

BADGER

Employee
Benefits

2026

2026 Employee Benefits Guide

Please read this guide carefully. It summarizes your plan options and provides helpful tips for optimizing your benefits. If you have questions about benefits and the annual enrollment process, contact your HR Department at 866-253-2273 or send an email to Benefits@badgerinc.com for assistance.

Although this guide contains an overview of benefits, for complete information about the plans available to you, please see the summary plan description (SPD) on Badger's Microsite at <https://badger.go-enroll.com/>

Here is where to find...



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Annual notices are available here:
[Badger Annual Notice](#)

Who is Eligible?

Benefits are available to all full-time employees (minimum 30 hours per week) and their dependents. If you enroll during Open Enrollment, your benefits will become effective on January 1st. If you are newly hired, your benefits will become effective the first of the month following 30 days of employment.

Eligible dependents include:

	Legal Spouse or Domestic Partner
	Your children from birth to age 26

(Includes your natural, legally adopted, stepchildren and/or your unmarried dependent children of any age who are mentally and physically disabled or are dependent on you for support).



Making Changes*

You may only change your elections during Open Enrollment each year or when you experience a qualifying life event. Qualifying life events include, but are not limited to:

- Birth, legal adoption, or placement for adoption.
- Marital status.
- Dependent child reaches age 26.
- Spouse gains or loses employment or eligibility with current employer.
- Death of a covered dependent.
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or SCHIP.
- Change in residence that changes eligibility for coverage.
- Court-ordered change.

Changes to your coverage due to a qualifying life event must be made within 30 days of that life event. Proof of the qualifying life event is required (marriage certificate, divorce decree, birth certificate, or loss of coverage letter).

Note: Any change you make to your coverage must be consistent with the change in status.

Enrollment Deadlines

Current Employee	New Hire	Qualified Life Event
<p>Enrollment Opportunity</p> <p>Annually during the Open Enrollment period.</p>	<p>Enrollment Opportunity</p> <p>Must enroll within 30 days of hire.</p>	<p>Enrollment Opportunity</p> <p>Changes must be made within 30 days of life event.</p>
<p>Coverage Effective Date</p> <p>Start of plan year: January 1st</p>	<p>Coverage Effective Date</p> <p>First of the month following 30 days of employment</p>	<p>Coverage Effective Date</p> <p>Date of life event</p>

* See page 22 for **Qualifying Life Event** video.

Enrolling in Benefits

ENROLLMENT MUST BE DONE ON A COMPUTER OR TABLET. **ENROLLMENT IS NOT AVAILABLE ON THE ADP PHONE APP.**

Note: You will need the date of birth and Social Security number for any person that you will be setting up as either a dependent or a beneficiary. You will also need a valid contact phone number for any beneficiary you designate on the life insurance benefits. Have this information available before starting your online enrollment.

New Hire Enrollment

Before you complete benefits enrollment, you must set up access to ADP. If you already have your ADP account set up through the mobile app on your phone, you can skip to ENROLL: MAKING YOUR ELECTIONS.

- Go to www.workforcenow.adp.com and click Create an Account
- Click Find Me, then select the radio button (dot) to select Find Me
- Enter your first name, last name, and date of birth in the appropriate areas.
- Leave the Country area defaulted to USA
- Make sure that the radio button (dot) for Social Security number is selected and enter your Social Security number, including the hyphens (xxx-xx-xxxx).
- Click Search, then you will be prompted to set up a login and password

Open Enrollment

Open enrollment is your only opportunity to enroll, waive, change, add or remove dependents without experiencing a qualifying life event. See page 3 to learn more about qualifying life events.



Action Alert

Choose your benefits wisely! After the enrollment deadline, benefit elections cannot be changed or canceled until the next enrollment period unless a qualifying event occurs.

Enroll: Making Your Elections

If you have questions about any of the benefit information you have received, you can call (866) 253-2273 or send an email to Benefits@badgerinc.com for clarification.

You can complete your enrollments over the phone by calling (866) 253-2273 if you are in a remote location with limited internet access: or if it is more convenient.

- Go to www.workforcenow.adp.com
- Login with your username and password (this is the same information you use to access your paystubs/the login credentials you created as a new hire)
- An Enrollment window will pop up on the screen. If the pop up does not appear, send an email to Benefits@badgerinc.com with "Enrollment Issue" as the subject and provide a valid phone number for someone to contact you.
- Click Start > Proceed through the enrollment process, providing the requested information
- Click Submit to complete your enrollment

If you would like a verification that your enrollment has been received, send an email to Benefits@badgerinc.com with "Enrollment Verification Requested" as the subject line.

Employee Payroll Contributions

Weekly

Medical

	Traditional PPO	HDHP-A	HDHP-B
Employee	\$74.67	\$58.32	\$45.48
Employee + spouse	\$151.87	\$118.61	\$92.48
Employee + child(ren)	\$131.30	\$102.54	\$79.95
Family	\$208.82	\$163.09	\$127.16

Dental

Vision

	Core Plan	Platinum Plan	Vision Plan
Employee	\$4.63	\$5.80	\$1.27
Employee + spouse	\$9.32	\$11.68	\$2.54
Employee + child(ren)	\$8.79	\$11.01	\$2.72
Family	\$15.14	\$18.97	\$4.34

Bi-Weekly

Medical

	Traditional PPO	HDHP-A	HDHP-B
Employee	\$149.35	\$116.64	\$90.96
Employee + spouse	\$303.74	\$237.22	\$184.96
Employee + child(ren)	\$262.60	\$205.09	\$159.91
Family	\$417.65	\$326.18	\$254.32

Dental

Vision

	Core Plan	Platinum Plan	Vision Plan
Employee	\$9.25	\$11.60	\$2.54
Employee + spouse	\$18.65	\$23.36	\$5.08
Employee + child(ren)	\$17.58	\$22.03	\$5.43
Family	\$30.28	\$37.93	\$8.68

Note: Additional rate information can be found in your enrollment portal.

Medical

SageTPA

BadgerMedical@SageTPA.com

855-929-5956

Your medical benefits are provided by SageTPA and include coverage for both in-network and out-of-network providers. You will always have higher benefit coverage when visiting in-network providers.

Medical	Traditional PPO		HDHP-A		HDHP-B	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
In-Network Deductible (Individual/Family)	\$1,000/\$2,000	\$2,000/\$4,000	\$2,250/\$4,500	\$4,500/\$9,000	\$4,500/\$9,000	\$9,000/\$18,000
OOP Max* (Individual/Family)	\$3,500/\$7,000	\$7,000/\$14,000	\$3,500/\$7,000	\$7,000/\$14,000	\$7,000/\$9,100	\$14,000/\$28,000
Coinsurance (after deductible has been met)	20%	50%	10%	30%	20%	50%
Preventive Care	covered at 100%	50% coinsurance	covered at 100%	30% coinsurance	covered at 100%	50% coinsurance
Primary physician office visit	\$30 copay	50% coinsurance	10% coinsurance	30% coinsurance	20% coinsurance	50% coinsurance
Specialist	\$40 copay	50% coinsurance	10% coinsurance	30% coinsurance	20% coinsurance	50% coinsurance
Virtual Care Only (PCP/Specialist)	\$30 copay / \$40 copay	N/A	no charge after deductible / 10% coinsurance	N/A	no charge after deductible / 20% coinsurance	N/A
Inpatient hospital services	20% coinsurance	50% coinsurance	10% coinsurance	30% coinsurance	20% coinsurance	50% coinsurance
Outpatient hospital services	20% coinsurance	50% coinsurance	10% coinsurance	30% coinsurance	20% coinsurance	50% coinsurance
Lab, X-ray, Diagnostic	\$0 copay	50% coinsurance	10% coinsurance	30% coinsurance	20% coinsurance	50% coinsurance
Advanced Diagnostics	20% coinsurance	50% coinsurance	10% coinsurance	30% coinsurance	20% coinsurance	50% coinsurance
Urgent Care	\$50 copay	50% coinsurance	10% coinsurance	30% coinsurance	20% coinsurance	50% coinsurance
ER	\$150 copay, 20% coinsurance, ded does not apply	\$150 copay, 20% coinsurance, ded does not apply	10% coinsurance	10% coinsurance	20% coinsurance	20% coinsurance
Pharmacy Copays (Retail)						
Generic	\$10 copay	Greater of \$60 or 50% coinsurance, ded does not apply	\$10 copay	Greater of \$60 or 50% coinsurance, ded does not apply	20% coinsurance	40% coinsurance
Formulary	\$30 copay		\$30 copay		20% coinsurance	40% coinsurance
Non-Formulary	\$60 copay		\$60 copay		20% coinsurance	40% coinsurance
Pharmacy Copays (Mail 90-day supply)						
Generic	\$25 copay	n/a	\$25 copay	n/a	20% coinsurance	n/a
Formulary	\$75 copay	n/a	\$75 copay	n/a	20% coinsurance	n/a
Non-Formulary	\$150 copay	n/a	\$150 copay	n/a	20% coinsurance	n/a

This is a summary of coverage, please refer to your Summary Plan Description for the full scope of coverage. If there is a discrepancy between this summary and the Summary Plan Description, the Summary Plan Description take precedence.

In-network services are based on negotiated charges. Out-of-network services are based on a percentage of Medicare charges.

*Includes Deductible and Copayments

* See page 22 for **Prescription Drugs: Benefits Overview** video.

Tips for Optimizing Benefits

Pharmacy*

- Find an in-network pharmacy or use the drug cost estimator tool by visiting [RXPreferred.com](https://www.rxpreferred.com).
- Discount sites like GoodRx and WellRx provide instant savings. (Please note: Prescriptions acquired under these plans do not go through your insurance).
- Ask your provider or pharmacist if a generic/mail order is available.

Generic contraceptives and diaphragms are covered in full. Contact the drug manufacturer to inquire about Patient Assistance Programs (PAPs), which may provide financial assistance.

Enhanced Benefits with Sage Advocacy

Click [here](#) to view additional information on your SageTPA medical coverage.

* See page 22 for **Prescription Drugs: Tips to Manage Cost** video.





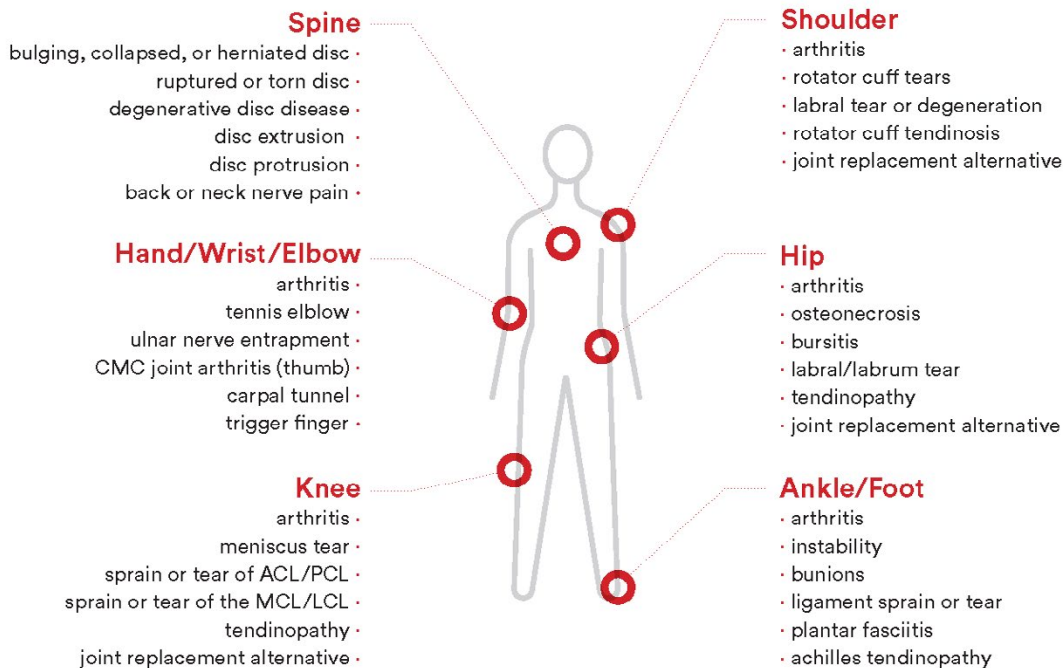
Badger covers Regenexx services for those enrolled in one of the medical plans.*

Regenexx specializes in minimally invasive Interventional Orthopedics, a medical specialty that uses precise image-guided injections of your own stem cells and blood platelets capable of healing tissue. For qualified candidates, Regenexx procedures have substantial benefits over traditional

orthopedic options including less risk, less downtime, and no long painful rehabilitation. This non-surgical approach to treating orthopedic injuries and degeneration uses your body's own healing cells to repair and regenerate damaged or degenerated tissue, bone, cartilage muscle, tendons and ligaments. Each Regenexx treatment is customized to your specific conditions and needs, giving you the best opportunity to heal.

What kinds of conditions can Regenexx treat?

If you have pain, we're here to help. Regenexx procedures treat a wide range of common joint injuries and degenerative joint conditions such as:



Learn More About Regenexx And Your Benefits

For an in depth overview, Regenexx hosts weekly informational sessions where you can learn about Regenexx and how our procedures may be able to help treat your orthopedic pain. You'll also have the opportunity to ask questions about your benefits. Follow the QR code or visit the address below to register for a webinar. Scheduled dates and times are updated regularly.

**The cost for Regenexx is already included in your medical premium deductions.*



regenexxbenefits.com/webinar?card

Contact Regenexx at (866) 916-1390 or visit regenexxbenefits.com/badgerinc

Health Savings Account (HSA)*

www.livelyme.com
888-576-4837

LIVELY

AVAILABLE TO PARTICIPANTS IN THE HDHP-A AND HDHP-B PLANS.

A health savings account (HSA) is a tax-advantaged savings account that can be used for qualified healthcare expenses. You own your HSA and can contribute to the account with pre-tax payroll deductions.

Did you know an HSA provides triple tax benefits?

- The money you contribute is pre-tax.
- Interest accumulates in the account tax-free.
- Money withdrawn from an HSA isn't taxed, provided you use it for qualified healthcare expenses.

You are eligible if:

- You are enrolled in one of the Badger High Deductible Health Plans.
- You are not covered by a spouse's plan.
- No one else can claim you as a dependent.
- You are not enrolled in Medicare, TRICARE, or TRICARE for Life.
- You have not received VA benefits in the past 3 months.

How Do I Manage My HSA?


Access and manage your HSA at www.livelyme.com. You'll set up your payroll contributions during your enrollment period. You can change the contribution amount at any time (although it may take up to two payroll periods to process).

2026 Company Contributions & Company Match


As an added benefit, Badger provides an annual contribution to your Health Savings Account. Badger will also contribute an additional amount based on your per paycheck contribution.

	Badger's Once-Yearly Company Contribution	Company Per Paycheck Match
Employee Only	\$200	up to \$800
Employee & Dependent	\$400	up to \$1,600


HSA Advantages



You can use the account to pay for qualified healthcare expenses.



Unspent dollars roll over each year and are yours to keep, even if you retire or leave the company.



You can invest your HSA funds, so your available healthcare dollars can grow over time.

How much can I deposit into an HSA in 2026, from all sources?

<55*

- Up to \$4,400 for individual.
- Up to \$8,750 for family.

55+*

The maximum contribution increases by \$1,000.

*Not enrolled in Medicare

* See page 22 for **Health Savings Account (HSA)** and **How to Optimize Your HSA** videos.

Flexible Spending Account (FSA)*

LIVELY

www.livelyme.com

888-576-4837

What is a Flexible Spending Account?

A flexible spending account (FSA) is a tax-advantaged account that can reimburse you for qualified healthcare or dependent care expenses. You can fund qualified expenses with pre-tax dollars deducted from your paycheck.

When electing an FSA, you will set an annual contribution amount. FSAs do not roll over year to year, but you will have a run-out period of 90 days after the end of plan year to use your funds. You will also have a carryover amount up to \$680 of your unused funds from the prior year, that will roll over to the new plan year. The goal is to choose an amount that will adequately cover medical or dependent care expenses, not an excessive amount that will cause you to forfeit money at the end of the year.

You can choose to participate in either the Healthcare FSA, the Dependent Care FSA or both, and it's unnecessary to "sign up" specific family members for these accounts.



Limited Purpose Healthcare FSA

If you have an HSA, you may elect to have a Limited Purpose Health FSA. Your Limited Purpose FSA may only be used for dental and vision expenses.

You may contribute up to \$3,400 annually (funds will be available as of the election effective date).



Healthcare FSA

A healthcare FSA reimburses employees for eligible medical expenses, up to the amount contributed for the plan year. Eligible healthcare expenses include many out-of-pocket costs you pay to maintain your health and well-being. Visit [irs.gov](https://www.irs.gov) for a full list of eligible expenses.

You may contribute up to \$3,400 annually (funds will be available as of the election effective date).



Dependent Care FSA

You may use pre-tax dollars from your Dependent Care FSA to pay expenses for the care of a dependent child under the age of 13, spouse, or elderly parent inside your home (from a qualified provider), and expenses outside your home, such as babysitters, nursery schools, or daycare centers.

You may contribute up to \$7,500 annually (or \$3,750 if you are married and file a separate tax return). You can only be reimbursed up to the amount that you have contributed.

* See page 22 for **Flexible Spending Account (FSA), How to Optimize Your FSA** and **Dependent Care FSA** videos

Supplemental Health Benefits



For more information and premiums, please see the Benefits Hub.
<https://badger.go-enroll.com/>

Our medical plans offer excellent coverage for healthcare needs. However, everyone's needs differ, and that's where supplemental health options come into play. These benefits are designed to protect your family's finances in case of an unforeseen injury or illness. These benefits are offered to you through Voya. Please visit www.claimscenter.voya.com for additional details.

Accident Insurance*

Badger provides you the option to purchase accident insurance through Voya. Accident insurance pays specific benefit amounts directly to you to help pay the out-of-pocket expenses related to an accidental injury that your existing coverage wouldn't cover. You have two benefit payment levels to choose from: Core and Platinum



Unlike accidental death & dismemberment (AD&D) insurance, accident insurance covers both short- and long-term injuries and worker's compensation incidents. Claims payments are made in flat amounts based on services incurred during an accident.

Accident insurance includes benefits for situations such as:

- Injuries: Fractures, dislocations, concussions, lacerations, burns, eye injuries, ruptured discs
- Medical Services & Treatment: Ambulance, emergency care, X-rays, hospital admission
- Hospitalization: Hospital admission, confinement
- Additional Benefits: Accidental death, dismemberment, loss and paralysis
- For complete plan details, refer to the official plan documents.

Accident Insurance				
Premiums Per Week	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
Core Plan	\$0.70	\$1.29	\$1.48	\$2.07
Platinum Plan	\$1.41	\$2.59	\$3.01	\$4.20

Accident Insurance				
Premiums Per Bi-Weekly	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
Core Plan	\$1.40	\$2.58	\$2.96	\$4.14
Platinum Plan	\$2.82	\$5.15	\$6.02	\$8.40

* See page 22 for **Accident Insurance**, **Critical Illness Insurance** and **Hospital Indemnity Insurance** videos.



Supplemental Health Benefits



For more information and premiums, please see the Benefits Hub.
<https://badger.go-enroll.com/>

Critical Illness Insurance*

Critical Illness insurance provides you the option to purchase critical illness insurance through Voya.

Critical Illness insurance provides benefits that are payable directly to you if you are diagnosed with a critical illness such as heart attack, stroke, or cancer. This benefit is available for employees and eligible dependents. The cost varies depending on the coverage amount you elect.

You have two benefit payment levels to choose from: Core and Platinum. Premiums are determined by a variety of factors and will show on the enrollment page for this benefit in the enrollment tool.



Supplemental Health Benefits



For additional information regarding the Hospital Indemnity benefit, please view the Benefit Hub. <https://badger.go-enroll.com/>

Hospital Indemnity Insurance*

Badger provides you the option to purchase Hospital Indemnity insurance through Voya. Hospital Indemnity Insurance doesn't replace your medical coverage; instead, it complements it.

The benefit payments don't go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you'd like. Choose this supplemental health insurance product for added protection if one of the following covered conditions comes your way.

Hospital Indemnity Insurance is a limited benefit policy. It is not health insurance, and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

You have two benefit payment levels to choose from: Core and Platinum.

Plan Features	Core Plan	Platinum Plan
Hospital Stay—10 day maximum per confinement	\$100	\$200
ICU—10 day maximum per confinement	\$200	\$400
Rehabilitation Facility—10 day maximum per confinement	\$50	\$100

Hospital Indemnity Insurance Premiums Weekly	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
Core Plan	\$2.71	\$6.93	\$5.64	\$9.87
Platinum Plan	\$5.42	\$13.86	\$11.28	\$19.73

Hospital Indemnity Insurance Premiums Bi-Weekly	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
Core Plan	\$5.42	\$13.86	\$11.28	\$19.74
Platinum Plan	\$10.84	\$27.72	\$22.56	\$39.46

* See page 22 for **Accident Insurance**, **Critical Illness Insurance** and **Hospital Indemnity Insurance** videos.



Important Notice



IMPORTANT: This is a fixed indemnity policy, NOT health insurance

These supplemental health benefits may pay you a limited dollar amount if you're sick or hospitalized as an inpatient (observation stays do not qualify). You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most federal consumer protections that apply to health insurance.



Dental*

www.memberportal.com
800-524-0149

DELTA DENTAL

Dental plans cover diagnostic and preventive care, plus basic and major services. Although you can choose any dental provider, you will generally pay less when you visit an in-network dentist. If you choose an out-of-network provider, you may be billed the difference between what Delta Dental pays, and what your out-of-network provider charges for the services. To locate an in-network provider, please visit www.memberportal.com.

Dental	Delta Dental	
	Core Plan	Platinum Plan
	In-Network/Out-of-Network	In-Network/Out-of-Network
Annual Deductible (Individual/Family)	\$50 / \$150	\$50 / \$150
Annual Maximum	\$1,000	\$3,000
Diagnostic and Preventive care	100%	100%
Basic Services	20%	20%
Major Services	50%	50%
Orthodontia (through age 18 and under)	50%	50%
Orthodontia Lifetime Maximum	\$1,500	\$3,000

Plan includes out-of-network benefits; see plan summary for additional details.



* See page 22 for **Dental Insurance** video.



Vision*

EYEMED

Our vision care benefits include coverage for eye exams, lenses and frames, contact lenses, and discounts for laser surgery.

www.eyemed.com
866.939.3633
EyeMed Summary Plan
Description

The vision plan is built around the EyeMed Vision network of providers who offer you higher benefits at a lower cost. Consider using an in-network provider for the most bang for your buck when you need services! For out-of-network providers, you will be reimbursed for services according to the grid below. To locate an in-network provider, visit www.eyemed.com.

Vision	EyeMed Vision Network	
	In-network	Out-of-network
Examination (every 12 months)	\$5 copay (\$0 copay at PLUS PROVIDERS)	up to \$40 reimbursement
Lenses (every 12 months)		
Single	\$10 copay	up to \$30 reimbursement
Bifocal	\$10 copay	up to \$50 reimbursement
Trifocal	\$10 copay	up to \$70 reimbursement
Frames (every 12 months)		
New Frames	\$0 copay; 20% off balance over \$130 allowance (over \$180 allowance at PLUS PROVIDERS)	up to \$65 reimbursement
Contact Lenses (Once every plan year) (in lieu of lenses)		
Conventional	\$0 copay; 15% off balance over \$130 allowance (over \$180 allowance at PLUS PROVIDERS)	up to \$65 reimbursement
Disposable	\$0 copay; 100% off balance over \$130 allowance (over \$180 allowance at PLUS PROVIDERS)	up to \$65 reimbursement
Medically necessary	Covered in full	up to \$300 reimbursement

Employees can elect dental and/or vision regardless their medical enrollment status.

* See page 22 for **Vision Insurance** video.

Life and Disability Insurance

LINCOLN FINANCIAL GROUP

www.mylincolnportal.com

800.210.0268

Life Insurance*

Badger provides Basic Life and Accidental Death & Dismemberment (AD&D) insurance at no cost to you!

Insurance Coverage	Benefit
Basic Life and AD&D	1x base salary (rounded to the nearest \$1,000); Max at \$400,000

If you would like additional coverage, Voluntary Life and AD&D insurance are available to you, your spouse, and your dependent children. You must enroll in coverage for yourself to cover your spouse or children. If you don't enroll in Voluntary Life when it's first available or elect an amount over the Guaranteed Issue, you may be required to complete an Evidence of Insurability (EOI) form.

Insurance Coverage	Benefit
Voluntary Employee Life	1x annual base salary (rounded to the nearest \$1,000); Max at \$500,000
Voluntary Spouse/Domestic Partner Life	\$25,000
Voluntary Child Life	\$5,000

Disability*

Voluntary Short-Term and Long-Term Disability coverage are available for purchase separately and provide income protection if you're unable to work due to illness or non-work-related injury. Late enrollment may require Evidence of Insurability (EOI).

Short-term Disability Benefits		Long-term Disability Benefits	
Elimination period	Accident: 1st day Illness: 8th day	Elimination period	181 days
Weekly benefit	66.67% of weekly earnings	Monthly benefit	60% of monthly earnings
Maximum weekly benefit	up to \$1,000 per week	Maximum monthly benefit	up to \$10,000 per month
Maximum benefit period	up to 26 weeks	Maximum benefit period	up to 24 months

* See page 22 for **Life and AD&D Insurance** and **Disability Insurance** videos.



Additional Benefits

Employee Assistance Program*	
Description	<ul style="list-style-type: none">● EAPs provide voluntary, confidential support to employees who need help managing personal and work-related problems. Unlimited access to Master's-level counselors by phone 24/7.● Up to 6 face-to-face visits with a counselor at no cost.● Unlimited access to helpful tools and resources online.● Referrals available.
Contact information	ComPsych www.guidanceresources.com 833.787.7775 English User ID: BADGEREAP
Who pays?	Employer

Identity Theft Protection	
Description	<p>Through Allstate Identity Protection Pro Plus, you can enjoy the peace of mind, financial reassurance, and time saving expertise of comprehensive identity protection. Each year, millions of Americans fall victim to identity theft resulting in billions of dollars in loss. Restoring your identity and credit can be a lengthy, costly, and confusing process.</p> <p>Allstate Identity Protection helps safeguard your finances, reputation, and credit against theft and abuse. Included in your Allstate Identity Protection benefit is a portfolio of products, services, and support to help protect your identity and assist in fraud remediation and identity restoration.</p>
Contact information	www.myAIP.com 800.789.2720
Who pays?	Employee Rates: Employee Only Coverage: \$1.50 per week / \$3.00 bi-weekly Family Coverage: \$2.89 per week / \$5.78 bi-weekly

* See page 22 for **Employee Assistance Program** video.

Legal Plan	
Description	<p>With a legal plan, you can rest assured that you'll have access to legal advice and services when you need them. UltimateAdvisor legal insurance through ARAG provides a wide range of legal needs including but not limited to:</p> <ul style="list-style-type: none">● Will preparation● Real Estate matters● Consumer Protection● Debt-related matters
Contact information	<p>ARAG www.araglegal.com/myinfo 800.247.4184 Access Code: 18745bd</p>
Who pays?	<p>Employee Rates: Employee Only coverage: \$4.99 per week / \$9.98 bi-weekly</p>



401(K)

Contributions to your 401(k) can start as early as the first check of the month following 30 days of employment, only if your 401(k) account is set up.

New employees will receive a welcome packet from Fidelity approximately 15 days after start date. If you do not receive a welcome packet, please contact benefits@badgerinc.com

100% Company match on the first 4% you defer



You may contribute 1% to 85% of your pre-tax salary to the plan on a pre-tax or post-tax basis each check. Your contribution cannot exceed the annual deferral cap set by the IRS \$23,500 for 2025*. If you are over 50 years old during the calendar year, you will also be eligible for "catchup" contributions up to \$7,500 for 2025*.

**2026 contribution limits are not yet released and may affect the amounts shown on this page.*

Online Account tools & Resources

- Enroll
- View your account balance
- Change your contributions
- Rebalance your investments
- Get help rolling over funds from another plan
- Make online transactions
- Check your investments
- Access helpful information and tools

Example

Contributions:

- Employee—4%
- Badger—4%

Earnings:

Assumes an 1.15% annual increase in wages



NOTE: Results are for illustrative purposes only.

Glossary of Terms*

COPAYMENT: A copayment (copay) is the fixed dollar amount you pay for certain in-network services on a PPO-type plan. In some cases, you may be responsible for coinsurance after a copay is made.

COINSURANCE: Your share of the costs of a healthcare service, usually figured as a percentage of the amount charged for services. You start paying coinsurance after you've met the deductible. Your plan pays a certain percentage of the total bill, and you pay the remaining percentage.

DEDUCTIBLE: A deductible is the amount of money you must meet before your plan begins paying for services covered by coinsurance. Some services, such as office visits that require copays, do not apply to the deductible. For example, if your plan's deductible is \$1,000, you'll pay 100 percent of eligible healthcare expenses until you have met the \$1,000 deductible. After that, you share the cost with your plan by paying coinsurance.

FORMULARY: A list of prescription drugs covered by the plan. Also called a drug list.

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

HIGH DEDUCTIBLE HEALTH PLAN (HDHP):* This type of medical plan requires that members reach a deductible prior to having services covered by coinsurance. All expenses paid by a member count toward the deductible and out-of-pocket maximum.

OUT-OF-NETWORK: Care received from a doctor, hospital, or other provider not part of the plan agreement. You'll pay more when you use out-of-network providers since they don't have a negotiated rate with your plan provider. You may also be billed the difference between what the out-of-network provider charges for services and what the plan provider pays.

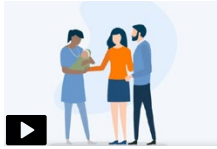
OUT-OF-POCKET MAXIMUM: This is the most you must pay for covered services in a plan year. After you spend this amount on deductibles and coinsurance, your health plan pays 100 percent of the costs of covered benefits. However, you must pay for certain out-of-network charges above reasonable and customary amounts.

* See next page for **Benefits Key Terms Explained** and **Medical Plans: HDHP** videos.

Benefits Overview Videos

Scan the QR codes or click anywhere to watch.

Qualifying Life Events



Prescription Drugs: Benefits Overview



Prescription Drugs: Tips to Manage Costs



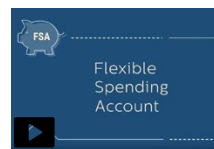
Health Savings Account (HSA)



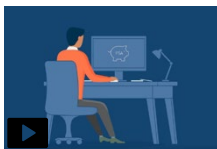
How to Optimize Your HSA



Flexible Spending Account (FSA)



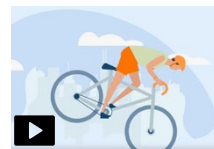
How to Optimize Your FSA



Dependent Care FSA



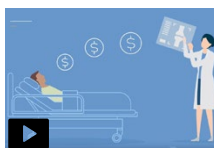
Accident Insurance



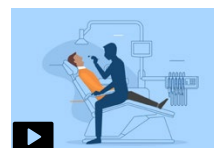
Critical Illness Insurance



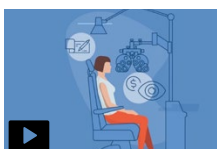
Hospital Indemnity Coverage



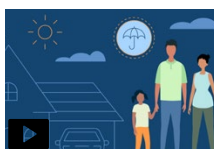
Dental Insurance



Vision Insurance



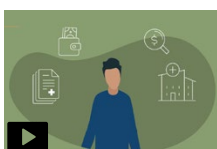
Life and AD&D Insurance



Disability Insurance



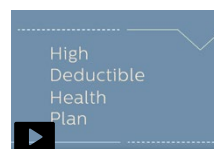
Benefits Key Terms Explained



Employee Assistance Program



Medical Plans: HDHP



Engage on the Go

Search your smartphone's App Store and download these free apps:



Lively Benefits

Track account balance, access transactions history, manage your Lively debit cards*, and more.



Fidelity Investments

Keep track of your 401(k), IRA and other Fidelity accounts. Invest, save, spend, and plan all in one app!



Lincoln Financial Mobile

Accessing your Lincoln account information from your favorite device is easier than ever!



ARAG Legal

Start a case, create legal documents, search for network attorneys, view ratings and reviews and contact Customer Care.



Voya Health Account

Manage your HSA, HRA, and FSA by quickly checking your balances and details on the go.



Allstate Identity Protection

The all-in-one app that helps protect your and your family's personal information right from your mobile device.



ComPsych GuidanceNow

Convenient access to your ComPsych GuidanceResources program - connect with an expert or schedule appointments.



EyeMed

Access to your vision benefit information on-the-go!



Delta Dental Mobile App

Find a dentist, save your preferred dentist, estimate costs, see your claims, access your mobile ID card, and more!

Contacts

Medical Plan

SageTPA

Member services:
855-929-5956
BadgerMedical@SageTPA.com

Dental Plan

Delta Dental

Member services:
800.524.0149
www.memberportal.com

Vision Plan

EyeMed

Member services:
866.939.3633
www.eyemed.com

Health Savings Account (HSA)

Lively

Member services:
888.576.4837
www.livelyme.com

Flexible Spending Account (FSA)

Lively

Member services:
888.576.4837
www.livelyme.com

Life & Disability Lincoln Financial

Member services:
800.210.0268
www.mylincolnportal.com

Employee Assistance Program

ComPsych

Member services:
833.787.7775
www.guidanceresources.com

Accident, Critical Illness, Hospital Indemnity

Voya

Member services:
877.236.7564
www.claimscenter.voya.com

Legal Insurance

ARAG

Member services:
800.247.4184
www.ARAGlegal.com/myinfo
Access Code: 18745bd

ID Protection

Allstate

Member services:
800.789.2720
www.myaip.com

401k

Fidelity

800.421.3844
www.netbenefits.com

Badger Microsite

<https://badger.go-enroll.com/>

Scan the QR code to access the microsite.



Annual notices are available here:
[Badger Annual Notice](#)

Benefit Questions

Member Services
317.456.1443

Email
benefits@badgerinc.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 documents will govern.

