Vulcan, Inc.
An Employee Owned Company!

2026 BENEFIT HIGHLIGHTS GUIDE

ABOUT ENROLLMENT

DO I NEED TO ENROLL?

There are great reasons to take a close look at all the benefits and options Vulcan, Inc. offers you. For instance, your needs may change from year to year, and there likely will be changes to what you pay for coverage each year. If you don't enroll, you may not have the best option for your individual and family needs.

You must enroll if you want to:

- Change your medical, dental, or vision coverage for next year
- Contribute to a Health Savings Account (HSA)
- Change your additional benefit choices

Even if you don't want to make any changes to your benefits, you will be required to sign off on them.

WHO CAN I COVER?

You can enroll yourself and your eligible dependents in medical, dental, vision and/or supplemental benefits.

Eligible dependents include your:

- Legal Spouse
- Child(ren) up to age 26 regardless of marital or student status.
- Unmarried child(ren) of any age who can't support themselves due to a disability and who are totally dependent on you.

Proof of eligibility is required (i.e. birth certificate, marriage license, etc.).

WHEN CAN I ENROLL?

As a new employee, you can enroll on your date of hire. As a benefits-eligible employee, you can enroll in or change your benefit plans during our annual benefits enrollment period.

This year Annual Enrollment will be held November 3, 2025 through November 28, 2025.

- Enroll through Paycor: The system will guide you through your current benefits and will give you the opportunity to make changes.
- You are welcome to make an appointment with HR if you need assistance.

WHAT IF THINGS CHANGE?

You can't change your coverage during the plan year unless you have a qualified life event. You must make any eligible changes within 30 days of the event.

Qualified life events include, but are not limited to:

- Marriage, legal separation, or divorce
- Birth or legal adoption of a child
- Death of your spouse, or a dependent child
- Change in employment status of spouse

After a qualified event, your new coverage options will be effective on the day of the event.

WHEN ARE BENEFITS EFFECTIVE?

The benefit choices you make during annual enrollment will be effective from January 1, 2026 through December 31,2026.
As a new employee, benefits will be effective once you have met your designated waiting period. Coverage will remain in effect until the end of the current plan year.

WHAT'S NEW?

Vulcan is excited to announce changes in our insurance providers for the 2026 benefit plan year.

- Medical coverages will be offered through CIGNA
- Dental coverage will be offered through CIGNA
- Vision insurance will be offered through Mutual of Omaha, using the "EyeMed Insight Network"
- Life insurance, Voluntary Life insurance and Long Term Disability insurance will all be offered through Mutual of Omaha

- The plus contract deductible for an individual increases from $3,300 to $3,400 for the HDHP plan.

MEDICAL AND PRESCRIPTION DRUG BENEFITS

Vulcan, Inc. offers employees two comprehensive, high-quality medical plan options through CIGNA that include prescription drug coverage. These options each feature a network of doctors and specialists who have agreed to provide services at a discounted price. The information below is a summary of coverage only. Visit www.cigna.com or contact HR at **1-251-972-1330** for detailed plan summaries.

MEDICAL BENEFITS SUMMARY

Any deductibles, copays and coinsurance percentages shown in the chart below are amounts for which you are responsible.

MEDICAL BENEFITS BCBSAL	CIGNA NATIONAL OAP	CIGNA CHOICE FUND HSA**
	IN-NETWORK	IN-NETWORK
Plan Year Deductible *Individual* *Family*	$2,000 $4,000	$2,000 $4,000 ($3,400 for an individual)
Out-of-Pocket Max.* *Individual* *Family*	$5,000 $10,000	$5,000 $10,000
Coinsurance (Member Pays)	20%	20%
Physician Office Visits *Primary Care* *Specialist* *Preventive Care*	$40 $60 100% Covered	20% after deductible 100% Covered
Chiropractic Services (20 visit limit)	20% (not subject to deductible)	20% after deductible
Labs / X-Rays	20% after deductible	20% after deductible
Hospital Services *Inpatient*	20% after deductible	20% after deductible
Emergency Room	100% covered after $500 hospital copay (waived if admitted)	20% after deductible
PRESCRIPTION DRUGS		
Prescription Drug *Tier 1—Generic* *Tier 2—Preferred Brand* *Tier 3—Non-Preferred Brand* *Mail Order (90-day supply)*	$15 Copay $50 Copay $75 Copay 2.5x Copay applies based on prescription tier	20% after deductible

MEDICAL INSURANCE EMPLOYEE DEDUCTIONS

	CIGNA NATIONAL OAP		CIGNA CHOICE FUND HSA	
	Weekly	Monthly	Weekly	Monthly
Employee Only	$20.66	$89.53	$8.58	$37.18
Employee + Spouse	$87.12	$377.52	$44.95	$194.78
Employee + Child(ren)	$72.55	$314.38	$37.47	$162.37
Employee + Family	$203.74	$882.87	$104.79	$454.09

*Includes all deductibles and copays.

** For the family coverage, no benefits, except preventive care, are paid by the plan to any family member until that individual family member meets the $3,400 deductible amount or the total medical expenses paid by the family equal the family deductible amount. Vulcan contributes $1,040 annually ($20 per week) to the employee's HSA account for single contracts and $1,560 ($30 per week) for plus contracts. If you have any questions about the HDHP/HSA option, please contact HR.

DENTAL COVERAGE

DENTAL BENEFITS

Dental coverage is important to your overall health and wellness. You can enroll in dental benefits through CIGNA for yourself and your family. The dental plan features a network of dentists and specialists who have agreed to provide services at a discounted price. If you use these in-network providers, you'll pay less. You can see providers outside of the network, but you'll pay more. The information below is a summary of coverage only. You may go online at www.cigna.com or contact the HR Department at 1-251-972-1330 for plan summaries that offer detailed information about your coverage, limitations and exclusions.

DENTAL BENEFITS SUMMARY

BENEFIT	IN-NETWORK BENEFIT	OUT-OF-NETWORK*
Annual Calendar Year Maximum Benefit	$1,500 benefit available per member per year	
Calendar Year Deductible (Single/Family)	No deductible	$50 / $150
Preventive Services	100%	100%
Basic Services	80%	80% after deductible
Major Services	50%	50% after deductible
Orthodontia	Not Covered	Not Covered

NOTE: The Dental plan will allow up to $250 of unused annual maximum dollars to carry over when a member completes their diagnostic & preventive service(s) within a calendar year. Maximum rollover benefit allowed is $750.

*Subject to in-network fee schedule.

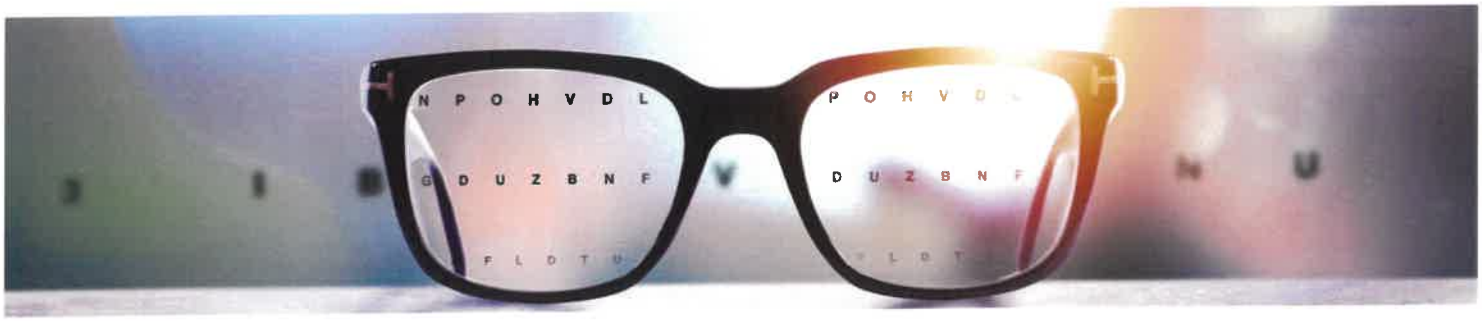


DENTAL INSURANCE EMPLOYEE CONTRIBUTIONS	Weekly	Monthly
Employee Only	$5.15	$22.31
Employee + Spouse	$10.81	$46.86
Employee + Child(ren)	$9.78	$42.40
Employee + Family	$21.01	$91.05

VISION COVERAGE

VISION BENEFITS

Vulcan offers you and your dependents vision coverage through Mutual of Omaha (EyeMed). This information is only a summary of your vision coverage. Go to www.mutualofomaha.com/welcome/vision for more information about the vision plan.



VISION BENEFITS SUMMARY

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Exam (1 per 12 months)	$10 Copay	$37 allowance
Lenses (1 per 12 months)	$10 Copay	$32 allowance
Frames (1 per 24 months)	$130 allowance	$58 allowance
Contact Lenses Instead of Glasses (1 per 12 months) Conventional / Disposable Medically Necessary	 $130 allowance 100% covered	 $104 allowance $210 allowance

VISION INSURANCE EMPLOYEE CONTRIBUTIONS	Weekly	Monthly
Employee Only	$1.23	$5.33
Employee + Spouse	$2.82	$12.24
Employee + Child(ren)	$3.13	$13.56
Employee + Family	$4.78	$20.71

INCOME PROTECTION BENEFITS

Vulcan offers a variety of plans to provide replacement income for you or your beneficiaries in the event of a disability, accident or death.

BASIC LIFE AND AD&D

Vulcan provides you with basic life insurance and accidental death and dismemberment (AD&D) in the amount of $50,000 each at no cost to you.

VOLUNTARY LIFE AND AD&D

You can purchase supplemental life insurance for yourself, your spouse, and your child(ren). Your needs depend on your personal situation (other income, monthly expenses, short– and long– term debt, etc. NOTE: To purchase supplemental coverage for your spouse or child(ren), you must enroll in employee coverage.

SICK & ACCIDENT BENEFITS

Vulcan offers all full-time, hourly employees Sick and Accident benefits (S&A) for injuries and illnesses that are not job related. S&A benefits begin after you are absent 40 consecutive working hours or after all accumulated paid vacation time is exhausted.

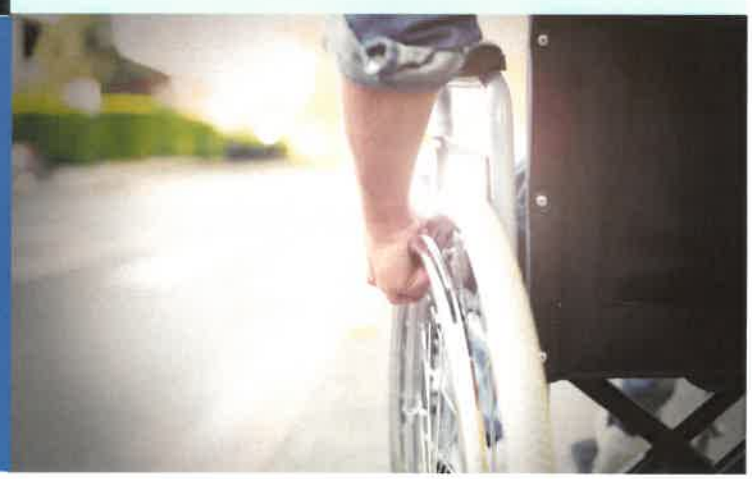
The benefit pays 65% of your base hourly rate and runs for period of up to 320 scheduled working hours (8 weeks) for any one illness/injury per calendar year. This benefit is, in effect, an employer-paid Short-Term Disability policy.

This benefit is available after 6 months of employment.

LONG TERM DISABILITY

Voluntary LTD: This benefit pays a portion of your income if you continue to be disabled and your short-term disability benefits end. To qualify, you must be disabled for 90 days.

LTD benefits provide you with 60% of your annual base pay up to a $6,000 monthly maximum. You may purchase this insurance on a payroll deduct basis.



ADDITIONAL BENEFITS

HEALTH SAVINGS ACCOUNT (HSA)

If you are enrolled in a high-deductible health plan (HDHP) and not enrolled in another non-HDHP or FSA, you are also eligible to contribute on a pre-tax basis to an HSA. As a reminder, Vulcan contributes $1,040 annually ($20 per week) to the employee's HSA account for single contracts and $1,560 ($30 per week) for plus contracts if enrolled in the HDHP.

You can use your HSA for eligible out-of-pocket healthcare expenses or choose to pay out-of-pocket instead and let your HSA balance grow over time. It works like a personal savings account, but with more advantages.

Not only do you contribute pre-tax money, but funds in your account grow tax-free and you can use your HSA to pay for eligible health care expenses tax-free. Bottom line, you save money in three ways with an HSA.

EMPLOYEE STOCK OWNERSHIP (ESOP)

Vulcan is an EMPLOYEE-OWNED company. That means that as a Vulcan employee you will earn stock shares in the very company in which you work. It's a WIN-WIN! As Vulcan grows, your retirement fund grows! Vulcan provides the ESOP to make saving for your retirement easy and convenient. Contributions are made on an annual basis for any employee having worked 1,000 or more hours during (and on the last day of) the fiscal year. For more information on ESOP, and a full vesting schedule, as well as plan information and enrollment forms, contact the General Office.

TRADITIONAL 401(K) PLAN AND/OR ROTH 401(K) DEFERRALS

Vulcan contributes a 3% safe harbor into the Employee Stock Ownership plan (ESOP) on behalf of all employees. Participation in the voluntary benefit is not required to receive the 3% safe harbor contribution. This contribution is immediately 100% vested. Employees are automatically enrolled in this benefit at a 3% deferral rate unless opting-out. In addition, there is an annual auto-increase feature. Please contact Human Resources for more information.

wishbone
PET HEALTH INSURANCE

PET INSURANCE

Vulcan has partnered with Pet Benefit Solutions to offer pet insurance for your furry family members! Wishbone Pet Insurance offers comprehensive coverage.

Obtain your free quote by visiting https://wishboneinsurance.com/vulcaninc.

HealthJoy

HEALTHJOY

HealthJoy is **FREE** for all employees and dependents.

Download the HealthJoy app for access to this exciting benefit which includes an electronic healthcare wallet, Rx savings, Medical Bill Review, telemedicine 24/7, EAP —AND MORE......**AT ZERO COST!**

ELECTIVE BENEFITS

Vulcan offers various elective benefit coverage options to all active employees through Aetna. Elective benefits can be utilized as a supplement to traditional medical coverage. All elective benefits are employee paid. Offerings include: Accident Insurance, Critical Illness with Cancer, and Hospital Indemnity. For more information about the elective coverage options contact HR at
1-251-972-1330.

Download HealthJoy today for access to electronic ID cards!

HealthJoy

CONTACTS

BENEFIT	WHO TO CALL	WEBSITE	PHONE NUMBER	PLAN / GROUP ID
Medical / Dental / Prescription Drugs	CIGNA	www.CIGNA.com	1-800-997-1654	3347119
Health Savings Account	HSA BANK	www.HSABANK.com	1-800-357-6246	N/A
Vision	Mutual Of Omaha	www.mutualofomaha.com	1-833-279-4358	G000CT9Z
Life, AD&D and LTD Claims	Mutual of Omaha	www.mutualofomaha.com	1-800-877-5176	G000CT9Z
Employee Stock Ownership Program, 401(k)	Will Rice	General Office	1-251-943-7000	N/A
Accident, Critical Illness with Cancer, Hospital Indemnity	Aetna	www.myaetnasupplemental.com	1-800-607-3366	802803
HealthJoy	HealthJoy	www.healthjoy.com	1-877-500-3212	N/A
HealthJoy EAP	HealthJoy	EAP.healthjoy.com	1-888-731-3327	N/A
Pet Insurance	Pet Benefit Solutions	www.wishboneinsurance.com/vulcaninc	1-800-891-2565	VulcanInc

MORE INFORMATION

Please don't hesitate to contact Human Resources directly at 251-972-1330!

REMINDER: All ID cards are located electronically through your HealthJoy app. Download the app today!

HealthJoy