WATTERSON
whatever it takes



2027 Benefits Guide

Benefit Plans
Effective January 1–
December 31, 2027

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Use this guide as a tool to help you make the best benefits decisions for you and your family. The information inside this guide can help you understand your health coverage options, discover tax savings opportunities, and learn about voluntary benefits offerings.

Please refer to plan documents for details, including important coverage exclusions and limitations. If there are any discrepancies between this benefits summary and plan documents, the plan documents will govern.

Welcome to Your Benefits

At Watterson Environmental, you are a vital part of our success. We have chosen benefits we believe will support your physical, emotional, and financial wellbeing.



Everyone's needs are different — that's why we give you options to choose the right plan for you at the best price. Take a look at the benefits offered throughout this guide to make the best decisions for you and your family.

Important Contacts

If you have any questions regarding your benefits or the material contained in this guide, please contact Watterson Environmental Human Resources or the individual carriers listed below.

Coverage	Carrier/Provider	Policy Number	Phone	Website
Medical	**Blue Cross Blue Shield of IL**	276910	800-538-8833	**bcbsil.com**
Virtual Care	**MDLive**	276910	888-676-4204	**mdlive.com/bcbsil**
Health Savings Account	**Paylocity**	N/A	800-631-3539	**paylocity.com**
Supplemental Medical	**Lincoln Financial**	1304188	800-423-2765	**lincolnfinancial.com**
Dental	**Delta Dental**	20564	800-323-1743	**deltadentalil.com**
Vision	**VSP**	40157128	800-877-7195	**vsp.com**
Life and AD&D Insurance	**Lincoln Financial**	1304188	800-423-2765	**lincolnfinancial.com**
Disability Insurance	**Lincoln Financial**	1304188	800-438-6388	**lincolnfinancial.com**
Employee Assistance Program	**GuidanceResources**	1304188	888-628-4824	**guidanceresources.com**
Retirement	**TruStage Mutual**	N/A	800-999-8786	**benefitsforyou.com**

Eligibility

Employee Eligibility

- You are eligible to enroll in benefits if you are a regular, full-time employee working a minimum of 30 hours per week.
- If you are a new hire, you have 14 days from your date of hire to enroll in benefits. Benefits begin on the first of the month following your date of hire. Do not delay making your benefit elections.

Dependent Eligibility

Your eligible dependents can also be enrolled in certain benefits.

Eligible dependents include:

- Legal spouse or registered domestic partner (DP), who is not eligible for coverage under their employer's medical plan. If you choose to enroll a spouse or domestic partner who has access to coverage through their employer, a surcharge will apply to your premium rates. See pages 7-9 for per-pay-period costs.
- Children up to age 26, including natural children, stepchildren, legally adopted children, children for whom you are the legal guardian, foster children, and children for whom you are legally responsible to provide health coverage under a Qualified Medical Child Support Order (QMCSO).
- Disabled children over age 26 if unmarried, incapable of self-support, dependent on you for primary support, and the disability occurred before the age of 26.

You may be required to provide supporting documentation, such as a marriage certificate or birth certificate to verify dependent eligibility.



Enrollment

The choices you make at this time will remain in place through December 31, 2027.

If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

You can only sign up for benefits or change your benefits at the following times:

- Within 14 days of your date of hire.
- During the annual benefits open enrollment period.
- Within 30 days of a qualifying life event.

Changing Your Benefits

If you experience a qualifying event, you can make mid-year changes to your benefit elections.

Changes must be made within 30 days of the event date. Examples include, but are not limited to, the following:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Change in eligibility or employment status
- Loss of other health coverage

You must notify Human Resources within 30 days of the qualifying event to make changes to your coverage. You will need to provide documentation of the event, such as a marriage license, divorce decree, or birth certificate. Benefit changes must be consistent with the qualifying event.

How to Enroll



Self-enroll in your benefits.

Review the available plan options and log into Paylocity. Refer to your Paylocity Enrollment Guide for detailed instructions on how to navigate the system and elect coverage.



Have important documentation ready.

You will be asked questions regarding you and your dependents, including birth dates, Social Security numbers, and phone numbers.



Compare your plan options and choose the best plans for you and your family.

Once you have finalized your selections, print your confirmation statement or email it to yourself and keep it for your records.

Medical

Blue Cross Blue Shield of IL | bcbsil.com | 800-538-8833

Watterson Environmental offers comprehensive coverage to support your health throughout the year.

To better understand the options available to you, please review the following summary of the medical plans.

Overview of Benefits	BCBS PPO $750	BCBS PPO $2,500	BCBS HSA $4,000
In- and Out-of-Network Benefits	In- and out-of-network benefits	In- and out-of-network benefits	In- and out-of-network benefits
Plan Description	You do not have to select a primary care physician (PCP) to oversee your care or give referrals. You will make the most of your benefits when using an in-network provider	You do not have to select a primary care physician (PCP) to oversee your care or give referrals. You will make the most of your benefits when using an in-network provider	This plan has the highest annual deductible, however you can fund a **health savings account** to help you save money on your health care expenses and use it for future investments/savings opportunities
How You Pay for Care	You pay copays for physician services and prescription drugs	You pay copays for physician services and prescription drugs	You pay the full discounted rate for all services, including office visits, hospital services, and prescription drugs until you meet your annual deductible
Pay for Health Care with Pre-Tax Dollars	N/A	N/A	You can fund a health savings account (HSA)
Coinsurance			
In Network	20%	20%	0%
Out of Network	40%	40%	20%

Terms You Should Know

Copay
A fixed dollar amount you may pay for certain covered services. Typically, your copay is due at the time of service.

Deductible
The amount you must pay each year for certain covered health services before your insurance plan will begin to pay.

Coinsurance
After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.

Out-of-Pocket Maximum
Includes copays, deductibles, and coinsurance. Once you meet this amount, the plan pays 100% of covered services for the rest of the year.

Medical

PPO

The PPO plan offers in- and out-of-network benefits, providing you the freedom to choose any provider.

	BCBS PPO $750	
	In Network	Out of Network
Calendar Year Deductible		
Individual/Family	$750/$2,250	$1,500/$4,500
Calendar Year Out-of-Pocket Maximum (includes Deductible)		
Individual/Family	$6,500/$18,400	$19,500/$55,200
Covered Services	You Pay	
Preventive Care	Plan pays 100%	40% coinsurance
Primary Care Physician	$30 copay	40% coinsurance
Specialist	$60 copay	40% coinsurance
Inpatient Hospitalization	$200 copay + 20% coinsurance	$400 copay + 40% coinsurance
Outpatient Surgery	$100 copay + 20% coinsurance	$100 copay + 40% coinsurance
Urgent Care	20% coinsurance	40% coinsurance
Emergency Room	$350 copay	$350 copay
Prescription Drugs — Retail Rx (up to 30-day supply)		
Preferred Generic	Preferred: $5 copay/Non-Preferred: $15 copay	$15 copay
Non-Preferred Generic	Preferred: $15 copay/Non-Preferred: $25 copay	$25 copay
Preferred Brand	Preferred: $60 copay/Non-Preferred: $80 copay	$80 copay
Non-Preferred Brand	Preferred: $110 copay/Non-Preferred: $130 copay	$130 copay
Specialty	Preferred: $250 copay/Non-Preferred: $350 copay	Preferred: $250 copay/Non-Preferred: $350 copay
Prescription Drugs — Mail Order (up to 90-day supply)		
Preferred Generic	$15 copay	Not covered
Non-Preferred Generic	$45 copay	Not covered
Preferred Brand	$180 copay	Not covered
Non-Preferred Brand	$330 copay	Not covered

How much does this plan cost?

BCBS PPO $750	Per Pay Period (No Spousal Surcharge)	Per Pay Period (Spousal Surcharge)
Employee Only	$145.72	N/A
Employee + Spouse/DP	$318.14	$410.45
Employee + Child(ren)	$281.84	N/A
Employee + Family	$454.26	$546.57

Medical

PPO

The PPO plan offers in- and out-of-network benefits, providing you the freedom to choose any provider.

	BCBS PPO $2,500	
	In Network	Out of Network
Calendar Year Deductible		
Individual/Family	$2,500/$7,500	$5,000/$15,000
Calendar Year Out-of-Pocket Maximum (includes Deductible)		
Individual/Family	$5,000/$15,000	$15,000/$45,000
Covered Services	**You Pay**	
Preventive Care	Plan pays 100%	40% coinsurance
Primary Care Physician	$40 copay	40% coinsurance
Specialist	$70 copay	40% coinsurance
Inpatient Hospitalization	$200 copay + 20% coinsurance	$400 copay + 40% coinsurance
Outpatient Surgery	$100 copay + 20% coinsurance	$100 copay + 40% coinsurance
Urgent Care	20% coinsurance	40% coinsurance
Emergency Room	$350 copay	$350 copay
Prescription Drugs — Retail Rx (up to 30-day supply)		
Preferred Generic	Preferred: $5 copay/Non-Preferred: $15 copay	$15 copay
Non-Preferred Generic	Preferred: $15 copay/Non-Preferred: $25 copay	$25 copay
Preferred Brand	Preferred: $60 copay/Non-Preferred: $80 copay	$80 copay
Non-Preferred Brand	Preferred: $110 copay/Non-Preferred: $130 copay	$130 copay
Specialty	Preferred: $250 copay/Non-Preferred: $350 copay	Preferred: $250 copay/Non-Preferred: $350 copay
Prescription Drugs — Mail Order (up to 90-day supply)		
Preferred Generic	$15 copay	Not covered
Non-Preferred Generic	$45 copay	Not covered
Preferred Brand	$180 copay	Not covered
Non-Preferred Brand	$330 copay	Not covered

How much does this plan cost?

BCBS PPO $2,500	Per Pay Period (No Spousal Surcharge)	Per Pay Period (Spousal Surcharge)
Employee Only	$138.23	N/A
Employee + Spouse/DP	$301.79	$394.10
Employee + Child(ren)	$267.36	N/A
Employee + Family	$430.92	$523.22

Medical

High-Deductible Health Plan

The high-deductible health plan (HDHP) gives you the option to fund a health savings account (HSA) which allows you to save and pay for qualified health care expenses. See page 13 for more information on the HSA.

	BCBS HSA $4,000	
	In Network	Out of Network
Calendar Year Deductible		
Individual	$4,000	$8,000
Family	$8,000	$16,000
Calendar Year Out-of-Pocket Maximum (includes Deductible)		
Individual	$4,000	$24,000
Family	$8,000	$48,000
Covered Services	**You Pay**	
Preventive Care	Plan pays 100%	20% after deductible
Primary Care Physician	0% after deductible	20% after deductible
Specialist	0% after deductible	20% after deductible
Inpatient Hospital	0% after deductible	$300 copay + 20% after deductible
Outpatient Surgery	0% after deductible	20% after deductible
Urgent Care	0% after deductible	20% after deductible
Emergency Room	0% after deductible	0% after deductible
Prescription Drugs — Retail Rx (up to 30-day supply)		
Generic	0% after deductible	0% after deductible
Preferred Brand	0% after deductible	0% after deductible
Non-Preferred Brand	0% after deductible	0% after deductible
Specialty	0% after deductible	0% after deductible

How much does this plan cost?

BCBS HSA $4,000	Per Pay Period (No Spousal Surcharge)	Per Pay Period (Spousal Surcharge)
Employee Only	$117.88	N/A
Employee + Spouse/DP	$275.75	$368.06
Employee + Child(ren)	$244.29	N/A
Employee + Family	$393.74	$486.05

Preventive Care

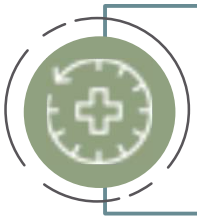
Getting a regular preventive exam can help you stay healthy, catch issues early, and even save your life.

Best of all, in-network preventive care is covered at no cost to you when you enroll in a medical plan.



Identify health issues before they become a problem.

Catching issues early can mean care is more manageable, cost-efficient, and potentially more effective.



Improve your long-term health.

A preventive exam can help your doctor manage any chronic conditions and pinpoint ways to improve your overall wellbeing.



Keep your health on track.

Check with your doctor about specific exams, vaccinations, and screenings that are right for your age and gender.

Covered Preventive Services

Health Screenings	Routine Vaccines	Wellness Exams
• Blood glucose and type 2 diabetes • Cardiovascular or colorectal cancer • Mammogram • Cervical cancer and HPV • Cholesterol and lipid disorders • Colon, prostate, and lung cancer • STI and STDs • Hepatitis B and C	• DTaP, Tdap, Td • Haemophiles influenzae type b conjugate (Hib) • Hepatitis A and B • Human papillomavirus (HPV) • Influenza vaccine • Measles, mumps, and rubella (MMR) • Meningococcal (meningitis) and pneumococcal (pneumonia) • Poliovirus (IPV), Rotavirus (RV), Varicella (chickenpox), and shingles	• Height, weight, and head circumference • Psychosocial and behavioral assessment • BMI and blood pressure • History and risk reduction

Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design. Learn more about preventive care at bcbsil.com.

Virtual Care

MDLive | mdlive.com/bcbsil | 888-676-4204

Get cost-effective, convenient care when you don't feel well and are unable to see your primary care provider (PCP).

Virtual care brings the doctor to you — including nights, weekends, and holidays.



24/7/365 Convenience

Avoid Expensive Copays

No Emergency Room Waits

Board-Certified Doctors

Common Health Issues Virtual Care Can Treat

Doctors can diagnose many health issues like cold and flu symptoms, allergies, rash, skin problems and much more! Prescriptions and follow-up care can be ordered, if necessary.

Pain Management

- Abdominal pain/cramps
- Animal/insect bites
- Backache
- Dizziness
- Headaches/migraines
- Rash (poison ivy/oak)
- Sprains/muscle strains

Common Illnesses

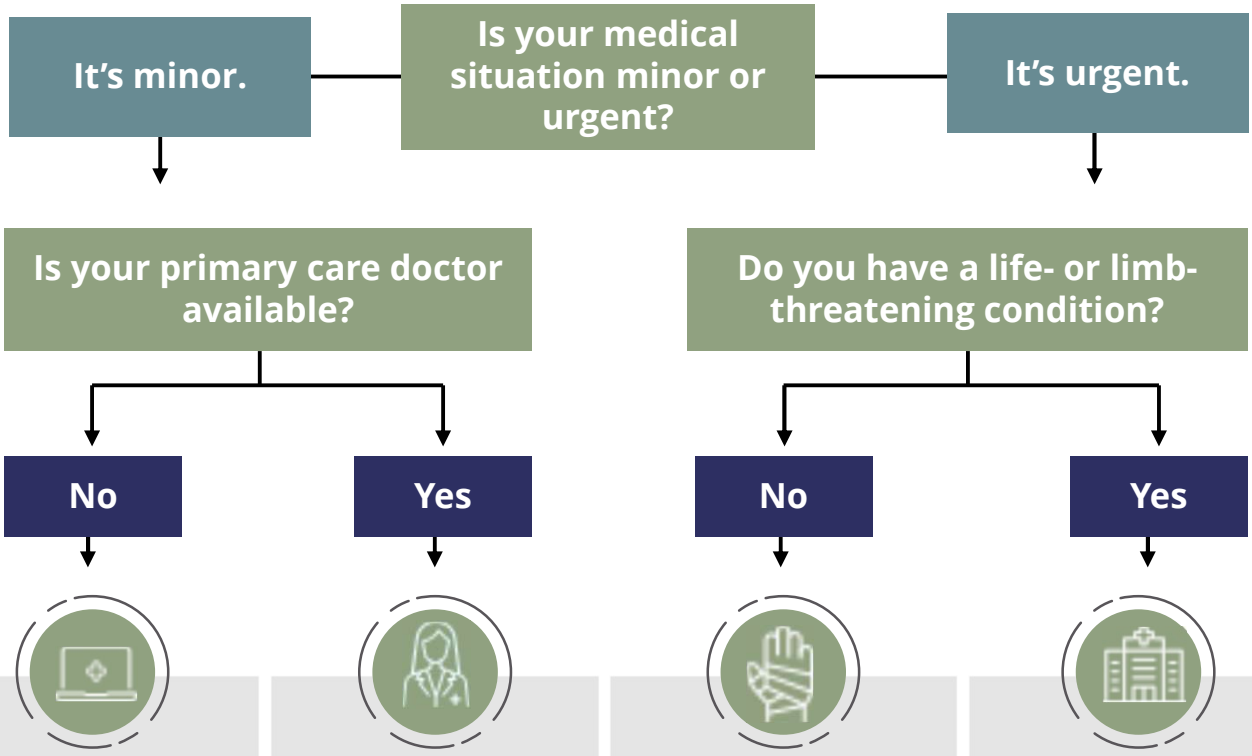
- Bronchitis
- Cold and flu symptoms
- Eye infection
- Laryngitis
- Respiratory infection
- Sore throat
- Strep

Ongoing Care

- Allergies
- Asthma
- Blood pressure issues
- Sinusitis

Know Where to Go for Care

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider.



Virtual Care

24/7/365 via video or phone

- Allergies
- Earaches
- Minor health issues (headaches,
- nausea, cold and flu symptoms)
- Sinus pain
- Skin rashes
- UTIs and pinkeye

$

Primary Care Doctor

Weekdays

- Changes to medications
- Minor health issues (migraines, cold and flu treatment, etc.)
- Ongoing care for chronic conditions
- Treatment for anxiety

$$

Urgent Care

Usually open every day, evenings, and holidays

- Animal bites
- Minor cuts that require stitches
- Sinus pain
- Sprains, strains, and X-rays

$$$

Emergency Room

24/7/365

- Chest pain
- Life-threatening allergic reactions
- Loss of consciousness
- Major injury
- Severe asthma
- Significant blood loss

$$$$

Find a Network Provider

Finding an in-network provider near you is easy. Visit bcbsil.com or call 800-538-8833. You can also download the Blue Cross Blue Shield of IL mobile app for on-the-go access.

Maximize Your HSA Benefits With the Triple-Tax Advantage



Spend

Spend pre-tax HSA funds to pay for eligible expenses such as annual deductibles, dental and vision exams, prescriptions, or other health care costs for yourself or your eligible dependents.



Save

Save and roll funds over year-to-year to boost your long-term savings. Even if you switch medical plans, leave the company, or retire, you own the account and the money is yours to keep.



Invest

Invest and grow HSA funds tax-free, including interest and earnings, to use for future health care costs. After age 65, spend HSA dollars on any expense, penalty free.

Health Savings Account

Paylocity | paylocity.com | 800-631-3539

If you enroll in the high-deductible health plan (HDHP) you may be eligible to open a health savings account (HSA).

How an HSA Works

Contributions

Total employee and employer contributions cannot exceed the applicable IRS annual limit:

- **Individual:** $4,500
- **All other coverage levels:** $9,000
- **Age 55+:** Additional $1,000

Watterson Environmental contributes to your HSA per pay period to help you save:

- **All coverage levels: up to $750 annually**

Things You Should Know

You are eligible to fund an HSA if:

- You are enrolled in the HDHP and have no other health coverage
- You (or your covered spouse) do not fund a health care flexible spending account
- You are not enrolled in Medicare, TRICARE, or TRICARE for Life
- You are not claimed as a dependent on someone else's tax return

Refer to IRS Publication 969 for eligibility details.

Dental

Delta Dental | deltadentalil.com | 800-323-1743

Your dental coverage provides essential services to support your oral health.

Delta Dental PPO

In- and out-of-network benefits provide you the freedom to choose any provider. To maximize your dental benefits, be sure to use in-network services. Out-of-network services use reasonable and customary charges. You will pay the cost difference.

	Delta Dental PPO	
	In Network	Out of Network
Calendar Year Deductible		
Individual/Family	$50/$150	$50/$150
Calendar Year Maximum		
Per Individual	$1,500	
Covered Services	You Pay	
Preventive Care: (Oral Exams, X-rays, Cleanings, Fluoride, Space Maintainers, Sealants)	Plan pays 100%	Plan pays 100%
Basic Services: (Oral Surgery, Fillings, Endodontic Treatment, Periodontic Treatment)	20% after deductible	20% after deductible
Major Services: (Crowns, Dentures, Bridges, Implants)	50% after deductible	50% after deductible
Orthodontia Services: (Dependent Children to Age 19)	50%	50%
Orthodontia Lifetime Plan Maximum: (Per Individual)	$2,000	

How much does this plan cost?

Delta Dental PPO	Per Pay Period Costs
Employee Only	$3.88
Employee + Spouse/DP	$8.16
Employee + Child(ren)	$9.06
Employee + Family	$14.29

Vision

VSP | vsp.com | 800-877-7195



Vision care is essential to your overall health — receiving regular eye exams can help your eye doctor detect more than 200 major diseases.

In- and out-of-network benefits provide you the freedom to choose any provider. To maximize your vision benefits, be sure to use in-network services and supplies.

	VSP Vision	
	In Network	**Out of Network**
Exam (Once every calendar year)		
Eye Exam	$10 copay	N/A
Lenses (Once every calendar year)		
Single Lenses	$25 copay	Reimbursement up to $30
Bifocals	$25 copay	Reimbursement up to $50
Trifocals	$25 copay	Reimbursement up to $65
Frames (Once every other calendar year)		
Standard Plastic Frames	$130 allowance	Reimbursement up to $45
Contact Lenses — in lieu of frames & lenses (Once every calendar year)		
Elective	$130 allowance	Reimbursement up to $210
Medically Necessary	Plan pays 100% after $25 copay	Reimbursement up to $210

Where you go to get glasses matters. When you visit Costco, Walmart, or Sam's Club, you may save more on frames and lenses.

How much does this plan cost?

VSP Vision	Per Pay Period Costs
Employee Only	$0.57
Employee + Spouse/DP	$0.91
Employee + Child(ren)	$0.93
Employee + Family	$1.50

Supplemental Medical Benefits

Lincoln Financial | lincolnfinancial.com | 800-423-2765

When an unexpected accident, illness, or hospitalization happens, make sure you're covered with supplemental medical benefits.

Accident Insurance

Accident insurance can help with expenses incurred due to an injury, ongoing living expenses, and more. Claim payments are made in flat amounts based on services incurred during an accident.

Covered service examples include:

- Ambulance rides
- Emergency room treatment
- MRI, CT scans, or other necessary X-rays

Receive a $50 per year wellness benefit when you complete an eligible health screening (ex. cancer screening, annual physical, wellness exam).

How much does this plan cost?

Level of Coverage	Per Pay Period
Employee Only	$5.20
Employee + Spouse/DP	$8.63
Employee + Child(ren)	$9.59
Employee + Family	$12.95

How Accident Insurance Works

While Rosie is playing field hockey, she hits her head and is knocked unconscious. She's taken to the ER.

Her accident insurance benefit will help cover:

- **Ambulance ride: $400**
- **Emergency room treatment: $200**
- **MRI: $300**
- **Treatment for concussion: $200**

Rosie's accident insurance coverage paid out flat amounts for covered expenses for a total of:

$1,100



Supplemental Medical Benefits

Critical Illness Insurance

If you are diagnosed with a critical illness, you may need additional financial support to help offset treatment costs and cover day-to-day expenses.

This plan pays a lump-sum benefit that you can use as you see fit — to pay your mortgage, seek experimental treatment, or handle unexpected expenses.

- **Employee benefit:** $10,000, $20,000, or $30,000
- **Spouse benefit:** Up to 50% of employee benefit amount
- **Dependent children benefit:** Automatically receive 50% of employee's benefit election at no extra cost

Receive a $50 per year wellness benefit when you complete an eligible health screening (ex. cancer screening, annual physical, wellness exam).

How Critical Illness Insurance Works

Manny suffers a heart attack while mowing the lawn. Thankfully, he had enrolled in critical illness insurance coverage.

Manny receives a lump sum payment so he can pay for:

- Medical expenses incurred during and after his heart attack
- Groceries and his mortgage while he takes time off work to recover

Manny's critical illness coverage gives him peace of mind with a total payout of:

$10,000

How much does this plan cost?

Please see the schedule of benefits for a full list of covered illnesses and coverage costs.



Supplemental Medical Benefits

Hospital Indemnity Insurance

This plan provides a lump-sum benefit due to a hospitalization.

Benefits include:

- **Hospital confinement: $100 per day**
- **Hospital admission: $1,000 per day**
- **Receive a $50 per year wellness benefit when you complete an eligible health screening (ex. cancer screening, annual physical, wellness exam)**

How much does this plan cost?

Level of Coverage	Per Pay Period
Employee Only	$6.43
Employee + Spouse/DP	$13.76
Employee + Child(ren)	$9.97
Employee + Family	$18.05

IMPORTANT: This is a fixed indemnity policy, NOT health insurance.

- This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.
- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit healthcare.gov or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your state Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Life and AD&D Insurance

Lincoln Financial | lincolnfinancial.com | 800-423-2765

Life and accidental death and dismemberment (AD&D) insurance protects you and your family in the event of an accident or death.

Life and AD&D Insurance

Watterson Environmental provides basic life and AD&D insurance to all eligible employees at no cost.

- For both basic life and AD&D insurance, you are covered in an amount equal to **$20,000**.
- AD&D insurance pays specific benefit amounts for a covered accidental bodily injury that causes dismemberment. If death occurs from an accident, 100% of both the life and AD&D benefits would be payable to your beneficiary.
- **Benefits are paid to the beneficiary you designate.** Please keep your beneficiary information up to date.

Guaranteed Issue

If you do not purchase voluntary life insurance when first eligible, or if you request an amount exceeding the guaranteed issue limits listed, you will be subject to medical underwriting and approval before your coverage begins.

Things You Should Know

- **Imputed Income:** The value of your company-provided life insurance premiums over $50,000 is considered taxable. Contact your tax professional for more information.
- **Age Reduction:** Benefit amounts reduce as you age.
- **Portability:** If you leave the company, you can port your policy to an individual policy and continue your coverage.

Voluntary Life Insurance

To better financially protect your dependents, you may want to purchase voluntary life coverage.

- You must purchase coverage for yourself in order to purchase coverage for your spouse and/or your children.
- Your cost is based on the amount you elect and your age. Payments are made through after-tax payroll deductions.
- To determine how much coverage you may need, consider costs such as funeral expenses, legal expenses, and living expenses for family members.

Coverage	Available Benefit
Employee	• Increments of $10,000 up to 5 times your salary to a maximum of $500,000 • Guaranteed issue amount: $200,000
Spouse	• Increments of $5,000 up to $100,000 — not to exceed 50% of employee coverage • Guaranteed issue amount: $30,000
Dependent Child(ren)	• 14 days to 6 months — $1,000 • 6 months to 26 years — $1,000, $2,000, $4,000, $5,000, $10,000

Disability Insurance

Lincoln Financial | lincolnfinancial.com | 800-438-6388

Disability insurance replaces a portion of your income when you experience a qualifying disability and are unable to work.

Important: Disability benefits are reduced by other income you receive, such as Social Security, state disability benefits, pension benefits, and Workers' Compensation.

Short-Term Disability

Short-term disability (STD) insurance provides you with a portion of your weekly income for a non-work-related injury or illness.

You automatically receive coverage at no cost to you.

Coverage	STD Benefit
Weekly Benefit	60% of weekly earnings
Weekly Benefit Maximum	$1,100 per week
Elimination Period	7 days
Benefit Duration	12 weeks

Long-Term Disability

If your STD benefits end and you are still injured, ill, or unable to work, LTD insurance can help meet your financial needs.

You automatically receive coverage at no cost to you.

Coverage	LTD Benefit
Monthly Benefit	60% of monthly earnings
Monthly Benefit Maximum	$6,000 per month
Elimination Period	90 days
Benefit Duration	Social Security Normal Retirement Age

Elimination or Waiting Period

The amount of time you must wait before you are eligible to receive benefit payments.

Qualifying Disability

A sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training, or experience.

Benefit Duration

The maximum amount of time you may receive proceeds for a continuous disability.

Retirement Plan

TruStage Mutual | benefitsforyou.com | 800-999-8786

Saving for your future is a vital part of your financial planning.

Eligibility

Full-time and part-time employees age 18 or older are eligible to participate in the plan on the first day of the month following your date of hire.

Investing in the Plan

Investments can be changed at any time. To learn more about your investment options, visit benefitsforyou.com or speak with a financial planner.

Your Contributions

You may contribute up to 100% of your eligible salary on a pre-tax basis and/or Roth after-tax basis, up to the annual IRS limit (for 2027, $25,500).

Things you should know about your 401(k) plan:

- If you are age 50 or older, you are eligible to contribute an additional catch-up contribution up to the IRS limits ($8,500).
- Your contributions are made through convenient payroll deductions.
- You can change or stop your contributions at any time.

Watterson Environmental Contributions

Watterson Environmental adds to your savings by matching your contributions dollar-for-dollar up to 4% of the pay you contribute.

Vesting

Watterson's contribution and employee earnings are 100% vested immediately upon participation.



Beneficiary Designation

The retirement plan requires you to name at least one beneficiary. You must provide a name and Social Security number for each beneficiary. Make sure to keep their information up to date.

Employee Assistance Program

Lincoln Financial - GuidanceResources | guidanceresources.com | 888-628-4824

The employee assistance program (EAP) provides 24/7 confidential support and up to three free face-to-face sessions to guide you and your qualifying family members through any issue — from the mundane to the more serious.

Experienced representatives can help you in every area of life:

- **Financial solutions**
- **Alcohol and drug issues**
- **Stress, anxiety, depression, and grief**
- **Legal questions or concerns**
- **Behavioral, emotional, and psychological distress**
- **Personal development and life improvement**
- **Child care and elder care options**

Access your EAP 24/7:

Phone: 888-628-4824
Website: www.GuidanceResources.com
Username: LFGSupport
Password: LFGSupport1

Additional EAP Services

You don't have to handle anything alone. Should you need it, the EAP also provides short-term counseling in person and on the phone.

- **Legal resources**, including a consultation with a legal professional
- **Financial resources**, including a consultation with a financial planner
- **Work/life resources**
- **Health risk assessments**



Key Terms to Know

Short-Term Disability (STD)

STD insurance can help replace a portion of your income if you become unable to work due to a non-work-related injury or illness.

Long-Term Disability (LTD)

LTD insurance can help you meet your financial needs if your STD benefits end before your disability does.

In Network

Pay less for your care when you choose an in-network provider. In-network providers agree to charge a lower price for services.

Out of Network

A doctor or facility outside of your plan's network. You will typically pay more when you choose an out-of-network provider.

Copay

A fixed dollar amount you may pay for certain covered services. Typically, your copay is due at the time of service.

Formulary

A list of preferred drugs chosen by a panel of doctors and pharmacists. Both brand and generic medications are included on the formulary.

Premium

The amount you pay for the medical plan in exchange for coverage.

Deductible

The amount you must pay each year for certain covered health services before your insurance plan will begin to pay.

Coinsurance

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.

Out-of-Pocket Maximum

This includes copays, deductibles, and coinsurance. Once met, the plan pays 100% of covered services for the rest of the year.

Explanation of Benefits (EOB)

The statement from the insurance carrier that explains how much the provider billed, how much the plan paid, and how much you owe.

Evidence of Insurability (EOI)

Typically required by a life or disability carrier to complete or increase your enrollment amount. Also called a statement of health.

Preventive Medications

Certain preventive medications are covered 100% under the medical plan. Visit the specific carrier website for a list of covered medications.

Mail Order

Get up to a 90-day supply of your prescription delivered to your home address.

Guaranteed Issue

If you do not purchase voluntary life insurance when first eligible, or if you request an amount exceeding the guaranteed issue limits listed, you will be subject to medical underwriting and approval before your coverage begins.



This summary of benefits is not intended to be a complete description of the terms of Watterson Environmental insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail.

Although Watterson Environmental maintains its benefit plans on an ongoing basis, Watterson Environmental reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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