

UDig

We leave you better.



Your Benefits

Effective January 2025 - December 2025

Internal Employees

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Making benefit selections

Eligibility

For you

All regular, full-time employees, working at least 30 hours per week, are eligible to enroll in our benefit program.

Covering your family

You may also cover your eligible dependents when you elect coverage for yourself.

Your Spouse

Same or opposite sex spouse.

Your children

Dependent children are eligible:

- Unmarried/married dependent children (not their spouse or dependents) until they turn 26, regardless of student or residence status.
- Unmarried/married dependent children (not their spouse or dependents) who are physically or mentally disabled. Proof of disability is required.
- Definition of children includes biological children, your stepchildren, children covered under a child support order, your adopted children, children placed with you for adoption.

Enrolling in coverage

Your benefit plans are in effect January 1 – December 31 next year. In general, there are three times you can make benefit selections:

① When you're first eligible

As a new hire, your benefits begin on the first day of the month following your date of hire. This is your effective date. Your benefit selections will be in effect through December 31st each year.

② At Open Enrollment

Open Enrollment is the time of year when you have the opportunity to review your benefits and make changes for the coming year. It is important to choose your benefit options carefully because choices you make will be in place for the next year from January 1, 2025 to December 31, 2025 and some benefits cannot be changed unless you experience a qualified life event.

③ If you have a qualifying life event

Qualifying life events allow you to change your coverage during the year outside of Open Enrollment. These include:

- marriage or divorce,
- birth or adoption,
- death of a covered dependent, and
- a change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage.

You must request a change to your benefits within 30 days of your life event.

Documentation may be required.



Helpful terms & resources

We've removed as much jargon as possible.

But you'll probably still encounter some terms as you enroll in and use your benefits, and we want you to be prepared!

Balance billing

When you use an **out-of-network** medical or dental provider, they may bill you the difference between what they charge and the amount your insurance pays.

Medical: *balance billing is in addition to – and does not count towards – your out-of-pocket maximum.*

Coinurance

After you've met your deductible, you're sometimes responsible for a percentage of the cost of the medical care, dental care, or prescription medication you received. This percentage is coinsurance.

Copay

A flat fee you pay each time you receive a copay-eligible medical, dental, or vision service or prescription medication.

Deductible

The amount you're responsible for paying in care expenses before the medical or dental plan starts paying deductible-eligible expenses.

In-network

In-network care is always your lowest-cost option. Networks are groups of medical, dental, and vision providers, pharmacies, and facilities that agree to discount the cost of their care or service.

Out-of-pocket maximum

The most you'll pay for covered in-network medical care in a year. This includes your deductible, any coinsurance or copays, and prescription drugs.

The out-of-pocket maximum does not include your premium (the amount you pay for coverage), non-covered expenses, or out-of-network care that's been balance billed.

Primary care physician

A primary care physician (**PCP**) is your main medical doctor – usually a general practitioner (GP), family doctor, internist, OB/GYN, or pediatrician (for children).

Referral/pre-authorization

Some specialty medical providers and services require a referral from a primary doctor. These may include - but are not limited to - cardiology, psychiatry, orthopedic surgeons, rheumatology, surgery, and imaging (CT or MRI).

Have questions?

Your advocate is here to help you with all things benefits. See their contact information on the next page.

Annual Notices

We're required to tell you about certain rights and responsibilities you have as an employee of UDig, LLC.

You can request a paper copy at no charge from Human Resources.



How to handle
medical bills (4:46)



[Download now](#)

Contact information

Your advocate, **Advanced Resolution Team**, is here to help you with claims, ID cards, coverage questions, and more!

“ART” is easily accessible.

The team is only a phone call or email away!

1-866-802-6311

ART@OneDigital.com

Monday - Friday, 8:30am-5pm EST

Bilingual (Spanish) assistance is available

| | | |
|--|------------------|--|
| Medical insurance | UnitedHealthcare | www.uhc.com |
| Health Savings Account (HSA) | HealthEquity | https://www.healthequity.com/ |
| Dental insurance | Delta Dental VA | www.deltadentalva.com |
| Vision insurance | EyeMed | www.eyemed.com |
| Basic Life/AD&D and Voluntary Life | Mutual of Omaha | www.mutualofomaha.com |
| Disability insurance | Mutual of Omaha | www.mutualofomaha.com |
| Accidental and Critical Illness Insurance | Mutual of Omaha | www.mutualofomaha.com |
| Pet Insurance | Nationwide | www.petinsurance.com |
| 401(k) Retirement | John Hancock | https://www.ps.jhancockpensions.com/do/home/homePageFinder/ Plan ID# UDig Employees Retirement Plan - 001 |
| Advanced Resolution Team (ART) | OneDigital | 1-866-802-6311 Email: art@onedigital.com |

Medical insurance



Select from three medical options through **UnitedHealthcare**.

All plans cover in-network preventive care at 100%, prescription drugs, and include an annual limit on your expenses. Find an in-network provider by visiting www.uhc.com. The differences between the plans are:

- what you pay for the **plan**,
- what you pay when you **get care**,
- how **out-of-network care** is covered, and
- your **annual maximum cost for care** (out-of-pocket maximum).



| | UnitedHealthcare \$5000 HDHP with HSA | UnitedHealthcare \$3300 HDHP with HSA | UnitedHealthcare Traditional \$2000 Plan |
|-------------------------------------|--|--|--|
| In-network care | | | |
| Annual Deductible | \$5,000 per person \$10,000 family max | \$3,300 per person \$6,600 family max | \$2,000 per person \$4,000 family max |
| Out-of-pocket maximum | \$7,000 per person \$14,000 family max | \$6,000 per person \$12,000 family max | \$5,000 per person \$10,000 family max |
| Pre-tax account availability | Health Savings Account (HSA) | Health Savings Account (HSA) | N/A |
| Preventive care | 100% covered | 100% covered | 100% covered |
| Primary care visit | \$0 copay after deductible | \$15 copay after deductible | \$30 copay |
| Specialist visit | \$0 copay after deductible | \$30 copay after deductible | \$60 copay |
| Virtual visit (Teladoc) | \$0 copay after deductible | \$0 copay after deductible | \$0 copay |
| Urgent care | \$0 copay after deductible | \$75 copay after deductible | \$75 copay |
| Emergency room | \$0 copay after deductible | \$200 copay after deductible | \$400 copay |
| Inpatient hospital care | \$0 copay after deductible | \$500 copay after deductible | You pay 20% after deductible |
| Prescription drugs | | | |
| Generic | 30 day supply Ded. then: \$10 copay | 30 day supply Ded. then: \$10 copay | 30 day supply \$10 copay |
| Preferred brand | Ded. then: \$35 copay | Ded. then: \$35 copay | \$35 copay |
| Non-preferred brand | Ded. then: \$80 copay | Ded. then: \$80 copay | \$80 copay |
| Specialty (30 days) | Ded. then: \$150 copay 90-day supply mail order is 2.5x the retail cost (after the deductible) | Ded. then: \$150 copay 90-day supply mail order is 2.5x the retail cost (after the deductible) | \$150 copay 90-day supply mail order is 2.5x the retail cost |
| Out-of-network care | | | |
| Annual deductible | Balance billing applies | Balance billing applies | Balance billing applies |
| Out-of-pocket maximum | \$10,000 / \$20,000 \$15,000 / \$30,000 | \$6,600 / \$13,200 \$12,000 / \$24,000 | \$4,000 / \$8,000 \$10,000 / \$20,000 |
| Your cost for coverage | Bi-weekly | Bi-weekly | Bi-weekly |
| Employee only | \$12.00 | \$28.86 | \$140.76 |
| Employee + Spouse | \$96.51 | \$209.82 | \$510.98 |
| Employee + Child(ren) | \$72.02 | \$156.59 | \$381.34 |
| Employee + Family | \$132.85 | \$288.85 | \$703.44 |

See your plan documents for full out-of-network benefits.

Prescription benefits



As shown on the previous page, the medical options offered through UDig's benefit program includes prescription drug coverage!

When you need to fill a prescription, you can use a retail network pharmacy or use the mail order pharmacy for low-cost maintenance medications.

The prescription drug program offers four tiers, or copay levels, based on UnitedHealthcare's drug list. A drug list is a list of brand-name and generic drugs that are covered by UnitedHealthcare. The lists are developed and updated on a regular basis according to the recommendations of a panel of participating physicians and pharmacists. Refer to www.optumrx.com for up-to-date drug lists.

Pharmacies

All UnitedHealthcare plans offer a broad national network of participating pharmacies. If you choose a 30 day prescription, it can be filled at any network retail or home delivery pharmacy. If you chose a 90 day prescription, it must be filled at a network retail pharmacy or home delivery service that participates in the 90 day network.

Mail Order

The mail order service helps you save time and money on your maintenance medications. For the High Deductible plan, you pay the cost of the prescriptions up to the deductible, then you have copayments for prescriptions. It's convenient, too — your prescriptions are delivered right to your door.

Advantages of Mail Order

- Access to expert pharmacist advice 24/7
- Get maintenance medications delivered to the location of your choice



Health Savings Account (HSA)

HealthEquity

An HSA through [Health Equity](#) is paired with a High Deductible Health Plan (HDHP).

Save pre-tax money for health care expenses – or retirement! UDig believes in looking for ways to help employees and their families prepare for healthcare issues both now and in the future. For employees who elect one of the HDHP plans, you have the option of opening a Health Savings Account (HSA) with HealthEquity. The HSA-eligible plans provide a way to save money that becomes available in future years for health care expenses.

Contributions

UDig will contribute to your Health Savings Account (HSA) when you elect a HDHP medical plan and meet IRS eligibility requirements.

For 2025, UDig will match dollar for dollar up to \$800 this year towards the participating employee's HSA. This amount will count towards the maximum contribution limit.

| | If you cover yourself only | If you cover dependents |
|-------------------------------|----------------------------|-------------------------|
| 2025 IRS maximum contribution | \$4,300 | \$8,550 |

55 or older? You can contribute an extra \$1,000 per year in catch-up contributions.

Eligibility

In order to make – or receive – contributions to a Health Savings Account (HSA), you must:

- be enrolled in a qualified High Deductible Health Plan (HDHP),
- not be covered under any other non-HDHP health coverage, including a full health care FSA through your spouse,
- not be anyone else's tax dependent, and
- not be eligible for or enrolled in Medicare A or B, Tricare, or VA benefits.



HSA funds

Using your money

- Spend your HSA balance on health care expenses (medical, prescription, dental, and vision) for you and your tax dependents, OR
- Let your balance grow for retirement.

The money in your HSA is always yours and available for qualified health care expenses - even if you change jobs or health plans. Before retirement, any funds used for non-healthcare expenses are subject to tax penalties. Keep your receipts!

Growing your money + tax savings

HSA dollars go in tax-free, grow tax-free, and come out tax-free when you use them for qualified health expenses. You may also be able to invest part of your balance once it meets a certain level.

In retirement

At age 65, you can withdraw the funds in your HSA for any use (not just health care!) without tax penalties.



Learn how HSAs can help you save for today and tomorrow.



Dental insurance

Select from two dental options through Delta Dental

Both plans cover in-network preventive care at 100%. The differences are:

- what you pay for the plan,
- what you pay when you get care.

To find Delta Dental in-network dental providers in your area, please visit www.deltadentalva.com and click on Find a Dentist.



| In-network care | Low Plan | High Plan |
|--------------------------------|-------------------------------------|-------------------------------------|
| | PPO/Premier/ Out of Network* | PPO/Premier/ Out of Network* |
| Annual Deductible (DED) | \$50 per person \$150 family max | \$50 per person \$150 family max |
| Annual maximum benefit | \$1,250 per person | \$1,250 per person |
| Preventive care | 100% covered | 100% covered |
| Basic care | 80% after deductible | 80% after deductible |
| Major care | Not covered | 50% after deductible |
| Your cost for coverage | Per pay period cost | Per pay period cost |
| Employee only | \$0.00 | \$5.02 |
| Employee + Spouse | \$10.02 | \$20.71 |
| Employee + Child(ren) | \$10.68 | \$21.76 |
| Employee + Family | \$21.27 | \$38.36 |

* You may select the dentist of your choice. However, to get the full advantage of your Delta Dental coverage, you should choose a dentist who participates in the Delta Dental network(s) covered by your plan. Visit DeltaDentalVA.com to find a participating dentist in your area.

Delta Dental PPO™ dentists have agreed to accept Delta Dental's PPO™ plan allowance, plus any required coinsurance and deductible (if applicable) as payment in full. Delta Dental Premier® dentists have not agreed to accept the Delta Dental PPO™ plan allowance as payment in full. You are responsible for any required coinsurance and deductible (if applicable), as well as the difference between the Delta Dental PPO™ and Delta Dental Premier® plan allowances. Delta Dental PPO™ and Delta Dental Premier® dentists will submit claims directly to Delta Dental and we will issue the payment to the dentist.

Non-Participating dentists have not agreed to accept Delta Dental's plan allowance as full payment. After Delta Dental pays its portion of the bill, you are responsible for any required coinsurance and deductible (if applicable), as well as the difference between the non-participating dentist's charge and Delta Dental's payment. Payment will be made to you, unless state law requires otherwise.

Vision insurance

Your vision coverage is through **EyeMed**.

You'll get an annual exam with coverage for lenses and frames.

Your vision plan features the EyeMed **Insight Network**, which includes both independent and retail providers. To locate an in-network provider, visit www.eyedmed.com and click on Find a Eye Doctor.



EyeMed Insight Network

| Network name: | Insight Network | |
|---|--|--|
| | In-network Plan Pays | Non-network Plan Reimurses |
| Annual eye exam (every 12 months) | \$10 copay | Up to \$40 |
| Materials copay (lenses & frames) | \$25 copay | N/A |
| Lenses* (single/bifocal/trifocal) (every 12 months) | Included in materials copay | Up to \$30 / \$50 / \$70 |
| Frames (every 24 months) | \$0 copay, \$130 allowance, 20% off balance over \$130 | Up to \$91 |
| Contact lenses* (every 12 months) | Conventional: \$130 allowance, 15% off balance over \$130 Disposable: \$130 allowance Med. nec: 100% covered | Conventional or Disposable: Up to \$130 Med. necessary: Up to \$210 |
| Your cost for coverage | Per pay period cost | |
| Employee only | \$3.20 | |
| Employee + Spouse | \$6.08 | |
| Employee + Child(ren) | \$6.40 | |
| Employee + Family | \$9.41 | |

*Your vision plan covers either glasses lenses or contact lenses each year.

Life and AD&D insurance

Financial peace of mind through **Mutual of Omaha**.

Life insurance pays a benefit if you pass away while you're covered. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident.



Basic life and AD&D insurance

UDig, LLC provides life and AD&D insurance at no cost to you.

| | Basic life | Basic AD&D |
|--------------------|------------|------------|
| UDig, LLC provides | \$50,000 | \$50,000 |

Make sure to designate a beneficiary for your life insurance coverage to ensure your family is cared for according to your wishes.

Voluntary life and AD&D insurance

You may also purchase additional coverage for you, your spouse, and your eligible child(ren).

| | For you | For your spouse | For your child(ren) |
|---|---|--|---|
| Coverage increments | \$10,000 | \$5,000 | \$1,000 |
| Coverage maximum | 5x your annual earnings to \$500,000 | Your (employee) coverage amount to \$250,000 | Your (employee) coverage amount to \$10,000 |
| Medical question limit NEW HIRES ONLY | 5x your annual earnings up to \$100,000 | 100% of employee's benefit, up to \$25,000 | Does not apply |

What's AD&D?

Accidental death and dismemberment (AD&D) insurance may pay:

- your beneficiary if you pass away due to an accident
- you a partial benefit if you lose specified bodily functions (sight, limbs, etc.)

Medical question limit

When you're first eligible (a new hire), you can purchase additional life insurance up to this limit without any medical questions required.

Medical questions and approval could be required for all future increase and purchase requests.



Disability insurance



Protect your paycheck with disability insurance through Mutual of Omaha.

UDig employee's are eligible for Short-term Disability (STD) and Long-term Disability (LTD) benefits through Mutual of Omaha the first of the month following your date of hire. This benefit is provided by UDig at no cost to you.

Disability insurance protects you and your family against financial catastrophe by helping you meet daily expenses and maintain your standard of living. Disability insurance replaces a percentage of your pre-disability income if you are unable to work due to illness or injury for a specified period of time.



Short-term disability

[See plan details](#)

Short-term disability coverage can replace part of your paycheck if you're unable to work for a shorter period of time. UDig provides this coverage at no cost to you.

Benefits begin After 7 days of inability to work

Coverage amount 60% of your income up to \$1,000 per week

Payments may continue Up to 12 weeks if you're unable to return to work

Long-term disability

[See plan details](#)

Long-term disability coverage can provide lasting income protection if you remain unable to work. UDig, LLC provides this coverage at no cost to you.

Benefits begin After 90 days of inability to work (once short-term disability ends)

Coverage amount 60% of your income up to \$5,000 per month

Payments may continue Based on your disabled age

Pre-Existing Limitation Yes



Wish you knew more about finances? Now you can - at no cost!

Short Term Disability Buy-Up Plan



We also offer the option for you to increase your Short-Term Disability coverage. You, as the employee, pay the premiums for the additional coverage through payroll deductions. Rates for your specific coverage levels will be illustrated in Employee Navigator.

Short-Term Disability Buy-Up Option

| | |
|---------------------------------|---|
| Benefits begin | After 7 days of inability to work and approval by Mutual of Omaha* |
| Coverage amount | 20% of your income up to \$1,000 per week. |
| Pre-existing conditions* | This amount will be IN ADDITION to the 60% benefit you receive under the STD policy paid for by UDIG |
| Payments may continue | Up to 12 weeks |

*If you are have a maternity claim, the elimination period of 7 days is waived and benefits begin on day 1.

*Pre-existing condition limitations

If you make a disability claim within the **first year** of being covered, check your plan details to see how pre-existing condition limitations might impact your coverage. Maternity claims are included as pre-existing.

Accident and Critical Illness insurance



These plans are designed to help meet out-of-pocket expenses that can follow an accident or critical illness.

UDig will continue to offer Accident and Critical Illness Insurance with Mutual of Omaha. Lump sum benefits are paid directly to you and your covered members based on the amount of coverage listed in the schedule of benefits. These are voluntary benefits where the premium is paid by the employee via payroll deductions. A brief summary of the benefits are outlined below. For the full listing of coverage levels, refer to the Mutual of Omaha benefit summaries.



Accident Plan

With Mutual of Omaha's Accident plan, you will receive a direct payment that helps cover costs associated with an accidental injury. These dollars can be used to pay for deductible and copay amounts under your medical plan and otherer out-of-pocket expenses. There are no medical questions required to receive this coverage. Sample benefits include: concussion, burns, ER treatment, lacerations, fracture, hospitalization, and physical therapy to name a few. Please see Mutual of Omaha Summary of Benefits for more details.

Mutual of Omaha Accident Rates - Per Pay Period

| | |
|---------------------|---------|
| Employee Only | \$6.99 |
| Employee + Spouse | \$10.50 |
| Employee + Children | \$12.85 |
| Family | \$17.49 |

Critical Illness Coverage

Critical Illness insurance pays a lump sum benefit at the time of diagnosis of a covered serious illness. Covered conditions include invasive cancer, bone marrow transplant, heart attack, stroke, major organ transplant, benign brain tumor, advanced Alzheimer's/Parkinson's, and end-stage renal failure. For a full list of covered conditions, see the Mutual of Omaha benefit summary. (Rates based on age)

You have options to cover yourself and your dependents:

For you: Employees can apply for a minimum of \$5,000 to a maximum of \$20,000 in \$5,000 increments.

For your spouse: 100% of employee's Critical Illness principal sum election, up to \$20,000.

For your children: 25% of employee's Critical Illness principal sum election, up to \$10,000.

Pet insurance plan



UDig is offering a voluntary pet insurance option through **Nationwide**, the country's largest pet insurer.

Go to www.petsnationwide.com or call 877.738.7874 for pricing and additional information. Sign up multiple pets with individual plans and receive a discount for even more savings! These plans are billed to you directly by Nationwide and are not enrolled through Employee Navigator. Rates vary by pet.



My Pet Protection coverage highlights

My Pet Protection is available in a variety of options.

Coverage includes:

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Behavioral Treatments
- Rx therapeutic
- And more!

Every My Pet Protection policy includes these additional benefits:

- Lost pet advertising and reward expense
- Emergency Boarding
- Loss due to theft
- Mortality benefit

Bonus programs

UDig offers two bonus programs for our employees: the Business Bonus and the Referral Bonus.

Bonus eligibility may vary based on role.



New Business Bonus

This program allows employees to earn bonuses for cultivating and generating new business for UDig. We want our employees to know how much we appreciate their efforts in helping UDig continue to grow.

| Categories | Bonus |
|------------------|---|
| Creator | 1% of revenue for the initial duration of a signed SOW with an existing client. |
| Innovator | This applies to existing clients and is an opportunity with a new stakeholder/department and the opportunity turns into a SOW*. |
| | Up to 2% of revenue for the initial duration of a signed SOW with a NEW client. |

*Creator and Innovator bonuses are applicable to the first signed SOW only. Extensions do not apply

Referral Bonus

This program allows employees to earn bonuses for connecting us with exceptional talent who joins UDig. We want our employees to know how much we appreciate their efforts in helping to accelerate a strong and dynamic team at UDig.

| Timing/Event | Incentive |
|------------------------------|-----------|
| Start Date | \$500 |
| 90-days of Employment | \$2,000 |
| One-Year Anniversary | \$2,500 |
| Total: | \$5,000 |

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.

Retirement savings plan

Set your future self up for financial stability with a 401(k) through John Hancock.

UDig has partnered with John Hancock to offer all full-time internal and external employees a convenient way to help achieve their long-term savings and investment goals. Below is an overview of eligibility and participation requirements. Contact Employee Success for full plan documents.

Eligibility

You are eligible to join the Plan once you have met the following requirements:

Minimum age: 21

Period of service (consecutive): 1 Days

Entry Dates

Entry Dates are the 1st day of any month. The Plan provides for automatic enrollment. This means that once you become eligible, you will automatically be enrolled into the Plan, and 3% of your earnings will be deducted from every pay and invested into the Plan's default investment option. If you want to contribute a different percentage or select a different investment option, you must complete an Enrollment Form. If you do not want to participate in the Plan, you must provide your Plan Administrator your affirmative election to opt out. Refer to the SPD for details.

Your Contributions

Through payroll deduction, you can make "before tax" 401(k) contributions up to 100% of your compensation, subject to the annual maximum amount allowed by law (\$23,500 in 2025). If you are 50 years of age or older, you can make an additional catch-up contribution (up to \$7,500 in 2025). Changes to your contribution amount can be made as of each payroll period.

You can also make "after tax" **Roth 401(k)** contributions. The combined total of your "before tax" and "after tax" contributions cannot exceed the maximum above.

Rollovers from other eligible plans will be accepted once you have satisfied the Plan's eligibility requirements

Employer Contributions

| Money Type | Your Employer's Contribution |
|-----------------------------------|--|
| Employer Profit Sharing | Your employer may make a discretionary contribution. |
| Safe Harbor Matching Contribution | Your employer will match 100% of the first 3% of your contribution, plus 50% of the next 2%. |

Vesting

Your contributions are always 100% vested.

Your Employer's contribution are vested as follows:

| Money Type | 0 | 1 | 2 | 3 | 4 | 5 | 6+ |
|-------------------------|------|------|------|------|------|------|------|
| Employer Profit Sharing | 0% | 0% | 0% | 100% | 100% | 100% | 100% |
| Safe Harbor Matching | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

The information shown in this presentation is an illustrative summary only. The underlying plan contract or document governs all aspects of the plan. Final rates are dependent on actual enrollment, insurance carrier or plan rules, plan selection, and eligibility criteria. Please refer to the plan document, contract, and other notices contained in this document, applications, and other corresponding communications for additional information.

Retirement savings plan continued



Loans

You can borrow up to 50% of your vested account balance to a maximum of \$50,000, subject to limits imposed by law. The minimum loan amount is \$1,000. Only one loan can be outstanding at any time. Loans will be repaid by "after tax" payroll deductions.

Withdrawals

Money can be withdrawn from your account in the event of retirement, termination of employment, death, disability or financial hardship. The plan may also allow for pre-retirement and/or early retirement withdrawals; refer to the SPD for specific details on the option(s) permitted by your plan including any age and/or service requirements.

Withdrawals can be taken as follows: a lump-sum.

Note: Any taxable withdrawal you receive that is not rolled over to another qualified plan or IRA will be included as part of your taxable income and be subject to federal income tax withholding. If the withdrawal is made before age 59½, it may be subject to an additional 10% penalty. State and local taxes may also apply.

Investment Options

All money in your account can be directed to any of the investment options available under the Plan. If you do not provide instructions, your money will be invested in one of the State Street Target Retirement Funds, which is the default investment option selected by the Plan Trustee.

Reporting and Changes

You will receive quarterly retirement account statements that summarize your account balance, investment option performance and personal rates of return. You can also review your account at any time, rebalance your investments and make other changes by visiting www.myplan.johnhancock.com or calling the toll-free service line at 1-800-395-1113. Para ayuda en español, por favor marque 1-800-363-0530.

Work / life benefits

Work From Home Policy

UDig's work week for full-time employees is Monday through Friday. Schedules will vary based on the company's needs and based on the requirements of your specific duties.

UDig offices are open from 8:30 a.m. to 5:30 p.m., Mondays through Fridays. UDig's preference is for employees to work within this schedule. However, it is understood that exempt employees are expected to work the hours that are required to fulfill their duties and customer requirements.

Company Holidays

UDig provides holiday paid time off to all eligible employees. Full-time employees will receive 8 hours holiday paid time off, and part-time permanent employees will receive 4 hours holiday paid time off for the following Company observed holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving Day
- Christmas Eve
- Christmas Day

UDig recognizes that some employees may want time off on certain days of personal religious or historical observance. Whenever possible, time off for these special days will be considered on a case-by-case basis. These additional days would be taken either without pay or as regular Paid Time Off.



Work / life benefits

Paid Time Off (PTO) Policy

- UDig recognizes the need for employees to have time off. Accordingly, Paid Time Off (PTO) resets on a calendar year and is provided for all full-time employees. Part-time employees, temporary employees and employees on unpaid leave do not accrue or receive any PTO. All PTO must be requested and approved in advance by your manager, except in an emergency situation or an unexpected illness. PTO should be requested as far in advance as possible, preferably 30 days in advance, but at least 7 days in advance, to permit fair scheduling of time off and staffing needs. Requests will be reviewed based on staffing requirements and on a first-come, first-serve basis. Conflicts in scheduling will be decided based upon seniority.
- Employees receive 20 days of PTO annually (160 hours accrued at 6.15 hours per pay period). Once you reach your 5th year anniversary with UDig, you will receive an additional 5 days of PTO for a total of 25 days annually (200 hours accrued at 7.69 hours per pay period). Additionally, UDig gives employees "Yay Days," which are paid time off for their birthday and UDig anniversary. These paid days off need to be utilized within one week of occurrence.
- The nature of UDig's business will not always allow an employee to take more than 80 consecutive hours (two weeks) of vacation. The Manager's decision to allow more than 80 consecutive hours of PTO to any employee will be made on a case-by-case basis.
- If a recognized holiday falls during an eligible employee's requested paid absence, the employee will still be eligible for the holiday pay, and the time off for the holiday will not be deducted from their accumulated PTO.
- An employee may conserve PTO usage during a week by making up hours during the same week (Saturday through Friday), but must have advance approval from their Manager. This flexibility is intended for short-term absences (i.e., four hours or less) due to appointments or obligations during working hours, rather than making up hours for a full vacation day or for working 40 hours in the first four days of a week and opting not to work on that Friday. This flexibility is up to the discretion of the Manager. An employee's negative PTO (used but unearned) cannot exceed 40 hours without approval from their Manager.
- If the employee is in "debt" on PTO hours, the employee will owe UDig an amount equal to the number of indebted PTO hours at the employee's last hourly rate. This amount will be deducted from the employee's last paycheck. An employee with insufficient wages in a last check will remain legally obligated to repay UDig the negative PTO balance.



Work / life benefits

Parental Leave

The birth/care of a child qualifies as protected unpaid leave under FMLA. In order to assist all employees who are building families, UDig provides two weeks of paid leave to be used post-birth for their child, upon adoption of a child, or upon the initial fostering a child.

UDig will grant a two week, maximum eighty (80) hour, paid leave to employees for the birth or adoption of their child, or for an initial foster-care period for a minor child. This Parental Leave will be used in lieu of the first two weeks of PTO required by our FMLA leave policy, but runs concurrently with FMLA Leave. All employees working at least 1,560 hours per year are eligible.

Any leave taken beyond two weeks is subject to be deducted from PTO, per UDig's PTO and FMLA policy.

To request Parental Leave, please complete and return the following Parental Leave Request Form to HR at least 60 days prior to the planned leave.

1. Our FMLA leave policies still apply to the birth of a child. The maximum amount of job-protected time permitted is 12 weeks within 12 months of the FMLA event regardless of whether or not Parental Leave was taken. FMLA rules still apply, including but not limited to:
 - You must still use PTO down to 80 hours after exhausting parental leave.
 - UDig continues to pay the insurance premiums as long as you return from leave for a minimum of 30 days.
 - You may not use Parental Leave more than once in any rolling 12 month period.
 - Two employees working for UDig must share the Parental Leave benefit (either one parent gets the full benefit or the parents may split the benefit) limited to once per rolling year.
2. Other requirements of this leave are:
 - If you leave UDig within six months of utilizing Parental Leave, you will be required to pay back UDig for all compensation that was paid as Parental Leave.
 - You may use the two weeks of Parental Leave either consecutively or at any point within 12 weeks of the FMLA event; Parental Leave may be requested beyond the 12 week period in extenuating circumstances with CFO approval.
 - Parental Leave is a bank of maximum of eighty (80) hours for eligible employees. A day is counted as 8 hours, five days a week, regardless of time of year. This is in alignment with FMLA, which is also 8 hours a day, Monday-Friday. If you are a Reduced Hour Employee, your paid leave is reduced to whatever the normal equivalent of two full weeks in a 2,080 year would normally equate (ex: a 75% employee would receive 75% of 80 hours, or 60 hours of Parental Leave).
3. In the case of maternity leave, short-term disability payments are normally paid out at up to 60% of your normal compensation. Please be aware that STD will not pay you more than 100% of your salary, so your STD payments could be decreased depending on your individual situation.





2025 benefits