



# BENEFIT PACKAGE

2023



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# WELCOME To Your Benefits

## BENEFIT PACKET DISCLAIMER

*This packet of information describes benefits for Lexicon, Inc., Lexicon Management Group, Lexicon Aviation, Mill Service, Prospect Steel, Custom Metals, Steel Fabricators of Monroe, Heritage Links, Lexicon Industrial Contractors and Lexicon Energy Services. Each company will be collectively referred throughout this document as "Lexicon."*

### **Benefits Disclaimer**

Lexicon has established a variety of employee benefit programs designed to assist you and your eligible dependents in meeting the financial burdens that can result from illness and to help you plan for retirement. The following benefit information contains a very general description of the benefits to which you may be entitled as an employee of Lexicon. Please understand that this general explanation is not intended to, and does not, provide you with all the details of these benefits. Therefore, these policies do not change or otherwise interpret the terms of the official plan documents. Your rights can be determined only by referring to the full text of the official plan documents, which are available for your examination from the Human Resources Department. To the extent that any of the information contained in the following benefit policies is inconsistent with the official plan documents, the provisions of the official documents will govern in all cases.

Please note that nothing contained in the benefit plans described herein shall be held or construed to create a promise of employment or future benefits, or a binding contract between Lexicon and its employees, retirees or their dependents, for benefits or for any other purpose. All employees shall remain subject to discharge or discipline to the same extent as if these plans had not been put into effect.

As in the past, Lexicon reserves the right, in its sole and absolute discretion, to amend, modify or terminate, in whole or in part, any or all of the provisions of the benefit plans described herein, including any health benefits that may be extended to retirees and their dependents. Further, Lexicon reserves the exclusive right, power and authority, in its sole and absolute discretion, to administer, apply and interpret the benefit plans described herein, and to decide all matters arising in connection with the operation or administration of such plans.

For more complete information regarding any of our benefit programs, please refer to the Summary Plan Descriptions, or contact the Human Resources Department. If you lost or misplaced those descriptions, please contact the Human Resources Department for another copy.

### **Our Corporate Values**

*People.  
Quality.  
Safety.  
Innovation.*

### **Our Visionary Purpose**

*Real people. Lasting partnerships.  
Unfailing integrity. Building a better  
tomorrow one project at a time.*

# HOW TO Get Started

## Who Is Eligible?

If you're a full-time employee at Lexicon, Inc., you are eligible to enroll in the benefits outlined in this guide. Full-time employees are those who work 30 or more hours per week. Benefits become available after a 30-day waiting period (first of the month following) for all coverages. In addition, the following family members are eligible for medical, dental, vision life, cancer and Employee Assistance Program coverages: Legal spouses and dependent children to age 26.

## How To Enroll

Are you ready to enroll? The first step is to review your current benefits. Did you move recently or get married? Verify all of your personal information and make any necessary changes.

Once all of your information is up to date, it's time to make your benefit elections. The decisions you make during your new hire enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully. To enroll, contact a Gallagher Benefit Services representative (contact information below.) Once you have made your elections with Gallagher, changes cannot be made until the next Open Enrollment period unless you have a qualified change in status.

## When To Enroll

**You must enroll in the benefits within 5-10 days after you are hired. Call the number below to talk to an enroller at Gallagher. We will have open enrollment every year in the fall for a January 1st effective date.**

## How To Make Changes After Your New Hire Enrollment

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in residence
- Change in employment status or a change in coverage under another employer-sponsored plan

If any of the qualifying events occur during the year, please contact Human Resources within 30 days of the qualifying event. You can make changes to your beneficiary throughout the year by utilizing the online enrollment system, or contacting a Gallagher Benefit Services representative.

## Contact Information

**Gallagher Benefit Services**  
**Benefits Advocate Center**  
Phone: 833-940-3904  
Email: bac.lexicon@ajg.com



# CONTACT Information

Benefit	Carrier	Website	Phone Number
Health	Arkansas BCBS	www.arkbluecross.com	1-800-238-8379
Health Savings Account	Consolidated Admin Services (CAS)	www.consolidatedadmin.com	1-877-941-5956
Dental	Delta Dental of AR	www.deltadentalar.com	1-800-462-5410
Vision	Superior Vision	www.superiorvision.com	1-800-507-3800
Employee Assistance Program	Sun Life	www.sunlife.com	1-800-460-4374
Voluntary Life and AD&D	Sun Life	www.sunlife.com	1-800-786-5433
Basic Life and AD&D	Sun Life	www.sunlife.com	1-800-786-5433
Voluntary Short-Term Disability	Sun Life	www.sunlife.com	1-800-786-5433
Voluntary Long-Term Disability	Sun Life	www.sunlife.com	1-800-786-5433
Critical Illness	Voya	www.voya.com	1-877-236-7564
Identity Theft Protection	Lifelock	www.lifelock.com	1-800-607-9174
401(K)	John Hancock	myplan.johnhancock.com	1-800-294-3575
Financial Wellness	Pension Consultants	www.calendly.com/ retireadvisers/rc	1-800-234-9584

**Claims & Benefit Questions?**

**Gallagher Benefit Services  
Benefits Advocate Center**

Phone: 833-940-3904    Email: bac.lexicon@ajg.com    Hours: 7am-8pm CST

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.

## About Your Benefits

If there is a break in service of thirty (30) days or less, the waiting period does not restart, and there is no lapse in coverage. We will collect any premiums missed or reimbursed during that 30 day period. If you are gone 31 days or longer, the waiting period does start over.

We have all insurance premiums set up on our cafeteria plan. This means the money withheld for medical insurance, dental, or the supplemental insurance policies, such as cancer, will be taken pre-tax. This lowers your federal income tax, state income tax, social security and Medicare.

Attached is a benefit summary reflecting the coverage for our medical plan. If you are planning on adding any dependents, you need to add them when you become eligible. If you wait, they will need to be medically underwritten and could be denied coverage.

If you have a qualifying event occur, such as marriage, birth of a child, loss of other coverage or divorce, you must make a change in your medical benefits within a specific time period. All qualifying events must be made within a 30 day time frame, except for birth of a child which is 90 days, and adoption of a child is 60 days. If you do not request a change in your status within the time frames above, you will be required to wait until the next open enrollment. To make a change in your medical/dental coverage, you must complete an enrollment form. Please complete your enrollment forms when you are hired.



# Health Insurance



While medical and prescription costs continue to increase each year, at Lexicon, Inc. we strive to provide you with a high-quality plan at an affordable price. Each year we take great care to evaluate various plan designs and to negotiate the lowest cost for all concerned. Please take the time to review the summary of benefits so that you can make the best selection for your family.

Services	Traditional Plan ARBCBS - Grandfathered	HDHP Plan ARBCBS - Non-Grandfathered
Benefits	In-Network	In-Network
Network	BlueCard PPO	BlueCard PPO
PCP & Referrals Required	No	No
Individual Deductible	\$750	\$3,000
Family Deductible	\$1,500	\$6,000
Coinsurance	20%	0%
Individual OOP Max	\$3,750	\$3,000
Family OOP Max	\$7,500	\$6,000
Preventive Services	100% Wellness Benefit	100% Wellness Benefit
Physician Copay	\$40	0% After Deductible
Virtual Copay	\$40	\$45
Specialist Copay	\$80	0% After Deductible
Urgent Care Copay	\$80	0% After Deductible
Diagnostics, X-Rays & Labs	20% After Deductible	0% After Deductible
Hospitalization	20% After Deductible	0% After Deductible
Inpatient Copay Outpatient Copay	20% After Deductible	0% After Deductible
Emergency Room	20% After Deductible	0% After Deductible
Prescription Drugs	Standard with Step Therapy	Standard with Step Therapy
Generic Brand	\$20	0% After Deductible
Pref. Brand	\$50	
Non-Pref. Brand	\$70	
Specialty	\$140	

Please see the following rate chart for the benefits available:

Employee Deductions Per Pay Period		
TIER	TRADITIONAL PLAN	HDHP PLAN
Employee Only	\$66.50	\$53.55
Employee + One	\$120.50	\$97.30
Employee Family	\$145.20	\$117.90

## How to Find a Medical Provider

Visit [www.arkbluecross.com](http://www.arkbluecross.com) or you can call 1-800-238-8379



# Health Savings Account



Health savings accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in).



## What Are the Benefits of an HSA?

There are many benefits of using an HSA, including the following:

- **It saves you money.** HDHPs have lower monthly premiums, meaning less money is being taken out of your paycheck.
- **It is portable.** The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company.
- **It is a tax-saver**—HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you'll pay less in taxes.

The maximum amount that you can contribute to an HSA in 2023 including any Employer contribution is \$3,850 for individual coverage and \$7,750 for family coverage.

Additionally, if you are age 55 or older, you may make an additional "catch-up" contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you don't exceed the annual maximum.

## LEXICON WILL CONTRIBUTE ANNUALLY THE AMOUNTS LISTED BELOW:

**Employee Only** - \$200 + dollar for dollar match of employee election up to an additional \$200

**Employee + One** - \$400 + dollar for dollar match of employee election up to an additional \$400

**Employee + Family** - \$800 + dollar for dollar match of employee election up to an additional \$800

## HSA Case Study

Justin is a healthy 28-year-old who contributes \$1,000 each year to his HSA. His plan's annual deductible is \$2,000 for individual coverage. Here is a look at the first two years of Justin's HSA plan, assuming the use of in-network providers. (This example only includes HSA contribution amounts and does not reflect any investment earnings.)

Year 1	
HSA BALANCE	\$1,000
Total Expenses: - Prescription drugs: \$150 - Office Visits: \$300	(-\$450)
HSA Rollover to Year 2	\$550
Since Justin did not spend all of his HSA dollars, the remaining balance rolls over to year two.	

Year 2	
HSA BALANCE	\$1,550
Total Expenses: - Office visits: \$100 - Prescription drugs: \$200 - Preventive care services: \$0	(-\$300)
HSA Rollover to Year 3	\$1,250
Once again, since Justin did not spend all of his HSA dollars, so the remaining balance rolls over to year three.	



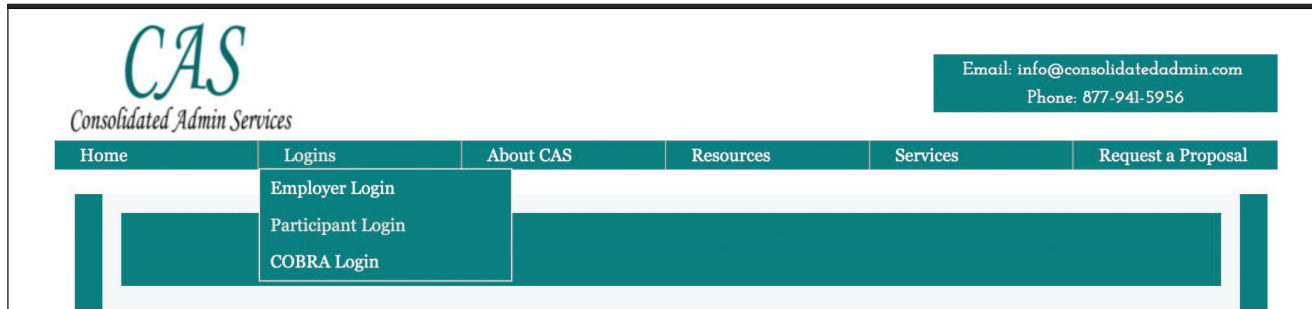
# Health Savings Account



## Welcome to Consolidated Admin Services!

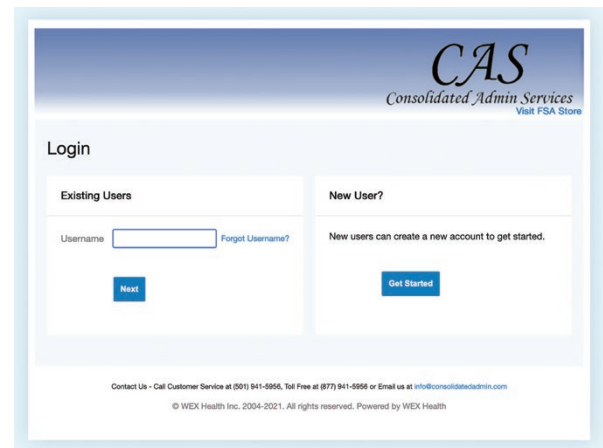
We are pleased to provide you with tools to assist in quick access to benefit account information:

- **CAS Consumer Portal.** This one-stop portal gives you 24/7 access to view information and manage your accounts.
- **CAS Mobile App.** Allows you to manage your accounts from the palm of your hand, anytime, anywhere.



### HOW TO REGISTER

1. Visit [www.consolidatedadmin.com](http://www.consolidatedadmin.com)
2. Hover over "Logins" in menu bar  
Once you're signed in to My Blueprint, select the Virtual Health link and follow the simple instructions.
3. Select Participant Login
4. Login to account, or select "Get Started" to register  
Complete the next steps and you are logged in to our CAS Consumer Portal.



## Now you're ready to get started with the CAS APP!

Download the CAS app for your chosen device from the Apple App store or Google Play. Log in using the user ID & password you use to access the CAS consumer portal. Once you are logged into the APP create a Pin and you are ready to go!



### Have Questions?

Email [info@consolidatedadmin.com](mailto:info@consolidatedadmin.com) or you can call 1-877-941-5956



## Care. Anytime. Anywhere.

You need healthcare 24/7 – not just when it's convenient. Virtual health (powered by MDLIVE) gives you access to medical help on your smartphone and/or computer when you can't see your primary care doctor in person. Expert medical care is as close as your fingertips – around the clock and around the world!

### EASY TO SIGN UP, SIMPLE TO USE

**1. Register for My Blueprint or Sign In**

**2. Activate your Virtual Health account**

Once you're signed in to My Blueprint, select the Virtual Health link and follow the simple instructions.

**3. Choose a doctor**

**4. Start your virtual health visit**

Arkansas law requires your first call to be a video call.



### WHAT CAN VIRTUAL HEALTH BE USED FOR?

Virtual health is intended for nonemergency conditions such as:

- Allergies
- Common cold
- Constipation
- Cough
- Diarrhea
- Ear problems
- Fever
- Flu
- Headache
- Insect bites
- Nausea
- Pink eye
- Rash
- Respiratory problems
- Sore throat
- Urinary problems
- Vomiting
- And more ...



#### VIRTUAL HEALTH (POWERED BY MDLIVE):

- Allows anyone covered under your health plan to see a physician after hours or away from home
- Boasts an average wait time of less than 10 minutes
- Feature 24/7/365 availability of state-licensed, board-certified physicians (including pediatricians)

Virtual health visits are treated the same as an office visit – normal copayments, coinsurance and deductibles apply. Members pay online at the time of service. Traditional PPO Plan has a \$40 co-pay per visit and the HDP has a \$45 co-pay.



#### VIRTUAL HEALTH IS NOT FOR EMERGENCIES

Of course, if you have a broken bone, excessive bleeding, dangerously high fever, bad burn, symptoms of heart attack or stroke, etc., get to an emergency room as quickly as possible – and don't hesitate to call 911 if you need to.

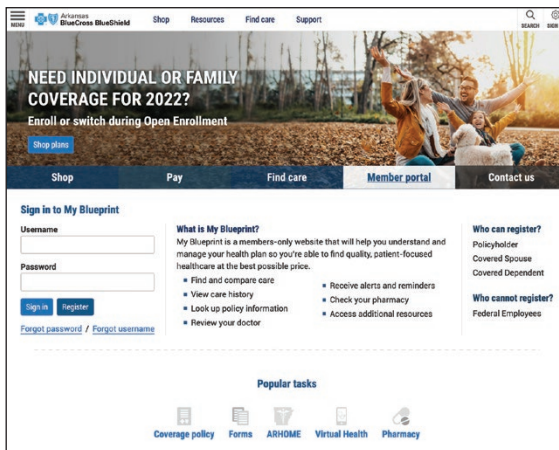


## Manage Your Plan With My Blueprint

Arkansas Blue Cross and Blue Shield members have access to health plan information 24 hours a day, seven days a week with My Blueprint member portal.

### WITH MY BLUEPRINT, YOU CAN:

- View, print, email, fax or order a replacement ID Card
- Find a doctor or hospital
- Estimate your treatment costs
- Check your deductible
- Review status of claims and claims history
- View your personal health record
- Review a recent doctor visit



### How to Register for My Blueprint

- Go to [arkansasbluecross.com](https://arkansasbluecross.com)
- Select the "Member portal" tab then select the "Register" button.
- Follow the instructions. All you need is your:
  - Member ID or the last four digits of your Social Security number
  - Name
  - Date of birth

Anyone covered on your health plan can set up a My Blueprint account.

### No ID Card? No Problem!

With My Blueprint Mobile, you can view, print, email or fax your ID card while in your doctor's office. You can also access many more My Blueprint features.



# Dental Insurance



In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. The following chart outlines the dental benefits we offer.

Type of Service	Low Plan	High Plan
<b>Network</b>	Delta Dental PPO	
<b>Calendar Year Deductible</b>	\$50 Individual \$150 Family	\$25 Individual \$75 Family
<b>Calendar Year Annual Max</b>	\$1,000	\$2,000
<b>Preventative Services</b> Cleanings, X-Rays, Oral Exams	100%	100%
<b>Basic Services</b> Fillings, Periodontics Maintenance, Endodontics, Simple Extractions, Oral Surgery	70%	80%
<b>Major Services</b> Periodontics Services, Bridges, Crowns & Dentures	50%	80%
<b>Orthodontia Services</b>	\$1,000 Lifetime Max Per Child Under 19	\$1,500 Lifetime Max Per Child Under 19
<b>Rollover</b>	Included	
<b>Late Entrant Penalty</b>	None	
<b>Employee Deductions Per Pay Period</b>		
<b>Employee Only</b>	\$5.31	\$8.46
<b>Employee and Family</b>	\$15.74	\$25.07

## How to Find a Dental Provider

Visit [www.deltadentalar.com](http://www.deltadentalar.com) or you can call 1-800-462-5410



# Vision Insurance



Driving to work, reading a news article and watching TV are all activities you likely perform every day. Vision insurance can help you maintain your vision as well as detect various health problems. Our policy covers routine eye exams and other procedures and provides specified dollar amounts for the purchase of eyeglasses and contact lenses through a Preferred Provider.

Type of Service	Benefits In-Network
Network	Superior National Network
Eye Exam Copay	\$10
Materials Copay	\$25
Standard Fit & Follow-Up	Up to \$30
Frames	Covered at 100% to \$150 with 20% Discount After
Contact Lenses (In lieu of frames)	Covered at 100% to \$150 with 20% Discount After
Lenses (Standard) Single Lined Bifocal Lined Trifocal Lenticular	Covered at 100%
Frequencies	Every 12 Months on Exams, Lenses & Contacts; Every 24 Months on Frames
Additional Discounts	Discount on Lasik & Preferred Pricing on Designer Frames and Lens Options
Employee Deductions Per Pay Period	
Employee Only	\$1.51
Employee and Spouse	\$3.01
Employee and Children	\$3.22
Employee and Family	\$5.15

## How to Find a Vision Provider

Visit [www.superiorvision.com](http://www.superiorvision.com) or you can call 1-800-507-3800



Life's not always easy. Sometimes a personal or professional issue can get in the way of maintaining a healthy, productive life. Your ComPsych® GuidanceResources® program EAPEssential offers someone to talk to and resources to consult whenever and wherever you need them.



## 24/7 Support, Resources & Information

Contact EAPEssential anytime for no-cost, confidential solutions to life's challenges. The EAP provides free short-term counseling with counselors in your area who can help you with your emotional concerns. If the counselor determines that your issues can be resolved with short-term counseling, you will receive counseling through the EAP. However, if it is determined that the problem cannot be resolved in short-term counseling, you will be referred to a specialist early on and your insurance coverage will be activated.

## What counseling services does the EAP provide?



### CONFIDENTIAL EMOTIONAL SUPPORT

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



### WORK-LIFE SOLUTIONS

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



### LEGAL GUIDANCE

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more
- Need representation? Get a free 30-minute consultation and a 25% reduction in fees



### FINANCIAL RESOURCES

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement, planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more



### ONLINE SUPPORT

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions

**Online:** [guidanceresources.com](https://guidanceresources.com)

**App:** GuidanceNow<sup>SM</sup>

**Web ID:** EAPEssential

## What happens when I call for counseling support?

When you call, you will speak with a GuidanceConsultant<sup>SM</sup>, a master's- or PhD-level counselor who will collect some general information about you and will talk with you about your needs. The GuidanceConsultant will provide the name of a counselor who can assist you. You can then set up an appointment to speak with the counselor over the phone. You will receive counseling through the EAP up to 3 telephonic sessions per issue, per person, per calendar year.

### Contact EAPEssential Anytime

Visit [guidanceresources.com](https://guidanceresources.com) or call 800-460-4374 or (TTY) 800-697-0353 for confidential consultation and resources.

While Lexicon, Inc. offers basic life insurance, some employees may want to purchase additional coverage.

Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

Voluntary Life and AD&D (Employee Paid)			
	Employee	Spouse	Children (to age 26)
<b>Benefit Amounts</b>	\$10,000 Increments	\$5,000 Increments	\$10,000
<b>Benefits Minimum</b>	\$10,000	\$10,000	\$10,000
<b>Benefit Maximum</b>	\$500,000 or 5x's Annual Salary	\$250,000 or 100% of Employee Election	\$10,000 from birth to age 26
<b>AD&amp;D Benefit</b>	Equal to Voluntary Life Amount		
<b>New Hire Guaranteed Issue</b> (No medical questions)	<b>\$250,000</b>	<b>\$50,000</b>	<b>\$10,000</b>
<b>Age Reductions</b>	Employee: 50% at age 75; Spouse coverage terminates when employee reaches age 70.		
<b>Annual Increase</b>	If you are currently enrolled in Voluntary Life, it may increase your benefit by \$10,000 up to the Guarantee Issue amount mentioned above without medical questions.		

Employee Cost for Every \$10,000 of Employee & Spouse* Coverage Per Pay Period										
Age	<24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
<b>Life/AD&amp;D</b>	\$0.30	\$0.33	\$0.35	\$0.40	\$0.58	\$0.93	\$1.33	\$2.00	\$3.08	\$5.45
<b>Dependent Children</b>	\$0.50 / for all dependent children									

\*Spouse premium cost is based on employee age

### How to File a Claim

Contact Lexicon Benefits at (501) 490-7874

## Basic Life Insurance

Life insurance can help provide for your loved ones if something were to happen to you. Lexicon, Inc. provides full-time employees with \$15,000 in group life with accidental death and dismemberment (AD&D) insurance. Check your plan documents for age reduction information. You may update your beneficiary any time throughout the year.

# Disability Insurance



Lexicon, Inc. offers full-time employees short-term and long-term disability income benefits. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note, though, that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

Short term disability is guarantee issue at Open Enrollment with a few limitations. Please see your policy for details.

Benefits	Voluntary Short-Term Disability	Voluntary Long-Term Disability
Benefits Begin	8 <sup>th</sup> Day	181 <sup>st</sup> Day
Benefits Payable	180 Days	SSNRA
Percentage of Income Replaced	66.67% Weekly	60% Monthly
Maximum Benefit	\$2,500 Weekly	\$15,000 Monthly
Pre-Existing Conditions	6/12	6/12
Premium Waiver	Included	Included

## How to File a Claim

Contact Lexicon Benefits at (501) 490-7874



# Critical Illness



There are more than just medical bills to pay after a heart attack, stroke, or other unexpected covered medical condition. Critical Illness Insurance provides a benefit payment that can help.

Critical Illness Insurance doesn't replace your medical coverage; instead it complements it. The benefit payments don't go out to pay for medical bills or treatments you may need, instead they come in – directly to you – to be used however you'd like. Choose this supplemental health insurance product for added protection if one of the following covered conditions comes your way.

No medical questions or tests are required for coverage.

Annual Wellness Benefit of \$50 for completing an eligible health screening test.

Benefit payments go directly to you. Use them however you'd like!

*Covered Conditions	% of Benefit
Heart Attack*	100%
Cancer	100%
Stroke	100%
Sudden Cardiac Arrest	25%
Major Organ Transplant (Includes Major Organ Failure & End Stage Renal (Kidney) Failure)**	100%
Coronary Artery Bypass	25%
Carcinoma in Situ	25%
Benign Brain Tumor	100%
Skin Cancer	10%
Bone Marrow Transplant	25%
Stem Cell Transplant	25%
Permanent Paralysis	100%
Loss of Sight, Hearing or Speech	100%
Coma	100%
Multiple Sclerosis	100%
Amyotrophic Lateral Sclerosis	100%
Parkinson's Disease	100%
Advanced Dementia, including Alzheimer's Disease	100%
Infectious Disease (Hospitalization Requirement)***	25%

\* A sudden cardiac arrest is not in itself considered a heart attack.

\*\* Major organ transplant means the irreversible failure of your heart, lung, pancreas, entire kidney or liver or any combination thereof, determined by a physician specialized in care of the involved organ.

\*\*\* Diagnosis of a severe infectious disease by a doctor, including COVID-19, when a diagnosis occurs on or after the group's coverage effective date; AND confinement to a hospital for five or more consecutive days, or in a transitional facility for 14 or more consecutive days.



# Critical Illness



How much coverage is available? You have the option to enroll in coverage in the amounts below.

	Coverage Amount
For You	\$10,000, \$20,000 or \$30,000
Your Spouse	50% of the employee elected benefit amount
Your Children	50% of the employee elected amount

Employee Weekly Deductions (Based on 48 Pay Periods)						
Employee Non-Tobacco	<30	30-39	40-49	50-59	60-69	70+
\$10,000	\$0.88	\$1.95	\$3.23	\$4.48	\$6.50	\$7.50
\$20,000	\$1.75	\$3.90	\$6.45	\$9.15	\$13.00	\$15.00
\$30,000	\$2.63	\$5.85	\$9.68	\$13.73	\$19.50	\$22.50
Employee Tobacco	<30	30-39	40-49	50-59	60-69	70+
\$10,000	\$1.40	\$3.13	\$5.15	\$7.33	\$10.40	\$12.00
\$20,000	\$2.80	\$6.25	\$10.30	\$14.65	\$20.80	\$24.00
\$30,000	\$4.20	\$9.38	\$15.45	\$21.98	\$31.20	\$36.00
Spouse Non-Tobacco	<30	30-39	40-49	50-59	60-69	70+
\$5,000	\$0.44	\$0.98	\$1.61	\$2.29	\$3.25	\$3.75
\$10,000	\$0.88	\$1.95	\$3.23	\$4.58	\$6.50	\$7.50
\$15,000	\$1.31	\$2.93	\$4.84	\$6.86	\$9.75	\$11.25
Spouse Tobacco	<30	30-39	40-49	50-59	60-69	70+
\$5,000	\$0.70	\$1.56	\$2.58	\$3.66	\$5.20	\$6.00
\$10,000	\$1.40	\$3.13	\$5.15	\$7.33	\$10.40	\$12.00
\$15,000	\$2.10	\$4.69	\$7.73	\$10.99	\$15.60	\$18.00
Child(ren)						
\$5,000	\$0.50					
\$10,000	\$1.00					
\$15,000	\$1.50					

## Annual Wellness Benefit Included:

Complete an eligible health screening test, and we'll send you a benefit payment to use however you'd like.

- Employees receive an annual benefit of \$50.
- Spouses receive an annual benefit of \$50.
- Children receive \$25 per child, with an annual maximum of \$100 for all children.





# Identity Theft Protection



**No one intends to be unsafe online.** Help protect your identity and devices with Norton LifeLock Benefit Plans. Let us help empower you and your family to live your digital lives safely.



## Opt-in to Cyber Safety:

### IDENTITY MONITORING

We monitor for fraudulent use of personal information, and send alerts when a potential threat is detected.

- LifeLock Identity Alert System
  - Identity Verification Monitoring
  - Payday—Online Lending Alerts
  - Credit Alerts & Social Security Alerts
- Dark Web Monitoring
- Home Title Monitoring
- USPS Address Change Verification
- Stolen Wallet Protection
- Social Media Monitoring
- Data Breach Notifications
- Bank & Credit Card Activity Alerts
- Checking & Savings Activity Alerts
- Bank Account Takeover Alerts
- 401k & Investment Account Activity Alerts
- Prior Identity Theft Remediation
- U.S.-based Identity Restoration Specialists
- 24/7 Live Member Support
- Million Dollar Protection Package
  - Stolen Funds Reimbursement
  - Personal Expense Compensation
  - Coverage for Lawyers and Experts
- Credit Application Alerts
- Credit Monitoring
- Annual Credit Reports & Credit Scores
  - Identity Lock
- Monthly Credit Score Tracking
- Credit, Bank & Utility Account Freezes

### DEVICE SECURITY

Anti-virus software and multi-layered, advanced security helps protect devices against existing and emerging threats, including malware and ransomware.

- Secures PCs, Mac & Mobile Devices
  - Up to 5 devices for individual coverage
  - Up to 10 devices for family coverage
- Online Threat Protection
- Password Manager
- Smart Firewall
- Cloud Backup
  - 50 GB

### HOME & FAMILY

Take action to monitor your child's online activity with easy-to-use tools to set screen time limits, block unsuitable sites, and monitor search terms and activity history.

- Parental Control

### ONLINE PRIVACY

Norton Secure VPN protects devices and helps keep online activity and browsing history private. Privacy Monitor scans common public people-search websites to help you opt-out. And SafeCam alerts you and blocks attempts to access your webcam.

- Norton Secure VPN
- Privacy Monitor
- SafeCam

### Employee Weekly Deductions (Based on 48 Pay Periods)

EMPLOYEE ONLY (18+ YEARS OLD)	EMPLOYEE + FAMILY
\$2.50	\$4.75

*\*Limitations and exclusions apply. This page serves as an overview only. Please see full plan document for details.*



**Giving you year-round access to additional benefits that could save you money with Gallagher Marketplace.**

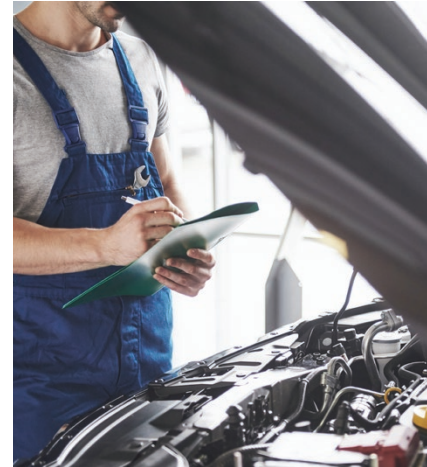
## AUTO INSURANCE



## HOMEOWNERS INSURANCE



## EXTENDED VEHICLE WARRANTIES



## Program Overview

Gallagher Marketplace offers non-traditional benefits to every employee, like home and auto insurance, renters insurance, extended vehicle warranties, as well as boat, ATV and RV coverage. Because your employer partners with Gallagher, you have access to the best benefits available.

## The Value of Gallagher Marketplace

- Whether full-time, part-time or contract workers, all employees are eligible for this dynamic solution.
- View multiple quotes side-by-side from top carriers offering flexible payment plans and licensed agents to help guide.
- Get access to top benefits with the potential to save money on benefits you may need and want.

## HOW IT WORKS

- 1 Go to [ajg.com/GallagherMarketplace](http://ajg.com/GallagherMarketplace) to see the benefits available, and select a product to view more details.
- 2 Enter preliminary details and receive a no-obligation quote.
- 3 Connect with an agent who will answer your questions, and assist you with the application process.

*Insurance is subject to availability and individual eligibility.*

# HOLIDAY Policies

2023

The company recognizes the following holidays for all full-time employees who have worked for ninety days. You must work the scheduled day before and after a holiday to be eligible for holiday pay. A recognized holiday that falls on a Saturday will be observed the preceding Friday. A recognized holiday that falls on a Sunday will be observed on the following Monday. Employees who are required to work on any of the holidays below will be eight (8) hours holiday and whatever hours worked.

## Prospect Steel, Custom Metals, Steel Fabricators of Monroe, Lexicon Industrial Constructors and Lexicon Industrial Maintenance

### List of paid holidays:

- New Year's Day
- Independence Day
- Thanksgiving Day
- Memorial Day
- Labor Day
- Christmas Day

## Corporate Office

### List of paid holidays:

- New Year's Day
- Labor Day
- Monday, December 25, 2023 Christmas
- Memorial Day
- Thanksgiving Day
- Tuesday, December 26, 2023 Christmas
- Independence Day
- Friday After Thanksgiving

## All Other Divisions

### Personnel who qualify for the holiday benefit include:

- Superintendent
- Office Personnel
- Safety
- Quality Control
- Surveyor

### List of paid holidays:

- New Year's Day
- Independence Day
- Thanksgiving Day
- Memorial Day
- Labor Day
- Christmas Day

# VACATION Policy

2023

## (a) Purpose

The Company recognizes that full-time employees need a scheduled time away from normal work duties for their personal well-being. For these purposes, a full-time employee is an employee who regularly works an average of at least 30 hours per week.

## (b) Scope

This vacation policy is applicable to and binding on all employees of the Company.

## (c) Vacation Time

The Company grants annual vacation leave with pay to full-time employees based on the following schedule:

Length of Continuous Service	Total Eligible Vacation
1 Year	10 Days
9 Years	15 Days
20 Years	20 Days
30 Years	25 Days

If a full-time employee regularly works less than 40 hours per week, then such employee will receive vacation benefits on a prorated basis. For example, if a full-time employee regularly works an average of 30 hours per week, the employee would be eligible for 75% (30 hours divided by 40 hours) of the applicable number of days of vacation.

## (d) Eligibility Date and Calculation of Vacation Amount Awarded in Year of Eligibility

(i) This vacation policy is based on the calendar year.

(ii) An employee's date of initial eligibility to receive vacation is based on the length of continuous service from his or her date of hire.

(iii) During the calendar year in which an employee first becomes eligible, he or she will receive a pro-rated amount of eligible vacation, as discussed and illustrated below. Beginning with the calendar year following the date an employee first becomes eligible, he or she will receive the full amount of eligible vacation. For employees who are eligible for an increase in vacation after achieving a greater length of continuous service, the employee will receive a pro-rated share on their anniversary date and the full amount at the beginning of the following year.

# VACATION Policy

2023

**(iv) Pro-rated vacation amounts will be calculated as follows:**

- (1) Determine the number of full calendar months remaining in the calendar year following the month of eligibility,
- (2) Divide the number of full calendar months remaining by 12 months,
- (3) Multiply this percentage by the number of days of increased eligible vacation, and
- (4) Round this product up to the next whole number.

**(e) Pro-Rated Vacation Examples**

Calculations of vacation days are shown on the following examples:

**(i) Example: a full-time employee who is eligible for 10 days after one year of continuous service.**

<b>Hire Date</b>	August 15, 2020
<b>Eligibility Date</b>	August 15, 2021
<b>Full Calendar Months Remaining</b>	4 (Sept., Oct., Nov. and Dec.)
<b>Full Months Remaining Divided by 12 Months</b>	33.33%
<b>Vacation Eligibility for a Full Year</b>	10 Days
<b>Pro-Rated Eligible Vacation</b>	3.33 Days
<b>Rounded Pro-Rated Eligible Vacation</b>	4 Days

In this example, the employee will receive 4 days of vacation in 2021. This vacation can be taken between August 15, 2021 and December 31, 2021. Beginning January 1, 2022, this employee would be eligible for 10 days of annual vacation.

**(ii) Example: a full-time employee who is eligible for an increase in vacation from 10 days to 15 days after 9 years of continuous service.**

<b>Hire Date</b>	August 15, 2020
<b>Eligibility Date for 10 Days</b>	August 15, 2021
<b>Eligibility Date for 15 Days</b>	August 15, 2029
<b>Full Calendar Months Remaining</b>	4 (Sept., Oct., Nov. and Dec.)
<b>Full Months Remaining Divided by 12 Months</b>	33.33%
<b>Increased Vacation Eligibility</b>	5 Days
<b>Pro-Rated Eligible Vacation</b>	1.66 Days
<b>Rounded Pro-Rated Eligible Vacation</b>	2 Days

This employee would be eligible for 4 days of vacation in 2021 and 10 days of vacation in 2022, as discussed in the previous example. This employee would have an additional 16 hours of vacation in 2029 to be used between August 15, 2029 and December 31, 2029. Beginning January 1, 2030, the employee would be eligible for 15 days of annual vacation.

# VACATION Policy

2023

## (f) Vacation Pay

- (i) Generally, an employee must work the regularly scheduled work days before and after any paid vacation period in order to be eligible to receive vacation pay. Exceptions to this rule may be made when an absence is subject to paid sick leave or FMLA leave.
- (ii) Pay for vacation time will be at the employee's regular rate of pay.
- (iii) Pay in lieu of unused vacation is not allowed except in the limited circumstances described below involving the employee's separation of employment.
  - (1) **Involuntary Separation of Employment.** Upon an employee's involuntary separation of employment, the Company will pay a separating employee for the full amount of the employee's accrued but unused vacation time provided that the separation is not on account of the employee's gross misconduct, gross negligence, or other willful action contrary to the Company's best interests as determined by the Company in the exercise of its sole discretion.
  - (2) **Voluntary Separation of Employment.** Upon an employee's voluntary separation of employment, the Company will pay a separating employee for the full amount of the employee's accrued but unused vacation time provided that the employee has returned in satisfactory condition all Company property issued to the employee and has provided the Company with two weeks' notice of resignation. The Company may, in its sole discretion, waive the two weeks' notice requirement.
- (iv) Vacation pay, whether taken as time off or pay in lieu of vacation upon separation, will not be considered as time worked for the purpose of computing overtime during the week in which any vacation pay is received.

## (g) Carry Over of Vacation Time

- (i) *The Company encourages employees to use vacation time in the year in which it is accrued. When that is not practicable, employees may carry over a maximum of 5 days of vacation time accrued in the current calendar year to be used no later than March 31 of the following calendar year. Vacation time that is carried over to the following calendar year but not used by March 31st of that year will be forfeited.*
- (ii) Vacation hours of 40 or less will automatically carry over to March 31st of the following calendar year. The Company's approval or denial of such requests shall be based on the Company's operational needs. In the event an employee's request to carry over vacation time is denied, the employee may, subject to the operational needs of the Company, use that vacation time between the date of the denial and December 31 of the current calendar year. In the event of denial, vacation time not used on or before December 31 of the current calendar year shall be forfeited. Anticipated loss under this provision shall not entitle an employee to special consideration in the scheduling of vacation time.

# VACATION Policy

2023

## (h) General Policy Provisions

- (i) The Company reserves the right to determine when the employee actually takes vacation.
- (ii) Job requirements will always have precedence over vacation schedules.
- (iii) Vacation requests are required to be made by all employees (salaried and hourly) at least three (3) weeks prior to the desired vacation time or as the employee's supervisor directs.
- (iv) Vacation must be approved by the employee's supervisor and senior management.
- (v) When possible, employees are strongly encouraged to use vacation between Christmas and the New Year's holiday.
- (vi) Length of service may be considered in the event of a conflict of vacation schedules.
- (vii) Vacations should ordinarily be taken in increments of one (1) full workday. However, the employee's supervisor has the authority to approve vacation in increments of one-half (½) workday in limited situations.
- (viii) A holiday observed by the Company that falls during the vacation period will be considered as a paid holiday and not vacation time.
- (ix) If there is a break in service of 30 days or less, the employee's date of service does not start over. If such employee is gone 31 days or longer, his or her date of service will be his or her rehire date.



# 401K Retirement Plan

Lexicon, Inc. provides a 401(k) Plan to provide for your future retirement. The dollars you invest in your 401(k) plan today make a big difference when you retire. The sooner you join, the bigger the difference!!

A 401(k) plan is a section of the Internal Revenue Code that gives a special tax break to help people save for retirement. 401(k) is not like a bank savings account and may limit any withdrawals you choose to make. Lexicon 401(k) gives you the option to save pre-taxes dollars or invest after tax dollars through the Roth Option.

When you save with 401(k), your money combines with many other people's money. This creates an investment pool totaling millions. That gives your money earning power. With 401(k) your money may earn better interest than you can find on your own.

You are eligible to participate in the 401(k) plan on the first day of the month after 30 days of continuous employment. You can get a copy of the 401(k) Benefit Summary, Safe Harbor Notice and Enrollment Kit on the Lexicon Payroll ADP App. Please call Human Resources for more information.

## Lexicon 401(K) - John Hancock

At John Hancock, we believe workplace retirement plans are Americans' best chance to save for the retirement they want. And we take it further than that, offering you personalized tools and guidance to help you create a plan to meet your financial goals—for today and tomorrow.

A global leader in retirement plans, John Hancock Retirement is the U.S. retirement business of Manulife Investment Management, one of the largest full-service retirement providers in the U.S. and around the world.

- **\$283B AUM** in retirement plan assets across the globe
- **\$187B** in U.S. retirement plan assets
- **7.9 million** global retirement plan participants
- **More than 3 million** participants in U.S. retirement plans

**We believe in the power of a plan to help you meet your unique financial goals, and we'll help you create:**

### A PLAN FOR SAVING

Enroll quickly and easily online.

### A PLAN FOR RETIREMENT INCOME AND SPENDING

View your projected retirement expenses with the retirement planner, see if your savings strategy will help you cover them—and receive guidance to help you get on track!

### A PLAN FOR INVESTING

We can help guide you through creating an investment strategy and the process of choosing your investments.

### A PLAN FOR FINANCIAL WELLNESS

We offer you tools and resources to help you improve your financial wellness.

**Log on today and check it out!**

Visit [myplan.johnhancock.com](http://myplan.johnhancock.com) or call Participant Service Center at 1-800-294-3575





# 401K Retirement Plan

## Plan Highlights

One of the greatest benefits an employer can provide you is a place to save for retirement. Contributing to the Lexicon 401(k) provides you with tax benefits, money management services, and payroll deductions. Plan highlights are listed below:

<b>Eligibility for Salary Deferral Plan</b>	Age 18 and 1 month of service
<b>Plan Entry Dates</b>	Monthly
<b>Your Contributions</b>	Monthly Pre-Tax or Roth Contributions
<b>Eligibility for Matching Contribution Plan</b>	Age 18 and 1 month of service (last day requirement for Non-elective Contribution)
<b>Employer Contributions</b>	Safe Harbor Match- 100% of first 3% + 50% from 3% to 5% per Plan year
<b>Vesting Schedule</b>	Immediate
<b>Investment Options</b>	Participant directed from multiple options
<b>Withdrawals Permitted</b>	At age 59.5, financial hardship, or at termination
<b>Distribution Options</b> <i>(must be made 30 days before the date distributions are to commence)</i>	Lump Sum and Installments
<b>Loans</b>	Loans are not permitted
<b>Rollovers</b>	Qualified Pre-tax plans and IRAs

**To enroll, make changes to salary deferrals, investments or for questions contact**

Visit [myplan.johnhancock.com](http://myplan.johnhancock.com) or call Participant Service Center at 1-800-294-3575



 **Lexicon**

# 401K Retirement Plan

## Traditional or Roth?

What type of contribution are you making? Pay taxes now or pay them later. You decide!

### TRADITIONAL CONTRIBUTIONS

#### SAVE ON TAXES NOW

Contributions are made on a before-tax basis and are not included in your income for the current year. In 2023, you can reduce your taxable income by up to \$22,500, or \$30,000 if you are over age 50, by making the maximum allowable contribution.

#### PAY TAXES LATER

When you begin withdrawing your money in retirement, you will pay taxes on the amount taken out, including both your original contributions and any earnings growth.

### ROTH CONTRIBUTIONS

#### PAY TAXES NOW

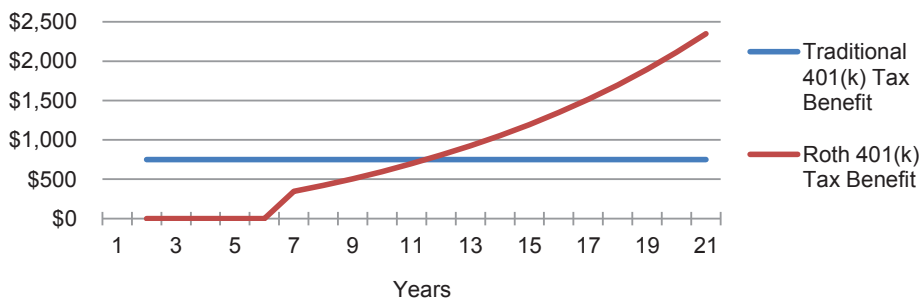
Contributions are made on an after-tax basis and are included in your income for the current year.

#### SAVE ON TAXES LATER

When you begin withdrawing your money in retirement, you will not pay taxes on the amount taken out. An added benefit of the Roth option is that for qualified withdrawals you will not pay taxes on any earnings growth either.

## Comparing Savings on Traditional and Roth Contributions

Traditional 401(k)/403(b) Tax Benefit vs. Roth 401(k)/403(b) Tax Benefit



- You decide to make a one-time contribution of \$3,000 to your Retirement Plan
- Your Federal Income Tax rate at the time of your contribution is 25%
- You assume an annual earnings rate of 7% on your contribution
- Your Federal Income Tax rate at the time of your distribution is 17%
- In 11 ½ years your Roth Tax Benefit will surpass your Traditional Tax Benefit and will continue to grow tax-free



# 401K Retirement Plan

## Financial Wellness Employee Retirement Education Consultation Services

A representative from Pension Consultants, Inc. is available throughout the year to assist our employees in understanding our retirement plan.

During your consultation, you can discuss any questions you have about our retirement plan including:

- The basics of the plan
- Risk tolerance
- Asset allocation
- Assessing your retirement income
- Learn how you can monitor your decisions and make changes in the future

**Schedule your one-on-one consultation with one of our RetireAdvisers® by visiting address below.**

[www.calendly.com/retireadvisers/rc](http://www.calendly.com/retireadvisers/rc)

If you're interested in completing a Retirement Check-up to measure your retirement readiness in several areas, let us know in the 'comments' section when you schedule. Our RetireAdvisers® will contact you for additional information about your retirement readiness.



*The contents of the preceding pages are for educational purposes only. It is intended for the viewing solely by the employees or guests of plan sponsor. We do not render specific investment advice to you. This content does not constitute a description of our investment services, and is in no way a solicitation or offer to sell securities or investment advisory services.*

*We believe the information to be reliable, but we do not warrant or guarantee the timeliness of this information or any visual aid or chart we use. There are no warranties, expressed or implied, as to the accuracy, completeness or results obtained from any information in this presentation, and we shall not be liable for any action taken in conjunction with this presentation. Past performance does not guarantee future results.*



# ADP Payroll App

## Getting Started with myADP and ADP® Mobile Solutions App

Lexicon uses ADP for employees to easily access their information.  
How to log in and access this information is attached in the following pages.

Listed below are items you can quickly access through the ADP Dashboard:

- Pay / Check Stubs
- Benefit Deductions
- Tax Information
- W2 for the past year
- Video about Lexicon
- Link to Lexicon Website / Posted Positions
- Employee Handbook
- Benefits Guide
- Benefits Summaries
- Benefits ERISA Disclosures
- Link to John Hancock / 401(k)
- 401(k) Plan Summary
- 401(k) Safe Harbor Notice
- 401(k) Enrollment Kit

## Self-Registration for First Time Users

If this is your first time signing into myADP or ADP Mobile Solutions, follow the self-registration process below. Otherwise, use your existing credentials.



1

Go to <https://my.ADP.com>  
using Internet Explorer  
*(Do not use Chrome for registration)*

2

Click Register Now

*steps continued on next page*

# ADP Payroll App

## ADP Registration For New Users *(continued)*

- 3 | Enter the registration code **lexgrpinc-myadp** and click **Continue**
- 4 | You will be asked to identify yourself and complete a challenge question
- 5 | Enter your name and other requested information and click **Next**.
  - If the prompt indicates that your record **was found**, click **Register Now**.
  - If the prompt indicates your record **could not be found**, contact your administrator or help desk.
- 6 | When prompted, enter your contact information
- 7 | View your assigned user ID – your user ID will be e-mailed to the e-mail address that you entered
- 8 | Create a password.
- 9 | Select and answer security questions.
- 10 | When prompted, read the terms and conditions, and if you agree, select the **I Agree** check box.
- 11 | Click **Register Now**.
- 12 | Activate your contact devices by following the instructions in the two emails you will receive.
- 13 | YOU CAN NOW SIGN IN

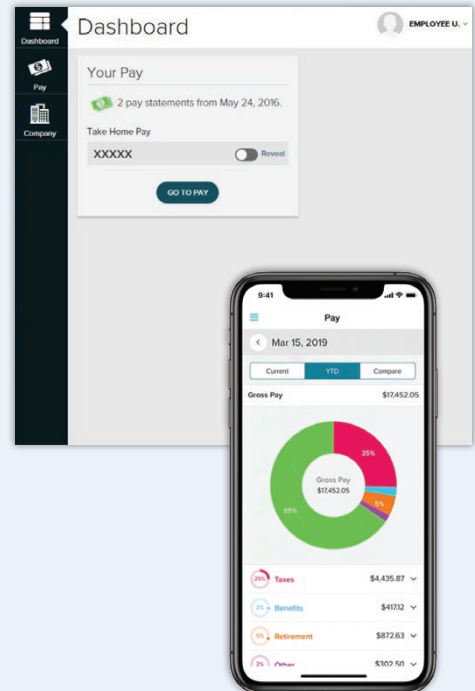
## Signing In For Existing Users

- 1 | Go to <https://my.ADP.com>
- 2 | Enter your **User Name**.  
*Your user name is the user ID you received when you completed self-registration.*
- 3 | Enter your **Password**.  
*Your password is the one you created during self-registration.*
- 4 | Click **Sign In**.

For assistance contact Lexicon Payroll at (501) 490-4200

## The Dashboard

The Dashboard provides a quick view of pay as shown below:



 **Lexicon**

# Lexicon HEALTH & WELLNESS CLINIC

Powered by Everside

Services are now available for ALL Lexicon employees and insured family members for only \$10 per visit (payroll deducted.)



## OPEN FOR BUSINESS

Lexicon Health and Wellness Clinic opened in April 2021 at our Little Rock facility with satellite locations in Blytheville, AR and Monroe, LA.

## Here to Serve You

Lexicon, in partnership with Everside, has staffed the clinic with providers Monica Williams, DNP (Family Nurse Practitioner) and Neshia Gierach, RN (Registered Nurse.)



### Virtual Care

Our clinic offers Virtual Care to all Lexicon locations. Virtual Care consists of any services such as:

- ESTABLISHING CARE
- DISCUSSING MEDICATIONS OR REFILLS
- MENTAL HEALTH SCREENING
- ROUTINE CHECKUPS
- CHRONIC DISEASE MANAGEMENT

Virtual care can occur via laptop, smartphone or tablet/iPad

Make an appointment today!  
Call 501-912-0854

