

## 2026 BENEFITS SUMMARY - FIELD EMPLOYEE

### Online Benefits Log-In Instructions

If you are a full-time, regular employee you are eligible to participate in all of APC's benefits. Employees' portion of premiums (for Medical, Dental, Vision and 401K) are processed through payroll deductions on a pre-tax basis under our Cafeteria 125 Plan (not a flexible spending account). Part-time employees are eligible for some of APC's benefits.

**All Benefits Coverage begins on the first day of the month following the 60-day wait period and ends on the last day of the month after your employment ends.**

You will receive an invitation email from our online Benefits Portal "Employee Navigator" shortly after your start date to register and elect your benefits. You have 60 days from your start date to select your benefits. Click on this link for additional details and rates <https://www.apcinc.com/benefits/>

### Benefits Available to Full-Time Employees

#### Medical Plan – Cigna Network – Simple Benefits Plan + Difference Card (EMPLOYER / EMPLOYEE PAID BENEFIT)

##### In-Network

Deductible – Individual / Family \$5,500 / \$11,000  
Coinsurance – 100%  
Out-Of-Pocket Max - \$7,350  
Primary Care Visit - \$0 Copay  
Virtual Care – \$0  
Specialist Visit - \$50 Copay  
Urgent Care - \$50 Copay  
Emergency Room - Deductible  
Lab Work, X-Ray, Major Diagnostic Imaging – Deductible  
Impatient/Outpatient Surgery - Deductible

##### Prescription

Pharmacy Deductible – \$0  
Pharmacy Copay – 100% Swipe (Difference Card)  
Mail Order – 100% charge to Difference Card

##### Out-Of-Network

Deductible – Individual/Family \$14,700/\$29,400  
Coinsurance – 100% (please note out of network providers can balance bill)

#### EMPLOYEE PAID BENEFIT OPTIONS (Available at group discount)

#### Dental Insurance – Aetna

##### Base Plan

- Single/Family Deductible \$50/\$150
- Annual Maximum \$1250
- Basic Procedures 50% after deductible
- Major Procedures 30% after deductible
- Orthodontia Coverage age maximum is 19
- Orthodontia Services 50%, Lifetime Max. \$500
- Preventative services paid 100%

##### Buy Up Plan

- Single/Family Deductible \$50/\$150
- Annual Maximum \$1250
- Basic Procedures 80% after deductible
- Major Procedures 50% after deductible
- Orthodontia Coverage age maximum is 19
- Orthodontia Services 50%, Lifetime Max. \$1000
- Preventative services paid 100%

## Vision Insurance –Aetna

- Includes a comprehensive eye examination every 12 months INN/\$10 copay
- Clear, single vision, lined bifocal or lined trifocal spectacle lenses INN \$25 copay
- Frames are covered with \$0 copay up to \$150 plus 20% off every 24 months
- Contact lens benefits INN \$0 copay; \$150 allowance plus 15% over allowance for conventional and up to \$150 for disposable. benefit every 12 months. OON/\$120 reimbursement

## Life Insurance – Mutual of Omaha

- Employees can purchase a policy between \$10,000 to \$300,000.
- Spouse is eligible for up to 50% of the employee's coverage amount
- Dependents are eligible for \$10,000.
- Employee Guaranteed Issue \$100,000
- Accelerated Benefit for Terminal Illness Rider

## Supplemental – Transamerica

- **Accident Insurance** - pays benefits when you're injured, provides coverage for medical and out-of-pocket expenses that may not be covered by your major medical insurance.
- **Critical Illness Insurance** - A critical illness insurance payout helps you avoid the financial strain a major illness can create so you can focus on your recovery.
- **Hospital Indemnity** - provides coverage when admitted into the hospital to help offset the out-of-pocket costs associated with medical plans (deductibles, coinsurance, etc.). Covered benefits can include Hospital Confinement; Hospital Admission benefit, Intensive Care benefit, and can even cover diagnostic services and emergency room benefits. \*\*Hospital Indemnity benefits are not equivalent to comprehensive health insurance.
- **Short Term Disability** – Income protection for up to 60% of your salary. Elimination period and monthly benefits that fit your needs. Waiver of premium for total disability. Partial disability benefits.

## Employee Assistance Program – Mutual of Omaha

Our EAP provides services such as assessment, counseling, and referrals that can help employees deal with life's difficulties or just the day-to-day. The EAP offers Limited free service assistance with such things as:

- Parenting and Childcare
- Financial or Legal Problems
- Alcohol or Drug Abuse
- Stress or Depression
- Buying or Refinancing a Home
- Marriage/Living Together / Adoption
- Elder Care and Senior Issues
- Health, Fitness and/or Dieting

## LegalShield

- With LegalShield employees have legal support when they need it most. Participants receive direct access to a dedicated provider law firm including 24/7 emergency legal access for covered matters in the areas of Advice consultation and document services, family and domestic related services, home services, finance, will and estate planning, motor vehicle services and general provisions of service plan.

## Identity Theft Protection

- Allstate Identity Protection delivers a powerful new approach to online privacy with unique tools and proactive monitoring that help you see your personal data, manage it with real time alerts, and protect your identity. Monitor your financial transactions, social media, and more. If fraud occurs, their in-house experts fully manage restoring your identity. For you or you can cover your family.

## Benefits Available to Full-Time & Part-Time Employees

### 401(K) Plan – Capital Group - American Funds

If you qualify, you may enroll in the 401(K) Retirement Plan the first of the month following 60 days after your hire date. If you work at least 160 hours during your first 60 days of employment, you are eligible for the Tax Deferred Retirement Savings Plan. If you do not reach 160 hours in your first 60 days, you may still be eligible if you work 1000 hours after your first year of service.

**Automatic Enrollment Feature-** If you qualify and don't opt out or make an affirmative employee contribution election, you will be automatically enrolled in the plan. 3% of your eligible pay will be withheld on a before-tax basis and contributed to the plan as an employee contribution. During the 90 days after automatic contributions are first taken from your pay, you can withdraw the prior automatic contributions by turning in a Permissible Withdrawal Form to Capital Group-American Funds at [www.capitalgroup.com](http://www.capitalgroup.com). The refunded amount will be adjusted for any gain or loss.

**Automatic Increase Feature-** Your contribution level will be increased by 1% each year until your rate of contribution is 10% of your plan compensation. You can stop your participation at any time by changing the employee contribution rate to 0%.

Tax Deferred Retirement Savings Plan

- 13 Investment Options
- Defer up to 75% of income up to maximum allowable by law
- Free assistance from Investment Advisors at CAPTRUST at [www.captrust.com](http://www.captrust.com)

### College America 529 Savings Plan – American Funds

Our 529 College Savings Plan helps employees save for higher education costs.

- Investments can grow tax-free.
- Employees may open accounts for anyone – child, spouse, self, etc.
- For enrollment information, please contact **American Funds directly at 800.421.4225.**

### Pet Insurance

With Nationwide Pet Insurance, choose the level of coverage that fits your needs. Get 90%, 70% or 50% reimbursement on vet bills and more. Visit any vet, anywhere, submit your claim, and get reimbursed. To get a quote contact [Petsnationwide.com](http://Petsnationwide.com), or call 877.738.7874.

### Additional Perks

APC partners with a variety of companies throughout the country to offer our employees special perks and discounts! Please go to <https://www.apcinc.com/perks-at-work/> for additional information.