



2026 BENEFITS GUIDE

CENTRAL
POWER SYSTEMS & SERVICES

Here's where to find ...

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Central Power Systems & Services appreciates your commitment to our success. We're equally committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefit plans. We understand that you may have questions about annual enrollment, and we'll do our best to help you understand your options and guide you through the process.

This guide is not your only resource, of course. Anytime you have questions about benefits or the enrollment process, you can contact your human resources representative. Although this guide contains an overview of benefits, for complete information about the plans available to you, please see the summary plan description (SPD).



For more information about your benefits, place your smartphone camera over this image to follow this link to our Human Resource Intranet.

Enrolling in benefits

Open enrollment is your opportunity to elect coverage in Central Power Systems & Services benefit plans in 2026. Our open enrollment will be held from 11/05/2025 to 11/19/2025. All elections made during this period will be effective 01/01/2026 through 12/31/2026. This is the only opportunity to make changes to your benefits without a qualifying life event as defined by the Internal Revenue Service (IRS).

To begin the benefit enroll process, please log into your Employee Self-Service on Paycom. Click the notification bell to elect your 2026 benefits. Once you have selected or declined all benefits, submit your elections. Please remember to update or add your Social Security number and the Social Security numbers of your dependents during enrollment.

IMPORTANT TO NOTE: This year is a passive enrollment, which means the benefits you have elected now will roll over to next year unless you change them. Please keep in mind to check your HSA or DCFSa contributions.

Eligibility

As an eligible employee

You may enroll in benefits if you are a regular full-time employee who is actively working a minimum of 30 hours per week.

Dependent eligibility

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include:

- Your legally married spouse. For the medical plan only; legally married spouse cannot be eligible under another medical plan.
- Your children up to the age of 26. This includes your natural children and those of your spouse, along with adopted children, stepchildren or children under your legal guardianship. If your child is mentally or physically disabled, coverage may continue beyond age 26.



Qualifying life events

It is your responsibility to notify human resources within 30 days of the qualifying life event. Failure to do so may result in an inability to change your benefit election(s).

Examples of qualifying life events:

- Birth, legal adoption or placement for adoption
- Marriage, divorce or legal separation
- Dependent child reaches age 26
- Spouse or dependent loses or gains coverage elsewhere
- Eligible or ineligible for Medicare/Medicaid changes

Medical

Meritain Health | meritain.com | 800.925.2272

Central Power System & Services is committed to helping you and your family maintain health and wellness by providing you with access to the highest levels of care. We offer you a choice of 2 medical benefit options for 2026:

- PPO — Copays with a higher premium and a lower deductible.
- HDHP — A lower premium with a higher deductible, includes an option for HSA.

Medical and prescription drug plan summary

Medical	PPO \$1,500		HDHP \$2,300	
	In-network	Out-of-network	In-network	Out-of-network
Deductible				
Employee only	\$1,500	\$3,000	\$2,300	\$4,600
Family	\$3,000	\$6,000	\$4,600	\$9,200
Coinsurance	80%	50%	80%	50%
Out-of-pocket maximum (includes deductible)				
Employee only	\$5,000	\$10,000	\$6,750	\$13,500
Family	\$10,000	\$20,000	\$13,500	\$27,000
Preventive care	Covered at 100%	50% coinsurance after deductible	Covered at 100%	50% coinsurance after deductible
Office visit				
PCP	\$30 copay*	50% coinsurance	20% coinsurance	50% coinsurance
Specialist)	\$50 copay*			
Emergency room	\$400 copay*	50% coinsurance	20% coinsurance	
Urgent care	\$50 copay*	50% coinsurance		
Inpatient care			20% coinsurance	50% coinsurance
Outpatient care	20% coinsurance	50% coinsurance		
Prescription drugs	Employee pays			
Retail (30-day supply)				
Preventive maintenance generic	\$0 copay*	Not covered	\$0 copay	Member would need to submit claim for reimbursement. Reimbursement amount is equal to the in-network cost share.
Generic	\$10 copay*	Not covered		
Brand preferred	\$35 copay*	Not covered	20% coinsurance	
Brand non-preferred	\$60 copay*	Not covered		
Specialty	\$250 copay*	Not covered		
Mail order (90-day supply)				
Preventive maintenance generic	\$0 copay*	Not covered	\$0 copay	Member would need to submit claim for reimbursement. Reimbursement amount is equal to the in-network cost share.
Generic	\$25 copay*	Not covered		
Brand preferred	\$87.50 copay*	Not covered	20% coinsurance	
Brand non-preferred	\$150 copay*	Not covered		

Medical biweekly employee payroll contributions

	PPO \$1,500	HDHP \$2,300
Employee	\$48.35	\$31.75
Employee + children	\$178.19	\$142.48
Family	\$243.32	\$198.46

*The PPO Plan copayments will now be applied before you reach the annual deductible.
Tax treatment of medical plan deduction is pretax.

Virtual care

First Stop Health | fshealth.com | 888.691.7867

What is virtual care?

Live video calls (on a phone, tablet or computer) with a doctor who is available 24/7. No appointment is required.

They bring you quality care from the comfort and convenience of home. Doctors can diagnose and treat common issues at no cost.

How much does it cost?

CPS&S provides First Stop Health's services at no cost to all medical enrolled employees and their covered dependents. There are no hidden fees or copays, so you can focus on feeling better!

How do I get online access?

You will need to create an account with First Stop Health by going to fshealth.com. It will ask you for your employee ID; this is your Social Security number.

Conditions commonly treated through virtual care:

- Sore Throat
- Cough
- Allergies
- Skin Rash
- Bronchitis
- Cold and flu
- Migraines
- Pink Eye
- Sinus Issues
- UTI
- Earache
- Fever
- And more!



Health savings account (HSA)

UMB | hsa.umb.com | 866.520.4472 | KC Metro Dedicated Line 816.474.4472

An HSA is a personal healthcare bank account that can be used to pay out-of-pocket medical expenses with pretax dollars. If enrolled in the high-deductible health plan, you can open an HSA. You determine how much to contribute to your account, when to use your money to pay for qualified medical expenses, and when to reimburse yourself.

HSAs offer the following advantages:

- **TAX SAVINGS:** You may contribute pretax dollars to the HSA. Interest accumulates tax-free, and funds are withdrawn tax-free to pay for medical expenses.
- **REDUCED OUT-OF-POCKET COSTS:** Use the money in your HSA to pay for eligible expenses on a pretax basis, or to pay providers directly for your portion of your deductible and out of pocket.
- **A LONG-TERM INVESTMENT THAT STAYS WITH YOU:** Unused HSA funds will roll over year to year and are yours to keep even if you retire or leave the company. Also, you can invest your HSA funds so your available healthcare dollars can grow over time. Interest and earnings on the HSA funds accumulate tax-free.

HSA funds accumulate tax-free.

Open and fund an HSA if:

- You are not enrolled in any other non-HSA qualified health insurance plan.
- You are not covered by your spouse's health plan (unless it is a qualified HDHP), flexible spending account (FSA) or health reimbursement arrangement (HRA).
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare, TRICARE or TRICARE For Life.
- Care received through the VA in the preceding three calendar months was dental, vision or preventive care or was provided to a veteran who has a disability rating from the VA.

Spending your money

HSA distributions are tax-free if they are used to pay for qualified medical expenses.

- Qualified medical, dental and vision expenses not covered by insurance
- Qualified long-term care services and long-term care insurance
- Continuation of coverage required by federal law (i.e., COBRA)

The IRS provides a list of eligible services and products that you can purchase with your health savings account.

Please note: It is your responsibility to make sure you are eligible to contribute to your HSA, your contributions are within the IRS limits, and you are using your HSA for qualified medical expenses. Distributions made for any other purpose are subject to income tax and a 20% penalty.

HSA contributions

Your contributions

You'll set up your payroll contributions during open enrollment, but you can make contribution changes at any time during the year. You can do this by going into Paycom, select the benefits tab, then edit your HSA contribution. You can also reach out to the Human Resources department.

You'll notice two separate line items on your paycheck when you participate in the HDHP with HSA option—one for your employee premium for the HDHP and one for your pretax contributions to the HSA.

Employer contributions

CPS&S will match dollar for dollar up to the first \$800 annually. Employees enrolled in medical and the HSA less than a year, will earn a pro-rated share of the \$800 maximum based upon how many full quarters of employment with the company (\$200 per full quarter).

Employees must be employed and in good standing on the day of the match contribution which is deposited on the last paycheck of the year.

Total contributions

The IRS sets limits every year on how much you can contribute. You will need to carefully plan how much to contribute annually to avoid excess contributions. Please see limits below.

	IRS limit	CPS&S contribution	Employee maximum
Individual	\$4,400	\$800	\$3,600
Family	\$8,750	\$800	\$7,950

Those age 55+ and not enrolled in Medicare can contribute an additional \$1,000 "catch-up" contribution.



Dental

Delta Dental of Missouri | deltadentalmo.com | 800.335.8266

Although you can choose any dental provider, when you use an in-network dentist, you will generally pay less for treatments because your share of the cost will be based on negotiated discount fees. With out-of-network dentists, the plan will pay the same percentage, but the reimbursement will be based on out-of-network rates. You may be billed for the difference.

Dental exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious.

View covered services, claim status or your account balance; find a dentist; update your information; and much more at deltadentalmo.com.

	PPO network	Premier network	Out-of-network
Deductible			
Employee only	\$50	\$50	\$50
Family	\$150	\$150	\$150
Annual plan maximum (per individual)	\$1,000 per person	\$1,000 per person	\$1,000 per person
Max rollover (year-to-year)	\$1,000	\$1,000	\$1,000
Diagnostic and preventive			
Oral exams, X-rays, cleanings, fluoride, space maintainers, sealants	100%	100%	100%
Basic			
Oral surgery, fillings, endodontic treatment, periodontic treatment, repairs of dentures and crowns	20%	20%	20%
Major			
Crowns, jackets, dentures, bridge implants	50%	50%	50%
Orthodontia			
Children (under age 19)	50%	50%	50%
Lifetime orthodontia plan maximum (per individual)	\$1,000	\$1,000	\$1,000



Dental biweekly employee payroll contributions

Employee	\$11.57
Employee + spouse	\$23.97
Employee + child(ren)	\$32.18
Family	\$47.10

- Tax treatment of dental plan deduction is pretax.
- You can elect the Delta Dental dental plan regardless of whether you are enrolled in the medical or vision plan.
- You will not receive a dental ID card. However, you can print an ID card on deltadentalmo.com.

Vision

EyeMed | eyemed.com | 866.804.0982

EyeMed's vision care benefits include coverage for eye exams, standard lenses and frames, and contact lenses and discounts for laser surgery. The vision plan is built around a network of eye care providers, with better benefits at a lower cost to you when you use providers who belong to the EyeMed network. When you use an out-of-network provider, you will have to pay more for vision services.

Eye exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious.

	In-network	Out-of-network
Eye exam with dilation as necessary (once every 12 months)	\$10 copay	Up to \$40
Frames (once every 24 months)	\$0 copay; \$130 allowance; 20% balance over \$130	Up to \$91
Standard lenses (once every 12 months)		
Single vision	\$25 copay	Up to \$30
Bifocal	\$25 copay	Up to \$50
Trifocal	\$25 copay	Up to \$70
Lenticular	\$25 copay	Up to \$70
Contact lenses in lieu of glasses		
Medically necessary	\$0 copay, paid in full	Up to \$210
Disposable	\$0 copay; \$130 allowance; plus balance over \$130	Up to \$130
Conventional	\$0 copay; \$130 allowance; 15% off balance over \$130	Up to \$130
Frequency		
Exam	Once every 12 months	
Lenses or contacts	Once every 12 months	
Frames	Once every 24 months	

Vision biweekly employee payroll contributions

Employee	\$3.23
Employee + spouse	\$6.13
Employee + child(ren)	\$6.45
Family	\$9.49

- Tax treatment of vision plan deduction is pretax.
- You can elect the EyeMed vision plan regardless of whether you are enrolled in the medical or dental plan.
- You will not receive a vision ID card. However, you can print an ID card on eyemed.com.



Basic life and accidental death and dismemberment (AD&D)

New York Life | myNYLGBS.com | 888.842.4462

Central Power Systems & Services' comprehensive benefits package includes financial protection for you and your family in the event of an accident or death. Basic term life and AD&D coverage are provided automatically at no cost to you upon employment.

In the event of your death, the life insurance policy provides a benefit to the beneficiary you designate. If your death is the result of an accident or if an accident leaves you with a covered debilitating injury, you are covered under the AD&D insurance for the same amount. Central Power Systems & Services also provides a basic dependent life benefit for your spouse and child(ren) at no cost. Coverage is automatic; you do not need to enroll yourself (you will need to elect spouse and children).

Basic term life and AD&D	100% paid by the employer
Employee	\$20,000
Dependent life	100% paid by the employer
Spouse	\$2,000
Child	\$1,000

Age reduction schedule

- At age 70: Benefit decreases to 65%.
- At age 75: Benefit decreases to 45%.

HERE ARE SOME HELPFUL TERMS

AGE REDUCTION: The group term basic life and AD&D insurance coverage are subject to a reduction in benefit amount as you age.

PORTABILITY AND CONVERSION: Portability and conversion are available if your employment with Central Power Systems & Services ends. Portability allows you to continue your term life coverage, while the conversion option allows you to convert your term life policy into an individual whole life policy.



Voluntary life and AD&D

New York Life | myNYLGBS.com | 888.842.4462

Voluntary life

You have the opportunity to purchase voluntary life for yourself, your spouse, and/or your dependent child(ren). You must purchase voluntary life insurance for yourself in order to purchase spouse and/or dependent child(ren) coverage. For subsequent open enrollments, you will be allowed an annual \$10,000 increase subject to the guaranteed issue amount. All amounts over the Guaranteed Issue will require a EOI.

Your cost for this coverage is based on the amount you elect and your age. Spouse rates will be determined by the employee age.

Coverage	Available benefit	Guaranteed amount
Employee \$10,000 increments	Up to 5 times your base annual salary, \$500,000 maximum	Guaranteed issue up to \$100,000
Spouse \$5,000 increments	Up to a \$100,000 maximum (cannot exceed 100% of your voluntary life and AD&D coverage)	Guaranteed issue up to \$25,000
Dependent child(ren) \$10,000 per child	Covered from birth to 26 years Must be added within 31 days of birth	\$10,000

Voluntary life employee monthly rates per \$10,000 of coverage			
0-29	\$0.70	50-54	\$4.00
30-34	\$0.90	55-59	\$6.90
35-39	\$1.20	60-64	\$10.10
40-44	\$1.50	65-69	\$13.40
45-49	\$2.30	70	\$23.80

Voluntary life spouse monthly rates per \$5,000 of coverage			
0-29	\$0.35	50-54	\$2.00
30-34	\$0.45	55-59	\$3.45
35-39	\$0.60	60-64	\$5.05
40-44	\$0.75	65-99	\$11.90
45-49	\$1.15		

Voluntary life child monthly rate
\$1.50

Age reduction schedule

- At age 65: Benefit decreases to 65%
- At age 70: Benefit decreases to 50%

Voluntary AD&D

You have the option to purchase Voluntary AD&D coverage separate from Voluntary Life. Your coverage amount will equal your Voluntary Life coverage amount.

Voluntary monthly AD&D rate summary	
Coverage	Rate per \$10,000
Employee	\$0.350
Child	\$0.350
Coverage	Rate per \$5,000
Spouse	\$0.175

Tax treatment of plan deduction is after-tax.

Short- and long-term disability

New York Life | mynylgbs.com | 888.842.4462

Central Power Systems and Services offers two employee-paid disability plans by New York Life to provide financial assistance in case you become disabled or unable to work. These disability plans are available if you are an eligible full-time employee on the first of the month following the date of hire.

If you previously declined disability coverage but want coverage in 2026, an EOI will be required to be completed in order for it to be approved.

Short-term disability (STD)

STD benefits are designed to replace a portion of your income for a non-work-related short-term injury or illness.

Short-term disability	
Weekly benefit amount	60% of your weekly salary
Weekly benefit maximum	\$1,000
Benefits begin	15th day
Benefits duration	Up to the earlier of recovery or to 168 days

Long-term disability (LTD)

This benefit offers financial protection to you when you need it most — if you become disabled and can no longer work. The plan will also help you return to work, if appropriate. Your monthly benefits are subject to federal income tax and may be subject to state and local taxes.

Long-term disability	
Monthly benefit amount	60%
Monthly benefit maximum	\$4,333
Benefits begin	180 days
Benefits duration	SSNRA

Coordination of disability benefits

Your benefit may be reduced if you receive disability benefits from retirement, Social Security, workers' compensation, state disability insurance, no-fault benefits or return-to-work earnings. *Refer to your carrier's certificate of coverage for more details.*

Biweekly disability rates		
Wage	STD	LTD
\$10.00	\$3.24	\$3.12
\$11.00	\$3.56	\$3.43
\$12.00	\$3.89	\$3.74
\$13.00	\$4.21	\$4.06
\$14.00	\$4.54	\$4.37
\$15.00	\$4.86	\$4.68
\$16.00	\$5.18	\$4.99
\$17.00	\$5.51	\$5.30
\$18.00	\$5.83	\$5.62
\$19.00	\$6.16	\$5.93
\$20.00	\$6.48	\$6.24
\$21.00	\$6.80	\$6.55
\$22.00	\$7.13	\$6.86
\$23.00	\$7.45	\$7.18
\$24.00	\$7.78	\$7.49
\$25.00	\$8.10	\$7.80
\$26.00	\$8.42	\$8.11
\$27.00	\$8.75	\$8.42
\$28.00	\$9.07	\$8.74
\$29.00	\$9.40	\$9.05
\$30.00	\$9.72	\$9.36
\$31.00	\$10.04	\$9.67
\$32.00	\$10.37	\$9.98
\$33.00	\$10.69	\$10.30
\$34.00	\$11.02	\$10.61
\$35.00	\$11.34	\$10.92
\$36.00	\$11.66	\$11.23
\$37.00	\$11.99	\$11.54
\$38.00	\$12.31	\$11.86
\$39.00	\$12.64	\$12.17
\$40.00	\$12.96	\$12.48
\$41.00	\$13.28	\$12.79
\$42.00	maxed out	maxed out

Employee assistance program (EAP)

New York Life | guidanceresources.com (web ID: NYLGBS) | 800.344.9752

We all know that life can be challenging at times. Issues like illness, debt and family problems can leave us feeling worried or anxious and not able to be at our best. The EAP, sponsored by New York Life, provides confidential support and resources at no cost to you. You can seek expert guidance for any kind of issue, from everyday matters to more serious problems affecting your wellbeing.

Here's what the program offers:

- **EAP:** Limited visits
- **LEGAL RESOURCES**
- **FINANCIAL RESOURCES**
- **WORK/LIFE RESOURCES**

Bereavement support

NYL has a couple programs to support you through your loss. Empathy is one program they offer that supports you by providing practical, logistical and emotional support that loss brings. Another program offers Survival Support Specialists that will guide you through the process. They can assist in finding funeral homes, death certificates and grief recourses. You can call them at 888.842.4462, ext. 1013382.

Estate Guidance

Discounted online will preparation tools. In just a few clicks you can complete a customized plan to protect your family and property. Get started visit: guidanceresources.com (Web ID: NYLGBS).

Travel assistance

Experiencing an emergency while traveling can be especially difficult. Knowing who to call for medical problems, currency exchange issues or lost luggage is critical. Take comfort in knowing that Secure Travel travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations. Services available for business and personal travel. For inquiries within the U.S. call toll free: 888.226.4567. Outside the U.S. call collect: 202.331.7635.

Health Advocacy Solutions

Health Advocacy Solutions offers you expert assistance with a wide range of healthcare and health insurance issues. They can help you get the answers you need, when you need them, 24/7, at no additional cost to you. Access to help when you need it for all your healthcare, insurance or medical bill needs. To get started, call 866.799.2725.



Assistance around the clock

Whenever you need assistance with a work/life issue, the EAP is there for you, 24 hours a day. Specialists are available for confidential 24/7 assistance and support.

Aetna

Aetna | myaetnasupplemental.com | 800.800.8121

Aetna is your provider of voluntary supplemental insurance: critical illness, accident, and hospital indemnity. They have several processes to help you make the most of your voluntary supplemental insurance benefits.

Easy to use

Online tools make it easy to manage your plan. You can file a claim in about 90 seconds if you have a covered illness, injury or hospital stay.

Aetna pays benefits directly to **you** by check or direct deposit. So, you'll have extra cash when you need it most. It can help fill in the gaps, making it a great companion to your major medical plan.

If you register on the My Aetna Supplemental app or the member portal on their website, you have the ability to:

- See your coverage and benefits.
- Upload documents.
- Get status of a claim.
- Get documents and important forms.
- Electronically submit forms.

Benefits to employees enrolled in a CPS&S health plan

If you are enrolled in one of our offered medical plans (PPO or HDHP), there are some additional perks. Aetna's system is able to match your filed claim to the medical claim to get necessary medical information, which makes it an easier process for you!

Aetna also proactively sends general claims reminders to keep supplemental health benefits top of mind throughout the plan year, sends claims reminders triggered by medical events, and performs cross-policy checks of medical data and/or supporting documentation for other eligible benefits.



Voluntary critical illness insurance

Aetna | myaetnasupplemental.com | 800.800.8121

The Aetna critical illness plan pays benefits when a doctor diagnoses you with a covered serious illness or condition, for instance, a heart attack, stroke, cancer and more. Please reach out to hr@cpower.com for dependent rates.

Benefit category	Condition	Percentage of CI principal sum
Heart/circulatory	- Heart attack or stroke - Coronary artery disease	100% 25%
Organ	- Major organ failure, end stage renal failure - Acute respiratory disease syndrome (ARDS)	100% 25%
Childhood developmental benefits (only available to children)	Cerebral palsy, structural congenital defects, genetic disorders, congenital metabolic disorders, type 1 diabetes	100%
Cancer	- Cancer (invasive) - Bone marrow transplant - Carcinoma in situ - Benign brain tumor	100% 50% 25% 100%
Paralysis	- Quadriplegia - Triplegia - Paraplegia - Hemiplegia - Diplegia - Monoplegia	100%
Neurological	- Coma - Parkinson's disease - Stroke - Alzheimer's disease	100% 25% 100% 25%
Additional benefit		Cash benefit
Health screening benefit		\$75; 1 time per insured person per calendar year

Coverage amounts

	Option 1	Option 2	Option 3	Option 4
Employee coverage	\$5,000	\$10,000	\$15,000	\$20,000
Spouse coverage	\$5,000	\$10,000	\$15,000	\$20,000
Child(ren) coverage	\$2,500	\$5,000	\$7,500	\$10,000

Voluntary critical illness — employee only rates				
Age	Monthly rate per \$5,000	Monthly rate per \$10,000	Monthly rate per \$15,000	Monthly rate per \$20,000
<25	\$1.65	\$3.30	\$4.95	\$6.60
25-29	\$1.80	\$3.60	\$5.40	\$7.20
30-34	\$2.25	\$4.50	\$6.75	\$9.00
35-39	\$3.25	\$6.50	\$9.75	\$13.00
40-44	\$4.90	\$9.80	\$14.70	\$19.60
45-49	\$6.35	\$12.70	\$19.05	\$25.40
50-54	\$8.80	\$17.60	\$26.40	\$35.20
55-59	\$10.65	\$21.30	\$31.95	\$42.60
60-64	\$13.30	\$26.60	\$39.90	\$53.20
65-69	\$13.90	\$27.80	\$41.70	\$55.60
70+	\$19.30	\$38.60	\$57.90	\$77.20



Voluntary accident insurance

Aetna | myaetnasupplemental.com | 800.800.8121

The Aetna accident plan pays benefits when you get treatment for a non-work-related accidental injury. The plan pays for a long list of covered minor and more serious injuries.

Plan provision	Cash benefit
Initial care	
Emergency room	\$275
Urgent care center/physician's office	\$275
X-ray/Lab	\$100
Emergency transportation	
Ground ambulance	\$300
Air ambulance	\$1,500
Other	
Fractures (closed reduction, open reduction pays 2 times this benefit amount)	\$450-\$8,250
Dislocations (closed reduction, open reduction pays 2 times this benefit amount)	\$400-\$6,000
Lacerations (varies based upon size of laceration)	\$25-\$800
Burns (varies based on total body surface area)	\$1,500-\$27,000
Dental care	
Crown or filling repair	\$300
Extraction	\$100
Hospital	
Hospital admission (initial day)	\$1,500
Daily confinement (up to 365 days per accident)	\$300 per day
ICU confinement (up to 365 days per accident)	\$600 per day
Rehab facility confinement (up to 30 days per accident)	\$150 per day
ICU hospital admission (initial day)	\$3,000
Lodging/transportation	
Lodging (max 30 days per accident)	\$200
Transportation (max 1 trip per accident)	\$300
Follow-up care	
Physician follow-up office visit (up to 6 per accident)	\$100
Therapy services (up to 10 per accident)	\$35
Health screening benefit	\$75; 1 time per insured person per calendar year

Voluntary accident premium		
Tier	Monthly cost	Per payroll
Employee	\$11.33	\$5.67
Employee + spouse	\$16.67	\$8.34
Employee + child(ren)	\$24.09	\$12.05
Employee + family	\$31.56	\$15.78

Tax treatment of accident insurance plan deduction is after-tax.



Voluntary hospital indemnity insurance

Aetna | myaetnasupplemental.com | 800.800.8121

The Aetna hospital indemnity plan pays a lump-sum benefit for admission and daily benefits for a covered hospital stay. The plan pays benefits when you have a planned or an unplanned hospital stay. It can be for an illness, injury, surgery or to deliver a baby.

Plan provision	Cash benefit
Hospital admission	\$1,000
ICU admission (max 2 admissions per year)	\$2,000
Daily hospital confinement	\$100 per day
Daily ICU confinement	\$200 per day
Substance abuse	\$50 per day
Mental disorder	\$50 per day
Rehabilitation unit	\$50 per day
Observation unit (max 1 day lump sum daily benefit per year)	\$100
Lump sum newborn nursery benefit (limited to 1 per birth per year)	\$150
Health screening benefit	\$75; 1 time per insured person per calendar year

Covered Health Screenings

- Lipoprotein profile (serum plus HDL, LDL and triglycerides)
- Fasting blood glucose test
- Doppler screenings for peripheral vascular disease
- Carotid Doppler Ultrasound
- Electrocardiogram (EKG, ECG)
- Echocardiogram
- Chest x-ray
- Thermography
- Ultrasound screening for abdominal aortic aneurysms
- Bone marrow screening
- Adult and child immunizations
- HPV vaccine
- Bone mass density measurement
- Skin cancer screening
- Serum protein electrophoresis
- Prostate Specific Antigen (PSA) Test
- Flexible sigmoidoscopy
- Digital rectal exams
- And more!



Voluntary hospital indemnity premium

Tier	Monthly cost	Per payroll
Employee	\$16.55	\$8.28
Employee + spouse	\$38.08	\$19.04
Employee + child(ren)	\$22.85	\$11.43
Employee + family	\$45.69	\$22.85

Dependent care FSA

UMB | umb.com | 866.520.4472 | KC Metro Dedicated Line: 816.474.4472

Dependent care FSAs allow you to set aside money pretax to pay your eligible out-of-pocket day care expenses so that you or your spouse can work or attend school full time. You must contribute money through payroll deduction to your dependent care FSA before you can spend it.

You can be enrolled in both an HSA and DCFSA. The dependent care FSA limit for 2026 is \$7,500 for single filers and couples filing jointly, and \$3,750 for married couples filing separately. The DCFSA includes a 60-day grace period following the end of the year to file eligible expenses. If no action is taken on your unused funds, they will expire at the end of the year.

Eligibility

Open and fund a DCFSA if:

- You and your spouse (if applicable) must work, be looking for work, or be full-time students.
- Your dependent care is for children 12 and under, a disabled dependent of any age or a disabled spouse.

Typical eligible expenses

- Adult day care, child day care and after-school care
- Babysitting (work-related, in your home or someone else's home)
- Babysitting by your relative who is not a tax dependent (work-related)
- Nanny or au pair
- Custodial elder care (work-related)
- Transportation to and from eligible care (provided by your care provider)



401(k) retirement

American Funds Capital Group | capitalgroup.com/individual | 800.204.3731

The CPS&S 401(k) retirement plan is designed to help you prepare for retirement and attain your financial goals. The 401(k) retirement plan makes it easy for you to save money on a tax-deferred basis. When you enroll in the plan, a personal account will be established with American Funds Service Center in your name, funded by money you contribute, CPS&S match, and investment earnings.

Automatic deferrals

As soon as you're eligible to participate in the 401(k) retirement plan, you will be automatically enrolled at 2% unless you voluntarily elect to opt out or change your salary deferral percentage.

Contribution

CPS&S will match up to \$0.50 per \$1.00 up to the first 6% of eligible contributions. You are always 100% vested in (that is, you completely own) your own contributions to your 401(k) account.

Vesting schedule

Years of Service	Less than 2	2	3	4	5	6
Percentage	0%	20%	40%	60%	80%	100%

Pretax 401(k) contributions

Pretax contributions allow you to reduce your current taxable income. In addition, any earnings on your contributions are tax-deferred. Any contributions and earnings are fully taxable as ordinary income when you withdraw them.

Roth 401(k) contributions

You make Roth 401(k) contributions with after-tax money, so you see no immediate tax benefit. Any earnings from those contributions are tax-free when you decide to use your money on a qualified expense.

Beneficiary designation

An important aspect of estate planning is making beneficiary designations and keeping them up to date after life changes. You can obtain a paper form the intranet or your HR department to fill out the form.

2026 plan limits

The IRS has not released the 2026 limits: these amounts are subject to change. Your combined elective deferrals — whether to a traditional 401(k), a Roth 401(k) or both — cannot exceed \$23,500 for tax year 2025 if you are under age 50. If you are 50-59 and 64+, you can contribute an additional \$7,500 in the form of catch-up contributions. If you are 60-63, you can contribute an additional \$11,250 in the form of catch-up contributions. The overall contribution limit for 2025 (including employee and employer contributions) is \$70,000.

*You must be a full time employee with CPS&S and at least 18 years of age to participate.

Additional benefits and perks

Paid holidays

You will receive seven company-paid holidays. Please refer to our holiday calendar on the intranet to see when the following holiday are observed.

- New Year's Day
- Memorial Day
- 4th of July
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Day

Veterans Day

Veterans and active military employee's receive Veterans Day as a paid holiday. To receive the holiday, please mark that you are a protected veteran in Paycom. Please reach out to Human Resources if you have any questions.

Paid time off (PTO)

In addition to the paid holidays employees are awarded PTO based on tenure. PTO hours renew every anniversary of hire date. You are eligible to roll over up to 80 hours of unused paid time off each year.

PTO award schedule	
1st day of employment	3 days (24 hours)
After 90 days of employment	9 days (72 hours)
1st anniversary	12 days (96 hours)
5th anniversary	17 days (136 hours)
15th anniversary	22 days (176 hours)

Central Power branded gear

You can get Central Power branded gear through cpower.givenly.com! All purchases need to be made with a personal debit or credit card. Please make sure to order the correct size as returns are only for defective items. For any questions, please email marketing@cpower.com.

Paid bereavement leave

Effective immediately up to five days per event. Qualifying events include parents, siblings, spouse, children, in laws and brother and sister's in law. This is not an all inclusive listing. Please reach out to Human Resources if you have any questions.

Paid jury duty leave

Effective immediately, employees receive up to 5 days of paid leave off per calendar year. Please contact HR@cpower.com if you have been summons to jury duty.

Paid training

Effective immediately upon hire and includes a generous travel allowance.

Paid parental leave

Effective after 12 months of services with CPS&S, full-time, regular employees are eligible to receive 2 weeks (80 hours) paid parental leave. This is for the birth, adoption, or foster placement of a child (adoption of a new spouse's child is excluded.) Please contact HR@cpower.com with in 60 days of needing paid parental leave.

Paid maternity leave

Effective after 12 months of service with CPS&S, full-time, birth-giving parent employees are eligible to receive paid maternity leave. If eligible, you must provide written notice of intention to take maternity leave at least 10 weeks before the expected date of delivery. Please contact hr@cpower.com for more information.

Additional benefits and perks

Employee recruitment incentive

CPS&S will give you incentive pay if you refer someone for employment with our company. The referred employee must be employed for a minimum of 90 days before the incentive pay will be paid out. Currently this bonus is \$250.00 for most positions and \$1,000.00 for technician positions. Please note: the \$1,000 bonus is paid out in two \$500 allocations at 90 days and 180 days. See the full policy in the handbook for additional details.

Free tool insurance

Service technicians who have a tool list on file with Human Resources are covered with free tool insurance. This is for 100% of the replacement cost of any tools lost in a qualifying event.

Purchases

Employees have the opportunity to purchase job-related tools and/or company stocked parts for personal vehicles at our company's list price.

Incentive pay program*

One of the things that makes our company unique is the opportunity to work at other facilities in other cities and states. When Service Technicians work at another branch for an extended period of time (one full week or more), at the discretion of the Branch Manager, our company will provide:

- Incentive pay of \$2.00 extra per hour (\$3.00 for overtime) for all hours worked at that facility (excluding travel time)

All reasonable meals and lodging will be reimbursed by CPS&S. (Note: The standard travel pay, and mileage reimbursement guidelines will apply.)

*This program is not available to employees who were specifically hired to work at different branches or locations, nor does it include standard field work or generator maintenance programs.

Family and Medical Leave Act (FMLA)

The Family and Medical Leave Act (FMLA) allows eligible employees to take up to 12 weeks of unpaid, job-protected leave in a 12-month period for certain family or medical reasons while maintaining group health insurance coverage. To qualify, an employee must have worked for their employer for at least 12 months and worked 1,250 hours in the past year.



All changes must be made by November 19!

This summary of benefits is not intended to be a complete description of Central Power Systems & Services' insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document rather than by this or any other summary of the insurance benefits provided by the plan.

In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Central Power Systems & Services maintains its benefit plans on an ongoing basis, Central Power Systems & Services reserves the right to terminate or amend each plan in its entirety or in any part at any time.

Please contact your Central Power Systems & Services human resources representative with questions regarding the information provided in this overview.

For additional benefit information, please email Human Resources at hr@cpower.com.

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