

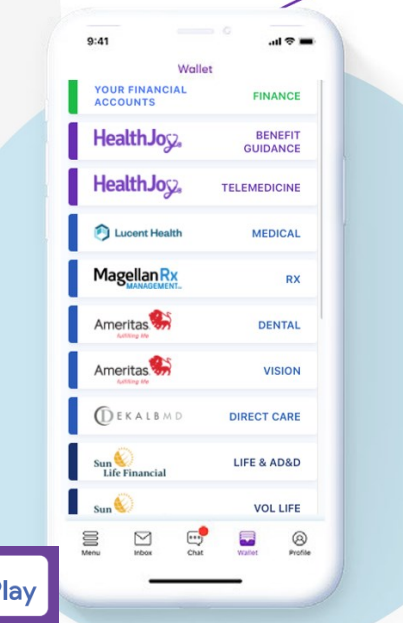


FREE for all employees!

All Talley Construction employees will have access to the **free** app, HealthJoy, for important benefit information including:

- Benefit ID cards
- Healthcare concierge
- Online medical consultations
- Rx Savings Review
- Medical Bill Review
- Appointment Booking
- Provider recommendations
- H.S.A. Support

Download the App today!



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- **GuidanceResources Online**
- **Legal Support and Resources**
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- **Help for New Parents**
Balance work and family life

Enrollment - Online (Simple & Fast!)


Once you have reviewed your options and made a decision, you may log on to our online enrollment platform anytime, review your personal information, and make your elections. This year we will be enrolling in Employee Navigator. You may also call SunLife for assistance with enrolling at 1800-818-7541.

Go to <https://employeenavigator.com>. Register by clicking Login and Register as a new user. Your Company identifier is **Talley2024**. Once registered/logged in, you will be taken to the Employee Navigator Terms of Use & Privacy Policy. Scroll down to **Accept and Continue**. Please select **Continue** and then **Let's Begin**. Click **Sign Document** to agree to the electronic signature and consent. Click **Finish**. You will now be taken to the Homepage where you will select **Begin Enrollment** and then **Get Started**.

Enroll today!	https://employeenavigator.com
Harold	☎ 706-866-2639
Manis	✉ hmanis@talleyconstruction.net
Adam	☎ 706-866-2638
Longino	✉ alongino@talleyconstruction.net
Rose	☎ 706-450-9936
Stewart	✉ rstewart@talleyconstruction.net
For more details: https://www.talleyconstruction.net/benefits-portal/ Need help? Please reach out!	

2025 Benefit Review



Plan Features 	Plan A Base Plan	Plan B Rx Copay
Aetna Network	Qualifying HDHP	
Calendar Year Deductibles (Indiv/Family)	\$3,300/\$6,600	\$3,000/\$6,000
Calendar Year Out-of-Pocket Max (Indiv/Family)	\$4,500/\$9,000	\$5,000/\$10,000
Preventative Care	0% no deductible	0% no deductible
Primary Care Visit	30% after deductible	30% after deductible
Specialist Visit	30% after deductible	30% after deductible
Diagnostics, X-rays, Images	30% after deductible	30% after deductible
Outpatient, Inpatient, ER	30% after deductible	30% after deductible
Rx Tier 1/Rx Tier 2/Rx Tier 3	30% after deductible	\$10/\$35/\$50 copay

For specific details, please visit <https://www.talleyconstruction.net/benefits-portal/>

Medical Plan Options	Plan A w/ H.S.A.	Plan B – Rx Copay	Adding the Direct Primary Care
Employee Only	\$35.81 per week	\$68.32 per week	\$6.92 per week
Employee + 1 dependent	\$96.00 per week	\$160.90 per week	\$6.92 per week per adult \$1.15 per week per child
Employee + 2 or more dependents	\$142.00 per week	\$250.67 per week	\$6.92 per week per adult \$1.15 per week per child

DENTAL	Plan Benefit	
Type 1/2/3	100%/80%/50%	
Deductible	\$50/Calendar Year Type 2 & 3 – Waived Type 1	
Max – per person	\$1,250 Calendar Year	
Employee Only	Employee +1	Employee +2 or more
\$5.81/weekly	\$11.62/weekly	\$18.35/weekly
VISION	VSP Choice Network	
Deductibles	\$10 Exam \$25 Eye Glass Lenses or Frames	
Annual Eye Exam	Covered in full	
Employee Only	Employee +1	Employee +2 or more
\$1.55/weekly	\$2.82/weekly	\$4.22/weekly



Basic Life and AD&D

Talley Construction provides basic life and accidental death and dismemberment coverage to all benefit eligible employees at no cost to through SunLife Financial. The policy includes an equal amount of AD&D insurance, which provides a benefit if you suffer a covered accidental injury or die from a covered accident. \$15,000 with no medical questions asked.

*Benefits are reduced to 67% at age 65, to 42% at age 70 and to 22% at age 75.

Voluntary options through SunLife include:

- **Voluntary Term Life** – Additional life insurance is available on a voluntary basis for yourself, your spouse, and children.
- **Short Term Disability**
- **Long Term Disability**
- **Accident Plans** – Available for yourself, your spouse, and children
- **Critical Illness Plans** – Available for yourself, your spouse, and children
- **Hospital Indemnity Plans** – Available for yourself, your spouse, and children



Talley Construction employees participating in the medical plan may enroll with DeKalb MD for Direct Primary Care. With Direct Primary Care, you pay a monthly subscription for yourself and each dependent, if you choose.

Benefits include:

- Unlimited visits with no co-pays for you & your subscribed dependents
- Same day or next day appointments.
- Quality time with your provider & longer visits for chronic problems
- Ability to call, text or email (telemedicine 24/7)
- Network of providers & clinics
- Personalized care tailored to each patient's comfort level
- Medications & lab work at pass through costs
- Discounted cash price for Imaging & Physical Therapy

HealthEquity®

Health Savings Account – H.S.A.

If you choose to participate in Option A (Base Plan), a qualified high deductible health plan, you have the opportunity to open a Health Savings Account (H.S.A.).

H.S.A.'s provide tax-free deposits, tax-free earnings, and tax-free withdrawals. Funds from an H.S.A. may be used to pay for medical expenses and other health-related eligible expenses.

Following are the maximum amounts that can be contributed annually to your account, according to IRS guidelines:

- Individual: 2025 – \$ 4,300 / Family: 2025 – \$ 8,550
- If you are older than age 55, you may contribute an additional \$1,000 per year.

Talley Construction will match your contribution dollar for dollar:

- Up to \$9.62 per week/\$500 annually (individual)
- Up to \$19.23 per week/ \$1,000 annually (with dependents)

Employees may stop, start or change their H.S.A. contribution amount at any time.

401k



Eligibility Requirements	You are eligible to participate in the plan when you are 21 years of age & have 6 months of service.
Enrollment Dates	Once you have met the eligibility requirements, you can join the plan monthly.
Employer contributions	Safe Harbor: Talley has elected to match 100% of your contributions up to the first 3% of pay, and 50% of your contributions on the next 2% of pay.
Options	Two types of contributions may be made under the plan: (A) Pre-tax regular 401k contributions and (B) after-tax Roth contributions
Rollovers & Hardship Withdrawals	Are permitted
How to enroll	Plan Number 860004 Verification Number 86000499 By Phone: 888-311-9487 Monday-Friday 8 AM-9 PM EST
Have questions? Give Cannon Financial a call!	Talley Construction team members have access to a financial planner. Logan Harr : 706-548-3422 Logan.Harr@CannonFinancialStrategists.com