

Benefits that Work as Hard as You Do

BENEFITS GUIDE



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26

Your safety, health and wellbeing are Azuria's top priorities. We strive to provide the resources you need to be healthy in all areas of your life. That's why we designed a comprehensive and sustainable benefits program with your physical, financial and emotional health in mind.

This publication contains important information about your employee benefits program.

Please read it thoroughly.

Table of Contents

- 3** Your Benefits Basics
- 4** Medical Plans
- 8** Health Savings Account (HSA)
- 9** Flexible Spending Accounts (FSAs)
- 10** Dental and Vision Plans
- 11** Voluntary Benefits
- 12** Life and AD&D Insurance
- 12** Disability Insurance
- 13** 401(k) Retirement Plan
- 14** Wellness Program
- 15** Contact Information



Your Benefits Basics

Health Starts Here

Your coverage options give you the freedom to choose the plans that are right for you. We invite you to discover how you can:



IMPROVE YOUR PHYSICAL HEALTH with medical, dental and vision plans as well as the Wellness Program.



TAKE CARE OF YOUR FINANCIAL HEALTH with the Health Savings Account, Flexible Spending Accounts, 401(k) Retirement Plan, Disability Insurance and Life Insurance.



BE SUPPORTED IN YOUR EVERYDAY LIFE with our Employee Assistance Program or assistance for your healthcare decisions with Health Advocate.

Eligibility and When to Enroll

You are eligible to participate in Azuria's benefits plans if you are a full-time, active, non-union employee working a minimum of 30 hours per week. **Hourly field employees** are eligible after 90 days of employment. **Salaried and hourly office employees** are eligible on date of hire. You must enroll within 30 days of your hire date to have benefits.

You may also make changes to your benefits during Open Enrollment each year. The choices you make become effective on Jan. 1 of the following year.

Finally, you can make changes to your enrollment if you experience a qualified life event. For a full list of qualified life changes that might affect your dependent status, such as marriage or adoption, view the Qualifying Life Events video at benefitsatazuria.com.

Dependents

Your eligible dependents have access to many of the benefits we offer. Eligible dependents include:

- Your legal spouse or registered domestic partner
- Dependent children who are:
 - ▣ Up to age 26
 - ▣ Any age for unmarried, dependent children who are mentally or physically handicapped and meet certain requirements

KEEP IN MIND

Employees are required to provide "proof of relationship" documentation, such as marriage certificate, birth certificate or legal adoption papers when adding dependents to coverage. For domestic partner documentation, complete the Domestic Partner Affidavit available at benefitsatazuria.com.

Where to Enroll

- Field/shop employees must call the Azuria Benefits Enrollment Center at **800.228.0216**.
- All other employees may enroll by calling the Enrollment Center or logging in to workday.azuria.com, then clicking on your inbox to get started.



2026 Open Enrollment Runs from Oct. 20–Nov. 7

Make time to select the benefits that are right for you!

Medical Plans

Azuria offers medical plans that keep you and your family healthy throughout the year. You have three medical options through Anthem: Value Plan, Core Plan and Savings Plan.

Value Plan

The Value Plan is a high deductible health plan (HDHP) that is paired with a Health Savings Account (HSA). It has the lowest monthly premiums but the highest annual deductible.

Core and Savings Plans

The Core and Savings Plans offer lower deductibles than the Value Plan, but they have higher monthly premiums. You pay copays for most services, such as office visits and urgent care. The Core Plan has higher in-network coverage levels than the Savings Plan.

Kaiser Permanente Plan (California)

Employees living and working in California are offered a Kaiser Permanente HMO plan in addition to the Anthem plans detailed in this guide. To view more information about the Kaiser Plan option, visit your benefits website at benefitsatazuria.com, or see page 6 in the Benefits Guide.

How to Find In-Network Providers

One of the best things you can do to get the most value and savings out of your benefits plans is to use in-network providers. Finding local providers in the carrier networks is easy.



Medical

Visit anthem.com or kp.org/searchdoctors



Dental

Visit deltadentalmo.com



Vision

Visit vsp.com

Health Advocate

Azuria partners with Health Advocate, a concierge service that assists you with any benefits insurance issue you may be facing. Services include:

- Offering self-guided workshops on wellness
- Finding a provider and researching treatment
- Negotiating medical/dental bills and more

Call Health Advocate any time at **855.424.6400** for free, confidential support or log on to healthadvocate.com/azuria.

Medical Plan Comparison

Medical Benefits	Value Plan	Savings Plan	Core Plan
	In-Network Only	In-Network Only	In-Network Only
Annual Deductible (Individual/Family)	\$3,500/\$7,000	\$2,300/\$4,600	\$1,500/\$3,000
Out-of-Pocket Maximum (Individual/Family)	\$7,000/\$14,000	\$6,500/\$13,000	\$4,800/\$9,600
Azuria Annual HSA Contribution (1/2 given in January, 1/2 given in July)	Self only: \$500 Self + Spouse/DP or Child(ren): \$1,000 Self + Family: \$1,500	N/A	N/A
Preventive Care Visit	Covered in full (includes preventive drugs)	Covered in full	Covered in full
LiveHealth Online (Telemedicine)*	\$59 charge	\$20 copay	\$20 copay
Primary Care Visit	70% after deductible	\$40 copay	\$25 copay
Specialist Visit	70% after deductible	\$55 copay	\$40 copay
Urgent Care	70% after deductible	\$65 copay	\$50 copay
Emergency Room	70% after deductible	70% after \$225 copay (waived if admitted)	80% after \$200 copay (waived if admitted)
Hospital Services** Inpatient and Outpatient	70% after deductible	70% after deductible	80% after deductible
Prescription Drugs — Retail (30-day supply)			
Generic	Preventive maintenance: Covered at 100%, no deductible All other drugs: 30% (\$4 min./\$100 max.), after deductible	20% (\$10 min/\$100 max)	\$10
Preferred Brand		20% (\$35 min/\$100 max)	\$35
Non-Preferred Brand		20% (\$60 min/\$100 max)	\$60
Specialty Medication		20% to \$100/script	20% to \$100/script
Prescription Drugs — Mail Order (90-day supply)			
Generic	Preventive maintenance: Covered at 100%, no deductible All other drugs: 30% (\$10 min./\$200 max.), after deductible	20% (\$25 min/\$200 max)	2.5× retail
Preferred Brand		20% (\$87.50 min/\$200 max)	2.5× retail
Non-Preferred Brand		20% (\$150 min/\$200 max)	2.5× retail

Coverage is limited to Usual and Customary charges, the commonly charged or prevailing fees for services within a geographic area.

* Cost for most visits is \$59. The charge for mental health, behavioral health and substance abuse visits will be higher.

** Pre-treatment certification is required before all hospital admissions (or within two working days following an emergency admission) and before all scheduled surgeries performed outside the doctor's office. Have your doctor call the number on your ID card.

Please refer to the Summary Plan Description available at the *EMPOWER* benefits website at benefitsatazuria.com for a complete explanation of the benefits and rules that govern the Plan.

EMPOWER Makes Mobile Access Easy

**A BENEFITS INFORMATION WEBSITE AT YOUR FINGERTIPS.
ANYTIME. ANYWHERE.**



SCAN ME

Kaiser Permanente Medical Plan

Medical Benefits	Kaiser Plan
Annual Deductible (Individual/Family)	\$2,500/\$5,000
Out-of-Pocket Maximum (Individual/Family)	\$6,000/\$12,000
Preventive Care Visit	Covered in full
Primary Care Visit	\$40 copay, deductible waived
Specialist Visit	\$50 copay, deductible waived
Telehealth	\$0
Urgent Care	\$40 copay, deductible waived
Emergency Room	70% after deductible
Hospital Services — Inpatient	70% after deductible
Prescription Drugs — Retail (30-Day Supply)	
Generic Formulary	\$15
Brand-Name Formulary or Non-Formulary	\$35
Specialty Drugs	20% up to \$250
Prescription Drugs (100-Day Supply)	
Generic Formulary	\$30
Brand-Name Formulary or Non-Formulary	\$70

Kaiser Permanente Prescription Drug Coverage

The plan offers prescription drug coverage through Kaiser, and you must use Kaiser facilities, physicians and pharmacies to receive coverage.

Register Your Membership

Your connection to great health is kp.org, where you can manage your case and help improve your health anytime, anywhere. Once you get your Kaiser Permanente ID card, get started at kp.org/register.

Kaiser Permanente Telehealth

Do you have a minor health condition? If it doesn't require an in-person medical exam, you may be able to address it with a doctor by phone. You'll get great care, and you'll save time. Specific contact information varies by Kaiser Permanente facility. Visit kp.org to learn more.

Save Time and Money with LiveHealth Online

Enjoy the convenience and savings of telemedicine services when you are short on time and need a doctor for minor health issues. Doctors can diagnose, treat and write prescriptions (when necessary) for routine medical conditions.

Where to Go for Care

Knowing the right place to go when you need medical care saves you time and money so you can recover faster. Azuria's Medical Plans give you a variety of care options that can treat everything from minor cuts and scrapes to major emergencies. Visit benefitsatazuria.com and watch the "Primary Care, Urgent Care, ER" video to learn more about your care options.

Working Spouse Provision

Your eligible dependents and spouse can join your medical plan provided through Azuria. However, spouses with access to their own employer's medical coverage cannot enroll in Azuria's Medical Plan. If you have any questions about the Working Spouse Provision, please contact the Azuria Benefits Department.

Prescription Drug Coverage

Your Azuria Medical Plans provide prescription drug coverage through OptumRx. You must use a pharmacy in the OptumRx network to fill your prescriptions. Drugs are broken into four categories — generic, preferred brand, non-preferred brand and specialty medications — and the amount you pay depends on the category.



DID YOU KNOW?

Value Plan participants receive **100% coverage for preventive medications** for conditions such as high blood pressure and high cholesterol.



Download the OptumRx mobile app to refill prescriptions, learn about the drugs you are taking and find a pharmacy.

You can also visit optumrx.com to manage your prescription drug benefits.



Health Savings Account (HSA)

An HSA is a unique account you can use to pay for current or future eligible healthcare expenses, such as doctor and hospital visits. It also helps with deductibles, coinsurance, prescriptions, vision and dental care for yourself and your eligible dependents. **An HSA is available to Value Plan participants only.**

Your HSA offers a triple tax advantage:

1. Contributions to the HSA can be made with pre-tax dollars, which reduce your taxable income.
2. When HSA dollars are used for eligible expenses, they are tax-free.
3. HSA funds can be invested and earn interest tax-free.

The HSA also gives you the following benefits:

- You can change or stop your contributions at any time throughout the year.
- HSA balances roll over from year to year; there's no "use it or lose it" policy.
- Your HSA funds are portable and go with you, even if you change companies or retire.



Using Your HSA

If you enroll in the Value Plan, you can set up an account with WEX. Once you receive a welcome kit and HSA debit card in the mail, simply follow these steps to use your HSA:

1. Make pre-tax contributions to your HSA through payroll deductions. Azuria contributes too!
2. Present your insurance ID card whenever you receive medical services.
3. When you receive a bill, use your HSA dollars to pay for eligible services. You can use your HSA debit card or pay out-of-pocket and reimburse yourself at [wexinc.com](https://www.wexinc.com).

2026 HSA Contribution Limits

- \$4,400 for single
- \$8,750 for family

Azuria's contribution is included in the limit. Half is given in January and half is given in July.

Flexible Spending Accounts (FSAs)

Azuria offers FSAs through WEX as a smart and convenient way to stretch your benefits dollars and receive real tax savings. Expenses such as deductibles and copays can quickly add up, and dependent care costs can be even more expensive. FSAs let you pay these expenses with pre-tax dollars through payroll deductions, so you save money. Participants will receive a welcome kit and debit card in the mail.

If you would like to participate in the FSAs, each year you must elect the amount you want to contribute. Even if you participated the previous year, your election amount does not carry over; you must actively enroll to contribute to the FSAs.



EMPOWER

Your one stop for all things benefits!
Visit benefitsatazuria.com.

FSA Reminders

- You cannot stop or change your contribution amount during the year unless you experience a qualified life event.
- You cannot transfer funds from one FSA to another. Each account functions separately.
- Value Plan participants cannot contribute to a Health Care FSA. If you participate in the Value Plan with HSA in 2026, you must use all 2025 Health Care FSA contributions by Dec. 31, 2025.

FSA Contribution Limits

- \$3,400 — Health Care Flexible Spending Account
- \$7,500 — Dependent Care Spending Account

FSA Deadlines

- You may incur expenses until March 15 of the following plan year.
- You may file claims through June 30 of the following plan year.



Dental

You and your family deserve the best dental care available. That is why Azuria offers the Delta Dental Plan, which provides coverage for basic and restorative dental services as well as orthodontia.

Visit any provider you want for dental care, but keep in mind, using a Delta Dental network dentist will keep your out-of-pocket costs lower than if you receive care out of network.

Dental Benefits	Delta Dental Plan
Annual Deductible	\$50 individual/\$100 family
Annual Maximum (per person)	\$1,500
Covered Services	The Plan Pays
Preventive and Diagnostic (routine exams, cleanings and X-rays)	100%, no deductible
Basic Services (fillings, extractions, periodontics)	80% after deductible
Major Services (dentures, bridgework, crowns)	50% after deductible
Orthodontia Services	The Plan Pays
Orthodontics (dependent children under age 19)	50% after deductible
Lifetime Maximum for Orthodontic Care	\$1,500

Download the Delta Dental mobile app to manage your dental benefits on the go:

- **Search** for dentists in your area.
- **Get** claims and coverage information.
- **View** your ID card.

TO LEARN ABOUT ALL AZURIA BENEFITS, USE YOUR COMPUTER OR MOBILE DEVICE



Visit benefitsatazuria.com or scan the QR code.

Vision

Keep your vision clear and your eyes in good health with regular eye exams. Azuria provides vision coverage through VSP, which offers an extensive network of optometrists and vision care specialists. You will save money by visiting in-network providers.

Plan Features	VSP Vision Plan	
	In-Network You Pay	Out-of-Network The Plan Reimburses
Exam (every 12 months)	\$10 copay	Up to \$45
Eyeglasses		
Frames (every 24 months)	\$160 allowance; 20% off amount over allowance	Up to \$70
Lenses (every 12 months)		
Single Vision	\$10 copay	Up to \$30
Bifocal	\$10 copay	Up to \$50
Trifocal	\$10 copay	Up to \$65
Lenticular	\$10 copay	Up to \$100
Standard Progressive Lenses	\$0 copay	Up to \$50
Contact Lenses (every 12 months)		
Standard and Specialty Contact Lens Exam	Up to \$60 copayment	Not covered
Necessary	100% after a \$10 copay	Up to \$210 maximum allowed benefit for contact lens exam (fitting and evaluation) and lenses
Elective	\$160 maximum allowance for contacts; 15% off amount over allowance	Up to \$105 maximum allowed benefit

Download the VSP mobile app to manage your vision benefits:

- **Set** exam reminders.
- **View** your ID card.
- **Check** claim status.

Voluntary Benefits

Accident Insurance

With the Accident Insurance benefit, you can protect yourself financially from the out-of-pocket expenses that occur due to a non-work-related injury.

Accident Insurance provides a lump-sum payment based on the accident/injuries sustained, so you can have peace of mind knowing you are financially covered. The benefit is paid directly to you, and you decide the best way to spend it. It's that simple. Other advantages include:

- You will receive cash benefits for expenses that may not be covered under your medical plan.
- There are no health questions to answer.
- You can insure your spouse and children.
- There is no limit to the amount of accidents you can claim under the policy (with exception to policy rules).

Long-Term Care Plan through Chubb

Chubb's Permanent Life Plan with long-term care coverage provides you with a permanent life benefit in addition to a long-term care benefit. If you're under the age of 70, you can enroll in up to \$100,000 on a guaranteed issue basis.

To enroll in these plans or learn more, call **800.228.0216**.

Critical Illness Insurance

Azuria offers you a chance to protect your finances with the Critical Illness Plan. Critical illness coverage provides a way for you to stay ahead of the medical and out-of-pocket expenses that can accompany certain covered medical events.

Consider the following advantages of critical illness coverage:

- A set amount of money is paid directly to you to be used however you choose based on the amount you elect:
 - ▣ Employee: Choose \$10,000 or \$20,000
 - ▣ Spouse: 100% of employee's elected amount
 - ▣ Child (up to age 26): 50% of employee's elected amount
- Insure your spouse and children.
- Receive a \$50 benefit for covered health screening tests like blood tests, stress tests and colonoscopies.



Life and AD&D Insurance

Providing economic security for your family is a major consideration in personal financial planning.

Basic Life and Accidental Death & Dismemberment (AD&D)

Azuria provides you with 2x your annual earnings up to \$500,000 in Basic Life and AD&D Insurance coverage at no cost to you.

Voluntary Life and AD&D Insurance

For additional protection, you may purchase additional Life and/or AD&D Insurance for yourself, your spouse and your child(ren) at group rates. You may elect Voluntary Life and/or Voluntary AD&D. You pay the full cost for these coverage options, and your premiums are deducted from your paycheck with post-tax dollars. Proof of good health may be required. Health statement (evidence of insurability) forms are available at benefitsatazuria.com.

Note: Employees must elect Optional Life/AD&D coverage to elect spousal or dependent Life/AD&D coverage.

Voluntary Life and AD&D Insurance			
	Employee	Spouse/ Domestic Partner	Children
Amount Covered	Increments of \$10,000 up to \$1 million	Increments of \$5,000 up to a max of \$250,000	\$10,000
Guaranteed Issue	\$300,000	\$50,000	\$10,000

Note: Employee must elect optional Voluntary Life in order to elect spouse and child coverage. Spouses cannot elect more than 50% of the employee election. Employees who were previously denied coverage are not eligible for the guaranteed issue.

Disability Insurance

Azuria knows that illness or injury can happen at any time. Disability coverage protects your income (salaried/office employees), or a portion of your income (field/shop employees), so you can continue to cover your daily expenses when you are unable to work. Having financial protection when you can't work will give you and your family peace of mind.

Short-Term Disability (STD)

STD benefits replace your income if you are absent from work for a certain number of days due to an illness or injury. Complete the election in Workday or visit the benefits website *EMPOWER* to learn more.

Long-Term Disability (LTD)

LTD coverage replaces 60% of your base salary to a maximum monthly benefit of \$12,500 after you are disabled longer than 90 days. LTD benefits are offset with other sources of income, such as Social Security and Workers' Compensation, and continue for the duration of your disability until age 65. Azuria pays the full cost of LTD coverage for all employees.

401(k) Retirement Plan

Saving for the future is an important part of financial wellness. It's never too early — or too late — to save for retirement. Azuria sponsors a 401(k) Retirement Plan administered by Principal.

ELIGIBILITY

You are eligible to participate in the Azuria 401(k) Retirement Plan if you are a full-time or part-time regular, non-union employee. Log on to principal.com any time to choose your beneficiaries and adjust your asset distributions.

CONTRIBUTIONS

In 2026, you may contribute up to 50% pre-tax, Roth (post-tax) or a combination of both of your eligible compensation to the annual IRS maximum of \$23,500.

If you are age 50 or over, you can make "catch-up" contributions up to \$7,500.

If you are age 60-63 years old, you can make an additional "catch-up" contribution of \$3,750 on top of the \$7,500 catch-up contribution.



VESTING

Your personal funds and Azuria's contributions are immediately vested, making the money in your account 100% yours.

COMPANY MATCH

Take advantage of the full Company match by contributing at least 5%. Azuria generously matches your contributions to boost your savings in the following amounts:

- 100% of the first 3% you contribute
- 50% of the next 2% you contribute

Money-Saving Tips

- Roll over any other 401(k) accounts you may have from previous employers into the plan.
- Let it sit. While you can borrow up to 50% of your 401(k) balance, you will pay taxes and penalties when you withdraw money before retirement age.
- Make saving a habit and increase the amount over time. No matter how small your investment is, the important thing is to start saving now.
- Make sure you have a diversified portfolio that can withstand any market downturns.
- Talk with your financial adviser about whether you should contribute money before or after taxes.



Wellness Program

Azuria supports your healthy lifestyle choices by rewarding you with medical premium incentives. The more you engage in your health, the more you save.

WELLNESS MEDICAL PREMIUM DISCOUNT



Take these easy steps to complete the Biometric Screening and the online Personal Health Profile (PHP) to receive the wellness discount — \$75/month (or \$900 annually). You have 90 days from your eligibility date (benefits effective date) to complete the Biometric Screening and PHP.

- 1. Register on the Health Advocate website to schedule your Biometric Screening and take the online PHP.**
 - Visit healthadvocate.com/azuria and follow the prompts to register. Call **855.424.6400** with any questions or if you have trouble registering.
- 2. Get your Biometric Screening.**
 - Download a Physician Form.
 - Find a LabCorp location.

TOBACCO CESSATION PROGRAM: IT PAYS TO BE TOBACCO-FREE!



Kick your tobacco habit by participating in the Tobacco Cessation Program. This program is offered to all employees and their spouses/domestic partners. Coaches help you make a commitment to quit smoking and change your behaviors through completing assignments and participating in coaching sessions by phone. Enroll by calling Personal Assistance Services (PAS) at **800.356.0845**.

Tobacco Medical Premium Surcharge

You may avoid the 2026 tobacco medical premium surcharge if you have not used tobacco products in the last six months prior to enrolling and commit to being tobacco-free for the next 12 months. You have two ways to qualify to avoid the surcharge:

- You and your spouse/domestic partner complete the Tobacco-Free Affidavit on the Workday website.
- If either you or your spouse are tobacco users, enroll in and complete the Tobacco Cessation Program.

WEIGHT MANAGEMENT



Azuria will reimburse your WeightWatchers' fees (excluding food and other products) up to \$500 per year if you are enrolled in an Anthem plan. Half the annual cost will be paid if you lose weight in six months, and the other half if you maintain that weight loss or continue to lose weight for another six months. Submit your WeightWatchers' expenses and proof of weight loss to Anthem. To get started, call **833.639.1635**.

FITNESS



Active&Fit offers access to thousands of participating gyms nationwide at discounts ranging from 20%–70%, plus no long-term contracts or annual fees. You'll also have access to digital on-demand resources and classes at no cost. This program is available through Anthem. Go to activeandfitdirect.com for more information.

PERSONAL ASSISTANCE SERVICES



Our Employee Assistance Program (EAP) through Personal Assistance Services is a work-based program that offers free and confidential assessments, short-term counseling, referrals and follow-up services to our employees who have personal and/or work-related problems. To get started, call **800.356.0845** or visit paseap.com, and register using the organization code: 0153.

ADDITIONAL BENEFITS

Visit benefitsatazuria.com to learn more about these additional benefits offered to you:



Azuria Family Scholarship Fund



Travel Assistance



Business Travel Insurance

Contact Information



HEALTH ADVOCATE

855.424.6400
healthadvocate.com/azuria



MEDICAL

Anthem
833.639.1635
anthem.com



PRESCRIPTION DRUG

OptumRX
855.524.0381
optumrx.com



LIFE, AD&D AND VOLUNTARY LIFE AND AD&D

Prudential
800.524.0542
prudential.com



ACCIDENT AND CRITICAL ILLNESS

The Hartford
800.523.2233
thehartford.com



HEALTH SAVINGS ACCOUNT (HSA)

WEX Health
866.451.3399
benefitslogin.wexhealth.com



FLEXIBLE SPENDING ACCOUNT (FSA)

WEX Health
866.451.3399
benefitslogin.wexhealth.com



DENTAL

Delta Dental of Missouri
800.335.8266
deltadentalmo.com



VISION

Vision Service Providers (VSP)
800.877.7195
vsp.com



DISABILITY

Prudential
877.367.7781
prudential.com/mybenefits



401(K) RETIREMENT PLAN

Principal
800.547.7754
principal.com



EMPLOYEE ASSISTANCE PROGRAM

PAS
800.356.0845
paseap.com
Organization code: 0153



LONG-TERM CARE

Chubb
800.228.0216



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 (SPDs) for further detail. Should this guide differ from the SPDs, the SPDs prevail.