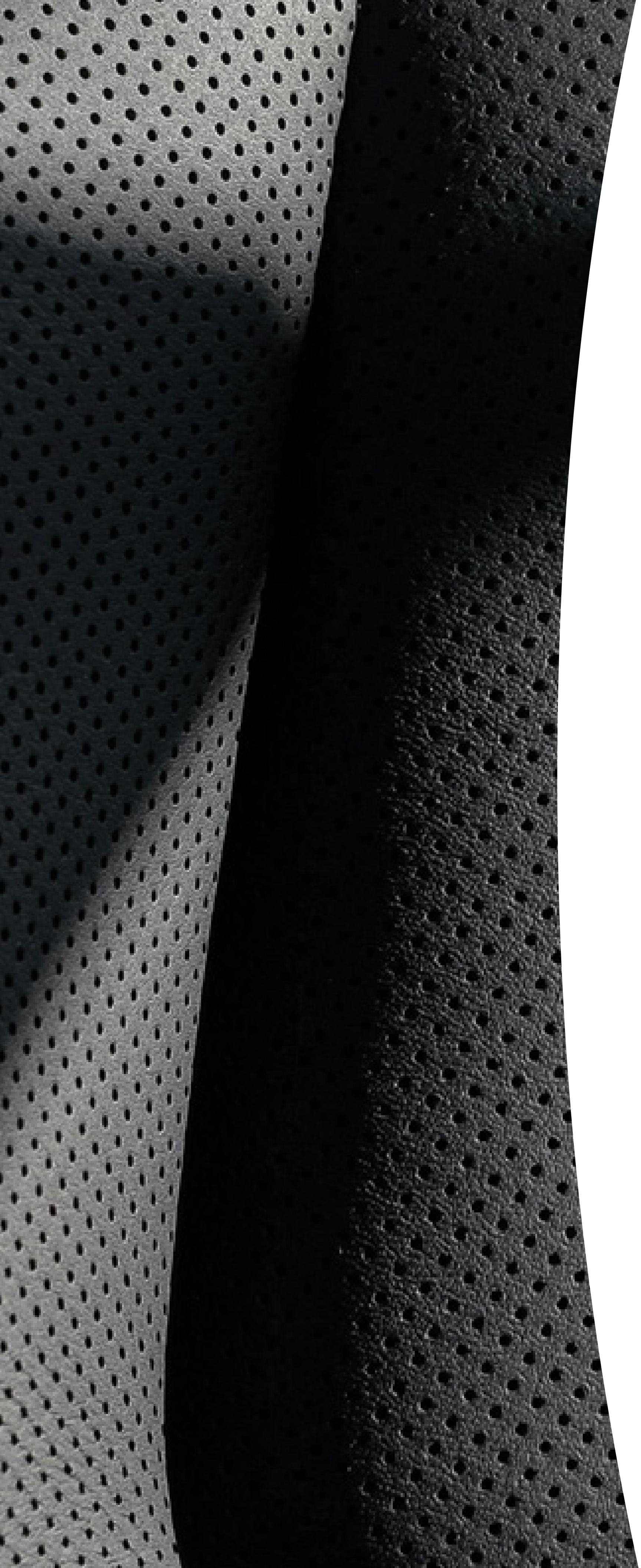


CALIBER

Automatic
or manual.
Leather
or cloth.
Tinted or
polarized.

Welcome to Caliber. It's time to choose what fits your style.

2026 Benefits Guide

FULLY LOADED:
Rewards at Caliber

We're glad you're here

Whether you're on the shop floor or in the office, you're part of the engine that keeps Caliber running. We know performing at your best requires care, and we're invested in your health and well-being. Having the right health coverage can help keep everything in tune and prevent life's unexpected bumps in the road from turning into major repairs—so you can sustain the Rhythm of Your Life.

This guide is here to steer you through your options—from health plans to savings accounts and everything in between—so you can make confident, informed decisions.

Start here

You have 30 days from your start date to enroll in Caliber benefits. If you don't enroll within 30 days, you won't have medical, dental or vision coverage, and you won't be able to take advantage of the Health Savings Account or Flexible Spending Accounts.

Here's how to make sure you have the benefits you want for 2026.

Scan to learn more

Review

Read this guide to map out your 2026 benefits—or pull up mycaliberbenefits.com for the full route. You can visit the site at work, at home or on the go. No matter how you log in, it's your entry point to benefits that keep the **Rhythm of Your Life** moving smoothly.

From work, go through Workday or Caliber Connection. At home, you'll need your user ID and password to log in to the benefits website. Download the Workday mobile app to access benefits on the go.

Compare

Take time to compare your options. Look at plan features, weigh the costs and choose the benefits that fit your life.

Enroll

Once hired, within 72 hours after your I-9 paperwork is completed and processed, you'll receive a Workday notification to enroll in your benefits. Follow the steps to complete your enrollment.

Need help enrolling? Call the **Caliber Benefits Center** at **1-844-347-8941**, Monday through Friday, 7:00 a.m. to 7:00 p.m. CT.

Don't idle!

If you don't enroll within 30 days of your hire date, your next chance to enroll in benefits is during Open Enrollment—unless you have a qualifying life event like marriage, divorce or having a child.

Medical plan comparison

Here's a high-level look at what you pay for in-network care in each of the medical plans. Only certain states are eligible for Kaiser. *
Visit **mycaliberbenefits.com** for more details.

IN-NETWORK PROVIDERS	HMO $1,500 Plan (Kaiser)	HDHP $3,000 Plan (Kaiser)	Surest Copay Plan (Surest)	PPO $1,500 Plan (UMR)	HDHP $3,800 Plan (UMR)
Tax-advantaged account	Health Care FSA	HSA and Limited Purpose FSA	Health Care FSA	Health Care FSA	HSA and Limited Purpose FSA
Deductible Individual | Family	$1,500 | $3,000	$3,000 | $6,000	None | None	$1,500 | $3,000	$3,800 | $7,600
Out-of-pocket maximum Individual | Family	$4,500 | $9,000	$6,000 | $12,000	$4,500 | $9,000	$5,000 | $10,000	$7,000 | $14,000
Routine preventive care	You pay nothing in-network, covered 100%	You pay nothing in-network, covered 100%	You pay nothing in-network, covered 100%	You pay nothing in-network, covered 100%	You pay nothing in-network, covered 100%
Primary care office visits	$25 copay	**You pay 20%,** after deductible	$15–$100 copay	$25 copay	**You pay 25%,** after deductible
Specialist office and virtual visits	$50 copay	**You pay 20%,** after deductible	$15–$100 copay	$55 copay	**You pay 25%,** after deductible
Behavioral health office visits	$25 copay	**You pay 20%,** after deductible	$15 copay	$25 copay	**You pay 25%,** after deductible
Primary care telehealth visits (For UMR plans, telehealth visits are provided through Accolade Care.)	**You pay nothing,** covered 100%	**You pay nothing,** covered 100%	**You pay nothing,** covered 100%	$25 copay	**You pay 25%,** after deductible
Urgent care	**$55 copay**: CO, Mid-Atlantic, Northwest **$25 copay**: WA, CA, GA	**You pay 20%,** after deductible	$50 copay	$55 copay	**You pay 25%,** after deductible
Emergency room visit	**You pay 20%,** after deductible	**You pay 20%,** after deductible	$500 copay	$500 copay	**You pay 25%,** after deductible
Prescriptions 30-day supply retail pharmacy **Generic** **Preferred brand name** **Non-preferred brand name**	 $10 copay $25 copay $25 copay	**You pay 20%,** after deductible **	 $10 copay $25 copay $40 copay	 $10 copay $25 copay $40 copay	**25%** after deductible
Prescriptions 90-day supply mail order **Generic** **Preferred brand name** **Non-preferred brand name** **Specialty**	 $20 copay $50 copay $50 copay **20%** (up to $250)	**You pay 20%,** after deductible **	 $25 copay $62.50 copay $100 copay **20%** (up to $250)	 $25 copay $62.50 copay $100 copay **20%** (up to $250)	**25%** after deductible

* Teammates in parts of California, Colorado, Georgia, Maryland, Oregon, Virginia, Washington state and Washington, D.C., may be eligible to enroll in the Kaiser medical plans.

** Prescription drug coverage varies by state, maximums will apply.

Find your medical plan fit

Each medical plan option has unique features and works a little differently. With all plans, preventive care and preventive drugs are covered at no cost when you use an in-network doctor or pharmacy.

	HMO $1,500 Plan (Kaiser)	HDHP $3,000 Plan (Kaiser)	Surest Copay Plan (Surest)	PPO $1,500 Plan (UMR)	HDHP $3,800 Plan (UMR)
Paycheck contributions	$$	$$	$$	$$$	$
Copays for care and prescriptions	Yes	No	Yes	Yes	No
Deductible	Low	High	None	Low	High
Free in-network preventive care	Yes	Yes	Yes	Yes	Yes
No-cost primary care virtual visit	Yes	Yes	Yes	No	No
Medical plan support	Kaiser	Kaiser	Surest	Accolade	Accolade
Is this plan for you?	You're comfortable paying more out of your paycheck for coverage. If you need to see a doctor or fill a prescription, you'll generally pay copays, though you may pay coinsurance and need to meet the deductible first for other services. You're comfortable only seeing doctors in the Kaiser network.	You want low contributions taken out of your paycheck—and you're okay paying for the full cost of care out of pocket until you meet the plan deductible. (You're also comfortable staying in the Kaiser network to save more than you would in the HDHP $3,800 Plan.) You like the opportunity to save money on eligible healthcare expenses tax-free with a Health Savings Account.	You want to pay a copay when you receive care or fill a prescription. You like knowing the price before you make an appointment or get treatment and being able to lower the cost of your copay by choosing doctors who deliver better outcomes.	You're comfortable paying more out of your paycheck for coverage. If you need to see a doctor or fill a prescription, you'll generally pay copays, though you may pay coinsurance and need to meet the deductible first for other services.	You want low contributions taken out of your paycheck—and you're okay paying for the full cost of care out of pocket until you meet the plan deductible. You like the opportunity to save money on eligible healthcare expenses tax-free with a Health Savings Account.

$3,800

That's the deductible amount you pay in the HDHP $3,800 Plan before the plan shares the cost of care.

When you see a doctor or pick up a prescription, you pay the out-of-pocket cost until you reach the $3,800 deductible—so if the doctor charges $300 for a visit or the prescription costs $700, you pay the entire cost. Once you reach the deductible, you pay coinsurance.

But here's some good news—the plan can pair with a Health Savings Account to help offset the cost of care. You must enroll in the HSA separately. Learn more about the HSA on page 10.

Dental

Caliber offers three dental plans through Cigna featuring different coverage levels and costs. No matter which plan you choose, you'll get free in-network preventive and diagnostic care to keep your smile running like new. The costs in the chart apply to in-network benefits only.

What you pay for care	Standard Dental HMO Plan *	Basic Plus Dental Plan **	Enhanced Dental Plan with Orthodontia
Calendar-year deductible Individual | Family	None	$50 | $150	$50 | $150
Calendar-year maximum Per person	None	$1,000	$2,000
Preventive services Oral exams, cleanings and X-rays	$0	$0	$0
Basic services Most fillings, tooth extractions, root canal therapy, etc.	**Copays vary—** see the Patient Charge Schedule at **mycaliberbenefits.com**.	**30% coinsurance**, after deductible	**20% coinsurance**, after deductible
Major services Crowns, dentures, fixed bridges, etc.	See the Patient Charge Schedule at **mycaliberbenefits.com**.	**50% coinsurance**, after deductible	**50% coinsurance**, after deductible
Orthodontia Care and treatment for the purpose of alignment of teeth	**50% coinsurance** maximum benefit of 24 months	**Not covered**	**0% coinsurance**, after deductible **$1,500** per person lifetime maximum

* You must use in-network providers to receive benefits.

** If you visit an out-of-network provider, you're responsible for any charges above the usual, customary and reasonable limits.

Vision

Caliber gives you two ways to keep your view of the road crystal clear with VSP: the Standard Vision Plan and the Enhanced Vision Plan. The costs in the chart apply to in-network benefits only.

What you pay for care	Standard Vision Plan	Enhanced Vision Plan
Exam	**$10 copay** **Every 12 months**	**$10 copay** **Every 12 months**
Prescription glasses	See lenses, lens enhancements and frames for details	See lenses, lens enhancements and frames for details
Lenses (once every 12 months) **Single vision, lined bifocal, lined trifocal**	Included in prescription glasses	Included in prescription glasses
Lens enhancements (once every 12 months) **Standard progressive lenses** **Premium progressive lenses** **Custom progressive lenses**	**$0 copay** **$95–$105 copay** **$150–$175 copay**	**$0 copay** **$95–$105 copay** **$150–$175 copay**
Frames	**$160 allowance** for a selection of frames; you pay the rest **$180 allowance** for featured frame brands; you pay the rest **20% savings on the amount** over your allowance; you pay the rest **Every 24 months**	**$185 allowance** for a selection of frames; you pay the rest **$205 allowance** for featured frame brands; you pay the rest **20% savings on the amount** over your allowance; you pay the rest **Every 12 months**
Contact lenses (instead of glasses)	Up to **$60 copay** for exam; you pay the rest **$160 allowance for contacts** (copay does not apply); you pay the rest **Every 12 months**	Up to **$60 copay** for exam; you pay the rest **$185 allowance for contacts** (copay does not apply); you pay the rest **Every 12 months**
VSP LightCare	Use **$160 frame/lens** benefit for non-prescription sunglasses or non-prescription blue-light filtering glasses; you pay the rest	Use **$185 frame/lens** benefit for non-prescription sunglasses or non-prescription blue-light filtering glasses; you pay the rest

Medical

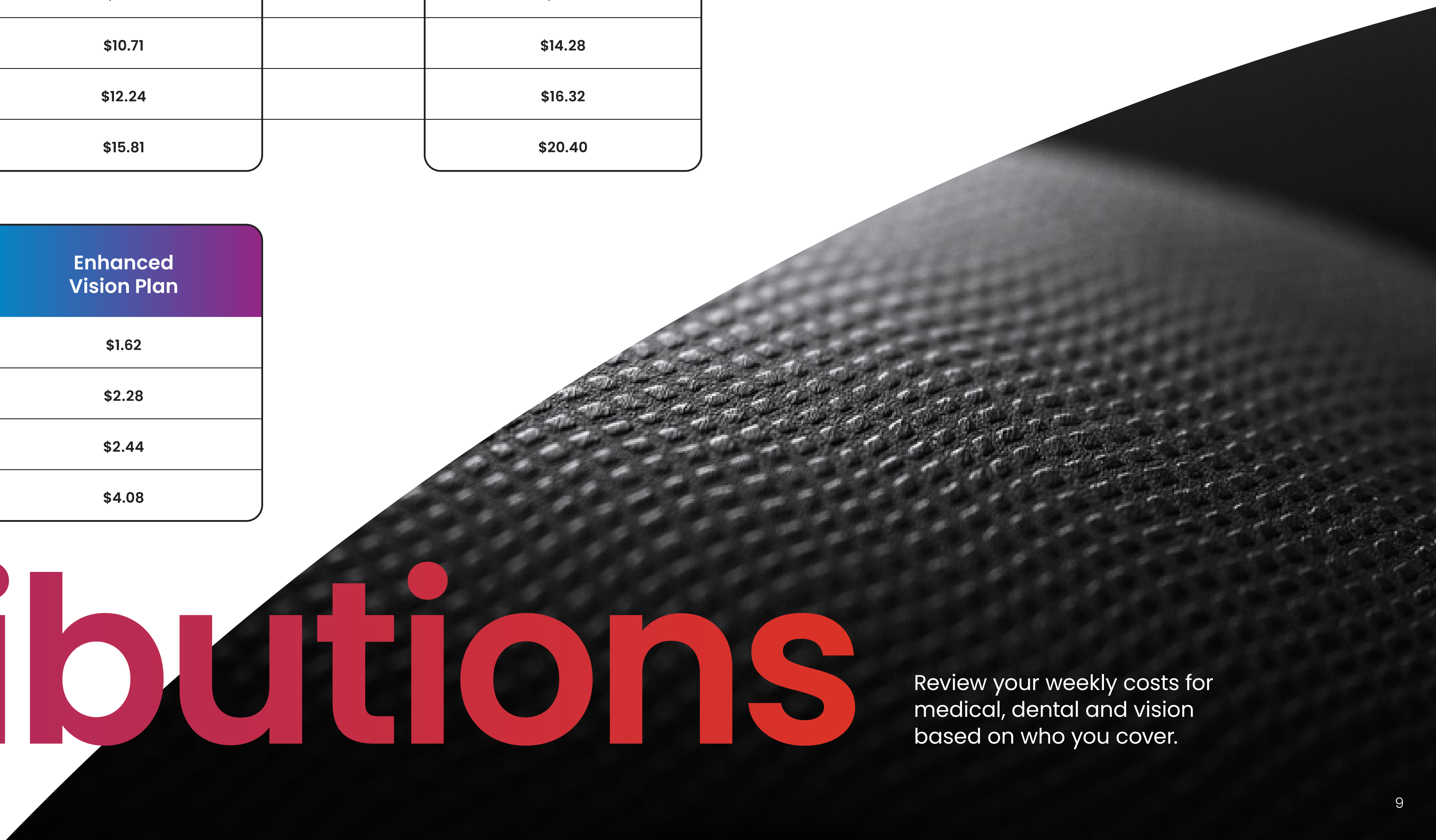
	HMO $1,500 Plan (Kaiser)	HDHP $3,000 Plan (Kaiser)	Surest Copay Plan (Surest)	PPO $1,500 Plan (UMR)	HDHP $3,800 Plan (UMR)
You only	$73.17	$51.30	$60.70	$86.81	$40.00
You + spouse	$195.86	$129.83	$139.99	$197.93	$95.08
You + child(ren)	$157.21	$103.93	$109.01	$156.01	$77.85
You + family	$253.07	$165.40	$190.79	$269.79	$129.54

Dental

	Standard Dental HMO Plan	Basic Plus Dental Plan	Enhanced Dental Plan with Orthodontia
You only	$2.94	$6.12	$8.16
You + spouse	$5.39	$10.71	$14.28
You + child(ren)	$6.37	$12.24	$16.32
You + family	$8.33	$15.81	$20.40

Vision

	Standard Vision Plan	Enhanced Vision Plan
You only	$0.99	$1.62
You + spouse	$1.39	$2.28
You + child(ren)	$1.48	$2.44
You + family	$2.49	$4.08



Contributions

Review your weekly costs for medical, dental and vision based on who you cover.

Tax-advantaged accounts

Spending and savings accounts allow you to save money tax-free to use for eligible expenses. Caliber offers four different types of accounts: **Health Savings Account**, **Health Care Flexible Spending Account**, **Limited Purpose Flexible Spending Account** and **Dependent Care Flexible Spending Account**. The accounts you're eligible for depend on the medical plan you're enrolled in, but they're all another way to power the Rhythm of Your Life.

Here's a look at how they compare

	Health Savings Account (HSA)	Limited Purpose Flexible Spending Account (LPFSA)	Health Care Flexible Spending Account (HCFSA)	Dependent Care Flexible Spending Account (DCFSA)
What medical plans are eligible	**HDHP $3,800 Plan (UMR)** **HDHP $3,000 Plan (Kaiser)**	**HDHP $3,800 Plan (UMR)** **HDHP $3,000 Plan (Kaiser)**	**Surest Copay Plan** **PPO $1,500 Plan (UMR)** **HMO $1,500 Plan (Kaiser)** (also available if you waive Caliber medical plan coverage)	No medical plan enrollment required
What you can use the account for	Eligible medical, prescription, dental and vision expenses, including: • Deductibles, copays and coinsurance • Doctor visits • Prescription drugs	Until you reach your HDHP deductible, eligible dental and vision expenses only, including: • Exams • Dental X-rays • Braces • Eyeglasses • Contact lenses	Eligible medical, prescription, dental and vision expenses, including: • Deductibles, copays and coinsurance • Doctor visits • Prescription drugs	Eligible **child care expenses**,* such as day care fees, day camp fees, babysitting and nursery school for children under 13 or **elder care expenses** for dependents incapable of self-care
Who contributes to the account	**You**	**You**	**You**	**You**
How much you can contribute If you've contributed to one of these accounts at your previous employer for 2026, keep this in mind. If you go over the annual limit, you may be taxed on this amount.	**$4,400** (you only) **$8,750** (if you cover others) **$1,000** (extra catch-up contribution for 55+)	**$3,300**	**$3,300**	**$7,500** (up to **$3,750** if you're married and filing separately) **
What happens to unused money	Any unused funds carry over from year to year, and they're always yours to keep, even if you leave Caliber.	You can carry over funds up to the maximum IRS limit each year. The maximum carryover from 2026 to 2027 is $680.	You can carry over funds up to the maximum IRS limit each year. The maximum carryover from 2026 to 2027 is $680.	Unused funds at the end of the year will not carry over and will be forfeited.
When to submit expenses	Anytime for claims incurred after you enroll in an HSA. You can also use your HSA Bank debit card to pay for expenses at a participating provider (pharmacy, doctor's office, etc.).	Claims incurred in the plan year must be submitted by March 31 of the following year. Any funds available to be rolled over must be used in the next plan year and claims submitted no later than March 31 of the year following the rollover. Swipe your debit card at a participating provider to immediately access available funds. Your rollover funds will be used first.	Claims incurred in the plan year must be submitted by March 31 of the following year. Any funds available to be rolled over must be used in the next plan year and claims submitted no later than March 31 of the year following the rollover. Swipe your debit card at a participating provider to immediately access available funds. Your rollover funds will be used first.	Claims incurred in the plan year must be submitted by March 31 of the following year. Unused funds are not eligible for rollover. Swipe your debit card at a participating provider to immediately access available funds.

* If you use the DCFSA for child care expenses, you can't use the same expenses to claim the child tax credit.

** IMPORTANT: DCFSAs are subject to non-discrimination testing to prevent disproportionately benefiting highly compensated employees. If you're a highly compensated employee, you may face a reduced annual contribution limit to pass non-discrimination testing. If the plan fails non-discrimination testing and you're considered a highly compensated employee who has already contributed the maximum amount, you'll be notified by the Caliber Benefits Department and some or all of your FSA contributions may become taxable to you.

Save for your future now

Think of the 401(k) Retirement Plan as your long-haul highway to retirement—steady, reliable and built to get you where you want to go. Administered by Empower, it's a tax-friendly way to fuel your future. You're immediately eligible upon your date of hire, and your company match begins as soon as you start contributing to the plan. If you don't opt out or elect a different percentage, you'll be automatically enrolled at 2%.

If you don't opt out within 30 days, you can request that your contributions be distributed to you as long as you make the request to Empower within 90 days from the first contribution. This distribution will be taxed.

Contact Empower to opt out or to change your contribution elections. You can change your elections anytime.

How the 401(k) works

1 Contribute

Contribute pre-tax, Roth post-tax contributions—or a combination of both. You can contribute between 1% and 90% of your eligible pay, up to the annual IRS limits, and you can change your contributions anytime.

2026 annual IRS contribution limits:

- **Age 49 or younger:** $24,500
- **Age 50 or older:** Additional $8,000 as a catch-up contribution, totaling $32,500
- **Age 60–63:** 50% more than the regular catch-up contribution limit, totaling $35,750

2 Invest

Choose how to invest your contributions. Create your own investment strategy or let professionals handle it for you.

3 Match

Caliber matches 50% of your contributions, up to 6% of your eligible pay for a total match of 3%.

Visit **empower.com/caliber** to get started, designate beneficiaries and view or make changes to your plan throughout the year.

Disability

Short-term disability

Caliber automatically enrolls you in short-term disability coverage, which provides you with 60% of your salary. The cost (or premium) for this coverage will be deducted from your weekly pay. **You must decline this coverage during enrollment if you don't want it.**

Long-term disability

You can elect long-term disability (LTD) during enrollment. If, after 26 weeks, your STD expires and you're not able to return to work, LTD will begin. While you're disabled, LTD provides you with 60% of your salary (maximums vary). **If you're interested in LTD coverage, be sure to elect LTD during enrollment to make sure you have coverage.**

Basic life and AD&D

Basic life and accidental death & dismemberment (AD&D) insurance pays a benefit if you die accidentally or suffer certain injuries in an accident. Caliber automatically provides you with basic life and AD&D insurance.

Supplemental life and AD&D

You may want to consider enrolling in supplemental life and AD&D coverage. You can buy this coverage for yourself and your family; Evidence of Insurability (EOI) may be required.

Don't forget!

If you don't want voluntary STD coverage, you must decline it during enrollment.

Have peace of mind

Get extra protection

Voluntary benefits

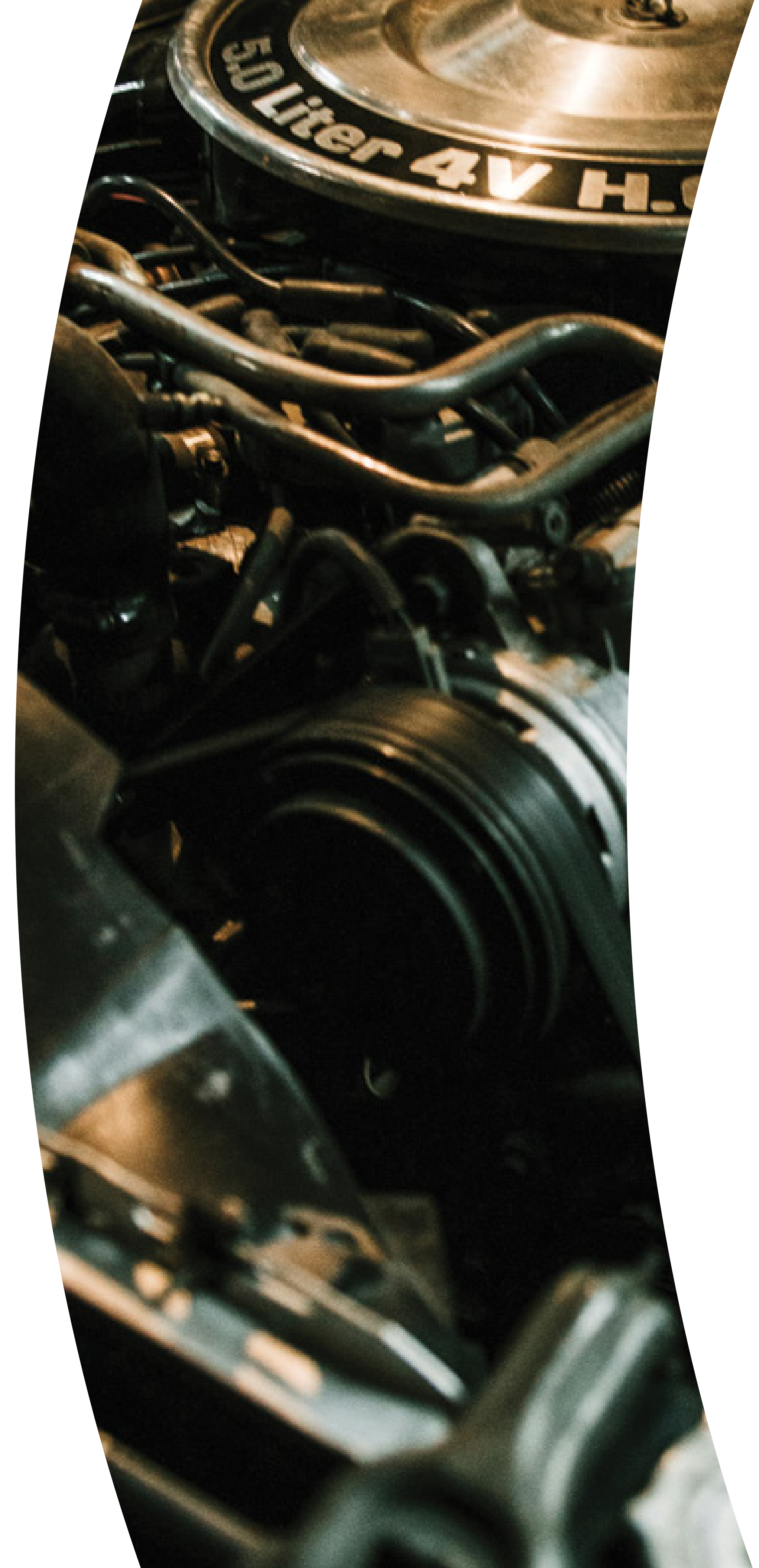
Elect during enrollment

- **Supplemental medical coverage**
  Accident, critical illness and hospital indemnity insurance pay you in cash when you hit life's unexpected speed bumps. You can use the money to pay out-of-pocket medical costs or for things like groceries, child care or utility bills. Your cash benefit varies based on the type of illness, injury or hospitalization and the level of coverage you elect. The plans cover illnesses and events such as ER visits, cancer, heart attack, stroke, ambulance transportation, surgery and hospital stays.
- **MetLife Legal**
  Access attorneys for help with estate planning, will preparation, real estate matters and more.
- **Allstate Identity Theft Protection**
  Safeguard your personal information and protect against data breaches, fraud and digital threats.

Enroll anytime

- **Farmers Auto and Home Insurance**
  Get discounted group rates on auto and home insurance.
- **Nationwide Pet Insurance/Pet Assure Veterinary Discount Plan**
  Protect your pets with savings on exams, vaccinations, surgeries, X-rays and more.
- **Purchasing Power**
  Buy what you need now and pay over time from your paycheck.
- **Bank of America Preferred Rewards®**
  With payroll direct deposit to a Bank of America (BofA) checking account, you can receive Gold tier benefits in the BofA Preferred Rewards® program.

Perks, perks and more perks!
Save on things you love through PerkSpot Discounts Mall. Visit **caliber.perkspot.com**.



Employee Assistance Program

When you've taken a wrong turn or an unexpected detour in life, our Employee Assistance Program (EAP) from SupportLinc can help get you back on track. From everyday challenges to more serious issues, the program is here for you—and your family too—at no additional cost. This confidential service, available 24/7/365, can help with:

- Stress and resilience
- Anxiety and depression
- Family conflict
- Grief and loss
- Legal and financial matters
- Alcohol and substance abuse

The EAP can also provide you with child and elder care referrals, information on local housing, food banks and shelters and so much more.

Who's eligible

All teammates, household members and children up to age 26 can use the EAP. You don't need to be enrolled in a Caliber medical plan to use the program.

What's covered

You receive five virtual or in-person counseling sessions with a licensed clinician per issue per year. You also have access to additional resources to support your overall wellness.

Support is a call or click away.

- **1-888-903-0633**
- **supportlinc.com**
  (group code: caliber)

Contacts

	Provider	Phone	Website
Benefits Enrollment Center	Benefits Enrollment Center	1-844-347-8941	compass.empyreanbenefits.com/caliber/login
Medical	UMR/Accolade Surest Kaiser	1-866-417-0197 1-866-683-6440 1-800-464-4000	accolade.com surest.com healthy.kaiserpermanente.org
Telemedicine	Accolade Care Surest Kaiser	1-866-417-0194 1-866-683-6440 1-800-464-4000	accoladecare.com/contact surest.com kaiserpermanente.org
Dental	Cigna Dental	1-800-244-6224	cigna.com
Vision	VSP	1-800-877-7195	vsp.com
Musculoskeletal care	Hinge Health	1-855-902-2777	hingehealth.com/for/caliber
Supplemental medical coverage	New York Life	1-888-842-4462	mynylgbs.com
Savings and spending accounts	HSA Bank	1-800-357-6246	hsabank.com
401(k) Retirement Plan	Empower	1-844-411-4015	empower.com/caliber
Life and AD&D	New York Life	1-888-842-4462	mynylgbs.com
Disability pay (STD/LTD)	New York Life	1-888-842-4462	mynylgbs.com
Leave of absence	Alight	1-866-891-8992	caliber.myleaveproservice.com
Employee Assistance Program (EAP)	SupportLinc	1-888-903-0633	supportlinc.com (group code: caliber)
Legal plan	MetLife	1-800-821-6400	legalplans.com/why-enroll
Identity protection	Allstate	1-800-789-2720	myaip.com
Auto and home insurance	Farmers	1-800-438-6381	farmers.com/groupselect
Discount mall	PerkSpot	1-866-606-6057	caliber.perkspot.com
Purchasing Power	Purchasing Power	1-888-923-6236	caliber.purchasingpower.com
Preferred Rewards	Bank of America	1-888-383-7200	go.bofa.com

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