

BENEFITS PACKAGE 2026



 **Lexicon**

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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. **There are two ways to enroll:**

- Contact a Gallagher Benefit Services representative (contact information below.)
- You can complete your enrollment online at <https://employeenavigator.com/benefits/account/login>.

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



Employee Navigator

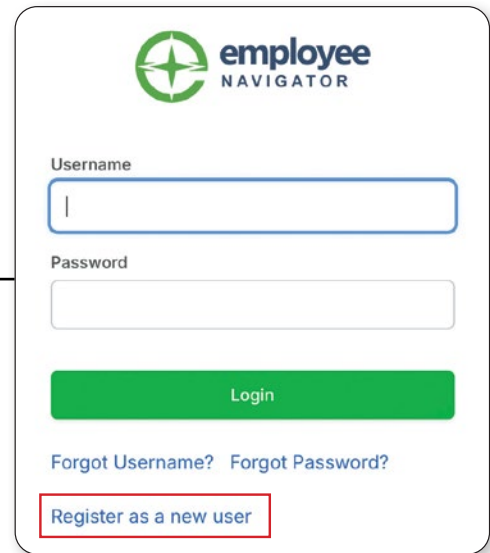
Can I make my benefit elections online? Yes, with Employee Navigator.

Employee Navigator portal allows you to securely view your benefits and elect benefit changes during Open Enrollment. Visit <https://employeenavigator.com/benefits/account/login>

First Login and Account Setup:

For best results, please use
Google Chrome to view the website

1. When you first arrive, please click the link toward the bottom of the page for "Register as new user."



The login page features the Employee Navigator logo at the top. Below it are two input fields: "Username" and "Password". A green "Login" button is positioned below the password field. At the bottom, there are two links: "Forgot Username?" and "Forgot Password?". A red-bordered box highlights the "Register as a new user" link at the very bottom.

Verify Your Account

First, let's find your company record

First Name

Last Name

Company Identifier

(provided by HR)

PIN

(Last 4 Digits of SSN / ID)

Birth Date

(mm/dd/yyyy)

Next

2. Create your account by completing the fields.

Make certain your answers are the same as on file with HR (try to use the spelling of your name from your paycheck).

Your "Company Identifier" is **LEXINC**

steps continued on next page...

Employee Navigator

Instructions continued from previous page...

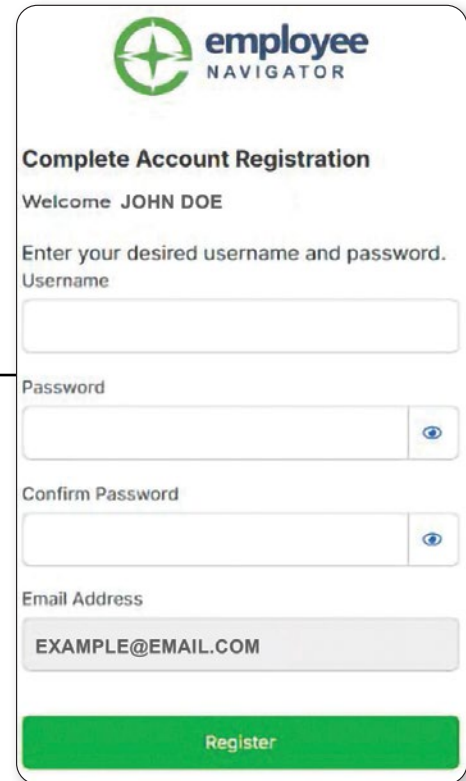
3. For your username, please enter your email address.

4. Create a password using the required formatting:

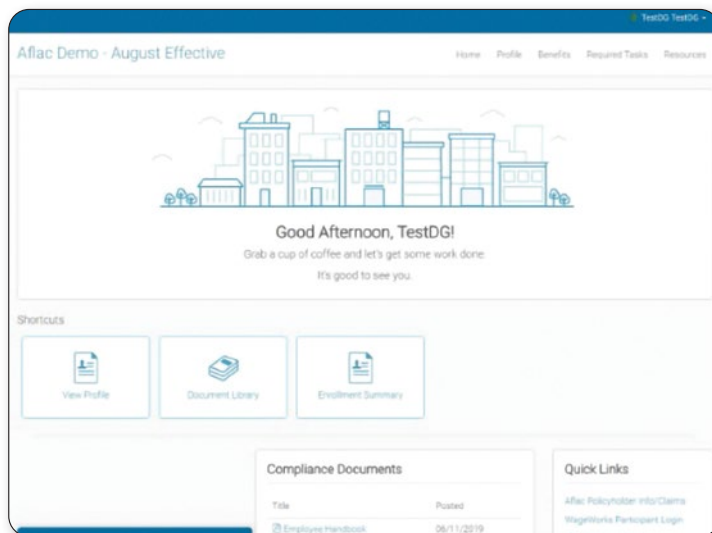
- Contain at least 8 characters
- Contain at least 4 different characters
- Not contain your username
- Not contain words related to this website

You can click on the eye icon to verify what you have typed.

5. Click "Register"



The screenshot shows the 'Complete Account Registration' page. At the top is the 'employee NAVIGATOR' logo. Below the logo, it says 'Complete Account Registration' and 'Welcome JOHN DOE'. The main instruction is 'Enter your desired username and password.' There are three input fields: 'Username' (with a text input), 'Password' (with a text input and an eye icon), and 'Confirm Password' (with a text input and an eye icon). Below these is an 'Email Address' field with the text 'EXAMPLE@EMAIL.COM'. At the bottom is a green 'Register' button.



Once you have created your account you will see a welcome message.

You can now re-login at the same login address: <http://employeenavigator.com/benefits/account/login> by entering your new username (email) and your new password.

Once logged in, Employee Navigator will guide you through entering your Open Enrollment benefit decisions step by step. Follow all on-screen prompts and be sure to save your changes.

If you have questions or need assistance with Employee Navigator, please contact the Gallagher Benefit Advocate Center at 833.940.3904 or Human Resources.

CONTACT Information

Benefit	Carrier	Website	Phone #
Employee Assistance Program	Supportlinc	www.supportlinc.com	1-888-881-5462
Health	Blue Advantage Administrators of Arkansas	www.blueadvantagearkansas.com	1-888-872-2531
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
Voluntary Life and AD&D	The Standard	www.standard.com	1-800-628-8600
Basic Life and AD&D	The Standard	www.standard.com	1-800-628-8600
Voluntary Short-Term Disability	The Standard	www.standard.com	1-800-368-2859
Voluntary Long-Term Disability	The Standard	www.standard.com	1-800-368-1135
Universal LifeEvents	Trustmark	www.trustmarkbenefits.com/ voluntary-benefits	1-800-918-8877
Critical Illness	Voya	www.voya.com	1-877-236-7564
Accident	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.



Employee Assistance Program



When you need help navigating life's challenges, help is just a click or call away. Supportlinc offers confidential support from licensed counselors and a library of expert content. Access by phone or online from your desktop or phone/tablet with the eConnect™ mobile app.

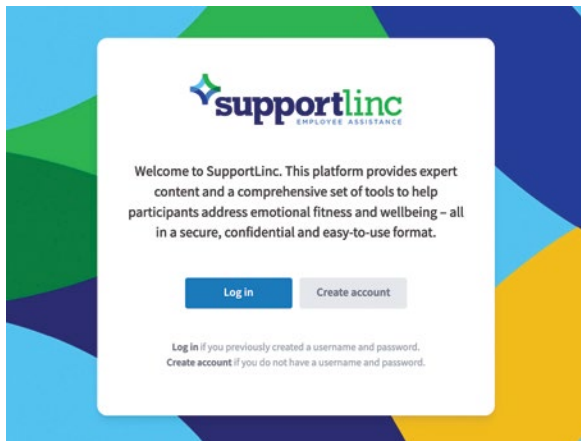


24/7 Support, Resources & Information

FREE to you and everyone in your household 24 hours a day, 7 days a week, 365 days a year.

What services does the EAP provide?

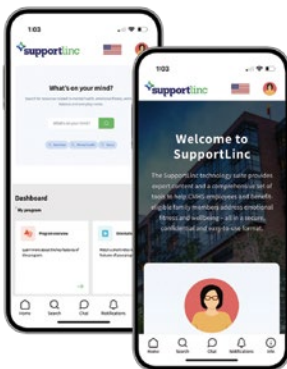
- Mental Health
- Work-Life Balance
- Grief Counseling
- Relationship Support
- Substance Abuse Programs
- Legal Consultation
- Financial Advice
- Online Resources
- and much more...



Get Started

- Go to supportlinc.com
- Click on **Create Account**
- **Enter Group Code:** lexicon

Contact Supportlinc: (888) 881-5462



Download the eConnect® mobile app to connect with the program anywhere, at any time.



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	Premium Copay Plan	HDHP Plan	Basic Copay Plan
	In-Network Benefits	In-Network Benefits	In-Network Benefits
Network	BlueCard PPO	BlueCard PPO	BlueCard PPO
PCP & Referrals Required	No	No	No
Individual Deductible	\$1,000	\$3,500	\$3,000
Family Deductible	\$2,000	\$7,000	\$6,000
Coinsurance	20%	0%	20%
Individual Out of Pocket Max	\$4,000	\$3,500	\$6,000
Family Out of Pocket Max	\$8,000	\$7,000	\$12,000
Preventive Services	100% Wellness Benefit	100% Wellness Benefit	100% Wellness Benefit
Physician Office Visit	\$40 Copay	0% After Deductible	\$40 Copay
Specialist Office Visit	\$80 Copay	0% After Deductible	\$80 Copay
Urgent Care	\$80 Copay	0% After Deductible	\$80 Copay
Diagnostic, X-Rays & Labs	20% After Deductible	0% After Deductible	20% After Deductible
Hospitalization	20% After Deductible	0% After Deductible	20% After Deductible
Inpatient Services	20% After Deductible	0% After Deductible	20% After Deductible
Outpatient Services	20% After Deductible	0% After Deductible	20% After Deductible
Emergency Room	20% After Deductible	0% After Deductible	20% After Deductible
Prescription Drugs			
Formulary	Standard with Step Therapy	Standard with Step Therapy	Standard with Step Therapy
Generic Brand	\$20 Copay	0% After Deductible	\$20 Copay
Preferred Brand	\$50 Copay		\$50 Copay
Non-Preferred Brand	\$70 Copay		\$70 Copay
Specialty	\$140 Copay		\$140 Copay

How to Find a Medical Provider

See page 13 for how to find care and look up costs.

Which Health Plan is Right For You?

This enrollment season, you will have many choices to make about your benefits. One of the choices is what type of medical plan to select—a High Deductible Health Plan (HDHP) or a Copay Plan. In order to make an educated decision about which type of plan to select for you and your family, you need to weigh the **facts** and your **personal circumstances**. Let's start with reviewing the facts about the plan types.

Your Cost

Employee Weekly Deductions (Based on 48 Pay Periods)			
TIER	PREMIUM COPAY PLAN	HDHP PLAN	BASIC COPAY PLAN
Employee Only	\$75.00	\$47.50	\$25.00
Employee + One	\$135.00	\$108.75	\$77.50
Employee + Two or More	\$162.50	\$131.25	\$105.00

Copay Plan

- The Premium Copay Plan has the highest premiums (the amount you pay from your paycheck) of the three plans offered, while the new Basic Copay Plan has the lowest premiums. The amount you pay at the doctor for a routine visit or for a prescription is usually a set copay amount with either of these two copay plans.
- A copay plan does have a deductible. After you meet your deductible, your insurer starts paying a larger portion of charges, called coinsurance. The Premium Copay Plan has the lowest deductible, and the Basic Copay Plan has a higher deductible.
- Not all medical services have a copay. Some expenses you will pay for or pay a portion of until you reach your deductible. These can include, but are not limited to: hospitalization and surgery, lab costs, MRIs, CAT scans, mental health costs, and physical therapy.

HDHP

- An HDHP is a health insurance plan with lower premiums but a higher deductible.
- You do not pay a copay with an HDHP. Instead, you pay the entire amount for service until you have met your deductible. After you meet your deductible, your insurer starts paying a larger portion of charges, called coinsurance.
- An HDHP may allow you to have a HSA (health savings account). This is a type of account into which you can contribute money on pre-tax basis to be used for approved medical expenses. You can put the premium savings from choosing an HDHP instead of a copay plan into your HSA.
- An HDHP puts you in the driver seat. Since you are paying out of pocket for most services, you will want to make more educated decisions about where to go for care. You should stay in your providers network to get the best rates for service.

Preventative care is covered at 100% on all three plans. Preventative care includes your annual physical, well-woman, well-baby and well-child exams, age appropriate mammography and colonoscopy screenings, blood pressure and cholesterol testing and intervention for alcohol or substance abuse.

One Last Thing.

Consider a health savings account (HSA) with your HDHP. Please see page 10 for additional details on how an HSA can benefit you!

How to Find a Medical Provider

See **page 13** for how to find care and looks up costs.

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 2026 including any Employer contribution is \$4,400 for individual coverage and \$8,750 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



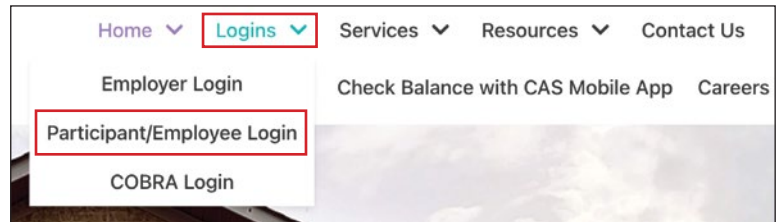
Welcome to Consolidated Admin Services!

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.

To Access the CAS Portal

1. Visit www.consolidatedadmin.com
2. Find "Logins" at the top of the page and click "Participant/Employee Login"



3. In the new window, enter your login information beginning with your Username under "Existing Users", or click "Get Started" if you need to register as a New User and complete the prompts on the following screen.

NOTE: If you do not wish to use your SSN, call 501-941-5956 to request your Employee ID.

The CAS Mobile App allows you to manage your HSA from your smartphone.

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!

- View account activity and check balance
- Update your information
- Enter and track expenses
- Make a payment from your account
- File claims with receipt images
- Scan or view eligible expenses, and more!



Have Questions?

Email info@consolidatedadmin.com or you can call 1-877-941-5956

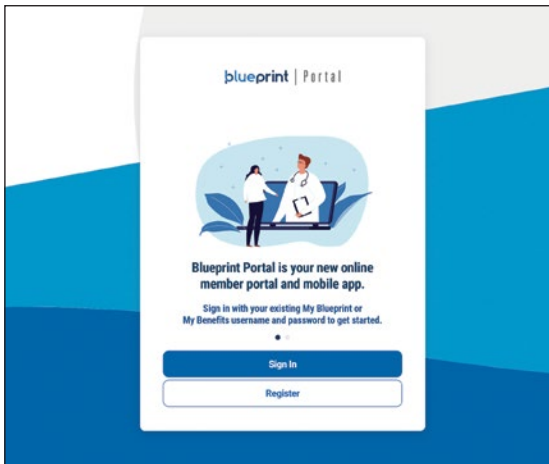
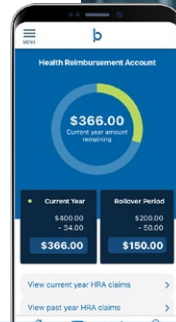


Access Your Plan With Blueprint Portal

BlueAdvantage Administrators of Arkansas members have access to health plan information 24 hours a day, seven days a week with Blueprint Portal.

WITH BLUEPRINT PORTAL, YOU CAN:

- Access, share, fax or order a replacement ID card
- Review real-time claims status and history
- Check your deductible
- Find a doctor or hospital
- Estimate your treatment costs
- View your personal health record
- Review a recent doctor visit



How to register for Blueprint Portal

- Go to blueprintportal.com
- Select "Register"
- Follow the instructions. All you need is your:
 - Member ID or the last four digits of your Social Security number
 - Name
 - Date of birth

And anyone covered on your health plan can set up a Blueprint Portal account.

Already Registered?

If you're already a Blueprint Portal user, simply go to blueprintportal.com and enter your username and password to sign in and access your account.



Scan to Download the free Blueprint Portal app

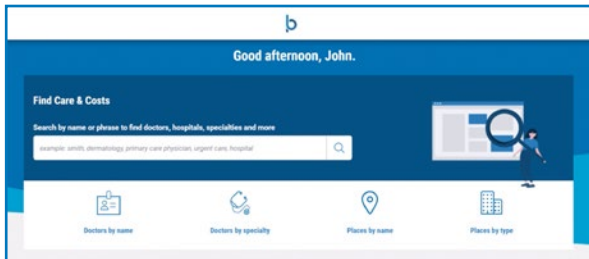
No ID Card? No Problem!

With the Blueprint Portal app, you can access, share or fax your ID card while in your doctor's office. You can also access many more Blueprint Portal features.



Find Care & Costs

Pick providers. Preview prices.
Blueprint Portal puts the power in your hands.



Signing up is simple.

Just go to blueprintportal.com, and in minutes, you'll be ready to use the Find Care & Costs tool and much more.

Need to Find Care?

Use the Find Care & Costs tool to locate in-network doctors and care sites that meet your needs. You can search by:

- **Specialty** (primary care, cardiology, neurology, etc.)
- **Health conditions** (like diabetes, acid reflux, pregnancy, etc.)
- **Treatment areas** (stomach, heart, kidney, etc.)
- **Specific procedures** (like tonsillectomy, hernia repair, knee replacement, etc.)

And you can filter the results by location, language, gender, hospital affiliation, availability and facility type.

Need to Check Costs?

Take the guesswork out of your healthcare planning. When you search Find Care & Costs for treatments, you'll see cost estimates that take into account:



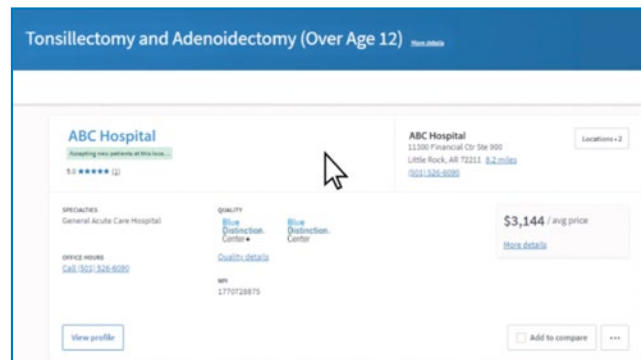
The provider's claims history



Your health plan's benefits



Your claims history for the current plan year



Your estimated out-of-pocket cost is displayed first. But if you click the **Cost Details** link, you can see our estimates of how much the procedure costs and how much your health plan will pay.

Care that meets your needs and fewer surprises on costs. That sounds like a winning combination.

Virtual Health

Life is 24/7. Healthcare Can Be Too.

You need healthcare 24/7. And if the doctor's office can't see you, then you might choose costly alternatives like urgent care or emergency rooms. Virtual Health gives you online and mobile access to board-certified physicians from wherever you are, providing you with the answers, prescriptions, and referrals you need to get better.

REGISTER TODAY, SO WHEN YOU NEED CARE, HELP IS ALWAYS AVAILABLE.

Go to myvirtualhealth.com and follow the simple steps to sign up or log in.

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.



WHAT CAN VIRTUAL HEALTH BE USED FOR?

MEDICAL

- Acne
 - Allergies
 - Cold/flu
 - Constipation
 - Cough
 - Diarrhea
 - Ear problems
 - Fever
 - Headache
 - Insect bite
 - Nausea / vomiting
 - Pink eye
 - Rash
 - Respiratory problems
 - Sore throat
- And more ...

BEHAVIORAL

- Addictions
- Bipolar disorders
- Child and adolescent issues
- Depression
- Eating disorders
- LGBTQ issues
- Grief and loss
- Life changes
- Men's issues
- Panic disorders
- Parenting issues
- Postpartum depression
- Relationship and marriage issues
- Stress
- Trauma and PTSD
- Women's issues



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 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.

Across the country and around the world ... we've got you covered.

As a BlueAdvantage Administrators of Arkansas member, you take your healthcare benefits with you – across the country and around the world. Your membership gives you choices. Within the United States, you're covered whether you need care in urban or rural areas. Blue Cross and Blue Shield companies partner with more than 1.7 million doctors and hospitals nationwide to provide high-quality care at the best possible price. Outside the United States, you have access to doctors and hospitals around the world through the Blue Cross Blue Shield Global® Core program.



Designed to save you money.

In most cases, when you travel or live outside your BlueAdvantage service area, you can take advantage of savings the local BCBS company has negotiated with its doctors and hospitals. For covered services, you should not pay any amount above these negotiated rates and any applicable out-of-pocket expenses.

To locate doctors and hospitals wherever you or a covered dependent need care:

- Use our provider finder at arkbluecross.com/findcare or sign in to Blueprint Portal at blueprintportal.com
- Visit the National Doctor & Hospital Finder at BCBS.com
- Call BlueCard Access® at 800-810-BLUE (2583)

Take charge of your health, wherever you are.



In the United States

- Always carry your current member ID card.
- Always use a BlueCard PPO doctor or hospital to ensure you receive the highest level of benefits.
- Call BlueAdvantage for precertification or prior authorization, if necessary. Refer to the phone number on the back of your member ID card.
- When you arrive at the participating doctor's office or hospital, show the provider your ID card.

AFTER YOU RECEIVE CARE, YOU SHOULD:

- Not have to complete any claim forms.
- Not have to pay up front for medical services, except for the out-of-pocket expenses (noncovered services, deductible, copayment and coinsurance) you normally pay.
- Receive an explanation of benefits from BlueAdvantage.

In an emergency, go directly to the nearest hospital.



Around the World

- Always carry your current member ID card.
- Before you travel, contact BlueAdvantage for coverage details. Coverage outside the United States may be different.
- If you need medical assistance, call the Service Center for Blue Cross Blue Shield Global Core at 800-810-BLUE (2583) or call collect at 804-673-1177, 24 hours a day, seven days a week. An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization, if necessary.

INPATIENT CLAIM: Call the Service Center if you need inpatient care. In most cases, you should not need to pay up front for inpatient care except for out-of-pocket expenses (noncovered services, deductible, copayment and coinsurance) you normally pay. The hospital should submit the claim on your behalf.

In addition to contacting the Service Center, call BlueAdvantage for precertification or preauthorization. Refer to the phone number on the back of your member ID card. Note: this number is different from the Service Center phone numbers listed above.

PROFESSIONAL CLAIM: You may need to pay up front for care received from a doctor and/or hospital. Complete a Blue Cross Blue Shield Global Core International claim form and send it with the bill(s) to the Service Center (the address is on the form). You can also submit your claim online or through the Blue Cross Blue Shield Global Core mobile app. The claim form is available from BlueAdvantage or online at bcbsglobalcore.com.



To learn more about the programs described here, call the customer service number on the back of your ID card.

Healthcare Help When You Need It

Our Case Managers

Case managers have the experience and knowledge to serve patients who have complex health issues. BlueAdvantage Administrators of Arkansas case managers have experience in acute care, critical care, emergency department, home healthcare, high-risk neonatal and maternity, rehabilitation nursing, cancer care, surgery, orthopedics, respiratory and more.

Each case manager upholds the professional and ethical standards of the Code of Professional Conduct for Case Managers.

How a Case Manager Helps

A case manager is part of your healthcare team and will talk to you and your doctor(s) to help develop a plan for your needs. There are many perks when you have the help of a case manager.



BETTER COMMUNICATION: You'll have better, more productive conversations with your doctors and other providers. A case manager will make sure you understand what to ask during office visits, and help you get the information you need.



HELP YOU STAY HEALTHY: Your case manager helps you discover new ways to stay healthy through preventive care. He/she will identify local resources available to you.



GET THE RIGHT HEALTHCARE: Make sure you see the right providers at the right time (in the right place). Part of the case manager's job is to guide you through the healthcare system and get the help you need.



MAKE BETTER DECISIONS: Learn how to participate in your own medical decision-making. Case managers help you understand your clinical condition and how your health insurance benefits will support your treatment. You'll be equipped with the information you need to make decisions about your condition and your treatment options, and you'll get help understanding your health insurance coverage, too.

LET'S TALK ABOUT CASE MANAGEMENT

Dealing with a surgery, a lifelong illness or a cancer diagnosis can be overwhelming. When you're sick, a case manager can help you understand your condition, the healthcare system and advocate for you.

Case management is designed to help you:



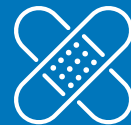
Find your way through your healthcare coverage



Understand your health issues



Participate on your own healthcare team



Identify problems that prevent you from getting better



Follow your treatment plan

Case management is available to enrolled employees at no additional cost. If you're in the hospital, you may visit with an BlueAdvantage case manager.

Want To Learn More?

To learn more about case management or contact a case manager, visit us online at blueadvantagearkansas.com/members/understanding-your-insurance/case-management or call us at 800-225-1891, Monday through Friday, 8 a.m. to 4:30 p.m.



Prenatal Pregnancy Program

Early detection, education and treatment are key to preventing and managing high-risk conditions during pregnancy. Special Delivery, our prenatal pregnancy program, is available at no cost through BlueAdvantage Administrators of Arkansas. The program helps people to recognize potential problems and know when to seek medical attention.

Once enrolled, you will be assigned an OB nurse who specializes in caring for people with high-risk pregnancies. You will get to work with the same nurse throughout your pregnancy.

The enrollment form will determine which services you'll receive. If you are considered low-risk, you'll get a call by the nurse when you enroll and one each trimester and postpartum or sooner, if needed. If you are considered high-risk, you'll get monthly calls by your nurse or more often as needed. In addition to the phone calls, you can email your questions to specialdelivery@blueadvantagearkansas.com anytime or call Monday - Friday, 8:00 a.m. - 4:30 p.m. (CST).

Motherhood includes so many firsts and it's easy to get lost in the excitement. We want to help every pregnancy to be healthy for the baby and mother.

Here's How to Enroll

- Call 800-225-1891 ext. 20225
- Complete and return the maternity enrollment form
- Visit blueprintportal.com
 - Register or sign in to My Blueprint
 - Select **Menu** then find **Maternity** under **Health & Wellness**
 - Follow the prompts to complete your enrollment

All Participants Will Receive:

FIRST MEMBER MAILING

- Book: *Mayo Clinic Guide to a Healthy Pregnancy*
- Oral Health guide
- Dietary Supplements
- Food Safety
- Folic Acid FAQs
- Pregnancy Resource Information List

SECOND MEMBER MAILING (34 WEEKS)

- Book: *Mayo Clinic Guide to Baby's First Year*
- Childhood Growth and Development flyers
- Early Childhood Tooth Decay
- Text4baby
- MOD – Why the Last Weeks of Pregnancy Count booklet
- AAP's Parent's Guide to Safe Sleep
- Infant Feeding Guide
- Immunizations for Children
- Post-birth Warning Signs

SUPPLEMENTAL MAILINGS AND SERVICES (as needs arise)

- ACOG Educational Brochures
- Diabetic Education
- Behavioral Health Information
- A Teen Facing Pregnancy
- Nutrition and Exercise.
- Smoking Cessation



IMPORTANT NOTE: The Special Delivery Education Program is for health education purposes only. Arkansas Blue Cross and Blue Shield, Health Advantage and BlueAdvantage do not offer medical advice or medical services. You should always consult your treating physician for any medical advice or services you may need. Members are responsible for selecting providers, services or products. All referenced health services may not be covered under your health plan. Please check the terms of your health plan or insurance policy for coverage of services. Information furnished by you is kept strictly confidential and only used to provide us with the information necessary for your participation in the Special Delivery Education Program.

Save Money. Live Healthy.

Maintaining a healthy lifestyle comes down to making positive choices every day. With BlueAdvantage Administrator of Arkansas' exclusive, free member program, Blue365, those choices are easy and affordable. Blue365 delivers top discounts from your favorite national and local retailers including:

- Gym memberships / virtual training
- Healthy meal kits and diet programs
- Dental hygiene products
- Athletic wear
- Vision discounts including LASIK and RX lenses



Register for Blue365

1. Register or sign in to blueprintportal.com
2. Click **Menu, Health & Wellness** then select **Healthy deals and discounts**
3. Click **Find deals and discounts** and you are now registered for Blue365! Browse and enjoy exclusive discounts.

Already Registered?

If you're already a Blueprint Portal user, simply go to blueprintportal.com and enter your username and password to sign in and access your account.

EXCLUSIVE SAVINGS FROM

fitness
your way
by Tivity Health

crocs[™]

 **Budget**[®]

AVIS[®]

 **fitbit**[®]

GARMIN[®]

SKECHERS

START
HEARING

sunbasket

Download the free
Blueprint Portal app



Fitness Your Way®

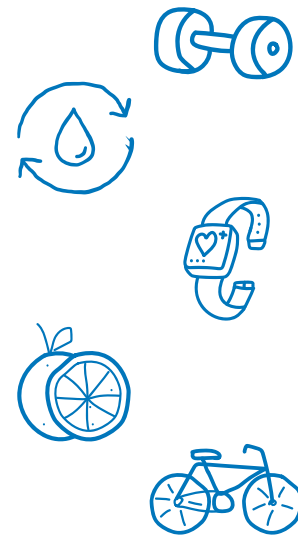
Fitness Your Way® allows members to select a package that fits your budget and wellness goals so that you can work out at multiple gyms where you live, work and travel, plus access virtual classes. Members have the option to choose from four gym packages, starting at \$19/month or a digital-only option for just \$10/month. Choose from thousands of gyms and studios.



Health & Wellness*

Get deals on anything from vitamins to running shoes. Here are some national brands offering discounts:

- **Sunbasket:** Receive 50% off and 10% off future orders
- **Fitbit & Garmin:** 20% off all devices plus free shipping
- **TruHearing:** 30%-60% savings on the newest hearing aid models at TruHearing
- **Reebok:** 20% off purchases on Reebok.com
- **Philips Sonicare:** Discounts off oral care products and toothbrush subscriptions
- **Skechers:** 30% off footwear
- **EyeMed:** 35% off frames when paired with prescription lenses



*All deals and discounts shown above are subject to change and are listed as advertised on January 1, 2023. Deals and discounts may be different over time.

Visit blueadvantagearkansas.com/Blue365 to find out more.

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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
Network	Delta Dental PPO	
Calendar Year Deductible	\$50 Individual \$150 Family	\$25 Individual \$75 Family
Calendar Year Annual Max	\$1,000	\$2,000
Preventative Services Cleanings, X-Rays, Oral Exams	100%	100%
Basic Services Fillings, Periodontics Maintenance, Endodontics, Simple Extractions, Oral Surgery	70%	80%
Major Services Periodontics Services, Bridges, Crowns & Dentures	50%	80%
Orthodontia Services	\$1,000 Lifetime Max Per Child Under 19	\$1,500 Lifetime Max Per Child Under 19
Rollover	Included	
Late Entrant Penalty	None	
Employee Deductions Per Pay Period		
Employee Only	\$5.31	\$8.84
Employee and Family	\$15.74	\$26.20

How to Find a Dental Provider

Visit www.deltadental.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.

	LOW PLAN	HIGH PLAN
Type of Service	Benefits In-Network	Benefits In-Network
Network	Superior National Network	Superior National Network
Eye Exam Copay	\$10	\$10
Materials Copay	\$25	\$25
Standard Fit & Follow-Up	Up to \$30	Up to \$10
Frames	Covered at 100% to \$150 with 20% Discount After	Covered at 100% to \$200 with 20% Discount After
Contact Lenses (In lieu of frames)	Covered at 100% to \$150 with 20% Discount After	Covered at 100% to \$200 with 20% Discount After
Lenses (Standard) Single Lined Bifocal Lined Trifocal Lenticular	Covered at 100%	Covered at 100%
Frequencies	Every 12 Months on Exams, Lenses & Contacts; Every 24 Months on Frames	Every 12 Months on Exams, Lenses & Contacts; Every 12 Months on Frames
Additional Discounts	Discount on Lasik & Preferred Pricing on Designer Frames and Lens Options	Discount on Lasik & Preferred Pricing on Designer Frames and Lens Options
Employee Deductions Per Pay Period (Based on 48 Pay Periods)		
Employee Only	\$1.55	\$2.08
Employee and Spouse	\$3.09	\$4.16
Employee and Children	\$3.30	\$4.45
Employee and Family	\$5.28	\$7.11

How to Find a Vision Provider

Visit www.superiorvision.com or you can call 1-800-507-3800



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 \$30,000 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.

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 25)
Benefit Amounts	\$10,000 Increments	\$5,000 Increments	Flat \$10,000
Benefits Minimum	\$10,000	\$5,000	\$10,000
Benefit Maximum	\$500,000 (Member's Basic Life benefits plus Additional Life benefits may not exceed 8 times annual earnings)	\$250,000 or 100% of Employee Election	\$10,000 from birth to age 25
AD&D Benefit	Equal to Voluntary Life Amount		
New Hire Guaranteed Issue (No medical questions)	\$250,000	\$50,000	\$10,000
Age Reductions	Employee: 50% at age 75; Spouse 50% when employee reaches age 70.		
Annual Increase	If you are currently enrolled in Voluntary Life, you may increase your benefit amount by two increments (\$10,000 each), without having to answer medical questions, at Open Enrollment each year until you reach your max benefit amount		

Weekly Cost per \$10,000 of Employee & Spouse* Coverage										
Age	<24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
Life/AD&D	\$0.28	\$0.30	\$0.33	\$0.38	\$0.55	\$0.90	\$1.30	\$1.98	\$3.05	\$5.43
Dependent Children	\$0.48 / for all dependent children									

*Spouse premium cost is based on employee age. Spouse or Dependent coverage requires Employee coverage.

How to File a Claim
Contact Lexicon Benefits at (501) 490-7874

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 and Long-Term Disability are guarantee issue at Open Enrollment. Short-Term Disability has no pre-existing exclusion. However, late enrollees are subject to a benefit waiting period (also called Elimination Period) for claims due to illness. Please see your policy for details.

Benefits	Voluntary Short-Term Disability
Elimination Period	Illness -14 Days / Injury -14 Days
If you are a Late Enrollee	60 Days for Late Enrollees During First 12 Months of Coverage if Due to Illness
Benefit Period	90 Days
Benefit Amount	66.67% Weekly Earnings
Maximum Benefit	\$2,500 Weekly
Pre-Existing Conditions	None
Premium Waiver	Not Included

Benefits	Voluntary Long-Term Disability	Employer-Paid Long-Term Disability-NEW!!
Eligibility	All Full-Time Employees With Less than 3 Years Service	All Full-Time Employees With 3 or More Years of Service
Plan Cost	100% Voluntary	100% Employer-Paid
Elimination Period	90 Days	90 Days
Benefit Period	SSNRA	SSNRA
Benefit Amount	60% of Monthly Earnings	60% of Monthly Earnings
Maximum Benefit	\$15,000 Monthly	\$15,000 Monthly
Pre-Existing Conditions	3/12	3/12
Premium Waiver	Included	Included

How to File a Claim

Contact Lexicon Benefits at (501) 490-7874



Universal Life & Universal LifeEvents



An innovative concept in voluntary life insurance, Trustmark offers two Universal Life insurance solutions: Universal Life and Universal LifeEvents. A Gallagher Benefit Counselor can help you determine which of these two policies is a better fit for you and your family's needs.

What are they?

Both policies are voluntary permanent life insurance with a death benefit, and both include a Long-Term Care benefit. The **Universal LifeEvents** policy can be issued to employees at **ages 18-64**, while the **Universal Life** policy can be issued to employees **age 65-75**. Coverage is also available for spouses (either policy), as well as children and grandchildren (issued as Universal Life). Both include:

- **LONG-TERM CARE (LTC) IF ISSUED BEFORE AGE 70.** Trustmark calls this the "Living" Benefit, and it helps pay for Long-Term Care and Terminal Illness. The Long-Term Care Benefit accelerates the Death Benefit by paying 4% per month for up to 25 months to pay for long-term care in an assisted living long-term care facility, or home healthcare. Payments proportionately reduce the death benefit. With a death benefit of \$100,000, there is \$4,000 per month available for 25 months to pay for long-term care.
- **DEATH BENEFIT RESTORATION.** Fully restores the death benefit reduced by LTC each time a benefit is paid. Allows beneficiaries to receive the full death benefit. Example: a \$100,000 policy could pay 25 months of LTC benefits (\$100,000) plus a full death benefit (\$100,000), for a total policy value of \$200,000.
- **EXTENSION OF LTC.** Extends LTC benefits up to 25 months, allowing the insured to receive Living Benefits for a total of up to 50 months. Example: a \$100,000 policy could pay 50 months of LTC benefits (\$200,000), doubling the policy value.
- **WAIVER OF PREMIUM.** Waives premium for policy and riders for total disability of employee or spouse. Also waives premium for child coverage when policy owner is totally disabled.
- **TERMINAL ILLNESS BENEFIT.** Accelerates 75% of death benefit amount when life expectancy is 24 months or less.
- **ISSUE AGE RATING AND FULL PORTABILITY.** Both types of policies are "issue age", meaning that your rate is "locked in" at your age at purchase. Once you have a policy, your rate will never increase due to age. They are also Fully Portable—meaning you can keep the policy even if you leave employment or retire.

What are the main differences between Universal Life and Universal LifeEvents?

Universal LifeEvents	Universal Life																		
<ul style="list-style-type: none"> • Issue ages 18 to 64. • LiveEvents pays a higher death benefit during the working years when expenses are high and families need maximum protection. • At age 70 or the 15th policy year, the death benefit reduces to one third. • However, the Living Benefits never reduce—they continue through retirement to match the greater need for LTC. <i>For example:</i> <table border="1" style="margin-left: 20px;"> <tr> <td>Face Amount</td> <td style="text-align: right;">\$60,000</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>Ages 35 to 70</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">Death Benefit</td> <td style="text-align: right;">\$60,000</td> </tr> <tr> <td style="padding-left: 20px;">Living Benefit</td> <td style="text-align: right;">\$60,000</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>Age 70+</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">Living Benefit</td> <td style="text-align: right;">\$60,000</td> </tr> <tr> <td style="padding-left: 20px;">Death Benefit</td> <td style="text-align: right;">\$20,000 (1/3 of Face)</td> </tr> </table>	Face Amount	\$60,000	<hr/>		Ages 35 to 70		Death Benefit	\$60,000	Living Benefit	\$60,000	<hr/>		Age 70+		Living Benefit	\$60,000	Death Benefit	\$20,000 (1/3 of Face)	<ul style="list-style-type: none"> • Issue ages 65 to 75. • Issue age 70 to 75 does not include the LTC benefit. • Death benefit does not reduce. • Living Benefits do not reduce—they continue through retirement to match the greater need for LTC.
Face Amount	\$60,000																		
<hr/>																			
Ages 35 to 70																			
Death Benefit	\$60,000																		
Living Benefit	\$60,000																		
<hr/>																			
Age 70+																			
Living Benefit	\$60,000																		
Death Benefit	\$20,000 (1/3 of Face)																		

Only Available During Annual Open Enrollment

**This information being provided is for general educational purposes only. Please see plan documents for additional benefit information.*



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. It 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 \$75 for completing an eligible health screening test. Available to employees, spouses and children.

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

Covered Conditions (partial list)	% of Benefit
Heart Attack*	100%
Stroke	100%
Cancer	100%
Carcinoma In Situ	25%
Coronary Artery Bypass	25%
Major Organ Transplant** (includes End Stage Renal Failure)	100%
Sudden Cardiac Arrest*	100%
Type I Diabetes	100%
Severe Burns	100%
Transient Ischemic Attacks	10%
Ruptured or Dissecting Aneurysm	10%
Abdominal Aortic Aneurysm	10%
Thoracic Aortic Aneurysm	10%
Open Heart Surgery for Valve Replacement or Repair	25%
Transcatheter Heart Valve Replacement or Repair	10%
Coronary Angioplasty	10%
Implantable (or Internal) Cardioverter Defibrillator (ICD) Placement	25%
Pacemaker Placement	10%

Covered Conditions (partial list)	% of Benefit
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 (ALS)	100%
Parkinson's Disease	100%
Advanced Dementia including Alzheimer's Disease	100%
Huntington's Disease	100%
Muscular Dystrophy	100%
Infectious Disease***	25%
Addison's Disease	10%
Myasthenia Gravis	50%
Systemic Lupus Erythematosus (SLE)	50%
Systemic Sclerosis (Scleroderma)	10%
Occupational HIV or Hepatitis B or C	0%



Scan for comprehensive list and more information, including:

- List of Infectious Diseases
- Childhood Conditions
- Specified Conditions Rider
- Plan Specifics

Specified Conditions Benefit Rider
Autism Spectrum Disorder Level 1: \$500
Autism Spectrum Disorder Level 2: \$1,000
Autism Spectrum Disorder Level 3: \$4,000
All Other Specified Conditions: EE SP CH: \$250
Facility Confinement Benefit: EE SP CH: \$2,500

* 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, when a diagnosis occurs on or after the group's coverage effective date; AND Confinement to a Hospital or a transitional facility for 5 or more consecutive days.



Critical Illness



Additional Benefits

Lodging: \$100 per day	Transportation Benefit: \$100 per day	Child Care Benefit: \$50 per day
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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					



Accident



Help minimize the financial impact that can come with an accidental injury. Accident Insurance pays you benefits for specific injuries and events resulting from a covered off-the-job accident.

Why should I consider it?

While it is a limited benefit policy and not health insurance, benefits will be paid directly to you to use for any purpose, including paying out-of-pocket medical expenses, copays, deductibles, as well as groceries, gas, and utilities. Coverage is always guaranteed issue. Your coverage can go with you if you leave Lexicon, Inc. or retire, and you'll be billed directly.

Who can be covered?

You have the option to enroll yourself as well as your spouse and children in Accident Insurance coverage to meet your needs.

Injuries & Treatments Covered (Partial List)	Benefit
Hospital Admission	\$1,750
Hospital Confinement (per day, up to 365 days)	\$325
Transportation (per trip up to 3 per accident)	\$800
Lodging (per day up to 30 days)	\$200
Initial Doctor Visit	\$125
Urgent Care Facility Treatment	\$250
Emergency Room Treatment	\$325
Ground Ambulance	\$550
Air Ambulance	\$2,000
Major Diagnostic Exams (CT, MRI, EEG, PET, Ultrasound)	\$300
Burns (3rd degree, 4% or more of the total body surface)	\$20,000
Traumatic Brain Injury	\$2,000
Hip Joint Dislocation (Complete / Complete requiring surgical repair)	\$4,000 / \$8,000
Shoulder Dislocation (Complete / Complete requiring surgical repair)	\$2,000 / \$4,000
Leg Fracture (Non-Surgical Repair / Surgical Repair)	\$2,700 / \$5,400
Forearm, Wrist, Hand (except fingers) Fracture (Non-Surgical Repair / Surgical Repair)	\$2,250 / \$4,500

What else is included?

Sports Accident Benefit increases the benefit amounts listed in the accident hospital care, accident care or common injuries sections if your accident occurs while participating in an organized sporting activity.

Accidental Death and Dismemberment (AD&D)

If you are severely injured or die as a result of a covered accident, an AD&D benefit may be payable to you or your beneficiary.



Scan for comprehensive list of covered injuries and treatments and more information on:

- Sports Accident Benefit
- Wellness Benefit
- Accidental Death and Dismemberment (AD&D)
- Voya Travel Assistance

How much does it cost?

Employee Weekly Deductions (Based on 48 Pay Periods)			
Employee	Employee and Spouse	Employee and Children	Employee and Family
\$2.44	\$4.87	\$5.23	\$7.67



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.

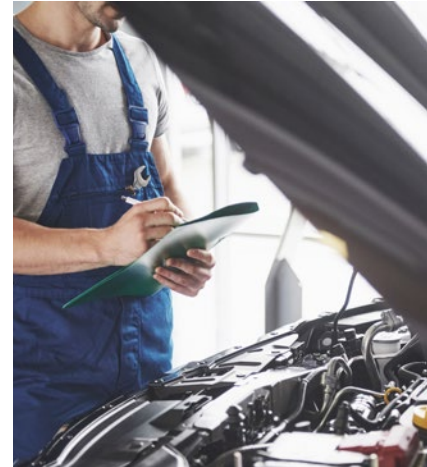
AUTO INSURANCE



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 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

2026

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. For example, an employee who takes vacation or bereavement leading up to or after a holiday would still be eligible for holiday pay, while an employee who called out absent, or worked only part of their scheduled shift (excluding authorized leaves) on the day prior or after, would not be eligible.

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 receive eight (8) hours holiday pay and whatever hours worked.

Corporate Office

List of paid holidays:

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday After Thanksgiving
- Christmas Eve
- Christmas
- Floating Holiday*

All Others

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day
- Floating Holiday*

*Floating Holiday:

The floating holiday may be used only for religious or cultural holidays, employee birthdays, or other state or federal holidays that Lexicon doesn't recognize.

VACATION Policy

2026

(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

One day in the matrix above and throughout this policy represents one 8-hour shift.

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

2026

(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.

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

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

2026

(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

2026

(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 ($\frac{1}{2}$) 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 Core HR. 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 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:

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

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

Visit 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 2026, you can reduce your taxable income by up to \$24,500, or \$32,500 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

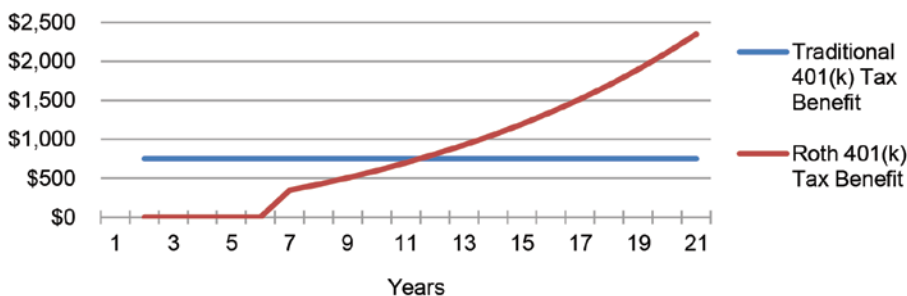
Contributions are made on an after-tax basis and are included in your income for the current year.

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 11½ 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

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.

Contact Pension Consultants, Inc.: (800) 234-9584

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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.



CoreHR

Puts YOU in Control

Lexicon's all-in-one-place HR System

What is Core HR?

Core HR is software that lets you access all your personal HR information quickly, easily, securely and from any of your personal devices (phone, tablet, laptop...). You can go online to the Core HR web site, and

- Access your pay stub
- Put in time off requests
- Check your vacation balances
- Make changes to your address, phone number, emergency contacts, direct deposit, tax withholding changes, etc.
- Access our employee handbook

ACCESS BY USING THE BROWSER ON EITHER

Your Mobile Device



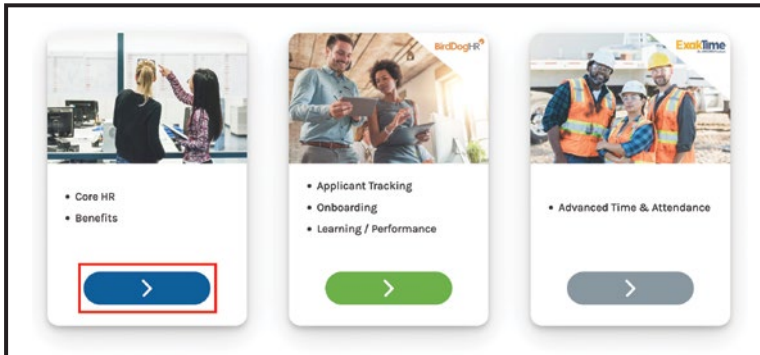
Or Computer



How to Set Up Your Core HR Account

Once your account is activated, you can login to access your paystubs, put in time off requests, and more!

If you have any questions you can email Lexicon's Human Resources team at lexhr@lexicon-inc.com.



1. Scan the QR Code with your **mobile device** to be taken to Account Lookup to set up your account. *Go to step 2 on next page.*



- On desktop?** Go to arcoro.com, click "Sign In" (upper right), click on the blue arrow for Core HR, and click "Forgot your username?"

steps continued on next page

CoreHR

Puts YOU in Control

Setting Up Your Core HR Account

(continued from previous page)

2. Enter your Date of Birth and Social Security # and click the "Find My Account" button.

7. Enter your username (as noted in step 3) and password (as created in step 4) and click "Sign In".

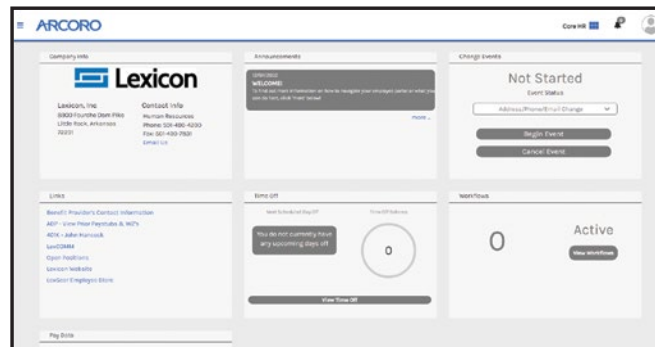


3. Your username will be displayed. Note this to use for future logins.

4. Enter a password and re-enter to confirm.


5. Click "Create New Password". Remember this password for future logins.

8. You are now signed into your Core HR account and viewing the homepage where you can access your paystubs, start a change event (change your direct deposit, address, tax withholdings, etc), request time off, and more!



Video Instructions

Scan the QR code to watch how-to videos on setting up your account, navigating the employee homepage, requesting PTO, and changing your direct deposit, tax withholding, and contact information.




6. You will be notified the password changed successfully. Click the "Click Here to Sign In" button to go back to the login screen.



Already Have An Account?

Scan the QR Code to be taken to the login page to log in to your account online.

If you have any questions you can email Lexicon's Human Resources team at lexhr@lexicon-inc.com.



Lexicon HEALTH & WELLNESS CLINIC

Powered by Marathon Health

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



HERE TO SERVE YOU

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

Lexicon, in partnership with Marathon Health, 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

