
OPEN ENROLLMENT 2026

AIS Architectural Image Systems, LLC

Employee Benefits Guide

Your benefits at a glance

PLAN YEAR · JULY 1, 2026 — JUNE 30, 2027

01 Welcome

A new plan year, a stronger benefits package

Your benefits are an important part of your total compensation, and AIS is committed to providing a strong package for the 2026 plan year. We are excited to announce that AIS is **renewing medical coverage with Blue Cross Blue Shield**. Your coverage continues seamlessly — and this year you will receive **new BCBS ID cards**. AIS has also added new lines of coverage to round out your benefits package, all consolidated under a single ancillary carrier for simpler administration. Basic Life and AD&D, a longstanding AIS benefit, continues this year and moves to **Principal**.

This guide walks you through every benefit AIS offers for the 2026 plan year, what it covers, what it costs, and how to enroll. Read through it before making your elections.

WHAT'S NEW FOR 2026

2

MEDICAL PLANS

Two BCBS plans to choose from: an HMO and a PPO, both HSA-compatible. AIS covers 100% of the HMO Employee Only premium.

4

NEW LINES OFFERED

Dental (100% employer-paid for Employee Only), Vision, Voluntary Life and AD&D, and Hospital Indemnity — all through Principal.

1

CARRIER FOR ANCILLARY

All dental, vision, life, and voluntary benefits are administered by Principal for a single point of contact and one combined ID card experience.

HOW TO ENROLL

This is an Active Enrollment year — everyone must make elections. Elections do not carry over from a prior year. If you do not enroll by the deadline, you will have no coverage for the plan year.

AIS is using **Employee Navigator**, an online benefits enrollment platform, for all elections this year. Here is how it works:

1. **Watch for your registration email** from Employee Navigator. It will come to the email address on file with AIS and will contain your login link.
2. **Log in and review each benefit** available to you. You will be walked through each line of coverage one at a time.
3. **Enroll or decline each benefit individually.** No benefits are bundled — you choose exactly what fits your needs. You can enroll in one, several, or none of the voluntary options.
4. **Submit your elections before the deadline.** Once submitted, your elections are locked for the full plan year unless you experience a Qualified Life Event.
5. **Coverage begins July 1, 2026** and stays in place through June 30, 2027.

Questions about enrollment? Contact Christy Scorza at Bastion Insurance Group: **817-854-1567**. We are here to help you navigate the platform and make confident elections.

02 Eligibility & QLE

Knowing when you can make changes matters

WHO'S ELIGIBLE

Full-time employees of AIS Architectural Image Systems, LLC and their eligible dependents are eligible for coverage. Eligible dependents include your legal spouse, your children up to age 26, and any dependents required to be covered by law.

WHEN YOU CAN ENROLL

New Hire

When you join AIS, you have a window to make your benefit elections. Coverage begins on the **1st of the month following your 60-day waiting period.**

Open Enrollment

Each year you have a window to review and adjust your elections. This year's Open Enrollment runs in **June 2026** for coverage effective **July 1, 2026.**

Open Enrollment is the one chance each year to review your needs.

Did you get married? Add a baby? Did your spouse change jobs? Do you anticipate a big medical year? Open Enrollment is when you reset your elections to match your life. Once the window closes, your elections are locked for the full plan year unless you experience a Qualified Life Event.

QUALIFIED LIFE EVENTS **When you can make mid-year changes**

If one of the events below happens to you during the plan year, you have **30 days from the event date** to request a change to your benefit elections. The change you request must be consistent with the event (for example, adding a new spouse after marriage).

- **Marriage, divorce, or legal separation**
- **Birth, adoption, or placement for adoption of a child**
- **Death of a spouse or dependent**
- **Loss of other health coverage** (your spouse loses their job, COBRA expires, etc.)
- **Gain of other coverage** through a spouse's employer or a government program
- **Dependent reaching age 26** and losing eligibility
- **Court order** requiring coverage of a child (QMCSO)
- **Becoming eligible for Medicare or Medicaid**, or losing Medicaid/CHIP eligibility

The 30-day rule. If you experience a QLE, notify Mary Fondren *within 30 days* and provide supporting documentation (marriage certificate, birth certificate, loss of coverage letter, etc.). After 30 days, you have to wait until the next Open Enrollment to make changes.

Medical Coverage

Blue Cross Blue Shield | Two plans, both HSA-compatible

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03 Medical

Two plan choices, your call

AIS offers two medical plans through Blue Cross Blue Shield. Both plans are **HSA-compatible**, which means you can pair them with a Health Savings Account to put pre-tax money aside for medical expenses (see next page). AIS contributes **\$320.85 per month** toward whichever plan you choose.

ATBAP621 — Blue Advantage HMO HSA \$7,500

In-network only · Lower premium · Higher deductible

Network	Blue Advantage HMO (in-network only)
Individual / Family Deductible	\$7,500 / \$15,000
Out-of-Pocket Max — Individual / Family	\$7,500 / \$15,000
Coinsurance after deductible	100% in-network
PCP & Specialist Visits	Deductible + coinsurance
Urgent Care / ER	\$750 copay + 100% after deductible
Prescription Drugs	Deductible + coinsurance
HSA-eligible	Yes

ATBCP292 — Blue Choice PPO HSA \$5,000

In + out-of-network · Lower deductible · Higher premium

Network	Blue Choice PPO (in + out-of-network)
Individual / Family Deductible	\$5,000 / \$10,000 in-network · \$10,000 / \$20,000 out
Out-of-Pocket Max — Individual / Family	\$5,000 / \$10,000 in-network · Unlimited out
Coinsurance after deductible	100% in-network · 70% out-of-network
PCP & Specialist Visits	Deductible + coinsurance
Urgent Care / ER	Deductible + coinsurance
Prescription Drugs	Deductible + coinsurance
HSA-eligible	Yes

Which plan is right for you? The HMO is the lower-cost option if you're comfortable staying in-network. The PPO costs more in premium but gives you out-of-network flexibility and a lower deductible, which can be worth it if you have ongoing medical needs or providers outside the HMO network.

Health Savings Account (HSA)

Save pre-tax for medical expenses | Pairs with both medical plans

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04 Health Savings Account

A powerful tool that pairs with your medical plan

Because both AIS medical plans are HSA-compatible, you are eligible to open a Health Savings Account (HSA) on your own to set aside tax-advantaged dollars for healthcare costs. An HSA is one of the most powerful savings tools available — and the money is yours to keep, even if you leave AIS.

THE TRIPLE TAX ADVANTAGE

1

CONTRIBUTE TAX-FREE

Contributions you make to an HSA are tax-deductible on your federal return.

2

GROW TAX-FREE

Interest and investment earnings inside your HSA are not taxed.

3

WITHDRAW TAX-FREE

When used for qualified medical expenses, withdrawals are tax-free.

2026 CONTRIBUTION LIMITS

- **Self-only coverage:** \$4,400 per year
- **Family coverage:** \$8,750 per year
- **Age 55 and older:** additional \$1,000 catch-up contribution

Important: You fund your HSA on your own.

AIS does not deduct HSA contributions from your paycheck. You'll open an HSA with a qualified HSA custodian (bank or HSA administrator) and fund it directly. Contributions you make on your own are still tax-deductible — you'll claim the deduction when you file your taxes. If you'd like guidance choosing an HSA bank, Mary Fondren or Bastion can help point you in the right direction.

WHAT YOU CAN USE AN HSA FOR

Qualified medical expenses for you, your spouse, and your tax dependents — including:

- Deductible, copays, and coinsurance
- Prescription drugs
- Dental and orthodontia
- Vision exams, glasses, and contacts
- Mental health and counseling
- Acupuncture and chiropractic care
- Medicare premiums after age 65
- Long-term care insurance premiums

HSA balances roll over year after year. Unlike a Flexible Spending Account, there is no "use it or lose it" rule. After age 65, you can also withdraw HSA funds for any purpose without penalty (regular income tax applies to non-medical withdrawals).

Dental & Vision

Administered by Principal | AIS covers 100% of Employee Only dental

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05 Dental & Vision

Routine care that keeps small problems small

Principal Dental — 100 / 80 / 50

\$1,500 annual maximum · \$50 individual / \$150 family deductible · Maximum rollover included

Preventive Care (cleanings, exams, X-rays)	100% covered · deductible waived
Basic Services (fillings, extractions, root canals)	80% after deductible
Major Services (crowns, bridges, dentures)	50% after deductible
Orthodontia	Not covered
Exam & Cleaning Frequency	2 per calendar year
Maximum Rollover	Carry forward unused annual max into future years
Out-of-Network	90th percentile of usual and customary charges

AIS covers 100% of the Employee Only dental premium. If you elect single coverage, dental is free for you. If you add dependents, you pay only the difference between your tier rate and the Employee Only rate.

Principal Vision — VSP Network

\$10 exam copay · \$25 materials copay · \$150 frame and contact allowances

Eye Exam	\$10 copay · 1 per 12 months
Lenses	\$25 materials copay · 1 per 12 months
Frames	\$150 allowance · 1 per 12 months
Contact Lenses (in lieu of frames)	\$150 allowance
Network	VSP (Vision Service Plan) — largest national vision network

Vision is a voluntary benefit. You pay the full premium through pre-tax payroll deduction, but the savings on annual exams and eyewear typically pay for the plan in the first appointment.

Voluntary Benefits

Employer-paid Basic Life & AD&D plus voluntary protection options

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06 Voluntary Benefits

Employer-paid coverage plus voluntary options to fit your life

EMPLOYER-PAID BASIC LIFE & AD&D **Principal**

AIS provides all eligible employees with **\$30,000 of Basic Life and AD&D coverage at no cost to you**. This is a longstanding AIS benefit that continues this year, now administered through Principal. Coverage ends when your employment ends.

- **Benefit amount:** \$30,000 Life / \$30,000 AD&D
- **Cost to you:** \$0 — fully employer-paid
- **Beneficiary:** Open Enrollment is a great time to review and update your beneficiary designation

VOLUNTARY LIFE AND AD&D **Principal**

You can elect additional life and accidental death & dismemberment coverage above what AIS provides through basic Life and AD&D. Coverage is portable if you leave AIS.

- **Employee:** \$10,000 increments up to \$300,000 · Guarantee Issue \$100,000
- **Spouse:** \$5,000 increments up to \$100,000 · Guarantee Issue \$25,000
- **Children:** \$2,000 increments up to \$10,000 · Guarantee Issue \$10,000

Guarantee Issue means you can elect up to this amount without answering medical questions during your initial eligibility period. Higher amounts require Evidence of Insurability.

Sample Monthly Cost — Voluntary Life & AD&D (Employee)

Rates shown are Life + AD&D combined (\$0.028 per \$1,000 AD&D included). **Guarantee Issue: \$100,000** — no medical questions required during your initial eligibility period. Amounts above \$100,000 require Evidence of Insurability.

AGE BAND	RATE PER \$1,000/MO	\$50,000 / PAYCHECK	\$100,000 / PAYCHECK	\$200,000 / PAYCHECK
29 & under	\$0.106	\$2.45	\$4.89	\$9.78
35–39	\$0.169	\$3.90	\$7.80	\$15.60
40–44	\$0.245	\$5.65	\$11.31	\$22.62
50–54	\$0.524	\$12.09	\$24.18	\$48.37
65–69	\$1.841	\$42.48	\$84.97	\$169.94

Based on 26 pay periods.

HOSPITAL INDEMNITY Principal ★ HSA-COMPATIBLE

Worth a serious look if you choose either HSA plan. Both AIS medical plans carry high deductibles (\$7,500 HMO, \$5,000 PPO). Hospital Indemnity pays a lump sum on admission plus a daily benefit during your stay, giving you cash to help cover that deductible exposure if you end up in the hospital. The plan is HSA-compatible, has no pre-existing condition exclusion, and no pregnancy exclusion.

- **Hospital admission:** \$1,000 (1 per year)
- **Hospital confinement:** \$100 per day, up to 30 days per year
- **ICU admission:** \$2,000
- **ICU confinement:** \$200 per day, up to 30 days per year
- **Newborn nursery care:** \$100
- **Wellness benefit:** \$50 per year

Your Cost — Medical

Per-paycheck premium based on 26 pay periods | All deductions pre-tax

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07 Your Cost

What comes out of your paycheck

AIS covers \$320.85 per month of your medical premium, no matter which plan you choose. Pick the HMO and the company covers your entire Employee Only premium. Pick the PPO and the same credit is applied toward your higher premium. The "Per Paycheck" column is your share, deducted pre-tax over 26 pay periods.

ATBAP621 — Blue Advantage HMO HSA \$7,500 In-network only · \$7,500 deductible · HSA-eligible

COVERAGE TIER	TOTAL MONTHLY	AIS CREDIT	YOUR MONTHLY	PER PAYCHECK
Employee Only	\$320.85	-\$320.85	\$0.00	\$0.00
Employee + Spouse	\$694.50	-\$320.85	\$373.65	\$172.45
Employee + Child(ren)	\$666.27	-\$320.85	\$345.42	\$159.42
Employee + Family	\$1,039.93	-\$320.85	\$719.08	\$331.88

ATBCP292 — Blue Choice PPO HSA \$5,000 In + out-of-network · \$5,000 deductible · HSA-eligible

COVERAGE TIER	TOTAL MONTHLY	AIS CREDIT	YOUR MONTHLY	PER PAYCHECK
Employee Only	\$453.24	-\$320.85	\$132.39	\$61.10
Employee + Spouse	\$981.10	-\$320.85	\$660.25	\$304.73
Employee + Child(ren)	\$941.20	-\$320.85	\$620.35	\$286.32
Employee + Family	\$1,469.05	-\$320.85	\$1,148.20	\$529.94

Your Cost — Dental, Vision, Hospital Indemnity

Per-paycheck premium based on 26 pay periods | All deductions pre-tax

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Principal Dental AIS covers 100% of Employee Only - 100 / 80 / 50 plan - \$1,500 annual max

COVERAGE TIER	TOTAL MONTHLY	AIS CREDIT	YOUR MONTHLY	PER PAYCHECK
Employee Only	\$31.76	-\$31.76	\$0.00	\$0.00
Employee + Spouse	\$65.90	-\$31.76	\$34.14	\$15.76
Employee + Child(ren)	\$81.52	-\$31.76	\$49.76	\$22.97
Employee + Family	\$121.62	-\$31.76	\$89.86	\$41.47

Principal Vision VSP network - 100% voluntary (employee paid)

COVERAGE TIER	TOTAL MONTHLY	AIS CREDIT	YOUR MONTHLY	PER PAYCHECK
Employee Only	\$6.23	\$0.00	\$6.23	\$2.88
Employee + Spouse	\$14.30	\$0.00	\$14.30	\$6.60
Employee + Child(ren)	\$16.18	\$0.00	\$16.18	\$7.47
Employee + Family	\$26.24	\$0.00	\$26.24	\$12.11

Principal Hospital Indemnity HSA-compatible - 100% voluntary (employee paid)

COVERAGE TIER	TOTAL MONTHLY	AIS CREDIT	YOUR MONTHLY	PER PAYCHECK
Employee Only	\$16.63	\$0.00	\$16.63	\$7.68
Employee + Spouse	\$50.01	\$0.00	\$50.01	\$23.08
Employee + Child(ren)	\$29.00	\$0.00	\$29.00	\$13.38
Employee + Family	\$64.70	\$0.00	\$64.70	\$29.86

Voluntary Life and AD&D rates vary by age band and coverage amount elected. See the VTL sample rate table in the Voluntary Benefits section for representative per-paycheck costs.

08 Glossary

Insurance terms in plain English

Deductible	The amount you pay out of pocket each year before insurance starts paying. Family deductibles must be met before any family member's claims are covered.
Coinsurance	The percentage you and the insurance company each pay after you've met the deductible. "100% in-network" means insurance pays 100% after the deductible.
Out-of-Pocket Maximum	The most you'll pay in a plan year for covered services. Once you hit it, insurance pays 100% for the rest of the year.
Copay	A flat fee you pay for a covered service, like \$25 for a doctor visit. Copays usually don't count toward your deductible but do count toward your out-of-pocket maximum.
In-Network	Doctors, hospitals, and pharmacies that have a contract with your insurance carrier. Using in-network providers always costs you less.
Out-of-Network	Providers without a contract. The HMO does not cover out-of-network care (except in true emergencies). The PPO covers it at a reduced level.
HDHP	High Deductible Health Plan. Both AIS medical plans are HDHPs, which is what makes them HSA-compatible.
HSA	Health Savings Account. A tax-advantaged account you fund yourself to pay for medical expenses. Pairs only with HDHPs.
Premium	The amount you pay each month (or per paycheck) for coverage, regardless of whether you use it.
Open Enrollment	The annual window when you can review and change your benefit elections without needing a Qualified Life Event.
QLE	Qualified Life Event. A change in your life (marriage, birth, loss of coverage) that lets you adjust your elections mid-year. You have 30 days from the event to make changes.

This guide is for informational purposes only and is not a contract. In the event of any conflict between this guide and the official plan documents or carrier certificates of coverage, the official plan documents will govern.