



DOWNES CONSTRUCTION

EMPLOYEE BENEFIT GUIDE

2025

Welcome to your 2025 Employee Benefits!

Downes Construction Company is pleased to offer a wide range of benefits to its employees and their families. These company sponsored benefits are an important part of a total compensation package.

They represent both a valuable asset to our employees and to their families and demonstrate an investment by Downes in our employees. We are proud of our compensation benefits program and are committed to continuously improving the plans that make up our benefit offerings.



This guide was created to answer some of the questions you may have about your benefits.

Please read it carefully along with any supplemental materials you receive.

All plan information is a summary description of coverage. If there is a discrepancy between these summaries and the written legal plan document, the plan documents shall prevail.

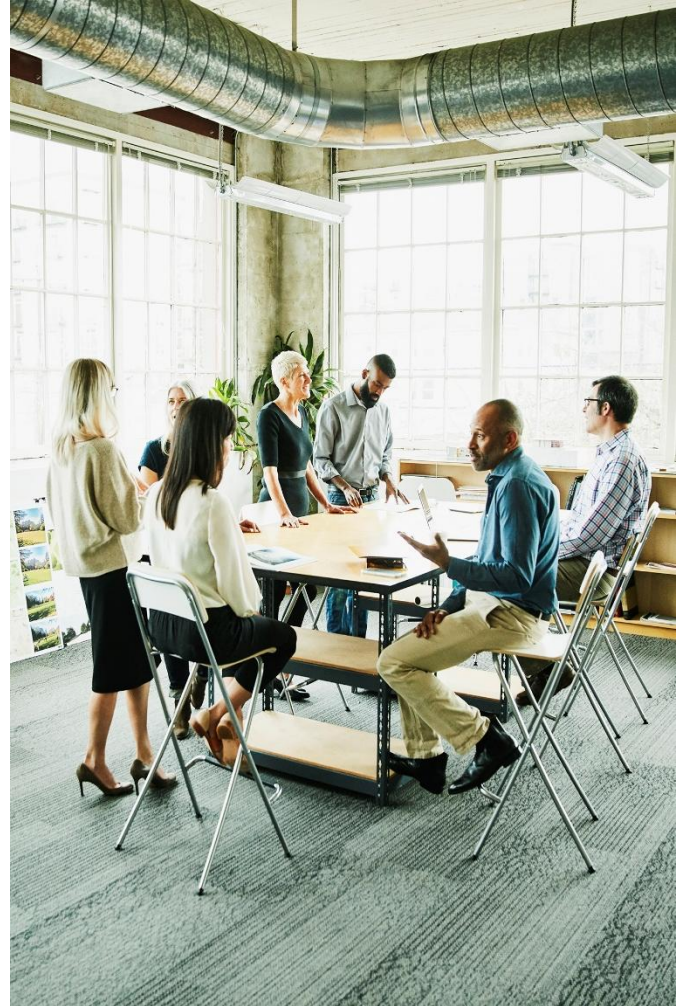
This guide and plan summaries do not constitute a contract of employment.

Eligibility & Enrollment

Who is Eligible?

If you're a full-time employee at Downes Construction Company, you're eligible to enroll in the benefits outlined in this guide. Full-time employees are those who work 30 or more hours per week. In addition, the following family members are eligible for medical, dental and vision coverage:

- Your legally married spouse.
- Your children, including adopted children, through age 26 (coverage ends at the end of the plan year in which the dependent turns 26).
- Children for whom the Plan is required to provide coverage under the Qualified Medical Child Support Order (QMCSO).
- Your mentally challenged or developmentally disabled adult children who live with you and who are primarily dependent on your support, provided that the child was disabled prior to age 26.



When Do I Enroll?

Downes Construction Company's annual enrollment period begins **now and must be completed by April 25th.**

New hires and newly eligible employees **MUST** complete enrollment even if choosing to waive coverage to provide beneficiary information for your company-paid life insurance. Coverage, if elected, will begin on the first of the month following date of hire.

Benefit Changes



The benefit elections you make during open enrollment or as a new hire will remain in effect for the entire plan year. You will not be able to change or revoke your elections once they have been made unless a life event status change occurs.

Examples of Life Changes:

| | | |
|--|---|---|
| New Hire | ➔ | Must makes elections within 30 days of hire date. |
| Marriage | ➔ | Your new spouse should be added to your elections within 30 days of the marriage date. Marriage license or certificate may be required. |
| Divorce | ➔ | The former spouse must be removed within 30 days of the divorce. Proof of divorce may be required. |
| Birth or Adoption of a Child | ➔ | The new dependent must be enrolled in your elections within 30 days of the birth or adoption even if you have family coverage. A copy of the birth certificate may be required. |
| Death of a Spouse or dependent | ➔ | Remove the dependent from your elections within 30 days from the date of death. Death certificate may be required. |
| Your spouse gains or loses employment that provides health benefits. | ➔ | Add or drop health benefits from your elections within 30 days of event date. A letter from former insurer or employer may be required. |

Medical Plan



To provide you with the lowest premium options while maintaining comprehensive coverage levels, we are staying with **Anthem Blue Cross & Blue Shield** and are keeping the same plans. Below is an overview of the plans and updated employee deductions:

| | Anthem | Anthem |
|--|--|--|
| | A9T9 Century Preferred PPO | ANHD Century Preferred PPO |
| In Network Benefit Highlights | | |
| Deductible (Individual / Family) | \$2,500 / \$5,000 | \$1,500 / \$3,000 |
| Coinsurance | 100% | 100% |
| Out of Pocket Maximum (Ind/Family) | \$5,000 / \$10,000 | \$4,000 / \$8,000 |
| Office Visits | \$30 Copay | \$30 Copay |
| Specialists Visits | \$50 Copay | \$50 Copay |
| Prescription Drug Deductible | N/A | N/A |
| Prescription Drugs | Retail: \$5 / \$30 / \$60 30% to \$500 MO: \$10 / \$75 / \$150 30% to \$500 | Retail: \$5 / \$30 / \$60 30% to \$500 MO: \$10 / \$75 / \$150 30% to \$500 |
| Inpatient Hospitalization | Subject to Deductible, then 0% | Subject to Deductible, then 0% |
| Outpatient Surgery | Subject to Deductible, then 0% | Subject to Deductible, then 0% |
| Emergency Room Visits | \$250 Copay | \$250 Copay |
| Urgent Care Center | \$75 Copay | \$75 Copay |
| X-Ray and Laboratory | \$0 / \$25 | \$0 / \$25 |
| Advanced Imaging (CT, MRI, PET) | \$25 Copay | \$5 Copay |
| Out of Network Benefit Highlights | Out of Network | Out of Network |
| Deductible (Individual / Family) | \$7,500 / \$15,000 | \$4,500 / \$9,000 |
| Coinsurance | 50% / 50% | 50% / 50% |
| Out of Pocket Maximum (Ind/Family) | \$15,000 / \$30,000 | \$12,000 / \$24,000 |

| | Base | Buy Up |
|------------------------------|-----------------|-----------------|
| Weekly Contributions: | | |
| Employee Only | \$ 33.91 | \$37.29 |
| Employee + Spouse | \$ 69.32 | \$76.22 |
| Employee + Child(ren) | \$ 56.26 | \$61.86 |
| Family | \$ 98.25 | \$108.03 |

Find a Medical Provider



Looking for a doctor?

Finding one online is fast and easy

The right doctor can make all the difference — and choosing one in your plan can save you money, too. Our **Find a Doctor** tool helps you find doctors, dentists, hospitals, labs and other health care providers in your plan. If you decide to get care from doctors outside the plan, it'll cost you more and your care might not be covered at all.



Here's all you need to do to find a doctor near you:

1

Go to [anthem.com/find-doctor](https://www.anthem.com/find-doctor)

2

You can look for a doctor by using either:

- **Search as a member:** Log in with a username and password or with the member number on your ID card.
- **Search as guest:** Select a plan or network,* or search by all plans and networks, to get started.

3

Once you log in, select the **Find Care** option on the welcome menu.

4

Next, choose who you'd like to see. You can search for a doctor nearby or use the doctor's name.

5

Select a provider to get details, like:

- Specialties
- Gender
- Languages spoken
- Training
- A map of their office location
- Phone number

Going mobile

Search for doctors, hospitals and more on your smartphone or mobile device.

And don't forget that going mobile keeps everything you need to know about your plan — including medical, pharmacy, dental, vision, life insurance — in one place. It's simple, personal and all about you. Simply download the **Sydney** app to get started.



Wellbeing Solutions

Making your well-being a priority

Explore Wellbeing Solutions programs at Sydney Health > My Health Dashboard > Programs



Mental health resources

Behavioral Health Case Management. If you're trying to manage a behavioral health condition, you don't have to do it alone. Our behavioral health case managers are licensed mental health professionals who provide strong support for you and your family. They offer guidance for you and your loved ones to help improve your quality of life.

Emotional Wellbeing Resources. Learn effective ways to develop resilience, reduce stress, and practice mindfulness. Digital tools help you identify thoughts and behavior patterns that affect your emotional well-being. Through online programs and personalized coaching, you'll learn effective ways to manage stress, anxiety, depression, substance use, and sleep issues.

Autism Spectrum Disorder Program. Receive support for a covered family member with an autism spectrum disorder. Our licensed behavior analysts can help you navigate the healthcare system and address any unique family challenges. We focus on the whole family and work with all of you to understand and access available care.



Personalized support

Case Management. After an illness or hospitalization, you can receive one-on-one support and care coordination from our team of medical professionals. They partner with you and your family to help guide you through the healthcare system and make the most of your benefits. Their goal is to understand your needs from all angles and help you get the best care possible.

ConditionCare. Receive personalized support from a healthcare professional for a chronic condition, like asthma or diabetes, to help you reach your health goals. We may call you to find out if ConditionCare could help you manage your condition and reach your health goals.

Health Assessment. Complete your health assessment to receive your personalized report. Know what's going well and if there are any at-risk areas you could work on to improve your health.

MyHealth Advantage. We provide you with a confidential health summary that includes reminders for checkups, tests, and exams; lists of claims and prescriptions; and general health tips.



Care when you need it most

24/7 Nurseline. Talk to a trained, registered nurse without leaving your home. Convenient, 24/7 care means you can quickly get the answers you need to common health concerns.

Building Healthy Families. Personalized, on-demand health support for your growing family. Your nurse is available to you by phone throughout your pregnancy and postpartum. You'll also have 24/7 access to a convenient online hub with extensive tools and information at no extra cost to you.

Virtual Care

Anthem. 

Receive virtual care and support 24/7 with our Sydney Health app

Now you can connect more easily to the care you need through our **SydneySM Health** mobile app. Have a video visit with a doctor on your mobile device or computer with a camera, 24/7.

Visit with a doctor for common health concerns

Doctors are available anytime, with no appointments or long wait times. They can help you with these types of conditions:

- COVID-19
- Flu
- Cold and fever
- Minor rashes
- Sore throat
- Headaches

During your video visit, the doctor will assess your condition, provide a treatment plan, and send prescriptions to the pharmacy of your choice, if needed.*

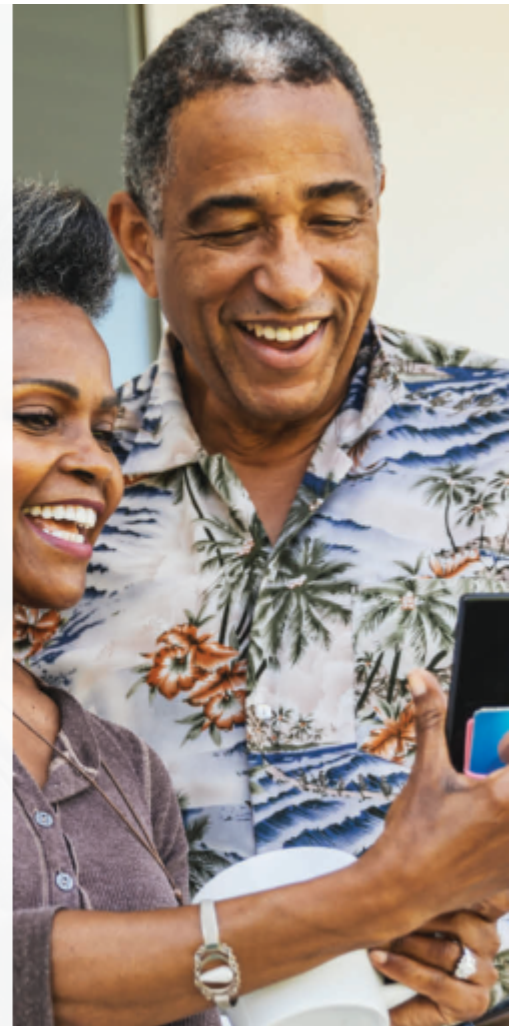
Here's how to access the program through virtual care:

Download our no-cost **Sydney Health** app.

1. Register (if you haven't yet) and log in.
2. Once you register, your username and password are the same for our app and **anthem.com**.
3. Select **Care** and then select **Video Visits**.

Visit **anthem.com**.

1. Register (if you haven't yet) and log in.
2. Once you register, your username and password are the same for **anthem.com** and our **Sydney Health** app.
3. Select **Care** and then select **Virtual Video Visit With A Provider**.



Dental Plan

Downes Construction is pleased to continue offering Dental coverage through Anthem.

| Company | Anthem | |
|----------------------------------|------------|------|
| | In | Out |
| Individual Deductible | \$50 | |
| Family Deductible | \$150 | |
| Deductible Waived for Preventive | N/A | No |
| Preventive Services | | |
| Oral Exams | 100% | 100% |
| Cleanings | 100% | 100% |
| Child Fluoride | 100% | 100% |
| Space Maintainers | 100% | 100% |
| X-rays | 100% | 100% |
| Child Sealants | 100% | 100% |
| Basic Services | | |
| Fillings | 80% | 80% |
| Endodontics | 80% | 80% |
| Extractions | 80% | 80% |
| Oral Surgery | 80% | 80% |
| Periodontics | 80% | 80% |
| Repair and Relining of Dentures | 80% | 80% |
| Major Services | | |
| Crowns | 50% | 50% |
| Fixed and Removable Dentures | 50% | 50% |
| Bridges | 50% | 50% |
| Anesthesia/IV Sedation | 80% | 80% |
| Orthodontia | | |
| Child Orthodontia | Child Only | |
| Orthodontia Lifetime Maximum | \$1,500 | |
| Calendar Year Maximum | \$2,000 | |
| UCR Percentage | Neg. | 90% |

| Weekly Pay Period Contributions: | |
|----------------------------------|---------|
| Employee Only | \$ 1.30 |
| Employee + Spouse | \$ 2.61 |
| Employee + Child(ren) | \$ 3.33 |
| Family | \$ 4.91 |



Find a Dentist

It's easy to find one online

The right dentist can have a positive impact on your health and well-being. Choosing one in your plan can save you money as well. The **Find Care** tool helps you locate doctors, dentists, eye care professionals, hospitals, labs, and other health care providers in your plan. If you decide to see a dentist outside your plan, your costs will be higher and your care may not be covered. Therefore, it is a good idea to learn how this convenient tool can help you find care.



How to find a dentist near you:

1

Go to [anthem.com/find-care](https://www.anthem.com/find-care)

2

You can look for a dentist by using either:

- **Search as a member:** Log in with a username and password or with the member number on your ID card.
- **Search as guest:** Select a plan or network,* or search by all plans and networks.

The Network to use for the search is: DENTAL COMPLETE

3

Once you log in, select the **Find Care** option on the welcome menu.

4

Next, choose who you would like to see. You can search for a dentist nearby or use the dentist's name.

5

Select a provider to see more details, such as:

- Specialties
- Gender
- Languages spoken
- Training
- A map of their office location
- Phone number



Health information that goes where you go

The **Sydney Health app** makes it easy to find information about your plan benefits wherever you are. The app keeps everything you need to know about your plan personalized and in one place. Download the app today.

Vision Plan

Vision will also remain with Anthem. Below is an overview of the benefits and rates.

| Services | Anthem | |
|--------------------------|-------------|----------------|
| | In Network | Out of Network |
| Copays: | | |
| Exams | | \$10 |
| Frames & Lenses | | \$25 |
| Frequency: | | |
| Exams | | 12 Months |
| Frames | | 24 Months |
| Lenses | | 12 Months |
| Annual Eye Exam | 100% | Up to \$42 |
| Frames | Up to \$130 | Up to \$45 |
| Lenses: | | |
| Single lenses | 100% | Up to \$40 |
| Bifocal lenses | 100% | Up to \$60 |
| Trifocal lenses | 100% | Up to \$80 |
| Contact Lenses Necessary | in full | Up to \$210 |
| Contact Lenses Elective | Up to \$130 | Up to \$105 |



| Weekly Pay Period Contributions: | |
|----------------------------------|---------|
| Employee Only | \$ 1.25 |
| Employee + Spouse | \$ 2.50 |
| Employee + Child(ren) | \$ 2.82 |
| Family | \$ 4.43 |



Find a Vision Provider

Anthem's Find Care tool was created to make it easy to find the care you need. That includes eye care. Use this quick step-by-step guide to help you find the best vision providers where you live and work.

Step 1

Go to [anthem.com/find-care](https://www.anthem.com/find-care) and select the **Find Care** button located at the top of the page.

- For guests - Choose **Basic search as a guest**.
- For members - You can either select **Log in for Personalized Search** on the left or you can search without logging in by selecting **Use Member ID for Basic Search** on the right.

Step 2

Scroll down and complete the following fields:

- Select the type of plan or network - Use the drop-down menu to select **Vision Plan or Network**.
- Select the state where the plan or network is located.
- Select how you get health insurance - Use the drop-down menu to select **Vision**.
- Select a plan or network - Use the drop-down menu to select **Blue View Vision** or **Blue View Vision Insight**, depending on your plan's network.
- Select the **Continue** button.

Step 3

Enter the city, county, or ZIP code in top left. You now have two options to narrow your search:

- Option 1 - Enter an eye doctor by name or specialty in the search box. The results will appear below the **search box**, where you can select the name for more details about the eye doctor.
- Option 2 - **Search by Care Provider**. Select the icon of the type of vision provider you're looking for. The results will appear on a new screen, and you can select the eye doctor's name for additional details.

Step 4

View your search results.

- Choose the printer icon to print the results of your search, or select the email icon to email the search results.
- Select a provider name to see more details.
- Choose the **Back to Find Care** button on the upper left or **Back** button at the bottom of the screen to return to your results.

The screenshot shows two login options. On the left, 'Log in for Personalized Search' includes a note that providers, hospitals, and services are based on the user's plan network and are not available in all areas. A 'Log in for Member' button is present. On the right, 'Use Member ID for Basic Search' includes a note that providers, hospitals, and services are based on the user's member ID. A 'Search your medical plan without logging in' button is present, with a sub-note that the user's number of points will be used. Below these options is a 'Basic search as a guest' option with a note that users can search for a vision provider or other care provider's location.

The screenshot shows a form with several dropdown menus. The first is 'Select the type of plan or network' with 'Vision Plan or Network' selected. Below it is a note: 'Care Providers for Behavioral Health & Substance Use Disorder Services are listed under Medical plan or network.' The second dropdown is 'Select the state where the plan or network is offered. (For employer-sponsored plans, select the state where your employer's plan is contracted in. Most of the time, it's where the headquarters is located.)' with 'Select One' selected. The third dropdown is 'Select how you get health insurance' with 'Vision' selected. The fourth dropdown is 'Select a plan or network' with 'Blue View Vision' selected.

The screenshot shows the search results interface. At the top, there are search boxes for 'City, County, or ZIP' and 'Search by doctor name or specialty, hospital, procedure, and more'. Below these is a section titled 'Find a location near you without COVID-19 by the state' with a 'Viewing 1 of 1 total results' indicator and a 'View All' link. The main section is 'Search by Care Provider' with three icons representing 'Optometrist', 'Optical Store', and 'Ophthalmologist'.

We are here to help

If you have questions, please call Member Services using the phone number listed on the back of your member ID card.

Vision Plan

When you choose Blue View Vision™, you will be covered for routine eye exams and receive annual allowances for eyeglasses or contact lenses. You will also have other plan benefits, such as discounts on lens upgrades and extra pairs of glasses.

Blue View Vision gives you access to more than 40,000 eye doctors at more than 30,000 locations¹ across the country. You can go to an independent eye doctor in your plan's network or to national and regional stores, such as **LensCrafters®**, **Pearle Vision®**, **Target Optical®**, and **Ray-Ban**. Many of these stores have evening and weekend hours to make it easier to find eye care when and where you need it. You can also order glasses and contacts online through **Glasses.com®**, **ContactsDirect®** or **1-800 CONTACTS®**, befitting.

Remember, you can save time and money if you use an independent eye doctor, retail store, or online option that's in your plan's network.

If you choose eyeglasses, your plan includes:

- A frame allowance.
- A discount off the balance if you buy eyeglass frames that cost more than your benefit allowance.
- Savings on lens options and upgrades, such as Transitions® and specialty lenses.
- Enhanced benefits at no extra cost:
 - UV-blocking Transitions lenses and impact-resistant polycarbonate coating for children up to age 19.
 - Factory scratch coating on new lenses.
- Up to 40% off unlimited extra pairs of glasses, including prescription sunglasses.
- 20% off other noncovered items, such as upgrades, accessories, and nonprescription sunglasses.

If you choose contact lenses, your plan includes:

- A contact lens allowance.
- A discount off the balance if you buy conventional contact lenses that cost more than your benefit allowance.

Blue View Vision's International Travel Solution helps you when traveling outside of the U.S.:

- Find a trusted eye doctor in 20 countries and territories.²
- Receive 24/7 phone support, with translation services in 160 languages.
- If you lose or break your glasses, you can receive temporary emergency glasses with adjustable lenses delivered within 24 hours in most locations, at no extra cost.

Keep an eye on your health

Routine eye checkups go beyond making sure you can see clearly. They also can catch other health issues early, such as diabetes, high blood pressure, high cholesterol, and rheumatoid arthritis.³

Anthem Employee Assistance Program

Life can be full of challenges. Your Anthem Employee Assistance Program (EAP) is here to help you and your household members. EAP offers a wide range of **no-cost** support services and resources, including:



Counseling

- Up to 3 visits per issue
- In-person or online visits
- Call EAP or use the online Member Center to initiate services



Legal consultation

- 30-minute phone or in-person meeting
- Discounted fees to retain a lawyer
- Free legal resources, forms, and seminars online



Financial consultation

- Phone meeting with financial professionals
- Regular business hours; no appointment required
- Free financial resources and budgeting tools online



ID recovery

- Help reporting to consumer credit agencies
- Assistance with paperwork and creditor negotiations



Dependent care and daily living resources

- Online information about child care, adoption, elder care, and assisted living
- Phone consultation with a work-life specialist
- Help with pet sitting, moving, and other common needs



Other anthemEAP.com resources

- Well-being articles, podcasts, and monthly webinars
- Self-assessment tools for emotional health issues



Crisis consultation

- Toll-free emergency number; 24/7 support
- Online critical event support during crises

We are ready to support you

You can call us at 800-999-7222, or go to [anthemEAP.com](https://www.anthemEAP.com) and enter your company code: Anthem Connecticut

When something unexpected happens, EAP can help you figure out your next steps. Contact us today.

Mental Health Support

Anthem 

Easier access



Mental health is part of your overall well-being

That's why it's important to get the right support for behavioral health issues.



Youth suicide rates

Suicide is the 2nd leading cause of death for children between 10 and 14 years of age in the U.S., and 12th overall.¹



Complex needs

21.5M U.S. adults experience both mental illness and a substance use disorder.²



Primary care impact

Employees experiencing mental distress use an average of nearly \$3,000 more in healthcare services per year than their peers.³

We are here to help

If you or a loved one needs help with a mental health or substance use issue, you're not alone. Through your Anthem benefits, you can quickly find expert, compassionate, and confidential care. You have access to a wide range of programs and services online, on the phone, in person, or through video — whatever is most convenient for you.

Virtual visits

You can schedule virtual visits with psychologists and therapists within seven days using our SydneySM Health app — half the time needed for scheduling in-person appointments.⁴

90% of individuals were able to access all the behavioral health services they needed in the last 12 months.⁵

Flexible Spending Accounts

Downes is sponsoring a Flexible Spending Account (FSA) and Dependent Care Account administered by American Benefits Group that you can opt to enroll in.

These accounts allow employees to contribute pre-tax dollars into a savings account to be used for either unreimbursed, qualified medical expenses or eligible dependent care expenses.

Funds in an FSA may be used to reimburse qualified medical, dental and vision expenses incurred by you and your qualified dependents.

FSA funds are available to employees on the first day of the plan year, while dependent care funds are available as they are accrued/withdrawn from each paycheck.

Participants will receive a debit card from American Benefits or may submit claims manually.

Register for your WealthCare Portal at: <https://amben.com>



FSA FACT CHECK

You may contribute **\$3,300** to your FSA annually. You may also contribute up to a maximum of **\$5,000** per year for Dependent Care accounts as well.

FSA contributions are excluded from federal income tax, withdrawals for eligible expenses are exempt from federal income tax and interest earnings are tax deferred.

With the exception of a \$500 rollover into the following year (for which you must elect in the following plan year), FSA funds are considered “use it or lose it”, meaning unused funds at the end of the plan



AMERICAN BENEFITS GROUP

Flexible Spending Accounts

Examples of Expenses Eligible for Reimbursement:

- ✓ Acupuncture
- ✓ Alcoholism Treatment
- ✓ Artificial Teeth
- ✓ Chiropractic Care
- ✓ Co-Insurance
- ✓ Contact Lenses and solution
- ✓ Contraceptives
- ✓ Copays: Office, prescription, hospital (inpatient & outpatient)
- ✓ Deductibles
- ✓ Dental work (un-reimbursed and non-cosmetic)
- ✓ Diabetic supplies and insulin
- ✓ Eyeglasses, prescription sunglasses
- ✓ Fees for healing services
- ✓ Fees for practical nurses
- ✓ Hearing aids, devices & batteries
- ✓ Infertility treatment
- ✓ Laboratory fees
- ✓ Laser Eye Surgery
- ✓ Orthodontics
- ✓ Psychiatric Care
- ✓ Psychologist Fees
- ✓ Substance Abuse Treatment
- ✓ X-Rays

This is a partial list of expenses that may be reimbursed using your Flexible Spending Account.



For a complete listing and explanation of eligible charges for these plans, please see IRS Publication 502 “Medical and Dental Expenses” or visit www.IRS.gov.

Life Insurance

The group term life/accidental death & dismemberment plan will remain with **New York Life**.

Basic Life / AD&D Insurance

The benefit provides each eligible employee with a term Life and AD&D benefit of 2x annual earnings up to a maximum of \$200,000. Coverage is 100% Paid by Downes Construction Company on your behalf.

Be sure to update your Beneficiary Designation as needed.

Voluntary Term Life

Existing amounts will automatically carry-over

100% Paid by Employee

Each eligible employee may purchase increments of \$10,000 of term life insurance up to a maximum of \$300,000.

If you purchase Voluntary Life insurance for yourself, you may also purchase increments of \$5,000 up to a maximum of \$100,000 for your spouse, and \$5,000 for your dependent children.

If you are still employed, your benefits will reduce to 65% at age 65 and 50% at age 70. Spouse reductions are based on employee age.

If you are electing Voluntary Life insurance for the first time, or increasing your current coverage, **you will have to complete Evidence of Insurability and it is subject to Underwriting approval.**

Voluntary Life is 100% paid by Employees.

Costs vary based on Smoker and Non-Smoker rates and are listed on the next slide

Life insurance isn't a fun thing to think about, but, if you have people who depend on you for financial support, then life insurance is really about protecting them in case something happens to you- your designated beneficiary would collect the financial benefit upon your death.



Voluntary Life Insurance

Employee's Monthly Cost of Coverage:

| Age | Employee Cost Per \$10,000 Unit | | Spouse Cost Per \$5,000 Unit | | Age | Employee Cost Per \$10,000 Unit | | Spouse Cost Per \$5,000 Unit | |
|-------|---------------------------------|---------|------------------------------|---------|-------|---------------------------------|----------|------------------------------|----------|
| | Non-Smoker | Smoker | Non-Smoker | Smoker | | Non-Smoker | Smoker | Non-Smoker | Smoker |
| 0-19 | \$0.400 | \$0.650 | \$0.200 | \$0.325 | 60-64 | \$5.500 | \$10.150 | \$2.750 | \$5.075 |
| 20-24 | \$0.400 | \$0.650 | \$0.200 | \$0.325 | 65-69 | \$8.950 | \$16.100 | \$4.475 | \$8.050 |
| 25-29 | \$0.400 | \$0.650 | \$0.200 | \$0.325 | 70-74 | \$17.100 | \$26.400 | \$8.550 | \$13.200 |
| 30-34 | \$0.500 | \$0.900 | \$0.250 | \$0.450 | 75-79 | \$17.100 | \$26.400 | \$8.550 | \$13.200 |
| 35-39 | \$0.600 | \$1.200 | \$0.300 | \$0.600 | 80-84 | \$17.100 | \$26.400 | \$8.550 | \$13.200 |
| 40-44 | \$0.750 | \$1.600 | \$0.375 | \$0.800 | 85-89 | \$17.100 | \$26.400 | \$8.550 | \$13.200 |
| 45-49 | \$1.250 | \$2.700 | \$0.625 | \$1.350 | 90-94 | \$17.100 | \$26.400 | \$8.550 | \$13.200 |
| 50-54 | \$1.950 | \$4.300 | \$0.975 | \$2.150 | 95-99 | \$17.100 | \$26.400 | \$8.550 | \$13.200 |
| 55-59 | \$3.300 | \$7.250 | \$1.650 | \$3.625 | | | | | |

Child Cost Per \$1,000 Unit = \$0.046

Actual per pay period premiums may differ slightly due to rounding. All spouse rates are based on employee age. Rates vary by age and may be subject to change in the future. Benefits will reduce based on age (see Benefits Reduction Schedule for details).

How to Calculate Your Monthly Cost:

Step 1: Use the chart above to find your **Monthly** rate based on your age as of your effective date.

Step 2: Multiply this rate by your desired coverage amount, in units. Reference the table above to find the appropriate unit amounts for employee and/or dependents.

Step 3: The result is the **Monthly** cost.

Multiply your monthly cost by 12 and divide by 52 for your Weekly Payroll Deduction amount.



GROUP BENEFIT
SOLUTIONS

Disability Insurance

Connecticut Paid Family Leave

The Connecticut Paid Family Leave (CTPFL) went into effect on January 1, 2022 and provides employees with *paid leave* for life events covered under the Federal Family and Medical Leave Act (FMLA), the Connecticut Family and Medical Leave Act (CTFMLA), and the Connecticut Family Violence Leave Act.

Downes Construction has instituted a Private Plan through The Hartford to administer your Connecticut Paid Leave (CTPL) program.

Disability insurance is coverage that provides you with income protection should you be unable to work due to an injury or illness. With disability coverage, you are compensated for a portion of your



| | Paid Family Leave & Paid Medical Leave |
|-----------------------------|---|
| Leave Types | <ol style="list-style-type: none"> 1. To bond with a newborn, newly adopted or newly placed foster child 2. Own illness or injury (Non-job related) 3. Family Care 4. Organ or Bone Marrow Donor 5. Military Exigency 6. Care for a Military Family Member 7. Address Specific Needs Associated with Family Violence |
| Benefit Durations | Up to 12 weeks combined Family and Medical Leave.* <small>*Plus two additional weeks during pregnancy in the case of incapacity or certain treatment.</small> |
| Maximum Weekly Benefit | \$780 as of January 1, 2022. The maximum is based on 60 times the State of CT fair minimum wage. CT's minimum wage will increase in 2022 and 2023. |
| Benefit Payment Calculation | <ul style="list-style-type: none"> • Eligible employees will receive 95% of their base weekly earnings¹ if they earn less than or equal to 40 times the CT minimum wage. • Eligible employees earning more than 40 times the CT minimum wage will receive 95% of 40 times the CT minimum wage, plus 60% on the portion of their base weekly earnings that are in excess of that amount up to the maximum weekly benefit. |
| Continuation of Coverage | <ul style="list-style-type: none"> • Former employees are covered if they have earned at least \$2,325 in wages in the highest earning quarter within the first 4 of the 5 most recently completed quarters and have been employed within the past 12 weeks by an employer. |
| Eligibility for Benefits | <ul style="list-style-type: none"> • An employee must earn at least \$2,325 in wages in the highest earning quarter within the first 4 of the 5 most recently completed quarters and must currently be working for a Connecticut employer. |

Long Term Disability

This coverage is provided by New York Life 100% paid by Downes Construction.

Benefit is equal to the lesser of 60% of Monthly Earnings or a maximum of \$10,000 per month and are payable on 90th day following the date of disability and continue up to a maximum benefit period of your normal Social Security Retirement age.

Pet Insurance

Help make sure your furry family members are protected against unplanned vet expenses for covered accidents or illnesses with MetLife Pet Insurance.



**Pets make your family whole.
Cover them with Pet Insurance.**

Help cover the costs of vet visits, accidents, illness and more.

What's covered?⁵

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- X-rays and diagnostic tests

Coverage⁵ also includes

- hip dysplasia
- hereditary conditions
- congenital conditions
- chronic conditions
- alternative therapies
- holistic care
- and much more!

To Get a Quote:

Go to www.metlifepetinsurance.com, click Fetch my quote, and complete the online form.

IMPORTANT: Enter **Boston Insurance Employee Benefit Trust** as the Employer Name – this benefit is accessed through PPI.

Employee Assistance Program

Complimentary access to an Employee Assistance Program is made available to all benefit eligible employees through New York Life Group Benefit Solutions.

Your EAP offers a broad array of tools and services to help with problems that might affect your personal or work life.

Call us anytime, any day

We're just a phone call away whenever you need us.

At no extra cost to you. An advocate can help you assess your needs and develop a solution. He or she can also direct you to community resources and online tools.

Visit a specialist

You have three face-to-face sessions with a behavioral counselor available to you – and your household members.

Call us to request a referral.

Monthly webinars

Educational seminars on a variety of relevant topics such as managing your life, work, money and health, are available in a quarterly calendar of monthly webcasts distributed to your employer.

Achieve work/life balance

For help handling life's challenges, go online for articles and resources on family, care giving, pet care, aging, grief, balancing priorities, working smarter, and more.



Legal consultation and referrals*

Receive a free 30-minute consultation with a network attorney. And up to a 25% discount on select fees.



Financial consultations

Receive a free 30-minute consultation and 25% discount on tax planning and preparation.



Life Assistance Program 24/7 support

Phone: (800) 538-3543

Website: www.signalap.com



GROUP BENEFIT
SOLUTIONS

Next Steps

Make sure to complete your enrollment by Friday April 25th.

Downes Construction Company
2024 Employee Benefits Guide

Prepared by Assured Partner New England, Inc for Downes Construction Company



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