2027 BENEFITS GUIDE

FULL-TIME EMPLOYEES | OPEN ENROLLMENT



YOUR GUIDE TO BENEFITS

Rose International is excited to have you as part of its organization! At Rose International, we understand each employee has different needs, whether it is planning for today, tomorrow, or for the future. To help you meet those needs, Rose continually reviews its benefit program to create a comprehensive and competitive benefits package that incorporates a range of benefits designed to meet those changing needs.

Rose International strives to engage and encourage employees to take action and personal responsibility for improving the health and wellbeing of themselves and their families. Our comprehensive benefit offerings have been created to reflect that goal.

This benefits guide is designed to help you understand and make informed decisions about the benefit options available to you. Detailed information, including summary plan descriptions, plan documents, or certificates can be found in the **Rose International Benefit Resource Center** at **https://roseinternationalbenefits.com/**

We look forward to a happy and healthy 2027!

The Rose International Team

(636) 812-4000 (Option 2)



The information in this Benefits Guide is presented for illustrative purposes and is only a summary. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancies between the Benefits Guide and the actual plan documents, the actual plan documents will prevail.

ELIGIBILITY AND ENROLLMENT

Full-time employees working thirty (30) hours or more a week are eligible for health benefits on the **first of the month following sixty (60) days of employment**. Depending on the benefit date and when you enroll, you may be required to pay premiums in arrears if you do not elect benefits before the first pay you are eligible. You must enroll during your new employee eligibility window. Otherwise, your next opportunity will be during annual open enrollment.

NEW EMPLOYEE ELIGIBILITY	OPEN ENROLLMENT FOR 2025
To receive benefits starting on the first of the month after 60 days of active employment, you must enroll in the benefits program. Enrollment is available from your first day of active employment until your 60th day. After the 60th day, you can only enroll or make changes during Open Enrollment or if you experience a Qualified Life Event.	Open enrollment for 2027 benefits will begin on Monday, **November 23, 2026**, and close on Monday **December 7, 2026.**

HOW TO ENROLL IN BENEFITS

Employee Navigator Enrollment Website

- Visit **https://www.employeenavigator.com**
- Have a valid personal email address available to create an account. Your account with E-Navigator cannot be set up using a Rose International email address.

2027 BENEFIT PLANS AVAILABLE	
Medical	**Life Insurance – INCREASED COVERAGE AVAILABLE!**
Dental	Accident Insurance
Vision	Critical Illness Insurance
Health Savings Account	Hospital Indemnity
Short-Term Disability	401(k) Savings Plan

Section 125 and Benefit Election Changes

Under Section 125 of the Internal Revenue Service (IRS) code, you are allowed to pay certain group insurance premiums with pre- tax dollars. Pre-tax benefits include medical, dental, and vision plans. This means your premiums are taken before Federal Income and Social Security taxes are removed. Your pre-tax elections will remain in effect until the next annual open enrollment period unless you experience an IRS-approved **Qualified Life Event**, which provides you a 30-day window from the date of the event to make certain allowable changes.

A Qualified Life Event would allow you to add, change, or terminate your election. Examples of qualifying events include:

- Birth or adoption of a child
- Marriage or divorce
- Loss of dependent status
- Change in employment status
- Change in employment status of spouse or dependent
- Gain or loss of eligibility for Medicare, Medicaid, CHIP, for yourself, spouse, or dependents

MEDICAL BENEFITS



Anthem is the administrator of Rose International's **medical** plan. **Eligibility begins the first of the month following sixty (60) days of employment.** You experience the greatest savings by using an in-network benefits provider whenever possible. Please visit **Anthem.com** for a complete list of participating providers.

The Anthem medical plan meets the minimum essential health coverage requirement as defined by the Affordable Care Act.

Rose International may make a contribution towards your monthly medical premium if you elect employee only coverage, based on your pay rate and the ACA affordability threshold.

While employed by Rose, you will only pay the Employee Per Pay contribution. The employer contribution paid by Rose International on your behalf will be reflected on your paystub as **ER-MED**. This is not a deduction payable from the employee.

Visit the Benefit Resource Center at https://roseinternationalbenefits.com/2027-medical/ **to determine your monthly medical premium**

Customer Service: (833) 578-4436

Payroll deductions for this benefit are made on a pre-tax basis and the domestic partner premium is paid on a post-tax basis.

Coverage	Blue Preferred		Blue Access Choice	
	Narrow Network	Out-of-Network	In-Network	Out-of-Network
Deductible Individual / Family	$6,000 / $12,000	$7,500 / $15,000	$6,000 / $12,000	$12,000 / $24,000
Co-Insurance	20%	50%	40%	50%
Out-of-Pocket Maximum Individual / Family	$6,750 / $13,500	$15,000 / $30,000	$8,500 / $17,000	$12,500 / $25,000
Preventive Care*	Covered 100%, ded waived	50%, after ded	Covered 100%, ded waived	50%, after ded
Primary Care Office Visit	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Specialist Office Visit	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Urgent Care	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Emergency Room	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Outpatient Surgery	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Inpatient Surgery	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Diagnostic Lab and X-Ray	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Complex Imaging	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Prescription Drugs	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**
Retail (30-Days) Tier 1	$10 copay after ded	50% coinsurance after ded	$10 copay after ded	50% coinsurance after ded
Retail (30-Days) Tier 2	$35 copay after ded	50% coinsurance after ded	$35 copay after ded	50% coinsurance after ded
Retail (30-Days) Tier 3	$60 copay after ded	50% coinsurance after ded	$60 copay after ded	50% coinsurance after ded
Mail Order (90-Day)	$25/$88/$188 copay per Rx after ded	Not Covered	$25/$88/$188 copay per Rx after ded	Not Covered

*Preventive care includes a routine physical exam, well-childcare, and well-woman care.

GETTING STARTED

Stay connected to your benefits with 24/7 access to your plan information. Whether you're checking your coverage, looking for care, or simply have a question about your benefits, your account puts helpful information right at your fingertips. Registration is free and takes just a few minutes.

Register Your Account

You may need your member ID for registration.

1. Download the Sydney Health app, select Employer, Individual, Medicare and Student, and choose Register New Account **or** go to anthem.com/register.
2. Enter First and Last Name and Date of Birth. (Long names enter as much as you can.)
3. Verify your account by confirming the email or phone number Anthem has on file. If these methods are unavailable, you can use your Member ID card.
4. Choose how to receive your one-time security code. *
5. Complete the remainder of prompts to finish registering your account.

If you have trouble completing your registration, contact the Technical Help Desk for assistance at 1-866-755-2680, Monday through Friday, 8 a.m. to 8 p.m. ET.

Download the Sydney Health app to complete your registration and find a provider that's right for you.

Access Your Care

Having a doctor you know and trust can make a difference in your health and well-being. Anthem makes it easy to find in-network providers and choose quality care that fits your needs and budget.

Looking for a doctor in your plan? Choose the option that works best for you:

On the Go
Search using the Sydney Health mobile app.

Online
Log in at anthem.com to explore your options.

By Phone
Call Member Services using the number on your ID card.

The Find Care tool helps you search for doctors/dentists and compare costs

The Find Care tool brings together details about doctors, dentists, hospitals, labs, and healthcare facilities in your plan's network. You can easily compare information such as costs, location, and office hours. You can:

- Select **Find Care** and the Find Care tool will guide you through the steps.
- Customize the list of providers you see in your search based on factors that are most important to you, such as languages spoken, affiliated hospitals, and location.
- Review details about doctors/dentists such as their specialties, gender, educational background, and contact information.
- Choose a doctor/dentist from the list to review their patient ratings and compare costs for services.

Get connected to the care you need through the **Sydney Health** mobile app. Have a video visit with a doctor on your mobile device or computer with a camera, 24/7. Download the Sydney Health app today to find a provider that's right for you.

GETTING CARE FOR SPECIFIC CONDITIONS

Reach Out for Emotional Support (EAP)

Get **confidential support 24/7** from professionals who are here to listen, provide guidance, and help when you need it. They can help with:

- Depression, stress, and anxiety
- Eating disorders
- Relationship building
- Substance use and recovery
- Financial and legal matters
- Coping with grief and loss
- Occupational stress and burnout

If appropriate, Anthem will connect you with nearby behavioral health providers that offer in-person or online visits. Go to anthemEAP.com or call 800-999-7222 to set up an appointment.

Rally

Rally® can offer small steps to help improve your health. Get recommendations, create healthy habits, and earn rewards along the way. Download the Rally app and register using the code **BeWell** to:

- **Take the health survey** and use your results to set health goals.
- **Get personalized recommendations** and build healthy habits with well-being programs, activities, and more.
- **Earn rewards** by taking healthy actions and achieving goals.







HEALTH SAVINGS ACCOUNT (HSA)



A **health savings account (HSA)** is a type of savings account that allows associates to pay for out-of-pocket expenses such as deductibles, co-pays, or prescriptions with pre-tax dollars. **THIS IS AN INDVIDUALLY OWNED HEALTH SAVINGS ACCOUNT.**

Optum is the administrator for Rose International's HSA plan. You determine how much you contribute to your account within IRS guidelines and when to use your money to pay for eligible medical expenses. Eligible medical expenses are defined by the IRS and can be found at **https://www.irs.gov/** in the IRS publication 502. Your HSA can be used for your expenses and those of your spouse and tax code dependent(s). If you are enrolled in the Anthem medical plan that is offered by Rose**, you are eligible for an HSA.**

Employees must set up their Optum HSA account before payroll deductions can begin.

TRIPLE TAX SAVINGS

- **Contributions are pre-tax**
- **Earnings are not taxed**
- **Withdrawals are tax-free if used for qualified medical expenses**

Medicare Notice

If you or a dependent are eligible for Medicare (age 65 or older) and decide to enroll in Medicare Part A, B, C, or D, you will not be eligible to contribute to a Health Savings Account (HSA).

HSA Advantages

- You own the account: No "use it or lose it" and the portable rates are lower.
- Debit card access
- Payroll deductions
- Save and invest for current and future medical expenses
- Investment options

Keys to Growing your Health Savings Account

- Try not to use your HSA for routine expenses. If you can pay out-of-pocket, leave your HSA funds alone so that they can grow for when you need them in the future.
- Consider electing supplemental medical benefits to cover big ticket expenses from unexpected serious illnesses or injuries and to ensure that they don't wipe away the money in your HSA.
- Monitor your fund's growth. Like a 401(k), your HSA funds earn interest through investments. Make sure your money is growing at an acceptable and safe pace.

Coverage Level	2027 Contribution Limit	2027 Contribution Limit 55 or older
Indvidual	$4,500	$5,500
Family	$9,000	$10,000

DENTAL BENEFITS

Anthem is the administrator of Rose International's **dental** plan. **Eligibility begins the first of the month following sixty (60) days of employment.** Your dental health is an important part of your overall wellness. You experience the greatest savings, using an in-network benefits provider whenever possible. Please visit **Anthem.com** for a complete list of participating providers.

Customer Service: (833) 578-4436

Payroll deductions for this benefit are made on a pre-tax basis. Please note that the domestic partner premium is paid on a post-tax basis.



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Coverage	Low Plan	High Plan
Annual Benefit Maximum	$1,000 per individual, per calendar year	$1,500 per individual, per calendar year
Calendar Year Deductible		
Individual	$50	$50
Family	$150	$150
Preventive Services Including exams, cleanings, x-rays, and sealants.	100%	100%
Basic Services Including fillings, endodontics, and oral surgery.	80%	80%
Major Services Including periodontics, crowns, bridges, and dentures.	50%	50%
Orthodontia Services	Not Covered	50% Adult and Child(ren) (up to 26)
Monthly Rates	**Low Plan**	**High Plan**
Employee Only	$45.78	$56.04
Employee and Spouse	$92.32	$113.02
Employee and Child(ren)	$86.26	$105.60
Family	$148.95	$182.32

VISION BENEFIT

Anthem is the administrator of Rose International's **vision** plan. **Eligibility begins the first of the month following sixty (60) days of employment** This plan includes exams, frames, lenses, and contact lenses. You experience the greatest savings, using an in-network benefits provider whenever possible. Please visit **anthem.com** for a complete list of participating providers.

Customer Service: (833) 578-4436

Payroll deductions for this benefit are made on a pre-tax basis. Please note that the domestic partner premium is paid on a post-tax basis.

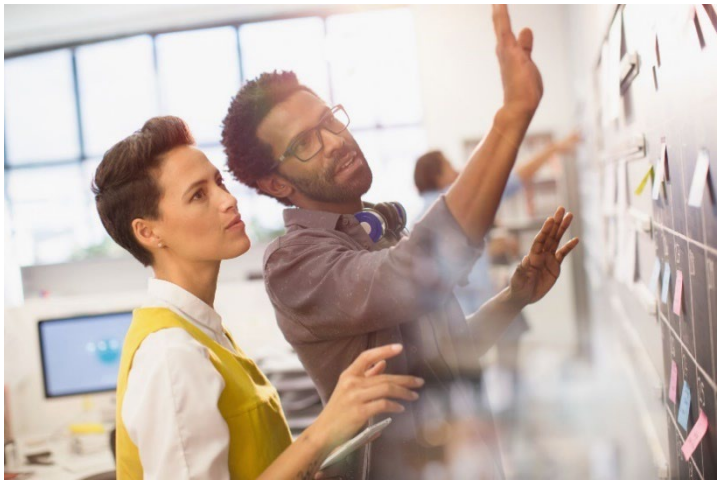


Benefits*	Low Plan	High Plan
Exam		
Frequency	Once every two (2) years	Once every calendar year
Copay	$25	$10
Lenses and Frames		
Frequency – Lenses	Once every two (2) years	Once every calendar year
Frequency – Frames	Once every two (2) years	Once every two (2) years
Copay	$25	$25
Frames	$100 allowance	$130 allowance
Lenses	$25 Copay	$25 Copay
Contact Lenses (in lieu of lenses and frames)		
Frequency	Once every 2 Years	Once every calendar year
Copay	$25	$25
Elective Contact Lenses	$100 allowance	$130 allowance
Medically Necessary Contact Lenses	100%	100%
Monthly Rates	**Low Plan**	**High Plan**
Employee Only	$3.58	$7.39
Employee and Spouse	$7.14	$14.78
Employee and Children	$7.32	$15.15
Employee and Family	$10.90	$22.54

*The benefits shown only reflect in-network costs. Please consult the plan documents to see out-of-network costs.

VOLUNTARY BENEFITS

Voluntary Life and Accidental Death and Dismemberment (AD&D)



New York Life is the provider of **voluntary life and accidental death and dismemberment (AD&D)** insurance**. Eligiblilty begins the first day of the month following sixty (60) days of employment**. Term life and AD&D insurance provides financial security for your family and loved ones. There are options to buy insurance for yourself and your dependents. Payroll deductions are made on a post-tax basis.

Guaranteed Issue: There are no health questions or physical exam required up to the listed amount.

Employees must purchase coverage for themselves in order to purchase coverage for their dependents.

Benefits	
Voluntary Employee Term Life Insurance	Lesser of 5x base salary up to $200,000
Voluntary Employee AD&D Insurance	$20,000
Voluntary Spouse Life	$5,000 - $50,000
Voluntary Spouse AD&D Insurance	$2,500
Voluntary Child Life	$10,000
Voluntary Child AD&D Insurance	$2,500

Voluntary Short-Term Disability Insurance



New York Life is the provider of the **voluntary Short-Term Disability (STD) plan.** Short-term disability is designed to protect your salary in the event you become unable to work from a non-work-related injury or sickness. Short-term disability income benefits are used to provide a source of income. **Eligibility begins the first day of the month following sixty (60) days of employment.**

PROVISION	BENEFIT
Benefits Begin	• 14th day for disability to sickness
Benefits Payable	• 24 weeks
Percentage of Income Replaced	• 60% of weekly earnings
Minimum Weekly Benefit	• $25
Maximum Weekly Benefit	• $2,000
***Pre-Existing Conditions**	• 3/12 for new claims

*Pre-existing conditions: If you were treated for an illness or injury 3 months prior to your coverage start date, any disability caused or worsened by that illness or injury will not be covered during your first 12 months of coverage.

BENEFITS FOR NOW & LATER

Anthem is the provider of several voluntary policies – including **accident**, **critical illness**, and **hospital indemnity** insurance. **Eligiblilty begins the first day of the month following sixty (60) days of employment**. Some key features to think about:

- **Portable** – The accident, critical illness, and hopsital indemnity policies are "portable," meaning that if you elect coverage and you leave Rose International, you have the opportunity to work with Anthem to keep the policy at the same rate you would be paying as an employee for the first 12 months.
- **Pre-Existing Conditions** – The accident, critical illness, and hopsital indemnity policies listed below will cover any pre-existing condtions that may be present when the policy becomes active.

Voluntary Accident Insurance

Anthem is the provider for voluntary accident insurance. Accidents are unexpected, and the costs associated with treatment can add up quickly. A common injury – such as a fracture – could result in emergency room treatment, overnight hospital stays, surgery, and physical therapy. Medical plans include deductibles and co-pays which could leave you financially responsible for a significant out-of-pocket expense. Accident insurance can help cover some of those costs.

Benefits	Low Plan	High Plan
Ground Ambulance	$300	$400
Emergency Room Visit	$200	$300
Urgent Care Visit	$150	$200
Fractures	$450-$6,000	$600-$9,000
Dislocations	$750-$6,000	$1,000-$9,000
Rehabilitative Therapy	$30 per visit	$50 per visit
Inpatient Hospital Admission – Initial Day	$1,000	$1,500
Inpatient ICU Admission – Initial Day	$2,400	$3,000
Inpatient Hospital – Daily Benefit	$200	$300
Wellness Benefit	**$50 per employee and insured spouse**	
Coverage Rates	**Low Plan**	**High Plan**
Employee Only	$7.50	$9.99
Employee and Spouse	$11.97	$15.94
Employee and Child(ren)	$14.80	$20.11
Family	$22.87	$30.96

Voluntary Critical Illness Insurance

Diagnosis	Initial Occurrence	
Invasive Cancer	100% of Coverage Amount	
Non-Invasive Cancer	25% of Coverage Amount	
Benign Brain Tumor	100% of Coverage Amount	
Heart Attack (Myocardial Infarction)	100% of Coverage Amount	
Stroke	100% of Coverage Amount	
Major Organ Failure	100% of Coverage Amount	
Advanced Parkinson's Disease	25% of Coverage Amount	
Advanced Alzheimer's Disease	25% of Coverage Amount	
Wellness Benefit	$50 per insured employee, spouse and child	
Guaranteed Issue Amount	**$10,000 Plan**	**$20,000 Plan**
Employee	$10,000	$20,000
Spouse and Children	$5,000	$10,000
Rates		
Rates are age-banded and based on the amount of coverage elected.		

Anthem is the provider for voluntary critical illness insurance. This plan provides coverage for costs associated with critical illnesses. If you are diagnosed with a specificized critical illness, this plan provides coverage for out-of-pocket expenses associated with a critical illness. If you choose to elect this benefit, you have the opportunity for you and your dependents to elect up to the guaranteed issue amount without evidence of insurability.

Hospital Indemnity Insurance

Anthem is the provider of voluntary hospital indemnity insurance. Be better prepared financially when you are admitted to a hospital. This coverage pays fixed, per-day benefits for inpatient hospitalization caused by an injury or illness.

This is not a medical plan, but rather a supplemental policy to enhance the medical plan.

Benefits	
Hospital Admission (1 day/plan yr)	$1,000
Hospital Confinement (29 days/plan yr)	$200
ICU Confinement (29 days/plan yr)	$600
Inpatient Drug, Alcohol, Mental, Rehab (30 days/plan yr)	$150
Continous Care Facility Daily Benefit – Annual Maximum	30 Days
Coverage Rates	
Employee Only	$11.15
Employee and Spouse	$22.27
Employee and Child(ren)	$21.42
Family	$35.07

401(k) RETIREMENT PLAN

Fidelity is the administrator of Rose International's Retirement Savings Plan. You are eligible (must be 18 years old) to participate in the Rose International 401(k) plan 24 hours after you receive your first payroll check. Rose will match 25% of the first 7% that you contribute per paycheck (up to a maximum of $1,000 annually) subject to the following vesting schedule:



- 20% for two (2) years of service
- 40% for three (3) years of service
- 60% for four (4) years of service
- 80% for five (5) years of service
- 100% for six (6) years of service

Fidelity will send you an email confirming your eligibility for Rose's 401(k) plan and a letter detailing how to access your online account. Setup up your online account, check your balance, change your contribution rate, select investments, and much more.

2027 Projected Contribution Limits	
401(k)	401(k)
Catch Up Contribution: 50+	Catch Up Contribution: 50+
Catch Up Contribution: 60 - 63	Catch Up Contribution: 60 - 63

For account issues, call **Fidelity at (800) 835-5097**

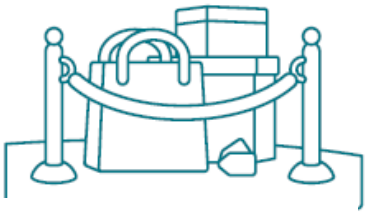
NetBenefits by Fidelity offers the financial help you need all in one place! NetBenefits has evolved to provide help with retirement, creating an emergency fund, managing your spending, to improving your investing know-how and growing your savings.

Rose Internatnional has also partnered with **OneDigital** to be the plan investment advisor. OneDigital can help employees make better investment and retirement decisions. For investment education call OneDigital at **(800) 768-4926.**

Get instant access to balances, investments, educational resources, and more.

Download **NetBenefits** Today!

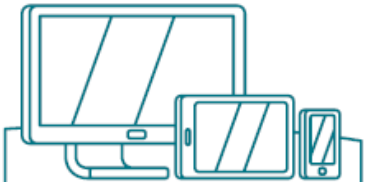
EMPLOYEE DISCOUNT PROGRAM



Exclusive Discounts from Your Favorites Brands



30,000 National and Local Offers



Designed for Your Device of Choice

Start by signing up or logging in at aon.perkspot.com

Access at work, home, or on the go and browse thousands of discounts!

Keep an eye out for new featured discounts in your weekly email

How to Navigate Your Discount Program

Perks Near You

Located in the New & Featured section, Perks Near You allows you to use your location to see all of the discounts near you, wherever you are! Discounts can be filtered by category and distance.

Personalized Savings

Let us know what you're interested in so we can ensure you're seeing the perks you'll most enjoy, front and center on your Discount Program Home Page.

Brands Fit For Every Lifestyle

Looking for something specific? The Brands page, found in the Popular Perks section, is an easy and quick way to search for all of the discounts available to you.

Suggest a Business

Don't see what you're looking for? Head to the Suggest a Business page, found in the upper right-hand corner of your Home Page under Account Options, to suggest your favorite brands and local spots be added to your Discount Program.

Dedicated Support

PerkSpot's customer support team is here to help with any questions. We've included important information regarding our availability should you need assistance!

We're Here to Help

Hours
Monday - Friday
8:00 AM - 6:00 PM CST

Phone Number
866-606-6057

Email
cs@perkspot.com

Help Center*
support.perkspot.com

**Our bilingual Customer Service team can answer any questions in both English and Spanish*

Ready to save? Head to aon.perkspot.com to get started!

WHO TO CALL

Benefit	Who To Call	Website	Phone Number
Medical & Prescription Drugs	Anthem	www.anthem.com	(800) 331-1476
Home Delivery Pharmacy	Carelon Rx	https://www.rxbenefits.com/members/	(800) 334-8134
Dental	Anthem	www.anthem.com	(800) 331-1476
Vision	Anthem	www.anthem.com	(800) 331-1476
Health Savings Account (HSA)	Optum	https://enrollhsa.optumbank.com	(866) 988-2006
Life Insurance and AD&D	New York Life	www.myNYLGBS.com	(888) 842-4462
Short and Long Term Disability	New York Life	www.myNYLGBS.com	(888) 842-4462
Accident Insurance	Anthem	www.anthem.com	(888) 828-2432
Critical Illness Insurance	Anthem	www.anthem.com	(888) 828-2432
Hospital Indemnity	Anthem	www.anthem.com	(888) 828-2432
Employee Assistance Program	Enrolled in LTD – New York Life	www.guidanceresources.com Web ID: NYLGBS	(800) 344-9752
	Enrolled in Medical – Anthem	anthemeap.com Company code: Anthem Missouri	(800) 999-7222
401(k) Savings Plan	Fidelity	401k.com	(800) 835-5097

LEGAL NOTICES

The following legal notices can be found at: https://roseinternationalbenefits.com/

COBRA Continuation Coverage General Notice | Special Enrollment Notice | Childrens Health Insurance Premium Notice | Medicare Part D | Women's Health and Cancer Rights Act | Notice of Privacy Practice