Taylor Wiseman & Taylor

ENGINEERS | SURVEYORS | SCIENTISTS







2027

OPEN ENROLLMENT GUIDE

Welcome to Open Enrollment

November 12 - November 20, 2026



This year we will be holding an **ACTIVE** Open Enrollment. If you do not submit your 2027 benefit elections by Friday, November 20, 2026, you will not have coverage effective January 1, 2027.

2027 Benefits Highlights

- New York Life will be our new carrier for Life and Disability insurance. This will not affect your current coverage. Our Accident and Hospital Indemnity plans will now be administered by MetLife.
- There will be no changes to your plan design offerings for medical/prescription drug, dental, and vision. Medical/presription drug and dental contributions have increased slightly. Vision contributions will remain the same.
- We are continuing the wellness program offering rewards to employees for healthy activities
- Enrollment will continue to be completed online via the Paylocity platform

For more information about your benefit plans, please refer to the BenePortal by visiting **www.twtbenefits.com**.

Questions?

If you have questions about your benefits, please contact the Benefits MAC Team at **800.563.9929** (Monday through Friday, 8:30 am to 5:00 pm ET) or visit **www.connerstrong.com/memberadvocacy** and complete the fields to submit a request online.

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Benefits MAC

Conner Strong & Buckelew

Employee benefits can be complex, making it difficult to fully understand your coverage options or how to use benefits properly. Benefits MAC allows you to speak to a specially trained Client Service Associate who can answer your questions and help you get the most out of your benefits.

You Can Contact Benefits MAC for Assistance if You:

- Believe your claim was not paid properly
- Need clarification on information from the insurance company
- Have a question regarding a bill from a doctor, lab or hospital
- Are unclear on how your benefits work
- Need information about adding or deleting a dependent
- Need help to resolve a problem you've been working on

The Benefits MAC Team is available Monday through Friday, 8:30am to 5:00pm (Eastern Time). After hours, you will be able to leave a message with a live representative and receive a response by phone or email during business hours within 24 to 48 hours of your inquiry.

How To Contact the Benefits MAC Team

You may contact the Benefits MAC Team in any of the following ways:

- Phone: **800.563.9929**, Monday through Friday, 8:30 am to 5:00 pm (Eastern Time)
- Web: **www.connerstrong.com/memberadvocacy** and complete the fields
- Email: **cssteam@connerstrong.com**
- Fax: **856.685.2253**



Medical & Prescription Drug Benefits

Meritain

Need Help Finding an In-Network Provider?

Register at **www.meritain.com** and click Register at the top right of the page. Once you register you'll be able to:

- Find a provider
- View claims history
- View your Explanation of Benefits
- View healthcare cost information



Point of Service (POS)

	In-Network ONLY
Deductible	$1,250 Individual / $2,500 Family
Coinsurance	Plan pays 80%
Out-of-Pocket Maximum	$3,500 Individual / $7,000 Family
Preventive Care Services	Plan pays 100% - no deductible
PCP Office Visit	$20 copay
Specialist Office Visit	$40 copay
Diagnostic Laboratory *(Independent Lab)*	Plan pays 100%
Diagnostic Laboratory *(Outpatient Facility)*	Plan pays 80% after deductible
Advanced Imaging *(MRI, MRA, CT/PET Scans)*	Plan pays 80% after deductible
Emergency Room	$250 copay (waived if admitted)
Urgent Care Center	$50 copay
Inpatient Hospital	Plan pays 80% after deductible
Outpatient Surgery	Plan pays 80% after deductible

Prescription Drug Plan

Retail (Up to a 30-day supply)	
Generic **Preferred Brand** **Non-Preferred Brand**	$10 copay $50 copay $75 copay
Mail Order (Up to a 90-day supply)	
Generic **Preferred Brand** **Non-Preferred Brand**	$25 copay $125 copay $188 copay

Wellness Program

For 2027, Taylor Wiseman & Taylor will continue the wellness program to help encourage employees to engage in healthy habits and maintain their overall health status.

Do I Have to Participate?

Participation in the wellness program is optional, but we highly encourage everyone to participate. Those who do participate in the program will be eligible for an incentive. Employees who are also covering a spouse are eligible for an additional incentive if the spouse participates as well.

What Are the Requirements?

During the upcoming year, the wellness program requirements include:

- Completion of an annual physical with your primary care doctor; and
- Conducting a biometric screening as part of that visit

An explanation of benefits must be provided as proof that you completed the activities. Meritain will mail you an explanation of benefits, or you can log on to **www.meritain.com** and obtain a copy.

Both of these services are 100% covered by the health plan. Employees are required to complete both of these tasks to be eligible for the incentive. Covered spouses are also required to complete both tasks to be eligible for the additional incentive.

What are the Incentives?

For those who participate and complete the tasks, Taylor Wiseman & Taylor will reward you with a $50 VISA gift card. If you and your covered spouse complete both activities, we will reward you with a $100 VISA gift card.

When Do I Have to Complete the Requirements?

You must provide proof to HR that both activities have been completed and have until **September 30, 2027.**



Cancer Management Program

CancerCARE

This program is available to those enrolled in the medical/prescription drug plan. The CancerCARE program is a free, fully integrated cancer solution that supports you from the first day of your diagnosis well into the stages of aftercare. CancerCARE coordinates care and benefits for patients with new or existing cancer diagnoses. The CancerCARE expert medical team advocates for the best possible care in your community or at a leading national Center of Excellence location.

Participating in the CancerCARE Program Includes:

- Access to a team of cancer experts who help guide you through your care
- Confirmation that you are receiving the most effective treatment for your diagnosis
- Identification of commonly misstaged and/or misdiagnosed cancers
- Access to national Centers of Excellence for complex surgeries, care, and second opinions
- Assistance in finding financial and community support

How to Use the Program

If you or an enrolled family member receive a cancer diagnosis, call the CancerCARE triage team at **877.640.9610**. By enrolling at the time of diagnosis, the CancerCARE team can make the most positive impact on outcomes and success in recovery, as there will be no missed opportunity for assistance in the early steps and planning phase of cancer treatment. When you connect with CancerCARE, you are taking a pivotal step on the road to wellness.

How to Register

You can easily register at the time of diagnosis in any of the following ways:

- Phone: **877.640.9610**
- Web: **www.cancercareprogram.com**
- Email: **cancermanagement@cancercareprogram.com**



Vision Plan

VSP

Eligible employees have the option of electing the VSP Vision Plan below. Please note, vision coverage is voluntary and is not included with medical coverage.

Vision Plan

	In-Network	Out-of-Network
Exam	$20 copay	Reimbursed up to $45
Frames	Covered up to $130	Reimbursed up to $70
Lenses		
Single Vision Lenses	Covered 100% after $20 copay	Reimbursed up to $30
Bifocal Lenses		Reimbursed up to $50
Trifocal Lenses		Reimbursed up to $65
Lenticular Lenses		Reimbursed up to $100
Contact Lenses *(in lieu of eyeglasses)*	Covered up to $130	Reimbursed up to $105
Frequency		
Vision Exam	Once every 12 months	
Lenses	Once every 12 months	
Frames	Once every 24 months	

VSP Online Resources

Be sure to register online at **www.vsp.com** to find a provider, check your claim status, print your member ID card, and review your benefit details.





Dental Plan

MetLife

Eligible employees have the option of enrolling in the Dental plan, administered by MetLife.

MetLife PPO

	In-Network	Out-of-Network
Calendar Year Deductible	$50 Individual $150 Family	$50 Individual $150 Family
Calendar Year Maximum *(per patient)*	$1,750	
Preventive & Diagnostic Services *Bitewing X-rays, Full mouth X-Rays, Cleaning, Oral exam*	100%	100%
Basic Services *Fillings (one surface), General Anesthesia, Simple Extractions, Sealants (per tooth)*	80%	80%
Major Services *Scaling & Root Planing (per quadrant), Dentures, Single Crowns*	50%	50%
Orthodontia Benefits	50%	50%
Orthodontia Lifetime Maximum *(per patient)*	$1,500	

To find a dental provider, please visit **www.metlife.com/dental** and click "**Find a Participating Dentist.**" You can locate a dentist in your area by entering your zip code and selecting your network.

Flexible Spending Accounts

Flores

Taylor Wiseman & Taylor provides you with the opportunity to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars through the Flexible Spending Accounts (FSA). **The FSA plan year runs from January 1, 2027 to December 31, 2027.**

Healthcare FSA

The Healthcare FSA is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. The maximum you can contribute to the Healthcare FSA in 2027 is $3,500.

Eligible expenses include:

- Doctor office copays
- Non-cosmetic dental procedures (crowns, dentures, orthodontics)
- Prescription contact lenses, glasses and sunglasses
- LASIK eye surgery

Dependent Care FSA

The Dependent Care FSA is used to reimburse expenses related to the care of eligible dependents. The maximum that you can contribute to the Dependent Care FSA is $7,500 if you are a single employee or married filing jointly. If you are a married employee filing separately the maximum you can contribute is $3,750.

Eligible expenses include:

- Au Pair
- After school programs
- Baby-sitting/dependent care to allow you to work or actively seek employment
- Day camps and preschool
- Adult/eldercare for adult dependents

How Much Should I Contribute?

You should contribute the amount of money you expect to pay out-of-pocket for eligible expenses for the plan period.

You are permitted to have a maximum of $700 of unused Healthcare FSA funds carried over into the next plan year if not used in the current year. The run out period will be 90 days. Any amount in excess of $700 remaining in your Healthcare FSA is forfeited.

If you do not use the money you contributed toward a Dependent Care FSA, it will not be refunded to you or carried forward to a future plan year. This is the use-it-or-lose-it rule.



Commuter & Parking Benefit

You can reduce the cost of commuting to and from work by paying for commuter vehicle expenses, transit passes, and qualified parking expenses on a pre-tax basis.

Two separate "spending accounts" are available:

- Commuter's Spending Account
- Parking Spending Account

Employees may establish these accounts to reimburse predictable expenses incurred for qualified out-of-pocket commuter, transit and parking expenses. Once they have determined their annual predictable expenses for the plan year, a portion of that amount may be paid for with pre-tax pay, withheld on a pre-tax basis from each paycheck, deposited to the spending account which has been elected.

How Do Commuter Spending Accounts Work?

Commuter Spending Accounts may be used for transportation costs associated with commuting between your residence and place of employment.

The maximum pre-tax deferral amount allowed in 2027 is $350 per month for the Commuter and Transit Spending Account. (This amount may be adjusted for inflation in the future.)

How Do Parking Spending Accounts Work?

Expenses that may be included are parking expenses which means parking lots on or near your place of employment or on or near a location from which they commute to work by mass transit, commuter highway vehicle, or by carpool. Parking near your personal residence is not eligible for reimbursement. **The maximum pre-tax deferral amount allowed in 2027 is $350 per month for the Parking Spending Account.** (This amount may be adjusted for inflation in the future.)

Employees can use the debit cards provided or complete a claim form and submit it along with their paid bills to Flores. Once the claim is received, it will be processed for reimbursement. If you are also contributing to the Health Care FSA, you will get one debit card for both accounts.



Life & Disability

New York Life

New York Life will be our new partner for our life and disability plans. If you or your spouse elect over the guaranteed issue amount, you or your spouse will be required to go through the medical underwriting process.

Life Insurance

All active, full-time employees regularly working at least 30 hours each week are automatically enrolled in the Basic Life and Accidental Death and Dismemberment (AD&D) plan. Taylor Wiseman & Taylor pays 100% of the Basic Life and AD&D premium.

Benefit Amount: 200% of annual salary up to a maximum of $100,000

- **Age Reduction:**
  - 65% at age 65
  - 40% at age 70
  - 20% at age 75

Supplemental Life Insurance

You also have the option of purchasing additional life insurance, as outlined below:

- **Employee:** $10,000 increments up to a maximum amount of $500,000
- **Spouse*:** $5,000 increments up to a maximum amount of $250,000
- **Child*:**
  - Age 14 days to 6 months: $250
  - Age 6 months through age 19: $5,000 (up to age 26 if a full time student)

The Guaranteed Issue Amounts:

- Employee: $100,000
- Spouse: $25,000
- Child: All Amounts

* You must purchase Supplemental Life Insurance for yourself to be eligible to purchase Supplemental Life Insurance for your spouse and/or child(ren). Spouse amount may be limited to 50% of the employee amount dependent on the state regulations and will reduce in the same manner as the employee amount, upon the spouse's attainment of the reducing ages.

Short-Term Disability (STD)

All active, full-time employees regularly working at least 30 hours each week are eligible to receive STD coverage. Taylor Wiseman & Taylor pays 100% of the premium.

- **Benefit Amount:** 66.67% to $1,500
- **Elimination Period:** 7 days accident or sickness
- **Maximum Duration:** 25 weeks

Long-Term Disability (LTD)

All active, full-time employees regularly working at least 30 hours each week are eligible to receive LTD coverage after one year following their date of hire. Taylor Wiseman & Taylor pays 100% of the premium.

- **Benefit Waiting Period:** 180 days
- **Monthly Benefit:** Equal to 60% of covered monthly earnings up to a maximum of $9,000
- **Maximum Duration:** Age 65 or Social Security Retirement Age

Please Note: If you did not enroll in Supplemental Life Insurance when it was first offered to you, then you will be considered a late enrollee, and be required to submit evidence of insurability for any amount.





Voluntary Benefits

MetLife

Your income is an important part of your life, so you'll want to make sure it's protected in case you're ever unable to work due to an accident or hospitalization. With the following voluntary benefit options, you can prepare for the unexpected and have a plan in place to help cover your expenses if needed.

Accident Insurance

The Accident Insurance plan helps with out-of-pocket expenses that are incurred as a result of an accident.

Benefit Highlights:

- Paid in addition to medical and disability benefits.
- Benefits paid, based on a schedule, for injuries such as burns, fractures and lacerations.
- You could also receive dollars for events and treatments such as ambulance, emergency room, intensive care, physical therapy, crutches, blood, travel and more.

Hospital Indemnity Insurance

Hospital Indemnity provides payments directly to members when they have a covered inpatient hospital stay.

It's no secret that a hospital stay can be extremely expensive. The Hospital Indemnity insurance plan, administered by Prudential, can help offset the costs incurred from a hospital stay. Hospital indemnity coverage protects you from the financial strain of a hospital stay. Payouts are most often used to cover things like health insurance deductibles, copays, household bills and out-of-pocket costs.

The plan covers inpatient hospital, intensive care unit (ICU) and chronic condition admissions and stays. Coverage is also available for spouses/domestic partners and dependent children.

Additional Resources

SmartConnect

SmartConnect powered by SmartMatch is an exclusive free program designed to help Medicare eligible employees, and your family members explore health insurance options with confidence. SmartConnect simplifies the process of comparing Medicare and your employer health insurance plans, empowering you to make informed decisions without the frustration of navigating complex options alone.

Through SmartConnect You Will Gain Access To:

- Education on Medicare coverage, including Parts A, B, C, D, and Medicare Supplement plans
- Access to licensed agents to help guide you through your decision-making process
- Ability to explore plan options from national insurance carriers
- Customized strategies based on your health needs
- Ongoing assistance for policy reviews and carrier related questions

To begin exploring Medicare options, visit **www.smartmatch.com/connect/taylorwiseman** or call **855-248-1648**.

Valenz Health

Employees and their covered dependents enrolled in one of the medical plans will have continued access to Valenz Surgical & Imaging. Valenz provides access to the nation's largest surgical and direct contracting network – **AT NO COST TO YOU**.

With Valenz Health employees and their families will pay **$0 out of pocket** when choosing a Valenz Health provider for common procedures such as orthopedic surgery, general surgery, MRIs, CT/PET scans and more! There are over 400 eligible procedures and facilities available in all 50 states.

For more information, visit **www.surgicalimaging.valenzhealth.com** or call **877-438-5479**.

HUSK Marketplace

HUSK members can access exclusive savings and flexible membership options to a variety of gyms and fitness center facilities. HUSK members also have access to:

- Virtual nutrition counseling with a Registered Dietitian
- Virtual mental health assistance from a licensed therapist
- Discounts on home equipment and wearable technology

Get Started Today!

To learn more, visit marketplace.huskwellness.com, call **800.294.1500**, or email **customerservices@huskwellness.com**. When registering for an account use code **P15178** for the eligibility ID.



Weekly Employee Contributions

Tier	Meritain POS Plan
SINGLE	$36.00
2 ADULTS	$90.40
PARENT/CHILD(REN)	$70.90
FAMILY	$124.10

Tier	VSP Vision Plan
SINGLE	$1.39
2 ADULTS	$2.23
PARENT/CHILD(REN)	$2.28
FAMILY	$3.67

Tier	MetLife Dental Plan
SINGLE	$7.24
2 ADULTS	$14.46
PARENT/CHILD(REN)	$19.86
FAMILY	$27.08



Carrier Contacts



Benefits	Carrier	Phone Number	Website
Medical/Prescription	Meritain	800-925-2272	www.meritain.com
Dental	MetLife	800-275-4638	www.metlife.com/dental
Vision	VSP	800-877-7195	www.vsp.com
Life & Disability	New York Life	800-225-5695	www.newyorklife.com
Voluntary Benefits	MetLife	800-638-5433	www.metlife.com
Benefits MAC	Conner Strong & Buckelew	800-563-9929	www.connerstrong.com/memberadvocacy

Legal Notices

CLICK HERE or scan the QR code to access important legal notices. You may also request a printed copy from Human Resources at any time.



Taylor Wiseman & Taylor reserves the right to modify, amend, suspend or terminate any plan, in whole or in part, at any time. The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. If you have any questions about your Guide, contact Human Resources.