



EMPLOYEE BENEFIT GUIDE

2026

Welcome to your 2026 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 document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details.

The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases.

If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

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 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 24th**.

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 with the following plan. Below is an overview of the plan and employee deductions:

Carrier	Anthem
Plan Option	HRA Upfront Deductible Plan
Plan Name	Century Preferred PPO HSA \$5000 0% Plan
	In Network
Deductible (Single/Family)	\$5,000 / \$10,000
Coinsurance	0%
Out of Pocket Max (Single/Family)	\$6,750 / \$13,500
Preventive Care	No Cost
Primary Care Visit	0% after deductible
Specialist Visit	0% after deductible
Inpatient Hospital	0% after deductible
Outpatient Surgery	0% after deductible
Emergency Room	0% after deductible
Urgent Care	0% after deductible
Diagnostic lab/xray	0% after deductible
Advanced Diagnostic	0% after deductible
Pharmacy	\$5 / \$30 / \$60 / 30% up to \$500 after deductible
	Out of Network
Deductible (Single/Family)	\$7,500 / \$15,000
Coinsurance	50%
Out of Pocket Max (Single/Family)	\$20,250 / \$40,500

Weekly Contributions	
Employee Only	\$28.23
Employee + Spouse	\$57.69
Employee + Child(ren)	\$46.83
Employee + Family	\$81.77

Health Reimbursement Account (HRA)

To help fund the new medical upfront deductible Downes will be funding the first half, through an HRA to help offset this upfront cost - \$2,500 for individuals, and \$5,000 for family coverage.

Eligible Expenses

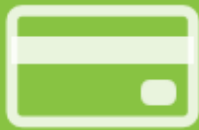
The HRA can be used to pay for in-network deductible expenses, including prescriptions for yourself or your enrolled dependents.

Expenses which are not applied towards your deductible will not be eligible under the HRA.



If you are using an in-network provider, you do not have to pay for the expense at the point of service.

- The provider will submit a claim to your primary insurance carrier.
- You will receive an Explanation of Benefits (EOB) from the insurance carrier. The EOB will define your responsibility.
- You will receive a bill from the provider. You can pay the bill using your HRA funds (see next page).



How do I pay for healthcare expenses, using my HRA?

The Flex Facts Debit Card can be used to pay for eligible expenses. The card can be used at any provider or pharmacy that accepts MasterCard. When you use your card, funds are automatically deducted from your HRA account.

Be sure to provide your health plan information to the provider or pharmacist so that the claim is submitted to your insurance company. If you fail to provide your health insurance information to the provider or pharmacist the HRA will be over charged and the claim will not be applied to your deductible. This can cause your HRA to run out of money before you reach your deductible causing you to pay out of pocket for additional claims.

Per IRS guidelines, please retain all your receipts.

If you are not able to use your card at the point of service, or for manual claim submission, you can file a claim online, by fax or by mail.



How do I file a claim?

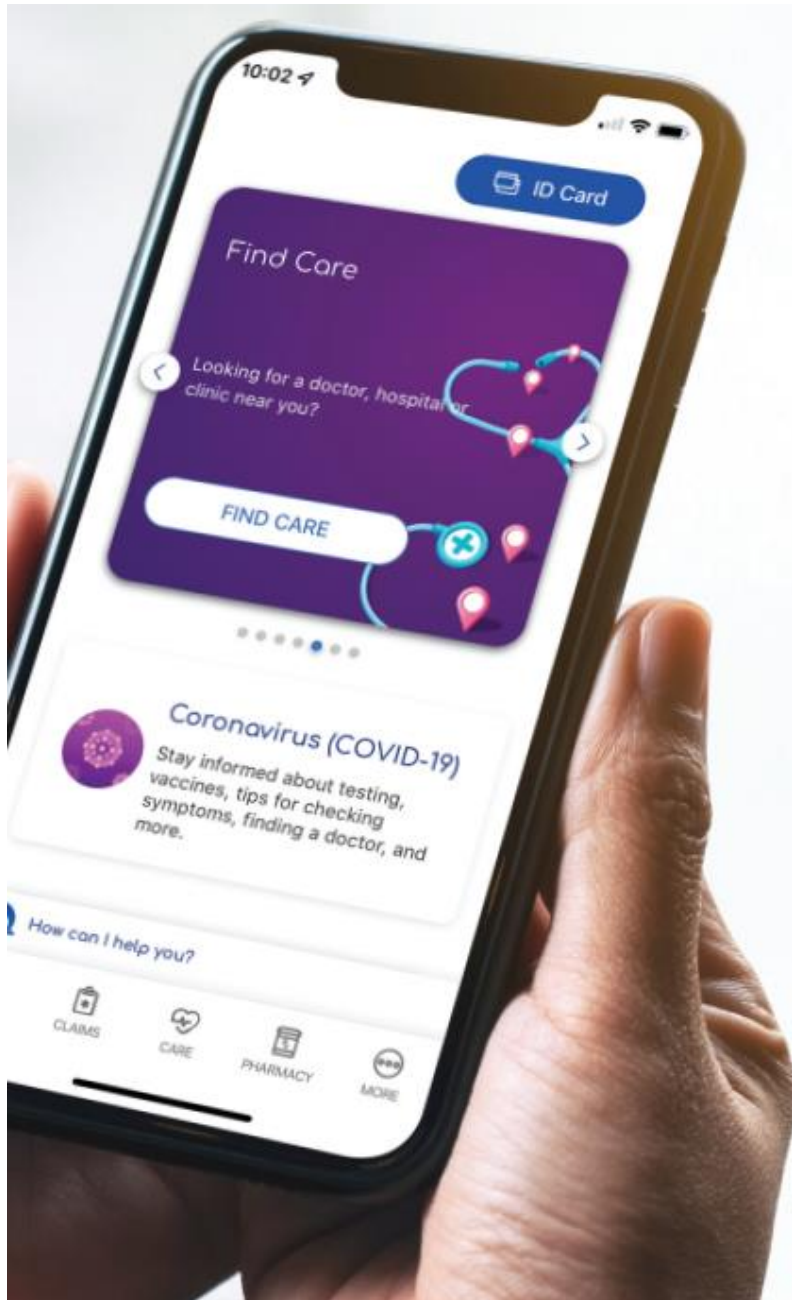
You can file a claim via the following methods:

- **Online** - Log into your Flex Facts account. (See page 3 for instructions on how to register for your Online Flex Facts account)
 - Go to Main Menu > Claims > Submit Claims
 - Follow the prompts to enter the claim details
 - Be sure to click Add Claim Documents to upload a copy of your EOB(s).
- **Email** - Email your completed Claim Form and EOB(s) to claims@flexfacts.com.
- **Mail** - Mail your completed Claim Form, along with a copy of the EOB(s), to:

Flex Facts Claims Department
1200 River Ave, Suite 10E
Lakewood, NJ 08701
- **Fax** - 877-747-8564

You can download the Claim Forms at www.flexfacts.com or request a copy from your human resources representative.

Find a Medical Provider



How to find the right care provider for you:

1. Go to [anthem.com](https://www.anthem.com) or download our Sydney Health mobile app and log in to:
 - Find a doctor if you don't have a primary care physician.
 - Have a virtual visit with a doctor using our Sydney Health mobile app.
 - Find a retail health clinic, urgent care center, or emergency room near you.
 - Compare costs for your procedures.
2. Choose **Care** and then select the care option best for you.



Download our Sydney Health app

Register for free to be ready when you need virtual care.

1. Scan the QR code below using the camera on your smartphone.
2. Make sure the QR code is inside the box on your screen.
3. Tap the pop-up notification that appears.



Wellbeing Solutions

Earn and redeem your rewards

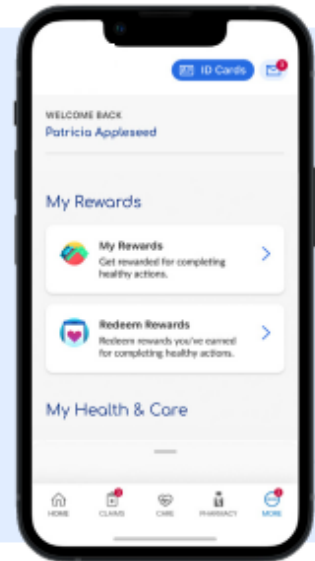
Start by logging in to Sydney Health and scroll down to *My Rewards*. From there you can:

Choose **My Rewards** to:

- Get a quick view of earning activities.
- See a snapshot of your reward status.


Choose **Redeem Rewards** to:

- Get a Mastercard® to spend on health-related purchases.



Focus on wellness and earn rewards up to \$700

Complete activities to earn rewards


Activity type	Activities	Amount
 <p>Digital & wellness activities Rewards are added to your account as you complete activities on the SydneySM Health app or on anthem.com.</p>	Log in to your Anthem account	Up to \$60 (\$15 per quarter)
	Connect a fitness or lifestyle device	\$5
	Complete a health assessment and receive tailored health recommendations	\$50
	Complete action plans around eating healthy, weight management, and physical activity	Up to \$100 (\$20 per action plan)
	Track your steps	Up to \$120 (\$2 per 50,000 steps tracked)
	Complete Well-being Coach digital daily check-ins ¹	Up to \$20 (\$4 per milestone)
	Update your contact information	\$40
	Select a primary care provider (PCP) in Sydney Health	\$40
	Participate in Emotional Well-being Resources program	\$5
	Log daily nutrition (at least 45 days per quarter)	Up to \$60 (\$15 per quarter)
Use any Employee Assistance Program (EAP) service if your employer provides Anthem EAP	\$5	




Scan this QR code to view your rewards on the Sydney Health app. You can also log in to [anthem.com](https://www.anthem.com), and scroll down to *My Rewards*.



Wellbeing Solutions

Activity type	Activities	Amount
 <p>Preventive care Complete your annual screenings or wellness visits. Rewards are added to your account after your claim is processed (may take up to 60 days).</p>	Have an annual preventive wellness exam or well-woman exam with your doctor	\$35
	Get an annual cholesterol test (men ages 35 and older, women ages 40 and older, or upon doctor recommendation)	\$30
	Have a colorectal cancer screening (ages 45 and older or upon doctor recommendation)	\$35
	Have a routine mammogram (women ages 40 to 74 or upon doctor recommendation)	\$35
	Have an annual eye exam ²	\$35
	Get an annual flu shot	\$25
	Get an A1C lab test	\$30

Activity type	Activities	Amount
 <p>Condition management Rewards are added to your account as you meet benchmarks or complete a program.</p>	ConditionCare: Work one-on-one with your health coach and earn rewards for participating in and completing the program ³	Up to \$225 (\$90/\$135)
	Building Healthy Families: Help your family grow and thrive through the Sydney Health app and earn rewards for completing certain activities ⁴	Up to \$125 (\$30/\$35/\$30/\$30)
	Well-being Coach – Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁵	\$60
	Well-being Coach – Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁶	\$60
	Get a diabetic foot exam	\$35
	Get a LDL or lipid diabetic lab test	\$30
	Get a microalbumin and eGFR diabetic lab test	\$30

Achieve your health goals with Well-being Coach

The Well-being Coach digital coaching app can help you maintain a healthy weight or quit tobacco, while improving your nutrition, exercise, mindfulness, and sleep. To access your Well-being Coach for personalized digital and phone support, go to the Sydney Health app or [anthem.com](https://www.anthem.com).



Virtual Care

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

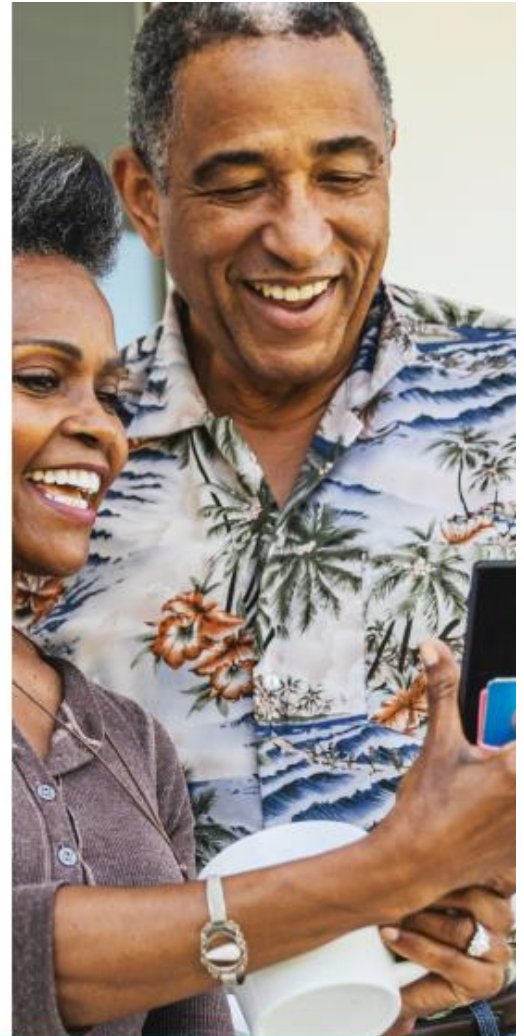
Now you can connect more easily to the care you need through our **SydneySM Health** app. Have a video visit with a doctor on your mobile device or computer with a camera, 24/7.

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.†



What people say about virtual care visits²

89%

said the doctor they saw was professional and helpful

92%

thought the doctor understood their concerns

92%

were able to book a virtual visit sooner than an in-person visit

How to download our Sydney Health app:



Scan the QR code with your phone's camera or visit the App Store® or Google Play™.



Discounts

Save money

with SpecialOffers and discounts

As part of your health plan, you qualify for discounts on products and services that help promote better health and well-being. These discounts are available through SpecialOffers, which can help you save money while taking care of your health.



Dental, hearing, and vision

Dental

RefreshaDent

Save on premium dentures sent direct to your home. You can receive a 50% discount on a lifetime warranty. This program includes a lifetime digital record of your dentures for easy replacement.

Hearing

NationsHearing®

Receive hearing screenings and in-home service at no additional cost. You also can receive hearing aids at a discounted rate.

Hearing Care Solutions

Receive no-cost hearing exams and discounts on hearing aids. Hearing Care Solutions has 3,100 locations and eight manufacturers, and offers a three-year warranty, batteries for two years, and unlimited visits for one year.

Eyewear

Glasses.com® and 1-800 CONTACTS®

Shop for the latest brand-name frames at a fraction of the cost of similar frames from other retailers. You also can receive additional savings on orders of \$100 or more, plus no-cost shipping and returns.

EyeMed

Take advantage of discounts on new glasses, nonprescription sunglasses, and eyewear accessories.

LASIK

Premier LASIK Network

Save on LASIK when you choose any featured Premier LASIK Network provider.

TruVision

Save on LASIK eye surgery at over 1,000 locations.

Discounts

Health and fitness

Health

BREVENA

Enjoy a discount on BREVENA skin care creams and balms for smooth, rejuvenated skin from head to toe.

ChooseHealthy®

Discounts are available on acupuncture, chiropractic, massage, podiatry, physical therapy, and nutritional services. You also have discounts on fitness equipment, wearable health trackers, and health products such as vitamins and nutrition bars.

LifeMart®

Receive deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services, yoga classes, sports gear, and vision care.

Fitness

Active&Fit Direct™

Choose from more than 12,000 participating fitness centers and 5,800 premium exercise studios nationwide and receive a discounted membership. This program is offered through American Specialty Health Fitness, Inc.

Fitbit®

Work toward your fitness goals with Fitbit trackers and smartwatches that fit your lifestyle and budget.

Garmin®

Discounts are available on select Garmin wellness devices.

Husk Wellness

Discounts are available for gym memberships, fitness equipment and technology, and fitness and nutrition coaching.

Family and home

Family

23andMe®

Save on health and ancestry kits to learn about your wellness, ancestry, and more.

WINFertility®

Save up to 40% on infertility treatment. WINFertility helps make quality treatment more affordable.

Home

Nationwide® Pet Insurance

Receive discounts when you enroll through your company or organization. Additional savings are available when you enroll multiple pets.

ASPCA® Pet Health Insurance

Find reduced rates on pet insurance and choose from three levels of care, including flexible deductibles and custom reimbursements.

Medicine and treatment

Medicine

Puritan's Pride®

Choose from a large selection of discounted vitamins, minerals, and supplements.

Allergy Control Products and National Allergy Supply™

Save on select doctor-recommended products, such as allergy-friendly bedding, air purifiers and filters, and asthma products. Some orders qualify for no-cost ground shipping within the contiguous U.S.

Treatment

The Living Well Courses

Choose one of the online wellness programs and save on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or address alcohol or substance dependence.

▶ **Learn more about SpecialOffers**

Log in to [anthem.com](https://www.anthem.com), choose Care, and select Discounts.

Dental Plans

Downes Construction is pleased to provide two plans through Delta Dental this year.

Carrier Plan Name	Base		Buy Up	
	Delta Dental Preferred Dentist Provider		Delta Dental Preferred Dentist Provider	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Maximum Benefit	\$2,000	\$2,000	\$2,500	\$2,500
Individual Deductible	\$50	\$50	\$50	\$50
Family Deductible	\$150	\$150	\$150	\$150
Deductible Waived for Preventative Care	Yes	Yes	Yes	Yes
Preventative (cleanings, Sealants(Ch), Bitewing x-ray)	100%	100%	100%	100%
Basic (fillings, simple surgery)	80%	80%	90%	90%
Major (complex oral surgery, crowns, bridges, dentures)	50%	50%	50%	50%
Endodontics/Periodontics	80%	80%	90%	90%
Orthodontia	50%	50%	50%	50%
Orthodontia Lifetime Maximum	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00
Out of Network R&C %	Negotiated	MAC	Negotiated	MAC

Weekly Contributions

Employee Only	\$1.34	\$1.49
Employee + Spouse	\$2.68	\$2.98
Employee + Child(ren)	\$3.43	\$3.81
Employee + Family	\$5.05	\$5.61



Find a Dentist

There are two easy ways to find a dentist in your area—by using your computer or using your smartphone.

Access DeltaDentalCT.com/FAD from your computer in four easy steps:

- 1 Enter your city, zip code, or partial address
- 2 Select the distance you are willing to travel
- 3 Select a network
- 4 Click "Search"



Questions about the networks or a dentist's participation?



Call the Delta Dental Customer Service Department at **800-452-9310**.

Everyone wants to save money while still receiving good service. With the Delta Dental PPO™ network, you'll get great dental care at lower prices.

Here's how the PPO network saves you money.

Excellent benefits with low out-of-pocket costs. In-network dentists have agreed to pre-established fees for services. On average, patients save **39%** on the fee typically submitted for a claim. Delta Dental PPO dentists' rates are usually the best value, often better than other network rates.

No more billing surprises. Delta Dental PPO network dentists won't "balance bill" patients. That means they can't charge you the difference between their usual fee and the amount they've agreed to charge patients covered by Delta Dental.

Vision Plan

Vision will also be moving to Delta. Below is an overview of the benefits and rates.

Carrier Plan Name	Delta Dental DeltaVision Essential	
Network	VSP Choice Network	
Benefits	In Network	Out of Network
Exams	1 per 12 months	
Exam Copay	\$10 copay	\$45 allowance
Hardware Copay	\$25 copay	N/A
Hardware	1 per 24 months	
Frames	Up to \$130	\$70 allowance
Basic Lenses*	1 per 12 months	
Single Vision	\$25 copay	\$30 allowance
Bifocal	\$25 copay	\$50 allowance
Trifocal	\$25 copay	\$65 allowance
Lenticular	\$25 copay	\$100 allowance
Contacts	1 per 12 months	
Elective fitting and evaluation	\$60 copay	Not Covered
Elective Contacts	Up to \$130 in lieu of frames	\$105 allowance
Necessary Contacts	No Charge	\$210 allowance

Weekly Contributions	
Employee Only	\$1.09
Employee + Spouse	\$2.17
Employee + Child(ren)	\$2.33
Employee + Family	\$3.72



ID cards for Dental and Vision Plan



Delta Dental Dashboard



Vision Dashboard



Dashboard to print ID card

Locating your ID cards is fast and easy!

- 1 Log in to your account at DeltaDentalCT.com/MySmile
- 2 Your Delta Dental ID card will appear on your dashboard. You can download, view or save it to your computer or mobile device.
- 3 From your MySmile® dashboard, you can select DeltaVision in the drop down at the top of your screen to access your DeltaVision ID card as well!
- 4 If you want to print or download your DeltaVision ID card, you will be seamlessly directed to the VSP® portal to do so.

Need a MySmile account? Visit DeltaDentalCT.com to register!



Questions about your Delta Dental plan?

Call our Customer Service at 1-800-452-9310.

Questions about your DeltaVision plan?

Call VSP's Customer Service at 800-877-7195.



View your benefits

You can view your benefits at **MySmile.com**.

Don't have an account? It's easy to create.

For New Jersey, go to: DeltaDentalNJ.com/MySmile

For Connecticut, go to: DeltaDentalCT.com/MySmile



Find an in-network doctor

It's easy to find an in-network doctor near you by visiting **vsp.com** and selecting Find a Doctor. With thousands of locations, getting the most out of your benefits is easy with **VSP Premier Edge™**—including **private practice doctors** and **Visionworks® retail locations** nationwide.



Save on eyewear and so much more

With access to over \$3,000 in savings, discover VSP Exclusive Member Extras to maximize your benefits and save even more. Get an extra \$20 to spend on Featured Frame Brands, and save up to 40% on non-covered lens enhancements when seeing a VSP network provider.**

You'll also save on contacts, glasses, and sunglasses when you use your benefits on **eyeconic.com®**—the official VSP online retailer.

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 Group or may submit claims manually.

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



FSA FACT CHECK

You may contribute **\$3,400** to your FSA annually. You may also contribute up to a maximum of **\$7,500** 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 \$680 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 year are forfeited.



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) 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.

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 lost income.



	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

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