

■ ENROLL BY JUNE 12, 2026

Active Enrollment year — everyone must make elections. Elections do NOT carry over. No election = no coverage July 1.

★ NEW FOR 2026 — First time offering at AIS:

Dental (FREE for Employee Only) · Vision · Voluntary Life & AD&D · Hospital Indemnity — all through Principal

MEDICAL · BLUE CROSS BLUE SHIELD · BOTH PLANS ARE HSA-COMPATIBLE

AIS pays \$320.85/month toward your premium — HMO Employee Only costs you \$0.00 per paycheck (completely FREE)

HMO HSA \$7,500

In-network only

Network

Blue Advantage HMO — in-network only

Deductible

\$7,500 individual / \$15,000 family

Out-of-Pocket Max

\$7,500 individual / \$15,000 family

After Deductible

100% covered in-network

Urgent Care / ER

\$750 copay + 100% after deductible

Prescriptions

Deductible + coinsurance

PPO HSA \$5,000

In + out-of-network

Network

Blue Choice PPO — in + out-of-network

Deductible

\$5,000 ind / \$10,000 fam (in-network)

Out-of-Pocket Max

\$5,000 ind / \$10,000 fam (in-network)

After Deductible

100% in-net · 70% out-of-network

Urgent Care / ER

Deductible + coinsurance

Prescriptions

Deductible + coinsurance

Both plans are HSA-compatible — 2026 limits: \$4,400 self-only · \$8,750 family · Balance rolls over; money is always yours

YOUR COST — PER PAYCHECK (26 PAY PERIODS · PREMIUMS DEDUCTED PRE-TAX · AIS EMPLOYER CREDIT: \$320.85/MONTH)

COVERAGE TIER	HMO Monthly	HMO/Paycheck	PPO Monthly	PPO/Paycheck
Employee Only	\$0.00/mo	\$0.00	\$132.39/mo	\$61.10
Employee + Spouse	\$373.65/mo	\$172.45	\$660.25/mo	\$304.73
Employee + Child(ren)	\$345.42/mo	\$159.42	\$620.35/mo	\$286.32
Employee + Family	\$719.08/mo	\$331.88	\$1,148.20/mo	\$529.94

WHICH PLAN IS RIGHT FOR YOU?

Choose the HMO if you:

- ✓ Want \$0/paycheck for yourself — it's free
- ✓ Are comfortable using in-network doctors only
- ✓ Are generally healthy with few planned visits
- ✓ Want the simplest, lowest-cost option

Choose the PPO if you:

- ✓ Have doctors outside the HMO network
- ✓ Prefer a lower \$5,000 deductible
- ✓ Want predictability with medical expenses
- ✓ Want ability to self-refer to specialists

AIS Architectural Image Systems, LLC · 2026 Benefits Overview

Dental · Vision · Life & AD&D · Hospital Indemnity · How to Enroll

Plan Year: July 1, 2026 – June 30, 2027

DENTAL · Principal

★ NEW

- Preventive (cleanings, exams, X-rays): 100% covered — no deductible
- Basic services (fillings, extractions, root canals): 80% after deductible
- Major services (crowns, bridges, dentures): 50% after deductible
- \$1,500 annual max · Maximum rollover · \$50 ind / \$150 fam deductible

COVERAGE TIER	PER PAYCK	
Employee Only	\$0.00	FREE ★
Emp + Spouse	\$15.76	
Emp + Child(ren)	\$22.97	
Emp + Family	\$41.47	

VISION · Principal / VSP

★ NEW

- Eye exam: \$10 copay · one per 12 months
- Lenses: \$25 materials copay · one per 12 months
- Frames or contacts: \$150 allowance · one per 12 months
- VSP network — largest national vision network in the U.S.

COVERAGE TIER	PER PAYCK
Employee Only	\$2.88
Emp + Spouse	\$6.60
Emp + Child(ren)	\$7.47
Emp + Family	\$12.11

LIFE & AD&D · Principal

EMPLOYER PAID

- Basic Life & AD&D: \$30,000 — FREE, fully employer-paid for all employees
- Voluntary add-on: \$10,000 increments up to \$300,000
- Guarantee Issue: \$100,000 — no medical questions required during OE
- Spouse: up to \$100K · Children: up to \$10K · Coverage is portable

AGE BAND	\$50K/CK	\$100K/CK
Age 29 & under	\$2.45	\$4.89
Age 35–39	\$3.90	\$7.80
Age 40–44	\$5.65	\$11.31
Age 50–54	\$12.09	\$24.18

HOSPITAL INDEMNITY · Principal

★ NEW

- Hospital admission: \$1,000 lump sum paid directly to you (1 per year)
- Confinement: \$100/day for up to 30 days per year
- ICU admission: \$2,000 · ICU confinement: \$200/day
- HSA-compatible · No pre-existing condition exclusion · No pregnancy exclusion

COVERAGE TIER	PER PAYCK
Employee Only	\$7.68
Emp + Spouse	\$23.08
Emp + Child(ren)	\$13.38
Emp + Family	\$29.86

HOW TO ENROLL — EMPLOYEE NAVIGATOR ONLINE PLATFORM

1

Watch for your Employee Navigator registration email — sent to the email address on file with AIS. Click the link to create your account and log in.

2

Review each benefit one at a time. You can enroll in or waive each line of coverage individually. Nothing is bundled — you choose exactly what fits your needs.

3

Submit your elections before June 12, 2026. Once submitted, elections are locked for the full plan year unless you have a Qualifying Life Event. Coverage starts July 1.

Questions? Contact Christy Scorza — Bastion Insurance Group

817-854-1567 · cscorza@bastioninsurance.com · Watch for your Employee Navigator email to enroll