2026 Ruan Benefits and Summary of Plan Changes

RUAN BENEFITS
TOTAL REWARDS

Special Reminder: **NOT ALL PLANS OR FEATURES ROLL OVER YEAR TO YEAR**. You must re-elect flexible spending/health savings accounts each year. Additional details available on the Hub or at www.ruan.com/benefits.

Medical Plan Options

Plan changes bolded below. For premium prices refer to the 2026 Pricing Guide posted on the Hub and at www.ruan.com/benefits.

	Light		Basic		Choice Iowa		Premier	
Preventative Care	100% in-network		100% in-network		100% in-network		100% in-network	
Office Visit	$20 co-pay		$30 after deductible		$0 after deductible		$25 co-pay	
Doctor on Demand (virtual visit)	$0 routine visit $0 mental health		20% after deductible		0% after deductible		$0 routine visit $0 mental health	
Deductible	$5,000 single	$10,000 family	**$3,400 single**	**$6,800 family**	$2,500 single	$5,000 family	**$500 single (medical only)**	**$1,000 family (medical only)**
Co-Insurance	50% after deductible		20% after deductible		0% after deductible		10% after deductible	
Out-of-Pocket Max	$6,850 single	$13,700 family	**$5,100 single**	**$10,200 family**	$2,500 single	$5,000 family	$2,000 single (medical only)	$4,000 family (medical only)

1) Use of non-network providers will reduce your benefits and increase your deductible and/or out-of-pocket maximum. 2) Basic and Choice Iowa plans are high-deductible plans; you pay 100% of claims, except preventive and well-child care, until the deductible has been met. 3) Preventive Care guidelines state a preventive exam/procedure that becomes diagnostic must apply to the deductible. 4) A working spouse who has other coverage available through their own employer will not be eligible to enroll in a Ruan medical plan. 5) Under the Choice Iowa plan, +Spouse, +Child(ren), or Family elections share the higher family deductible and out-of-pocket maximums. 6) Virtual visits outside of the Doctor on Demand resource will apply to the plan's deductible or co-pay.

Iowa Employees — New Network Under Choice Plan

Beginning 01/01/26, employees residing in Iowa who choose to enroll in the Choice plan will now utilize the Wellmark Blue POS (Point of Service) network. The Wellmark Blue POS network is a slightly smaller group of providers compared to the previous BlueCard PPO network, with most network changes related to chiropractic care. The Wellmark Blue POS network still offers access to a wide range of high-quality doctors, clinics, and hospitals across Iowa and contiguous counties, many of whom are the same as the prior network but now with potentially lower out-of-pocket costs to you. The Choice Iowa Plan **replaces the Choice Savings Plan** for team members with an Iowa address. If you are currently enrolled in the Choice Savings Plan, you will automatically roll over to the new Choice Iowa plan for 2026 unless you select one of our other medical options (Light, Basic, or Premier utilizing the BlueCard PPO network) during the 2026 Open Enrollment period.

What this means for you:

- **POTENTIALLY LOWER OUT-OF-POCKET COSTS** when you visit in-network providers
- **NO CHANGE TO YOUR CURRENT PLAN BENEFITS —** just a new provider network
- **IF YOU ARE TRAVELING OR ON VACATION —** the plan would work as it does currently, if seeking services from an out of network provider, the out-of-network deductible and coinsurance would apply
- **IF YOU ARE OUT OF IOWA AND HAVE AN EMERGENCY —** in-network benefits would apply
- **STUDENTS OR FAMILY MEMBERS LIVING OUTSIDE OF IOWA AND LONG-TERM TRAVELERS —** Wellmark has a Guest Membership program to address these situations – use the customer service number on the back of your card to inquire.

Before your next appointment, check if your provider is in the Wellmark Blue POS. A provider lookup tool and additional resources will be shared soon to help you make the transition smoothly. It is highly recommended you designate a network primary care provider (PCP) with Wellmark. If you do not choose a PCP, Wellmark will assign one for you; however, you may still see any network provider. In addition, no referral is needed from a PCP to visit a specialist — giving you flexibility in managing your personal health care.

Wellmark Pharmacy Program

Starting in 2026, prescription drug coverage will be integrated back with Wellmark, creating a more seamless and cohesive experience for members. Wellmark partners with CVS Caremark to administer prescription benefits, giving you access to a broad network and helpful tools. If you're prescribed a specialty medication, please note that CVS Specialty Pharmacy must be used for administration and fulfillment. When you use CVS Specialty Pharmacy, you may be eligible for reduced or $0 out-of-pocket costs on certain specialty drugs through the PrudentRx copay assistance program. Eligibility varies by plan and depends on whether your medication is included on the PrudentRx Specialty Drug List and whether manufacturer copay assistance is available.

	Light	Basic Preventive[1]	Basic All Others	Choice Iowa Preventive[1]	Choice Iowa All Others	Premier[3]
	In-Network[2]	In-Network[2]	In-Network[2]	In-Network[2]	In-Network[2]	In-Network[2]
Tier 1 Generic	$15	$20 or 25% whichever is greater	$20 or 25% whichever is greater after ded.	$0	$0 after ded./OPM	$10 or 25% whichever is greater
Tier 2 Biosimilar/preferred	50% after ded.	$35 or 25% whichever is greater	$35 or 25% whichever is greater after ded.		$0 after ded./OPM	25%
Tier 3 Non-preferred	50% after ded.	$50 or 25% whichever is greater	$50 or 25% whichever is greater after ded.		$0 after ded./OPM	25%
Specialty drugs	50% after ded.	Generic/biosimilar/preferred: $35 or 25% whichever is greater after ded. Non-preferred: $50 or 25% whichever is greater after ded.		$0 after ded./OPM		10%

1) Out-of-network (or non-participating) pharmacy rates equal your co-pay or 50% (whichever is greater) and is subject to Usual, Customary and Reasonable charges. A complete listing of plan benefits and exclusions is available in the Summary Plan Description (SPD).
2) Under the Premier plan your Rx cost share does not apply to the medical plan's deductible or out-of-pocket maximum (OPM). A separate Rx OPM of $2,000 single/$4,000 family applies.

To explore your drug benefits under the Blue Rx Value Plus formulary, locate a pharmacy in Wellmark's Enhanced Network, or price a medication, visit www.wellmark.com. Preventive drugs are identified on the Wellmark HSA Drug List available at www.wellmark.com. For those considering one of Ruan's high-deductible health plans, Basic or Choice Iowa, a list of preventive medications will be available on the Hub under Benefits > 2026 Open Enrollment.

In December, you'll receive a new combined medical and pharmacy ID card to use beginning January 1, 2026. Be sure to present this updated card at both your doctor's office and local pharmacy to ensure smooth processing of your claims.

Dependent Eligibility Audit

Open Enrollment is the time to review and update your dependent coverage. If you have any dependents who are no longer eligible for benefits, such as a former spouse or a child who has aged out of coverage, they must be removed during this Open Enrollment period.

A dependent eligibility audit will take place in 2026. If ineligible dependents are identified at that time, they will be removed from coverage. This removal will not qualify as a life event, and COBRA continuation coverage will not be offered. If you're unsure about who qualifies as an eligible dependent, refer to the eligibility section of your benefits guide or contact HR for assistance.

Prudential Life and Disability

Additional details, including SBC/SPD documents, are available on the Hub and at **www.ruan.com/benefits**.

We're excited to share that beginning January 1, 2026, your life and disability benefits will transition to Prudential. While the core benefits you currently enjoy will remain the same, Prudential will also offer a range of value-added programs. During Open Enrollment, Ruan employees will have a special opportunity to elect new coverage or increase their current benefit elections — up to the guaranteed issue amount — without needing to complete a health questionnaire or go through underwriting.

For supplemental life insurance, employees can elect coverage in $10,000 increments up to 5x your annual wages to a maximum of $500,000, even if they previously declined enrollment. Spouses may elect in $5,000 increments up to $50,000 (or one-half of your employee supplemental life election), and children are also eligible for coverage in $2,000 increments up to $10,000 (or one-half of your employee supplemental life election).

Additionally, employees can enroll in supplemental short-term disability (STD) coverage without underwriting. Please note that supplemental long-term disability (LTD) coverage will still require medical underwriting if elected during Open Enrollment.

EAP services will transition to Prudential and will be provided through ComPsych. Unlimited telephonic services, 6 face to face visits for in-person counseling, plus many of the same trusted services you are familiar with today.

Vision Enhancements

Ruan's VSP vision plan will offer increased allowances for both frames and contact lenses — rising from $130 to $175! This enhanced benefit also applies to purchases made through Walmart and Sam's Club providers, ensuring greater flexibility and value. In addition to the increased allowances, the upgraded plan includes several new features at no extra cost:

- Ultra-violet (UV) coating — covered in full
- Standard progressive lenses — covered in full
- Polycarbonate lenses — covered in full
- Plus, members will continue to enjoy 20%-25% discounts on additional lens enhancements.

These improvements are designed to provide better coverage and more choices to support your eye health and vision needs.

Spending Account Limits

Dependent Care Flexible Spending Account

Ruan will increase the maximum contribution limit for the Dependent Care FSA from $5,000 to $7,500, in alignment with recent IRS updates. This change allows employees to set aside more pre-tax dollars for eligible dependent care expenses, helping reduce taxable income and increase overall savings.

Health Savings Account

The contribution limits for 2026 are increased to $4,400 single and $8,750 family. Members who are enrolled in the Choice Iowa medical plan and qualify for the HSA will receive a company contribution of $9.43 per week/$19.23 bi-weekly (annual maximum $500). The company contribution will apply to the annual IRS limit.

CAUTION! If you are planning to transition from a healthcare FSA to an HSA in 2026, make sure to spend all remaining FSA funds by the end of the year. Any balance in your FSA as of December 31 — even if it's just a few cents — will delay your ability to make HSA contributions until April 1. This is due to the FSA "grace period" through March 15. Regulations do not allow participants to access both a pre-tax medical FSA and pre-tax HSA funds at the same time.

Tobacco-Free Discount & Free Smoking Cessation Program

Employees or dependents who attest to using tobacco during Open Enrollment will be charged the higher tobacco rate on their medical premiums in 2026. To help you avoid this added cost, Ruan is offering a free cessation program through the American Lung Association's Freedom From Smoking Plus for you and your dependents. This 6-week interactive, online quit-smoking program provides personalized support and tools to help you quit.

If you or your dependents complete the program by March 31, 2026, Ruan will adjust your medical premium to the lower non-tobacco rate and refund the difference back to January 1. If completed after March 31, the lower rate will apply going forward, but no retroactive refund will be issued.

To learn more visit www.lung.org/ffs or email the benefits team at benefits@ruan.com.

This document contains a Summary of Material Modifications (SMM) for your 2026 benefits program. If there are any discrepancies between this handout and the plan document, the plan document will govern.