



EMPLOYEE BENEFITS



2027



A message from our Chief People Officer

As Ketjen continues to establish itself as a standalone organization, we have taken the opportunity to thoughtfully conduct a thorough and comprehensive review of our benefits offerings to ensure employees have access to best-in-class coverage that supports their health, well-being, and financial security.

Throughout this process, our priority was to carefully evaluate the market, compare leading benefit options, and select plans that deliver strong value and competitive coverage. We also focused on minimizing disruption for employees by maintaining continuity wherever possible and limiting significant plan design changes. The result is a benefits program that balances stability with quality, providing employees with robust coverage and a seamless transition into Ketjen's independent benefits platform.

This year, we're excited to share some important updates to our benefits offerings:

- Our Dental Buy-Up Plan now includes adult orthodontics coverage and a higher lifetime orthodontic maximum of \$2,000 (up from \$1,500).
- Our PPO medical plan now includes predictable co-pays for primary care and specialist visits, making it easier to know your out-of-pocket costs before receiving care.
- Short-term disability coverage is changing, but will continue to provide up to eight weeks of 100% income replacement for eligible employees.
- Rally is being replaced by UHC Rewards as our Wellness Incentive program. While there are new ways to earn rewards, such as tracking steps, the maximum Wellness incentives provided by Ketjen are not changing.
- We remain committed to providing the Healia Total Care Option (TCO) Spousal HRA Medical Plan as a valued part of our benefits program. While the plan itself remains unchanged, we've enhanced our educational resources and support materials to help employees and their spouses understand and maximize its value.

This guide provides an overview of the benefits available to you and is intended to help you make informed enrollment decisions. We encourage you to review it carefully and maximize the value of the comprehensive benefits offered by Ketjen.

If you have questions or need help, please contact Total Rewards at Ketjen.HR@ketjen.com.



**AMANDA
LAMBERT**

Chief People Officer

Most of the benefit programs described in this Guide are explained in more detail in the separate Summary Plan Description ("SPD") that applies to each Plan. It is important that you review these SPDs to be certain that you understand all of the relevant terms of each Plan that applies to you.

Contacts and Resources

Medical Plan: UnitedHealthcare		Vision Plan: MetLife Superior Vision	
Member Services	833.593.4149	Member Services	833.EYE.LIFE (833.393.5433)
Website	myuhc.com	Website	metlife.com
Pharmacy: OptumRx®		Spousal HRA: Healia Health Total Care Option	
Member Services	833.593.4149	Member Services	844.507.5799 support@healiahealth.com
Website	optumrx.com	Website	healiahealth.com
Wellbeing: UHC Rewards		Health Savings Account: Bank of America	
Member Services	866.230.2505	Member Services	866.791.0250
Website	myuhc.com	Website	myhealth.bankofamerica.com
Emotional and Behavioral Health: Modern Health		Flexible Spending Accounts: UnitedHealthcare	
Member Services	866.535.6463	Member Services	866.755.2648
Website	my.modernhealth.com	Website	myuhc.com
Dental Plan: MetLife		Retirement Savings: Merrill	
Member Services	800.942.0854	Member Services	800.228.4015
Website	metlife.com	Website	benefits.ml.com
STD, LTD and Life Insurance: Unum		Legal Plan: MetLaw	
Member Services	866.679.3054	Member Services	800.821.6400
Website	unum.com	Website	members.legalplans.com

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Annual notices are available here:

online.flippingbook.com/view/871033024/



Benefit Program Highlights for 2027

Ketjen is introducing several important benefit updates for 2027. Review the highlights below, along with the complete guide, to understand your benefit options, costs and enrollment requirements.

Medical Coverage for 2027

- UnitedHealthcare will continue as Ketjen's medical carrier for 2027. Review the Benefits Guide for details about the 2027 medical plan options, coverage and costs.

Returning for 2027: Total Care Option

- The Total Care Option through Healia Health will continue to be available for 2027. Employees who have access to medical coverage through a spouse's employer may be eligible to participate.
- Eligible employees who waive Ketjen medical coverage and enroll in a spouse's medical plan may receive reimbursements up to \$2,000 for eligible premiums and \$8,000 for out-of-pocket medical expenses.

Dental Coverage

- MetLife will continue to administer Ketjen's dental benefits in 2027. Employees may choose between the Base Plan and the enhanced Buy-Up Plan. The Buy-Up Plan now includes adult orthodontia coverage along with child coverage with the lifetime orthodontia maximum benefit being increased to \$2,000.

Vision Coverage

- MetLife will continue as Ketjen's vision carrier for 2027. The vision plan design, including the current frame and contact lens allowances, will remain unchanged.

Life and Disability Benefits Through Unum

- Unum will continue to administer Ketjen's life insurance and disability benefits for 2027.
- Ketjen will continue to provide employer-paid life insurance equal to one times your annual base salary. Short-Term Disability will provide 60% coverage, with Ketjen supplementing the first eight weeks to provide 100% pay.

Health Savings and Flexible Spending Accounts

- Eligible employees can use tax-advantaged accounts to help pay for qualified healthcare and dependent care expenses.
- Bank of America will continue to administer the HSA for employees who elect the HDHP medical plan, and Ketjen will contribute a one-time employer contribution of \$750 for employee-only coverage or \$1,500 for employee + dependent coverage, plus up to \$1,000 in UHC Rewards wellness incentives (\$2,000 for employee + spouse/partner coverage).
- UHC will continue to administer the FSA accounts, including the Health Care FSA, Limited Purpose FSA, and Dependent Care FSA. Employees who elect the PPO medical plan may also enroll in an HRA, where Ketjen will contribute up to \$750 for employee-only coverage and up to \$1,500 for employee + spouse/partner coverage through UHC Wellness Incentives.

Employee Assistance and Well-Being Resources

- Modern Health will continue to provide emotional well-being and Employee Assistance Program resources. Available support includes individual care, group care, self-service resources, a 24/7 support line and work-life services.

Fertility Solutions

- Maven and Fertility Solutions Plus offer 24/7 virtual support for family building, pregnancy, maternity, parenting, pediatrics and menopause.

Who is Eligible?

Benefits are available to all full-time employees who work a minimum of 20 hours per week, and their dependents. If you enroll during Open Enrollment, your benefits will become effective on January 1, 2027. You become eligible for benefits coverage on the first day of employment. For example, if you join the company June 1, you become eligible on June 1, even though you have 30 days following your start date to enroll in benefits.

Eligible dependents include



Spouse / Domestic Partner



Your children from birth to age 26 regardless of marital, employment or student status.



You may cover your disabled or handicapped child of any age, if the disability began before age 19 and prevents the child from being self-supporting.

(Includes your natural, legally adopted, stepchildren and/or your unmarried dependent children of any age who are mentally and physically disabled or are dependent on you for support). Dependent grandchildren may be eligible if they meet certain requirements.

Making Changes

You may only change your elections during Open Enrollment each year or when you experience a qualifying life event. Qualifying life events include, but are not limited to:

- Birth, legal adoption, or placement for adoption.
- Change in marital status.
- Dependent child reaches age 26.
- Spouse gains or loses employment or eligibility with current employer.
- Death of a covered dependent.
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or SCHIP.
- Change in residence that changes eligibility for coverage.
- Court-ordered change.

Changes to your coverage due to a qualifying life event must be made within 30 days of that life event. Proof of the qualifying life event is required (marriage certificate, divorce decree, birth certificate, or loss of coverage letter).

Note: Any change you make to your coverage must be consistent with the change in status.

How to Enroll

Please see page 7 of the guide on How to Enroll.

Enrollment Deadlines

Current Employee	New Hire	Qualified Life Event
Enrollment Opportunity Annually during the October 26, 2026 - November 13, 2026 enrollment period.	Enrollment Opportunity Must enroll within 30 days of hire.	Enrollment Opportunity Changes must be made within 30 days of life event.
Coverage Effective Date Start of plan year January 1, 2027	Coverage Effective Date First day of employment.	Coverage Effective Date Date of life event

See page 27 for the **Qualifying Life Event** video.

2027 OPEN ENROLLMENT

Open Enrollment-Specific Information

Enroll Online

A new enrollment portal is being used specifically for Ketjen's 2027 Open Enrollment period, which is October 26 through November 13, 2026.

This is an active enrollment. You must review your benefit options and complete your 2027 elections, even if you are not making changes.

After Open Enrollment, Ketjen will transition new-hire enrollment and ongoing benefit changes to Workday.

How to Enroll Beginning October 26

- 1 Log in to the enrollment portal emailed to you on the first day of open enrollment.
- 2 Review your personal information, dependents and beneficiaries.
- 3 Review your 2027 benefit options and costs.
- 4 Complete and submit your elections by November 13, 2026.



What's Changing in 2027?

- **Active enrollment:** All employees must review their options and complete elections for 2027.
- **UHC Rewards:** Rally is being replaced by UHC Rewards as our Wellness Incentive Program.
- **Enrollment Portal:** Employees will receive an email with a link to use specifically for Open Enrollment.

Returning for 2027

- **Total Care Option:** Eligible employees who waive Ketjen medical coverage and enroll in a spouse's medical plan may receive reimbursements for eligible premiums and out-of-pocket medical expenses.
- **Maven and Fertility Solutions Plus:** These programs will continue to provide fertility and family-building support.
- **401(k) Plan:** Ketjen's 401(k) plan will continue to include the same company match and an additional employer contribution for eligible employees.

Do I Need to Enroll if I'm Not Making Changes?

Yes. You must complete your 2027 elections. Before submitting, review your personal information, dependents, beneficiaries, benefit elections and costs.

Need assistance? Contact the Ketjen Total Rewards Team at Ketjen.HR@ketjen.com

Bi-Weekly Payroll Contributions

Medical – UnitedHealthcare

	HDHP Plan	PPO Plan
Employee	\$49.85	\$58.62
Employee + spouse	\$123.69	\$144.00
Employee + child(ren)	\$108.46	\$126.92
Family	\$186.46	\$219.23

Dental – MetLife

	Buy-Up Plan	Base Plan
Employee	\$7.14	\$3.59
Employee + spouse	\$16.05	\$8.08
Employee + child(ren)	\$18.55	\$9.34
Family	\$24.97	\$12.57

Vision – MetLife

	Vision Plan
Employee	\$2.94
Employee + spouse	\$6.00
Employee + child(ren)	\$7.05
Family	\$9.72

Note: Additional rate information can be found in your enrollment portal.
For more detailed information, your ID card and pharmacy options,
visit myuhc.com.



Compare Your Medical Options

Use this chart to compare what each option does, when to select it and which health accounts are available.

Plan Option	High-Deductible Health Plan HDHP	Preferred Provider Organization PPO	Total Care Option TCO	Opt-out Incentive
What It Does and When to Select	- Provides healthcare and pharmacy coverage. - Select if you want a lower monthly premium, a tax-advantaged HSA, and higher Ketjen contributions through HSA and Wellness incentives	- Provides healthcare and pharmacy coverage. - Select if you're willing to pay a higher monthly premium for a lower deductible and want transparent copays on primary and specialty care visits.	- Provides an employer-funded Spousal HRA for eligible medical premiums and out-of-pocket expenses. - Select if you want up to \$10,000 in reimbursements to supplement your spouse's coverage	- Provides \$50 incentive per paycheck, up to \$1,300 annually. - Select if you waive Ketjen medical coverage and do not participate in the TCO plan.
Health Accounts Available	HSA - Employer contributions - Wellness Activity incentives available through UHC rewards Limited Purpose FSA - For qualified dental and vision expenses	Wellness Incentives HRA Wellness Activity incentives available through UHC rewards Healthcare FSA	Spousal HRA 100% funded by employer Healthcare FSA	Healthcare FSA
Dependent Care Accounts	Dependent Care FSA			

2027 U.S. Bi-Weekly Medical Rates

	HDHP		PPO	
	Employee Contributions	Ketjen Contribution	Employee Contributions	Ketjen Contribution
Employee Only	\$49.85	\$315.52	\$58.62	\$386.41
Employee + Spouse	\$123.69	\$716.64	\$144.00	\$879.54
Employee + Child(ren)	\$108.46	\$595.83	\$126.92	\$730.92
Employee + Family	\$186.46	\$993.66	\$219.23	\$1,218.18

Medical

UnitedHealthcare | 833.593.4149 | myuhc.com

Ketjen offers two medical plan options through UnitedHealthcare for 2027.

HDHP Plan			PPO Plan	
Employer Contribution				
Employee / Family	\$750	\$1,500	\$0	\$0
Wellness Incentives Employee / Employee + Spouse or Partner	\$1,000	\$2,000	\$750	\$1,500
Annual Deductible (Combined Medical / Rx)	In-Network	Out-of-Network	In-Network	Out-of-Network
Employee Only Coverage	\$2,500	\$5,000	\$1,500	\$3,000
Employee + Dependent Coverage¹	\$5,000	\$10,000	\$3,000	\$6,000
Out-of-Pocket Max (Combined Medical / Rx)²				
Employee Only Coverage	\$5,000	\$10,000	\$5,000	\$10,000
Employee + Dependent Coverage¹	\$10,000	\$20,000	\$10,000	\$20,000
Medical Services (Plan Pays)				
Preventive Care	No copay	Not covered	No copay	Not covered
Primary physician office visit	20% after ded.	50% after ded.	\$30 copay	50% after ded.
Specialist office visit	20% after ded.	50% after ded.	\$60 copay	50% after ded.
Telehealth	20% after ded.	50% after ded.	20% after ded.	50% after ded.
Inpatient hospital services	20% after ded.	50% after ded.	20% after ded.	50% after ded.
Outpatient hospital services (lab, x-ray, diagnostic)	20% after ded.	50% after ded.	20% after ded.	50% after ded.
Advanced diagnostics	20% after ded.	50% after ded.	20% after ded.	50% after ded.
Urgent Care	20% after ded.	50% after ded.	20% after ded.	50% after ded.
Emergency room care	20% after ded.		20% after ded.	
Other	In Vitro Fertilization Services; GLP-1 Medication	—	In Vitro Fertilization Services; GLP-1 Medication	—
Prescription drugs				
Retail (30-day supply)				
Generic	20% after ded.	50% after ded.	20% after ded.	50% after ded.
Brand preferred	20% after ded.	50% after ded.	20% after ded.	50% after ded.
Brand non-preferred	20% after ded.	50% after ded.	20% after ded.	50% after ded.
Mail order (90-day supply)				
Generic	20% after ded.	50% after ded.	2.5x MO	50% after ded.
Brand preferred	20% after ded.	50% after ded.	2.5x MO	50% after ded.
Brand non-preferred	20% after ded.	50% after ded.	2.5x MO	50% after ded.

This is a summary of coverage, please refer to your summary plan description for the full scope of coverage. In-network services are based on negotiated charges. Out-of-network services are based on a percentage of Medicare charges.

1. Employee + Dependent Coverage includes Employee + Spouse, Employee + Child(ren), and Employee + Family

2. Includes Deductible and Co-insurance.

Health Savings Account (HSA)

Bank of America | 866.791.0250 | myhealth.bankofamerica.com

AVAILABLE TO PARTICIPANTS IN THE HDHP PLAN.

What is a Health Savings Account?

A health savings account (HSA) is a tax-advantaged savings account that can be used for qualified healthcare expenses. You own your HSA and can contribute to the account with pre-tax payroll deductions.

Did you know an HSA provides triple tax benefits?

- The money you contribute is pre-tax.
- Interest accumulates in the account tax-free.
- Money withdrawn from an HSA isn't taxed, provided you use it for qualified healthcare expenses.

As an added benefit, Ketjen will contribute a one-time employer contribution of \$750 for employee-only coverage and \$1,500 for employee plus dependent coverage to your account in January 2027¹. In addition, employees have the opportunity to earn up to \$1,000 in wellness incentives through the UHC Rewards program. (\$2,000 for employee plus spouse/partner).

HSA Advantages



You can use the account to pay for qualified healthcare expenses.



Unspent dollars roll over each year and are yours to keep, even if you retire or leave the company.



You can invest your HSA funds, so your available healthcare dollars can grow over time.

You are eligible if:

- You are enrolled in the HDHP.
- You are not covered by a spouse's plan.
- No one else can claim you as a dependent.
- You are not enrolled in Medicare, TRICARE, or TRICARE for Life.
- You have not received VA benefits in the past 3 months.

How Do I Manage My HSA?

Access and manage your HSA at myhealth.bankofamerica.com. You'll set up your payroll contributions during your enrollment period. You can change the contribution amount at any time (although it may take up to two payroll periods to process).

How Much Can I Deposit into an HSA in 2027?

<55*

- Up to \$4,500 for individual.
- Up to \$9,000 for family.

55+*

The maximum contribution increases by \$1,000.

*Not enrolled in Medicare

Maximize your HSA Contributions²

Ketjen contributes up to:	Employee Only	Employee + Child(ren)	Employee + Spouse or Employee + Family
Wellness Incentive through UHC Rewards	\$1,000	\$1,000	\$2,000
One-time 2027 Contribution ¹	\$750	\$1,500	\$1,500
Your Max Contribution Limit	\$2,750	\$6,500	\$5,500
2027 IRS Maximum	\$4,500	\$9,000	\$9,000

1. If you're hired during the year, your amounts will be prorated based on your date of hire.

2. Ketjen's one-time company contribution and any Wellness Incentives you earn throughout the year count toward this limit. Your personal contributions are deducted from payroll throughout the year, and Wellness Incentives are applied as they are earned. If you contribute the full IRS maximum and then earn additional Wellness Incentives, your payroll contributions will not be refunded, so it's important to plan accordingly.

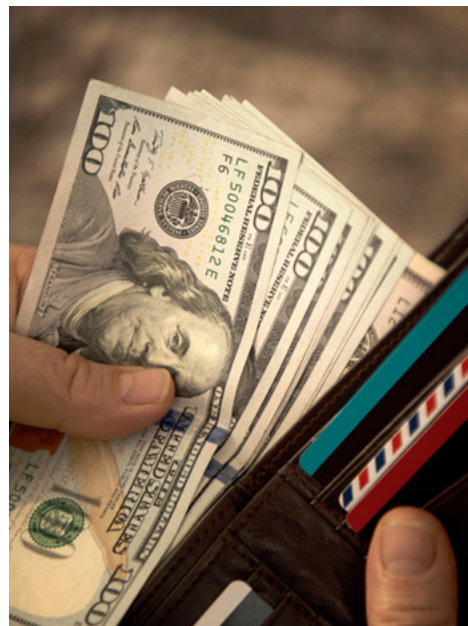
Flexible Spending Account (FSA)

UnitedHealthcare | 866.755.2648 | myuhc.com

What is a Flexible Spending Account?

A flexible spending account (FSA) is a tax-advantaged account that can reimburse you for qualified healthcare or dependent care expenses. You can fund qualified expenses with pre-tax dollars deducted from your paycheck.

When electing an FSA, you will set an annual contribution amount and you will have until December 31, 2027 to use the funds. You must file claims by March 15, 2028. Ketjen allows a small portion of the Healthcare FSA and Limited Purpose Healthcare FSA funds to be carried over to the next year in accordance with IRS guidelines. For the Dependent Care FSA, no carryover is allowed. The goal is to choose an amount that will adequately cover medical or dependent care expenses, not an excessive amount that will cause you to forfeit money at the end of the year.



You can choose to participate in either the Healthcare FSA, the Dependent Care FSA or both, and it's unnecessary to "sign up" specific family members for these accounts.



Healthcare FSA

A healthcare FSA reimburses employees for eligible medical expenses, up to the amount contributed for the plan year. Eligible healthcare expenses include many out-of-pocket costs you pay to maintain your health and well-being. Visit [irs.gov](https://www.irs.gov) for a full list of eligible expenses.

You may contribute up to \$3,400 annually (2026 limit, the IRS will publish the 2027 limits near the end of 2026 and these will be reflected in Workday). Funds will be available as of the election effective date.

If enrolled in the HDHP medical plan, you can enroll in a limited purpose FSA for reimbursement of qualified dental and vision expenses.



Dependent Care FSA

You may use pre-tax dollars from your Dependent Care FSA to pay expenses for the care of a dependent child, spouse, or elderly parent inside your home (from a qualified provider), and expenses outside your home, such as babysitters, nursery schools, or daycare centers.

You may contribute up to \$7,500 annually (or \$3,750 if you are married and file a separate tax return). You can only be reimbursed up to the amount that you have contributed.

See page 27 for the **Flexible Spending Account (FSA), How to Optimize Your FSA** and **Dependent Care FSA** videos.

Spousal HRA: Total Care Option

Healia Health | 844.507.5799 | support@healiahealth.com



See how much
you could save

If you have access to medical coverage through your spouse's employer, Ketjen's Total Care Option may help reimburse eligible premiums and out-of-pocket medical expenses up to \$10,000 per year.

What is a Spousal HRA?

An account funded by Ketjen for out-of-pocket medical costs when you enroll on your spouse's health insurance plan.

Who is eligible?

Employees who opt out of Ketjen's health insurance and enroll on a spouse's employer-sponsored health insurance plan. If you ever lose access to your spouse's coverage, you can always come back to Ketjen's plan through a qualified life event.

What are qualified expenses?

Medical and prescription drug claims filed on your spouse's health insurance plan and premiums paid toward the plan.

Contributions¹

Ketjen Contribution for:

- Medical premiums: up to \$2,000
- Out-of-pocket expenses: up to \$8,000

How do I use the TCO?

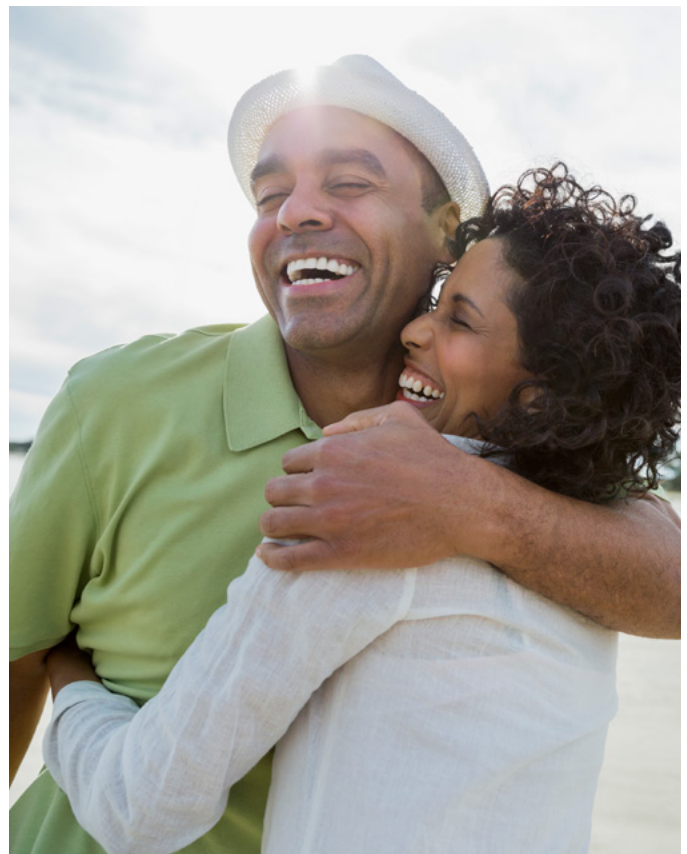
Filing claims is easy on Healia's website. After visiting the doctor or pharmacy, you'll receive an Explanation of Benefits (EOB), hospital bill, or RX slip.

Simply upload your document to Healia's website, and Healia will take care of the rest. Once approved, you will receive a reimbursement in 1-2 days!

For premium reimbursements, just upload your spouse's paystub showing their premium contribution. If approved, your premiums will be reimbursed each paycheck without any further submission required. You can receive up to \$2,000 per year in premium reimbursements.

When are funds available?

The full amount is available on January 1 or when you become eligible for your spouse's medical plan, whichever comes later.



¹ If you're hired during the year, your amounts will be prorated based on your date of hire.

Spending Account Overview

HSA • Bank of America

866.791.0250

myhealth.bankofamerica.com



UHC • DCSA | FSA | LPFSA | HRA

866.755.2648

myuhc.com



BANK OF AMERICA		United Healthcare		healia	
HSA		Dependent Care FSA	FSA and Limited Purpose FSA	HRA	Spousal HRA: Total Care Option
What is it?	Savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses.	An account allowing you to set aside pre-tax dollars to pay for qualified dependent care expenses.	FSA: Pre-tax contributions to pay for qualified medical expenses. LPFSA: Pre-tax contributions for qualified dental and vision.	An account embedded in your medical plan funded by Ketjen for certain qualified health care expenses.	An account funded by Ketjen for out-of-pocket medical costs when you enroll on your spouse's health insurance plan.
Who is eligible?	Employees enrolled in the HDHP Plan.	All employees may enroll and cover a child(ren) up to age 13 or for a dependent of any age who is not capable of self-care that you count as a dependent for federal income tax purposes.	FSA: All employees not enrolled in the HDHP. You do not have to be enrolled in the Ketjen medical plan. LPFSA: Full-time employees enrolled in the HDHP.	Employees enrolled in the PPO Plan.	Employees who opt out of Ketjen's health insurance and enroll on a spouse's employer sponsored health insurance plan.
What are qualified expenses?	See IRS Publication 502 available at irs.gov for a list of eligible expenses.	See IRS Publication 503 (Dependent Care Expenses) available at irs.gov/forms-instructions for a list of eligible dependent care expenses.	FSA: See IRS Publication 502 available at irs.gov for a list of eligible medical, prescription drug, dental and vision expenses. LPFSA: See IRS Publication 502 available at irs.gov for a list of eligible dental and vision expenses.	Medical and prescription drug claims filed with UnitedHealthcare for in-network providers.	Medical and prescription drug claims filed on your spouse's health insurance plan and premiums paid toward the plan.
Contributions	Employee only: \$4,500. ¹ Employee + others: \$9,000 ¹ Age 55 or older: up to an additional \$1,000.	Maximum contribution of \$7,500 per year if you are single or married and file a joint income tax return. If you are married and filing separately, you may contribute up to \$3,750 per year.	FSA & LPFSA: The IRS will publish the 2027 limits near the end of 2026.	Ketjen Contribution for: Employee: up to \$750. Employee plus spouse / domestic partner: up to \$1,500.	Ketjen Contribution for: Medical premiums: up to \$2,000 Out-of-pocket expenses: up to \$8,000
When can I start or change my contributions?	Anytime during the year.	During annual enrollment or after a qualifying life event.	FSA & LPFSA: During annual enrollment or after a qualifying life event.	Solely funded by Ketjen upon completion of Wellness Activities. Proration does not apply.	Solely funded by Ketjen.
When are funds available?	The Employer contribution will be deposited after the first pay period of the year. Contributions from your paycheck are deposited after each pay period. You can only spend up to the available balance.	Funded each pay period and you can only spend the available balance.	FSA & LPFSA: The full amount you elect to contribute for the year is available January 1.	The full amount you are eligible for is available as soon as feasible after you complete certain Wellness Activities.	The full amount is available on January 1 or when you become eligible for your spouse's medical plan, whichever comes later.
Can unused funds be carried over to the next year?	Yes. Any unused funds roll over and can be used for future health care expenses.	You will forfeit any amounts that you do not use for eligible expenses by December 31 of 2027. You must file claims by March 15, 2028.	FSA & LPFSA: You are allowed to carry over \$680 into 2027. The IRS will publish new carryover amounts for 2028 near the end of 2027.	Yes. Any unused funds roll over and can be used for future health care expenses as long as you remain enrolled in the PPO Plan.	No. Any unused funds do not roll over.

1. Because Ketjen is making a one-time contribution to your HSA, your limit to contribute will be lower.

Wellness Incentive Program

Get in on UHC Rewards



Earn money for healthy habits — including \$20 when you activate UHC Rewards.

Ketjen partners with UnitedHealthcare to use their UHC Rewards program to manage Wellness Incentives.

U.S. employees and their spouse / partner (if applicable), enrolled with UnitedHealthcare, can earn money each year for participating in our Annual Wellness Incentive program. The maximum benefit for the program is shown in the chart below:

Ketjen contributes up to:	HDHP with HSA	PPO with HRA
Employee	\$1,000 ¹	\$750
Employee + Spouse/Partner	\$2,000 ¹	\$1,500

Scan the QR code to download the UnitedHealthcare app



How to activate — 2 ways

On the UnitedHealthcare® app

- 1 Sign in or register
- 2 Select UHC Rewards
- 3 Activate and start earning

On myuhc.com

- 1 Sign in or register
- 2 Select UHC Rewards
- 3 Activate and choose your activities

Connecting a tracker isn't required, but it unlocks even more reward activities.

Questions? Call customer service at 866.230.2505

1. Your personal HSA contributions are deducted from payroll throughout the year, and Wellness Incentives are applied as they are earned. If you elect to contribute the full IRS maximum and later earn additional Wellness Incentives, your payroll contributions will not be refunded. Please plan accordingly to avoid exceeding the allowable limit.

Wellness Incentive Program

Ways to earn

	Action	Description	Wellness Incentive
One-time action	Activate UHC Rewards	First-time users may earn for activating UHC Rewards. Rewardable only once.	\$20
	Complete a health survey	Learn how your health journey is going and explore ways to improve your well-being	\$100
	Get a biometric screening*	Complete annual bloodwork and measurements	\$150
	Get a flu shot*	Get an annual flu shot	\$100
	Get an annual checkup*	Complete an annual checkup to support health and prevent illness	\$150
	Complete a 24/7 Virtual Visit*	Talk to a provider by video for common urgent-care needs	\$150
	Get a cervical cancer screening*	Getting routine screenings may increase the chance of detecting some cancers early	\$150
	Get a breast cancer screening*	Getting routine screenings may increase the chance of detecting some cancers early	\$150
	Get a colorectal cancer screening*	Getting routine screenings may increase the chance of detecting some cancers early. Some screenings can be completed with an at-home fecal test.	\$150
Tracker Based Actions	Connect a tracker	Automatically track activities	\$50
	Daily activity – goal 1	Track 15 active minutes or 5K steps per day	\$0.50
	Daily activity – goal 2	Track 30 active minutes or 10K steps per day	\$1.00
	Fitness challenge – weekly goal	Complete the daily activity goals 5 out of 7 days (Sunday to Saturday)	\$5.00
	Sleep tracking	Track sleep for 14 days	\$10.00
	Sleep challenge – weekly goal	Track 7 hours of sleep for 5 out 7 nights (Sunday to Saturday)	\$5.00

*Claims based

Visit [UHC Rewards](#) for the full list of rewardable activities — new ways to earn are added throughout the year.





Modern Health

Modern Health | 866.535.6463 | my.modernhealth.com



Modern Health is committed to providing mental, physical, and financial support to our employees. In addition to 1:1 care, group care and self-serve resources, Modern Health also offers more traditional Employee Assistance Program (EAP) support including a 24/7 phone line that offers immediate access to a counselor, as well as work life services.

5 Pillars of Well-being



Emotional

Anxiety
Depression
Trauma
Mindfulness



Professional

Burnout
Managing
Career
Development



Relationships

Relationships
Parenting
Communication
Inclusion &
Belonging



Physical

Diet
Physical Activity
Sleep
Substance Abuse



Financial

Budgeting
Savings
Debt
Investing

How Do I Get Started?

1. Download the Modern Health mobile app on your mobile device or visit my.modernhealth.com.
2. Sign up with your work email.
3. Get your personalized care plan, which includes a combination of one-on-one, group, and self-serve digital resources that can help you in your focus areas.



Fertility Solutions Plus

Maven and Fertility Solutions Plus offer 24/7 virtual support for family building, pregnancy, maternity, parenting, pediatrics and menopause, as well as on-demand classes, drop-in groups, articles and clinical care from experienced fertility nurses.

Maven provides end-to-end support for reproductive and family health

- Dedicated Care Advocates who stay with you throughout the program and personally advocate for you
- 24/7 unlimited, on-demand access to women's and family health virtual support providers via video and chat message
- A supportive community of other parents and mental health, wellness coaches, and career coaches as well as educational content you can trust
- \$10,000 lifetime maximum for eligible adoption and surrogacy expenses

Personalized support for every step of your journey:



Fertility &
Family Building



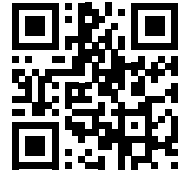
Maternity &
Newborn Support



Parenting &
Pediatrics



Menopause &
Ongoing Care



MetLife | 800.942.0854 | metlife.com

Dental plans cover diagnostic and preventive care, plus basic and major services. Although you can choose any dental provider, you will generally pay less when you visit an in-network dentist. If you choose an out-of-network provider, you may be billed the difference between what MetLife pays, and what your out-of-network provider charges for the services. To locate an in-network provider, please visit [metlife.com](https://www.metlife.com).

Dental	Buy-Up Plan		Base Plan	
	In-network	Out-of-network ¹	In-network	Out-of-network ¹
Type A – Preventive	100%	100%	100%	100%
Type B – Basic	80%	80%	80%	80%
Type C – Major	60%	60%	50%	50%
Calendar Year Deductible applies to: Individual Family	Types B & C \$50 \$150 Aggregate	Types B & C \$50 \$150 Aggregate	Types B & C \$50 \$150 Aggregate	Types B & C \$50 \$150 Aggregate
Calendar Year Maximum (applies to A,B,C)	\$2,250	\$2,250	\$1,250	\$1,250
Orthodontia ²	50%	50%	Not Covered	Not Covered
Orthodontia Lifetime Maximum	\$2,000	\$2,000	Not Covered	Not Covered

1. Out-of-Network benefits are payable for services rendered by a dentist who is not a participating provider. The Reasonable and Customary charge is based on the lowest of (1) the dentist's actual charge (the 'Actual Charge'), (2) the dentist's usual charge for the same or similar services (the 'Usual Charge') or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife (the 'Customary Charge'). Services must be necessary in terms of generally accepted dental standards.

2. Starting in 2027, orthodontia coverage includes adults along with dependent children up to age 26.

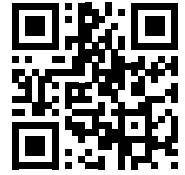
2027 U.S. Bi-Weekly Dental Rates

Dental	Buy-Up Plan		Base Plan	
	Employee Contributions	Ketjen Contribution	Employee Contributions	Ketjen Contribution
Employee Only	\$7.14	\$9.85	\$3.59	\$9.71
Employee + Spouse	\$16.05	\$22.16	\$8.08	\$21.85
Employee + Child(ren)	\$18.55	\$25.62	\$9.34	\$25.24
Employee + Family	\$24.97	\$34.48	\$12.57	\$33.99

See page 27 for the **Dental Insurance** video.

MetLife

Vision



MetLife | 833.393.5433 | [metlife.com](https://www.metlife.com)

Our vision care benefits include coverage for eye exams, lenses and frames, contact lenses, and discounts for laser surgery. The vision plan is built around the MetLife network providers who offer you higher benefits at a lower cost. Consider using an in-network provider for the most bang for your buck when you need services! For out-of-network providers, you will be reimbursed for services according to the grid below. To locate an in-network provider, visit [metlife.com](https://www.metlife.com).

Vision	In-network	Out-of-network
Eye Examination (1 per 12 months)		
Comprehensive Eye Exam	\$10 copay	\$45 allowance after \$0 copay
Retinal Imaging Exam	Up to \$39 copay	Applied to exam allowance
Materials / Eyewear		
Single Vision	\$10 copay	\$30 allowance after \$0 copay
Lined Bifocal	\$10 copay	\$50 allowance after \$0 copay
Lined Trifocal	\$10 copay	\$65 allowance after \$0 copay
Lenticular	\$10 copay	\$100 allowance after \$0 copay
Frames ¹	\$120 allowance ²	\$55 allowance
Contact lenses		
Elective	\$120 allowance	\$105 allowance
Necessary	Covered in full, after \$10 eyewear copay	\$210 allowance
Contact Fitting & Evaluation	Covered in full, up to a maximum \$60 copay	Applied to all contact lens allowance

Note: Frequency for vision coverage is 1 time per 12 months for either glasses or contact lenses.

1. You will receive an additional 20% off any amount that you pay over your allowance. This offer is available from participating locations excluding Costco, Walmart and Sam's Club. Verify that your provider participates in discounts in advance.
2. \$140 allowance on featured frames, \$65 allowance for Costco, Walmart, and Sam's Club.

2027 U.S. Bi-Weekly Vision Rates

Vision	Bi-Weekly Rate
Employee Only	\$2.94
Employee + Spouse	\$6.00
Employee + Child(ren)	\$7.05
Employee + Family	\$9.72

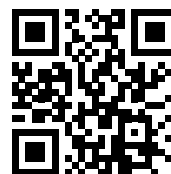


See page 27 for the **Vision Insurance** video.



Life Insurance

Unum | 866.679.3054 | unum.com



Basic Life and AD&D Insurance

Amount of Coverage

Ketjen provides at no cost to you an amount equal to one times your basic annual pay, rounded to the next higher \$1,000 (if not an exact multiple). Maximum benefit payable = \$400,000 while you are actively employed.

Note: Regular, active employees aged 65 or older are eligible for a reduced benefit beginning the first day of the month in which their 65th birthday occurs. See the SPD for details.

Voluntary Life and AD&D Insurance

In addition to the 1x coverage Ketjen provides, you have access to purchase Voluntary Life and AD&D Insurance. You can also choose coverage for your spouse and children. Cost of coverage will be displayed during open enrollment. Contributions will be automatically deducted from your paycheck on an after-tax basis.

Voluntary Life Insurance

Employee Coverage: Select from 1x to 4x your basic annual pay up to a maximum of \$1,000,000.¹

Spouse Coverage: You can elect coverage in \$10,000 increments up to a maximum of \$500,000.¹

Child Coverage: You can elect coverage up to a maximum of \$10,000.

Voluntary AD&D Insurance

Employee Coverage: You can select from \$10,000 increments up to 7x your basic annual pay in coverage up to a maximum of \$1,000,000.

Spouse Coverage: You can elect up to 50% of your total coverage amount up to a maximum of \$250,000.

Child Coverage: You can elect up to 50% of your total coverage up to a maximum of \$20,000.

1. For 2027, you can elect up to \$250,000 in optional life insurance for yourself and \$50,000 for your spouse without needing to complete Evidence of Insurability (EOI). After the 2027 annual enrollment period, any increases will require EOI.



Disability Insurance

Unum | 866.679.3054 | unum.com



Short-Term Disability Income

This plan covers active employees. You become eligible for STD on your date of hire. Ketjen will top up salaries to 100% for employees for the first 8 weeks of leave with the remaining leave paid at 60%.

Amount of Coverage

Coverage for all employees is based on the chart below. Benefits are payable after a 7-day elimination period for illness and 0-day elimination period for injury. When an overnight hospital stay is required, the elimination period is waived and benefits are payable immediately.

Weeks	Pay
First 8 weeks	60% of pay through Unum 40% of remaining pay topped-up by Ketjen
Following 18 weeks	60% of pay through Unum

*This includes a weekly pay cap of \$3,000.

Long-Term Disability Income

This plan covers full-time active employees who are paid a salary or hourly wage. You become eligible for LTD on the first day of the month after completion of three months of service.

Amount of Coverage

If you have a qualifying disability, benefit payments generally begin after you have been disabled for 26 consecutive weeks¹. Benefits are paid if you remain disabled up to age 65 or 12 months, whichever is later.

The benefit payable for approved long-term disability is equal to 60% of your monthly earnings² reduced by other income benefits such as Social Security, and in no event more than \$15,000 per month.³



1. Any disability occurring within twelve (12) months of your date of hire will not be covered if the disability was caused by, related to or the result of a condition that existed during the three (3) months before the date you were first employed.
2. As of the last day you worked before becoming disabled.
3. For the \$15,000 coverage in 2027, coverage will not include disability occurring during 2027 that was caused by, related to, or the result of a condition that existed during the 3 months prior to 2027. Please refer to the plan document for additional information.

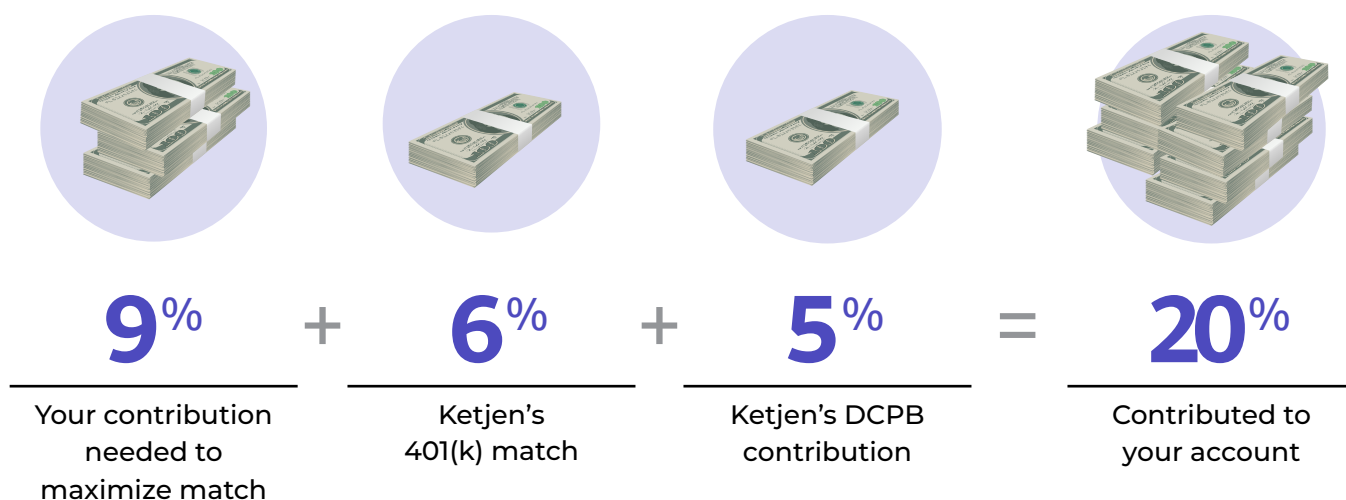
See page 27 for the **Disability Insurance** video.

Retirement Savings Plan, 401(k)

Ketjen can help you achieve your retirement goals through the Ketjen Corporation Retirement Savings Plan, 401(k). Employees are immediately eligible to participate in the plan. If you do not make an election within 30 days of your hire date, the company will automatically enroll you at a 5% pre-tax contribution rate.

Contributions to Your Retirement Savings

Maximize your 6% Company Match!



The Company matches 100% on the first 3% of your contributions and 50% on the next 6%. In order to maximize your benefits, if you contribute 9% of eligible pay to your account, the company will make matching contributions of 6%.

You can elect to contribute between 1% and 50% of your eligible pay on a pre-tax and/or Roth basis each year, up to the annual IRS limit.¹

Defined Contribution Pension Benefit²

Ketjen provides an additional 5% contribution to your 401(k) account, regardless of what you contribute. This is an automatic employer contribution and is referred to as the 'Defined Contribution Pension Benefit (DCPB)'. **With your contributions, the company match, and the DCPB, you can save 20% or more towards your retirement! Log into your 401(k) account to view details of employer contributions.**

1. The annual IRS contribution limits for 2027 have not yet been published, current limits are available at go.ml.com/401klimits.

2. Members are not eligible to receive DCPB contributions if they are receiving benefits under the Company's long-term disability plan, short-term disability plan, or on unpaid leave of absence.

Increase your contribution today!

Visit [Benefits OnLine@benefits.ml.com](https://Benefits.OnLine@benefits.ml.com)

Log in using the same password and User ID you've previously used to access your account.

Questions?

Call the Retirement & Benefits Center
800.228.4015

Representatives are available Monday through Friday, from 8am to 9pm EST, on all days the New York Stock Exchange is open.

Managing Your 401(k)

Choose How to Invest Your Money

The plan offers a variety of investment options and services based on your risk tolerance, diversification preference, and preferred level of involvement.

Do I Own My 401(k)?

You are always 100% vested in the money you contribute as well as the Company's Match and DCPB contributions!

DON'T WAIT! GET YOUR SAVINGS STARTED!

1 Personal Retirement Strategy

Your 401(k) plan offers a variety of options to make it easy to invest your way through Personal Retirement Strategy, which provides free personalized recommendations and guidance that can help you work toward your specific retirement income goal.



With Personal Retirement Strategy, you can get:

Flexible tools

So you can see how today's decisions could affect your income in retirement

Actionable insights

Steps you can take now that could help you prepare for a more financially secure retirement

See it in action

Visit **Benefits OnLine®** today to see how easy it can be to set up Personal Retirement Strategy.

A personalized strategy

A goals-based asset allocation recommendation based on your personal financial situation

Merrill Managed

An optional service that recommends a specific mix of funds from your 401(k) plan's investment menu — and provides, for a fee, ongoing account management



benefits.ml.com

2 Do-It-Yourself Investing

Do you want to choose a single fund based on the year you plan to retire? Consider BlackRock LifePath Index target date fund, which is the Plan's new default investment. Target date funds may be a convenient way to have a diversified investment mix with a single investment choice.

If you'd like to create your own portfolio, the plan offers a diverse selection of investment funds for you to choose from. Fees and operating costs are generally less than what you would pay to maintain a personal retail mutual fund.

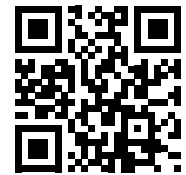
Your Ketjen 401(k) also offers a self-directed brokerage account, which provides even greater investment flexibility by giving you access to investments not available within the Plan's core investment menu including retail stocks, bonds, mutual funds, fixed income investments, and more.¹

¹ Annual \$80 fee applies. Visit benefits.ml.com for more information about Self-Directed Brokerage and associated costs.



Supplemental Health Benefits

Unum | 866.679.3054 | unum.com



The benefits featured on these two pages are voluntary options available to you as an employee. They are fully employee-paid and not company-sponsored. If you choose to enroll, your contributions will be automatically deducted from your paycheck on an after-tax basis.

Accident Insurance

This accident with hospital coverage policy provides benefits paid directly to you as compensation for qualifying expenses related to covered accidents. It pays if you undergo testing, receive medical service, treatment, or care for any of the covered events defined in the group certificate, including hospitalization, emergency room treatment, outpatient surgery, occupational therapy and physical therapy. Coverage is also provided for Intensive Care Unit stays and rehabilitation.*

Hospital Indemnity

Hospital Indemnity insurance is designed to help provide financial protection if you are admitted to the hospital. Indemnity lump sum benefits are paid directly to you based on the amount of coverage. This benefit helps you pay for out-of-pocket expenses and extra bills that may occur.*

Critical Illness

Critical Illness insurance is provided as a voluntary option to pay for expenses resulting from specific illnesses such as cancer, heart attack, stroke, coronary artery disease, kidney failure and Alzheimer's disease.

Partial benefits are paid for other defined conditions such as paralysis, ALS, dementia, and loss of speech, hearing or sight. There is a pre-existing condition (prior three months) exclusion for all conditions other than heart attack and stroke.

You choose \$15,000 or \$30,000 in coverage with no medical underwriting to qualify if you apply during enrollment.

Spouses can only get 100% of the employee coverage amount as long as you have purchased coverage for yourself.

Children from birth to age 26 are automatically covered at no extra cost. Their coverage amount is 100% of yours.

*You can select the coverage level that works best for you, including: Employee only, Employee + Spouse, Employee + Child(ren), and Employee + Family.

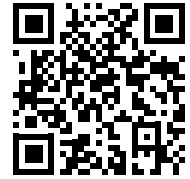


See page 27 for the **Accident Insurance**, **Critical Illness Insurance** and **Hospital Indemnity Insurance** videos.



Additional Benefits

MetLife | 800.821.6400 | members.legalplans.com



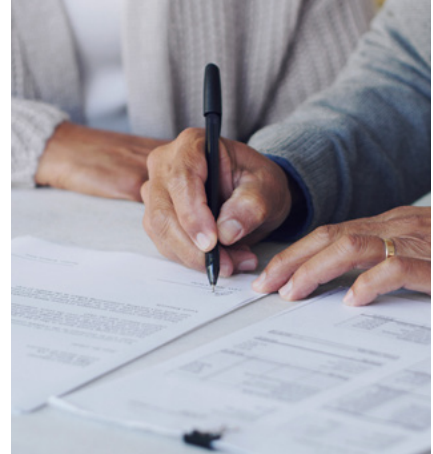
MetLaw Legal Plans

METLAW provides personal legal services to all eligible employees, their spouses and dependent children to age 26. The services are provided through a panel of experienced law firms and are available through person-to-person consultation or through telephonic advice.

The plan provides assistance with court appearance, document review and preparation, money matters, estate planning, real estate and family matters.

MetLife Legal Plans

Standard Bi-weekly Rate: \$8.54



Paid Time Off

Paid time off is provided to give employees opportunities for rest and renewal and includes the following:

Wellness Days	5 days ¹	Wellness is the combination of physical, mental, and social well-being. You can use this time to care for your own or an immediate family member's wellness needs.
Company-observed Holidays	10 days	The Company recognizes 10 holidays each calendar year to celebrate designated national and religious holidays.
Floating Holidays	2 days ²	A floating holiday is a paid day off that you can use on a date of your choice, rather than on a company-designated holiday.
Vacation	120 to 240 hours depending on years of service ³	Vacation is paid time off that you can use for rest, travel, personal activities, or spending time with family and friends.
Parental Leave	12 weeks	Time to bond with your newborn after birth or placement of child under the age of 18 for adoption. Available to both mothers and fathers.

1. During the first year of employment, an employee's wellness days will be prorated based on the month in which they are hired as a proportion of the full year.

2. New hires hired on June 30th or prior will receive 1 floating holiday in their first year. New hires hired on July 1st or after will receive 2 floating holidays in their first year.

3. Vacation is accrued each month so new hires will have a prorated amount of vacation based on the number of months they work in their year of hire.



Glossary of Terms

COINSURANCE: Your share of the costs of a healthcare service, usually figured as a percentage of the amount charged for services. You start paying for coinsurance after you've met the deductible. Your plan pays a certain percentage of the total bill, and you pay the remaining percentage.

COPAYMENT: A copayment (copay) is the fixed dollar amount you pay for certain in-network services on a PPO-type plan. You do not need to meet your deductible before making a copay. In some cases, you may be responsible for coinsurance after a copay is made.

DEDUCTIBLE: A deductible is the amount of money you must meet before your plan begins paying for services covered by coinsurance. Some services, such as office visits that require copays, do not apply to the deductible. For example, if your plan's deductible is \$1,000, you'll pay 100 percent of eligible healthcare expenses until you have met the \$1,000 deductible. After that, you share the cost with your plan by paying coinsurance.

FORMULARY: A list of prescription drugs covered by the plan. Also called a drug list.

HIGH DEDUCTIBLE HEALTH PLAN (HDHP): This type of medical plan requires that members reach a deductible prior to having services covered by coinsurance. All expenses paid by a member count toward the deductible and out-of-pocket maximum.

IN-NETWORK: A group of doctors, clinics, hospitals, and other healthcare providers that have an agreement with your medical plan provider. You pay a negotiated rate for services when you use in-network providers.

OUT-OF-NETWORK: Care received from a doctor, hospital, or other provider not part of the plan agreement. You'll pay more when you use out-of-network providers since they don't have a negotiated rate with your plan provider. You may also be billed the difference between what the out-of-network provider charges for services and what the plan provider pays.

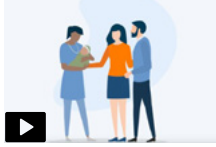
OUT-OF-POCKET MAXIMUM: This is the most you must pay for covered services in a plan year. After you spend this amount on deductibles and coinsurance, your health plan pays 100 percent of the costs of covered benefits. However, you must pay for certain out-of-network charges above reasonable and customary amounts.

See page 27 for the **Benefits Key Terms Explained** and **Medical Plans: HDHP** videos.

Benefits Overview Videos

Scan the QR codes or click anywhere to watch.

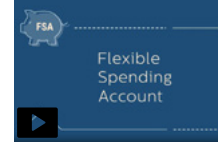
Qualifying Life Events



Benefits Key Terms Explained



Flexible Spending Account (FSA)



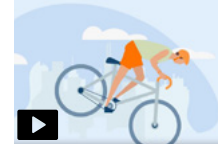
Health Savings Account (HSA)



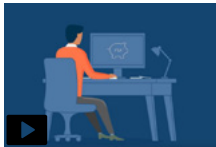
How to Optimize Your HSA



Accident Insurance



How to Optimize Your FSA



Dependent Care FSA



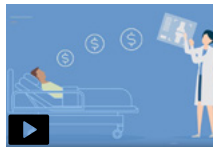
Dental Insurance



Critical Illness Insurance



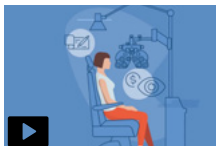
Hospital Indemnity Coverage



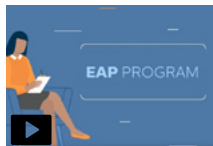
Disability Insurance



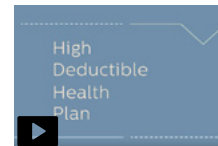
Vision Insurance



Employee Assistance Program



Medical Plans: HDHP





The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.