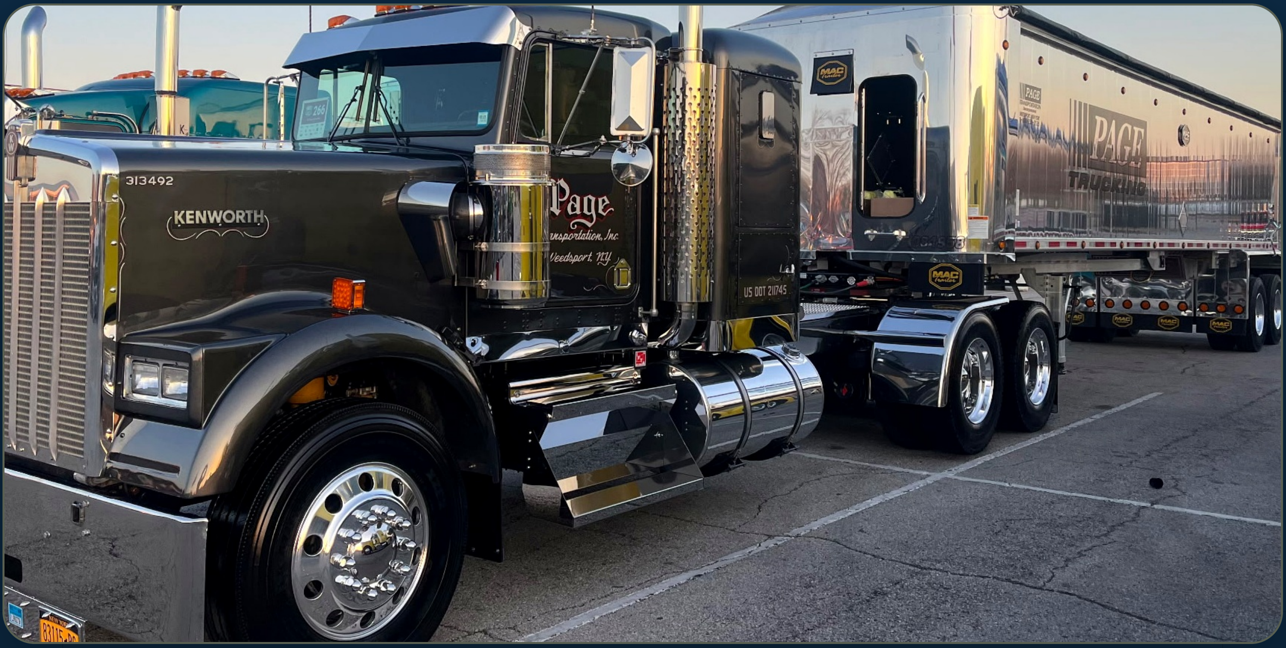
KEITH TITUS CORP • PAGE TRUCKING

2026 Benefits at a Glance

Your quick, easy-to-read guide to everything your job gives you — health coverage, money-saving tools, and support for you and your family.



WHAT'S INSIDE

✔ How your benefits fit together ✔ Medical, dental & vision made simple
✔ Real-life "what do I do?" scenarios ✔ Weekly costs at a glance
✔ Every phone number and website you'll ever need

GETTING STARTED

Who's Covered & When It Starts

The basics, in plain English

WHEN CAN I ENROLL?

You're eligible once you've worked full-time (30+ hours/week) for 60 days. Your coverage starts the **1st of the next month.**

Example: Hired Dec 5, 2025 → coverage starts March 1, 2026.

WHO CAN I COVER?

You can add your **spouse or domestic partner**, and any **children up to age 26** — for both health and dental.

Good to know: Adding a dependent later? You'll need their Social Security number and date of birth on hand.

LIFE HAPPENS — CAN I CHANGE MY BENEFITS MID-YEAR?

Normally, you're locked into your choices until **Open Enrollment** each fall (new coverage starts Jan 1). The exception is a **Qualifying Life Event** — a big change in your life that lets you update your benefits right away.

- Getting married, divorced, or separated
- Having or adopting a baby
- A dependent losing eligibility for coverage
- You, your spouse, or a dependent gaining or losing other coverage (including Medicare/Medicaid)

Important: You must tell HR within **30 days** of the event — or you'll have to wait until the next Open Enrollment.

ONE THING TO REMEMBER

When you enroll, add **everyone's** Social Security number and birthdate, pick a **life insurance beneficiary**, and double-check you selected the right plan. First time buying life insurance as an existing employee? You'll also need to fill out a short **Evidence of Insurability** form.

THE BIG PICTURE

How Your Benefits Work Together

Think of it as a 3-part team, working for you

Keith Titus Corp pays for its own employees' medical bills (this is called being **"self-funded"**) instead of just buying insurance from a big company. That means **every smart choice you make helps keep costs down for everyone** — including you.

1. Your Medical Plan

Covers doctor visits, hospital stays, prescriptions, and preventive care.

2. Your HRA Card

Free money from KTC on a Visa card to help pay for medical, dental, and vision costs — before you spend your own.

3. Medical Bridge Plan

Pays YOU cash back for doctor visits, screenings, and hospital stays — before you hit your deductible.

YOUR DIGITAL FRONT DOOR: HEALTHJOY

One free app connects everything above. Use it to talk to a doctor for **$0**, compare prices before a procedure, check your HRA balance, and find in-network doctors and dentists near you.

PRESCRIPTIONS

Every prescription is run through **SmithRx** for automatic discounts — sometimes 50–90% off retail.

SURGERY OR IMAGING?

Call **Valenz Health** first (877-438-5479) — they'll find you a top-quality option for a lot less money, sometimes $0.

Bottom line: Use HealthJoy first, pay with your HRA card, then submit for cash back from your Bridge Plan. That's the whole system.

HEALTH COVERAGE

Your Medical Plan Options

Aetna / Meritain Health — two plans to choose from

What you pay	Plan A: $1,600 Deductible	Plan B: $6,350 Deductible
Deductible (single / family)	$1,600 / $3,200	$6,350 / $12,700
Coinsurance after deductible	You pay 20%	You pay 0%
Most-you'll-pay-all-year cap	$6,350 / $12,700	$6,350 / $12,700
Preventive care (checkups, etc.)	$0 — always free	$0 — always free
Doctor / specialist visit	20% after deductible	$0 after deductible
ER / urgent care / hospital stay	20% after deductible	$0 after deductible
Prescriptions	$5 / $35 / $70 copay	Copay after deductible

THINK OF IT THIS WAY

Plan A costs more per paycheck, but you start sharing costs sooner. Good if you visit the doctor often.

THINK OF IT THIS WAY

Plan B costs less per paycheck, but you pay full price until you hit the higher deductible. Good if you're rarely sick and want lower weekly cost.

ALWAYS FREE — NO MATTER WHICH PLAN

Annual physical • Blood pressure & cholesterol checks • Mammograms • Colonoscopy • Well-child & well-woman visits • Flu shots & routine immunizations

Heads up: a screening can turn into a "diagnostic" test (and cost money) if you already have symptoms or the doctor finds something. Ask your provider if you're not sure.

FREE MONEY FROM KTC

Your HRA Card & Medical Bridge Plan

Two ways KTC helps cover your costs — at no charge to you

HRA VISA CARD

Every year, KTC loads money onto a **Lifetime HRA Visa Card** for you — free, no paycheck deduction. Swipe it for medical, dental, vision, or approved over-the-counter items **instead of** paying cash.

If you enroll in...	You get
Single, Plan B ($6,350 deductible)	**$1,800**
Family, Plan B ($6,350 deductible)	**$2,600**
Single, Plan A ($1,600 deductible)	**$500**
Family, Plan A ($1,600 deductible)	**$900**

Watch out: The money doesn't roll over — use it by **March 31** of the following year, and keep your EOB or Aetna statement (no receipts needed) in case you're asked to prove a claim. Your card arrives in a plain envelope — it's not junk mail!

MEDICAL BRIDGE PLAN

This one pays **cash straight to you** when you get care — on top of your medical plan. KTC pays for your own coverage automatically; you can "buy up" to add family at a discount.

- **$25** per doctor visit (up to 3x/year single, 5x/year family)
- **$50** once a year for a health screening
- **$150** once a year for an ER visit
- **$165 a day** for a hospital stay (up to 60 days)
- **$500–$1,000** for outpatient surgery

Real example: You go to your doctor for a cold ($25 back), get your annual health screening ($50 back), and twist your ankle in the ER ($150 back) — that's **$225 cash in your pocket** this year, just for going.

SMILE & SEE CLEARLY

Dental & Vision Plans

Small habits, big payoffs

DENTAL — AMERITAS

- **$2,000** max benefit per person, per year
- Cleanings & exams: **100% free**, no deductible
- Fillings, root canals, extractions: covered 80–100% (goes up the longer you're covered!)
- Crowns, bridges, dentures, implants: covered 50%
- Kids' braces (to age 19): covered 50%, up to $1,000 lifetime

Bonus: Visit the dentist every year and stay under your "reward threshold," and KTC adds up to **$1,200 extra** to next year's maximum. Good habits literally pay you back.

No ID card needed — just give your dentist Group #026-50004, Payor #47009.

VISION — VSP OR EYEMED

A voluntary plan that helps cover eye exams, glasses, and contacts — pick whichever network your favorite eye doctor uses.

- **$10** copay for your annual eye exam
- **$25** copay toward glasses or frames
- Generous allowances toward frames, lenses, or contacts every 12 months
- Extra discounts on designer frames and LASIK surgery

Nice extra: Your dental plan even kicks in up to **$150** a year toward vision costs through the Fusion 150 benefit.

PROTECTING YOUR PAYCHECK & FAMILY

Financial Protection Benefits

Cash when life throws a curveball

LIFE & AD&D — FREE

KTC automatically gives you life insurance equal to **1x your yearly salary** (up to $200,000) — at no cost. Want more? You can buy extra coverage during Open Enrollment.

Note: coverage over $50,000 shows up as a small "imputed income" line on your paycheck — that's just a tax rule, not money out of your pocket.

DISABILITY

Replaces part of your paycheck if you can't work due to illness or injury. Some states require it by law (NY, NJ, RI, HI, CA, PR) and KTC pays for that. Everyone else can add **Voluntary Short-Term Disability** for the same protection — pays cash for up to **24 months**.

ACCIDENT INSURANCE

Break a bone, need stitches, or end up in the ER — on the job or off? This voluntary plan pays **cash directly to you** to help cover the extra costs, no matter what other insurance you have.

CANCER INSURANCE

A cancer diagnosis is expensive in ways insurance doesn't cover — like travel and lost income. This voluntary plan pays you **cash** to use however you need. Choose between two coverage levels.

Why buy these? Your medical plan covers hospital bills — these plans put cash **in your hand** to cover everything else: gas money, childcare, groceries, rent — whatever comes up.

EXTRAS YOU MIGHT NOT KNOW ABOUT

Perks & Extra Support

Free (or nearly free) tools that make life easier

EAP
Free, private counseling 24/7 for you and your family — stress, grief, relationships, and more. Company paid.

LifeMart
A free discount shopping site — save on travel, electronics, gyms, groceries, and more.

Pet Insurance
Voluntary plans starting around $11.75/ month to help with vet bills for your pet.

Telemedicine (Standalone)
Not enrolled in KTC's medical plan? This low-cost add-on still gets you a doctor by phone or video, 24/7.

Medicare SmartConnect
Free help comparing Medicare plans when you or a family member becomes eligible.

HealthJoy App
Your one-stop app for virtual care, benefits questions, and cost comparisons.

Smart Tip: Most of these live right inside your HealthJoy app — one login to see everything you have access to.

PUTTING IT ALL TOGETHER

Real-Life Scenarios

"What do I actually do when..."

FEELING SICK?

- Open HealthJoy — talk to a doctor 24/7 for **$0**
- Pick up medicine using SmithRx discounts
- Pay with your HRA card
- Submit to Bridge Plan for **$25 cash back**

ANNUAL PHYSICAL?

- Your physical is **100% covered** — always
- Any lab costs? Use your HRA card
- Complete a health screening and earn **$50 back** from your Bridge Plan

DENTAL WORK OR GLASSES?

- Use HealthJoy to find an in-network dentist or eye doctor
- Pay with your HRA card
- Save the rest of your HRA balance for bigger needs later in the year

NEED SURGERY OR IMAGING?

- Call HealthJoy or Valenz Health **before** you schedule anything
- They compare costs and find a top-quality option
- Many procedures cost little to nothing out of pocket

The pattern: HealthJoy first → HRA card to pay → Bridge Plan for cash back. Every time you do this, you save money — and so does KTC.

THE NUMBERS

What You Pay Each Week

2026 employee rates — paycheck deductions

MEDICAL (AETNA / MERITAIN)

Coverage tier	Plan A ($1,600 ded.)	Plan B ($6,350 ded.)
Just me	$95.11	$28.35
Me + spouse	$256.03	$167.75
Me + child(ren)	$235.65	$141.83
Whole family	$432.37	$310.40

DENTAL (AMERITAS)

Tier	Weekly
Just me	$3.67
Me + spouse	$9.15
Me + child(ren)	$15.74
Whole family	$15.74

VISION (VSP / EYEMED)

Tier	Weekly
Just me	$2.04
Me + spouse	$4.38
Me + child(ren)	$3.55
Whole family	$5.90

OPTIONAL FINANCIAL PROTECTION (COLONIAL LIFE)

Tier	Accident	Med. Bridge (buy-up)	Cancer — Low	Cancer — High
Just me	$4.88	$8.30	$6.29	$7.67
Me + spouse	$6.69	$17.87	—	—
Me + child(ren)	$7.54	$12.27	$6.89	$8.89
Whole family	$9.34	$21.85	$10.39	$12.99

Short-Term Disability and **Life Insurance buy-up** rates depend on your age and how much coverage you choose — see Employee Navigator or ask HR for your personal quote.

READY WHEN YOU ARE

How to Enroll & Who to Call

Everything's online — and help is one call away

ENROLLING TAKES 4 STEPS

1. Go to **www.employeenavigator.com**
2. Click **Login** in the upper-right corner
3. Enter your username and password
4. Follow the prompts to enroll

Company identifier: **Keith-Titus-Corp**

QUICK CONTACT LIST

Need help with...	Contact
General benefits questions / enrollment	Keith Titus Corp HR — 315-604-4007
Medical plan & claims	Meritain Health (Aetna) — meritain.com
Prescriptions	SmithRx — smithrx.com
Virtual doctor / benefits app	HealthJoy — healthjoy.com
HRA card & balance	Lifetime Benefit Solutions
Surgery / imaging cost help	Valenz Health — 877-438-5479
Cancer diagnosis support	CancerCARE — 877-640-9610
Dental	Ameritas — ameritas.com
Vision	VSP (vsp.com) or EyeMed (eyemed.com)
Life, Disability, Accident, Cancer, Bridge Plan	Colonial Life — 1-800-325-4368
Confidential counseling (EAP)	Bree Health — breehealth.com
Pet insurance	petbenefits.com
Medicare questions	SmartConnect — 1-855-310-8792
Benefits consultants	Matson & Kellogg — 1-866-244-6734