2026-2027

Non-Union
Employee Benefits Program

July 1 – June 30

McCarthy-Bush Corporation

Welcome to your Employee Benefits!

McCarthy-Bush Corporation is pleased to offer a wide range of benefits to its employees and their families. These company-sponsored benefits are an important part of a total compensation package.

This guide answers some questions you may have about your benefits and provides instructions for **Open Enrollment (5/11/26 – 5/22/26)** as well as **New Hire Enrollment**. Please read it carefully along with any supplemental materials you receive.

If you have any benefits related questions or concerns, please do not hesitate to contact:

MCB Dedicated Employee Hotline

866-372-8751

yourpartners@gbp-ins.com

Heather Witters, Benefit Administrator

563-344-3701

hwitters@mcb-corp.com

Bobbi Jo Cox, HR Director

563-344-3705

bcox@mcb-corp.com

What's Inside

PLEASE NOTE: This booklet provides a summary of the benefits available, but is not your Summary Plan Description (SPD). McCarthy-Bush Corporation reserves the right to modify, amend, suspend, or terminate any plan at any time, and for any reason without prior notification. The plans described in this book are governed by insurance contracts and plan documents, which are available for examination upon request. We have attempted to make the explanations of the plans in this booklet as accurate as possible. However, should there be a discrepancy between this booklet and the provisions of the insurance contracts or plan documents, the provisions of the insurance contracts or plan documents will govern. In addition, you should not rely on any oral descriptions of these plans, since the written descriptions in the insurance contracts or plan documents will always govern.

How to Enroll

Open Enrollment Period

McCarthy-Bush Corporation's annual enrollment period will be held May 11th through May 22nd, 2026. Log on to the enrollment site to review your current benefits, make any plan changes, or update dependent and/or beneficiary information.

Newly Hired Employees

Newly hired employees **MUST** complete online enrollment even if choosing to waive coverage in order to provide beneficiary information for your company-paid life insurance.
Coverage, if elected, will begin first of the month following 30 days of employment.

Enrolling In Your Benefits

Please review this guide to gain a full understanding of the plans being offered. Be sure to go online between May 11th through May 22nd, 2026, or **no later than 15 days prior to the date your benefits will begin**, to review your current benefits and make any changes for the upcoming plan year.

https://gpbenroll.employeenavigator.com

- **Log in to Employee Navigator using the link provided to you in your email or by going directly to the link above. If you need additional assistance, contact the Employee Hotline (866) 372-8751**

Have social security numbers and birth dates for all dependents and beneficiaries available prior to logging on.

1. **Newly Hired Employees**, have your Name, the Last 4 Digits of your SSN, Birthdate, and your Company Identifier, **MCBCorp**, available.
2. **For Open Enrollment**, login using your existing Username and Password. If you forgot your password, click Reset Forgotten Password.
3. Check out the resources section where you will find your summary of benefits and coverages and detailed information about the benefits available to you.
4. Click the **Start Enrollment** button on the main welcome page. Make sure your information is accurate and add any missing information. Click **Save and Continue.**
   Take this time to add or review ALL of your and your dependent information for accuracy. Any wrong information in the system will be carried over to the insurance carriers. This could impact your family's coverage.
5. You are now ready to begin enrolling or waiving your benefits through the guided enrollment process. On each screen you will select who you are enrolling at the top, and which benefits you want below. Waive any benefit by clicking the **Don't want the benefit?** button. You will move to the next benefit by clicking the **Save and Continue** button.

   You will have the opportunity to review all of your elections and payroll deductions, then **Click to Sign**.

Eligibility

Full-time employees with a minimum schedule of **30 hours per week** are eligible for the benefits described in this guide, unless otherwise stated. Part-time, seasonal, temporary, internship, and contracted employees are not eligible to participate.

When Benefits Become Effective

Benefits for all insurance plans are effective the first day of the month following 30-days of employment.

Eligible Dependents

Your dependents are eligible to participate in McCarthy-Bush Corporation's benefit plans. Your eligible dependents include*:

- A legal spouse or domestic partner.
- A dependent child under age 26. Coverage will terminate at the end of the month of the dependent's 26th birthday. Coverage may be extended past the age of 26 for disabled dependents. Dependent children can include natural, adopted children, and stepchildren.

Coverage for eligible dependents generally begins on the same day your coverage is effective. Completed enrollment serves as a request for coverage and authorizes any payroll deductions necessary to pay for that coverage.

**Additional carrier conditions may apply and may vary by state.*

If your spouse is eligible for group health insurance through his or her employer, he or she is NOT eligible for coverage under MCB's group health plan as primary coverage.

If you Experience a Life Event Status Change

Log onto **https://gbpenroll.employeenavigator.com** to add or drop dependents from your coverage if you experience a life event status change. Your username and password will be the same as you used during open enrollment. Click on "Change Benefits" and a series of easy-to-follow instructions will lead you through the enrollment process.

You must update your elections within 30 days of your life event status change or you will not be able to make changes until the next annual open enrollment. If adding or removing dependents, you are required to submit specific documents to Human Resources. The change will be inactive until proper documentation is received and approved.

Medical Plan Comparison

You have a choice between two great medical plan options with Wellmark Blue Cross-Blue Shield; both plans include comprehensive medical care and prescription drug coverage.

As you enroll through the online benefits portal, Employee Navigator, you will see additional information about each plan offering.

	$3,400/$6,000 HDHP	$1,000/$2,000 Plan
	In-Network You Pay:	In-Network You Pay:
Deductible (Individual / Family)	**$3,400 / $6,000**	**$1,000 / $2,000**
Health Annual Out-Of-Pocket Maximum (Individual / Family)	$3,400 / $6,000	$2,000 / $4,000
Prescription Annual Out-Of-Pocket Maximum (Individual / Family)	Not Applicable	$4,600 / $9,200
Preventive Services Well-Child Care Adult Physical Examination Breast Cancer Screening Pap Test	No Charge	No Charge
Office Visits	0% after Deductible	20% after Deductible
Virtual Visits	$61	$11.80
Urgent Care Centers	0% after Deductible	20% after Deductible
Hospitalization	0% after Deductible	20% after Deductible
Emergency Room	0% after Deductible	20% after Deductible
Chiropractic	0% after Deductible	20% after Deductible

Plan Cost Per Month	$3,400/$6,000 HDHP	$1,000/$2,000 Plan
Employee Only	$126.00	$189.00
Employee + Spouse	$335.00	$506.00
Employee + 1 Child	$248.00	$420.00
Employee + Children	$316.00	$607.00
Family	$395.00	$687.00

Virtual Visits

dr+ on demand

McCarthy-Bush Corporation has partnered with Dr on Demand to provide you with 24/7/365 on-demand access to a national network of U.S. board-certified doctors through the convenience of phone, video or mobile app visits. Dr on Demand physicians can diagnose, treat and prescribe medication, when necessary, for a variety of issues. It’s more convenient access to quality healthcare, when and where you need it.

Prescription Coverage

	$3,400/$6,000 HDHP	$1,000/$2,000 Plan
Retail Copay - up to 30-day supply		
Preventive Drugs	$0.00	$0.00
Tier 1: Generic	0% after Deductible	$10 Copay
Tier 2	0% after Deductible	25% up to $300 per fill
Tier 3	0% after Deductible	25% up to $300 per fill
Specialty	0% after Deductible	25% up to $300 per fill
Mail Order Copay – 35-90 day supply		
Tier 1: Generic	0% after Deductible	5% Coinsurance
Tier 2	0% after Deductible	5% Coinsurance
Tier 3	0% after Deductible	5% Coinsurance

This summary is for informational purposes only. For specific benefit information, please refer to the applicable insurance contract.

Questions about your pharmacy benefits?

1. Visit www.wellmark.com and click "Prescription Drug Info" in the bottom toolbar.
2. You can Locate a Pharmacy or click Wellmark Drug List to check specific drug information.
3. After Clicking Wellmark Drug List, scroll down the page and under Formulary drug lists, select **Blue Rx Value Plus**.
4. Continue to new site.
5. You can enter the specific drug name you would like to search.

Rx Mail Order Program and Generics

- Save time and money by requesting generic alternatives when available and filling maintenance drugs through the mail order program.
- The Mail Order Program benefits members who are on long-term medications for chronic conditions such as diabetes, high cholesterol, high blood pressure, depression or asthma.
- By utilizing the Mail Order Program, you can receive up to a 90-day supply of medication.

Health Savings Accounts

HealthEquity®

Only $3,400/$6,000 HDHP Participants are Eligible

HSAs are financial accounts that you can use to accumulate tax-free funds to pay for qualified health care expenses, as defined by the Internal Revenue Service. For a list of HSA eligible expenses, see IRS Publication 502.

MATCHING CONTRIBUTIONS!

McCarthy-Bush will provide a matching contribution of $500 into your HSA once you have contributed $500 during the benefit year (July 1st - June 30th). For example, if you save $100 a month beginning in July, you will have saved a total of $500 by November 30th. In December, you will receive a $500 matching contribution from MCB.

How you save with an HSA

As an HSA user, you will save in several ways:

- HSA contributions and your employer match are not taxed
- Further offers interest bearing accounts
- HSA funds used for qualified medical expenses are not taxed

Who can Open an HSA?

To be an eligible individual and qualify for an HSA, you must be covered by the $3,300 high deductible health plan (HDHP) that meets IRS guidelines for the annual deductible and out-of-pocket maximum.

HSA funds remain yours to grow

With an HSA, you own the account and all contributions. Unlike flexible spending accounts (FSAs), the entire HSA balance rolls over each year and remains yours even if you change health plans, retire or leave the company.

You can win with an HSA

Regardless of your personal medical situation, an HSA can empower you to maximize savings while building a reserve for the future.

2026 HSA Annual Contribution Limit:

$4,400 for individual coverage

$8,750 for all other coverage tiers

You can choose to contribute to your HSA on a before-tax basis, up to the IRS annual maximums. If you are or will be age 55 or over during the calendar year, you may also make a "catch-up" HSA contribution of an additional $1,000 each year.

Note: As a taxpayer, it is your responsibility to ensure that your HSA contributions do not exceed the maximum possible for your specific tax situation. Please consult your attorney, CPA or tax adviser about your specific tax situation before deferring monies to your Health Savings Account. The benefits of an HSA, who is qualified to have an HSA, etc. can be found in IRS Publication 969, beginning on page 2. https://www.irs.gov/pub/irs-pdf/p969.pdf

Healthcare Flexible Spending Account

Healthcare Flexible Spending Accounts (HCFSA's) offer another way to save money on health care expenses. You may submit expenses incurred by any of your dependents, whether they are covered by the insurance plans you have through your employer. Employees need not be enrolled in either medical plan to participate in FSAs. If you enroll, you fund the accounts via a payroll deduction each pay period. Money that you contribute to your FSAs is not subject to social security taxes, federal, and in most cases, state income taxes.

Account	HSA Participants	Non-HSA Participants	How it works
Healthcare FSA	✗	✓	**Employee-funded.** Can use funds for all healthcare related expenses. Federal regulations do not allow participation in an HSA and this type of account.

HCFSA Annual Contribution Limit:
$3,400

Health Care Flexible Spending Account (HCFSA)

Federal regulations do not allow participation in an HSA and this type of account. Eligible health care expenses include many of the out-of-pocket expenses you pay to maintain your health and well-being. These include deductibles and coinsurance expenses not covered by your medical plan, expenses for glasses or contact lenses, and more.

"Use it or lose it" Rollover Provision – Health Care FSAs only

You may rollover up to **$680** from one plan year to the next; you must be enrolled in an HCFSA both plan years. You are still encouraged to consider your expenses carefully before you decide how much to contribute to each Flexible Spending Account. As a reminder, your election will cover the period from July 1 through June 30. You should not contribute more than you are reasonably certain to use.

EZ Receipts Mobile App

Get your benefits on the go! Save time and hassles with **EZ Receipt's** FSA Mobile App. The app provides the following features:

- Account balances and details
- View Profile Details
- Upload Claims and Submit Receipts
- Recent Transactions and Detail

Dependent Care Flexible Spending Account

Dependent Care Flexible Spending Accounts (DCFSA's) offer a way to save money on dependent care expenses. You may submit expenses incurred by any of your dependents, whether or not they are covered by the insurance plans you have through your employer. If you enroll, you fund the accounts via a payroll deduction each pay period. Money that you contribute to your FSAs is not subject to social security taxes, federal, and in most cases, state income taxes.

Account	HSA Participants	Non-HSA Participants	How it works
Dependent Care FSA	✓	✓	**Employee-funded.** Can use funds for all dependent care related expenses such as day care, nursery school, or elder care.

DCFSA Annual Contribution Limit:

$7,500

Or $3,750 if you are married and file a separate tax return.

Dependent Care Flexible Spending Account (DCFSA)

You may use pre-tax dollars from your DCFSA to pay expenses for care when the services enable you and your spouse to work outside of the home. These include expenses for the care of a dependent child, spouse or elderly parent inside your home. Also included are baby-sitters, nursery schools, and day care centers.

Only the portion of expenses that enable you to remain employed are eligible. Educational expenses are not eligible.

DCFSA accounts are truly "use it or lose it" accounts. Any funds not reimbursed at the end of the plan year will be forfeited.

You are encouraged to consider your expenses carefully before you decide how much to contribute to each Flexible Spending Account. As a reminder, your election will cover the period from July 1 through June 30.
You should not contribute more than you are reasonably certain to use.

Dental Coverage

Delta Dental

The Delta Dental Plan offers you flexibility to see the provider of your choice each time you seek dental care. You can find a Delta Dental network dentist online at www.deltadentalia.com or by calling 1-800-544-0718.

	Delta Dental Delta Dental Premier
Plan Year Maximum (Class I, II, III Expenses)	**$1,500 per person**
Plan Year Deductible Per Individual / Per Family	$50 / $150
Class I Expenses - Preventive & Diagnostic Care Oral Exams, Cleanings, Routine X-Rays, Fluoride Application	0%, No Deductible
Class II Expenses - Basic Restorative Care Fillings, Simple Extractions, Anesthetics, Root Canal Therapy, Repairs (Bridges, Crowns, Inlays and Dentures)	20%, After Deductible
Class III Expenses - Major Restorative Care Crowns, Inlays, Onlays, Implants, Dentures, Bridges, Stainless Steel/Resin Crowns	50%, After Deductible
Class IV Expenses - Orthodontia Coverage for Eligible Children up to age 19	50%, No Ortho Deductible
Orthodontia Lifetime Maximum	$1,500 per child

This summary is for informational purposes only. For specific benefit information, please refer to the applicable insurance contract.

Plan Cost Per Month	Delta Dental Premier
Employee Only	$23.00
Employee + Spouse	$40.00
Employee + 1 Child	$40.00
Employee + Children	$56.00
Family	$56.00

Out-of-Network Providers & Balance Billing

Please note that providers that do not participate with your insurance plan can “balance bill” you for any difference between their charge and what the plan pays. Therefore, using non-participating providers may result in significant patient liability.

Vision Coverage

Vision Service Plan (VSP)

Choose a VSP doctor or any other provider from the VSP Network: VSP Signature. To find a VSP provider, visit www.vsp.com or call 1-800-877-7195. At your appointment, tell them you have VSP. **There's no ID card necessary**. VSP will handle the rest—there are no claim forms to complete when you see a VSP doctor!

Benefit	Description	Copay	Frequency
WellVision Exam	Focuses on your eyes and overall wellness	$20	Every 12 months
Prescription Glasses		$20	
Frame	$130 allowance for standard frames and $150 allowance for featured frames	Included in Prescription Glasses	Every 12 months
Lens Options	Single Lined Lenses Bifocal Lined Lenses Trifocal Lined Lenses Necessary Contacts	Included in Prescription Glasses	Every 12 months
Lens Enhancements	Standard Progressive Premium Progressive Custom Progressive	$55 $95 - $105 $150 - $175	Every 12 months
Contacts (instead of glasses)	$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation)	Up to $60	Every 12 months
VSP ProTec Safety Glasses	Safety frame from the ProTec Eyewear collection, along with prescription lenses that meet current impact protection standards	$20	Every 12 months
Extra Savings	**Laser Vision Correction:** average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities **Glasses and Sunglasses**: Extra $20 to spend on featured frame brands. Go to vsp.com/offers for details.20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within12 months of your last WellVision Exam. **Routine Retinal Screening:** No more than a $39 copay on routine retinal screening as an enhancement to a WellVision Exam		

This summary is for informational purposes only. For specific benefit information, please refer to the applicable insurance contract.

Plan Cost Per Month	VSP Vision Plan
Employee Only	$6.00
Employee + Spouse	$18.25
Employee + 1 Child	$18.25
Employee + Children	$20.00
Family	$28.00

Basic Life and AD&D Insurance

Basic Life Insurance

Life insurance provides financial protection for your family in the event of your death. McCarthy-Bush Corporation offers all employees a basic life and an accidental death and dismemberment policy, each with an issue amount of $25,000. The Company covers the cost of this benefit.

No action is needed during Open Enrollment in order for you to continue your enrollment in the company provided Basic Life and AD&D. However, you should be sure that your beneficiary is properly established.

Plan Cost: 100% Employer Paid

Voluntary Life Insurance

Employee Voluntary Life and AD&D

*Initial/New Hire Options: $10,000 - $150,000 without having to provide Evidence of Insurability (EOI)
Increments of $10,000
Maximum Benefit: lesser of 5x your annual earnings or $300,000

Spousal Voluntary Life and AD&D

Initial/New Hire Options: $5,000 - $30,000 without having to provide Evidence of Insurability (EOI)
Increments of $5,000
Maximum Benefit: $150,000
Spouse amount cannot exceed 100% of the employee's Supplemental Life benefit.

Dependent Child Voluntary Life

Flat Benefit amount of $10,000
Child amount cannot exceed spouse amount.

See Employee Navigator for cost information

*During Open Enrollment, if you do not currently have coverage, you can enroll but will have to complete an Evidence of insurability Form.

If you currently have coverage, an employee and/or spouse can only increase by 2 increments (up to a total amount of $150,000 for employee or $30,000 for spouse) without providing Evidence of Insurability (EOI).

Be sure to designate and review your beneficiaries!

Long-Term Disability

Long-Term Disability (LTD) insurance helps replace a portion of your income for an extended period of time. Eligibility for long-term benefits is generally defined as if, due to sickness or accidental injury, you are receiving appropriate care and treatment and are complying with the requirements of the treatment and you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer in your local economy.

Benefits Start: 90 days after start of illness or injury
Benefit Amount: 60% of pre-disability monthly earnings
Maximum Benefit: $10,000 per month
Benefit Duration: The later of your SSNRA* or the Maximum Benefit Period.

Plan Cost: 100% Employer Paid

**SSNRA means the Social Security Normal Retirement Age in effect under the Social Security Act on the Policy Effective Date.*

Short-Term Disability

To ensure your income will continue if you are unable to work due to a disability, McCarthy-Bush Corporation offers short-term disability (STD). Benefits are payable for a non-occupational injury or illness that keep you from performing the normal duties of your job.

Benefits Start After: 1st day for Injury, 8th day for Sickness
Benefit Amount: Plan selections vary
Benefit Duration: up to 13 weeks for Injury or Sickness

See Employee Navigator for cost information

Critical Illness Insurance

Voluntary critical illness insurance provides a fixed, lump sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis and more. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and childcare.

- Pays a lump sum upon diagnosis of a covered critical illness.
- You decide how to use the benefit funds - for medical and non-medical expenses.
- Multiple coverage options for your spouse and children.

Diagnosis Adult	Benefit
Heart Attack	100%
Coronary Disease	25%
Multiple Sclerosis	50%
Invasive Cancer	100%
Non-Invasive Cancer	25%
Major Organ Transplant	100%
Stroke	100%
Advanced Alzheimer's Disease	100%
Advanced Parkinson's Disease	100%

See Employee Navigator for cost information

Voluntary Accident Insurance

Assurity®

Voluntary accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident, or for accidental death and dismemberment (if included). These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and childcare.

Benefit	Description
Ambulance	$300 Ground, $900 Air
Burns	Up to $1,125 depending on severity
Concussion	$56.25
Dental Injury	$225 for Crown; $67.50 for Extraction
Eye Injury	$225
Fractures	Up to $4,500 for open reduction, $2,250 closed reduction
Initial Hospital Admission	$1,000 (once per calendar year)
Lacerations	Up to $112.50
Physical Therapy	$60 per day, up to 6
Surgery	$375 for Exploratory; $750 for Knee Cartilage, Rotator Cuff, Tendon or Ligament; $1,500 for Abdominal or Thoracic; $750 for Ruptured Disc
Transportation	$200 Ground, $500 Air; for physician treatment 50+ miles from residence, up to 3 round trips per accident
Wellness Benefit	$50 one per day, up to 2 times per insured per calendar (max of 4 for all insureds per calendar year) – routine physicals, eye exam, immunization, etc.
Accidental Death Benefit	
Employee	$40,000
Spouse	$20,000
Child	$10,000

This summary is for informational purposes only. For specific benefit information, please refer to the applicable insurance contract.

Plan Cost Per Month	Voluntary Accident Coverage
Employee Only	$13.98
Employee + Spouse	$24.37
Employee + Children	$30.55
Family	$44.83

McCarthy-Bush 401K

The MCB's 401K is managed by Fidelity. Employees who are not part of a union and are at least 18 years old are eligible to participate. Upon hire, eligible employees may contribute immediately on a pre-tax or post-tax basis.

- New Hires are automatically enrolled at 3% after 90 days of employment.
- Contributions may be between 0 and 100% of eligible pay up to the annual IRS dollar limit.
- Employees must be employed for 1 year before matching contributions begin.
- The plan matches 100% of the first 4% contributed.
- Employees are 100% vested in all amounts contributed to the plan as well as any matching contributions

Fidelity INVESTMENTS

(800) 294-4015

www.netbenefits.com

Netbenefits App on Smartphone

As a McCarthy-Bush employee, you have access to financial advisors at Morgan Stanley.

Contact Phyllis Gau or Robert Arth at (563) 344-4377 or (800) 553-1871

Morgan Stanley

Paid Time Off and Volunteer Time Off

Paid Time off is another key benefit McCarthy-Bush offers employees. Policies vary based on the team member's position within their organization. There are several types of Time Off available to team members, including Paid Time Off and Volunteer Time Off.

MCB recognizes the need for employees to manage the time for recreation or to deal with illnesses or personal matters and as a result, offers Paid Time Off (PTO). The company also values supporting the community and offers Volunteer Time Off (VTO). The specifics of both programs are provided in the company handbooks.

Additional Benefits

Employee Assistance Program

Personal Assistance Services

(800) 356-0845

www.paseap.com

Company ID: MCBCORP

No-cost help for you and those living in your household in managing everyday life issues that can affect you at work and at home. Services include substance abuse counseling, financial counseling and domestic/marital counseling among many other topics.

Everyone experiences demands for their time and energy both on and off the job. The key to balancing it all is having access to the right tools, resources and support. PAS offers an extensive array of pre-paid, confidential services to support you.

Wellness Program • Expense Reimbursement

Annual Wellness Program:

The Healthy for Life wellness program, offered in partnership with Rock Valley Health, is designed to support your overall wellbeing and encourage healthy habits. You'll have multiple opportunities to focus on wellness, starting with understanding your current health. The program offers both in-person and online resources tailored to your needs. By learning about - and practicing - healthy habits, you can earn a discounted health insurance premium and other incentives.

To participate in the program employees must meet the following requirements:

- Wellness Screening
- Health Risk Assessment
- 1:1 Consultation with Rock Valley professional

Making Better Lives. Rock Valley HEALTH

All 3 take place during the month of May; the resulting discounts are applied to health insurance premiums for the upcoming benefit year, from July 1 – June 30.

Expense Reimbursement:

Athletic club or facility memberships, fees for participation in athletic races and the purchase of athletic equipment are eligible for reimbursement. These expenses will be paid 60% of the invoiced cost up to **$150.00** per benefit year for employees not at the corporate office in Davenport, and **$75.00** per benefit year for individuals at the corporate office.

Contact HR Benefit Administrator for additional information and to request a reimbursement form.

Hotel Discount

SpringHill Suites by Marriott Bettendorf and Courtyard by Marriott Bettendorf both offer McCarthy-Bush Employees a 15% discount on Friday and Saturday night stays. For Sunday – Thursday travel SpringHill Suites' rate is $114 and at Courtyard it is $124 per night. Use the booking code and link below to access these preferred rates:

Booking Code: G1040
Booking Link: **Book your corporate rate for McCarthy-Bush Corporation**

https://www.marriott.com/event-reservations/reservation-link.mi?id=1774892874084&key=CORP&app=resvlink

Financial Wellness

Empeople Credit Union is the preferred credit partner of McCarthy-Bush Corporation. Empeople offers market-leading rates, personalized financial guidance, and lifelong membership. We encourage all employees to take advantage of this valuable benefit and discover how to make your money work harder for you.

Personalized guidance for every stage

Maximize your earnings and benefits package with ongoing financial guidance, in person and online.

Get a dedicated relationship manager who will help you **navigate your financial goals**

Access the free Empeople Financial Success Center to **build your personal finance knowledge**

Plan your future with the help of Empeople Credit Union's Investment & Retirement Services experts

Exclusive member benefits for McCarthy-Bush employees

- Membership is open to you and your family members.
- Once you join, you are a member for life—even if your career path changes.
- Receive a complimentary onboarding call to help you set up your account and maximize your benefits.

How to join

1. Visit https://empeople.com
2. Select 'Join' (it takes less than 5 minutes and only $5 to get started)
3. Choose 'Currently employed at a John Deere dealership' on the eligibility screen

Questions? Contact Julie Foy at (309) 743-6937 or julief@empeople.com

LivWell℠ CONNECTS • SENIORS • WORKS

Reflecting McCarthy-Bush's commitment to family, the company partners with LivWell Seniors to support employees and their families with resources for navigating aging-related life transitions.

HOW TO USE THE APP

1. Download the App
2. Enter user code **MCBCORP**
3. Complete the Survey*

*Must complete survey to see content most relevant to your needs and interests.

LivWell Works Can Help

- Access to Senior Resource Specialists.
- Virtual and in-person workshops.
- In-home safety assessments.

This employee engagement tool gives you access to:

- Milestones Checklist
- Resources
- Survey of Needs
- Caring Network
- Caring Communities
- Crisis Situation

Available on the App Store

GET IT ON Google Play

Your employees. Our caring network. | LivWellWorks.com | Info@LivWellWorks.com | 563-265-1577

RENTAL CAR DISCOUNTS

Enterprise/National Car Rental

Get car rentals and rental vans at low prices by using code **XZ6216G** when reserving through Enterprise or National.

enterprise — (855) 266-9289

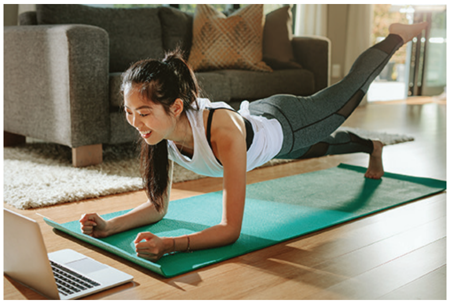
National — (844) 382-6875

Access Your Employee Perks Program Today!

working
ADVANTAGE

More perks. More savings. More of what makes you happy.

We're here to support your personal and financial well-being through exclusive deals and limited-time offers on the products, services and experiences you need and love.



START SAVING ON

Electronics • Appliances • Apparel • Cars • Flowers • Fitness Memberships
Gift Cards • Groceries • Hotels • Movie Tickets • Rental Cars • Special Events
Theme Parks • And More!

New to Working Advantage? Getting Started is Easy.

Maximize your time away from the workplace and start saving today!

1. Visit WorkingAdvantage.com
2. Click *Become a Member*
3. Enter your company code or work email to create an account

YOUR COMPANY CODE

MCBCORPPERKS

SCAN ME

NEED HELP? EMAIL US: CUSTOMERSERVICE@WORKINGADVANTAGE.COM

Questions, Problems or Concerns

Our goal is to make certain that you receive the correct coverage under the benefits plan. We are here to help with any issues that may arise. If you require assistance, have your ID number or Social Security Number available and follow these steps:

- **For claims assistance** call the applicable insurance carrier. Have your ID number, date of service, and provider name available.
- If you require further assistance, contact HR or Gallagher. McCarthy-Bush Corporation has partnered with AssuredPartners as our benefits consultants for expert assistance with benefit related questions, plan procedures, life events and claim issues.
- **Do you need an ID card?** If you do not have an ID card, please contact the insurance carrier to order your ID card or go online to the carrier's site to download an ID card.

Important Contact Information

Carrier	Web / Email	Phone
Medical & Prescription Wellmark	www.wellmark.com	1-800-524-9242
Health Savings Account HealthEquity	www.healthequity.com	1-877-924-3967
Flexible Spending Accounts HealthEquity/EZ Receipts/WageWorks	www.healthequity.com	1-877-924-3967
Dental Delta Dental	www.deltadentalia.com	1-800-544-0718
Vision VSP	www.vsp.com	1-800-877-7195
Life Insurance Reliance Standard	www.reliancestandard.com	1-800-351-7500
Long-Term Disability Reliance Standard	www.reliancestandard.com	1-800-351-7500
Short-Term Disability, Critical Illness & Accident Assurity	matt@waregroupga.com	1-563-265-0122
Employee Assistance Program PAS	www.paseap.com	1-800-356-0845
Employee Hotline Gallagher	yourpartners@gbp-ins.com	1-866-372-8751
McCarthy-Bush 401K Fidelity Investments	https://nb.fidelity.com/	1-800-294-4015