

Ricca Chemical Company

2026 Employee Benefits Guide

An overview of the wide array of benefits provided by Ricca Chemical Company to help you enjoy increased well-being and financial security.



Prepared
by
Endeavor
Risk
Advisors
for Ricca
Chemical
Company



Introduction

As an employee of Ricca Chemical Company enjoying your work and making valuable contributions to business are equally vital. The health, satisfaction, and security of you and your family are important, not only to your well-being, but ultimately, in terms of achieving the goals of our organization.

For the 2026 plan year, Ricca Chemical Company has worked hard to offer a competitive total rewards package that includes valuable and competitive benefit plans. These programs reflect our commitment to keeping our staff healthy and secure. We understand that your situation is unique, and Ricca Chemical Company is offering an overall benefits package that can be shaped and molded by you to fit your needs.

As of January 1, 2026 we will be moving the Medical, Dental and Vision plans to Cigna.

This benefits booklet is a summary description of your Ricca Chemical Company benefit plans. If there is a discrepancy between these summaries and the written legal plan documents, the plan documents shall prevail. This booklet and plan summaries do not constitute a contract of employment. We hope this benefits booklet, along with our additional communication and decision-making tools, will help you make the best health care choices for you and your family.

Please feel free to reach out to our Broker partner, Endeavor Risk Advisors with any questions you may have.

Senior Account Manager: Lisa Burkham, 972-220-0895, lisa@endeavorrisk.com

Eligibility

Eligible Employees:

You may enroll in the Ricca Chemical Company Employee Benefits Program if you are an employee working at least 30 hours per week.

Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse, domestic partner and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted or step-children and children obtained through court-appointed legal guardianship, as well as children of same sex state-registered domestic partners.

When Coverage Begins:

The effective date for your benefits is January 1, 2026. Newly hired employees and dependents will be effective in Ricca Chemical Company's benefit programs on the first of the month following date of hire. All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a family status change.

Family Status Change:

A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some family status changes include:

Marriage, divorce, death of spouse, legal separation, birth, adoption, death of dependent, ineligibility due to age, spouse loses job.

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change.



Medical plan info



Annual Deductible

The amount you have to pay each year before the plan starts paying a portion of medical expenses. All family members' expenses that count toward a health plan deductible accumulate together in the aggregate; however, each person also has a limit on their own individual accumulated expenses (the amount varies by plan).



Out-of-Pocket Maximum

This is the total amount you can pay out of pocket each calendar year before the plan pays 100 percent of covered expenses for the rest of the calendar year. Most expenses that meet provider network requirements count toward the annual out-of-pocket maximum, including expenses paid to the annual deductible*, copays and coinsurance. *Except for Grandfathered medical plans



Copays and Coinsurance

These expenses are your share of cost paid for covered health care services. Copays are a fixed dollar amount, and are usually due at the time you receive care. Coinsurance is your share of the allowed amount charged for a service, and is generally billed to you after the health insurance company reconciles the bill with the provider.



Plan Types

- EPO/PPO – A network of doctors, hospitals and other health care providers
- HMO - A network that requires you to select a Primary Care Physician (PCP) who coordinates your health care.
- POS - Combines aspects of a PPO and HMO
- HDHP - A plan that has higher annual deductibles in exchange for lower premiums



Preventive Care

Wellness and Health Management

Understanding the full value of covered benefits allows you to take responsibility for maintaining good health and incorporating healthy habits into your lifestyle. Some examples include getting regular physical examinations, mammograms and immunizations. Through the plans offered by Ricca Chemical Company, all covered individuals and family members are **eligible to receive routine wellness services like these, at no cost; all copays, coinsurance, and deductibles are waived.**

Which preventative care services are covered?

The US Preventive Services Task Force maintains a regular list of recommended services that all Affordable Care Act (i.e. Health Care Reform) compliant insurance plans should cover at 100% for in-network providers. Below is a list of common services that are included in the plans offered this year:

- Routine physical exam
- Well baby and child care
- Well women visits Immunizations
- Routine bone density test
- Routine breast exam
- Routine gynecological exam
- Screening for Gestational diabetes
- Obesity screening and counseling
- Routine digital rectal exam
- Routine colonoscopy
- Routine colorectal cancer screening
- Routine prostate test
- Routine lab procedures
- Routine mammograms
- Routine pap smear
- Smoking cessation
- Health education/counseling services
- Health counseling for STDs and HIV
- Testing for HPV and HIV
- Screening and counseling for domestic violence

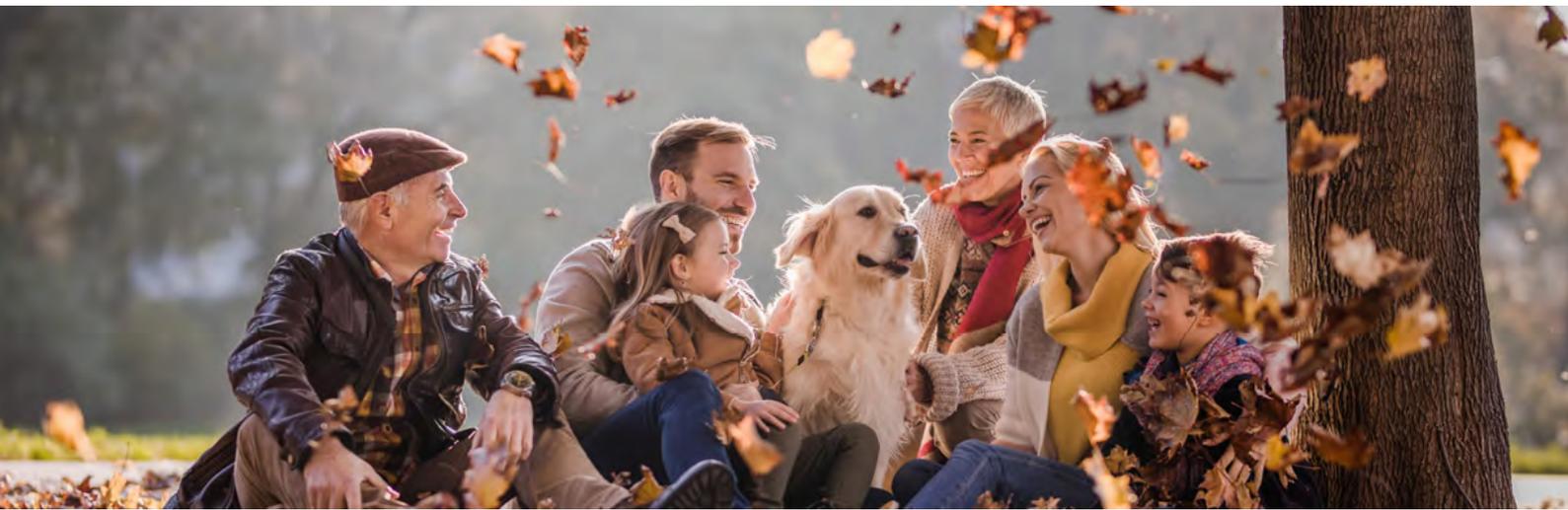
HSA \$5000 Open Access Plus - National OAP

Summary of Coverage for Cigna Plan

	In Network	Out Of Network
Individual Deductible	\$5,000	\$10,000
Family Deductible	\$10,000	\$20,000
Individual Max Out of Pocket	\$5,000	\$28,000
Family Max Out of Pocket	\$10,000	\$56,000
Co-Insurance	100%	70%
Primary Care Office Visit	0% after deductible	30% after deductible
Specialist Office Visit	0% after deductible	30% after deductible
Urgent Care	0% after deductible	30% after deductible
Emergency Room	0% after deductible	30% after deductible
Inpatient Services	0% after deductible	30% after deductible
Outpatient Services	0% after deductible	30% after deductible
Prescription Drugs	0% after deductible	See *Summary of Benefits

Search for an In-Network Provider at: hcpdirectory.cigna.com
The Network is OAP - Open Access Plus

*A Summary of Benefits (SBC) will be provided for each plan.



Health Savings Account (HSA)

This is how an HSA works:

A health savings account (HSA) is a health care account and savings account in one. The main purpose of this account is to offset the cost of a qualifying high deductible health plan (HDHP) and provide savings for your out-of-pocket eligible health care expenses - those you and your tax dependents may have now, in the future and during your retirement.

After you set up your account, it's yours to keep, even if you change jobs or retire.

Once your HSA is established, money is contributed to your account by you, Ricca Chemical Company or friends and family; and you can then use your HSA dollars tax-free to pay for eligible health care expenses. You save money on expenses you're already paying for, like doctors' office visits, prescription drugs and much more. Best of all, you decided how and when to use your HSA dollars.

Why is it a good idea to have an HSA?

HSAs benefit everyone who is eligible to have this account, including single individuals, families and soon-to-be retirees. You save money on taxes in three ways:

- Tax-free deposits - The money you contribute to your HSA isn't taxed (up to the IRS annual limit).
- Tax-free earnings - Your interest and any investment earnings grow tax-free.
- Tax-free withdrawals - The money used toward eligible health care expenses isn't taxed - now or in the future.

Setting aside pre-tax dollars into your HSA means you pay fewer taxes and increase your take-home pay by your tax savings. You save money on eligible expenses that you are paying for out of your pocket. The amount you save depends on your tax bracket. For example, if you are in the 30% tax bracket, you can save \$30 on every \$100 spent on eligible health care expenses.

HSA funds roll over from year to year and accumulate in your account. There is no "use-it-or-lose-it" rule with HSAs, and you decide how and when to use your HSA funds, which can be used for eligible expenses you have now, in the future or during retirement. And when you have a certain balance in your HSA, investment opportunities are available.

2026 IRS Contribution Maximums - Employee Only \$4,400 / Family \$8,750 / Catch-up 55 or older \$1,000

\$3500 Open Access Plus - National OAP

Summary of Coverage for Cigna Plan

	In Network	Out Of Network
Individual Deductible	\$3,500	\$10,000
Family Deductible	\$10,500	\$20,000
Individual Max Out of Pocket	\$7,900	\$28,000
Family Max Out of Pocket	\$15,800	\$56,000
Co-Insurance	80%	50%
Primary Care Office Visit	\$35 Copay	50% after deductible
Specialist Office Visit	\$70 Copay	50% after deductible
Urgent Care	\$75 Copay	50% after deductible
Emergency Room	\$500 Copay, then ded & coin	50% after deductible
Inpatient Services	20% after deductible	50% after deductible
Outpatient Services	20% after deductible	50% after deductible
Prescription Drugs	\$10/\$50/\$100/\$150	*See Summary of Benefits

Please note - you're used to seeing "PPO," now the Cigna plan will be labeled "OAP." Even though the name is different, an OAP works the same way as a PPO. You can still see any doctor you choose, with lower costs in-network and higher costs out-of-network, and no referrals are required.

Search for an In-Network Provider at: hcpdirectory.cigna.com The Network is OAP - Open Access Plus

*A Summary of Benefits (SBC) will be provided for each plan.



Health Reimbursement Account (HRA)

Ricca Chemical Company offers a Health Reimbursement Account in conjunction with the \$3500 OAP Medical Plan. After you've satisfied your portion of the deductible, Ricca Chemical, through the HRA Administrator Flores, will reimburse for any eligible service that will apply to the next portion of your deductible. Eligible expenses include deductible expenses associated with the eligible plan. **Office visit and prescription copays are NOT eligible.**

Reimbursement Schedule Coverage

Employee will pay the first \$1,750 of the deductible.

Ricca Chemical will reimburse the remaining \$1,750 of the deductible.

For employees enrolled with dependents, each member must satisfy the first \$1,750 of the individual deductible before being eligible for reimbursement. The total reimbursement for all family members combined shall not exceed \$3,500 in a calendar year.

- Funds run according to the calendar year (January 1st – December 31st)
- Unused HRA dollars do not roll over from year to year

For more information on HRAs, please visit <https://www.flores247.com/> click on Resource Library

To file an HRA claim, you may log-in to <https://www.flores.com>

How to Submit a Claim



1 FLORES WEB PORTAL:
You may scan your claim and upload it to our secure website or complete your claim detail online at www.flores247.com.

2 FLORES MOBILE SMARTPHONE APP:
Use your phone's camera to take a picture of your documentation and upload. Download Flores Mobile through Apple Store or Google Play.



3 MAIL CLAIMS:
Claims Processing
PO Box 31397
Charlotte, NC 28231
*Please keep in mind, certified mail will need to be sent to our physical address at 1218 South Church St Charlotte, NC 28203.

4 FAX CLAIMS:
704.335.0818 or 800.726.9982

How to upload a claim on www.flores247.com

Step One: Log in to www.flores247.com using your Participant ID or Username and password. **Tip:** Your Participant ID will be on any correspondence you have received from Flores.

Step Two: Click "File a new Health Care or Dependent Care Flexible Spending Account Claim". Hit Next.

Step Three: If you have completed a hard copy claim form and scanned it into your computer, click "Already Completed" to upload your document. If you have not already completed a claim form, fill in your claim detail and hit "Next".

Step Four: Click "Choose File" and choose the file on your computer that contains your scanned documentation that is required to process your claim. Repeat until all documents are attached. Click "Submit" to final-ize your claim.

Tip: Update your email or subscribe to SMS notifications in the Settings tab to receive email or text updates on your claim!

All receipts for reimbursement must include the following:

- ✓ Date of Service
- ✓ Description of Service
- ✓ Out-of-Pocket Cost
- ✓ Provider Name
- ✓ Patient Name

Reimbursement for Orthodontia Expenses

Only proof of payment will be required for future claim submissions. Orthodontia will be reimbursable as you pay it, meaning that the payment can only be reimbursed from the plan year in which the payment was made. If you have any questions about reimbursement for Orthodontia you can call an account manager at 800.532.3327.



Flexible Spending Account (FSA)

Flexible Spending Account

The Flexible Spending Account (FSA) plan with Flores allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. The plan is comprised of a health care spending account and a dependent care account. You pay no federal or state income taxes on the money you place in an FSA.

How an FSA works:

- Choose a specific amount of money to contribute each pay period, pre-tax, to one or both accounts during the year.
- The amount is automatically deducted from your pay at the same level each pay period.
- As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit the appropriate paperwork to be reimbursed by the plan.

Important rules to keep in mind:

- The IRS has a strict “use it or lose it” rule. If you do not use the full amount in your FSA, you will lose any remaining funds over the allowed Carryover amount (for 2026 this amount is \$680).
- Once you enroll in the FSA, you cannot change your contribution on amount during the year unless you experience a qualifying life event.
- You cannot transfer funds from one FSA to another.

Please plan your FSA contributions carefully, as any funds not used by the end of the year will be forfeited.

Re-enrollment is required each year.

2026 Maximum Annual Election:

Health Care FSA \$3,400

Dependent Care FSA \$7,500

Medical Insurance - Employee Contributions

HSA \$5000 Open Access Plus - National OAP

Employee Contribution (Bi-Weekly Deductions)			
Coverage Level	Tier 1 Less than \$50K	Tier 2 \$50K-\$100K	Tier 3 \$100K
Employee Only	\$33.46	\$64.64	\$98.87
Employee & Spouse	\$80.84	\$156.17	\$229.67
Employee & Children	\$64.88	\$125.34	\$191.70
Employee & Family	\$110.26	\$200.47	\$300.70

\$3500 Open Access Plus - National OAP

Employee Contribution (Bi-Weekly Deductions)			
Coverage Level	Tier 1 Less than \$50K	Tier 2 \$50K-\$100K	Tier 3 \$100K
Employee Only	\$74.43	\$235.68	\$256.35
Employee & Spouse	\$99.90	\$309.68	\$399.58
Employee & Children	\$88.19	\$272.59	\$360.78
Employee & Family	\$122.62	\$367.85	\$504.09

Finding a doctor in our directory is easy.



Is your doctor or hospital in your plan's Cigna HealthcareSM network? The Cigna Healthcare online directory makes it easy to find who (or what) you're looking for.

Search your plan's network in four simple steps



Step 1

Go to **Cigna.com**, and click on "Find a Doctor" at the top of the screen. Then, under "How are you Covered?" select "Employer or School."

(If you're already a Cigna Healthcare customer, log in to **myCigna.com** or the **myCigna® App** to search your current plan's network. To search other networks, use the **Cigna.com** directory.)



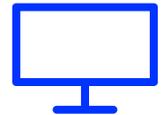
Step 2

Change the geographic location to the city/state or zip code you want to search. Select the search type and enter a name, specialty or other search term. Click on one of our suggestions or the magnifying glass icon to see your results.



Step 3

Answer any clarifying questions, and then verify where you live (as that will determine the networks available).



Step 4

Optional: Select one of the plans offered by your employer during open enrollment.

That's it! You can also refine your search results by distance, years in practice, specialty, languages spoken and more.

There are so many things to love about Cigna Healthcare. Our directory search is just the beginning.

Questions? Call the number on your ID card.



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

Providers and facilities that participate in the Cigna Healthcare network are independent practitioners solely responsible for the treatment provided to their patients. They are not agents of Cigna Healthcare. Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, see your plan documents.

All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN), and Cigna HealthCare of Texas, Inc. Policy forms: Medical: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN). The Cigna Healthcare name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.



Dental plan info

Summary of coverage

Dental coverage is similar to regular medical insurance—you pay a premium and then your insurance will cover part or all of the cost for many dental services.

Preventative care

Professional dental care can diagnose or help prevent common dental problems, including toothaches, inflamed gums, tooth decay, bad breath and dry mouth. If conditions like these remain untreated, they can worsen into painful and expensive problems, such as gum disease or even tooth loss.

Diagnostic care

Additionally, dental health professionals are able to spot more serious health issues, including some types of cancer. That makes it even more important to see a dentist regularly.

Great for families

This coverage is also great for families. Since dental work can be very expensive, proactive dental care, such as routine cleanings, can help save children from costly issues as they age.

Specialized treatments

With dental insurance, you're investing in your smile and overall health. Beyond cleanings and routine care, dental coverage may also help pay for more specialized treatments, such as root canals or fillings.

Routine care

Dental coverage allows you to visit a dentist whenever you need to inexpensively receive preventive and diagnostic care.

See everything your plan covers by reviewing the benefits statement and overview. Reach out to HR with any questions.

Cigna Dental Plan



Summary of Coverage

	In Network	*Out Of Network
Maximum Annual Benefit	\$1,500	\$1,500
Annual Deductible Individual	\$50	\$50
Annual Deductible Family	\$150	\$150
Preventive Services	100% no ded	100% no ded
Basic Services	80% after ded	80% after ded
Major Services	50% after ded	50% after ded
Orthodontics - dependent children & Adults	50%	50%
Orthodontics Lifetime Maximum	\$1,500	\$1,500

	Bi-Weekly Deductions
Employee	\$5.96
Employee & Spouse	\$12.01
Employee & Child(ren)	\$15.12
Employee & Family	\$24.69

Search for an In-Network Provider at: hcpdirectory.cigna.com

The Network is Cigna **Total** Network

*Please note: Out-of-network providers may bill you for the difference between their charges and what your insurance pays. To avoid unexpected costs, check if your provider is in-network before receiving care.



Vision plan info

Summary of coverage

Similar to other forms of insurance, with vision care you pay a premium and the insurance company will cover part or all of your vision costs.

Preventative care

Vision coverage is important because an eye doctor can catch eye issues before they worsen. A visit with your eye doctor can determine whether you need corrective lenses and, if so, the correct prescription. Other eye concerns that will be addressed in an eye exam include checking for conditions or diseases—such as glaucoma and cataracts—which can lead to vision loss.

Coverage

Vision coverage does not usually cover surgeries or experimental vision services. However, vision insurance may help lower the costs of some procedures, such as laser eye surgery, even if it's not 100% covered. This will depend on the plan.

Plans

Vision plans typically cover things like eyeglass frames, lenses, contacts and annual eye exams. In most cases, plans have a set dollar amount that they will pay for certain items. For instance, a plan may pay up to \$150 for frames, and anything over that amount is covered by you. Although, your plan specifics may vary.

Diagnostic care

Eye doctors can even help detect some types of cancer, making regular visits even more important.

Review your benefits statement to see everything your vision plan covers. Reach out to HR with any questions.

Cigna Vision Plan



Summary of Coverage

	In Network	*Out Of Network
Exams (Every 12 months)	\$10 Co-pay	\$45 Reimbursement
Materials Co-pay	\$25 Co-pay	Varies
Contact Lenses (in lieu of glasses)	\$130 allowance, 15% off balance	\$105 Reimbursement
Glass Lenses (Every 12 months)	\$25 Co-pay Single, Bifocal, Trifocal & Lenticular	Varies
Frames (Every 24 months)	\$130 allowance, 20% off balance	\$71 Reimbursement

	Bi-Weekly Deductions
Employee	\$1.30
Employee & Spouse	\$2.35
Employee & Child(ren)	\$2.56
Employee & Family	\$3.76

Provider Search:

<https://eyedoclocator.eyemedvisioncare.com/cigna/en-us>

Vision Network is Cigna Vision serviced by EyeMed

*Please note: if you use an out of network provider, you will have to pay up front and file a claim with the carrier for reimbursement only.



Group Life Insurance

Summary of Coverage

Plan Features	Basic Life - Group
Employee benefit amount - FT Senior Management	1 X annual salary to a max of \$50,000
Employee benefit amount - FT Salaried Employees	1 X annual salary to a max of \$50,000
Employee benefit amount - FT Hourly Employees	\$10,000
The following shows how much benefits are reduced at certain ages.	
Age band	Benefit reduction
65	benefits will begin to decrease

Group life is 100% covered by the employer with the option of employees adding voluntary life.

Employees must fill out an Evidence of Insurability (EOI) form if they exceed the guaranteed issue amount.

Life insurance isn't a fun thing to think about, but, if you have people who depend on you for financial support, then life insurance is really about protecting them in case something happens to you—your designated beneficiary would collect a financial benefit upon your death.

Group life insurance coverage is a employer-sponsored safety net in case the worst happens, with no out-of-pocket costs to you. If you believe you need additional coverage, you may elect to enroll in voluntary life insurance as well.



Voluntary Life Insurance

Summary of Coverage

Plan Features	Basic Life - Voluntary
Employee Benefit Maximum	5 X Annual Salary to a max of \$500,000
Employee Guaranteed Issue	\$150,000
Spouse Benefit Maximum	100% of employee amount, not to exceed \$250,000
Spouse Guaranteed Issue	\$25,000
Child Benefit Maximum	\$5,000 or \$10,000 (for child 6 months of age to 26 years)
Child Guaranteed Issue	\$5,000 or \$10,000

Employees must fill out an Evidence of Insurability (EOI) form if they exceed the guaranteed issue amount.

Voluntary life insurance is similar to group life insurance, except it is paid for by you. It can provide additional financial security to you family in case the worst happens.

With voluntary life insurance, you pay a monthly premium and then your beneficiaries receive a guaranteed amount in the event of your death. Plans are typically flexible and allow you to set your contribution and payment amounts, allowing you more control.

While this type of insurance isn't fun to think about, it can be a vital lifeline for your family.



Disability Insurance Short-term

Summary of Coverage

Plan Features
Full Time Senior Management - 67% of your base weekly earnings, not to exceed \$584 per week. Benefits are payable up to 13 weeks.
Full Time Salaried Employees - 67% of your base weekly earnings, not to exceed \$584 per week. Benefits are payable up to 13 weeks.
Full Time Hourly Employees - 67% of your base weekly earnings, not to exceed \$584 per week. Benefits are payable up to 26 weeks.

Ricca Chemical Company offers a short-term disability option through USABLE Life. The plan pays a benefit if, because of your own sickness or injury, you are unable to perform the material and substantial duties of your occupation, are not engaged in another occupation and are under a physician's care. Benefits begin on the 8th day of sickness or injury.



Disability Insurance Long-term

Summary of Coverage

Plan Features
Full Time Senior Management - 60% of your base monthly earnings, not to exceed \$5,000 per month. Benefits begin on the 91st day of disability.
Full Time Salaried Employees - 60% of your base monthly earnings, not to exceed \$5,000 per month. Benefits begin on the 91st day of disability.
Full Time Hourly Employees - 60% of your base monthly earnings, not to exceed \$3,000 per month. Benefits begin on the 181st day of disability.

Ricca Chemical Company offers long-term income protection through USABLE Life. The plan pays a benefit if, because of your own sickness or injury, you are unable to perform the material and substantial duties of your occupation, are not engaged in another occupation and are under a physician's care. See Certificate of Coverage for benefit duration. Please see the summary plan description for complete plan details.



freshbenies[®]
A FRESH APPROACH TO BENEFITS

Practical tools to control your healthcare (and more)...in one easy membership!

Save hundreds to thousands on your family's healthcare. Use your freshbenies services through your member app, portal or phone. One membership includes your entire immediate family!



Advocacy PLUS

Your friend in healthcare. Comprehensive support throughout your healthcare journey. Find highly-rated doctors, compare costs for procedures, find lower-cost prescriptions, have medical bills negotiated and more.



Telehealth

Your 24/7 Dr. BFF. It's like having a best friend who's a family doctor! Up to 70% of medical issues can be solved by phone. Reach out 24/7 for \$0 visit fee with a U.S. primary care doctor and get a prescription written, if medically necessary*.



Behavioral Telehealth

Even more access to experts! Schedule convenient, discreet consultations with therapists or psychiatrists at a fraction of the cost of typical in-person visits, only \$85 - \$95 (initial psychiatrist intake is \$225).



Prescription Savings

Get your drug on (sale)! Fewer medications are covered under today's medical plans. Use our pricing tool to save an average 79% on generic and 34% on brand name** prescriptions at over 60,000 pharmacies nationwide.



Vision Savings

See and be seen! Get amazing discounts on everything from vision exams, brand name eyewear and contacts to LASIK and more - at thousands of providers nationwide, including national chains and local retailers.



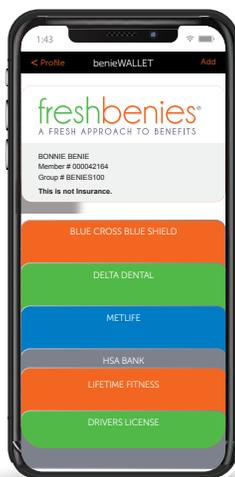
Dental Savings

Smile at the savings. Save an average 20-40%*** on dental services from cleanings, whitening and root canals to braces and more at thousands of available dental practice locations nationwide.



benieWALLET

Your important cards ready - anytime, anywhere! Store and access all your cards in one, easy place - insurance, pharmacy, fitness clubs, passport and more!

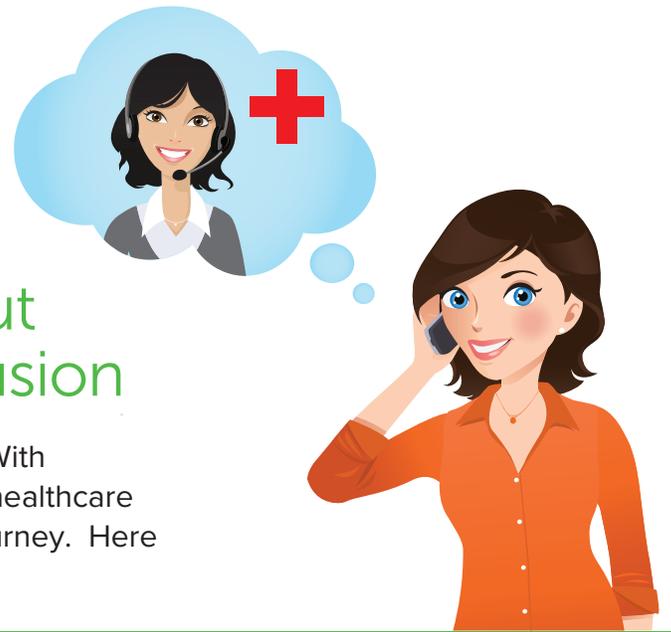


ACTIVATE your membership
at freshbenies.com
where you can chat with
AI Assistant Bonnie –
she makes it a snap

*Initial Telehealth and Behavioral Telehealth visits in DE and AR must be

via video. Phone or video available for subsequent visits. In ID, visits are video only. **Average savings based on usage data compared to cash prices; average savings for generics are 79%, and 34% for select brand medications; restrictions apply. ***Actual costs and savings vary by provider, service and geographical area.

Disclosures: **This plan is NOT insurance.** The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. It contains a **30 day cancellation period**, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. Member shall receive a reimbursement of all periodic membership fees if membership is cancelled within the first 30 days after the effective date. Learn more at freshbenies.com. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380, 855-647-6762. Some state restrictions may apply.



Advocacy PLUS: 6 ways this service helps cut healthcare costs and confusion

Let's face it, healthcare and insurance are confusing! With freshbenies, you have someone to help simplify your healthcare experience and guide you through your healthcare journey. Here are the top 6 ways your Health Pro® can help...

1 Find highly-rated providers
They'll locate in-network facilities, dentists & other healthcare providers near you. Have specific doctor preferences? This service can help!

2 Schedule your appointments
Your Health Pro® can find convenient appointments and schedule them for you.

3 Pay less for healthcare
Receive cost and value comparisons for medical services. Now, you can see prices BEFORE you go and choose the most cost-effective option.

4 Get simple answers
Clear up confusion about your benefits. Have healthcare questions? Ask your Health Pro®.

5 Save money on prescriptions
Your Health Pro® can research your prescriptions to see if there are lower-cost options available with the same ingredients.

6 Resolve medical billing errors
Over 30% of medical bills are incorrect. Have a Health Pro® review your bills to make sure you don't overpay.

...AND this service supports your entire household. This includes spouses, dependents, and parents. Don't let your family handle the frustrations of healthcare alone!

Your Advocacy PLUS service

Great high-quality care with lower costs freshbenies empowers you to make smarter healthcare decisions that help lower costs and improve care. Recent data shows the Advocacy PLUS service has saved members more than \$100 million – that's \$1,158 average savings per user.

A personal Health Pro® The same expert consultant will take care of you each time you need help in your healthcare journey. All Health PRO®s have higher education and are in training a minimum of 9 months before helping their first member.

Recommended providers This is WAY MORE than a doctor search by geography! Ongoing research is conducted to gather individual provider interviews and over 6 billion price points to help members search for cost-effective, highly-rated providers to fit their specific needs and preferences.

3 STEPS

to use your services



1 Activate your membership

The fastest way to activate your membership is with AI Assistant Bonnie at freshbenies.com. She makes it a snap!

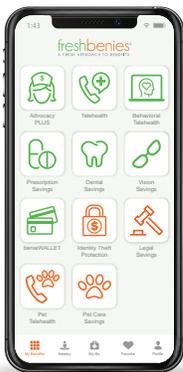
2 Set up your Telehealth account

Once you log into your member app or portal, click the Telehealth icon to set up your Telehealth account. Trust us - do it before you get sick ;-)

3 Use your benies and save: 3 EASY ways

App

Download for on-the-go access!



Portal

Login at freshbenies.com



Call

Flip your card for phone numbers!



Now you're ready! Just tap, click or call when you need us.

Telehealth does not replace the primary care physician. Telehealth does not guarantee that a prescription will be written and operates subject to state regulation and may not be available in certain states. Telehealth doctors do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Telehealth physicians reserve the right to deny care for potential misuse of services.



freshbenies®
A FRESH APPROACH TO BENEFITS

\$8.30
Bi-Weekly per family

Practical tools to control your family's peace of mind (and more)...in one easy membership!

The Security Pack services help you and your family rest easy with pros watching out for your identity and experts ready to help with any legal issues. Available as a stand-alone package or add-on to one of our core freshbenies memberships.



Identity Theft Protection

Reduce the risk of identity theft with fraud monitoring and identity management services. Get personalized, unlimited 24/7 resolution assistance, when needed.

- Unlimited 24/7 resolution assistance whenever your identity has been compromised
- Step-by-step guidance through resolution process if you experience identity theft or fraud
- Document replacement assistance for Social Security cards, birth certificates, passports, and driver's licenses when lost, stolen or destroyed
- Checking and savings account alerts
- Credit inquiry activity alerts
- Three bureau credit report, credit score and monitoring
- Includes you and up to four legal dependents over the age of 18



Legal Savings

Object to high legal costs with free services and deep discounts from the country's largest legal savings network. Case closed!

- 9 FREE services* to give you peace of mind including one-on-one consultation, attorney-written letters or phone calls, and more
- 8 commonly used services with attorneys charging a one-time, deeply discounted fee including traffic ticket defense, non-support (child or spouse), simple will with minor's trust and more
- 40% discount off standard hourly attorney rates (or \$125 an hour whichever is less expensive)
- FREE Legal Forms - hundreds of state-specific forms including wills, bills of sale, consent forms, powers of attorney, and more



I didn't know I had hired a 'bad tax' guy until the IRS contacted me 2 years later telling me I owed money! At that point, I wanted a refund of my tax preparation fees. So, I wrote 3 letters requesting my money back and received NO response.

At some point in the process, I got a freshbenies membership and decided to use the Legal Service to help resolve this mess. I simply called a 1-800#, explained my issue and they put me in touch with a lawyer. The lawyer wrote a letter AT NO CHARGE TO ME and I immediately received a response and a full refund from 'bad tax guy'. Thanks freshbenies! — John from TX



freshbenies[®]
A FRESH APPROACH TO BENEFITS

\$4.61
Bi-Weekly per family

Cut through healthcare confusion for your pets (and more)...in one easy membership!

Pets are family, too! The Pet Pack includes pet telehealth and everyday savings to help you care for your beloved furry family. Available as a stand-alone package or add-on to one of our core freshbenies memberships.



Pet Telehealth

Fast veterinary help for your dog or cat through whiskerDocs - without expensive emergency care trips!

- Reach out 24/7 for veterinary help for \$0 visit fee by phone, email or chat
- Get expert assessment of an acute situation, or everyday pet advice
- Get help finding the nearest emergency clinic, if needed
- Learn training and socialization tips - like how to introduce a new pet to your existing pets
- Discover breed-specific tips on things like food, diet, and exercise



Pet Savings

Save hard cash on everyday pet needs.

- Get 50% off your first month of BarkBox - monthly delivery of toys, treats and chews
- Get \$10 off your first service with Rover - boarding, sitting, walking and more
- Get 35% off your first Autoship order with Chewy (up to \$20 savings) and 5% ongoing for select brands



One night I couldn't keep dinner down and woke up my human to let her know. She called a vet with the freshbenies Pet Telehealth service. After that, I got new yummy food, extra attention and even some new treats!

– Hugo, bossy Ragdoll Cat



I ruvvv how my mom saves money on food, treats and toys for ME with BarkBox!

Plus, they get delivered right to my door so I get to bark at the delivery guy!

– Murray, the security expert



Over Labor Day weekend, I played so hard I ran into a table. Later, my ear was swollen. It was late, but mom used the freshbenies Pet Telehealth service to chat with a vet. After sending some pics, mom was relieved we didn't need an emergency vet trip on a holiday weekend! Thanks, freshbenies!

– Brock, enthusiastic Boxer

PLAN	CARRIER	PHONE NUMBER	GROUP NUMBER
Medical	Cigna	800.244.6224	TBD
Dental	Cigna	800.244.6224	TBD
Vision	Cigna	800.244.6224	TBD
Health Reimbursement Arrangement	Flores	800.532.3327	C9991826
Life and AD&D	USable Life	800.370.5856	50020778
Voluntary Life and AD&D	USable Life	800.370-5856	50020778
Short & Long Term Disability	USable Life	800.370-5856	50020778
Flexible Spending	Flores	800.532.3327	C9991826
Freshbenies	Freshbenies	888.813.5468	BENIES4353

Ricca Chemical Company

2026 Employee Benefits Guide



Prepared by Endeavor Risk Advisors for Ricca Chemical Company

