

2026 BENEFITS OVERVIEW

YOU HAVE 30 DAYS FROM YOUR DATE OF HIRE OR AFTER GAINING FULL-TIME STATUS TO SIGN UP FOR BENEFITS. ALL BENEFITS ARE EFFECTIVE THE FIRST OF THE MONTH FOLLOWING 30 DAYS FROM THE DATE OF HIRE OR GAINING FULL-TIME EMPLOYMENT.

Medical | Contributions shown weekly

	UnitedHealthcare PPO 1500 / 3000	Surest Zero-Deductible	UnitedHealthcare PPO HSA 2250 / 4500*	UnitedHealthcare EPO HSA 4000 / 8000
Employee only	\$83.77	\$60.69	\$31.38	\$15.46
Employee + Spouse/ Legally Recognized Partner	\$166.62	\$120.69	\$101.08	\$57.23
Employee + Child(ren)	\$150.00	\$108.92	\$87.00	\$43.38
Family	\$250.38	\$181.38	\$140.54	\$87.23

* AI Fire will contribute (\$500 for single coverage, \$1,000 for family coverage) to the Health Savings Account (HSA) if you enroll in the PPO HSA Plan. For 2026, save up to \$4,400 for employee only coverage or up to \$8,750 for family coverage in your HSA.

Dental | Provider: UnitedHealthcare | Contributions shown weekly

	Buy-Up Plan	Base Plan
Employee only	\$6.19	\$1.36
Employee + Spouse / Legally Recognized Partner	\$13.30	\$3.34
Employee + Child(ren)	\$15.23	\$4.39
Family	\$24.14	\$6.70

Vision | Provider: UnitedHealthcare | Contributions shown weekly

	Vision
Employee only	\$1.43
Employee + Spouse / Legally Recognized Partner	\$2.72
Employee + Child(ren)	\$3.19
Family	\$4.48

Paid Time Off

Completed Years of Service	Annual Grant
Less than 5 years	80 hours (10 days)
5 years to less than 10 years	120 hours (15 days)
10 years +	160 hours (20 days)

- Eight paid holidays
- New hires will receive a prorated grant of PTO in their 1st year
- Some states may require different PTO administration. Please see your specific state supplement.

Flexible Spending and Commuter Accounts | Provider: Optum

Health, Limited-Purpose and Dependent Day Care FSAs available for employee pre-tax deductions. A pre-tax commuter account supports your work travel needs.

Employees may contribute up to:

- \$3,400 for Health and Limited-Purpose. FSA rollover max from 2026 into 2027 is \$680.
- \$7,500 for Dependent Care FSA
- \$4,080 (\$340/month) for parking and transportation expenses in a Commuter Expense Reimbursement Account (CERA)

OTHER BENEFITS

AllOne Health

Employee Assistance Program

Are You Expecting?

Maven offers personalized maternity support through their digital family health platform

Care Management

- Teladoc offers support if you're diagnosed with prediabetes, diabetes or hypertension
- Summus connects you to top doctors who can answer your health questions
- Wellthy provides support for family caregivers and their loved ones who need special care

Healthier Lifestyle

- Real Appeal weight management
- One Pass fitness and wellness program

Financial Wellness

- Your Money Line online financial coaching and tools
- Paytient makes paying for health care more affordable

Travel Assistance

Emergency help while traveling 100+ miles from home

401(k)

Provider: Fidelity

- Make contribution changes at any time
- 4% company match with immediate 100% vesting

Shared Ownership Program

Pays full-time employees a bonus tied to the company's long-term success, ensuring you share in the success you help create

Group Life Insurance

Provider: Reliance Standard

Basic Life / AD&D

- 1x annual salary up to \$175,000 of coverage
- 100% employer paid

Additional Life / AD&D

- You can purchase 1-5x your basic annual earnings up to a max. of \$500,000

Disability Insurance

Provider: Reliance Standard

- 100% employer paid

Short-Term Disability

- 60% of weekly salary up to \$1,000/week, for 12 weeks; benefits begin the eighth day after an accident/sickness

Long-Term Disability

- 60% of monthly salary, up to \$10,000/month, up until retirement age; benefits begin 90 days after disability-related sickness/injury