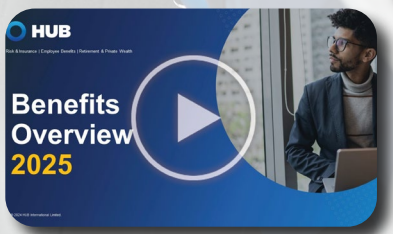
LLR
Electric, Inc.

Click to watch benefits overview



2025 Benefit Guide

January 1, 2025 - June 30, 2025

KELSO
INDUSTRIES

Welcome

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse
- Your registered domestic partner (RDP) and/or their children, where applicable by state law
- Your children who are your biological children, stepchildren, adopted children, or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

When Coverage Begins

- **New Hires:** You must complete the enrollment process within 30 days. If you enroll on time, coverage is available first of the month following 30 days from your date of hire. If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits).
- **Open Enrollment:** Changes made to plan coverage are effective January 1, 2025 - June 30, 2025.

Benefit Terminology

Understanding your benefits will allow you and your family to receive the best care possible. Click **here** to watch an informative video about the language surrounding your benefits.

Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year. Following are examples of the most common qualified life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse, RDP, or child
- You lose coverage under your spouse's/RDP's plan
- You gain access to state coverage under Medicaid or CHIP

Making Changes

To make changes to your benefit elections, you must contact Human Resources within 30 days of the qualified life event (including newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes. Click **here** to watch an informative video about qualified life events.

**If both you and your spouse, or registered domestic partner, work for Kelso Industries, you are not allowed to enroll each other in voluntary benefits such as Voluntary Life/AD&D or Voluntary Worksite Benefits.*

Required Information—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

Inside

Employee Resources
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Enrollment

Go to the website below to enroll in benefits

hub.employeenavigator.com

Company Identifier

Kelsoind

Employee Resources

Benefits can be difficult to navigate. These resources are intended to help you maximize and efficiently use your benefits.

How can I access my ID card?

You have immediate access to your digital ID cards and proof of coverage anytime you need them, right from **myCigna.com** or the mobile app. Apple users—go to your digital ID card on the app to add to your Apple Wallet.

Digital ID cards can be easily shared: Download the card image to save, share, print, or email to dependents or providers as needed. Providers will have different ways to process digital ID cards.

You can:

- Show your ID card on your phone screen at the provider's office
- Save an image and email it to them from your secure myCigna inbox
- Print an ID card to give to them

Which type of healthcare provider should I be seeing?

Virtual Visit - $
24/7/365 access to a doctor through the convenience of phone/video consults. You can receive care for:

- Cough, Cold, and Flu
- Allergies
- Skin Problems
- Sinus Problems
- Minor Fevers

Doctor's Office (Primary Care) - $$
Routine care or treatment for a current health issue. You can receive care for:

- Routine Checkups
- Immunizations
- Preventive Services
- Manage Medications
- Lab tests

Urgent Care Center - $$$
You need medical care fast for a non-emergent medical issue. You can receive care for:

- Migraines
- Severe Back Pain
- Vomiting and Diarrhea
- Minor Broken Bones
- Severe Cough
- Wounds Requiring Stitches

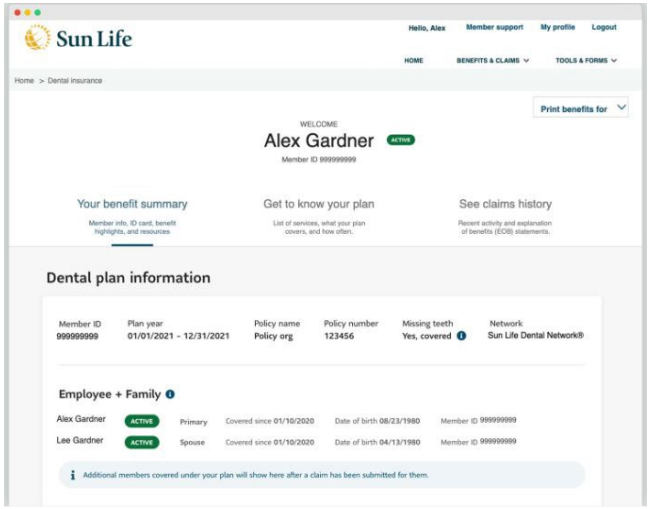
Emergency Room - $$$$
For a true medical emergency that results in serious jeopardy to your health, impairment of bodily functions or organs. You can receive care for:

- Head Trauma
- Chest Pain
- Severe Abdominal Pain
- Severe Bleeding and Burns

How do I submit a wellness screening for my voluntary worksite benefits?

Online

- Go to **www.sunlife.com/account**
- Log in to your Sun Life account and select *submit a claim*



Telephonically

- Just dial (888) 444-2126, select option 2 from the prompts, and our Client Services Team will assist you.
- You will need to provide your:
  - Name
  - Date of Birth
  - Social Security Number
  - Date of exam
  - Type of exam

Medical

Cigna

We are proud to offer you a choice between two medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of the plans.

Open Access Plus $2,000 or Open Access Plus $5,000

These plans give you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the **Open Access Plus network.** The deductible must be met before certain services are covered.

- **Annual Deductible:** The deductible must be met before certain services are covered.
- **Coinsurance:** Once you've met the plan's annual deductible, you are responsible for a percentage of your medical expenses, which is called coinsurance. For example, the plan may pay 80 percent and you may pay 20 percent.
- **Out-of-Pocket Maximum:** Once your deductible and coinsurance add up to the plan's annual out-of-pocket maximum, the plan will pay 100 percent of all eligible covered services for the rest of the year.



Online Member Portal
The online member portal is a powerful tool that gives you access to account management features. Using the member portal, you can find in-network doctors and facilities, explore benefits, estimate costs, and view your ID card. **myCigna Member Portal**

Medical

Cigna

Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Key Medical Benefits	Open Access Plus $2,000	Open Access Plus $5,000
	In-Network[1]	In-Network[1]
Deductible and Out-of-Pocket Maximum (per calendar year)		
Individual Coverage		
Deductible	$2,000	$5,000
Out-of-Pocket Maximum	$4,500	$8,150
Family Coverage (Individual / Family)		
Deductible	$2,000 / $4,000	$5,000 / $10,000
Out-of-Pocket Maximum	$4,500 / $9,000	$8,150 / $16,300
Covered Services		
Office Visits (physician/specialist)	$20 / $30	$25 / $40
Routine Preventive Care	No charge	No charge
Virtual Care - MDLive Urgent Care	$20	$25
Mental Health - MDLive Behavioral Services	$20	$25
Outpatient Diagnostic (lab/X-ray)	20%*	30%*
Complex Imaging	20%*	30%*
Chiropractic (20 visits per year)	$30	$40
Ambulance	20%*	30%*
Emergency Room	$200	$300
Urgent Care Facility	$35	$50
Inpatient Hospital Stay	20%*	30%*
Outpatient Surgery	20%*	30%*
Prescription Drugs (Generic / Preferred Brand / Non-Preferred Brand / Specialty)		
Retail Pharmacy (30-day supply)	$15 / $30 / $40 / $60	$15 / $30 / $60 / $100
Mail Order (90-day supply)	$45 / $90 / $120	$45 / $90 / $180

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.
***Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.**
1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Dental

Sun Life

These plans offer you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the **Sun Life Dental network.**

Following is a high-level overview of the coverage available.

Key Dental Benefits	Basic PPO Dental Plan	Enhanced PPO Dental Plan
	In-Network[1]	In-Network[1]
Deductible (per calendar year)		
Individual / Family	$50 / $150	$50 / $150
Benefit Maximum (per calendar year; preventive, basic, and major services combined)		
Per Individual	$1,000	$1,500
Covered Services		
Preventive Services	No charge	No charge
Basic Services	20%*	20%*
Major Services	50%*	50%*
Orthodontia (Children up to age 26)	Not covered	50%; $1,500 Lifetime Benefit Maximum
Waiting Periods		
Basic, Major, & Orthodontia	A Late Entrant Benefit Waiting Period of 6 months for Type II Basic Restorations, 12 months for all other Type II Basic Services, and 12 months for Type III Major Services will apply to employees who enroll in this dental plan more than 31 days after becoming eligible.	A Late Entrant Benefit Waiting Period of 6 months for Type II Basic Restorations, 12 months for all other Type II Basic Services, and 12 months for Type III Major Services will apply to employees who enroll in this dental plan more than 31 days after becoming eligible. A Late Entrant Benefit Waiting Period of 12 months for Type IV Orthodontic Services will apply to employees who enroll in this dental plan more than 31 days after becoming eligible.
Find a Provider		
Visit the link in order to find a provider in your network	**https://member.sunlifeconnect.com/findadentist/#/**	

Coinsurance percentages shown in the above chart represent what the member is responsible for paying.

***Benefits with an asterisk (*) require that the deductible be met before the plan begins to pay.**

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Vision

Sun Life

The vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the **VSP network.**

Following is a high-level overview of the coverage available.

Key Vision Benefits	VSP Vision Plan
	In-Network (VSP)
Exam (once every 12 months)	$10
Laser Vision Correction Discount	Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.
Lenses (once every 12 months) Single Vision Bifocal Trifocal	$25
Safety Lenses (once every 12 months) Single Vision Bifocal Trifocal	$25
Frames (once every 12 months)	$150 for the frame of your choice and 20% off the amount over your allowance. $80 allowance at Costco
Safety Frames (once every 12 months)	$130 for safety frames and 20% off the amount over your allowance
Elective Contact Lenses (once every 12 months; in lieu of glasses)	Up to $60 / 15% savings for your contact lens exam (fitting and evaluation). $150 for contact lenses
Additional Glasses and Sunglasses Discount	20% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your exam. Or get 20% off from any VSP doctor within 12 months of your last exam.
Find a Provider	
Visit the link in order to find a provider in your network	**https://www.vsp.com/eye-doctor**

Life/AD&D

Sun Life

Life insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Accidental Death and Dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable.

Basic Life/AD&D (Company-paid)

Employee Benefit Amount	$25,000 / $25,000

Voluntary Life/AD&D (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage for yourself and your eligible family members.

Benefit Option		Guaranteed Issue*
Employee	$10,000 up to $500,000 or 10 times annual earnings, whichever is less	$500,000
Spouse/RDP	$5,000 up to $250,000 in increments of $5,000	$50,000
Child(ren)	$5,000 up to $20,000 in increments of $5,000	N/A

*Guarantee issue for new hires (and eligible dependents): new employees who apply for voluntary life & AD&D coverage during initial enrollment period are guaranteed up to the amount shown without having to submit evidence of insurability (EOI) or proof of good health. EOI or proof of good health is required if enrolling after initial eligibility and/or for amounts above guarantee issue. See navigator system or HR for detail on required EOI forms and how to submit.

Disability

Sun Life

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Voluntary Short-Term Disability	
Benefit Percentage	60%
Weekly Benefit Maximum	$1,500
When Benefits Begin	8 days after sickness or injury start date
Maximum Benefit Duration	12 weeks
Pre-Existing Condition Restrictions	3 / 12

Voluntary Long-Term Disability	
Benefit Percentage	60%
Monthly Benefit Maximum	$8,000
When Benefits Begin	After 90th day of disability
Maximum Benefit Duration	Social Security Normal Retirement Age

Voluntary Benefits - Accident

Sun Life

Voluntary benefits are designed to complement your health care coverage and allow you and your family with additional coverage on top of your medical plan.

Accident

You never expect an accident to happen. But if it does, your focus should be on recovery – not medical bills. Accident Insurance can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries. For a full list of covered benefits, see your plan summary.

Sample of Initial & Emergency Care Benefits	Sample Benefit Amount
Accident Emergency Treatment, nonemergency room (once per covered accident)	$100
Physician Follow-up Treatment (up to 6 times per covered accident)	$75
Diagnostic Exam (x-ray)	$50
Ground Ambulance / Air Ambulance	$300 / $1,000
Sample of Hospitalization Benefits	
Hospital Admission	$1,500
Hospital Stay	$300
Intensive Care Unit Stay	$300
Sample of Fractures and Dislocations	
Per covered surgically-repaired fracture	$400 - $6,000
Per covered non-surgically-repaired fracture	$200 - $3,000
Per covered surgically-repaired dislocation	$200 - $4,000
Per covered non-surgically-repaired dislocation	$100 - $2,000
Wellness Benefit	
Wellness Screening Benefit (once per benefit year): $50	

Voluntary Benefits - Critical Illness

Sun Life

Voluntary benefits are designed to complement your health care coverage and allow you and your family with additional coverage on top of your medical plan.

Critical Illness

With Critical Illness Insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition that you can use however you would like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses, and more. The benefit amounts shown will be paid regardless of the actual expenses incurred. The benefit descriptions are a summary only. There are terms, conditions, state variations, exclusions and limitations applicable to these benefits. Please read all of the information in this Summary and your Certificate of Insurance for more information. All Covered Critical Illness Conditions must be due to disease or sickness.

Individual Covered	Benefit Amount	
Employee	Benefit amounts may range from $10,000 to $40,000 in $10,000 increments.	
Spouse	Benefit amounts may range from $10,000 to $40,000 in $10,000 increments. Amount cannot exceed 100% of the employee amount.	
Children	Benefit amounts may range from $5,000 to $20,000 in $5,000 increments. Amount cannot exceed 50% of the employee amount.	
Covered Conditions	**Initial Diagnosis**	**Recurrence**
Invasive Cancer	100%	100% of face amount
Heart attack	100%	100% of face amount
Stroke	100%	100% of face amount
Major organ failure	100%	100% of face amount
Paralysis	100%	N/A
Coma	100%	N/A
Severe burns	100%	N/A
Advanced ALS or Lou Gehrig's disease	100%	N/A
	Wellness Treatment, Health Screening Test and Preventive Care Benefit	
	Employee: $50 Spouse: $50 Child: $50	

Voluntary Benefits - Hospital Indemnity

Sun Life

Voluntary benefits are designed to complement your health care coverage and allow you and your family with additional coverage on top of your medical plan.

Hospital Indemnity

For many, health insurance premiums and deductibles are skyrocketing while coverage is staying the same or worsening. Hospital indemnity insurance helps offset these additional costs by paying benefits for covered surgeries and hospital stays or services.

Included Benefits	Sample Benefit Amount
First Day Hospital Confinement	$1,000 per day; 1 day
Intensive Care Unit (ICU) Confinement	$200 per day; 10 days
Daily Hospital Confinement	$100 per day; 30 days
Annual Wellness Screening	$50 per day; 1 day per insured per benefit year
Covered Conditions	
Newborn Care	Complications only; payable under Hospital or ICU Confinement
Complications of Pregnancy	Included
Normal Pregnancy	Included
Normal Pregnancy Waiting Period	No Waiting Period
Mental/Nervous	Included
Substance Abuse	Included
Pre-Existing Condition Limitation	Not included

Access Your Plans

CIGNA

Get your health info, anytime

When you want to easily access your health information anywhere you go, the Cigna app is your go-to. Download it today to get instant access to your health plan details.

Use your mobile device to download the app

Download on the App Store | GET IT ON Google Play

Find care

- Find network care options for doctors, clinics and hospitals in your area.
- Talk to a doctor by video 24/7.
- See reviews and ratings for doctors.

Manage your health plan details

- Generate and share digital health plan ID cards.
- View claims and account balances.
- Manage prescription drugs and refills.

Stay on top of costs

- Estimate the costs of common procedures.
- View your copay, annual deductible and out-of-pocket expenses.
- View your Health Reimbursement Account, Flexible Spending Account, or Health Savings Account, if applicable.

SUN LIFE

A Sun Life account provides information about your coverage and makes submitting claims easy.

It is the simplest way to stay up-to-date on your plan and claims. Just head to **www.sunlife.com/createaccount** and register. You can also snap the QR code to be taken to the registration page. Our site is available via mobile or desktop.

Your Sun Life account allows you to:

- Upload claims
- View claims status and payment information
- Report your return-to-work date
- Submit requests for leave of absence
- Submit medical forms (Evidence of Insurability) where required
- Access your Employee Assistance Program (EAP), benefits information and more

Dental Members

Your Sun Life account provides access to:

- Your recent dental visit history
- A printable Dental ID card
- Resources to search for an in-network provider

After registering, you'll receive an email confirmation

Helpful Links/Videos

- **Find a Dentist**
- **Find your Dental ID card**

Cost of Benefits Per Pay Period

You can also visit hub.employeenavigator.com for your contributions.

Benefit Type	Plan	Coverage	Employee Cost
Medical (Cigna)	Open Access Plus $2,000	Employee Employee + Spouse Employee + Child(ren) Family	$60.45 $283.67 $246.47 $488.28
	Open Access Plus $5,000	Employee Employee + Spouse Employee + Child(ren) Family	$37.25 $232.62 $200.06 $411.71
Dental (Sun Life)	Basic Dental Plan	Employee Employee + Spouse Employee + Child(ren) Family	$8.63 $17.47 $23.64 $32.47
	Enhanced Dental Plan	Employee Employee + Spouse Employee + Child(ren) Family	$13.17 $26.66 $35.16 $48.66
Vision (Sun Life)	VSP Vision Plan	Employee Employee + Spouse Employee + Child(ren) Family	$3.33 $6.66 $7.33 $10.66

Cost of Benefits Per Pay Period

You can also visit hub.employeenavigator.com for your contributions.

Benefit Type	Plan	Coverage	Employee Cost
Life/AD&D (Sun Life)	Basic Life/AD&D	Employee	100% Employer Paid
	Voluntary Life/AD&D	Employee Employee + Dependents	See Employee Navigator
Disability (Sun Life)	Voluntary Short-Term Disability	Employee	See Employee Navigator
	Voluntary Long-Term Disability	Employee	See Employee Navigator
Voluntary Benefits (Sun Life)	Accident	Employee Employee + Spouse Employee + Child(ren) Family	$4.34 $7.43 $8.53 $11.62
	Critical Illness	Employee Employee + Spouse Employee + Child(ren) Family	See Employee Navigator
	Hospital Indemnity	Employee Employee + Spouse Employee + Child(ren) Family	$6.94 $15.97 $9.50 $19.50

Benefit Hub

Your home for amazing deals on all the brands you love!

Your discount marketplace houses “real and relevant” deals offering something for everyone. Employees can find incredible savings of up to 60% on hotels, 39% on movie tickets, 60% on apparel and more!

With thousands of national brands in over 20 categories and 110 subcategories, employees find amazing deals on what they want, when they want it. Nike, Gap, Hertz, Sprint, Curves, Disney and many more.

To enrich the amazing discounts, over 70% of the offers provide cash back, too! Tracked in the portal for easy access and redeemable at any time, cash back is a big engagement booster.

Explore great deals in many categories, including:

- Travel
- Tickets
- Auto
- Electronics
- Food
- Entertainment
- Local Deals
- Hotels

How to access your benefits:

- Go to **kelso.benefithub.com**
- Enter Referral Code: **HTNMJV**
- Register

Questions?

- You can call 1-866-664-4621 or
- You can email **customercare@benefithub.com**



Employee Navigator

Enrolling in benefits with Employee Navigator is easy! Follow the steps below to elect or waive coverage for the current plan year.

Step 1: Getting started

- In order to access your benefits portal, go to **hub.employeenavigator.com**
- You will need to provide your username and password. If you have misplaced or forgotten your credentials, you can reach out to HR for that information. You can also select the "Forgot Username" and "Forgot Password" options on the login screen to reset your credentials.

If you are a new user, click "New User Registration" and create your account. You will need the following information:

- First Name
- Last Name
- Company Identifier: **Kelsoind**
- Last four digits of your Social Security Number
- Birthdate

On the home screen, once registered and logged in, look for "Start Enrollment" to begin enrolling in benefits.

Info needed when adding dependents

- Name
- Social Security Number(s)
- Dates of Birth
- Home Address (if separate from yours)

Step 2: Verify your personal dependent information

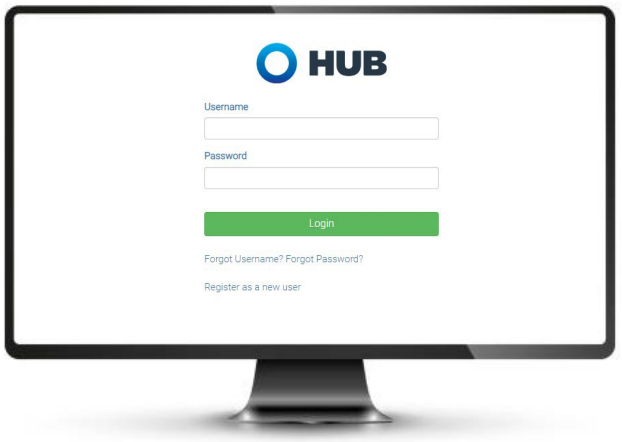
- Personal information: validate that all information is accurate
- Dependent information
  - To update information click "Edit". Upon completion click "Save".
  - Select "Add Dependent" if you currently do not see them listed.
- Once all of your dependents have been added/updated, click "Save and Continue".
- **Important:** If your company offers voluntary life insurance you need to add your spouse and children as dependents in this screen

Step 3: Making your open enrollment elections

- Enroll or decline each eligible benefit option in benefits
- Review benefit elections in summary and click "Agree" to electronically sign

Making changes due to a Qualified Life Event

- Go to **hub.employeenavigator.com.** Log in using username and password.
- Click on the life events icon
- Employees can then make changes that have to do with qualified life events. Employees can add or drop coverage from there.



Company Identifier
Kelsoind

Contact Information

Coverage	Carrier	Phone #	Website
Medical	Cigna	(800) 997-1654	**www.mycigna.com**
Dental	Sun Life	(800) 786-5433	**www.sunlife.com**
Vision	Sun Life	(800) 786-5433	**www.sunlife.com**
Life/AD&D	Sun Life	(800) 786-5433	**www.sunlife.com**
Disability	Sun Life	(800) 786-5433	**www.sunlife.com**
Voluntary Benefits	Sun Life	(800) 786-5433	**www.sunlife.com**

Benefits Website

Our benefits website **hub.employeenavigator.com** can be accessed anytime you want additional information on our benefits programs.

Questions?

If you have additional questions, you may also contact:

Lenny Pasqualone - President at (480) 705-8349
Lenny@llrelectric.com

Lauretta Horton - Office Manager at (480) 705-8349
Lhorton@llrelectric.com

Kindra Knight - Account Executive at (385) 415-5031
kindra.knight@hubinternational.com

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to each insurance carrier's plan documents, medical plan SBC's, benefit summaries and your employer's Summary plan for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.