barker matches 100% of your contributions up to 4% of eligible pay.
- You are immediately 100% vested, which means your contributions and Pye-Barker's matching contributions are yours if you leave the company.
- You may change your contribution rate during the year.

This section is a high-level summary. Review the plan documents and participant materials for complete eligibility, contribution, investment, distribution and fee information. Investing involves risk, including possible loss of principal.

Get Started

Access your account at [mercervise.com](https://www.mercerwise.com) or call Empower Financial Services at **833-637-2379**. If you do not receive enrollment information within 90 days of your hire date, contact Human Resources.

Watch: [Think again about your retirement needs.](#)



Important Contacts

Save the contacts you use most often. For questions about your **medical benefits, providers, planned care, claims or medical bills, start with Quantum Health.**

Benefit	Provider	Phone	Website / Access
All Benefits Questions, including Medical and Prescription Drug	Quantum	877-231-7333	myPyeBarkerBenefits.com
HSA, FSAs and Commuter Benefits	Pinnacle Financial Partners	888-282-2605	www.pnfp.com/hblogin
Dental	MetLife	800-438-6388	metlife.com/mybenefits
Vision	EyeMed	866-939-3633	eyemed.com
Employee Assistance Program	Sun Life / GuidanceResources	877-595-5284	guidanceresources.com Web ID: EAPComplete
Life, AD&D, Disability and Leave	Sun Life	Member Services: 800-247-6875 Leave Claims: 888-444-0239	sunlife.com/us
Accident, Critical Illness and Hospital Indemnity	Sun Life	877-820-5306	sunlife.com/us
Health Navigator Help Line	Sun Life / Critical Illness	888-888-8318	sunlife.com/helpline
401(k) Savings Plan	Empower Financial Services	833-637-2379	mercerwise.com
Medicare Support	Alliant Medicare Solutions	877-888-0165	alliantmedicare resolutions.com



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