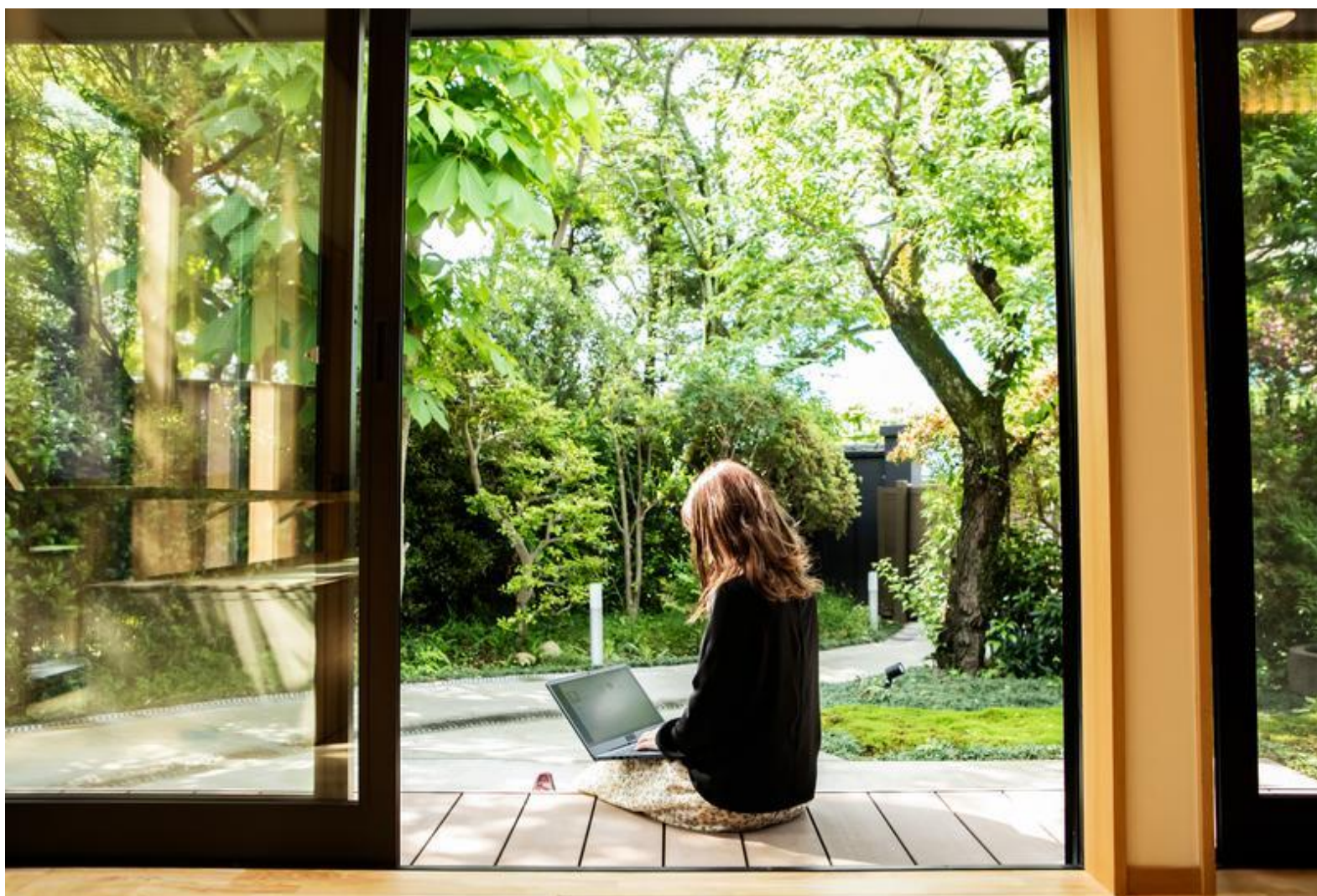


2025

# Benefits Guide



**You & Your Benefits**  
A partnership for good health

**Revolution**<sup>®</sup>

# Welcome

Open Enrollment is from October 21<sup>st</sup> through November 1st, 2024

## Enrollment Information

This year Revolution is conducting a **PASSIVE enrollment** which means the coverage you elected in 2024 will continue in 2025 unless you make changes. However, if you participate in an **FSA or HSA, YOU MUST MAKE AN ACTIVE ELECTION FOR 2025**. If you fail to do so, your FSA and/or HSA contributions will be discontinued in 2025.

## Eligibility

- **Full-time employees** – Are eligible to receive benefits the first of the month following 30 days after hire.
- **Eligible dependents** – Includes employee's lawful spouse, domestic partner, and children up to age 26, plus disabled dependent children of any age who meet plan criteria.

## More Information

You can find more detailed information in the benefit plan documents found on [www.revolution411.com](http://www.revolution411.com) or by contacting [benefits@revolutioncompany.com](mailto:benefits@revolutioncompany.com)

## Benefits are effective

### January 1<sup>st</sup>, 2025

Once your plan and elected benefits are active, employee contributions will be deducted directly from your paycheck.

Deductions will start with the paycheck following the coverage effective date.





## Inside this Guide

Medical	4
PPO & HDHP	5
Pharmacy	7
Spending Accounts	8
Health Management	10
Dental	11
Vision	12
Wellness	13
Virtual Care	14
Life and AD&D	15
Short and Long-Term Disability	16
Voluntary Benefits	17
Maternity & Adoption Leave	18
401(k) Retirement Savings Plan	19
Paid Time Off (PTO)	20
Tuition Assistance & Community Grants	21
How to Enroll	22
Contacts	23

## Important Reminders

- **Open Enrollment is from October 21st through November 1st, 2024, and is PASSIVE except for FSA and HSA which require active enrollment.**
- **If you do not enroll, your 2024 elections for medical, dental, vision, life/ad&d, buy up disability, and voluntary benefits will continue in 2025. You must make an active FSA and HSA election to continue that benefit in 2025.**
- **After your enrollment opportunity ends, you will not be able to make changes to your benefits until the next Open Enrollment, unless you experience a qualifying life event. You must notify the Benefits department within 31 days of your qualifying life event.**
- **Dependent Verification.** Please be prepared to provide the name(s), social security number, birthdate, gender, and dependent verification documentation for each dependent you plan to cover.
- For 2025, all enrollments will be done online via the UKG system or the UKG mobile app.

# Medical

For 2025, you have a choice of two Blue Cross Blue Shield medical plans. Both plans allow you to choose both in-network and out-of-network providers. However, you will save money by utilizing in-network providers.

## Which Medical Plan Option is Best for You ?

### A High Deductible Health Plan (HDHP)

#### has features that include:

- Paying less each month in premiums from your paycheck,
- A higher deductible meaning you pay more until your plan shares the cost,
- Eligibility to contribute to a Health Savings Account (HSA) and save money to pay out of pocket expenses, and
- Revolution will make the following one-time contribution to your account upon activation for the first time: \$150 for employee-only or \$300 for employees covering dependents. You are eligible for this contribution once during your career at Revolution.

### A Preferred Provider Organization

#### (PPO) plan has features that include:

- Paying more each month in premiums but offering more comprehensive coverage and lower out-of-pocket costs for medical services,
- Meeting your deductible sooner and having the plan share costs sooner,
- Copays for office visits and prescription drugs, and
- Eligibility to contribute to a Flexible Spending Account (FSA), Limited Purpose FSA, or Dependent Care FSA to save money.

## Weekly and Bi-Weekly Rates

Plan	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
<b>Weekly</b>				
HDHP	\$8.13	\$68.75	\$53.75	\$94.50
PPO	\$26.50	\$111.25	\$87.50	\$155.00
<b>Bi-Weekly</b>				
HDHP	\$16.25	\$137.50	\$107.50	\$189.00
PPO	\$53.00	\$222.50	\$175.00	\$310.00

*Please note, if you have been grandfathered into a plan, your rates may look different.*



## Compare Our Medical Plans

In-Network Benefits	High Deductible Health Plan (HDHP)	PPO Plan
Annual Deductible (Per Person / per Family)	\$2,750 / \$5,500*	\$1,000 / \$2,000
Out-of-pocket maximum (Per Person / per Family)	\$2,750 / \$5,500	\$5,000 / \$10,000
Primary Care Visit	No charge after deductible is met	\$30 Copay
Virtual Care	No charge after deductible is met	\$0 Copay
Urgent Care	No charge after deductible is met	\$50 Copay
Preventive Care	\$0	\$0
Specialist Visits	No charge after deductible is met	\$50 Copay
Inpatient Hospitalization	No charge after deductible is met	20% after deductible
Emergency room	No charge after deductible is met	20% after deductible
<b>Retail prescription drugs (Per 30-day supply)</b>		
Generic	Limited coverage until deductible is met	\$10 Copay
Preferred Brand	No charge <b>after</b> deductible is met	\$40 Copay
Non-Preferred	No charge <b>after</b> deductible is met	\$60 Copay

**\*The entire family deductible must be met before benefits begin to pay out for any family member.**

### Money-saving tips:

To stretch your health care dollars, remember to:

- **See in-network providers** – Visit the Blue Cross Blue Shield website to search for in-network providers near you.
- **Use the mail-order pharmacy** – It will save you time and money when refilling long-term prescriptions.
- **Virtual care** – Take advantage of \$0 copay for virtual care if you are enrolled in the PPO Plan.



# Medical Insurance through Blue Cross Blue Shield

## Find Doctors and Facilities

- Visit <https://blueadvantagearkansas.com/findcare>.
- Enter your member ID number OR select True Blue PPO network to start search.

## Get ID Cards, Compare & Check Costs, & More

- Log in to Blueprint Portal at [blueprintportal.com](http://blueprintportal.com).
- Select “Register” to get started.
- Search for a treatment or service in the Find Care & Costs tool.
- Estimated costs are shown for each provider.



## Need to find your ID Card?

- If you didn't make a new medical plan election for 2025, a new ID card will not be issued.
- Carry your card with you when seeking care so your provider can confirm your coverage, or
- Download the Blueprint Portal mobile app and have a digital ID card wherever you go.



## Choose Your Primary Care Physician

A family doctor (also called a primary care physician, or PCP) knows you and your medical history. Your PCP should be who you see when you're not feeling well, but also who you see for regular visits like your annual wellness exam.

Want to learn more about using your health plan? Visit [blueadvantagearkansas.com/gettingstarted](https://blueadvantagearkansas.com/gettingstarted).

# Prescription Drug Coverage through Express Scripts



## Express Scripts Prescription Benefits

Express Scripts prescription plan covers the medication your doctor prescribes.

If you are using high-cost specialty drugs, please see below to find out how Accredo can help support you.

## Prescription Management Through The Express Scripts Mobile App

- Get free standard shipping from Express Scripts® Pharmacy.
- Get up to 90-day supplies of your long-term medication sent to your home.
- Order refills, check order status, and track shipments. Print forms and ID cards, if needed.

Go to <https://www.express-scripts.com> to register or download the mobile app for free from your mobile device's app store and select "Register".

## Home Delivery

Through the website or app you can:

- Manage your home delivery prescriptions.
- Check order status.
- Refill and renew prescriptions.
- Check prices and coverage.
- View your prescription claims and balances.
- Pay your balance using a variety of payment options.

Although you may find the Express-scripts home delivery to be helpful and saves money, you are not obligated to use it.

## Specialty Medication through Accredo

If you are using certain specialty medications, Revolution uses a company named Accredo that may help reduce the costs of these medicines. Accredo has specialty-trained pharmacists, nurses, pharmacy technicians and patient care advocates who understand chronic and complex conditions. Accredo can also support you with the following:

- Free shipping, additional supplies like syringes at no additional charge, refill reminders and shipment updates by email or text to make sure you don't run out of your medication.
- Help understanding how insurance coordinates with the health plan on your behalf if you are prescribed a specialty medication.

To order refills, check order status, view medication and much more, visit <https://accredo.com> or download the mobile app.

# A closer look: Health Savings Accounts

## How Does A Health Savings Account (HSA) Work?

- You can elect to have deductions taken from your paycheck and deposited into a Health Savings Account (HSA) on a pre-tax basis. Validation will be required before opening an account.
- Think of these funds as being in your own personal bank account. Use these funds to pay for qualified medical expense such as doctor visits, medicine, dental work, and eye exams.
- **The money in your HSA is always yours, and you can keep it even if you leave your job or retire.** If you have more than \$1,000 in your HSA, you can choose to start an investment account that can earn you even more money over time.

### Contributions

2025 IRS limits:

- Up to **\$4,300** for employee-only coverage
- Up to **\$8,550** if you cover dependents
- Add \$1,000 to these limits if you are age 55 or older

**Revolution will make the following one-time contribution to your account upon activation for the first time: \$150 for employee-only or \$300 for employees covering dependents. You are eligible for this contribution once during your career at Revolution.**

Revolution will match your contributions dollar-for-dollar, up to:

- Employee-only contribution of **\$2,150** plus Revolution dollar-for-dollar match to **\$4,300**
- Employee plus family contribution of **\$4,275** plus Revolution dollar-for-dollar match to **\$8,550**

### HSA Eligibility & Usage

Eligibility requirements include:

- Must be enrolled in Revolution's HDHP medical plan, can not be enrolled in Medicare, can not be used to pay employee premiums,
- Cannot have disqualifying coverages, find disqualifying coverages here: <https://www.ebcflex.com/hsafaqs/>,
- Cannot be claimed as a dependent on another person's tax return, and
- Cannot be a veteran who has received treatment through the VA other than preventive care in the last 90 days.

Eligible health expense includes:

- Dental services,
- Vision services and/or glasses and contacts,
- Out of pocket costs for doctors' visits,
- Prescriptions,
- Procedures and x-rays.

For a full list of eligibility & eligible expenses please visit: <https://www.ebcflex.com/eligibleexpenses/>.

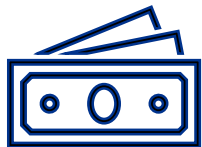
### Don't Forget!

During Open Enrollment, you must actively select an HSA contribution amount for 2025 and activate your Health Savings Account to receive the Revolution HSA contribution to your account. Employees are allowed to change their HSA payroll deductions at least once per month.



# Flexible Spending Accounts (FSA)

## Health Care Flexible Spending Account (HCFSA)



You can contribute up to \$3,200 for IRS-qualified healthcare expenses with pre-tax dollars, which will reduce the amount of your taxable income. If you are enrolled in the HCFSA, you are not eligible to make or receive HSA contributions.

New participants electing a healthcare FSA account will be issued an FSA Benefits Card through EBC. You may contact EBC for a new or replacement cards as needed.

## Limited Purpose Flexible Spending Account (LPFSA)



If you are enrolled in the High Deductible Health Plan (HDHP) medical plan through Revolution, you can put up to \$3,200 into a special account called the Limited Purpose Flexible Spending Account (LPFSA).

This account lets you use your money pre-tax to pay for dental and vision expenses.

When paying for dental or vision expenses, funds are first taken from your LPFSA account. Once funds in your LPFSA are depleted, your HSA dollars will be used.

## Dependent Care Flexible Spending Account (DCFSA)



You can contribute up to \$5,000 for IRS-qualified dependent care expenses with pre-tax dollars, which will reduce the amount of your taxable income. The money you elect in your Dependent Care FSA can only be used as the money accumulates from your paychecks.

### Eligible Dependent FSA Expenses:

- Care of a dependent child through age 12 by a babysitter, childcare center, or housekeeper whose job is taking care of your child.
- Care of a disabled dependent who lives with you and you claim on your taxes.
- Dependent Care must relate to care that enables you and your spouse to work.

### Don't Forget!

As an employee at Revolution, you can either choose to enroll in a HCFSA or LPFSA, employees cannot change between either of these mid-year. During Open Enrollment, you must actively select an FSA contribution amount for 2025 and activate your Flexible Spending Account to start contributing to your account.

# Health Management

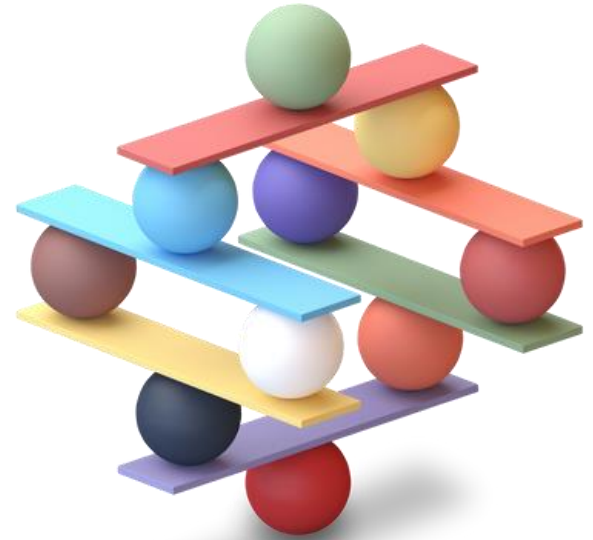
## Case Management

Blue Advantage Administrators of Arkansas case managers will advocate for you and help you:

- Know and use your health care coverage,
- Understand your condition, and
- Follow a treatment plan.

Case Management is available to you at no additional cost, learn more about your health plan at

<https://blueadvantagearkansas.com/members/getting-care>.



## You're Expecting! Now what?

Special Delivery, Revolution's new prenatal pregnancy program, is available at no cost through BlueAdvantage. Benefits for enrolling in Special Delivery include:

- Access to early detection, education and treatment that are key in the prevention and management of high-risk conditions.
- Free books and other educational material about your pregnancy and growing baby.
- Personalized care planning with an assigned registered nurse who will contact you throughout your pregnancy, available to you Monday through Friday by phone or email.
- **Please view our enhanced maternity benefits on page 18 of this guide.**

### Easy ways to enroll:

- Online at <https://blueprintportal.com/login>, or
- Email [SpecialDelivery@blueadvantagearkansas.com](mailto:SpecialDelivery@blueadvantagearkansas.com), or
- Call 800-225-1891 ext. 20225 (you can also request the enrollment form to be mailed).

# Dental

Revolution provides you with two dental plan options through Delta Dental. Use the online directory at

[www.deltadental.com](http://www.deltadental.com) or the Delta Dental mobile app to locate contracted dentists and view your ID card.

You can use either in or out of network providers. In-network providers usually have lower costs and cannot balance bill you.

**There are no plan design changes for 2025.**

## Benefit Summary

In-Network Benefits*	Value Plan	Premium Plan
Annual deductible per person / family	\$50 / \$150	\$25 / \$75
Preventive / diagnostic services	100%	100%
Basic services	80% after deductible	80% after deductible
Major services	50% after deductible	50% after deductible
Orthodontia (to Age 19)	N/A	50%

## Weekly and Bi-Weekly Rates

Plan	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
<b>Weekly</b>				
<b>Value Plan</b>	\$1.07	\$5.60	\$5.60	\$10.96
<b>Premium Plan</b>	\$2.15	\$7.62	\$8.58	\$15.96
<b>Bi-Weekly</b>				
<b>Value Plan</b>	\$2.15	\$11.20	\$11.20	\$21.92
<b>Premium Plan</b>	\$4.29	\$15.25	\$17.15	\$31.92



# Vision

Revolution offers vision benefits through VSP. You can receive care from any licensed provider; however, VSP's large network offers great discounts and flexibility. Visit [www.vsp.com](http://www.vsp.com) to locate contracted providers, view benefits, and discover savings.

**There are no changes for 2025.**

## Benefit Summary

In-Network* Benefits	Value Plan	Premium Plan
Exam Copay	\$10	\$10
Materials and Lenses Copay	\$10	\$10
Frames	\$130 after copay on retail selection \$150 on featured frame brands 20% discount on amount over allowance	\$250 after copay on retail selection \$270 on featured frame brands 20% discount on amount over allowance
Contacts (instead of glasses)	\$130 Allowance Covered in full after \$10 copay	\$250 Allowance Covered in full after \$10 copay
VSP LIGHTCARE	\$130 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts	\$250 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts
Laser Vision Correction	Average 15% off the regular price or 5% off promotional price at VSP contracted facilities	Average 15% off the regular price or 5% off promotional price at VSP contracted facilities
Benefit Frequency	Exams and materials are limited to one per calendar year	

## Weekly and Bi-Weekly Rates

Plan	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
<b>Weekly</b>				
<b>Value Plan</b>	\$2.00	\$4.09	\$3.40	\$5.67
<b>Premium Plan</b>	\$2.79	\$5.64	\$4.75	\$7.87
<b>Bi-Weekly</b>				
<b>Value Plan</b>	\$3.99	\$8.18	\$6.79	\$11.34
<b>Premium Plan</b>	\$5.58	\$11.27	\$9.49	\$15.74



# Employee Assistance Program

**FREE TO YOU!!** SupportLinc provides you with emotional wellbeing and work-life balance resources to keep you at your best.

SupportLinc provides in-the-moment support and short-term counseling for you and your family where you may receive up to five (5) no-cost counseling sessions for concerns, such as:

- Work-related pressures
- Depression
- Stress
- Anxiety
- Grief
- Relationship problems
- Substance abuse
- Financial Assistance
- Legal Assistance
- Family Assistance

## SupportLinc On-the-Go Resources

### Text therapy

- Exchange text messages, voice notes and resources Monday-Friday with a licensed counselor through the Textcoach mobile and desktop app.

### Amino

- Strengthen your mental health and overall wellbeing at your own pace using Amino's self guided content, practical resources and daily inspiration to foster meaningful and lasting behavior change.

### Virtual Support Connect

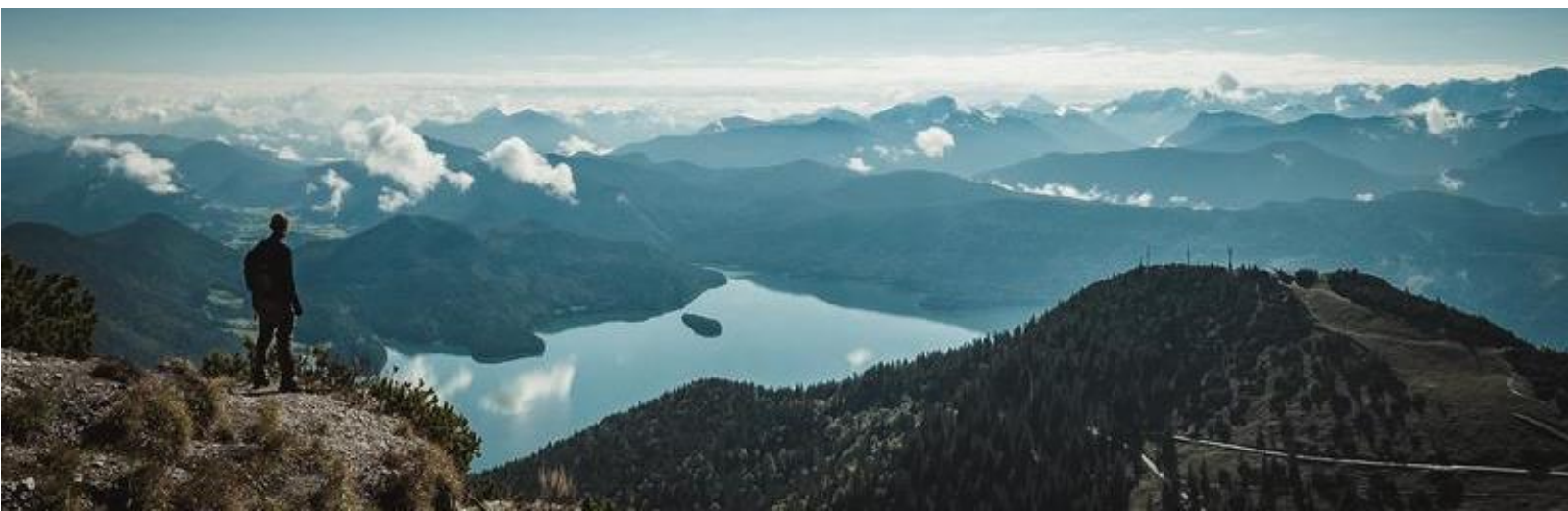
- An anonymous platform that offers moderated sessions hosted by licensed counselors on topics such as grief, mindfulness, preventing burnout and more.

To begin taking advantage of this valuable benefit, visit [www.supportlinc.com](http://www.supportlinc.com) (code: revolution) or call **1-888-881-5462**.



## Web Platform and Mobile App

- Download the SupportLinc app (Username: revolution).
- Explore thousands of articles and tip sheets.
- Through mobile app get support and guidance from a licensed counselor via live chat as well as expert contents and resources.



# Virtual Care

You need healthcare 24/7 – not just when it's convenient. Virtual health, powered by MDLIVE, gives your access to medical help for nonemergency conditions on your smartphone or computer. Get started now at <https://myvirtualhealth.com>

## Virtual Care: MD Live

Blue Cross Blue Shield includes access to medical and behavioral/mental virtual care. Whether you've got meetings all day or you just don't have the time or energy to go anywhere but home after work, Revolution employees can:

- Access care from just about anywhere via video or phone.
- Get minor medical (e.g., allergies, fever) virtual care 24/7/365 – even on weekends and holidays.
- Schedule a behavioral/mental health virtual care appointment online in minutes.
- Access board-certified doctors and pediatricians
- Have a prescription sent directly to a local pharmacy, if appropriate.



## Get started!

1. Go to <https://myvirtualhealth.com>.
2. Go to Member Sign in and sign in or register for your Blueprint Portal account.
3. Activate your virtual health account.
  - In Blueprint Portal, select **Virtual Health** from the Health and Wellness tab, select **Visit MDLIVE** and follow the prompts to activate your account.
4. Choose a Doctor.
5. Start your virtual health visit!
  - There is a chance your first call will have to be on video (such as on Facetime or Skype).
  - Choose to see the next available physician (usually within 10 minutes) or schedule an appointment at a specific time with a physician.
  - Then you will need to provide some details about your history and medical problem(s) such as reason for visit and medicines you currently take.



# Life & Disability Insurance through Voya

## Life and AD&D Insurance

As a Revolution employee, you receive company-paid life and accidental death and dismemberment (AD&D) insurance. You can purchase supplemental life insurance for yourself and your family.

## Supplemental AD&D Monthly Rates

Rates per \$1,000, pre-tax	
Employee Rate	\$0.020
Spouse Rate	\$0.020
Children Rate	\$0.020

## Company-Provided Basic Life

- Hourly employee basic life insurance is 1x salary to a maximum of \$100,000.
- Salaried employee basic life insurance is 2x your annual salary up to \$350,000.
- All employees receive basic AD&D equal to the employee basic life benefit.
- Employees must designate at least one life insurance beneficiary to complete their benefits enrollment.**

## Employee-Paid Supplemental Life

- Employee supplemental life** – Increments of \$10,000 up to a max of \$500,000.
- Spouse supplemental life** – Increments of \$5,000 to a max of \$250,000, not to exceed 100% of Employee amount.
- Evidence of Insurability (proof of good health) may be required for employee and/or spouse coverage.
- Child supplemental life** – Increments of \$2,000 to a max of \$10,000, not to exceed 100% of Employee amount.
- Cost Calculation:  $\$ (\text{Elected Coverage}) / \$1,000 \times (\text{Rate based on EE age}) = (\text{Cost per paycheck})$   
Spouse cost is based on age of employee

## Supplemental Life Monthly Rates

Rates per \$1,000, pre-tax	
Employee Age	Employee or Spouse Life Rates
Under 25	\$0.092
25-29	\$0.092
30-34	\$0.148
35-39	\$0.194
40-44	\$0.310
45-49	\$0.494
50-54	\$0.792
55-59	\$1.344
60-64	\$1.920
65-69	\$3.092
70-74	\$5.070
75+	\$8.428

## Child Life and AD&D monthly rates

- Coverage is available on your children in increments of \$2,000 up to a maximum of \$10,000.
- One premium covers all children.
- Please note:** The Optional Dependent Term Life Insurance coverage amount on your children may not exceed 100% of your Optional Term Life coverage.

## Child Life and AD&D Monthly Rates

\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
\$0.62	\$1.24	\$1.86	\$2.48	\$3.10

## Evidence of Insurability (“EOI”)

- Be prepared to provide EOI during Open Enrollment if you:
  - Newly elect coverage for an employee over \$250,000
  - Newly elect coverage for a spouse over \$30,000
  - Are a late entrant who is enrolling more than 31 days from when first eligible
- Important Note Regarding EOI:** Any supplemental life coverage elected over the guaranteed issue amount will require Evidence of Insurability (EOI). Guaranteed issue amounts are \$250,000 for you and \$30,000 for your spouse.

# Disability

## Short Term Disability (STD)

Short Term Disability (STD) Insurance replaces a portion of your income for up to 12 weeks.

- **Basic STD:** Revolution provides all employees with STD coverage to replace 40% of your weekly salary up to \$500 per week.
- **Buy-up STD:** You can purchase additional STD coverage to replace an additional 20% (up to 60% combined total) of your weekly salary, up to an additional \$800 per week (\$1,300 combined total). Evidence of Insurability is required if newly electing coverage
- **Elimination Period:** Benefits begin after a 7-day elimination period; with a maximum benefit duration of 12 weeks.

## Long Term Disability (LTD)

Long Term Disability (LTD) Insurance replaces a portion of your income in the event of a disability that is expected to continue past 90 days.

- **Hourly employees** may elect this coverage. This coverage provides benefits to replace up to \$5,000 of your monthly income. This LTD plan is provided to you on an employee paid basis. Evidence of Insurability required if you are newly electing LTD.
- **Salaried employees** receive a benefit of 60% of salary up to a monthly benefit maximum of \$10,000. This LTD plan is provided to you at no cost by Revolution.
- **Elimination Period:** Benefits begin after 90 days and the maximum benefit duration is until you are no longer considered disabled, or you reach your social security normal retirement age, whichever comes first.





# Voluntary Benefits through Voya

## Accident Insurance

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. Get a benefit payment to spend on deductibles, groceries, gas, utilities, or anything you'd like.

Monthly Rates		
	Low	High
Employee Only	\$4.21	\$7.28
Employee + Spouse	\$8.47	\$14.51
Employee + Child(ren)	\$9.13	\$15.64
Employee + Spouse and Child(ren)	\$13.39	\$22.87

## Hospital Indemnity Insurance

Hospital Indemnity Insurance offers financial protection when you are hospitalized due to a covered illness or injury. You can choose the High Plan (\$200 Daily Benefit) or Low Plan (\$100 Daily Benefit).

Monthly Rates		
	Low	High
Employee Only	\$11.91	\$23.97
Employee + Spouse	\$26.26	\$53.34
Employee + Child(ren)	\$21.61	\$45.99
Employee + Spouse and Child(ren)	\$35.96	\$75.36

## Critical Illness Insurance

Critical Illness Insurance can help with the treatment costs of covered critical illnesses and enhance your medical plan, giving you the flexibility to pay bills related to treatment or to help with everyday living expenses. You can choose between \$10,000, \$20,000 or \$30,000 coverage for yourself, and you can add your spouse and/or child(ren) coverage at 50% of your benefit amount (\$5,000, \$10,000, and \$15,000).

### Monthly Premium Rates Premium per \$1,000 of Coverage

Rates per \$1,000 of Coverage	
Attained Age	Employee or Spouse Rates
Under 25	\$0.30
25 - 29	\$0.34
30 - 34	\$0.44
35 - 39	\$0.58
40 - 44	\$0.92
45 - 49	\$1.25
50 - 54	\$1.67
55 - 59	\$2.25
60 - 64	\$2.76
65 - 69	\$3.48
70 +	\$5.14

Rates per \$5,000 of coverage	
Child(ren)	\$1.00



## Wellness Benefit

If you enroll in Accident or Critical illness coverage, you have access to the Wellness Benefit, which provides a yearly benefit if you complete a health screening test, whether or not there were any out-of-pocket costs.

The Wellness Benefit is designed to help you maintain a healthy lifestyle with tests that screen for a wide range of potential illnesses and diseases.

# Maternity & Adoption Leave

Expectant mothers who have completed 30 days of employment are eligible for maternity benefits 6 months into their pregnancy term (or later) and will remain eligible to initiate the benefit up to 12 months following the birth. In order to maintain orderly operations, we kindly request 30 days of advance notice of the leave, when foreseeable.



## Up to 12 Weeks of Paid Leave

- Eligible employees will receive 100% of their base pay for a period of up to 12 weeks. This benefit may offset disability pay provided by Revolution during this same period of time.



## Miscarriage

- In the unfortunate event of a miscarriage, employees will be eligible for 2 weeks of paid leave in addition to Family Medical Leave Act (FMLA).



## Policies

- This leave will count against any FMLA entitlement at the rate of 50%. Employees may use accrued PTO and Vacation time in addition to this leave entitlement.
- Employees are required to provide all reasonably requested documentation for the leave request.
- Failure to comply with the notice and documentation requirements may delay or eliminate eligibility for payments under the program.



## Leave for Adoption Placement

- Revolution will grant 2 weeks of paid Adoption Placement Leave to an eligible employee during the period immediately following placement of the adopted child in the employee's home.
- To be eligible, the employee must certify that he or she is the primary caregiver for the adoptive child, and the child must be under the age of 13.
- This leave will not be charged to the employee's PTO. If both adoptive parents work for Revolution, only one may be designated as primary caregiver. The employee may use any accrued PTO time to extend the paid portion of the adoption placement leave.



## Additional Unpaid Leave

- For those employees who qualify for Family Medical Leave Act, the two weeks of Adoption Placement Leave may be followed by up to unpaid FMLA time up to the annual limit of 12 weeks inclusive of the two paid weeks.

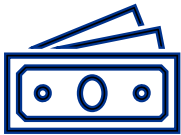


## Non-FMLA Leaves

- An adoptive parent who is not eligible for FMLA leave because he or she has not completed a year of eligible service, and who is the primary caregiver, will be eligible for two weeks of paid Adoption Placement Leave. In this situation, the employee may elect to take any accrued PTO time in addition to the two weeks.
- Requests for leave beyond the 2 weeks can be requested and will be considered given the operational needs of the business.

# 401(k) Retirement Savings

The Revolution 401(k) Plan provides a company-matching contribution equal to 100% on the first 3% of elective deferrals, and 50% on the next 2% for a total of a 4% company match on a per-payroll basis. There is no minimum or maximum deferral rate on your 401(k)-plan other than the IRS annual contribution limits for 2025.



## Eligibility

You may start making pre-tax or Roth contributions beginning 30 days after your date of hire. Employees under the age of 18 are not eligible to participate. Go to [www.principal.com](http://www.principal.com) to enroll today.



## What the Plan Provides

Immediate vesting for all your contributions, and dozens of pre-selected investment options across a spectrum of risk and return strategies.



## Contributions

Participants are allowed to borrow from their 401(k) with a minimum loan of \$1,000 and a maximum of \$50,000 or 50% of their vested balance (whichever is less). Maximum deferred contributions are based on a flat dollar amount not to exceed plan limits set by the IRS.

For 2024, the total employee contribution limit for all plans for those under 50 is \$23,000. For those age 50 or older an additional catchup contribution of \$7,500 is available. The 2025 limits have not yet been announced other than the catchup for those between age 60 and 63 will increase to \$10,000.



# Paid Time Off

## Paid Holidays

Revolution offers 9 paid holidays each year, one of those days is designated as a “floating” holiday to cover days of importance to the employee. Employees are normally required to work the day before and the day after each holiday in order to receive the Holiday pay.

## Jury Duty and Voting Time

Revolution supports employees fulfilling their civic responsibilities by serving on jury duty when required and compensates them for time served. To be eligible for 8 hours/day of jury duty pay, the employee must be fulltime and provide documentation, as available. Any payment from the Court will be deducted from the Revolution payments.

Revolution ensures that employees will have time to exercise their right to vote, either by providing schedule modification or unpaid time off.

## Paid Time Off (PTO)

All active full-time employees are eligible for Paid Time Off (PTO).

PTO may be used for time when employees are not at work, including for any of the following reasons: vacation, sick, personal business, doctor appointments, care of a sick child/parent/spouse, voting, court appearances, school functions, and bad-weather days (e.g., school closings). The policy does not impact other leave such as jury duty, bereavement, holiday pay, etc. If you are newly eligible for benefits as part of an acquisition, please contact your HR team to understand your PTO benefits.

Employees accrue PTO on the following schedule:

<b>New-hire up to 12 months</b>	<b>40 hours</b>
<b>2 - 3 years</b>	<b>80 hours</b>
<b>4 - 6 years</b>	<b>120 hours</b>
<b>7 - 19 years</b>	<b>160 hours</b>
<b>20+ years</b>	<b>200 hours</b>



# Tuition Assistance & Community Service

## Educational Assistance

Education Assistance is provided as a way to contribute to an employee's career development and is prioritized for those employees that have demonstrated high achievement and performance. Interested employees should request the complete policy from HR.

### Program Features

- Tuition assistance allowing reimbursements to be free of federal income tax to the recipients.
- Up to \$5,250 in employer-provided tuition assistance can be excluded from an employee's income each year.
- Eligible expenses includes: tuition, fees and course materials like textbooks, supplies and equipment.

## Scholarships

Revolution sponsors merit and need-based scholarships for children and grand-children of our employees for \$5,000 each for five recipients. All applicants are reviewed by an independent committee annually and the winners are announced to all.



## Sustainable Community Program

We have created a program designed to help us support the volunteer efforts, and charitable acts of our Revolution family.

### Ambassador Grant

These grants "follow" our employees into their communities by offering grants to the organizations in which employees volunteer their time.

- A \$500 grant will be given to a charitable organization that a Revolution employee is actively involved with and/or volunteers for outside of work.
- Employees must be active volunteers - not sponsors of events or financial supporters only

# How to Enroll

For the 2025 plan year, Open Enrollment will be PASSIVE. If you do not make an active election, your coverage elections for 2024 will be continued in 2025, other than any HSA and FSA elections. To have HSA or FSA contributions deducted in 2025, **you must make a new election.**

**Open Enrollment is from October 21<sup>st</sup> through November 1<sup>st</sup>, 2024**

## ID Cards

If you did not make a new plan election for 2025, your ID card will remain the same and a new one will not be issued. If you made a new plan election or if you are a new hire, ID cards will be mailed to your mailing address listed in UKG. You will receive an ID card from Blue Cross Blue Shield noting your pharmacy information as well as a separate prescription ID card from Express Scripts.

- **Blue Cross Blue Shield:** Each covered dependent will receive a Blue Cross Blue Shield card (with a household maximum of 6). For additional ID cards, please call Blue Cross Blue Shield at 800-370-5852.
- **Express Scripts:** Each covered dependent will receive an Express Scripts Card.
- **Delta Dental:** Each covered dependent can view and print their ID card on Delta Dental portal.
- **VSP Vision:** VSP Vision does not issue ID cards. Tell your vision care provider that you are enrolled in VSP Vision and provide your Social Security Number. Your SSN is your VSP Vision ID.

## How to Enroll

- For 2025, all enrollments will be done on-line via the UKG system – on the PC or the UKG Mobile App.
- You will need your login ID and password to access the open enrollment portal to select your benefits.
- Please see your local HR Business Partners resource if you have questions.

After your enrollment opportunity ends, you will not be able to make changes to your benefits until the next Open Enrollment, unless you experience a qualifying life event.

You must notify the Benefits department within 31 days of your qualifying life event.

## On or Considering Medicare?

- SmartConnect is an exclusive, free to employees, program created specifically for active employees and those who are nearing retirement, who are Medicare-eligible and may not have fully explored the benefits of Medicare coverage.
- Employees who are 64 ½ years of age or older, as well as any family members of that age, are eligible to contact SmartConnect online or over the phone for Medicare support and guidance.

# Contacts

## Open Enrollment Resources

Your local HR representative  
Benefits Team at: [Benefits@RevolutionCompany.com](mailto:Benefits@RevolutionCompany.com)

Benefit Plan	Provider	Revolution Group ID	Phone Number	Website
General Questions	Benefits Department		501-913-6167	<a href="mailto:benefits@revolutioncompany.com">benefits@revolutioncompany.com</a>
Medical	BCBS AR	PPO: 010550 HDHP: 010551	800-370-5852	<a href="http://www.blueadvantagearkansas.com">www.blueadvantagearkansas.com</a>
Pharmacy	Express Scripts	RSSRX4U	800-918-8452	<a href="http://www.express-scripts.com/NPFNPV5">www.express-scripts.com/NPFNPV5</a>
Health Savings Account (HSA)/FSA/COBRA	EBC	R1189	800-346-2126	<a href="http://www.ebcflex.com">www.ebcflex.com</a>
Dental	Delta Dental	9652	800-462-5410	<a href="http://www.deltadentalar.com">www.deltadentalar.com</a>
Vision	VSP	40151364	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Employee Assistance Program (EAP)	SupportLinc	revolution	888-881-5462	<a href="http://www.supportlinc.com">www.supportlinc.com</a>
Life, AD&D, & Disability	Voya	739006	800-955-7736	<a href="https://presents.voya.com/EBRC/Revolution">https://presents.voya.com/EBRC/Revolution</a>
401(k) Savings Plan	Principal Financial	470944	800-547-7754	<a href="http://www.principal.com">www.principal.com</a>
Accident / Critical Illness/ Hospital Indemnity	Voya	739006	800-955-7736	<a href="https://presents.voya.com/EBRC/Revolution">https://presents.voya.com/EBRC/Revolution</a>
Medicare Support	SmartConnect		877-374-2705	<a href="https://gps.smartmatch.com/mercer">https://gps.smartmatch.com/mercer</a>

As required under federal law, Revolution provides you with a number of important notices related to your health plan benefits. These notices are available on-line at <https://careers.revolutioncompany.com/company-benefits>. You may print the notices yourself, or you may request a free, hard copy of the notices by contacting the Benefits Department at 501-913-6167. You and your eligible dependents are encouraged to read the notices carefully as they contain important information about your benefits.





This guide is intended to describe the eligibility requirements, enrollment procedures, plan highlights, and coverage effective dates for the benefits offered by Revolution Company. It is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits.

While the guide is a tool to answer many of your benefit questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plans' operation. The noted plan changes in this guide may serve as a Summary of Material Modifications (SMM) to the SPD. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will prevail.

The logo for Revolution, featuring a stylized blue 'R' with a white arrow pointing right, followed by the word 'evolution' in a bold, blue, sans-serif font. A registered trademark symbol (®) is located at the top right of the word.