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Welcome to your Benefits!

At ET Investments, we value our employees and strive to offer the most comprehensive and valuable benefit packages. We understand that selecting the right benefits is a crucial decision, and we're here to help you make informed choices for you and your family.

We are pleased to present our benefits package, which includes:

HEALTHCARE BENEFITS

- Medical Insurance through Leading Edge/Anthem
- Vision Insurance through VSP
- Dental Insurance through UMR
- VSP Hearing coverage
- Convenient telephonic medical visits via Sydney Health
- Anthem/CarelonRX Prescription drug benefit

FINANCIAL SECURITY

- Short Term Disability through OneAmerica
- Long Term Disability through OneAmerica
- Company Paid Life & AD&D through OneAmerica
- Voluntary Life & AD&D through OneAmerica
- Flexible Spending Accounts through UMR
- Health Savings Accounts through Optum Bank
- 401K retirement planning through Principal

ADDITIONAL SUPPORT SERVICES

- Prescription savings through GoodRx
- Employee Assistance Program (EAP) through OneAmerica
- Various discounts and additional benefits

We encourage you to review these offerings carefully and select the options that best suit your needs. Our goal is to provide you with comprehensive coverage that supports your health, well-being, and financial security.

Should you have any questions about your benefits or need assistance making your selections, please don't hesitate to reach out to our HR department.

Benefits Overview

As we look ahead to 2026, our commitment remains the same: to offer high-quality, competitive benefits while maintaining cost stability for both our employees and our companies. We understand that benefits are a key part of your total compensation, and we work hard each year to manage costs responsibly without compromising the value of the coverage you receive.

We are pleased to share several updates for the 2026 plan year:

Medical Plan Stability

- No increase to medical premiums for 2026. This marks the third consecutive year that employee medical premiums have remained unchanged.
- No changes to medical benefits—your current coverage levels and plan features will continue as they are today.

Enhanced Company-Paid Life Insurance

- Company-paid life insurance coverage is increasing to 2× annual salary, up to a maximum of \$250,000 (previous maximum was \$50,000).
- This enhancement provides significantly greater financial protection at no additional cost to you.

Disability and Life Insurance Carrier Transition

- All Life and Disability benefits will transition from Mutual of Omaha to OneAmerica Financial.
- This move allows us to streamline administration and provide employees with improved benefits.

Expanded Retirement Plan Options

- We are introducing a Roth 401(k) option in 2026, giving you greater flexibility in how you save for retirement and manage your long-term financial plan.

Our Continued Commitment

We remain focused on offering benefits that support your well-being—financial, physical, and personal—while also ensuring long-term affordability. By carefully managing plan costs and investing in meaningful enhancements, we aim to provide benefits that make a difference in your life and the lives of your families.

Preventative Care for You and Your Family

Protecting your healthy balance.

Preventative care services are covered at no cost, following the ACA guidelines.

Remember the old saying “An ounce of prevention is worth a pound of cure”? This can be especially true when it comes to preventive care services.

Maintaining or improving your health with routine preventive care, along with following the advice of your doctor, may help you live a healthier life. Routine checkups and screenings may help you avoid serious health problems, allowing you and your doctor to work as a team to manage your overall health, and help you reach your personal health goals.

What is preventive care?

Preventive care focuses on your current health, when you are symptom free, and helps your doctor find health issues at an early stage to help prevent more serious health problems. Your preventive care services may include physical exams, immunizations, lab tests and other types of screening services.

During your preventive visit your doctor will determine which tests or health screenings may be right for you based on many factors such as your age, gender, overall health status, personal health history and your family health history.

Preventive services may include many types of services, subject to age and gender guidelines, including:

- Physician office services
- Routine physical exams
- Well-baby and well-child care
- Immunizations

Lab, X-ray or health screening tests :

- Screening mammography
- Screening colonoscopy
or sigmoidoscopy
- Cervical cancer screening
- Osteoporosis screening

Wellness Program

ET Investments partners with a nationwide testing firm as a key component of their wellness program. On an annual basis we will have a provider conduct biometric screenings for employees enrolled on the health plan. However, this will not be available onsite at all locations, so you may need to visit your own physician and have them complete forms for you to submit to the provider. Your participating in this screening will allow you to enroll in the medical plan for a reduced premium as well as allow you to be eligible for other incentives or rewards during the plan year. Your first year in the program will serve as an evaluation year. It will count toward your participation discount, but you won't be eligible for additional incentives or discounts until you have a full base year for comparison.. In future years, your premium will not only be determined by your participation in the Wellness Testing program, but also by achieving your Personal Health Goal as given to you by the wellness testing period.

This Wellness Testing is tailored based on each participant's age, gender, health history and test results, and requires only one blood draw to identify a wide variety of important risk factors. Combined with a comprehensive health assessment, this program creates an individual's baseline health score and computes an achievable Personal Health Goal.

The Wellness Testing program offers a variety of ongoing support tools throughout the year to help you meet your Personal Health Goal including telephonic health coaching, connecting care by coordinating with a member's primary care physician, a member website with tons of interactive tools and resources to help you track your health improvements.

