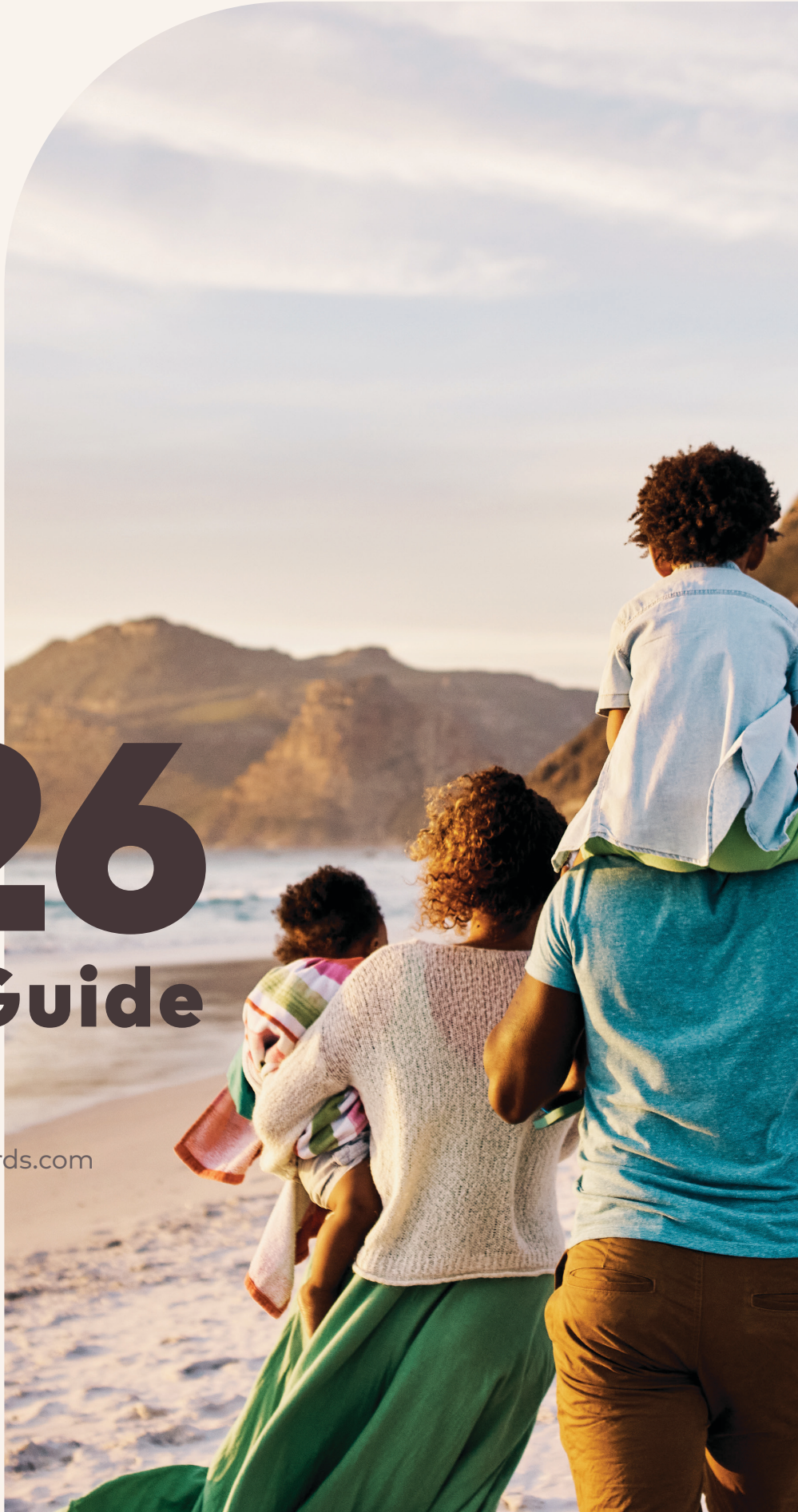


2026

Benefits Guide

To Enroll: YourCo.benefits.com
Benefits Information: TotalRewards.com



YourCo.TotalRewards.com

YourCo.TotalRewards.com is YourCo.'s central site for team member benefits and well-being. Explore all that's available to you — from resources and tools to help you make informed choices to year-round support for your health and financial wellness.

What You Can Do on YourCo.TotalRewards.com:



Explore Benefits

Learn about medical, dental, vision, life, disability and voluntary benefits.



Compare Plans

Access tools to compare medical plan options, costs and coverage details.



Access Wellness Resources

Find information on wellness programs like Personify Health, Headspace and Teladoc.



Review Financial Tools

Learn about 401(k) plans, HSA/ FSA options and financial wellness resources.



Find Lifestyle Perks

Discover team member discounts, tuition reimbursement, pet insurance and more.



Stay Informed

View a calendar of events, vendor contact lists and legal notices.



When should I use TotalRewards.com?

- **Before Enrollment:** To research and compare benefits options.
- **During Enrollment:** To confirm plan choices and understand costs.
- **After Enrollment:** To access ongoing support, wellness tools and benefits updates.
- **Year Round:** For ongoing support for moments that matter.

Need help? Visit YourCo.TotalRewards.com to find links to support services like the YourCo. Benefits Center, Quantum Health Care Coordinators, vendor contact information, plan summary documents and more.

Retirement

Planning for tomorrow starts today. With Fidelity, our 401(k) retirement plan gives you the tools and support to build long-term financial security. Whether you're just getting started or already thinking ahead, contributing now can make a big difference later.

When You Save More, YourCo. Contributes More!



Meet Alex

Start Date: **January 15, 2024**

Age: **33 years old**

Annual Salary: **\$50,000**

Here's a quick look at the numbers:

Alex contributes
6% of his pay

6% (\$3,000)

YourCo. matches
his contribution

+6% (\$3,000)

More money
saved for later

= 12% (\$6,000)

Eligible team members are auto-enrolled at 3% pre-tax upon 60 days of service. Contribution elections may be changed at any time on [NetBenefits.com](https://netbenefits.com).

YourCo. Matches up to 6%, and You're Immediately Vested!

At YourCo., we are committed to helping our team members plan for a financially secure future. Our 401(k) program includes a competitive matching structure and flexible contribution options.

Ways to contribute and save for your retirement:

Employer Match	Get up to 100% of your eligible earnings contributed as pre-tax, Roth or after-tax contributions, up to 6%, subject to IRS annual limits.
Immediate Vesting	You are 100% vested from day one, meaning the funds belong to you immediately. The employee contribution limit for 2025 is \$23,500. Those age 50+ may contribute an additional \$7,500 in catch-up contributions (limits are subject to change in 2026).
Roth Catch-Up Requirement	Beginning in 2026, if you're age 50 or older and considered a high-income earner (based on your prior year's FICA wages), new IRS rules will require your 401(k) catch-up contributions to be made on a Roth basis — meaning they'll be taxed now, but grow tax-free. Additionally, if you turn age 60 to 63 in 2026, you'll be eligible for a higher catch-up contribution limit of \$11,250.

Learn More at [NetBenefits.com](https://netbenefits.com)

As always, you can make changes to your contribution percentage and investment elections at any time during the year. The value of your 401(k) can go up and down with the market, so it's best to check in on it from time to time. Visit [NetBenefits.com](https://netbenefits.com) to learn where you're invested, access financial wellness tools and review your beneficiaries.

Boost Your Financial Wellness

When you're comfortable managing your money, you can spend less time worrying about your finances and more time doing what you love. YourCo. offers a variety of resources to help you get and stay financially healthy. For more financial well-being resources, visit [TotalRewards.com](https://totalrewards.com).