



# Your Benefits

For Hourly Associates

Effective January - December 2026

# Making Benefit Selections

## Eligibility

### For you

You are eligible for benefits after 6 months of employment averaging 25 hours per week.

### Covering your family

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

### Your Spouse or Domestic Partner (California only)

You may cover your legal spouse or domestic partner (California only).

### Your Children

Dependent children are eligible:

- **Medical, dental, vision:** until age 26 regardless of student or marital status
- **Life insurance:** until age 19 regardless of student or marital status

[Click Here to Enroll through Workday](#)

Or Call: (689) 205-8738, Monday – Friday, 9am – 8pm EST (closed on major holidays).

A Benefit Specialist will answer any questions you may have and complete your enrollment with you.

For additional enrollment and benefit information please visit: [MasterCorp.mybenefitsinfo.com](https://MasterCorp.mybenefitsinfo.com) or scan the QR code below.



## Enrolling in coverage

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

### When you're first eligible

Your benefits begin after 6 months of employment; this is your effective date. Be sure to submit your selections within your first 30 days of benefits eligibility.

Your benefit selections will be in effect through December 31.

### At Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits.

Your choices are in effect from January – December of the following year unless you have a qualifying life event.

### If you have a qualifying life event

Qualifying life events allow you to change your coverage during the year outside of Open Enrollment. Examples 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 (**60 days for changes involving Medicaid eligibility**). Documentation may be required.

# Key Terms

**We've removed as much jargon as possible.**

But you'll probably still encounter some terms as you enroll in and use your benefits. **Here's what to know:**

## 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. *The No Surprises Act prohibits balance billing under certain circumstances.*

## Coinsurance

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.*

## Pre/Prior-authorization

Some specialty medical providers, services and prescriptions require prior authorization from your insurance company. These may include – but are not limited to – surgery, imaging (CT, MRI) and certain prescription medications.

## 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).

## Annual Notices

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

You can request a paper copy at no charge from:

**800-489-1718**

**[hrbenefits@MasterCorp.com](mailto:hrbenefits@MasterCorp.com)**

[Review these notices](#)

Learn more about  
**insurance costs**



# Contact Information

<b>Medical Insurance</b>	UnitedHealthcare Group: 942866	1-866-801-4409 <a href="https://www.uhc.com/">https://www.uhc.com/</a>
	Surest Group: 1757830	1-866-683-6440 <a href="https://www.surest.com/">https://www.surest.com/</a>
<b>Health Savings Account (HSA)</b>	Optum Bank	1-866-234-8913 <a href="https://www.optumbank.com/">https://www.optumbank.com/</a>
<b>Dental Insurance</b>	UnitedHealthcare Group: 942866	1-866-801-4409 <a href="https://www.uhc.com/">https://www.uhc.com/</a>
<b>Vision Insurance</b>	UnitedHealthcare Group: 942866	1-866-801-4409 <a href="https://www.uhc.com/">https://www.uhc.com/</a>
<b>Flexible Spending Accounts (FSAs)</b>	Wex	1-866-451-3399 <a href="http://www.benefitslogin.wexhealth.com">www.benefitslogin.wexhealth.com</a>
<b>Life and AD&amp;D Insurance</b>	New York Life Group: FLX0968559	1-888-842-4462 <a href="http://www.mynylgbs.com">www.mynylgbs.com</a>
<b>Disability Insurance</b>	New York Life LTD Group: LK0965770 STD Group: VDT0962656	1-888-842-4462 <a href="http://www.mynylgbs.com">www.mynylgbs.com</a>
<b>Telehealth</b>	UnitedHealthcare	<a href="http://myuhc.com/virtualvisits">myuhc.com/virtualvisits</a>
<b>Employee Assistance Program (EAP)</b>	New York Life	1-800-344-7352 <a href="http://guidanceresources.com">guidanceresources.com</a> Web ID: NYLGBS
<b>Accident, Critical Illness, Hospital Indemnity, Life + Care Insurance</b>	Trustmark	1-800-223-3943 <a href="http://myvb.trustmarkbenefits.com/login">myvb.trustmarkbenefits.com/login</a>
<b>Identity Theft</b>	Norton LifeLock	1-800-607-9174 <a href="http://www.nortonlifelock.com">www.nortonlifelock.com</a>
<b>Pet Insurance</b>	Nationwide	1-877-738-7874 <a href="http://petinsurance.com">petinsurance.com</a>
<b>401(k) Retirement Savings</b>	T. Rowe Price	1-800-922-9945 <a href="http://www.troweprice.com/workplace">www.troweprice.com/workplace</a>
<b>Dedicated Client Advocates</b>	OneDigital Monday - Friday, 8am-5pm EST	<a href="#">Kathy Tyre</a> 904-899-4076 <a href="mailto:kyre@onedigital.com">kyre@onedigital.com</a>
		<a href="#">Francine Eldred</a> 239-301-4044 <a href="mailto:francine.eldred@onedigital.com">francine.eldred@onedigital.com</a>

# Medical Insurance

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

Both plans cover in-network preventive care at 100%, prescription drugs, and include an annual limit on your expenses. The differences are:

- what you pay for the **plan**,
- what you pay when you get **care**,
- how **out-of-network** care is covered

[See your plan details for out-of-network information.](#)



[Find an in-network provider](#)

	<b>HDHP Plan</b> <a href="#">See plan details</a>	<b>Surest - FA700</b> <a href="#">See plan details</a>
<b>In-network care</b>		
<b>Network name:</b>	<b>UHC Choice Plus</b>	<b>UHC Choice Plus</b>
<b>Calendar Year Deductible (CYD)</b>	\$3,500 per person \$7,000 family max	N/A
<b>Out of pocket maximum</b>	\$7,000 per person \$14,000 family max	\$7,000 per person \$14,000 family max
<b>Preventive care</b>	100% covered	100% covered
<b>Primary care visit</b>	20% after deductible	\$25-\$130 copay
<b>Specialist visit</b>	20% after deductible	\$25-\$130 copay
<b>Urgent care</b>	20% after deductible	\$110 copay
<b>Emergency room</b>	20% after deductible	\$1,000 copay
<b>Inpatient hospital care</b>	20% after deductible	\$400-\$5,500 copay
<b>Outpatient surgery</b>	20% after deductible	\$80-\$5,500 copay
<b>Prescription drugs</b>		
<b>Prescription deductible</b>	See Deductible listed above Preventive Medications – \$3/\$25/\$50 with no DED	N/A
<b>Generic</b>	20% after deductible	\$10 copay
<b>Preferred brand</b>	20% after deductible	\$35 copay
<b>Non-preferred brand</b>	20% after deductible	\$70 copay
<b>Specialty</b>	N/A	\$10/\$100/\$200 copay
<b>Out-of-network care</b>	<b><a href="#">Balance billing applies</a></b>	<b><a href="#">Balance billing applies</a></b>
<b>Calendar year deductible</b>	\$7,000 / \$14,000	N/A
<b>Out-of-pocket maximum</b>	\$15,000 / \$30,000	\$14,000 / \$28,000

# Employee Wellness Program

**Healthier habits, healthier lifestyle**

## Real Appeal

Take small steps for lasting change with Real Appeal®, an online weight management support program. Get healthier, at no additional cost to you!

Real Appeal on Rally Coach™ is a proven weight management program designed to help you get healthier and stay healthier. It's available to you and eligible family members at no additional cost as part of your benefits.

### Take small steps toward healthier habits

Set achievable nutrition, exercise and weight management goals that keep you motivated to create lasting change. Track your progress from your daily dashboard, too.

### Support and community along the way

Feel supported with personalized messages, online group sessions led by coaches and a caring community of members.

**Join today at**  
**[enroll.realappeal.com](https://enroll.realappeal.com)**  
**or scan this code**



## Get a Success Kit delivered right to your door.

Make the most of tools and resources like weight and food scales, a portion plate and more. Your Success Kit is delivered after you attend your first live group session.



## OnePass Select

With One Pass Select®, we're on a mission to make fitness engaging for everyone. One Pass Select can help you reach your fitness goals while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan.

You and your eligible family members (18+) can get started with One Pass Select when you activate UnitedHealthcare Rewards. Plus, you can use your earnings to help pay for your One Pass Select membership.

### At the gym

Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.

### At home

Work out at home with live or on-demand online fitness classes. Try our workout builder to get routines created just for you based on your fitness level and interests.

### In the kitchen

Get groceries and household essentials delivered to your home. We make it easy to plan for everything you need to enjoy delicious, nutritious meals.

**Scan the code to**  
**download the UHC**  
**app to get started**



# Health Savings Account (HSA)

An HSA through **Optum** is paired with a High Deductible Health Plan (HDHP).

Save pre-tax money for health care expenses – **or retirement!**



[Learn more about HSAs](#)

## Contributions

You may contribute tax-free funds to save for current and future health expenses when you meet IRS eligibility requirements.

You can change your contribution amount at any time as long as you don't exceed the annual maximum.

	If you cover yourself only	If you cover dependents
<b>2026 IRS maximum contribution</b>	\$4,300	\$8,550

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

## 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; regular income tax will still apply.

## IRS eligibility requirements

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 enrolled in Medicare A or B, Tricare, or certain VA benefits.

If you're **married**: you and your spouse need to have separate HSAs. You can decide how to divide the total family contribution limit between the two accounts.

# Flexible Spending Accounts (FSAs)

Pay for qualifying expenses with tax-free money using a Flexible Spending Account through **WEX**.

Enroll in one or more flexible spending accounts (FSAs) depending on your needs.



[Eligible FSA expenses](#)

## Health Care FSA

[See plan details](#)

Pay for eligible medical, prescription, dental, and vision expenses. You'll get a debit card to pay for expenses.

**2026 maximum contribution:** \$3,400

Rollover up to **\$660** in unused funds to next year.

**Estimate carefully!** Unused funds will be forfeited at the end of the year per IRS regulations.

## Dependent Care FSA

[See plan details](#)

Pay for eligible child or disabled adult care while you work or attend school.

**2026 maximum contribution:** \$7,500

Married filing separately: contribute up to \$2,500 per person

**Estimate carefully!** Unused funds will be forfeited at the end of the year per IRS regulations. Only the amount you've actually contributed is available for use at any one time.

## FSA Store

Shop FSA Qualified Expenses — Get the Best Value for Your FSA Dollars With 2,500+ Eligible Products at FSA Store®. Find A Wide Selection of FSA Eligible Products in One Convenient Place. All Credit Cards Accepted.

[Visit FSA Store](#)

# Virtual Care & Mental Health

**Support for your health, finances, and life.**



## Telehealth/Virtual care

[See plan details](#)

Access quality care in the convenience of your own home, on your lunch break, or on the way to your child's soccer game!

Whether it's a nagging cough, middle-of-the-night fever, or a suspicious-looking mole or rash — telehealth through **UnitedHealthcare** is here when you need it. Connect with a board-certified physician 24 hours a day, 7 days a week.

Your cost per visit depends on your medical plan.

**24/7/365 access to care through UnitedHealthcare**  
[myuhc.com/virtualvisits](https://myuhc.com/virtualvisits)

## Information when you need it

Access no-cost monthly resources designed to **support your wellbeing, understand your benefits, and manage your finances.**

Topics include:

- tips to connect with your child(ren),
- ways to ditch debt for good, and
- what to do when a medical bill arrives.



[Access now](#)

## Mental health care is health care.

Managing work, family, relationships, and finances can be tough.

Our Employee Assistance Program (EAP) provides you and your family with no-cost, confidential assistance with all things related to your life.

**24/7/365.**

[Learn more](#)

## On-demand support

Access on-demand mental health resources on a platform built with your mobile device in mind.

The **Mental Health Hub** includes:

- Tips for managing day-to-day stressors,
- Resources for times of crisis,
- Practical information about mental health,
- and more!



[Access now](#)

# Employee Assistance Program (EAP)

Care for your mind – and your life – with support through **New York Life**.

Confidential care designed for all that life brings.

[See plan details](#)

## Everyone needs support sometimes (even superheroes)

Our Employee Assistance Plan (EAP) is a confidential service with access to guidance and resources **at no cost** for:

- mental health concerns (including substance abuse or addiction),
- adoption, parenting, or caregiving needs,
- financial or legal support,
- familial relationships and friendships,
- coping with day-to-day challenges, and
- so much more.

**Essentially, if it's part of your life, our EAP is here for you.**

Access support over the phone 24/7/365.

When needed, each person can receive up to **3** face-to-face (or virtual) visits with a licensed counselor per issue per year. At no cost. Additional visits - if needed - will go through your health insurance.

### EAP features:

- **Confidential.** No one at MasterCorp will ever know you called or what was discussed.
- **Available 24/7/365.** Life doesn't happen during office hours. The EAP is here when you need them.
- **Family care is included.** Anyone living in your home is eligible for EAP services at no cost.



**24/7/365 access to care.**

1-800-344-7352

[guidanceresources.com](https://guidanceresources.com)

Web ID: NYLGBS

# Dental Insurance

Your dental coverage is through **UnitedHealthcare**.

You'll get in-network preventive care at 100% along with coverage for basic and major dental services.

Orthodontic care is covered for children under age 19.



[Find an in-network provider](#)

## Dental Plan

[See plan details](#)

Network name:	Options PPO 30	
	In-network	Out-of-network (80th percentile)
<b>Calendar Year Deductible (CYD)</b>	\$50 per person \$150 family max	\$50 per person \$150 family max
<b>Annual maximum benefit</b>	\$1,500 per person	\$1,500 per person
<b>Preventive care</b>	100% covered	100% covered
<b>Basic care</b>	80% after deductible	80% after deductible
<b>Major care</b>	50% after deductible	50% after deductible
<b>Orthodontic care</b>		
Coverage	50% (children under age 19)	50% (children under age 19)
Lifetime max benefit	\$1,500	\$1,500



**Stay in-network to avoid balance billing** *(the difference between what an out-of-network provider charges and the amount your insurance pays).*

# Vision Insurance

Your vision coverage is through **UnitedHealthcare**.

You'll get an annual exam with coverage for lenses and frames, or contacts in lieu of glasses.



[Find an in-network provider](#)

## Vision plan

[See plan details](#)

Network name:	Spectera Eyecare Network	
	In-network	Out-of-network (reimbursement)
<b>Annual eye exam</b> (every 12 months)	\$10 copay	Up to \$40
<b>Lenses</b> (every 12 months)	Single: \$25 copay Bifocal: \$25 copay Trifocal: \$25 copay	Single: Up to \$40 Bifocal: Up to \$60 Trifocal: Up to \$80
<b>Frames</b> (every 24 months)	\$150 allowance + 20% off balance over \$150	Up to \$45
<b>Contact lenses</b> (every 12 months)	Elective: \$150 allowance + \$40 allowance for fitting & evaluation Medically Necessary: Covered in full	Elective: Up to \$125 Medically Necessary: Up to \$220



Your vision plan covers either glasses (lenses and frames) **or** contact lenses each year. If you receive contact lenses, they will be instead of your glasses benefit.

# Life and AD&D Insurance

Financial peace of mind through **New York Life**.

Life insurance pays your beneficiary 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

[See plan details](#)

MasterCorp provides life and AD&D insurance at **no cost to you**.

	Basic life	Basic AD&D
MasterCorp provides	\$10,000	\$10,000

Designate a **beneficiary** to make sure your family is cared for as you intend.

## Additional Life and AD&D Insurance

[See plan details](#)

You may also purchase additional coverage for yourself.

	For you
Coverage increments	\$25,000
Coverage maximum	\$100,000
Medical question limit	\$100,000



### 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 \$100,000** without any medical questions required.

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

# Disability Insurance

Protect your paycheck with disability insurance through **New York Life**.

Disability coverage insures your paycheck, replacing a portion of your income if you're unable to work due to a covered illness or injury.

## Voluntary 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. This coverage is available for purchase.

<b>Benefits begin</b>	<b>Accident:</b> After 14 days of inability to work <b>Illness:</b> After 14 days of inability to work
<b>Coverage amount</b>	\$350 per week
<b>Payments may continue</b>	Up to 11 weeks if you're unable to return to work

## Voluntary Long-term Disability

[See plan details](#)

Long-term disability coverage can provide lasting income protection if you remain unable to work. This coverage is available for purchase.

<b>Benefits begin</b>	After 90 days of inability to work
<b>Coverage amount</b>	60% of your income up to \$3,000 per month
<b>Payments may continue</b>	24 months if disability occurs at age 65 or under. Reduced benefit for disability beginning over age 65



### 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.

### Planning for the unexpected

Learn about preparing your finances for an illness, large expenses, or a loss of income.

[See details](#)

*No-cost financial education*

# Customize Your Benefit Package

Additional benefit plans through **Trustmark** are a great way to customize your benefits package.



## Accident coverage

[See plan details](#)

Accident coverage through **Trustmark** pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries and more – if you or a covered family member is injured due to an accident. The money is yours to use as you choose.

## Hospital indemnity

[See plan details](#)

Hospital Indemnity coverage through **Trustmark** pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries and more – if you or a covered family member is admitted to the hospital. The money is yours to use as you choose.

## Critical illness

[See plan details](#)

Critical illness coverage through **Trustmark** pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries and more – if you or a covered family member is diagnosed with a covered critical illness. The money is yours to use as you choose.

## Life + Care Insurance

[See plan details](#)

The need for long-term care (LTC) services can put a strain on families. **Trustmark Life + Care** insurance is an easy way to buy affordable LTC coverage. It provides a long-term care benefit that's funded by permanent life insurance.

# Additional Benefit Options

**Additional benefit plans are a great way to customize your benefits package.**



## Legal Services

[See plan details](#)

Pre-paid legal care through **MetLaw** can provide you with legal advice and consultation about various topics at no added cost. Available topics include wills and estate planning, money and finances, driving or traffic matters and more.

## Pet Insurance

[See plan details](#)

Protect your furry best friend with **Nationwide** Pet Insurance. You'll get access to licensed veterinarians for routine care, emergencies, lab tests and wellness visits. Rates vary.

## Identity Theft

[See plan details](#)

Identity theft protection through **Norton LifeLock** helps monitor your credit and personal information online. You can buy coverage for yourself, your spouse and/or your child(ren).

# Retirement Savings Plan

Set your future self up for financial stability with a 401(k) through **T.Rowe Price**.

With our company match, we'll help you along the way.



## The Basics

You are eligible to enroll after 6 months and 500 hours worked. Choose from **pre-tax** (traditional) or **after-tax** (Roth) contributions, depending on your need. You can change your contribution amount or pre- or after-tax election at any time.

When you contribute:	MasterCorp matches:	For a total contribution of:
3%	3%	6% of your eligible salary
4%	3.5%	7.5% of your eligible salary
5%	4%	9% of your eligible salary

**You always own what you contribute to your 401(k).**

You'll own **100%** of MasterCorp's match on day 1.

## Contributions

The IRS maximum 401(k) contribution for 2026 is **\$24,000**. If you're over age 50, or will be turning 50 during 2025, you can contribute a catch-up contribution of **\$8,000** in addition to the maximum limit.

Not sure whether to select pre-tax (traditional) or after-tax (Roth)? Check with your financial advisor to determine the best choice for you. The basic differences:

- Pre-tax: your contributions come out of your paycheck before Federal and state taxes but after FICA (Medicare and Social Security) taxes. You'll pay regular income tax when you withdraw your money at retirement.
- Roth (after-tax): your contributions come out of your paycheck after taxes. When you withdraw your funds at retirement, they're tax-free.

**Learn how investing and saving actually works - and can work for you.**



[Learn more](#)



# 2026 Benefits

Effective January - December 2026