

Benefits Effective January 1, 2026 – December 31, 2026

You are automatically eligible for the benefits when you are assigned to McNamara O’Hara Service Contract Act (SCA) and average 30+ hours per week.

Full-time employees who do not take action will be automatically enrolled in the following benefits:

- **Cigna PPO** (Mandatory Benefit - unless you provide proof of other medical insurance coverage)
- **One Medical Direct Primary Care (DPC)** (Mandatory Benefit if you are enrolled for Cigna PPO Medical Plan Coverage)
- **MetLife Dental** (Opt-out optional)
- **MetLife VSP Vision** (Opt-out optional)
- **MetLife Term Life** (Mandatory benefit)
- **The Contractors Plan Retirement Plan** (Mandatory benefit)

Medical Insurance

Mandatory Benefit (unless you provide proof of other medical insurance coverage)

Cigna \$1,500 Deductible

- \$1,500 individual / \$3,000 Family annual in-network deductible; then 80% is covered
- Office Visits: \$20 copay
- Preventive Care covered at 100% in-network
- \$5,500 Individual / \$11,000 Family in-network annual out-of-pocket maximums

Employee Medical Contributions per Pay Period (26 Pay Periods/year)

Employee Only	\$0.00
EE & Spouse	\$392.83
EE & Child(ren)	\$272.06
EE & Family	\$653.90

One Medical Direct Primary Care (DPC)

Mandatory Benefit if you are enrolled for Cigna PPO Medical Plan Coverage.

If you enroll in the medical plan you are automatically enrolled in Direct Primary Care (DPC) with One Medical or their affiliates. DPC Provides **\$0.00 co-pays from primary & urgent care**. You have access to board-certified Doctors and Physicians Assistants. As your primary care provider, they can diagnose, treat, and prescribe medication. One Medical DPC provides *better access, no cost for care, and more personalized care*

To learn more about One Medical, use this QR code.



One Medical DPC Costs:

Employee PeakMed Contributions per Pay Period (26 Pay Periods/year)

Employee Only	\$0.00
EE & Spouse	\$35.54
EE & Child(ren)	\$22.62
EE & Family	\$58.15

Dental Preferred Provider (PPO) Plan - MetLife

You will be enrolled unless you waive the coverage.

- \$50 Individual / \$150 Family annual deductible
- Annual \$1,500 maximum per individual
- 100% in-network coverage on Preventive Treatment (exams, cleanings)
- 80% coverage on Basic Services
- Orthodontia for children only up to age 19, 50% up to \$1,000 maximum

Employee Dental Contributions per Pay Period (26 Pay Periods/year)

Employee Only	\$0.00
EE & Spouse	\$18.81
EE & Child(ren)	\$19.63
EE & Family	\$43.94

Vision Plan – MetLife (VSP Network)

You will be enrolled unless you waive the coverage.

This plan covers routine eye exams while saving you money on eye care.

- \$10 in-network copay for annual eye exam
- No in-network copay for annual lenses
- \$130 in-network allowance for frames once every 12 months

Employee Vision Contributions per Pay Period (26 Pay Periods/year)

Employee Only	\$0.00
EE & Spouse	\$2.40
EE & Child(ren)	\$3.53
EE & Family	\$4.75

Basic Life + AD&D Insurance – MetLife

Make sure that the designated beneficiary for your life insurance is up-to-date!

- Benefit Amount = \$25,000

Savings & Retirement Plan – The Contractors Plan

- You will be asked to make a decision on your investment options during your enrollment and conducting a little research ahead of time will make the process easier.
- If you have questions regarding your retirement plan, please contact Member Services at 1-800-933-3863.
- Any H&W dollars not used for health benefits or to fund your reserve will be placed into a retirement plan for your future benefit.

Please Note: This Benefits Overview provides brief information. For the most complete and up-to-date information about our benefits, please contact Human Resources or call the USI Benefit Resource Center (BRC) at 855-874-0742. The BRC team is equipped to answer your questions in languages other than English.

How Health & Welfare (H&W) Dollars work

Health & Welfare (H&W) dollars – (based on hours worked/paid), also referred to as fringe dollar are contributed by Goodwill Industrial Services Corporation (GISC) to help pay for your benefit coverage as required by the Service Contract Act (SCA).

You earn an H&W allowance for every hour worked up to 40 hours per week (excluding PTO and holidays), or for every hour you are paid (excluding overtime), as defined by your Wage Determination. This H&W allowance is utilized to pay for employee-only benefits with any excess H&W dollars added to a Reserve Account, which is set up for each employee.

H&W dollars will be allocated as follows, and in this order:

1. H&W dollars are first to be used to pay for your first month of employee-only benefits. Benefits will begin January 1, 2026; December 2025 hours will pay for January's benefits.
2. After all employee-only premiums are paid for each month, any remaining H&W dollars will be funded to a Reserve Account which is tracked on a per employee basis.

3. Once there are enough H&W dollars to cover two months of employee-only premiums for all benefits held in an employee Reserve Account, any leftover H&W dollars will then be funded to their 401k retirement account on a quarterly basis.

4. Extra H&W dollars fund your 401k retirement savings account.

H&W dollars can only be used to pay for employee-only benefit coverage. If you choose to enroll an eligible dependent, the additional cost to cover your dependent(s) will be paid for with additional payroll deductions.

What if I work fewer hours in a month?

If you do not work enough hours to cover the cost of your benefits in a given month, H&W dollars in your Reserve Account will be used to cover the shortage and keep your coverage active. When you start working enough hours to sufficiently cover the cost of benefits, any extra H&W dollars will be funded back to your Reserve Account until it is satisfied again.

If in the event that the amount of H&W dollars in your reserve combined with the number of hours worked is not enough to cover the cost of a full month's mandatory employee-only benefits, Goodwill Industrial Services will cover the payment shortage.

Dependent premiums are payroll deducted and not covered with H&W dollars. You will be required to arrange payment for these benefits in the event of a shortage.