



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.