



# 2026 BENEFITS OVERVIEW

For additional information and details, please reference the Nox Group 2026 Benefits Guide.

## INSURANCE & WELLNESS: Employees are eligible to enroll in benefits on the first of the month after 60 days of employment

### MEDICAL\*

#### Surest - a UHC company

##### Weekly Premiums

- \$20 Employee Only
- \$50 Employee + Spouse
- \$40 Employee + Child(ren)
- \$70 Employee + Family

**Annual Deductible**  
No deductible

**Out of Pocket Maximum**  
\$6,000 Individual/\$12,000 Family

#### UMR HDHP- a UHC company

##### Weekly Premiums

- \$20 Employee Only
- \$50 Employee + Spouse
- \$40 Employee + Child(ren)
- \$70 Employee + Family

**Annual Deductible**  
\$2,500 Individual/5,000 Family

**Out of Pocket Maximum**  
\$6,350 Individual/\$12,700 Family

\*Medical premiums reflected are based on employees who complete an annual Health Screening and does not include a spousal surcharge for spouses who are offered coverage from their own employer.

### HEALTH SAVINGS ACCOUNT (HSA)

Employees who enroll in the UMR medical plan are eligible to participate in an HSA.

#### Company Match Contribution:

To help offset medical costs, The company matches weekly HSA contributions up to the following:

- \$500 Employee only
- \$1,000 Employee + Spouse, Child(ren) or Family

#### Employee Contribution:

Employees in an HDHP are eligible to make contributions on a pre-tax basis to the following limits in 2026:

- \$4,400 Employee Only
- \$8,750 Employee + Spouse, Child(ren) or Family

Maximum limits include both the company match and the employee contribution.

### DENTAL

#### Delta Dental Base Plan

##### Weekly Premiums

- \$1.00 Employee Only
- \$5.61 Employee + Spouse
- \$7.44 Employee + Child(ren)
- \$12.15 Employee + Family

**Annual Deductible**  
\$50 Individual/\$150 Family

**Plan Maximum**  
\$1,500

#### Delta Dental Buy-Up Plan

##### Weekly Premiums

- \$4.63 Employee Only
- \$12.31 Employee + Spouse
- \$16.95 Employee + Child(ren)
- \$24.60 Employee + Family

**Annual Deductible**  
\$50 Individual/\$150 Family

**Plan Maximum**  
\$2,000

**Orthodontics (Child Only)**  
\$1,500 Lifetime Max

### VISION

#### EyeMed Network

##### Weekly Premiums

- \$1.65 Employee Only
- \$3.30 Employee + Spouse
- \$3.22 Employee + Child(ren)
- \$5.04 Employee + Family

Frames or lenses every 12 months

### OPTIONAL INSURANCES

- Short & Long-Term Disability
- Identity Theft
- Legal Services
- Accident Insurance
- Critical Illness
- Pet Insurance

### WELL-BEING

#### Clever Health

- 100% free Mental Health coaching 24/7 by phone
- 4 free annual calls for enhanced mental health support (licensed therapist and psychologists)
- Mental Health First Aider training for all leaders
- On-staff workout and nutritional coaches

### TELEHEALTH

#### Clever Health – Virtual Care

- The company covers the cost of telehealth for employees at 100%
- RX discount program

## PAID TIME OFF (PTO)

### PTO SALARY

LENGTH OF EMPLOYMENT	ACCRUAL AMOUNT PER WEEK	LENGTH OF EMPLOYMENT	ACCRUAL AMOUNT PER WEEK
Year 1	2.31 hours per week	3+ Years	2.77 hours per week
1+ Years	2.46 hours per week	4+ Years	2.92 hours per week
2+ Years	2.62 hours per week	5+ Years	3.08 hours per week

### PTO HOURLY

Length of Employment	Accrual by hours worked
Year 1-4	0.039 hours for every hour worked
Year 5-9	0.06 hours for every hour worked
Year 10+	0.077 hours for every hour worked

### HOLIDAYS—7 PER YEAR

Paid Time Off maximum annual carry over amount from year to year is 120 hours.

## EMPLOYEE INVOLVEMENT

### BE ABOUT IT! VOLUNTEER TIME OFF (VTO)

- 8 hours per year of paid time off to volunteer and give back in your community

### SERVICE AWARDS & RECOGNITION

- Awards for milestone years of service
- Focus Driven recognition for superior work on site

## FINANCIAL

### REFERRAL PROGRAM

#### Salaried Employee Referral Program

The following bonuses are available for referrals by salaried employees:

- Entry Level Craft Worker (less than 2 years experience): \$250
- Experience Craft Worker (2+ years experience): \$1000
- Licensed Journeyman: \$1,500
- Professional/Admin Staff (Includes FE, PE, QE, SE's): \$1,500
- Foreman: \$2,000
- Superintendents: \$5,000
- Managers (Includes Project Managers, Safety Managers, Quality Managers and Admin Staff Managers): \$5,000
- Directors & Above: \$10,000

#### Hourly Employee Referral Program

The following bonuses are available for referrals by hourly employees:

- Any Hourly Position: \$1/hr added onto base pay
- Professional/Admin Staff (Includes FE, PE, QE, SE's): \$1,500
- Superintendents: \$5,000
- Managers (Includes Project Managers, Safety Managers, Quality Managers and Admin Staff Managers): \$5,000
- Directors & Above: \$10,000

### RETIREMENT

- Automatic enrollment at 6% on the first of the month after 6 months of employment
- Company match of 25% of employees' contributions up to IRS limit
- 4 year vesting schedule — 25% per year, for company match
- Roth 401(k) available

### LIFE INSURANCE

- \$25,000 life insurance for all employees paid by the company
- Additional buy-up life insurance up to \$500,000 but no more than 5 times annual salary
- Additional life insurance options for spouse and/or child(ren)

### TUITION REIMBURSEMENT

- \$5,000 per year benefit
- 90 days of service required
- Job-related course of study