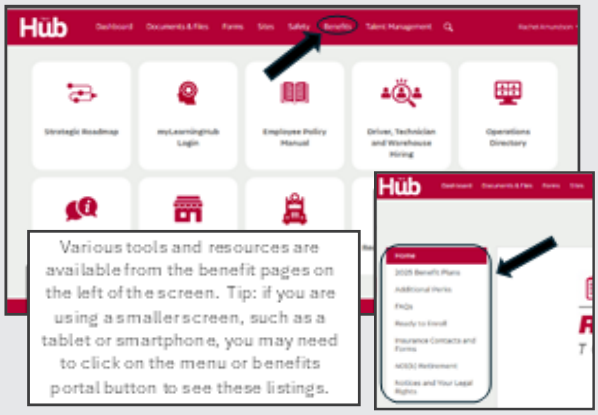
2027 EMPLOYEE BENEFITS

Elections effective January 1, 2027.

Not all plans or features roll over; it is to your advantage to re-enroll, even if you select the same plan as before.

Ruan Benefits Open Enrollment Instructions

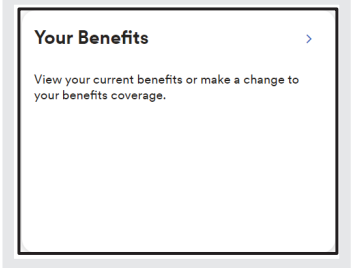
1. Before you enroll, make sure to review your benefits options, premium prices, and helpful resources available on the **Hub**. From the home page dashboard, click on **"Benefits"** on the top red menu bar.



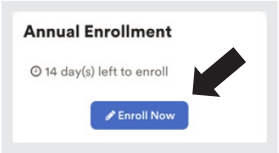
Trouble accessing the Hub? Similar content is available at ruan.com/benefits, no login or password required.

2. Log in to your my.adp.com account; a Google Chrome web browser works best with this system. You may follow the link posted on the **"Ready to Enroll"** Benefits page of the Hub to access this site. Not registered with ADP yet? Follow the ADP user registration instructions posted on the Hub. When prompted, use company registration code: Ruans-1932.
3. From the MyADP dashboard, click on the benefits tile or button.

Tip: Need to double-check what you are currently enrolled in before selecting a plan for 2027? On the Benefits page, click the **"View Your Benefits"** tile first to view your current elections, then access your annual enrollment option.



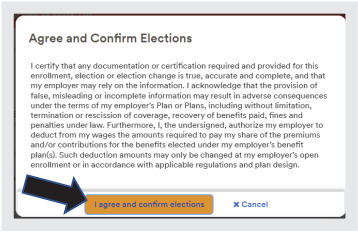
4. Look for your Annual Enrollment square. Click on **"Enroll Now."**



5. Follow the prompts to enroll in your benefits.
   - If you do not want or need a particular plan, there is a **"Waive This Benefit"** option at the bottom of the window.
   - Don't forget to designate a beneficiary for your free company-provided Core Life insurance!



6. Once you've chosen your benefits, you must **"Agree and Confirm"** your elections to complete the process. The ADP Benefits system will then generate a confirmation as proof of your enrollment. Note you may access your **"Annual Enrollment"** option and make/confirm changes as often as you want during the open enrollment period.



REMEMBER: Some elections may have follow-up tasks (e.g., complete an evidence of insurability/underwriting questionnaire for a life insurance election). Look for these tasks and related links under **"Needs Attention"** section after confirming your elections.

IMPORTANT: If you add a new dependent to a Ruan plan, ADP's Dependent Verification Services will reach out to you via email and/or letter asking for verification of a dependent. Failure to provide the requested information may result in a cancellation of their coverage retroactively to the dependent's start date.

Questions? Call the HR hotline at 800.845.6675 option 4, or email benefits@ruan.com.

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ABOUT 2027 PREMIUM PRICES: 2027 will return to the traditional 52-week pay cycle. Weekly paid team members have had their 2026 benefit deductions spread among 53 weeks, therefore what may seem like a significant price increase in 2027 is partially due to the decrease in number of weeks. The 2027 Price List is available on the Ruan Hub and at ruan.combenefits.