TRICOR LLC
INSURANCE

WELCOME TO MARC, INC. BENEFITS

Plan Year: 2026

PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

MARC strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this MARC, Inc. Benefits.

This guide will outline all of the different benefits MARC, Inc. offers, so you can identify which offerings are best for you and your family.

These benefits are effective 1/1/2026-12/31/2026. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to Laura Curry.

TABLE OF CONTENTS

GROUP HEALTH COOPERATIVE (GHC)

Health Insurance

The following chart highlights your health benefits with GHC Insurance. For a full breakdown of all coverage details, please reference your Summary of Benefits or the Plan Document.

	GHC HMO	
Services	In Network	Out of Network
Deductible (Individual/Family)	$1,500 / $3,000	NA
Out-of-pocket Maximum (Individual/Family)	$2,500 / $5,000	NA
Physician Visit (Primary and Specialist)	20% Coinsurance after Deductible	Not Covered
Preventive Care	100% Covered	Not Covered
Diagnostic Testing (Lab, S-Ray, Scans, MRI)	20% Coinsurance after Deductible	Not Covered
Hospitalization	20% Coinsurance after Deductible	Not Covered
Urgent Care	20% Coinsurance after Deductible	
Emergency Room Copay	$125 Copay	
Prescription Drugs Copay - Generic - Preferred Brand - Non-preferred Brand - Specialty	$10 $30 $50 $100	Not Covered

YOUR COST IN 2026

EMPLOYEE MONTHLY RATES						
Enrollment Selection	30+ Hours	29 Hours	28 Hours	27 Hours	26 Hours	25 Hours
EE Only	$208.35	$220.43	$232.51	$244.59	$256.67	$268.75
EE + Spouse	$437.30	$461.22	$485.14	$509.06	$532.98	$556.90
EE + Child(ren)	$385.22	$407.68	$430.14	$452.60	$475.06	$497.52
Family	$645.66	$678.56	$711.46	$744.36	$777.26	$810.16

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

HRAs are employer-funded group health plans from which employees are reimbursed tax-free for qualified medical expenses. The employer sets up the HRA, determines the amount of money available in each employee's HRA for the coverage period and establishes the types of expenses the funds can be used for.

WHAT ARE THE BENEFITS OF AN HRA?

HRAs provide a tax-free, employer-funded amount of money for health care expenses. These arrangements are a great way to pay for out-of-pocket qualified medical expenses while working to meet your plan deductible.

Out-of-pocket Expense Reduction:

- An HRA will make it much easier to meet your deductible and coinsurance while taking advantage of a health plan with lower premiums.

Contribution

MARC pays 50% HRA Reimbursement for your deductible and coinsurance.

DELTA DENTAL of WISCONSIN

Dental Insurance

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

The following chart outlines the dental benefits we offer.

TYPE OF SERVICE	AMOUNT
Preventive Services	Exams, cleanings, X-rays – 100% Covered
Deductible	Applies to basic and major services only – $50 Individual / $150 Family
Basic Services	Fillings, extractions, endodontics, periodontics – 85% Covered
Major Services	Crowns, bridges, dentures, implants – 80% Covered
Annual Maximum	$1,500 Per Individual
Orthodontics (Child & Adult)	50% Coinsurance to $2,000 Lifetime Max

EMPLOYEE MONTHLY RATES						
Enrollment Selection	30+ Hours	29 Hours	28 Hours	27 Hours	26 Hours	25 Hours
Employee Only	$9.99	$10.95	$11.91	$12.87	$13.83	$14.79
Employee + 1	$19.79	$21.71	$23.63	$25.55	$27.47	$29.39
Family	$36.09	$39.57	$43.05	$46.53	$50.01	$53.49

LINCOLN VISION INSURANCE

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

MARC's vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

If you seek the services of a provider listed in our Preferred Provider directory, your benefits include the following:

- Routine vision exams at no cost.
- Preferred pricing on a large selection of designer frames, lenses and lens options.
- Frames up to $130 Allowance.
- Standard Plastic lens (Single/Bifocal/Trifocal) are covered in full.
- Contact Lenses in lieu of glasses $125 Allowance.
- Exams, Lenses, Frames covered every 12 months.

EMPLOYEE MONTHLY COST	
Employee	$ 8.87
Employee + 1	$ 16.17
Family	$ 28.00

LINCOLN DISABILITY INCOME BENEFITS

MARC provides full-time employees with short- and long-term disability income benefits. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness.

At MARC, we want to do everything we can to protect you and your family. That's why MARC pays for the full cost of short- and long-term disability insurance—meaning that you owe nothing out of pocket.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note, though, that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

	Short-term Disability	Long-term Disability
Benefits Begin	15th day Accident / Sickness	91st day
Benefits Payable	11 Weeks	SSNRA
Percentage of Income Replaced	60%	60%
Maximum Benefit	$500 / week	$6,000 / month

LINCOLN BASIC LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. MARC provides employees working 25+ hours a week with the following amount in group life and accidental death and dismemberment (AD&D) insurance based on your annual salary:

$40,000 + Annual Salary	$50,000 Life/AD&D
$30,000-$39,999 Annual Salary	$40,000 Life/AD&D
$20,000-$29,999 Annual Salary	$30,000 Life/AD&D
$15,000-$19,999 Annual Salary	$20,000 Life/AD&D
Less than $14,999 Annual Salary	$15,000 Life/AD&D

MARC pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums. Please contact HR if you would like to update your beneficiary information.

LINCOLN VOLUNTARY LIFE INSURANCE

While MARC offers basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through payroll deductions. You can purchase coverage for yourself in $10,000 increments. The minimum coverage level is $10,000 and the maximum is $500,000. You can also purchase coverage for your spouse in $5,000 increments. The minimum coverage level is $5,000 and the maximum is $100,000. Dependent children minimum coverage level is $1,000 and the maximum is $10,000. The chart below outlines the monthly costs of purchasing additional coverage.

Voluntary life insurance rates				
			Life	**AD&D**
Option:	1	Class:	1	1
Rate guarantee:	36 months	Employees:	53 Enrolled Lives	53 Enrolled Lives
Effective date:	01/01/2026	Monthly rate basis:	Per $1,000	
Age	Employee Uni-smoker	Employee AD&D	Spouse Uni-smoker	Spouse AD&D
< 20	$0.073	$0.027	$0.073	$0.021
20 - 24	$0.073	$0.027	$0.073	$0.021
25 - 29	$0.060	$0.027	$0.060	$0.021
30 - 34	$0.080	$0.027	$0.080	$0.021
35 - 39	$0.090	$0.027	$0.090	$0.021
40 - 44	$0.133	$0.027	$0.133	$0.021
45 - 49	$0.207	$0.027	$0.207	$0.021
50 - 54	$0.320	$0.027	$0.320	$0.021
55 - 59	$0.500	$0.027	$0.500	$0.021
60 - 64	$0.717	$0.027	$0.717	$0.021
65 - 69	$1.270	$0.027	$1.270	$0.021
70 - 74	$2.178	$0.027	$2.178	$0.021
75 - 79	$4.659	$0.027	$4.659	$0.021
80 - 84	$10.361	$0.027	$10.361	$0.021
85 - 89	$10.361	$0.027	$10.361	$0.021
90 - 94	$10.361	$0.027	$10.361	$0.021
95 - 99	$10.361	$0.027	$10.361	$0.021
100+	$10.361	$0.027	$10.361	$0.021
Dependent Children Coverage is $0.090 per $1,000. Regardless of the number of children or Increment verbiage.				

ADDITIONAL BENEFIT OFFERINGS

As a MARC employee, we are proud to offer you the following voluntary worksite programs with Lincoln:

- Accident Insurance: Receive a check if a covered injury from an accident results in any of the following:
  - Initial physician office or urgent care center visit
  - Physician follow-up visits
  - Emergency room visit
  - X-ray
  - Major diagnostic exams
  - Physical, occupational, or chiropractic therapy
  - Lacerations
  - Dislocations and fractures

- Critical Illness: Provides benefits to help cover expenses you may face during an illness, such as:
  - Health insurance deductibles and copays
  - Child care
  - Living expenses like mortgage, utilities, groceries, and others.

- Hospital Indemnity: Receive a check for the following related to hospitalizations:
  - Hospital admission
  - Hospital confinement
  - Hospital intensive care unit admission
  - Hospital ICU confinement
  - Rehabilitation facility
  - Substance abuse treatment
  - Mental disorder treatment

*Please refer to the summaries for rates and benefit details.

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.