



**BOYD**

**2026**

***Benefits  
Guide***

This publication contains important information about your employee benefit program.

**Please read thoroughly.**

As stated in our company mission statement “We will always strive to be the customer-preferred provider of quality products, superior value-added support services, and innovative solutions in all markets we serve”. Likewise, we have always taken considerable steps to ensure we provide the same quality and service to our employees. We are proud to continue to offer our employees and their families an exceptional employee benefit and wellness package.

Feedback from our employee perception surveys shows medical benefits are very important to our employees. Over the past five years we have held premium increases to an average of 4% or less and in 2023 and 2025 we had no increases to employee premiums. Costs still went up but the company made the decision to incur these. During these years, similar to past years, we encouraged our employees to participate in our company provided wellness program and engage with the Aduro app.

For 2026, we will continue with our Aduro Wellness Worx program with challenges and metrics for our employees to meet and work on along with opportunities for working with the Aduro coaches. The reason for this is your health and wellness is one of the most important assets you have. If you are not healthy, how can you take care of your family, your friends and our customers? How can you work and provide for those you care about? Some employees may complain about our wellness program or think it is annoying, but over the 10 plus years that we have provided a wellness program we have heard many stories shared about how this program has changed lives and helped make huge differences in our employees’ and their families’ health and wellness. We believe in this program and believe in health and wellness and that is why we will continue to build on this program and challenge you with it. You will continue to have opportunities to earn a discount of up to \$120 per month on your medical insurance premiums through this program. As in prior years, all spouses who are covered on the company-provided healthcare plan will be required to participate in the Wellness Worx Program, to receive the maximum discount. More details can be found in this Boyd Benefits Guide.

Insurance and medical costs continue to increase everywhere. We have worked to keep our costs lower than industry averages but for 2026 we are seeing significant increases -16% higher than 2025 costs. Most of this is due to continued increases in medical and pharmacy costs and increased utilization due to chronic health conditions over the last year and a half. For 2026, our employee medical premiums will increase by 10.5%. This means the company is taking on the 16% increase plus the additional 5.5% to help reduce the medical premium costs for our employees.

Our vision premiums are not increasing. Our dental premiums are not increasing and our dental plans are being enhanced with lower deductibles and higher out of pocket maximums and enhanced ortho coverage. 79% of our employees elect our dental insurance so these enhanced benefits with no increase to the dental premiums is a positive impact.

Aduro Connect Care is a program that will be available in 2026 for employees and their spouses living with or at risk for chronic conditions such as diabetes, hypertension and weight-related challenges. Participants will receive real-time insights and targeted interventions based on their unique health data, while coaches provide accountability and encouragement to drive sustainable improvements across multiple health areas.

We are continuing our partnership with Hinge Health our virtual physical therapy program. Our employee assistance program is being enhanced and continues to offer resources for employees such as mental health resources, financial well-being support, senior care, childcare suggestions and more. This resource is available for all of our employees and their family members.

This annual benefits guide has been prepared to provide an overview of the various benefits that are available to you. Please take the time to read through and ensure you make an informed decision for you and your family. Our benefit offerings continue to be an integral part of our overall total compensation package and one I am very proud to offer to each of our employees.

Sincerely,



Andrew Boyd

President & Chief Executive Officer



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# 2026 Enrollment Overview

## October 17 Through October 31, 2025: Open Enrollment

Employees will enroll through My HR & Payroll. Elections must be made no later than October 31. Don't forget your HSA and FSA elections must be re-elected each enrollment period for the upcoming year. This applies to dependent care FSA also. Please read your enrollment materials thoroughly. Instructions are located on the open enrollment page of My Boyd Benefits. **All eligible employees must go through open enrollment in order to have benefits for 2026.**

## 2026 Details/Changes

- ▶ Medical—telehealth visits are available to members at \$0 cost on all medical plans.
- ▶ Lively will now be administering the Healthcare Flexible Spending Account, Dependent Care Flexible Spending Account, and COBRA.
- ▶ Lincoln Financial Group is our new carrier for all worksite benefits: Voluntary Accident, Hospital Care, and Critical Illness.
- ▶ Curalinc is our new carrier for our enhanced Employee Assistance Program.
- ▶ Aduro Connect Care has been added on as an enhancement to the Wellness Worx program.
- ▶ Dental plan enhancements for the Red and White plans, including adult orthodontics.

## My Boyd Benefits

My Boyd Benefits is your one-stop shop for benefits. This website has been designed to inform, educate, and assist you with all of your benefits needs. Here, you can find benefits information to guide you as you prepare for many of life's journeys, from welcoming a new baby to preparing for retirement. The Documents Library is where you will find an extensive amount of benefits plan information and forms for claims and changes. You can access the website via the link [myboydbenefits.com](https://myboydbenefits.com).

## Important Documents

The following documents can be found on the attachments tab of the benefits video.

- ▶ Health Advocate Guide
- ▶ Annual notices—the company is required to provide certain notices to you annually; they include the Medicare Part D Notice, HIPAA Notice, Special Enrollment Rights, COBRA Notice, and CHIP Notice
- ▶ Marketplace Notice

You can access this presentation via the link <https://www.brainshark.com/LocktonSTL/Boyd> or the QR code located here. To use the QR code, open the camera on your smartphone and focus it on the QR code until a link pops up that you can click. Be sure to view the attachments tab of the enrollment presentation for access to many documents, including the enrollment guide, annual notices, and much more.



# Eligibility

You are eligible for benefits on the date you meet the following requirements.

- ▶ You are a regular, full-time, active employee whose regularly scheduled work week is at least 30 hours, and
  - ▷ You perform your duties for your employer at your employer's business establishment, or other location to which your employer's business requires you to travel
  - ▷ You have completed the benefits eligibility period, generally 30 days

Dependents are eligible for benefits if they meet the following requirements.

- ▶ They are a lawful spouse of a Company employee provided no legal separation or divorce has been obtained (if spouse is eligible for coverage through their employer, a spousal surcharge will apply to the medical premium); or
- ▶ They are children of a Company employee who are under the age of 26 (this includes stepchildren, legally adopted children, or children under an employee's legal guardianship)

**Dependents** are covered until end of month of their 26th birthday.

## IRS Section 125 Tax Savings and Qualifying Events

The Company's medical, dental, and vision plans qualify as "pre-tax" plans based on IRS regulations. These are commonly known as "Section 125 Cafeteria Plans." Medical, dental, and vision premiums are deducted from your paycheck before taxes are calculated, which results in a tax savings for you.

Per IRS regulations, pre-tax 125 plans can only be changed, added, or dropped by individual employees at open enrollment, or upon a qualifying event, for which you have 30 days to request enrollment.

The IRS defines a qualifying event as the following.

- ▶ Birth/adoption
- ▶ Change in insurance coverage
- ▶ Death in the family (spouse or dependent)
- ▶ Dependent child reaches limiting age of 26
- ▶ Divorce/annulment/legal separation
- ▶ FMLA-related leave
- ▶ Marriage
- ▶ Spouse loss of other coverage



# Health Advocate

## Health Advocate Makes Healthcare Easier for the Whole Family

The healthcare system is complex, and understanding your benefits can be challenging. **Health Advocate is there to help at no cost to you.**

Their experts can support you with a wide range of healthcare and insurance-related issues. Here are just a few examples of the many ways they can help:

- ▶ Explain your benefits and clarify copays and deductibles
- ▶ Answer questions about your diagnosis and research treatment options
- ▶ Locate and make appointments with in-network doctors and specialists
- ▶ Arrange second opinions, including transferring medical records
- ▶ Research and resolve medical claims and billing issues

### The Whole Family Can Use Health Advocate

Health Advocate's confidential services are available to employees, spouses, dependents, parents, and parents-in-law.

### A Personal Health Advocate in the Palm of Your Hand

Log on to the Health Advocate website and app to see, learn about and interact with all of your Health Advocate benefits:

- ▶ Check the status of your Health Advocate cases
- ▶ Upload documents and forms
- ▶ View articles on virtually any health topic
- ▶ Connect instantly to a Personal Health Advocate
- ▶ Receive important reminders about preventive screenings and tests (data clients only)

*Quickly reach us any way you like—by phone, email, online, or our mobile app.*

- ▶ **866.695.8622**
- ▶ Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)
- ▶ Web: [HealthAdvocate.com/boydcompany](https://HealthAdvocate.com/boydcompany)
- ▶ Registration code: **BOYD123**



# Wellness Worx Program Summary

## Levels, Requirements, and Incentives (points move you forward in the program)

Level	Points	Requirements	Incentive
1   Get Started	500	<ul style="list-style-type: none"> <li>▶ Human Performance Assessment</li> <li>▶ Health Screening</li> <li>▶ <b>Additional activities:</b> <ul style="list-style-type: none"> <li>▷ Meet 5 healthy measures: No required additional activities</li> <li>▷ Meet 4 healthy measures: Complete a minimum of 1 coaching session OR 1 designated 6-week path</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▶ \$40 towards 2026 medical premium discount</li> </ul>
2   Ignite	1,000	<ul style="list-style-type: none"> <li>▶ Meet 3 healthy measures: Complete Get to Know Your Numbers mini-path and 1 coaching session OR designated 6-week path</li> <li>▶ Meet 2 or fewer healthy measures: Complete Get to Know Your Numbers mini-path AND 1 coaching session AND designated 6-week path</li> </ul>	<ul style="list-style-type: none"> <li>▶ An additional \$80 towards 2027 medical premium discount</li> <li>▶ <b>Note:</b> You must complete level 2 by 8/31/2026 to earn the additional \$80 incentive in 2027</li> <li>▶ <b>All 6-week paths are time locked and unlock weekly, so should be started to allow required time for completion by 8/31/2026</b></li> </ul>
3   Energize	1,500	<ul style="list-style-type: none"> <li>▶ Preventive screening</li> </ul>	<ul style="list-style-type: none"> <li>▶ \$75 Tango gift card</li> </ul>

## Wellness Worx Program Overview

- ▶ 2024/2025—Level 1 must have been completed by 11/30/2024 to participate and earned \$40 incentive for 2025
  - ▷ 2025/2026—Level 2 must have been completed by 8/31/2025 to earn \$80 for 2026
- ▶ **2025/2026—Level 1 must be completed by 11/30/2025 to participate and earn \$40 for 2026**
  - ▷ **2026/2027—Level 2 must be completed by 8/31/2026 to earn \$80 for 2027**
- ▶ 2026/2027—Level 1 must be completed by 11/30/2026 to participate and earns \$40 incentive for 2027
  - ▷ 2027/2028—Level 2 must be completed by 8/31/2027 to earn \$80 for 2028

\* New hires and qualifying events will have 90 days to complete the requirements to earn in-year medical premium discounts.

## Additional Program Highlights

- ▶ **Activity calendar**—the Wellness Worx program offers a full program of activities and associated points year-round to support the ability to engage in content of your choice, support healthy behavior change, and allow you to earn points towards level 3 after level 1 and 2 requirements have been completed.
- ▶ **Quarterly incentives**—to support sustained engagement throughout the program year, you will have the opportunity to earn an additional quarterly \$25 Tango gift card (\$75 total) for engaging in team-based activities throughout the year.

\* For more information, see the Wellness Worx program FAQ page in the Benefits Guide.

# Wellness Worx Program Frequently Asked Questions

## Who can participate and how?

All benefits eligible employees can participate by completing the Human Performance Assessment, on the Aduro site, and getting your annual physical or biometric healthcare screening—both are \$0 cost to you! Employees do not have to be on the company medical plan to participate. Elect the Wellness benefit during open enrollment, then complete the program requirements on the Aduro Wellness Worx site. All participants can participate in the wellness activities to earn gift cards and prizes.

If you do not currently have an Aduro account, you will need to set that up at [boyd.adurolife.com](https://boyd.adurolife.com)

**\*\* Only spouses who are on the company medical plan are eligible to participate.**

## Am I required to participate if I am on the Boyd Health Insurance plan?

For both employees and spouses to receive their maximum points towards their discount, they must participate in wellness. Simply by getting your biometric healthcare screening and completing your Human Performance Assessment, you will already be eligible to start saving on your monthly premium!

## Will I receive a discount if my spouse does not participate?

Spouses and employees on the medical insurance who choose not to participate will earn \$0. Example: If a spouse earns \$120 and the employee does not participate, the employee earns \$0. That dollar amount is averaged and a \$60 discount is given on the monthly health insurance premium.

## Do employees or spouses need to complete Wellness Activities to maintain points?

Each level has a set requirement and reward. Points earned in each level roll over to the next level to help achieve the total required for that level and that level's reward. The more you participate in your Wellness Worx program, the more rewards you earn!

**If you are required to complete a 6-week path, these are time-locked, and only unlock weekly. Do allow yourself ample time to complete these by the deadline: August 31, 2026.**

## Are spouses eligible to earn Tango cards?

Yes, spouses have the same opportunities, requirements, and rewards that employees have.

## When will I receive my Tango card?

Once you have earned the required points, you will select your gift card then you will receive an email from Tango, to claim your Tango card reward. You must claim the card by August 31, 2026.

## How can I screen?

Onsite screenings for employees and spouses are held each year in September/October, or you can schedule a screening at a Labcorp location, on the Aduro site. All annual physicals completed between June 1 and November 30, 2025, will be accepted for the Level 1 screening requirements.

## What if I am unable to meet the Risk Factor National Standards?

If you are medically unable to achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable alternative standard consisting of additional wellness-based requirements. You may request information on how to obtain a reasonable alternative standard by contacting [support@adurolife.com](mailto:support@adurolife.com) or by calling **888.857.0166**.

Risk Factors	National Standards
Blood Pressure	<120/<80
Glucose (or A1C)	<100
Total Cholesterol: HDL Ratio	Males <4.5 Females <4.0
Triglycerides	<149
BMI or Waist Circumference	<25 or Males <40" Females <35"

## Will Health Coaching and Wellness Activities be offered in 2026?

Yes, virtual Health Coaching and Wellness Activities will continue to be offered to help you achieve your Wellness goals. New in 2026, Aduro Connect Care will offer real-time insights and targeted interventions based on your own unique health data, for participants living with or at risk for chronic health conditions.

## Who will know my results?

Aduro follows all HIPAA guidelines to protect your private health information. This includes all health assessment, screening results, and any information shared during coaching. Your private health information will be kept private between you and your health coach. None of your information can be provided to any other parties including your spouse.

## How do I contact Aduro if I need assistance or have questions?

If you have questions or need assistance with the Aduro Wellness Worx platform, please contact Aduro at [support@adurolife.com](mailto:support@adurolife.com) or **888.857.0166**. If you have questions about your benefits, please contact the Benefits Team at [benefits@boydcat.com](mailto:benefits@boydcat.com).

# Aduro Connect Care for Diabetes & Hypertension

Whether you're looking to go beyond diabetes management or improve your heart health, we have personalized programs to help you every step of the way.



## Diabetes

If you've been diagnosed with Type-2 Diabetes, this program offers the tools and support you need to transform your health. Start your journey toward lasting blood sugar control and build habits that go beyond managing diabetes. You may also have the opportunity to wear a free **Continuous Glucose Monitor (CGM)** for 30-90 days to see how your lifestyle impacts your blood sugar.



## Hypertension

If you've been diagnosed with hypertension, this program will guide you through four months of personalized coaching, practical tools, and consistent support via email, text, and more - fitting seamlessly into your life to help you take control of your heart health. Utilize passive blood pressure data syncing to your Wellness Worx account through Apple Health or Google Fit for continuous monitoring and support.

## Additional Support



### 1:1 Coaching

Work with a personal coach who will help you change your habits and achieve your goals.



### Exclusive Workshops

Our coach guided workshops cover a variety of topics you care about from meal planning to stress management.



### Tools & Resources

24/7 access to a library of expert-approved tools and resources that you can access on your phone and on the web.



## Getting Started

Scan the QR code to create a Wellness Worx account or log in to your existing account, then click on the Connect Care tile in the featured section of the home page to complete the enrollment survey.

Have questions? Contact [support@aduro.com](mailto:support@aduro.com)



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IT'S TIME TO START THINKING ABOUT YOUR ANNUAL BENEFITS!

# Tackle joint and muscle pain where you need it most

With Hinge Health, get access to a tailored program that gives you access to virtual exercise therapy and more to help you recover from injuries, build strength, improve your mobility, and more. Whether your aches are short-term or chronic, we'll help you get moving again.

## Specialized care, personalized for you

- 1-on-1 support**  
 Work with a dedicated physical therapist and health coach to treat multiple body parts.
- A care plan on your terms**  
 Get tailored exercises and video visits with your physical therapist that fit seamlessly into your busy life.
- Technology that works for you**  
 Improve your form and build your confidence during exercises with real-time audio & visual guidance from our app.
- All costs covered**  
 You earned Hinge Health benefits through Boyd.

Sign up today.  
Scan the QR code or visit:

[hinge.health/boydcats-25](https://hinge.health/boydcats-25)



Please use the default camera on your device to scan the QR code, not a third-party application. If you are directed to a site other than the URL listed above, do not proceed.

**\$0**  
cost to you



Hi there, I added new exercises to help with your back too.



**NEW MEMBERS ONLY**

Start your program, and get a massage gun on us!\*



Hinge Health está disponible en español  
Alivia los dolores articulares y musculares y previene las lesiones con tus beneficios de salud gratuitos.

All team members 18+ are eligible. Dependents 18+ are eligible if enrolled in a Boyd medical plan.

Todos los miembros del equipo mayores de 18 años son elegibles. Los dependientes mayores de 18 años son elegibles si están inscritos en un plan médico de Boyd.

# Health Insurance—Anthem

## HDHP \$3,400

	In-Network	Out-of-Network
<b>Deductible</b>		
Individual	\$3,400	\$6,800
Family	\$6,800	\$13,600
<b>Annual Out-of-Pocket Limit</b>		
Individual	\$3,400	\$6,800
Family	\$6,800	\$13,600
Office Visit/Exam	100% after ded	70% after ded
Telehealth Visit	\$0 copay; deductible waived	Not covered
Coinsurance	100% after ded	70% after ded
Allergy Injections	100% after ded	70% after ded
Allergy Testing	100% after ded	70% after ded
Diagnostic Testing	100% after ded	70% after ded
Emergency Room Services	100% after ded	100% after ded
Urgent Care Services	100% after ded	70% after ded
Inpatient Professional Services	100% after ded	70% after ded
Inpatient Facility Services	100% after ded	70% after ded
Outpatient Professional Services/Surgery/Facility	100% after ded	70% after ded
<b>Wellness/Preventive (including immunizations and screenings)</b>		
Well Child Visit	Covered in full	Covered in full
Adult Routine Screening	Covered in full	Covered in full
<b>Prescription Drugs</b>		
Generic	100% after ded	50% after ded
Brand Formulary	100% after ded	50% after ded
Brand Non-Formulary	100% after ded	50% after ded
Specialty	100% after ded	50% after ded
Preventive Generic Maintenance	Covered in full	70% after ded

Summary of Benefits Coverage (SBC) as required by ACA can be found on the My Boyd Benefits site: [myboydbenefits.com](https://myboydbenefits.com), in the Documents Library.

## Employee Bi-Weekly Rates Per Pay Period

Prices below do not include the \$75 per pay period spousal surcharge or wellness discounts, if applicable.

	Non-Wellness
	HDHP \$3,400
Employee	\$112.72
Employee + Spouse	\$285.30
Employee + Child(ren)	\$236.36
Family	\$323.99

When reviewing your choices, you will be able to come up with your approximate discount by utilizing the table below alongside your biometrics from fall 2025. These measurements will be available on the Aduro Wellness Worx portal, shortly after your biometric screening results are submitted.

For employees whose spouse is eligible for coverage through their own employer, but have chosen to keep them on our Company provided healthcare plan, there is a \$75 spousal surcharge. This applies ONLY to medical coverage and does not apply to spouses on Medicare or spouses who work for the Company.

# Health Insurance—Anthem

## HDHP \$3,800

	In-Network	Out-of-Network
<b>Deductible</b>		
Individual	\$3,800	\$7,600
Family	\$7,600	\$15,200
<b>Annual Out-of-Pocket Limit</b>		
Individual	\$7,600	\$15,200
Family	\$15,200	\$30,400
Office Visit/Exam	80% after ded	60% after ded
Telehealth Visit	\$0 copay; deductible waived	Not covered
Coinsurance	80% after ded	60% after ded
Allergy Injections	80% after ded	60% after ded
Allergy Testing	80% after ded	60% after ded
Diagnostic Testing	80% after ded	60% after ded
Emergency Room Services	80% after ded	80% after ded
Urgent Care Services	80% after ded	60% after ded
Inpatient Professional Services	80% after ded	60% after ded
Inpatient Facility Services	80% after ded	60% after ded
Outpatient Professional Services/Surgery/Facility	80% after ded	60% after ded
<b>Wellness/Preventive (including immunizations and screenings)</b>		
Well Child Visit	Covered in full	Covered in full
Adult Routine Screening	Covered in full	Covered in full
<b>Prescription Drugs</b>		
Generic	80% after ded	50% after ded
Brand Formulary	80% after ded	50% after ded
Brand Non-Formulary	80% after ded	50% after ded
Specialty	80% after ded	50% after ded
Preventive Generic Maintenance	Covered in full	60% after ded

Summary of Benefits Coverage (SBC) as required by ACA can be found on the My Boyd Benefits site: [myboydbenefits.com](https://myboydbenefits.com), in the Documents Library.

## Employee Bi-Weekly Rates Per Pay Period

Prices below do not include the \$75 per pay period spousal surcharge or wellness discounts, if applicable.

	Non-Wellness
	HDHP \$3,800
Employee	\$104.52
Employee + Spouse	\$252.38
Employee + Child(ren)	\$210.46
Family	\$285.49

When reviewing your choices, you will be able to come up with your approximate discount by utilizing the table below alongside your biometrics from fall 2025. These measurements will be available on the Aduro Wellness Worx portal, shortly after your biometric screening results are submitted.

For employees whose spouse is eligible for coverage through their own employer, but have chosen to keep them on our Company provided healthcare plan, there is a \$75 spousal surcharge. This applies ONLY to medical coverage and does not apply to spouses on Medicare or spouses who work for the Company.

# Health Insurance—Anthem

## PPO \$2,800

	In-Network	Out-of-Network
<b>Deductible</b>		
Individual	\$2,800	\$5,600
Family	\$5,600	\$11,200
<b>Annual Out-of-Pocket Limit</b>		
Individual	\$5,600	\$11,200
Family	\$11,200	\$22,400
Office Visit/Exam	Primary care: \$40 copay Specialist: \$60 copay	60% after ded
Telehealth Visit	\$0 copay	Not covered
Coinsurance	80% after ded	60% after ded
Allergy Injections	\$10 copay	60% after ded
Allergy Testing	80% after ded	60% after ded
Diagnostic Testing	No charge	60% after ded
Emergency Room Services	80% after ded	80% after ded
Urgent Care Services	\$40 copay	60% after ded
Inpatient Professional Services	80% after ded	60% after ded
Inpatient Facility Services	80% after ded	60% after ded
Outpatient Professional Services/Surgery/Facility	80% after ded	60% after ded
<b>Wellness/Preventive (including immunizations and screenings)</b>		
Well Child Visit	Covered in full	Covered in full
Adult Routine Screening	Covered in full	Covered in full
<b>Prescription Drugs</b>		
Generic	\$10 copay	50% after ded
Brand Formulary	\$50 copay	50% after ded
Brand Non-Formulary	\$100 copay	50% after ded
Specialty	\$200 copay	50% after ded
Preventive Generic Maintenance	Covered in full	50% after ded

Copays do not accumulate towards the deductible but do accumulate towards your out-of-pocket limit.

Summary of Benefits Coverage (SBC) as required by ACA can be found on the My Boyd Benefits site:

[myboydbenefits.com](https://myboydbenefits.com), in the Documents Library.

## Employee Bi-Weekly Rates Per Pay Period

Prices below do not include the \$75 per pay period spousal surcharge or wellness discounts, if applicable.

	Non-Wellness
	PPO \$2,800
Employee	\$112.72
Employee + Spouse	\$285.30
Employee + Child(ren)	\$236.36
Family	\$323.99

When reviewing your choices, you will be able to come up with your approximate discount by utilizing the table below alongside your biometrics from fall 2025. These measurements will be available on the Aduro Wellness Worx portal, shortly after your biometric screening results are submitted.

For employees whose spouse is eligible for coverage through their own employer, but have chosen to keep them on our Company provided healthcare plan, there is a \$75 spousal surcharge. This applies ONLY to medical coverage and does not apply to spouses on Medicare or spouses who work for the Company.

## Prescription Information and Savings

### Important Information About Your Rx Coverage

- ▶ Your prescription coverage is an important part of your benefit plan.
- ▶ Carelon Rx is an Anthem company that will help you get the most from your drug plan.
- ▶ You can manage your pharmacy and health plans at [anthem.com](https://www.anthem.com) and Anthem Sydney (mobile app). You can find a doctor or pharmacy, refill a prescription, learn about drug costs, and lots more.
- ▶ Carelon Rx is available 24/7 at the Pharmacy Member Services number on your ID card.

### Dispense as Written

When a generic equivalent is available for a brand drug and the member or member's physician requests the brand instead of the generic (DAW1 or DAW2), the member is responsible for the brand drug copay plus the difference between the generic and the brand.

### How to Save Money on Prescriptions

No matter which of our medical plans you have enrolled in, you should take note of the many ways to save on prescription drugs. As you can see below, there are several ways to save by taking advantage of free or discount prescriptions, at GoodRx, Optum Perks, Health Warehouse, Kroger Rx, and Walmart. All of these options offer great savings for you.

- ▶ GoodRx—Get the app for your phone and search for medications
- ▶ Optum Perks—Optum Perks is a free program and is accepted at over 64,000 pharmacies
- ▶ HealthWarehouse—Accredited and certified program in all 50 states
- ▶ Kroger—Kroger Rx Savings Club offers over 100 common prescriptions for free, \$3, or \$6
- ▶ Walmart—Walmart offers medications for \$4 on 30-day supply or \$10 for 90-day



# Health Savings Account (HSA)—Voya

Employees electing the high deductible health plan (HDHP) can contribute up to \$4,400 (single) or \$8,750 (family) in a health savings account (HSA). Employees age 55+ can contribute an additional \$1,000 in “catch up” contributions. Your account is owned by you and is funded by you with tax-exempt dollars to help pay for eligible medical expenses not covered by your insurance plan (deductibles, coinsurance). **You can set-up an HSA or change your current contribution at any time.** The health savings account (HSA) is administered by Voya.

## What is a Health Savings Account?

- ▶ An alternative to traditional health insurance when combined with a HDHP
- ▶ A savings product which offers a different way for consumers to pay for their healthcare
- ▶ Enables you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis
- ▶ Can only be utilized with a QHDHP (qualified high deductible health plan)
- ▶ Allows you to be in control of your medical expenses

**IMPORTANT: You cannot contribute to a health savings account if you are enrolled in any government-sponsored program. (Medicare, Medicaid, TRICARE, etc.) per IRS regulations.**

## How Does the Health Savings Account Work?

Once your health savings account is opened, you will receive a bank card which will allow you to pay for qualified medical expenses. If you want checks you may also request them but there is a nominal fee required.

If you are electing an HSA for the first time, you must create an account with Voya at [myhealthaccounts.voya.com](https://myhealthaccounts.voya.com).

For a list of eligible HSA expenses, visit [IRS.gov](https://www.irs.gov).

## Why a Health Savings Account (HSA) May Be an Excellent Choice for You

- ▶ It saves you money—73% of the population spends \$500 or less on healthcare-related expenses; an HSA is paired with an HDHP (high deductible health plan), which has a much lower premium than a traditional health plan
- ▶ It’s portable—you take it with you from job-to-job
- ▶ It’s a tax saver—contributions are made with pre-tax dollars
- ▶ It allows for an improved retirement account—rollover of funds accumulate tax-free, as does the interest; plus, those ages 55 and older can make additional “catch-up” contributions
- ▶ You never lose unused funds; they always roll over to the next year

## When Visiting a Physician, Hospital, or Other Facility

- ▶ When arriving for your appointment, provide them with your Anthem insurance card.
- ▶ After your visit, your claim will be submitted to Anthem for processing.
- ▶ After the healthcare provider has received notification from Anthem the claim has been processed, you will receive a billing statement outlining the balance you are responsible to pay.
- ▶ Use your bank card to pay for these expenses.

# Health Savings Account (HSA)

## When Going to the Pharmacy

- ▶ When picking up your medication, provide them with your Anthem insurance card.
- ▶ The pharmacy will run it through their system and provide you with a balance due.
- ▶ You then use your bank card to pay for these expenses at that time.
- ▶ Congress recently passed the Coronavirus Aid, Relief, and Economic Security Act (CARES). One provision within the CARES Act allows individuals to use money from pretax accounts (health savings accounts (HSA) and flexible spending arrangements) to purchase over-the-counter drugs. It also allows pretax purchase of menstrual products.

When thinking about your HSA contribution, it is important to think in terms of the following.

- ▶ What medical care and prescription drugs do I anticipate needing in the coming year and what will I need to pay for those expected medical expenses?
- ▶ Should I consider putting aside dollars on a pre-tax basis to pay for my out-of-pocket expenses?
- ▶ Is it important to me to be able to save money for healthcare when I retire?
- ▶ What will my total cost look like at the end of the year?



## Example Savings at \$50,000 Annual Income

	Without an HSA	With an HSA
Total Income	\$50,000	\$50,000
HSA Contribution	\$0	-\$8,550 <i>(annually)</i>
Taxable Income	\$50,000	\$41,450 <i>(\$50,000 – \$8,550)</i>
20% Federal Income Tax*	-\$10,000 <i>(\$50,000 × 20%)</i>	-\$8,290 <i>(\$41,450 × 20%)</i>
After-Tax Take Home Pay	\$40,000 <i>(\$50,000 – \$10,000)</i>	\$41,710 <i>(\$50,000 – \$8,290)</i>
Healthcare Expenses of \$5,000	-\$5,000 from take-home pay	-\$5,000 from HSA
Funds Leftover from Take-Home Pay	\$35,000 <i>(\$40,000 – \$5,000)</i>	\$41,710 <i>(HSA funds used)</i>
Funds Leftover in HSA	N/A	\$3,550 <i>(\$8,550 – \$5,000)</i>

## Tax Savings

Tax Savings Year 1	None	\$1,710 <i>(\$41,710 – \$40,000)</i>
Potential Tax Savings Year 5	None	\$8,550 <i>(Year 1 savings × 5)</i>

\* For illustrative purposes only. Federal income tax rates vary; in this example we use 20%. Your tax rate may be more or less than 20% so your savings may vary from this example. HSA contribution used reflects the maximum amount an employee is eligible to contribute to an HSA in 2026 if the family coverage tier is elected.

# Flexible Spending Accounts—Lively

## Non-Participating Benefit

For employees who do not elect the company's medical insurance; this benefit pays \$500 annually or \$19.23 per pay period, which you can receive as an FSA contribution or cash.

### Eligibility

#### DEPENDENT CARE FSA

All employees are eligible to participate in the dependent care FSA up to \$5,000.

#### HEALTHCARE FSA

The healthcare FSA will be available to employees who are enrolled in the PPO plan or who waive coverage or are 65+ and on Medicare. There is a \$2,500 maximum contribution.

**IMPORTANT: For employees enrolled in the HDHP and also enrolled in Medicare, you can contribute to an FSA. You cannot contribute to a health savings account if you are enrolled in any government sponsored program. (Medicare, Medicaid, TRICARE, etc.) per IRS regulations.**

### *Important: Use Your FSA Contribution During the Plan Year*

If you decide to contribute to the healthcare spending account or dependent care spending account, you must carefully determine your annual election amount and your spending during the plan year. According to IRS regulations, the money you set aside must be used for expenses incurred during the plan year in which you make the election. Any funds left in your account as of March 15, 2027 will be forfeited.

You can use funds in your FSA to pay for certain medical and dental expenses, including copays and deductibles. See a list of eligible expenses at [www.irs.gov/publications/p502](http://www.irs.gov/publications/p502).

### The Benefits of Flexible Spending Accounts

We offer two accounts which allow you to set aside money on a pre-tax basis to pay for medical expenses or dependent care expenses.

Flexible Spending Account (FSA)	Dependent Care Flexible Spending Account (DCFSA)
<p>An FSA can be established to help you pay for unreimbursed medical, dental, and vision expenses for you and your dependents with pre-tax dollars. Eligible expenses may include deductibles, copays, orthodontics, glasses, and contact lenses. Eligible expenses must be incurred during the plan year.</p> <p>For a complete listing of eligible medical expenses and regulations, log on to the IRS web site at <a href="http://www.irs.gov">www.irs.gov</a>. IRS Publication 502, "Medical and Dental Expenses."</p> <p>Contributions: Minimum—\$100/year Maximum—\$2,500/year</p>	<p>A DCFSA can be used to help you pay for expenses you incur with child and elder care in order for you to work. Eligible expenses include the amount you pay for a babysitter, daycare, senior care, or other service inside or outside of your home for the care of your dependent children under the age of 13 or eligible dependent parent.</p> <p>For a complete listing of eligible dependent care expenses and regulations, log on to the IRS web site at <a href="http://www.irs.gov">www.irs.gov</a>. IRS Publication 503, "Dependent Care Expenses."</p> <p>Contributions: Minimum—\$100/year Maximum—\$5,000/year</p>

# LiveHealth Online

## Quick and Easy Access to a Doctor 24/7

Have you ever been at work and didn't feel well? Maybe you had a fever or a sore throat but you didn't have time to leave and see your doctor or go to urgent care. Now, with LiveHealth Online, you can see a board-certified doctor in minutes.

Just use your smartphone, tablet, or computer with a webcam. It's so convenient, almost 90% of people who've used it feel they saved two hours or more and would use it again in the future. Plus, online visits using LiveHealth Online are already part of your Anthem Blue Cross and Blue Shield benefits at no additional cost. To start using LiveHealth Online, all you need to do is sign up at [livehealthonline.com](https://livehealthonline.com) or download the app.

## Sign Up for Free Today and Get the Following

- ▶ 24/7 access to doctors; they can assess your condition, provide treatment options, and even send a prescription to the pharmacy of your choice, if needed. It is a great way to get care when your doctor isn't available.
- ▶ Medical care when you need it; for things like the flu, a cold, sinus infection, pink eye, rashes, fever, and more.
- ▶ Convenience; since there are no appointments or long waits, in fact, most people are connected to a doctor in about 10 minutes or less.

APPLE



ANDROID



## LiveHealth Online: What You Need to Know

### What Kind of Doctors Can You See on LiveHealth Online?

Doctors on LiveHealth Online are the following.

- ▶ Board certified with an average of 15 years of practicing medicine
- ▶ Mainly primary care physicians
- ▶ Specially trained for online visits

### When Can You Use LiveHealth Online?

LiveHealth Online is a great option for care when your own doctor isn't available and more convenient than a trip to the urgent care. With LiveHealth Online, you can receive medical care for things like the following.

- ▶ Cold and flu symptoms, such as a cough, fever, and headaches
- ▶ Allergies
- ▶ Sinus infections and more

### How Much Does an Online Visit Cost?

Medical telehealth visits are available to members at \$0 cost, on all medical plans. This does not include charges for prescriptions or therapist visits.

### Make Your First Appointment—When it's Easy for You

- ▶ Use the app or go to [livehealthonline.com](https://livehealthonline.com) and log in; select LiveHealth Online Psychology and choose the therapist you'd like to see
- ▶ Or, call LiveHealth Online at **844.784.8409** from 7:00 a.m. to 11:00 p.m.
- ▶ You'll get an email confirming your appointment

# Anthem Resources

## Sydney Health

With the Sydney Health mobile app, you can access your medical and pharmacy benefits one place. Our simple experience makes it easy to find what you need—with one-tap access to the below benefits information:

- ▶ View deductibles, out-of-pocket maximums and copays
- ▶ See claims and EOBs
- ▶ Find care and check costs
- ▶ Virtual care
- ▶ Access digital ID card
- ▶ Refill prescriptions and view order status
- ▶ Check health records
- ▶ Live chat

Download the free Sydney Health mobile app today. You'll be able to check your symptoms when you're sick and connect to care directly from your mobile device.



## Anthem.com

Anthem.com gives you access to a lot of the same tools and resources as the Sydney mobile app in your online browser. The website can provide you with details on your personal coverage and benefit usage details, along with a library of health tools. To register, go to [www.anthem.com](http://www.anthem.com) and register on the right side of the screen where you see "Members Log In,"

### Personalized Health Services

- ▶ Locate providers in your area
- ▶ 24-hour nurse advice line
- ▶ Surgical support nurse
- ▶ Customer service advocates

### Online Health Tools

- ▶ Health assessment
- ▶ Preventive care guides
- ▶ Health record
- ▶ Condition centers
  - ▶ Prepare for your doctor visit
  - ▶ Learn about conditions and treatment
- ▶ Prepare for surgery
- ▶ Surgical guides and hospital cost comparison tools
- ▶ Traditional and alternative health library

### *What is an Explanation of Benefits (EOB)?*

An explanation of benefits (EOB) statement is a notification form which is sent to members when a healthcare claim is processed, indicating a member's remaining financial responsibility. This would not include any copays due by you to the provider.

**This statement shows the expenses submitted by the healthcare provider and how the claim was processed.**

# Vision Insurance—Anthem

Covered Benefits	Member Benefit From Blue View Vision In-Network Provider	Non-Network Reimbursement
<b>Vision Examination</b>		
Including Dilation and Refraction as Needed (covered once ever 12 months)	\$10 copay	Up to \$42
<b>Prescription Lenses (Pair)</b>		
Standard Plastic Lenses Up to 55mm; and All Ranges Of Prescriptions	\$20 copay	
<b>Covered Once Ever 12 Months</b>		
Single Vision Lenses (pair)	See discount information below*	Up to \$40
Bifocal Lenses (pair)		Up to \$60
Progressive Lenses (pair)		Up to \$60
Trifocal Lenses (pair)		Up to \$80
<b>Frames</b>		
Covered Once Every 24 Months	\$0 copay, up to \$175 retail value	
<b>Contact Lenses (in lieu of frame and lens benefits)</b>		
<b>Covered Once Every 12 Months</b>		
Contact Lenses (elective)	\$0 copay, up to \$175 retail value	Up to \$105
Contact Lenses (non-elective)	\$0 copay	Up to \$210
<b>Lens Options</b>		
UV Coating	\$10	Discounts on lens option upgrades are not available out-of-network
Tint (solid and gradient)	\$10	
Standard Scratch-Resistance	\$10	
Standard Polycarbonate	\$35	
Standard Progressive (add-on to bifocal cost)*	\$60	
Standard Anti-Reflective Coating	\$40	
Other Add-Ons and Services	20% off retail	

\* Not all providers offer all services, please confirm what services are offered with the provider when making your appointment. If you are enrolled in medical, you will use your same Anthem ID card for vision.

## Employee Bi-Weekly Rates Per Pay Period

	Blue View Vision
Employee	\$2.75
Employee + Spouse	\$5.50
Employee + Child(ren)	\$5.23
Family	\$9.26

### Important Information!

This is an overview of your benefits. If there are any discrepancies between this summary and the plan documents, the plan documents prevail.

Dependents will be covered through the end of the month following their 26th birthday.

# Dental Insurance—Delta Dental of KY

## Maximum Carryover Benefit

	Red Plan	White Plan	Platinum Plan
Number of Claims During 2026 Plan Year	At least 1 covered dental claim	At least 1 covered dental claim	At least 1 covered dental claim
Carryover Amount Available (25% of Plan Maximum the Following Plan Year)	\$375	\$375	\$500
Next Plan Year Annual Maximum	\$1,875	\$1,875	\$2,500

Please note the combination of your annual maximum and carryover maximum will never exceed more than \$3,000 if you are on the Red or White Plan, or \$4,000 if you are on the Platinum Plan.

	Red Plan	White Plan	Platinum Plan
	In-Network	In-Network	In-Network
Deductible* (single/family)	\$50/\$150	\$50/\$100	\$25/\$75
Diagnostic and Preventive	100%	100%	100%
General—Employee Share (fillings, extractions, periodontics, and endodontics)	20%	50%	20%
Prosthodontic (bridges, crowns, etc.)	50%	50%	50%
Annual Maximum	\$1,500	\$1,500	\$2,000
Orthodontics (braces)	No coverage	50% <sup>(2)</sup>	No coverage
Lifetime Maximum (orthodontics)	N/A	\$1,500 <sup>(1)(2)</sup>	N/A

\* Deductibles do not apply to diagnostic and preventative or orthodontics.

(1) Benefits paid as services are rendered.

(2) Orthodontics—orthodontic (braces) coverage is available to all participants who are enrolled in the White plan.

## EMPLOYEE BI-WEEKLY RATES PER PAY PERIOD

	Red Plan	White Plan	Platinum Plan
Employee	\$3.55	\$2.62	\$6.39
Employee + Spouse	\$13.57	\$12.10	\$20.00
Employee + Child(ren)	\$11.81	\$11.76	\$19.47
Family	\$19.86	\$19.24	\$31.75

Scan to download Delta Dental Mobile.



### Important Information!

This is an overview of your benefits. If there are any discrepancies between this summary and the plan documents, the plan documents prevail.

Dependents will be covered through the end of the month following their 26th birthday.

# Hearing Program Discount

## Your Hearing Program—Discount

### Included With Your Dental Coverage

#### WE OFFER...

- ▶ Custom hearing solutions—we find the solution that best fits your lifestyle and your budget from one of our 10 manufacturers.
- ▶ Risk-free 60-day trial—100% money-back guarantee.
- ▶ Continuous Care—one year free follow-up care, 2 years free batteries, and a 3-year warranty.
- ▶ Hearing aid low price guarantee—if you find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5%!

#### ACCESSING YOUR DISCOUNT IS AS EASY AS...

1. Call Amplifon at **888.832.1867** and we'll find a provider near you.
2. We'll explain the Amplifon process and help you schedule an appointment.
3. We'll send information to you and the provider, ensuring your discount is activated.



# Life and Disability Benefits—Lincoln

## Short Term and Long Term Disability

Short term and long term disability are benefits paid to employees for a non-work-related injury or illness (work-related injuries or illnesses may fall under workers' compensation).

Elimination periods and benefit maximums as defined by the policy will apply. Proof of disability must be submitted upon request to maintain eligibility to receive this benefit.

### Short-Term Disability

#### HOURLY EMPLOYEES

The Company pays the premium for a basic short term disability benefit of 40% of your weekly earnings to a maximum benefit of \$550 per week.

You are eligible to purchase buy-up coverage. You may elect an additional 20% of coverage based on your weekly earnings to a maximum benefit of \$1,000 per week.

#### SALARIED EMPLOYEES

The Company pays the premium for a basic benefit of 40% of your weekly earnings to a maximum benefit of \$1,153 per week.

You are eligible to purchase buy-up coverage. You may elect an additional 20% of coverage based on your weekly earnings to a maximum benefit of \$2,307 per week.

#### LONG TERM DISABILITY

The Company also provides a basic long term disability benefit equal to a portion of your monthly earnings up to a monthly maximum as defined by the policy.

## Life Insurance and Accidental Death and Dismemberment (AD&D)

### Life Insurance

These benefits are provided at no cost to you.

The Company pays the premium for Life and Accidental Death and Dismemberment coverage for all employees. The purpose is to guarantee each employee term life insurance in the event of an active employee's death or dismemberment.

Insurance will be reduced by 65% at age 70; 45% at age 75; 30% at age 80; 20% at age 85.

### Accidental Death and Dismemberment

Your AD&D coverage equals the amount for which you are insured under the basic employee term Life coverage.

- ▶ Additional amount payable for loss of life as a result of an accident in a private passenger car while using a seat belt is the amount equal to the lesser of 10% of your amount of insurance or \$25,000
- ▶ Additional amount payable for loss of life as a result of an accident in a private passenger car equipped with an airbag is the amount equal to the lesser of 5% of your amount of insurance or \$5,000
- ▶ Excludes ATVs

# Voluntary Life and/or Voluntary Accidental Death and Dismemberment—Lincoln

These benefits are paid by the employee.

## Eligibility\*

- ▶ **Employee eligibility requirement:** You must be actively at work (able to perform all normal duties of your job) and have completed your 30-day benefits eligibility period to be eligible for coverage.
- ▶ **Dependent eligibility requirement:** To be eligible for coverage, your dependents must be able to perform normal activities and not be confined (at home, in a hospital, or in any other care facility).
- ▶ **Minimum work hours:** You must be working a minimum of 30 hours per week to be eligible.
- ▶ **Coverage payment:** You pay 100% of the premium for this coverage through easy payroll deduction.

## Coverage Guidelines for Voluntary Life

Employee	Spouse	Dependent
Coverage Amount		
<ul style="list-style-type: none"> <li>▶ You may choose to purchase benefits in increments of \$10,000</li> <li>▶ Not to exceed 5 times annual salary or \$500,000</li> </ul>	<ul style="list-style-type: none"> <li>▶ You may choose to purchase benefits in \$5,000 increments</li> <li>▶ The lesser of 50% of the employee life amount or \$250,000</li> </ul>	<ul style="list-style-type: none"> <li>▶ Live birth to 14 days: \$1,000</li> <li>▶ 14 days to 6 months: \$1,000</li> <li>▶ 6 months to 26 years</li> <li>▶ Purchase in \$1,000 increments up to the lesser of 100% of the employee life amount or \$10,000</li> </ul>
Employee must elect coverage for spouse and dependent to be eligible		
Age Reductions		
65% at age 70; 45% at age 75; 30% at age 80; 20% at age 85		
Coverage terminates at retirement		

\* There is no medical underwriting at any time for voluntary AD&D coverage, so employees can elect coverage up to \$500,000 (not to exceed five times their annual salary)—their spouses can elect 50% of the employee's amount.

Eligible employees can elect or increase up to one increment (\$10,000) for themselves, up to \$200,000, and one increment (\$5,000) for their spouse, up to \$50,000, without going through underwriting for approval. The cost for voluntary life and voluntary accidental death and dismemberment can be found on the next two pages.

# Voluntary Term Life Rates

Multiply rate by 12 and divide by 26 to get your bi-weekly payroll deduction. Premiums subject to variance due to rounding.

Note: If you elect an amount over the \$200,000 guaranteed issue for yourself or over \$50,000 for your spouse, you will be required to complete an evidence of insurability (EOI). Elected amount for spouse cannot be greater than 50% of employee's elected amount.

Employee Monthly Voluntary Term Life Rates												
	0-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.50	\$0.50	\$0.50	\$0.60	\$1.30	\$2.30	\$3.50	\$6.00	\$10.40	\$18.10	\$28.00	\$47.00
\$20,000	\$1.00	\$1.00	\$1.00	\$1.20	\$2.60	\$4.60	\$7.00	\$12.00	\$20.80	\$36.20	\$56.00	\$94.00
\$30,000	\$1.50	\$1.50	\$1.50	\$1.80	\$3.90	\$6.90	\$10.50	\$18.00	\$31.20	\$54.30	\$84.00	\$141.00
\$40,000	\$2.00	\$2.00	\$2.00	\$2.40	\$5.20	\$9.20	\$14.00	\$24.00	\$41.60	\$72.40	\$112.00	\$188.00
\$50,000	\$2.50	\$2.50	\$2.50	\$3.00	\$6.50	\$11.50	\$17.50	\$30.00	\$52.00	\$90.50	\$140.00	\$235.00
\$60,000	\$3.00	\$3.00	\$3.00	\$3.60	\$7.80	\$13.80	\$21.00	\$36.00	\$62.40	\$108.60	\$168.00	\$282.00
\$70,000	\$3.50	\$3.50	\$3.50	\$4.20	\$9.10	\$16.10	\$24.50	\$42.00	\$72.80	\$126.70	\$196.00	\$329.00
\$80,000	\$4.00	\$4.00	\$4.00	\$4.80	\$10.40	\$18.40	\$28.00	\$48.00	\$83.20	\$144.80	\$224.00	\$376.00
\$90,000	\$4.50	\$4.50	\$4.50	\$5.40	\$11.70	\$20.70	\$31.50	\$54.00	\$93.60	\$162.90	\$252.00	\$423.00
\$100,000	\$5.00	\$5.00	\$5.00	\$6.00	\$13.00	\$23.00	\$35.00	\$60.00	\$104.00	\$181.00	\$280.00	\$470.00
\$110,000	\$5.50	\$5.50	\$5.50	\$6.60	\$14.30	\$25.30	\$38.50	\$66.00	\$114.40	\$199.10	\$308.00	\$517.00
\$120,000	\$6.00	\$6.00	\$6.00	\$7.20	\$15.60	\$27.60	\$42.00	\$72.00	\$124.80	\$217.20	\$336.00	\$564.00
\$130,000	\$6.50	\$6.50	\$6.50	\$7.80	\$16.90	\$29.90	\$45.50	\$78.00	\$135.20	\$235.30	\$364.00	\$611.00
\$140,000	\$7.00	\$7.00	\$7.00	\$8.40	\$18.20	\$32.20	\$49.00	\$84.00	\$145.60	\$253.40	\$392.00	\$658.00
\$150,000	\$7.50	\$7.50	\$7.50	\$9.00	\$19.50	\$34.50	\$52.50	\$90.00	\$156.00	\$271.50	\$420.00	\$705.00
\$160,000	\$8.00	\$8.00	\$8.00	\$9.60	\$20.80	\$36.80	\$56.00	\$96.00	\$166.40	\$289.60	\$448.00	\$752.00
\$170,000	\$8.50	\$8.50	\$8.50	\$10.20	\$22.10	\$39.10	\$59.50	\$102.00	\$176.80	\$307.70	\$476.00	\$799.00
\$180,000	\$9.00	\$9.00	\$9.00	\$10.80	\$23.40	\$41.40	\$63.00	\$108.00	\$187.20	\$325.80	\$504.00	\$846.00
\$190,000	\$9.50	\$9.50	\$9.50	\$11.40	\$24.70	\$43.70	\$66.50	\$114.00	\$197.60	\$343.90	\$532.00	\$893.00
\$200,000	\$10.00	\$10.00	\$10.00	\$12.00	\$26.00	\$46.00	\$70.00	\$120.00	\$208.00	\$362.00	\$560.00	\$940.00

Spouse Monthly Voluntary Term Life Rates*												
	0-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.25	\$0.25	\$0.25	\$0.30	\$0.65	\$1.15	\$1.75	\$3.00	\$5.20	\$9.05	\$14.00	\$23.50
\$10,000	\$0.50	\$0.50	\$0.50	\$0.60	\$1.30	\$2.30	\$3.50	\$6.00	\$10.40	\$18.10	\$28.00	\$47.00
\$15,000	\$0.75	\$0.75	\$0.75	\$0.90	\$1.95	\$3.45	\$5.25	\$9.00	\$15.60	\$27.15	\$42.00	\$70.50
\$20,000	\$1.00	\$1.00	\$1.00	\$1.20	\$2.60	\$4.60	\$7.00	\$12.00	\$20.80	\$36.20	\$56.00	\$94.00
\$25,000	\$1.25	\$1.25	\$1.25	\$1.50	\$3.25	\$5.75	\$8.75	\$15.00	\$26.00	\$45.25	\$70.00	\$117.50
\$30,000	\$1.50	\$1.50	\$1.50	\$1.80	\$3.90	\$6.90	\$10.50	\$18.00	\$31.20	\$54.30	\$84.00	\$141.00
\$35,000	\$1.75	\$1.75	\$1.75	\$2.10	\$4.55	\$8.05	\$12.25	\$21.00	\$36.40	\$63.35	\$98.00	\$164.50
\$40,000	\$2.00	\$2.00	\$2.00	\$2.40	\$5.20	\$9.20	\$14.00	\$24.00	\$41.60	\$72.40	\$112.00	\$188.00
\$45,000	\$2.25	\$2.25	\$2.25	\$2.70	\$5.85	\$10.35	\$15.75	\$27.00	\$46.80	\$81.45	\$126.00	\$211.50
\$50,000	\$2.50	\$2.50	\$2.50	\$3.00	\$6.50	\$11.50	\$17.50	\$30.00	\$52.00	\$90.50	\$140.00	\$235.00

\* Spouse rates are based on the employee's age.

Child Monthly Voluntary Term Life Rates										
\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	
\$0.16	\$0.32	\$0.48	\$0.64	\$0.80	\$0.96	\$1.12	\$1.28	\$1.44	\$1.60	

# Monthly Voluntary AD&D Rates

Multiply rate by 12 and divide by 26 to get your bi-weekly payroll deduction. Premiums subject to variance due to rounding.

Employee	
\$10,000	\$0.30
\$20,000	\$0.60
\$30,000	\$0.90
\$40,000	\$1.20
\$50,000	\$1.50
\$60,000	\$1.80
\$70,000	\$2.10
\$80,000	\$2.40
\$90,000	\$2.70
\$100,000	\$3.00
\$110,000	\$3.30
\$120,000	\$3.60
\$130,000	\$3.90
\$140,000	\$4.20
\$150,000	\$4.50
\$160,000	\$4.80
\$170,000	\$5.10
\$180,000	\$5.40
\$190,000	\$5.70
\$200,000	\$6.00

Child	
\$2,000	\$0.06
\$4,000	\$0.12
\$6,000	\$0.18
\$8,000	\$0.24
\$10,000	\$0.30

Spouse	
\$5,000	\$0.15
\$10,000	\$0.30
\$15,000	\$0.45
\$20,000	\$0.60
\$25,000	\$0.75
\$30,000	\$0.90
\$35,000	\$1.05
\$40,000	\$1.20
\$45,000	\$1.35
\$50,000	\$1.50

There is no medical underwriting at any time for Voluntary AD&D coverage. Employees can elect coverage up to \$500,000 (not to exceed five times their annual salary) while their spouses can elect 50% of the employee's amount.

# Worksite Benefits—Lincoln

## Who Can Elect Coverage

- ▶ You: All active, full-time Employees regularly working a minimum of 30 hours per week, who are United States citizens and permanent resident aliens, regularly working and residing in the United States and their US citizen Spouse and Dependent Children who are residing in the United States.
- ▶ Your Spouse: Up to age 70, as long as you apply for and are approved for coverage yourself.
- ▶ Your Child(ren): Birth to 26; 26+ if disabled, as long as you apply for and are approved for coverage yourself.

## Critical Illness

Critical illness insurance pays a lump sum benefit directly to the covered person, unless otherwise assigned, if they are diagnosed with a covered critical illness, or specified disease condition. This plan can help ease some of your financial worries so that you can stay focused on your health.

You choose how to spend or save your benefit. It can be used for expenses such as:\*

- ▶ Paying for child care or helping around the house
- ▶ Copays and deductibles
- ▶ Travel costs to see a specialist
- ▶ Prescription drug costs
- ▶ Medical treatment and doctor visits

\* These are examples only and may not be covered under the specific group critical illness policy offered by your employer. Exclusions and limitations may apply. Coverage is subject to terms and conditions outlined in the group policy. Refer to your plan Benefit Summary for more information about the coverage under your specific critical illness plan.

## Accidental Injury

Accidental Injury insurance pays a fixed benefit for broad range of injuries or treatments associated with a covered accident.

You can use the money however you'd like. For example, benefits can help pay for out of pocket expenses for:

- ▶ Initial and emergency care
- ▶ Hospitalizations
- ▶ Fractures and dislocations
- ▶ Follow-up care

## Hospital Care

Hospital Care insurance pays a fixed benefit paid directly to the covered person, unless otherwise assigned, for covered hospital\*\* stays resulting for a covered injury or illness.

You can use the money received from the hospital stay to help pay for:

- ▶ Paying for child care or help around the house
- ▶ Copays, deductibles, or coinsurance
- ▶ Travel costs to see a specialist
- ▶ Follow-up care

\*\* The term "hospital" does not include a clinic, facility, or unit of a hospital for: (1) rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing care; (2) the aged, drug addicts, or alcoholics; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients.

# Critical Illness Rates

## Bi-Weekly Cost of Coverage

Benefit Amount: \$5,000					
Age	Employee		Spouse		
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
<24	\$0.602	\$0.713	\$0.602	\$0.713	
25 to 29	\$0.729	\$0.967	\$0.729	\$0.967	
30 to 34	\$0.999	\$1.475	\$0.999	\$1.475	
35 to 39	\$1.426	\$2.474	\$1.426	\$2.474	
40 to 44	\$2.028	\$3.711	\$2.028	\$3.711	
45 to 49	\$2.933	\$5.755	\$2.933	\$5.755	
50 to 54	\$4.089	\$7.673	\$4.089	\$7.673	
55 to 59	\$5.485	\$10.052	\$5.485	\$10.052	
60 to 64	\$6.801	\$12.032	\$6.801	\$12.032	
65 to 69	\$7.230	\$15.810	\$7.230	\$15.810	
70+	\$7.230	\$14.665	\$7.230	\$14.665	

Benefit Amount: \$10,000					
Age	Employee		Spouse		
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
<24	\$1.205	\$1.426	\$1.205	\$1.426	
25 to 29	\$1.458	\$1.934	\$1.458	\$1.934	
30 to 34	\$1.998	\$2.949	\$1.998	\$2.949	
35 to 39	\$2.852	\$4.948	\$2.852	\$4.948	
40 to 44	\$4.057	\$7.422	\$4.057	\$7.422	
45 to 49	\$5.866	\$11.511	\$5.866	\$11.511	
50 to 54	\$8.178	\$15.346	\$8.178	\$15.346	
55 to 59	\$10.971	\$20.105	\$10.971	\$20.105	
60 to 64	\$13.602	\$24.065	\$13.602	\$24.065	
65 to 69	\$14.460	\$31.620	\$14.460	\$31.620	
70+	\$14.460	\$29.331	\$14.460	\$29.331	

Benefit Amount: \$20,000					
Age	Employee		Spouse		
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
<24	\$2.409	\$2.852	\$2.409	\$2.852	
25 to 29	\$2.917	\$3.868	\$2.917	\$3.868	
30 to 34	\$3.997	\$5.898	\$3.997	\$5.898	
35 to 39	\$5.705	\$9.895	\$5.705	\$9.895	
40 to 44	\$8.114	\$14.843	\$8.114	\$14.843	
45 to 49	\$11.732	\$23.022	\$11.732	\$23.022	
50 to 54	\$16.357	\$30.692	\$16.357	\$30.692	
55 to 59	\$21.942	\$40.209	\$21.942	\$40.209	
60 to 64	\$27.203	\$48.129	\$27.203	\$48.129	
65 to 69	\$28.920	\$63.240	\$28.920	\$63.240	
70+	\$28.920	\$58.662	\$28.920	\$58.662	

## LiveHealth Online Psychology

### An Easy, Convenient Way to See a Therapist or Psychologist in Just a Few Days

If you're feeling stressed, worried, or having a tough time, you can talk to a licensed psychologist or therapist through video using LiveHealth Online Psychology. It's easy to use, private, and in most cases, you can see a therapist within four days or less. All you have to do is sign up at [livehealthonline.com](https://livehealthonline.com) or download the app to get started.

### What Conditions Can be Treated When You Have a Visit With a Psychologist or Therapist?

You can get help for these types of conditions.

- ▶ Stress
- ▶ Anxiety
- ▶ Depression
- ▶ Family or relationship issues
- ▶ Grief
- ▶ Panic attacks
- ▶ Stress from coping with a sickness

### How Much Does a Therapist Visit Cost?

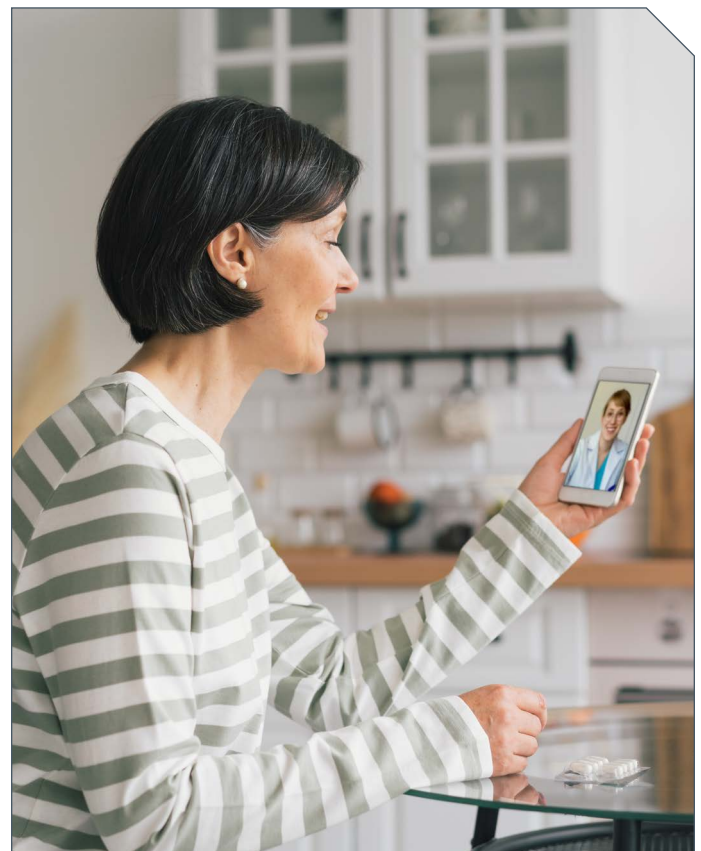
The cost should be similar to what you would pay for an office therapy visit, depending on your benefits, copay, or coinsurance. You will see what you owe before you start a visit and any cost is charged to your credit card. The cost is the same no matter when you have the visit—whether it's a weekday, the weekend, evening, or a holiday.

### How Do I Decide Which Therapist to See?

After you log in at [livehealthonline.com](https://livehealthonline.com) or with the app, select LiveHealth Online Psychology. Next, you can read profiles of therapists and psychologists. Once you select the one you would like to see, schedule a visit online or by phone. At the end of the first visit, you can set up future visits with the same therapist if both of you feel it's needed. You always have the choice of the therapist you want to see.

### What Else Do I Need to Know About LiveHealth Online Psychology?

- ▶ You must be at least 18 years old to see a therapist online and have your own LiveHealth Online account
- ▶ Psychologists and therapists using LiveHealth Online do not prescribe medications
- ▶ Visits usually last about 45 minutes



### Headway

#### Mental Healthcare

Whether you're looking for a mental healthcare provider or aren't sure where to start, Headway can help you find the right fit. As part of your benefits, you have access to a wide range of Headway therapists in your health plan's network who can get you the support you need. Get personalized matching to find the right provider. If you're looking for immediate availability, you can use the same-day matching tool to find providers who have openings within 48 hours. To access, scan the QR code below, navigate to [book.headway.co/anthem-bcbs](https://book.headway.co/anthem-bcbs), or call **646.941.7645**.



### Rula

#### Mental Healthcare

Rula is an additional resource for getting connected to a mental healthcare provider that fits your needs. Get connected with providers that have immediate availability. Rula's online tool allows you to input your medical plan information to see how much your visit will cost. To find a therapist, go to [rula.com/find-a-anthem-therapist](https://rula.com/find-a-anthem-therapist).

### Aware Recovery Care

#### In-Home Addiction Treatment

Getting away from real life isn't always possible, that's why Aware starts treatment from home. Aware provides a long-term solution for those suffering from the chronic disease of substance abuse disorder—in the comfort, privacy, and security of their own home. Aware provides one full year of treatment for a comparable cost to a typical 28-day inpatient stay. To learn more, call **844.292.7372** or visit [AwareRecoveryCare.com](https://AwareRecoveryCare.com).



# CuraLinc Employee Assistance and Work/Life Support Program

- ▶ **In-the-moment support:** Reach a licensed clinician by phone 24/7/365 for immediate assistance
- ▶ **Short-term counseling:** Access up to six (6) no-cost counseling sessions in person or via video
- ▶ **Financial services:** Consultation and planning with a financial counselor
- ▶ **Legal consultation:** By phone or in person with a local attorney
- ▶ **Confidential:** Strict confidentiality standards ensure no one will know you have accessed the program without your written permission except as required by law
- ▶ **Resources:** Access to referrals for child and elder care, home repair, housing needs, education, pet care, and more
- ▶ **Convenient on-the-go support on the CuraLinc app and website**
  - ▷ **Textcoach**
    - ▶ Personalized coaching with a licensed counselor on mobile or desktop
  - ▷ **Amino**
    - ▶ Self-guided resources to improve focus, well-being, and emotional fitness
  - ▷ **Virtual Support Connect**
    - ▶ Moderated group support session on an anonymous, chat-based platform



Have questions? Don't see what you're looking for? Contact us to get the assistance you need.

Call **888.881.LINC (5462)** | Log in to [supportlinc.com](https://supportlinc.com); username: boyd



## Mental Health Resources

### Aduro Mental Health Coaching

Aduro offers highly trained experts to support your mental health journey via the well-being program, facilitating the referral to your EAP and additional mental health services when appropriate.

- ▶ Broad-based mental health support
- ▶ Specialized training\* and supervision
- ▶ National board-certified Health and Wellness Coaches
- ▶ Multi-modal connection
  - ▷ Telephonic
  - ▷ Video
  - ▷ Chat

To get started, log in to your account at [boyd.adurolife.com](http://boyd.adurolife.com) or download the mobile app.

\* Cognitive Behavioral Coaching.

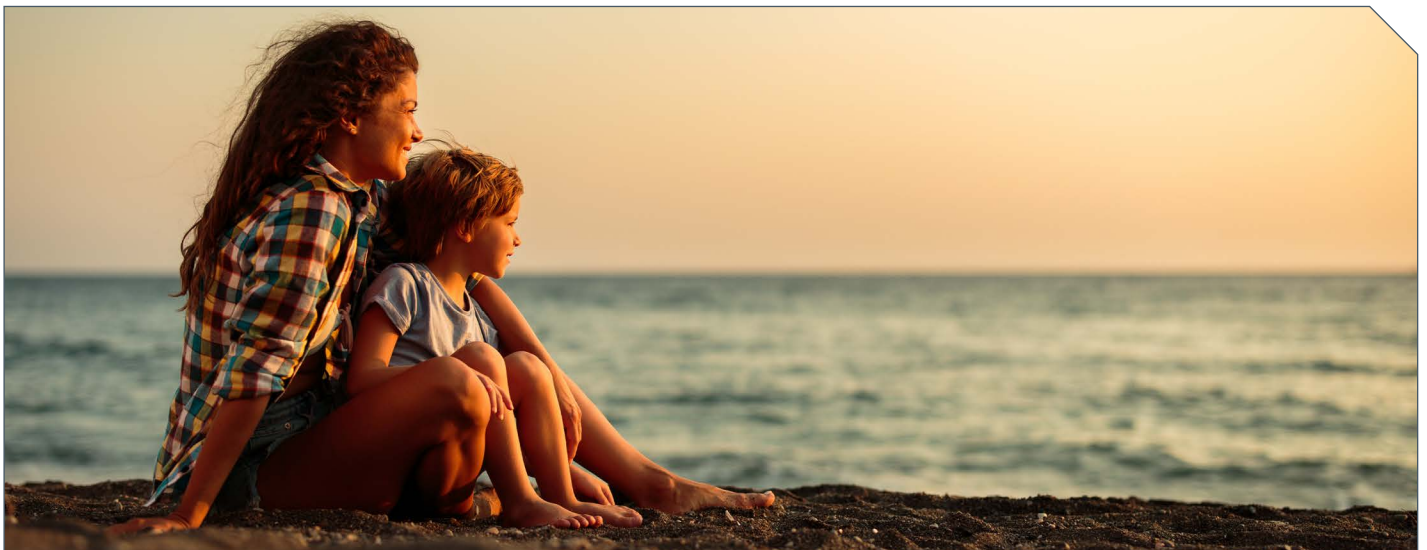
### Interactive Digital Content

Six-Week Paths | Mini-Courses | Activities | Pre and Post Validated Measurement

Six-Week Paths	Mini-Courses
Stress Relief Toolkit	You are Not Alone (Loneliness)
Rethinking Stress	Preventing Burnout
Anxiety Antidote	Caring for the Caregiver
Decoding Drinking	Accepting Change and Loss
Shining the Light on Depression	Supporting Others with Anxiety
Trauma	Supporting Others Who Are Struggling

*“Chronic stress has major consequences to me—in mind, body, and spirit. I frequently experience anxiety about the future of my job and finances. Coaching helped me recognize and interrupt negative thought patterns, be more present, and take steps towards deeper connection with others.”*

*—Mental Health Coaching participant*

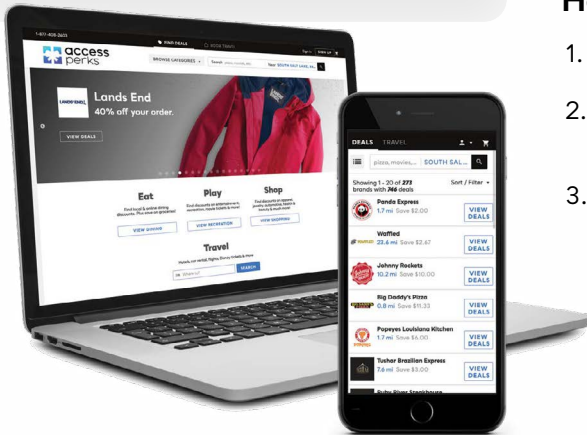




ENJOY SAVINGS ON EVERYDAY PURCHASES WITH ACCESS PERKS

## Employee discounts from over 700,000 retailers, services, & more!

- ★ Local businesses
- ★ Popular national brands
- ★ 700,000+ providers worldwide



- Savings of up to 50% off
- Online print-and-save coupons
- Show-your-phone mobile coupon app

### How to START SAVING

1. Go to [boydcat.accessperks.com](http://boydcat.accessperks.com)
2. Click 'Sign Up' (Use your company email to register)
3. Enjoy the savings!

To download the app, search "Access Perks" at:



### REAL SAVINGS AT PLACES LIKE:

Office DEPOT  
OfficeMax



KOHL'S

PAPA JOHN'S  
BETTER INGREDIENTS.  
BETTER PIZZA.

WYNDHAM  
HOTELS & RESORTS

GRUBHUB

Advance/  
Auto Parts

redbox.



verizon✓

Applebee's  
GRILL + BAR

For a complete list of deals and providers, access your perks at  
[boydcat.accessperks.com](http://boydcat.accessperks.com)



## How to register for PerkSpot, your employee discount program.

Exclusive deals on everyday essentials to big-ticket buys.



Set up your account with PerkSpot in as easy as 1, 2, 3.

- 1 Sign up at [locktonmidwest.perkspot.com](https://locktonmidwest.perkspot.com).
- 2 When you're on your organization's PerkSpot portal, click "Sign Up".
- 3 Start saving on everything from everyday purchases to big-ticket buys.

### Save up to 60% off 25+ product categories:



Travel



Apparel



Technology & Gadgets



Food & Dining



Health & Wellness



Jewelry & Watches



Tickets & Fun



Automotive

Visit [locktonmidwest.perkspot.com](https://locktonmidwest.perkspot.com) to get started today.

# Value Added Services

From health and wellness support to help with life's everyday needs and challenges, Lincoln offers a variety of programs, offering you discounts and services to help you save time, energy, and money. Explore the listings below to start taking advantage of any or all of these offerings today.

## Lincoln WellnessPATH

Lincoln WellnessPATH® provides tools and personalized steps to help manage your financial life.

From creating a budget to building an emergency fund to paying down debt, our easy-to-use online tool helps you turn information into action so you can focus on both short- and long-term goals, such as providing protection for your loved ones. Register or log in to [LincolnFinancial.com](https://www.lincolnfinancial.com) to start using WellnessPATH today!

## Lincoln TravelConnect

TravelConnect services offer help, comfort, and reassurance—helping to make travel less stressful. You'll have dedicated support if you face an emergency when you're 100 or more miles from home. TravelConnect helps with arranging travel for you and your dependents if you have a medical emergency, planning evacuation because of a natural disaster, arranging transport of a deceased traveler, securing emergency pet boarding, and more. For a complete list of TravelConnect services, go to [mysearchlightportal.com](https://www.mysearchlightportal.com) and enter your Group ID: **LFGTravel123**.



# 401(k) Plan

## Eligibility

- ▶ After 30 days of service

## Participation

- ▶ Pre-tax or Roth (after-tax) basis
- ▶ Enrollment options
  - ▷ Auto enrolled to contribute 3% pre-tax, then auto increase annually up to a maximum 10%
  - ▷ Choose your own contribution percentage
  - ▷ Opt out
- ▶ Bi-weekly through payroll deduction

## Employer Match

- ▶ The company will match up to 3.5% of your salary\*
  - ▷ First percent contributed will be matched at 100%, next 5% will be matched at 50%
  - ▷ To receive the full match, you must contribute 6%

\* At its discretion the Company may suspend the Company match upon notification.

Voya

- ▶ [boyd401k.voya.com](http://boyd401k.voya.com)
- ▶ 888.774.2693

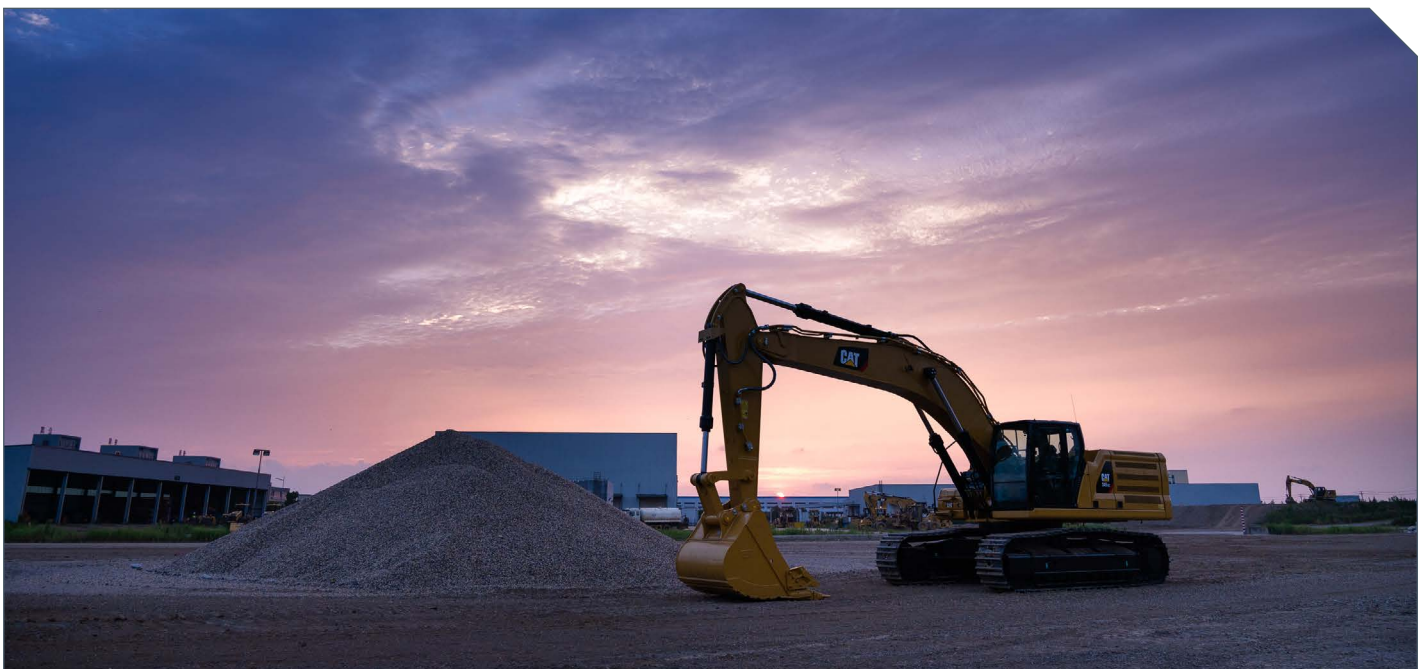
## Vesting

- ▶ You are always 100% vested in your own contributions
- ▶ After two years of service, you are 100% vested in employer contributions

## Investments

- ▶ Numerous investments to choose from
- ▶ If no elections made, contributions invested in default investment

You will receive a packet of information from the plan provider for the Plan. Please take time to read over the information provided as it will explain the many features and options of the Plan. More details are also available in the Summary Plan Description, which can be found on the company intranet or the plan provider's website.



# Benefits and Payroll Contacts

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## MICHELLE HARPER

Benefits and Human Resources Specialist  
(Benefits and Onboarding)

**502.774.4441**

[michelleharper@boydcat.com](mailto:michelleharper@boydcat.com)

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## MIKAELA CLICK

Benefits and Leave Specialist  
(Wellness Worx Champion Lead, Workers' Compensation,  
Leave of Absence)

**502.774.4441**

[mikaelaclick@boydcat.com](mailto:mikaelaclick@boydcat.com)

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## DAWN WILDER

Benefits and Leave Specialist  
(Workers' Compensation, Leave of Absence, FMLA, STD)

**502.774.4441**

[dawnwilder@boydcat.com](mailto:dawnwilder@boydcat.com)

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## LISA ROBERTS

Benefits and Compliance Manager

**502.774.4441**

[lisaroberts@boydcat.com](mailto:lisaroberts@boydcat.com)

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## LAUREN BOONE

Payroll Specialist  
(401(k), Payroll and PTO Questions and Assistance)

**502.744.4441**

[laurenboone@boydcat.com](mailto:laurenboone@boydcat.com)

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## LEVI WILLIAMSON

Payroll Specialist  
(Payroll Tax Forms, Direct Deposit, CEFCU and PTO  
Questions)

**502.744.4441**

[leviwilliamson@boydcat.com](mailto:leviwilliamson@boydcat.com)

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## KARA DAVENPORT

Payroll Manager and 401(k)

**502.774.4441**

[karadavenport@boydcat.com](mailto:karadavenport@boydcat.com)

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## HEALTH ADVOCATE

**866.695.8622**

[answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)

[HealthAdvocate.com/members](http://HealthAdvocate.com/members)

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# Service Provider Information

## MEDICAL/VISION



Anthem  
Group # W29725  
Medical **833.578.4443**  
24/7 Nurse line **800.337.4770**  
Vision **866.723.0515**



[www.anthem.com](http://www.anthem.com)  
Download the Mobile App

## DENTAL



Delta Dental of KY  
Group # 684490  
**800.955.2030**

[mwp.DDKYmembers.com](http://mwp.DDKYmembers.com)  
Download the Mobile App

## HEALTH SAVINGS ACCOUNT (HSA)



Voya  
Customer Service: **833.232.4673**  
[myhealthaccountsolutions.voya.com](http://myhealthaccountsolutions.voya.com)  
Download the Mobile App

## 401(k)



Voya  
Customer Service: **888.774.2693**  
[boyd401k.voya.com](http://boyd401k.voya.com)  
Download the Mobile App

## VISTA (EXTERNAL LINK)



[boyd.pdsvista.com](http://boyd.pdsvista.com)  
View paychecks, time off, benefit information, etc.

## VOLUNTARY LIFE/GROUP LIFE/AD&D/DISABILITY



Lincoln  
**888.408.7300**  
[mylincolnportal.com](http://mylincolnportal.com)

## HINGE HEALTH



**855.902.2777**  
[hinge.health/boydcat](http://hinge.health/boydcat)  
Download the Mobile App

## CURALINC EMPLOYEE ASSISTANCE PROGRAM



**888.881.5462**  
[supportlinc.com](http://supportlinc.com)  
For initial registration use employer ID:  
Boyd  
Download the Mobile App

## HEALTH ADVOCATE



**866.695.8622**  
[answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)  
[HealthAdvocate.com/boydcompany](http://HealthAdvocate.com/boydcompany)  
Download the Mobile App

## FSA AND DCFSA



Lively  
Customer Service: **888.576.4837**  
[support@livelyme.com](mailto:support@livelyme.com)  
Download the Mobile App

## WELLNESS



Aduro  
[support@aduro.com](mailto:support@aduro.com)  
[boyd.adurolife.com](http://boyd.adurolife.com)  
Download the Mobile App

## CREDIT UNION



CEFCU  
**888.857.0166**  
[www.cefcu.com](http://www.cefcu.com)  
Download the Mobile App

## WORKSITE BENEFITS



Critical Illness/Injury, Accident,  
and Hospital Care  
  
Lincoln  
**888.408.7300**  
Download the Mobile App



This benefit guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.