2026 - 2027

Benefits Guide

TRIANGLE GRADING AND PAVING, INC.

Welcome

Your well-being is our priority, and we are committed to providing you with a benefits package that supports your overall health, happiness, and success.

This guide has been designed to assist you in making informed decisions about your benefits.

Who is eligible for benefits?

Full-time employees working 30 hours or more per week and their eligible dependents are eligible to enroll in the benefits outlined in this guide. Benefits become effective after you have worked 90 days.

Eligible dependents may include:

- Your legal spouse or domestic partner
- Your children up to age 26
- Disabled dependents over the age 26

When do I enroll?

If you are enrolling during the open enrollment period, this is an **active enrollment**, meaning if you do not make elections you will **not** have coverage this year. Please note – if you are enrolled in a spending account, you must make elections each year to continue participating in the plan.

The annual open enrollment period is July 27 – August 7, 2026.

If you are hired after the open enrollment period, you will have 30 days from your date of hire to make benefit elections and your benefits will begin 91 days from your date of hire.

The benefits you elect either during open enrollment or the new hire period will be effective through August 31, 2026.

Can I make a change after submitting my benefit elections?

The majority of your benefits will be paid for through pre-tax payroll deductions under a Section 125 cafeteria plan. Due to the rules of the cafeteria plan, it's important to note that you are unable to make changes to your benefit elections until the next open enrollment period unless you experience a qualifying life event.

These events can include, but are not limited to, marriage, divorce, or the birth of a child. In the event that you do experience a qualifying life event and wish to modify your benefit elections, it is crucial that you promptly notify your benefits administrator as some deadlines will apply. Please be aware that election changes requested after the designated timeframe or without a qualifying life event will not be approved.

This Benefits Guide is intended to summarize your benefit offerings for the new year. The summary is sourced from summary plan descriptions and related benefit plan material (the "plan materials"). In the event of any conflict or confusion between this Benefit Guide and the plan materials, the plan materials will control and are the final word.

How do I enroll?

Enrolling in benefits is easy!

1. Login to https://www.employeenavigator.com/benefits/account/login using your existing username and password if you've logged into the system before. If you are a new user, click on "Register as a new user" and provide the following information:
   - Your first and last name
   - Company Identifier: **TGaP**
   - The last 4 digits of your Social Security Number / ID
   - Birth Date in (mm/dd/yyyy) format
2. Click "Start Enrollment" to begin the enrollment process and enter your personal and dependent information.
3. Walk through each step of the enrollment and click "Save & Continue" at the bottom of each screen to save your elections.
4. If there is a benefit you do not wish to enroll in, click "Don't want this benefit?" at the bottom of the screen.
5. Once you have finished, review the benefits you have elected and click to sign to complete your enrollment.

employee NAVIGATOR

Additional enrollment instructions can be found here!

Have questions?

If you have any questions about benefit offerings or the enrollment process, you can contact your Human Resources team:

Triangle Grading and Paving - Darrien Kirkman at dkirkman@tgandp.com or 336-584-1745
GS Materials and GS Materials Transportation – Sarah Terry at sterry@tgandp.com or 919-499-9322

Benefits Video

Our benefits video provides an overview of the benefits we offer and includes plan details, enrollment instructions and more! Watch our benefits video here via the QR code shown here.

https://www.brainshark.com/mmanational/2026TriangleGradingandPaving

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Medical

Services	Cigna Base Plan PPO 5000 Open Access Plus Network	Cigna Buy-Up Plan PPO 1500 Open Access Plus Network
Services	In-Network	In-Network
Plan Year Deductible Individual / Family	Embedded $5,000 / $10,000	Embedded $1,500 / $3,000
Coinsurance Plan Pays / You Pay	70% / 30%	80% / 20%
Out-of-Pocket Max Individual / Family	$9,100 / $18,200	$6,000 / $12,000
Preventive Services	$0 copay	$0 copay
Primary Care	$50 copay	$25 copay
Specialist Visit	$100 copay	$50 copay
Urgent Care	$100 copay	$70 copay
Emergency Room	$500 copay	$500 copay
Inpatient Hospital	30% after deductible	20% after deductible
Outpatient Facility	30% after deductible	20% after deductible
Prescription	Tier 1 / 2 / 3 / 4	Tier 1 / 2 / 3 / 4
Retail	$10 / $25 / $60 / 30% ($150 max)	$10 / $25 / $60 / 30% ($150 max)

****Advantage formulary** – access a Prescription Drug List at https://www.cigna.com/individuals-families/member-guide/prescription-drug-lists/*

Your Cost - Weekly Employee Deductions				
	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Cigna Base Plan PPO 5000	$51.58	$323.76	$122.82	$473.40
Cigna Buy-Up Plan PPO 1500	$73.11	$376.09	$156.60	$546.16

Pharmacy Resources

Save on Prescription Medications

Prescription drug costs can vary widely depending on where and how you purchase them. While your medical plan's pharmacy benefit is a convenient option, it's not always the cheapest. Fortunately, there are several alternative ways to procure prescription medications that may save you money.

Additional Strategies to Save

- **Patient Assistance Programs (PAPs):** Many drug manufacturers offer financial help for eligible patients.
- **Manufacturer Coupons:** Check if your medication has available coupons to reduce costs.
- **Shop Around:** Prices can vary significantly between pharmacies, including local and warehouse club pharmacies.
- **Ask Your Doctor:** Inquire about generic alternatives or samples to reduce initial costs.

Good RX

CostPlusDrugs

TrumpRx

Amazon.com/Pharmacy

Walmart.com/Pharmacy

Pharmacy.Costco.com

HoneybeeHealth

DiRxHealth

Dental

Cigna | 800.997.1654 | www.cigna.com

	Cigna Dental Plan Total DPPO Network	Cigna Dental Buy Up Plan Total DPPO Network
Benefits	In-Network	In-Network
Plan Year Deductible Individual / Family	$50 / $150	$50 / $150
Plan Year Benefit Maximum	$1,000 per insured	$2,000 per insured
Preventive Services Oral Exams, Cleanings, Fluoride, Sealants, Space Maintainers	$0	$0
Basic Services Routine Fillings, Simple Extractions, Endodontics, Periodontics Oral Surgery	20% after Deductible	20% after Deductible
Major Services Crowns, Inlays and Onlays, Dentures	50% after Deductible	50% after Deductible
Orthodontia Adults and Children	Not covered	Covered at 50%
Orthodontia Lifetime Maximum	N/A	$2,000

Your Cost - Weekly Employee Deductions				
	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Base Plan	$7.13	$12.97	$15.86	$24.28
Buy-Up Plan	$10.61	$19.29	$23.58	$36.10

Vision

Cigna | 800.997.1654 | www.cigna.com

	Cigna Vision Plan EyeMed Network
Benefits	In-Network
Exam	$10 Copay
Frames	$120 Allowance
Lenses Single, Bifocal, Trifocal	$25 copay
Contacts	$120 Allowance
	Frequency of Services
Exams	Once every 12 months
Frames	Once every 24 months
Lenses or Contacts	Once every 12 months

*EyeMed customer service: 888-581-3648

Your Cost - Weekly Employee Deductions				
	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Cigna Vision Plan	$1.30	$2.48	$2.61	$3.83

Life & AD&D Insurance

THE HARTFORD

Basic Life and AD&D Insurance

The Hartford | 800.624.5578 | www.thehartford.com

Full-time employees receive **employer paid** group life and accidental death and dismemberment (AD&D) insurance in the amount of $15,000. Your benefit amount will begin reducing at age 65.. Don't forget to keep your beneficiaries up to date.

Voluntary Life and AD&D Insurance

The Hartford | 800.624.5578 | www.thehartford.com

You have the option to purchase voluntary life and AD&D insurance. If you elect when first eligible, you may elect coverage up to the Guaranteed Issue amount without having to answer any medical questions. Employee and spouse benefits begin to reduce at employee age 65; employee and spouse rates are based on employee age. Employees must be enrolled to enroll dependents. Additionally, don't forget to keep your beneficiaries up to date!

If you do not enroll within 31 days after becoming eligible under the policy and later decide to enroll or if you wish to enroll for more than the guarantee issue amount, you will need to provide Evidence of Insurability (EOI)

Voluntary Life & AD&D Insurance	
Employee Coverage	5x annual salary up to $500,000 maximum Increments of $10,000
Spouse Coverage	Increments of $5,000 up to $250,000 maximum
Child Coverage	15 days to age 25: $10,000
Guaranteed Issue	Employee: $100,000 Spouse: $30,000 Child: $10,000
Evidence of Insurability	If you do not enroll within 31 days after becoming eligible under the policy and later decide to enroll or if you wish to enroll for more than the guaranteed issue amount, you will need to provide Evidence of Insurability (EOI)

Disability Insurance

Voluntary Short-Term Disability Insurance

The Hartford | 800.624.5578 | www.thehartford.com

In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits. The premium for this coverage will be taken out of your paycheck after taxes. This means that if you ever need to make a disability claim, the benefit you receive will be tax-free.

	Short-Term Disability
Coverage Paid By	Employee
Percentage of Income Replaced	60% of weekly earnings
Benefits Begin	8th day after injury or illness
Benefits Duration	12 weeks
Maximum Benefit	$1,100 weekly

Pre-Existing Exclusions	
Short-Term Disability	Any disability resulting from a condition that was treated or diagnosed within 3 consecutive months prior to the coverage effective date may not be eligible for benefits during the first 12 months of coverage.

Supplemental Benefits

Voluntary Worksite Benefits

The Hartford | 800.624.5578 | www.thehartford.com

Accident Insurance

Accident Insurance pays a lump sum benefit directly to you based on the type of injury sustained and treatment needed. This policy has 24 hour, on/off job coverage, and it includes a $50 Benefit Amount for you and your dependents. If elected, you will be responsible for the full cost of this benefit.

Accident coverage can help to reimburse you for expenses like:

- ✓ Ambulance transportation
- ✓ Coverage for medical expenses, hospital stays, and surgeries
- ✓ Therapy charges and rehabilitation costs
- ✓ Financial support in case of injury from an accident
- ✓ No medical exam required for quick and easy coverage

Critical Illness Insurance

Critical Illness pays a lump sum benefit directly to you upon diagnosis of a covered illness after the plan's effective date of coverage. There are multiple payouts automatically included and a benefit can be paid for each covered condition. Coverage can be taken with you when you leave the company, and it includes a $100 Benefit Amount for you and your spouse/dependents. If elected, you will be responsible for the full cost of this benefit.

Critical illness coverage helps cover expenses related to the diagnosis of:

- ✓ Cancer
- ✓ Heart attack
- ✓ Kidney failure
- ✓ Blindness
- ✓ Coma

Hospital Indemnity Insurance

This plan works as a supplemental insurance plan designed to pay for the costs of a hospital admission that may not be covered by other insurance. This plan pays cash directly to you to cover out-of-pocket expenses. The payments can be used for any purpose including medical copays, deductibles, or regular expenses (food, rent, utilities). If elected, you will be responsible for the full cost of this benefit.

Additional Benefits

THE HARTFORD

Employee Assistance Program

The Hartford - Ability Assist Counseling Services | 800.964-3577 | guidanceresources.com

Our EAP can offer valuable support by providing confidential counseling and resources to help you with personal and work-related issues. The EAP is available for free to all employees and immediate family members.

EAP services include up to three in-person consultations per occurrence, per year, referrals, and resources.

EAPs can help with issues such as:

- ✓ marital and family concerns
- ✓ depression
- ✓ substance abuse
- ✓ grief and loss
- ✓ financial entanglements
- ✓ finding daycares
- ✓ legal guidance
- ✓ other personal issues

Studies show that employees who used EAP services reported higher levels of work-life balance and lower levels of work-family conflict. *

** Journal of Occupational Health Psychology*

Reach out to Guidance Resources 24/7 toll free at +1 800-964-3577, or you can visit their website at guidanceresources.com

If you're a first-time user, click on the Register tab

1. In the Organization Web ID field, enter HLF902
2. In the Company Name field at the bottom of personalization page enter: ABILI
3. After selecting "Ability Assist program", create your own confidential user name and password

Scan the QR code for more information:

Key Contacts

Benefit	Whom To Call	Phone Number	Email or Website
General Benefit or Enrollment Questions	Darrien Kirkman Sarah Terry	+1 336-584-1745 +1 919-499-9322	dkirkman@tgandp.com sterry@tgandp.com
Medical/Pharmacy	CIgna	+1 800-997-1654	www.cigna.com
Telemedicine	MDLive	+1 888-726-3171	www.mdliveforcigna.com
EAP Plan	The Hartford / Guidance Resources	+1 800-964-3577	www.guidanceresources.com
Dental	CIgna	+1 800-997-1654	www.cigna.com
Vision	CIgna	+1 800-997-1654	www.cigna.com
Basic Life & AD&D	Hartford	+1 800-624-5578	www.thehartford.com
Short-Term Disability	Hartford	+1 800-624-5578	www.thehartford.com

Employee Benefits Services Team

Your dedicated Employee Benefits Services Team is your benefits resource throughout the year. Unlike a call center, this team of experienced client benefits specialists has the knowledge and skills to provide you with personal support regarding your group benefit plans. The Employee Benefits Services Team can help with inquiries about your medical, dental, vision, short-term disability, and voluntary benefits plans.

Call when you have questions about:

- Concerns or issues with claims
- How to obtain ID Cards
- General benefit coverage

The Employee Benefits Services team is available Monday through Friday 8am to 5pm EST.

Contact by phone or email:

- Toll Free: +1-855-313-1075
- EBServices@marshmma.com

IMPORTANT NOTICES

Triangle Grading and Paving, Inc. Health and Welfare Benefits Annual Notices

Scan the QR code or click the link for the full required notices document for the 2026 - 2027 plan year. If unable to access the document using either option, please reach out to the plan administrator noted below for a hard copy.

https://www.flipsnack.com/mmamidatlantic/2026-2027-triangle-grading-and-paving-required-notices

The following items are included in the notices document:

- Medicare Part D Creditable Coverage Notice
- HIPAA Special Enrollment Rights Notice
- Women's Health Cancer Rights Act (WHCRA) Notice
- Newborns' Mothers Health Protection Act (NMHPA) Notice
- HIPAA Notice of Privacy Practices
- Children's Health Insurance Program (CHIP) Notice

Triangle Grading & Paving, Inc. will herein be referred to as "Employer"

Cigna will herein be referred to as "Medical Plan(s)"

Darrien Kirkman at Triangle Grading and Paving, Inc. will herein be referred to as "Plan Administrator"
Sarah Terry at GS Materials and GS Materials Transportation will herein be referred to as "Plan Administrator"

You can contact Darrien, your Plan Administrator, at dkirkman@tgandp.com or +1 336-584-1745
You can contact Sarah, your Plan Administrator, at sterry@tgandp.com or +1 919-499-9322

MarshMcLennan
Agency