2027

Benefits Guide

An overview of the wide array of benefits provided by Paradigm Manufacturing to help you enjoy increased well-being and financial security.

These benefits are effective on January 01, 2027.

Prepared by Christensen Group, Inc for Paradigm Manufacturing

Contents

Paradigm Manufacturing is proud to offer a comprehensive benefits package for you and your family. This program is designed to take great care of you when you need it. Make sure to explore your options to help you make the selections that best meet your needs.

Benefits Offered

Throughout this booklet we will cover the following employee benefits being offered by Paradigm Manufacturing.

Medical Insurance
On-Site and Virtual Primary Care
Dental Insurance
Vision Insurance
Basic Life Insurance
Voluntary Life Insurance
Short Term Disability Insurance
Legal & ID Shield Insurance
Accident
Critical Illness
Hospital Indemnity
Pet Insurance
Other Employee Benefits

This document does not replace the certificate booklets or Summary Plan Descriptions (SPDs). The benefits described in this document are only summaries; in case of error and for all claim adjudication, the Master Contracts will prevail. Paradigm Manufacturing reserves rights to change, amend, terminate, or otherwise alter any plan at any time. Please refer to your certificates for more details and complete information.

Benefits Eligibility

As an employee of Paradigm Manufacturing, you may opt-in to annual benefits for you and your dependents when you meet certain work requirements.

Eligible members

The following members are eligible to receive benefits during the upcoming plan year:

Employee
Legal Married Spouse
Legal Children
Step Children

Enrollment and Coverage Change Notice

For most benefit plans, enrollment and changes to existing coverage (other than as a new hire or newly benefit eligible employee within your eligibility period) are permitted only during the annual open enrollment period or if you have a qualifying life event.

- Open enrollment occurs November 2nd – 16th, for a January 1 effective date.
- Qualifying life events include loss of other coverage, job status change, marriage, divorce, legal separation, birth, adoption, ceasing to be a dependent child, and other events as prescribed by law. Please notify Human Resources of any qualifying event within 30 days.

Work requirements

All regular, full-time employees scheduled to work 30 hours or more and their eligible dependents are benefit eligible.

When your benefits begin

All benefits begin on the first of the month following 30 days of employment.

Open Enrollment

There is specific window of time each year where you must complete your benefits elections. For the 2027 plan year, the Open Enrollment period for Paradigm Manufacturing is November 2nd – 16th , 2026.

Your Open Enrollment Dates

November 2nd – 16th, 2026

Enrollment

All benefits elections are done through your benefit admin platform called Employee Navigator. Please make your benefit elections online by November 16th , 2026. Please reach out to your Human Resources for any technical issues.

Benefits Summary

Paradigm Manufacturing provides an array of benefits that can help you enjoy increased well-being, deal with an unexpected illness or accident, build and protect your financial security, balance your personal and professional life and meet everyday needs. These benefits are affordable, comprehensive and competitive.

The table below summarizes the benefits available to eligible employees and their dependents. These benefits are described in greater detail in this booklet.

QUESTIONS?

If you have any questions about your benefit options, please contact:

Laura Spencer
Human Resources Manager | Direct: 512-846-4841
Laura.Spencer@pmi-usa.com

Meghan Cummings
Humar Resources Generalist | Direct: 512-846-4878
Meghan.Cummings@pmi-usa.com

Sandra Harlan
Benefits Coordinator | Direct: 512-846-4888
Sandra.Harlan@pmi-usa.com

Coverage	Carrier	Group #	Phone	Website
Medical	Meritain Health	21497	(800) 925-2272	https://www.meritain.com/
Pharmacy Provider	Prime Therapeutics	-	(800) 424-0472	www.primetherapeutics.com/Member
On-Site and Virtual Primary Care	ModRN Health	Paradigm Manufacturing	(757) 530-2224	www.modrnhealth.com
Dental	Lincoln Financial	1150796	(800) 423-2765	www.lincolnfinancial.com
Vision	SuperiorVision by MetLife	5777249	(833) 393-5433	www.metlife.com/mybenefits
Basic Life	Lincoln Financial	1150796	(800) 423-2765	www.lincolnfinancial.com
Voluntary Life	Lincoln Financial	1150796	(800) 423-2765	www.lincolnfinancial.com
Short Term Disability	Lincoln Financial	1150796	(800) 423-2765	www.lincolnfinancial.com
Accident Insurance	Lincoln Financial	1150796	(800) 423-2765	www.lincolnfinancial.com
Critical Illness	Lincoln Financial	1150796	(800) 423-2765	www.lincolnfinancial.com
Hospital Indemnity	Lincoln Financial	1150796	(800) 423-2765	www.lincolnfinancial.com
Pet Insurance	Nationwide	Paradigmmetals	(877) 738-7874	www.PetsNationwide.com
ARAG Legal	ARAG Legal	19170	(800) 247-4184	www.ARAGlegal.com

Key Terms

Annual deductible

The amount you must pay each year before the plan starts paying a portion of medical expenses. All family members' expenses that count toward a health plan deductible accumulate together in the aggregate; however, each person also has a limit on their own individual accumulated expenses (the amount varies by plan).

Out-of-pocket maximum

This is the total amount you can pay out of pocket each calendar year before the plan pays 100 percent of covered expenses for the rest of the calendar year. Most expenses that meet provider network requirements count toward the annual out-of-pocket maximum, including expenses paid to the annual deductible, copays and coinsurance.

Copays & coinsurance

These expenses are your share of cost paid for covered health care services. Copays are a fixed dollar amount and are usually due at the time you receive care. Coinsurance is your share of the allowed amount charged for a service and is generally billed to you after the health insurance company reconciles the bill with the providers.

Network

The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

Premium

The amount you pay for your health insurance every month. In addition to your premium, you usually have to pay other costs for your health care, including a deductible, copayments, and coinsurance.

Preventive care

Preventive care helps detect or prevent serious diseases and medical problems before they can become major. Annual check-ups, immunizations, and flu shots, as well as certain tests and screenings, are a few examples of preventive care. This may also be called routine care.

Embedded vs non-embedded

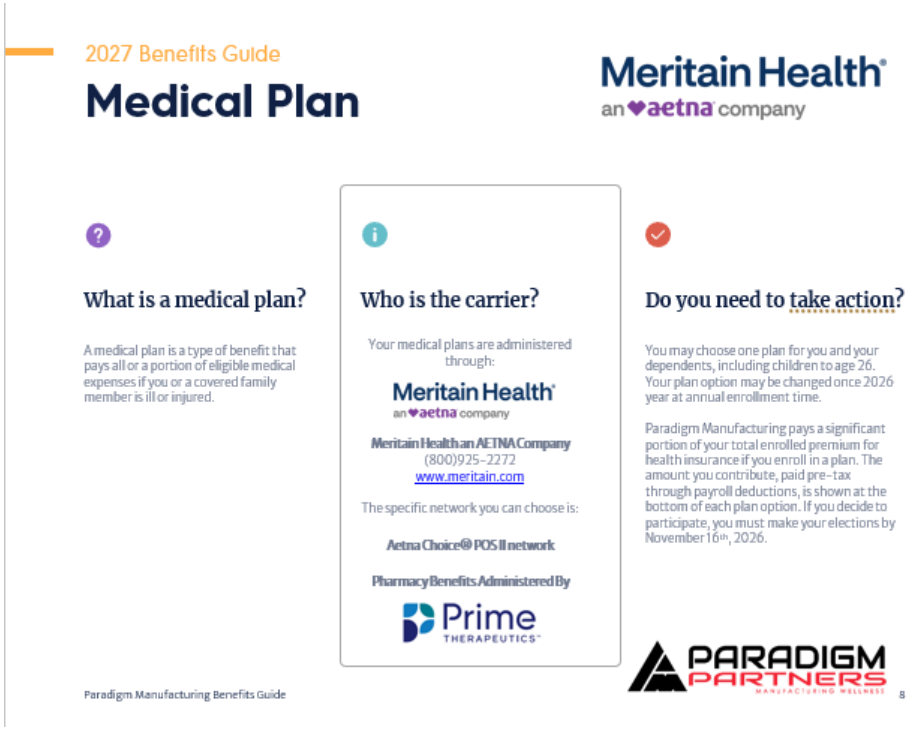
Embedded plans effectively have two deductibles amounts within one plan; single and family. The single deductible is embedded in the family deductible, so no one family member can contribute more than the single amount toward the family deductible.

Non-embedded means the entire family deductible must be met before the plan pays.

How to Use this Booklet

Paradigm Manufacturing offers a competitive benefit package that can be shaped and molded to fit your needs. This benefits guide, along with additional communication and decision-making tools, will help you make the best health care choices for you and your family.

If you decide to enroll in benefits through Paradigm Manufacturing, some benefits will be provided automatically. Other benefits are voluntary or require you to make elections.



2027 Benefits Guide

Medical Plan

Meritain Health an aetna company

What is a medical plan?

A medical plan is a type of benefit that pays all or a portion of eligible medical expenses if you or a covered family member is ill or injured.

Who is the carrier?

Your medical plans are administered through:

Meritain Health an aetna company

Meritain Health an AETNA Company
(800)925-2272
www.meritain.com

The specific network you can choose is:

Aetna Choice® POS II network

Pharmacy Benefits Administered By

Prime Therapeutics

Do you need to take action?

You may choose one plan for you and your dependents, including children to age 26. Your plan option may be changed once 2026 year at annual enrollment time.

Paradigm Manufacturing pays a significant portion of your total enrolled premium for health insurance if you enroll in a plan. The amount you contribute, paid pre-tax through payroll deductions, is shown at the bottom of each plan option. If you decide to participate, you must make your elections by November 16th, 2026.

PARADIGM PARTNERS MANUFACTURING WELLNESS

Paradigm Manufacturing Benefits Guide 8

Update on health care reform

Effective January 1, 2019, the Tax Cuts and Jobs Act (TCJA) repealed the individual mandate to maintain health insurance or be responsible for a "shared responsibility payment". We hope to keep offering these benefits as a valuable part of your total compensation in the future. However, because we offer you coverage that satisfies all the health reform requirements, you will not qualify for any federal assistance to purchase an individual or family policy on the open market (the "marketplace").

As you go through each section of this booklet you will see which benefits require action on your behalf.

Medical Plan

Meritain Health®
an aetna company

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Prime THERAPEUTICS™

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PARADIGM PARTNERS
MANUFACTURING WELLNESS

Medical Plan

Preventive Care

Meritain Health®
an aetna company

Understanding the full value of covered benefits allows you to take responsibility for maintaining good health and incorporate healthy habits into your lifestyle. Some examples include getting regular physical examinations, mammograms and immunizations.

Through the plan offered by Paradigm Manufacturing all covered employees and dependents are eligible to receive routine wellness services like these, at no cost; all copays, coinsurance, and deductibles are waived.

The US Preventive Services Task Force maintains a regular list of recommended services that all Affordable Care Act (i.e. Health Care Reform) compliant insurance plans should cover at 100% for in-network providers.

The following is a list of common services that are included in the plans offered this year.

Covered preventive care services

- Routine Physical Exam
- Well Baby and Child Care
- Well Woman Visits
- Immunizations
- Routine Bone Density Test
- Routine Breast Exam
- Routine Gynecological Exam
- Screening for Gestational Diabetes
- Obesity Screening and Counseling
- Routine Digital Rectal Exam
- Routine Colonoscopy
- Routine Colorectal Cancer Screening
- Routine Prostate Test
- Routine Lab Procedures
- Routine Mammograms
- Routine Pap Smear
- Smoking Cessation Programs
- Health Education/Counseling Services
- Health Counseling for STDs and HIV
- Testing for HPV and HIV
- Screening and Counseling for Domestic Violence

Medical Plan

Summary of Plan Options

The following plans are your medical insurance options for the upcoming year.

Meritain Health®
an aetna company

	Base Plan 5000	Mid Plan 2500	Buy-Up Plan 1500
In Network	Aetna Base Plan 5000	Aetna Mid Plan 2500	Aetna Buy-up Plan 1500
Deductibles (Single / Family) – Calendar Year	$5,000/$10,000	$2,500/$5,000	$1,500/$3,000
Out-of-Pocket Max (Single / Family) – Calendar Year	$6,500/$13,000	$5,500/$11,000	$4,500/$9,000
Preventive Care	100% covered	100% covered	100% covered
Primary Care Visit	$30 copay	$30 copay	$30 copay
Specialist Visit	$30 copay	$30 copay	$30 copay
Inpatient & Outpatient	Ded; then 100% covered	Ded; then 80% covered	Ded; then 90% covered
Emergency Room	Ded; then 100% covered	Ded; then 80% covered	Ded; then 90% covered
Urgent Care	$50 copay	$50 copay	$50 copay
Pharmacy – Prime Therapeutics primetherapeutics.com			
Tier 1/Low Generic	$10 copay	$10 copay	$10 copay
Tier II/ High Generic	$25 copay	$25 copay	$25 copay
Tier III/Preferred Brand	$50 copay	$50 copay	$50 copay
Tier IV/Non-Preferred Brand	$75 copay	$75 copay	$75 copay
Tier V/Specialty Drugs	Ded; then 100% covered	Ded; then 100% covered	Ded; then 100% covered
Mail Order (90 day)*	$62.50/$150/$187.50	$25/$62.50/$150/$187.50	$25/$62.50/$150/$187.50

Prime THERAPEUTICS™

PARADIGM PARTNERS
MANUFACTURING WELLNESS

Important Note

Before you go anywhere for care, make sure the provider is in-network with your health plan. Specifically ask, "Are you a network provider with my plan?"

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Medical and Rx Plan

Rates per pay period

Meritain Health®
an aetna company

Non-Tobacco and/or Nicotine User	Base Plan	Mid Plan	Buy-Up Plan
Employee	$100.11	$126.74	$140.14
Employee + Spouse	$316.52	$340.65	$373.13
Employee + Child(ren)	$280.57	$300.28	$319.83
Employee + Family	$414.41	$453.63	$525.58

Tobacco and/or Nicotine User	Base Plan	Mid Plan	Buy-Up Plan
Employee	$110.12	$139.41	$154.15
Employee + Spouse	$348.17	$374.72	$410.44
Employee + Child(ren)	$308.63	$330.31	$351.81
Employee + Family	$455.85	$498.99	$578.14

ModRN Health Onboarding Requirement

As part of your new ModRN Health Primary Care Concierge Program, all medical plan participants are required to complete an onboarding appointment with a ModRN Health Nurse within the first four (4) months of the plan year.
This onboarding visit ensures that you are set up with your personalized care team and have access to the full suite of ModRN Health services, including:

- 24/7 access to your Nurse + Doctor team (via phone, text, video, or in-person)
- Primary and preventive care
- Support for chronic conditions
- Assistance finding in-network specialists and local providers
- Prescription management and insurance navigation assistance

How to Complete Your Onboarding Visit

ModRN Health with work with you directly to get your onboarding visit scheduled and completed. Reach out to your HR department for any questions on this process.

Important: Surcharge for Non-Compliance

If you are not currently enrolled in ModRN and choose to enroll for 2027, you must **complete an onboarding appointment with your ModRN Health team by May 1, 2027**. Participation in onboarding is mandatory. If you do not complete it by this date, a **$150.00 monthly surcharge will be added to your medical premiums beginning** the following month

PARADIGM PARTNERS
MANUFACTURING WELLNESS

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Medical Plan

Meritain Aetna Network

Meritain Health®
an aetna® company

Aetna Choice® POS II network

Our network options through Aetna® let you access over 1.6 million health care providers nationwide, including over 307,000 behavioral health providers. You also gain access to Institutes of Quality® (IOQ) and Institutes of Excellence (IOE) for bariatric care, cardiac care, orthopedic care and behavioral health.

Our broad network option—Aetna Choice® POS II network—gives you access to a full, nationwide network with carrier-level discounts. We're the only third party administrator (TPA) able to offer this network.

Finally, connecting to tools and solutions from our preferred partners can enhance your network by expanding access, driving down costs—or both.

In-Network vs. Out-of-Network

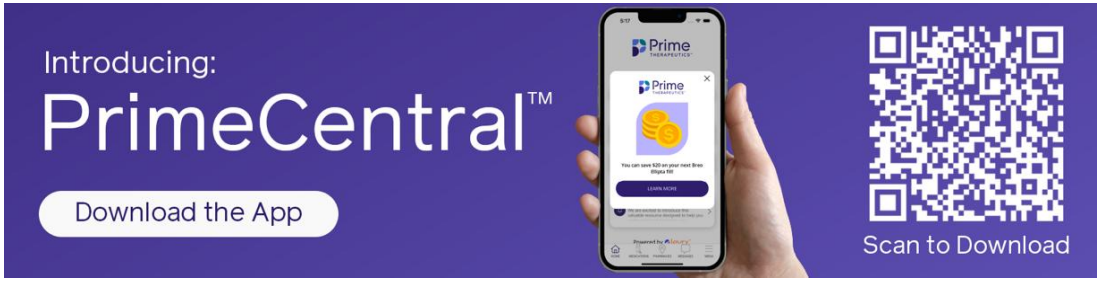
By staying in-network, you take advantage of discounted rates with providers who work with your health plan. These providers have agreed to set pricing on treatments and procedures. Out-of-Network providers can charge higher prices as they do not work with your health plan. Using an out-of-network provider will cost you more.

Before you go anywhere for care, make sure the provider is in-network with your health plan. Specifically ask, "Are you a network provider with my plan?""

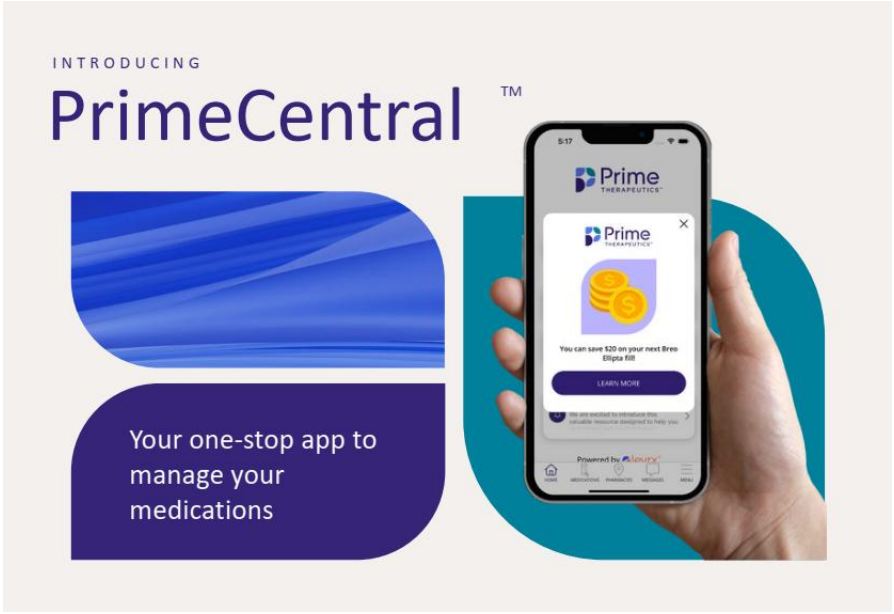
PARADIGM PARTNERS
MANUFACTURING WELLNESS

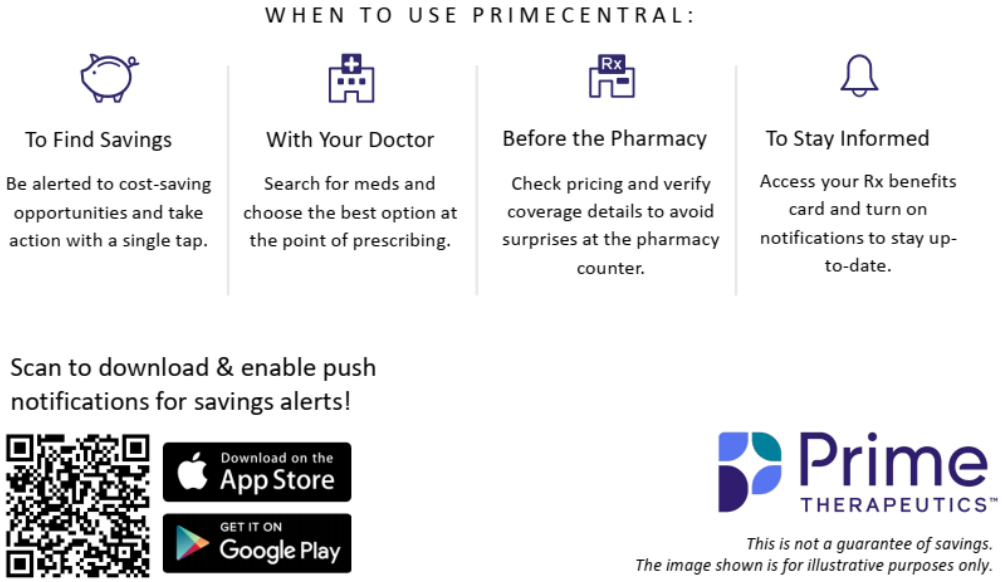
Prescription Coverage

Your Pharmacy benefits are with Prime Therapeutics



This member facing app provides a one-stop shop for members to access pharmacies that are available, personalized medication price comparisons, savings alerts and even a digital member ID card for added convenience.





Prescription Coverage

Prime Therapeutics Home Delivery Options

Prime Therapeutics Pharmacy

If you take long-term medicines, you could save time and money with home delivery from Prime Therapeutics Pharmacy.

Simple ways to transfer your prescription

If you have an active prescription with remaining refills

Complete the **Home Delivery Order Form**[1,2] and submit it through:

Fax
1.888.282.1349 or **1.888.656.7762**

U.S. mail
Prime Therapeutics Pharmacy
P.O. Box 620968
Orlando, FL 32862

OR

Call
1.800.424.8274 (TTY.711) Monday through Friday, 7 a.m. to 6 p.m. Central Time (CT) with your prescription and previous pharmacy info. Prime Therapeutics Pharmacy will request a transfer for you.

If you need a new prescription

Ask your prescriber to send your prescription to Prime Therapeutics Pharmacy. Prescribers can submit new prescriptions through one of three ways:

- **ePrescribe** to Prime Therapeutics Pharmacy LLC (Home Delivery, Salt Lake City), NPI 1609221647, Prime Therapeutics Pharmacy LLC (Home Delivery, Orlando), NPI 1558738864
- **Fax** the prescription to **1.888.282.1349**
- **Call** the prescription and patient info in to **1.800.424.8274**

Automatic refills

Call a patient care coordinator at **1.800.424.8274** to determine if your prescription is eligible to enroll in auto refills.

Benefits of home delivery with Prime Therapeutics Pharmacy

- 90-day supply
- Dedicated customer support
- Order reviewed by a registered pharmacist
- Easy-to-use web portal to order refills

PrimeTherapeutics.com/HomeDelivery

[1] Once the pharmacy receives a prescription, it can take 1–3 business days to appear in your available prescriptions through your patient portal (if available).

[2] Controlled substances will require you to contact your prescriber to request a new prescription.

Prescription Coverage

Understanding Prior Authorization with Prime Therapeutics

A Prior authorization (PA) is when your health plan needs to review a drug you have been prescribed to make sure it's right for you. PAs help ensure that the drug is used correctly, and they can help reduce the risks and costs. Drugs used to treat pain, cancer, viral infections and obesity may require a PA.

Visit PrimeTherapeutics.com/Member/Documents to see if your drug requires a PA.

How it works

Bring or mail your prescription to your pharmacy.

If a PA is needed, your provider can call **800.424.3312**.

Your PA can be approved or denied based on the info your provider sends.

- **APPROVED:** If your PA is approved, we'll let you know so you can get your medicine right away.
- **DENIED:** If your PA is denied, we'll send a letter to you and your doctor with next steps.

Prescription Coverage

Understanding Step Therapy with Prime Therapeutics

Step Therapy is when your health plan asks you to try a cheaper, but equally effective drug before “stepping up” to a drug that costs more. This process helps control the risk of side effects and costs. For example, you might try an over-the-counter drug first. If it doesn’t help you, you may then try a more expensive generic or brand name drug.

Visit PrimeTherapeutics.com/Member/Documents to see if your drug requires step therapy.

How it works

Bring or mail your prescription to your pharmacy.

If step therapy is needed, your pharmacist will get an alert, and they will review your options.

If there is a low-cost drug in your claims history, you can fill the higher-cost drug.

If the lower-cost drug options don’t work for you, your pharmacist or provider can call **800.424.3312**, and we’ll work through next steps.

- **APPROVED:** If your drug is approved, we’ll let you know so you can get your medicine right away.
- **DENIED:** If your drug is denied, we’ll send a letter to you and your doctor with next steps.

NEW! ModRN Health

On-Site and Virtual Care through ModRN Health

Benefits include:

- On-Site Clinic Access
- 24/7/365 access to your Nurse + Doctor Care Team
- Assistance finding specialists and referrals
- Prescriptions
- Help understanding your insurance

You have unlimited **NO COST** access via the clinic and your phone (text, call, video chat, email).

Already have a doctor?

Great! Keep your doctors that you love and trust. Use ModRN Health clinicians for everything in between, when you can't get in, or it's after hours. We are a much better option than Urgent Care and can help you decide if you or your loved one needs to go to the ER.

Don't have a doctor?

We can help! ModRN Health clinicians provide care and support for your healthcare journey by providing assessments, diagnosis, prescriptions, and assistance finding in-person care and specialists when needed.

Access to Care When You Need It

Anytime, Anywhere

Start with Nurse German

Your first stop for all things health, insurance, and pharmacy

No copays

- 24/7 access to your Nurse + Doctor
- acute and preventative care
- finding a specialist
- chronic disease management
- insurance navigation
- prescriptions

Contact 737-530-2224

german@modrnhealth.com

Hablo Español



Understanding Your Care Options

Urgent Care and Emergency Room visits are expensive
Start with Your ModRN Health Nurse

ModRN Health can help with 80% of your healthcare needs.

	modrnhealth $0 Deductible $0 Copay	Primary Care Provider $$	Urgent Care $$$	Emergency Room $$$$+
Fever	✓			
Cough	✓			
Sore Throat	✓			
Stomach Issues	✓			
Back and Joint Pain	✓			
Muscle Strain	✓			
Wellness Exam	✓	✓		
Specialist Search	✓	✓		
Medication Review	✓	✓		
Mental Health	✓	✓	✓	✓
Prescriptions	✓	✓	✓	✓
Infections	✓	✓	✓	✓
Broken Bone			✓	✓
Chest Pain				✓
Shortness of Breath				✓

modrnhealth

Access to Care When You Need It

Anytime, Anywhere

Frequently Asked Questions

What can the Nurse + Doctor care team help with?

- Diagnosing and treating acute and chronic conditions
- Any prescription that is not a controlled substance
- Finding affordable medications
- Finding high-outcome specialists and facilities
- Finding affordable testing, labs, and imaging
- Setting appointments
- Gathering medical records
- Creating customized care plans for health conditions and preventative strategies
- Advocating on behalf of the member
- Navigating the healthcare system and health insurance

What can the care team help with if I don't have health issues?

- Preventative health coaching
- Understanding of preventative screenings
- Guidance on alternative treatments such as chiropractic or acupuncture
- Guidance on elective procedures
- Inquiries regarding children and family
- Inquiries regarding aging parents

What if I already have a primary care provider?

- We supplement with after hours care, immediate virtual care, shopping for medications, finding high-outcome specialists, and finding high-outcome facilities.

Can the care team help with things outside of insurance coverage?

- Yes. Your nurse understands what is "in-network" but also has access to things outside of the plan that might make more sense for your needs.

Do I have to use the ModRN Health App?

- No. You may use the app, a text line, phone number, or video call. The most popular engagement channel is text. Our nurses send and receive, on average, 3,200 texts and phone calls per quarter.

How much does it cost?

- You have unlimited access to your Nurse + Doctor care team at no additional cost to you.

Bright Ways to Save on Surgery.

SBM™
SURGICAL BENEFIT MANAGEMENT

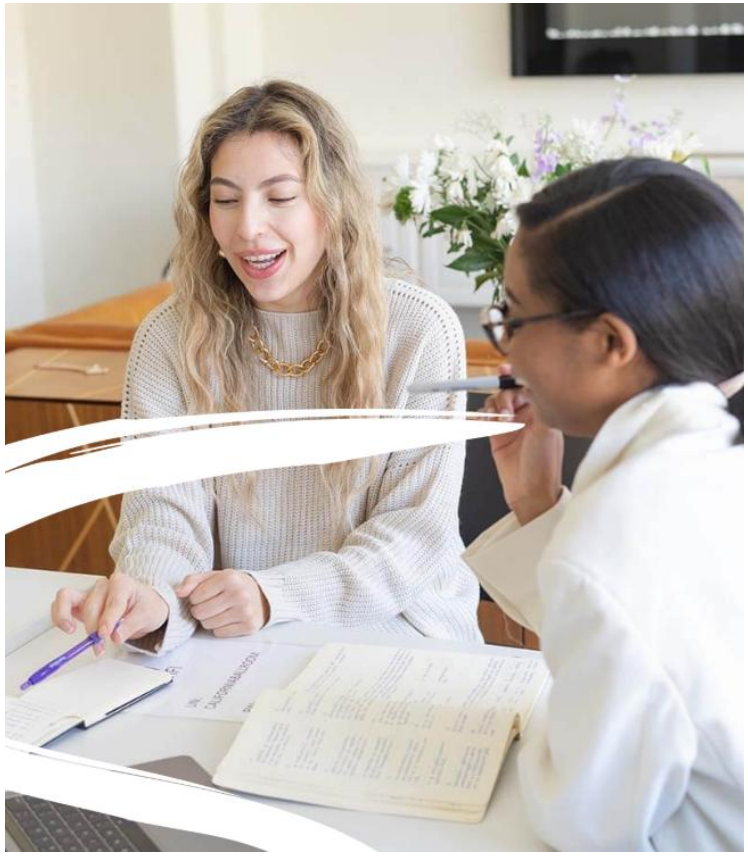
High quality surgical care for employees and their dependents who need surgery. Our concierge service reduces employer's costs by an average of 40% and reduce or eliminate employee out of pocket expenses. Oh, and we waive the deductible on surgery expenses. So, there's that too.

TRUE CONCIERGE CARE



ELITE PHYSICIAN NETWORK





PARADIGM PARTNERS
MANUFACTURING WELLNESS

Dental Insurance

What is Dental Insurance?

Dental insurance is designed to pay a portion of the costs associated with dental care. Like medical insurance there can be copays, deductible and coinsurance for certain type of services; however preventive services are almost always covered at 100%.

Who is the provider?

Your Dental Insurance is provided by Lincoln Financial Group.

Lincoln Financial Group
(800) 423-2765
www.LincolnFinancial.com

Extensive network of dentists with more than 546,690 access points and over 115,665 unique providers.

Provider searching is available on our Mobile App and website by visiting
Lincoln Financial – Find a Dentist

Do you need to take action?

If you decide to participate or make an election change in the Dental Plan, you must make your elections by November 16th, 2026.

Dental Insurance

Summary of Coverage

The following plans are your dental insurance options for the upcoming year.

	PDP Plus Plan	
In Network	In-Network	Out-of-Network
Calendar Year Deductible (Single / Family)	$50/$150	$50/$150
Calendar Year Maximum (per person)	$5,000 per person	$5,000 per person
Preventive Care: *Exams, Cleanings, X-rays, Space Maintainers & Sealants (to age 14)*	100% covered	100% covered
Basic Services: *Palliative Treatment, Periodontal Maintainers, Fillings, Simple Extractions, Endodontics*	Ded; then 100% covered	Ded; then 100% covered
Major Services: *Oral Surgery, General Anesthesia, Crowns, Bridges, Dentures*	Ded; then 60% covered	Ded; then 60% covered
Orthodontia *Applies to adults and children. Children eligible for benefits until the day of their 26th birthday.*	Ded; then 50% covered	Ded; then 50% covered
Orthodontia Lifetime Max	$3,000 lifetime maximum	$3,000 lifetime maximum

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Dental Plan

Lincoln Financial Group Networks

PDP Network

For the highest benefit level, use **a Lincoln Financial Group PDP Plus network** provider.

To search for a network provider: https://www.Lincoln Financial Group.com or Lincoln Financial – Find a Dentist

Dental Rates

Covered Members: Employee Contribution per Bi-Weekly Pay Period	Dental
Employee Only	$3.31
Employee and Spouse	$19.21
Employee and Child(ren)	$28.21
Family (Employee, Spouse, Child(ren))	$48.99

Vision Insurance

What is Vision Insurance?

Vision insurance is designed to provide routine preventive care such as eye exams, eyewear and other vision services at a reduced rate.

Who is the provider?

Your Vision Insurance is provided by SuperiorVision By MetLife.

MetLife
(833) 393-5433
www.metlife.com/mybenefits

Do you need to take action?

If you decide to participate or make an election change in the Vision Plan, you must make your elections by November 16th, 2026.

Vision Insurance

Summary of Coverage

The following plans are your vision insurance options for the upcoming year.

	SuperiorVision Network	
In Network–**SuperiorVision**	Frequency	In-Network
Eye Exams	Once every 12 months	$10 Copay
Lenses	Once every 12 months	
• Single		$10 Copay
• Bifocal		$10 Copay
• Trifocal		$10 Copay
Frames	Once every 24 months	$130 allowance after $10 Copay
Elective Contact Lenses (in lieu of lenses and frames)	Once every 12 months	$130 allowance
• Fitting and Exam		$25 copay
• Standard Fitting		Covered in full after $25 Copay
• Specialty Fitting		$50 allowance after $25 Copay
• Necessary Lenses		Covered in full, with Prior Authorization
Safety Glasses Benefit	Once every 12 months	
• Frames		$65 allowance, $0 Copay
• Lenses		$0 Copay
Employee Contribution per Bi-Weekly Pay Period		
Employee	$3.36	
Employee + Spouse	$6.37	
Employee + Child(ren)	$7.47	
Employee + Family	$10.50	

Call 1-833-393-5433 or visit www.metlife.com/mybenefits and select "Superior Vison by MetLife" for questions.

Frame Benefit: 20% discount off any amount over your frames allowance

Lens Benefit: Save an average 20-25% savings over retail on all lens enhancements not otherwise covered under the Superior Vision Insurance program.

Contacts Benefit: Conventional contacts: 20% off the amount that you pay over your allowance and on purchases of additional contact lenses. Disposable contacts: 10% off the amount that you pay over your allowance and on purchases of additional contact lenses.

**Please see your benefit contract for the full benefit listing.

Out-of-Network Benefits: The plan participant pays full fee to the provider and the member submits a claim for reimbursement of services rendered up to maximum allowance. Call 1-833-393-5433 or visit www.metlife.com/mybenefits and select "Superior Vison by MetLife" for questions or detailed out-of-network benefits information.

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Base Life Insurance/AD&D Voluntary Life

What is Life Insurance and AD&D?

Life insurance and accidental death and dismemberment (AD&D) is designed to pay a specified benefit in the event of the covered person's death.

Who is the carrier?

Your Basic Life Insurance is administered by Lincoln Financial Group.

Lincoln Financial Group
(800) 423-2765
www.LincolnFinancial.com

Your Voluntary Life Insurance is administered by Lincoln Financial Group.

Lincoln Financial Group
(800) 423-2765
www.LincolnFinancial.com

Do you need to take action?

Your basic life insurance coverage is paid for by your employer. Enrollment action needed to be covered.

Your voluntary life insurance coverage is entirely paid for by the employee. You will need to make an enrollment election for yourself and your dependents. If you decide to participate, you must make your elections by November 16th, 2026.

Note: Annual Open Enrollment is a good time to review your benefit election amount and update your beneficiary.

Executive Base Life Insurance and AD&D

Summary of Coverage

Paradigm Manufacturing pays 100% of premiums for your Base Life and AD&D Insurance.

Basic Life/AD&D Plan Features	Benefit
Employee Life	2 x Annual Salary rounded to the next higher$1,000
Accidental Death & Dismemberment	An amount equal to Your Basic Life Insurance
Age Reduction Formula	Reduces by 35% at age 65, and to 50% of the original amount at age 70.
Guaranteed Issue Amounts	Evidence of Insurability will be required for Initial Insurance Amounts in excess of $320,000 and for insurance amounts in excess of the Guaranteed Issue amounts that are increased by more than $25,000 after this initial enrollment.
Maximum Coverage Amount	$500,000
Definition of Earnings	Basic Annual earnings Excluding Overtime, Bonuses, & Commission

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Voluntary Life Insurance

Summary of Coverage

Paradigm Manufacturing offers a voluntary life insurance plan from Lincoln Financial Group. If you elect this coverage, you pay 100% of the premiums through payroll deduction. Members may increase coverage one increment with no medical questions during the annual open enrollment, up to the guaranteed limits.

Employee paid Plan Features	Benefit
Employee Life Benefit Amount	Lesser of 5 times your Basic Annual Earnings, or $500,000. (increments of $10,000). Employee Guarantee issue is $100,000.
Spouse Life Benefit Amount	Lesser of 50% of employee's salary or $100,000. Up to $100,000 ($5,000 increments) Spouse Guarantee issue is $25,000.
Child Life Benefit Amount	$10,000
AD&D Coverage	Provides matching benefit in event of death or dismemberment resulting covered accident schedule

Voluntary Life Plan Rates	
Age	Employee/ Spouse Rate *per $1,000*
0-29	$0.074
30-34	$0.080
35-39	$0.103
40-44	$0.147
45-49	$0.231
50-54	$0.374
55-59	$0.572
60-64	$0.889
65-69	$1.509
70+	$2.826

Voluntary Life Rate for Child (ren)	
	Rate for $10k Coverage
All Child(ren)*	$0.24

*The plan covers all eligible children

Guarantee Issue Amount

The employee guarantee amount is the amount of voluntary life insurance you can opt in to without answering any medical questions when you are first eligible for the coverage.

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Disability Insurance

What is Short Term Disability Insurance?

Short Term Disability provides a portion of your income if you are disabled due to an illness or injury.

Who is the carrier?

Your Short Term Disability Insurance is administered by Lincoln Financial Group.

Lincoln Financial Group
(800) 423-2765
www.LincolnFinancial.com

Do you need to take action?

Your Short Term Disability insurance is paid by the employee.2026 will need to make an enrollment election if you want to participate in the voluntary short- term disability. If you decide to participate, you must make your elections by November 16th, 2026.

Executive Voluntary Short-Term Disability

Summary of Coverage

The following is your Disability benefit for the upcoming year.

Plan Features	
Employee Benefit Amount	Up to 60% of pre-disability earnings
Maximum Benefit Amount	$3,500 per week
Elimination Period (Injury)	14 days
Elimination Period (Illness)	14 days
Benefit Duration	Up to 11 weeks

Monthly Cost of Coverage

Sample Calculation for someone age 45 making $125,000 annually

1. Determine your weekly salary (for illustration purposes we use $2400)

2. Determine your weekly benefit amount: (.60 x $2400) = $1440

3. Monthly premium is: ($1440 x $.0.615)/10 = **$88.56/month**

Voluntary STD Plan Rates	
Age	Employee Rate *per $10 of covered benefit*
0-29	$0.573
30-39	$0.573
40-44	$0.598
45-49	$0.615
50-54	$0.626
55-59	$0.641
60-64	$0.694
65-99	$0.719
70+	$0.748

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Accident Insurance

Summary of Coverage:

This policy compliments existing medical coverage and helps fill financial gaps caused by out-of-pocket expenses.

Accident Insurance by Lincoln Financial Group

Category	Subcategory	Benefits	Low Plan*		
			Employee	Spouse	Child
Death	Accidential Death	Basic Accidental Death Benefit	$50,000	$25,000	$10,000
		AD Common Carrier Benefit	$100,000	$50,000	$25,000
Dismemberment Functional Loss Paralysis Benefit	Basic Dismemberment Functional Loss Benefit	Loss of one finger or one toe	$1,625	$1,625	$1,625
		Loss of one arm or one leg	$12,500	$12,500	$12,500
		Loss of one hand or one foot	$12,500	$12,500	$12,500
	Catastrophic	Loss of Sight in both eyes or hearing in both ears	$32,500	$32,500	$32,500
		Loss of both arms	$32,500	$32,500	$32,500
		Loss of both legs	$32,500	$32,500	$32,500
		Loss of ability to speak	$32,500	$32,500	$32,500
	Paralysis Benefit	Two Limbs (paraplegia or hemiplegia)	$32,500	$32,500	$32,500
		Four limbs (quadriplegia)	$32,500	$32,500	$32,500

*This is not a complete list, please refer to the Lincoln benefit summaries for additonal covered benefits.

Accident Insurance Rates per Pay Period

Employee Election	Rate per Pay Period
Employee Only	$5.35
Employee and Spouse	$8.70
Employee and Child(ren)	$9.25
Family (Employee, Spouse, Child(ren))	$12.56

Accidental Death and Dismemberment Highlights:

- Policy complements existing medical coverage and help fill financial gaps caused by out-of-pocket expenses. Benefits are paid regardless of medical coverage and provided in a lump-sum direct to the employee to spend as they choose.
- You must designate beneficiaries for this policy.

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Critical Illness

Summary of Coverage:

This policy compliments existing medical coverage and helps fill financial gaps caused by out-of-pocket expenses.

Employees will be offered a choice of $10,000, $15,000, $20,000, $25,000 or $30,000 Guaranteed Issue coverage for Employees is $30,000. Their spouse is offered $5,000, $7,500, $10,000, $12,500 or $15,000 not to exceed 50% of Employee amount. Spouse Guarantee Issue is $15,000. Child(ren) offered $5,000, $7,500, $10,000 not to exceed 50% of employee benefit amount. Child Guarantee Issue is $10,000.		
Recurrent Benefit Percentage	100% of the applicable benefit; Recurrence period (same covered condition after the treatment-free period are payable at 100% of the applicable benefit.	
Pre-Existing Condition Limitation	3 months prior; excluded for 6 months.	
Covered Conditions	**Initial Benefit**	**Recurring Benefit**
Alzheimer's Disease	100% of Benefit Amount	100%
Heart Attack	100% of Benefit Amount	100%
Invasive Cancer	100% of Benefit Amount	100%
Non-Invasive Cancer in situ	25%	25%
End Stage Renal (kidney) failure	100% of Benefit Amount	100%
Advanced Alzheimer's	100% of Benefit Amount	N/A
Major Organ Failure	100% of Benefit Amount	N/A
Advanced Parkinson's	25%	N/A
Advanced Huntington's Disease	25%	

Critical Illness Highlights:

- Policy complements existing medical coverage and help fill financial gaps caused by out-of-pocket expenses. Benefits are paid regardless of medical coverage and provided in a lump-sum direct to the employee to spend as they choose.
- The Rates are per $1000 coverage. For example, if you choose the $15,000 policy, you will need to multiply the rate associated with your age by 15.
- As you age this premium will change accordingly.

$1000 Coverage		
Attained Age	Employee Only	Employee + Spouse
<25	$0.114	$0.114
25-29	$0.198	$0.198
30-34	$0.294	$0.294
35-39	$0.416	$0.416
40-44	$0.696	$0.696
45-49	$1.064	$1.064
50-54	$1.582	$1.582
55-59	$2.186	$2.186
60-64	$3.176	$3.176
65-69	$4.575	$4.575
70+	$8.456	$8.456
Child/ren	0.267	

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Hospital Indemnity

Summary of Coverage:

Lincoln hospital indemnity insurance helps deliver financial security for the unexpected—allowing employees to protect their budgets against unforeseen expenses if they suffer an accidental injury or sickness. Employees can use the cash benefits from this coverage to help meet copayments, to pay for recovery expenses or in any way they see fit. Built with your business in mind, our hospital indemnity insurance options are flexible and affordable.

Hospital Benefits	Benefit Amount
Hospital admission within 180 days of the accident	$500
Intensive care admission within 30 days of the accident	$1,000
Hospital confinement within 180 days of the accident; up to 30 days	$100 per day
Intensive care unit confinement within 180 days of the accident; up to 30 days	$200 per day
Newborn Care	$100 per day
Health Assessment benefit Rider – 1 test per 12-month assessment period	$50

Hospital Indemnity Highlights:

- Premiums are the same for employees of all ages and cash benefits are paid directly to the insured in addition to any medical benefit received.
- No medical questions or proof of good health (evidence of insurability) are required for employees to receive coverage
- Helps healthy employees stay well—even if employees are never hospitalized, they can take advantage of the annual Health Assessment Benefit for wellness screenings

Hospital Indemnity Rates – (per pay period)	
Employee only	$6.43
Employee + spouse	$13.75
Employee + child(ren)	$10.07
Family	$18.17

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Value-Added Services
Lincoln Financial Group

EmployeeConnect℠ Employee Assistance Program

EAP services confidential help 24 hours a day, seven days a week for employees and their family members. Get help with…

- Family
- Parenting
- Addictions
- Emotional
- Legal
- Financial
- Relationships
- Stress

For more information about the program, visit GuidanceResources.com , download the **GuidanceNow** mobile app, or call (888) 628-4824

GuidanceResources.com login credentials: Username: LFGSupport/Password: LFGSupport1

LifeKeys

A comprehensive program that offers resources to help your loved ones address a range of common concerns. Services include grief counseling, advice on financial and legal matters, and help coping with the occasional challenges of day-to-day life.

It's easy to access LifeKeys services. Just visit GuidanceResources.com , download the GuidanceNow mobile app, or call (855) 891-3684.

(First time user: Enter Web ID LifeKeys)

- Follow detailed instructions and definitions that guide you through the process.
- Create, save, and print a legally binding will that you can update at any time.
- Make unlimited revisions at no cost.

Personal legal forms and documents are stored on a secure server and are only accessible via a password.

Travel Connect

TravelConnect® services offer help, comfort , and reassurance – helping make travel less stressful. If you're enrolled in life and/or AD&D insurance, you and your loved ones can count on *TravelConnect* services 24 hours a day, 7 days a week.

You'll have dedicated support if you face an emergency when you're 100 or more miles from home. *TravelConnect* helps with:

- Arranging travel if you're injured and need emergency medical evacuation to a medical facility.
- Managing travel for a companion and/or your dependent children, including transportation expense and accommodations of a qualified escort.
- Planning or paying for a safe evacuation because of a natural disaster or a political or security threat.
- Arranging transportation of a deceased traveler.
- Securing emergency pet boarding and/or return and vehicle return.
- Plus more…..

For a complete list of TravelConnect services, go to MyOnCallPortal.com and enter your Group ID: LFGTravel123

Contact information provided by On Call International

Medical, security, and travel assistance services for participants traveling 100+ miles from home.

Pet Insurance

Summary of Coverage

Paradigm Manufacturing offers pet insurance through Nationwide.

Nationwide®

Nationwide® pet insurance provides coverage for veterinary expenses related to accidents, illnesses, wellness and more.[1]

Policies are available for dogs, cats, birds, reptiles and other exotic pets.

Signing up for Nationwide pet insurance is easy with these options:

partnersolutions.nationwide.com/pet/paradigmmetals | Call: 877-738-7874

Owners of birds, reptiles, and exotic pets can be reimbursed for eligible veterinary expenses with coverage from My Pet Protection Choice℠ by Nationwide®.[1]

Coverage available for:

- Amphibians
- Birds
- Chameleons
- Chinchillas
- Ferrets
- Geckos
- Gerbils
- Guinea pigs
- Hamsters
- Iguanas
- Lizards
- Mice
- Rats
- Rabbits
- Snakes
- Tortoises
- Turtles
- And more

During enrollment, we may need the following information:

- Name
- Address
- Home or primary telephone number
- E-mail address
- Name and age of the pet(s)
- Pet's species (canine, feline, etc.)
- Payment information/plan*

PARADIGM PARTNERS
MANUFACTURING WELLNESS

Legal & Identity Theft
Summary of Coverage

Legal Insurance

This plan, administered by ARAG Legal, provides coverage for legal advice, will preparation and access to online legal forms. Once enrolled, you will receive a directory of attorneys, and a listing of their corresponding areas of law in which they specialize.

UltimateAdvisor by ARAG Legal Plan Includes:

ARAG® has designed and built the top performing legal insurance plan designed around a credentialed attorney network. Plan members can easily address everyday legal issues and Identity theft coverage solutions. For more information call 800-758-2860 or visit ARAGlegal.com. . For Specific details: **ARAGlegal.com/myinfo** and enter **access code19170pm**

Plan Features	Monthly Cost
Ultimate Advisor Legal Plan	$20.50/mo. or $9.46 per pay period

Previ Cell Phone Plan:

Paradigm is excited to announce that we are launching a new company benefit: an unlimited cell phone plan for you and your family. On average, families save $1,200 a year on this plan. To get started, visit previ.com and use the code **parqgtp.**
This benefit is in partnership with Previ. Previ works directly with T-Mobile and AT&T Enterprise to offer an unlimited everything plan to you and your family. Here are some details:

- Priority unlimited data, voice, text and mobile hotspot on T-Mobile & AT&T enterprise 5G network, keep your cell phone numbers and devices
- **Employees phone lines are $20/month (T-Mobile) and $25/month (AT&T)**
- **Family and friends can join the employee line for the same rate**
- No contract
- Regardless of your current carrier (AT&T, Verizon, T-Mobile, etc) Previ can move you to this amazing plan
- Even if you still owe on your current device, Previ can move you to this amazing plan
- First month is free on Previ

$99 annual membership fee for your plan, with a 90 day money back guarantee

PARADIGM PARTNERS
MANUFACTURING WELLNESS

Open Enrollment Reminders

What do I need to do to enroll?

All benefits elections are done paper applications before November 16th, 2026 to make your benefits elections.

Who to contact with questions

Laura Spencer
Human Resources Manager | Direct: 512-846-4841
Laura.Spencer@pmi-usa.com

Meghan Cummings
Humar Resources Generalist | Direct: 512-846-4878
Meghan.Cummings@pmi-usa.com

Sandra Harlan
Benefits Coordinator | Direct: 512-846-4888
Sandra.Harlan@pmi-usa.com

Enrollment decisions must be made by November 16th, 2026.

Enrollment decisions must be submitted by November 16th, 2026 to receive your member cards by January 1, 2027.