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EMPLOYEE BENEFITS



EMPLOYEE BENEFITS

JAN. '25-DEC. '25

Flexible Spending Account - Employees who work 25 hours per week or more are eligible to contribute to a Flexible Spending Account (FSA) through Medical Mutual. Each employee may defer up to \$3,300 (including employer match) from their salary to pay for qualified medical expenses. Employees are provided with a debit card to access their account and avoid reimbursement delays. YTS will match the first \$500 an employee contributes. Balances with \$500 or less at the end of the calendar year may be rolled over. Termination of employment will result in forfeiture of any funds in your account.



Healthcare Savings Account

Young Truck Sales offers a Healthcare Savings Account (HSA) through Farmer's National Bank. The HSA is only available with the Value Plan.

Employees with single coverage may defer up to \$4,300 (including employer match) of their salary and with family coverage may defer up to \$8,550 (including employer match) of their salary to pay for qualified medical expenses. Employees are provided with a debit card and checks to access their account and avoid reimbursement delays. Young Truck Sales will match, dollar for dollar, the first \$1,000 an employee contributes. There is no deadline for using money contributed to an HSA. Employees eligible for Medicare are not eligible to participate and employees who can be claimed as a dependent are not eligible to participate.

24/7 Medical Mutual Nurse Line: 1-888-912-0636

Call toll-free to speak with a medically trained, compassionate nurse anytime, day or night, whenever you have a health concern. They will help you understand your situation and determine next steps. You will always speak with a live nurse first without being triaged or put on hold.

Medical Mutual of Ohio (health insurance)

Per biweekly pay deduction	Value Plan	Premier Plan
Single	\$78.63	\$88.94
Employee + Spouse	\$164.08	\$186.42
Employee + Child(ren)	\$148.53	\$168.69
Family	\$233.96	\$266.17

Principal (dental insurance)

Per biweekly pay deduction	Value Plan	Premier Plan
Single	\$8.04	\$11.89
Employee + Spouse	\$16.42	\$23.47
Employee + Child(ren)	\$20.09	\$30.14
Family	\$29.90	\$43.90

Principal (vision insurance)

Per biweekly pay deduction	
Single	\$2.16
Employee + Spouse	\$4.75
Employee + Child(ren)	\$4.85
Family	\$7.98

Group Critical Illness Insurance

	Benefit	Minimum	Maximum
Employee	Increments of \$5,000	\$5,000	\$100,000
Spouse	Increments of \$2,500	\$2,500	Up to 50% of employee benefit
Children	25% of employee's benefit		

Principal (Off the Job Accident)

Per biweekly pay deduction	
Single	\$4.06
Employee + Spouse	\$6.23
Employee + Child(ren)	\$6.93
Employee + Family	\$10.65



Open enrollment for Medical Mutual of Ohio is in September with the changes going into effect October 1. You will be able to make any changes to the policy, add/drop dependents, etc.

	PREMIER PLAN		VALUE PLAN	
	Network	Non Network	Network	Non Network
Deductible	\$3,500/\$7,000	\$6,000/\$12,000	\$4,800/\$9,600	\$5,000/\$10,000
Coinsurance after Deductible	20%	40%	0%	40%
Out of Pocket Maximum	\$5,750/\$11,500	\$15,000/\$30,000	\$4,800/\$7,600	\$10,000/\$20,000
Lifetime Maximum	Unlimited		Unlimited	
Physician Office Visit	\$40	Deductible + Coinsurance	0% after deductible	Deductible + Coinsurance
Specialist Office Visit	\$75	Deductible + Coinsurance	0% after deductible	Deductible + Coinsurance
Preventative Care	No Copay	Deductible + Coinsurance	No Copay	Deductible + Coinsurance
Emergency Care	\$350		0% after deductible	
Urgent Care	\$120	Deductible + Coinsurance	0% after deductible	Deductible + Coinsurance
Prescription Drugs				
Tier I	\$20		0% after deductible	
Tier II	\$40		0% after deductible	
Tier III	\$80		0% after deductible	
Tier IV	n/a		n/a	
Mail Order	[After a maintenance prescription is filled three times at the pharmacy, a double co-pay is charged]			
Tier I	\$25		0% after deductible	
Tier II	\$100		0% after deductible	
Tier III	\$200		0% after deductible	
Tier IV	n/a		n/a	



Short Term Disability

The Company provides at no cost to the employee, short term disability insurance for up to 13 weeks per incident at the rate of 60% of their pay, up to \$1,000 per week max. Please refer to the policy documents for more information. Contact Human Resources if you have questions.

Critical Illness

Help cover some of the expenses associated with a serious illness, such as skin cancer, stroke, heart attack or cancer, with critical illness coverage. If you're diagnosed with a specific critical illness, you'll receive a lump sum benefit you can use however you need to. Includes a Health Screening rider for every covered dependent which pays a flat dollar amount for a screening test performed each year. Please refer to the policy documents for more information. Contact Human Resources if you have questions.

Term Life and AD&D Insurance

The Company provides at no cost, each employee with a \$10,000 life insurance policy while employed with Young Truck Sales. Voluntary life insurance can also be elected for employees, their spouses and their dependents. Please refer to the policy documents for more information. Contact Human Resources if you have questions.

Dental Care Services	Value Option	Premier Option																								
Benefit Year Maximum	\$750 for Class A and B	\$1500 for Class A, B, C. Separate \$1000 Lifetime Maximum for Orthodontic (Class D) Services.																								
Deductible	\$50 per benefit year. Maximum 3 per family. Applies to Basic (Class B) Services.	\$50 per benefit year. Maximum 3 per family. Applies to Basic (Class B) and Major (Class C) Services.																								
Coinsurance	<table border="1"> <thead> <tr> <th></th> <th>In-Network</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Class A</td> <td>100%</td> <td>100%</td> </tr> <tr> <td>Class B</td> <td>80%</td> <td>80%</td> </tr> </tbody> </table>		In-Network	Non-Network	Class A	100%	100%	Class B	80%	80%	<table border="1"> <thead> <tr> <th></th> <th>In-Network</th> <th>Non-Network</th> </tr> </thead> <tbody> <tr> <td>Class A</td> <td>100%</td> <td>100%</td> </tr> <tr> <td>Class B</td> <td>80%</td> <td>80%</td> </tr> <tr> <td>Class C</td> <td>50%</td> <td>50%</td> </tr> <tr> <td>Class D</td> <td>50%</td> <td>50%</td> </tr> </tbody> </table>		In-Network	Non-Network	Class A	100%	100%	Class B	80%	80%	Class C	50%	50%	Class D	50%	50%
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Class A (Preventative Services)	<u>Waiting Period: None</u> - Routine exams (2 per calendar year) - Prophylaxis (2 per calendar year). 1 additional cleaning or periodontal maintenance per 12 months, if member is in 2nd or 3rd trimester pregnancy - Bitewing x-rays (1/24 months) - Full mouth x-ray (1/24 months) - Fluoride to age 16 (1/12 months) - Sealants to age 16 (permanent molars, 1/36 months) - Adjunctive pre-diagnostic oral cancer screening (1/12 months for age 40+) - Space maintainers to age 16 (1/24 months)	<u>Waiting Period: None</u> - Routine exams (2 per calendar year) - Prophylaxis (2 per calendar year). 1 additional cleaning or periodontal maintenance per 12 months, if member is in 2nd or 3rd trimester of pregnancy - Bitewing x-rays (max 4 films; 1/12 months) - Full mouth x-ray (1/24 months) - Fluoride to age 16 (1/12 months) - Sealants to age 16 (permanent molars; 1/36 months) - Adjustive pre-diagnostic oral cancer screening (1/12 months for age 40+) - Space maintainers to age 16 (1/24 months)																								
Class B (Basic Services)	<u>Waiting Period: None</u> - Emergency pain - Fillings (benefit allowed for amalgam restorations on posterior teeth) - Anesthesia (subject to review, covered with complex oral surgery) - Simple extractions - Simple Periodontics - Oral surgery (surgical extractions and impactions)	<u>Waiting Period: None</u> - Emergency pain - Fillings (benefit allowed for amalgam restorations on posterior teeth) - Anesthesia (subject to review, covered with complex oral surgery) - Simple extractions - Simple Periodontics - Oral surgery (surgical extractions and impactions) - Repair of Crown, denture or bridge																								
Class C (Major Services)	N/A	<u>Waiting Period: None</u> - Inlays and Onlays - Crowns, Bridges, dentures and Endosteal Implants (in lieu of an approved 3-unit Bridge) - Endodontics (root canals) - Surgical Periodontics																								
Class D (Orthodontics)	N/A	<u>Waiting Period: None, Dependent Children to age 19 only</u> - Separate Lifetime maximum: \$1000 - Up to 25% of lifetime allowance may be payable to initial banding																								

Vision Care Services	All Participating Locations	Out-of-Network-Allowance
Exam	\$10 Co-pay	Up to \$35
Materials	\$10 Co-pay	
Standard Plastic Lenses		
Single Vision	Covered by Co-pay	Up to \$25
Bifocal	Covered by Co-pay	Up to \$40
Trifocal	Covered by Co-pay	Up to \$50
Lenticular	Covered by Co-pay	Up to \$50
Progressive	Covered by Co-pay	Up to \$40
Lens Options:		
Polycarbonate lenses for children to age 19 only	Covered	N/A
Standard scratch resistant coating	Covered at Wal-Mart	N/A
Frames:		
Members choose from any frame available at provider locations	\$130 allowance + 20% additional over that	Up to \$50
Contact Lenses** (Includes fit***, follow-up and materials)		
Elective	Up to \$120 allowance	Up to \$100
Medically necessary	Up to \$210 allowance	Up to \$210



Paid Time Off Policy

PTO is available on an anniversary year basis. Up to 40 hours of PTO can be carried past your anniversary year end from one year to the next.

All full-time employees are eligible for PTO benefits according to the following schedule:

New Hire	40 hours after 6 months and at 1 year
At 2 years:	80 hours of paid time off
At 5 years:	120 hours of paid time off
At 10+ years	160 hours of paid time off

Sick Days

All full-time regular employees are eligible for 3 sick days each calendar year after 90 days of employment with Young Trucks. Sick days are paid at the rate of 75% of an employee's regular rate and may not be taken in less than two hour increments. First year employees receive a pro-rated amount based on hire date. See Employee Handbook for a detailed breakdown. Part-time employees should consult the Employee Handbook for additional PTO, sick days and holiday policies.

Technician Referral Program

Employees who refer Service Technicians who are hired at any Young Truck Sales location may receive up to \$500! Here's how it works:

- Employee informs Human Resources in writing including the technician's name, city and phone number and their own name
- Service Managers will consider the technician and make all hiring decisions.
- If the technician is hired, the referring employee will receive a \$100 bill within one week of the technician's start date
- And, if the technician successfully completes one year of service with Young Truck Sales, the referring employee will receive FOUR \$100 bills.

Off the Job Accident Policy

Be better prepared financially for accidents before they happen. This coverage pays a lump sum benefit for injuries received from an accident such as a burn, ruptured disc, concussion or loss of hearing. Includes a Health Screening for every covered dependent which pays for a flat dollar amount for a screening test performed each year. Please refer to the policy documents for more information. Contact Human Resources if you have questions.

HOLIDAYS

All full-time employees are eligible for Holiday benefits. Young Truck Sales recognizes the following Holidays:

New Years Day, Memorial Day, 4th of July, Labor Day, Thanksgiving Day, and Christmas Day.

Employee Assistance Program— Employee Assistance Program (EAP) services are available to any employee or immediate members (qualified dependents) of any employee's family, at no cost as an employee benefit. EAP services are provided by Total Care. You may contact them at (800) 252-4555 .

EA Wellness

Young Truck Sales is partnering with Medical Mutual to bring a wellness program to all employees! By participating in this program, employees are eligible to earn gift cards and prizes! See HR for more information.

Working Advantage

Working Advantage is the leading Corporate Entertainment Benefits provider, offering exclusive discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels and much more. Working Advantage is a unique benefit offered exclusively to companies and their employees.

Employees may log onto workingadvantage.com using code YTSFUN for more information!



Employees are eligible the first of the month following 30 days of employment. Both 401k and Roth 401k are available. YTS offers a 100% match of the first 1% of your pay that you contribute to the plan and 50% match of the next 5% you contribute, for a maximum match of 3.5%.

The auto-enrollment for the 401k plan is 6% and will increase by 1% each year until you hit 10% - this can be changed at principal.com.

Employees can rollover any 401k options immediately to Principal. Employees can contribute up to \$23,500 of their salary in 2025.

Other services offered through Principal:

Resources for help with legal documents

Having the proper documents in place can help ensure you're still in control in case something happens to you. With access to ARAG's free online resources, you and/or your spouse can prepare these documents:

- **Will:** Specify what happens to your property after you die, and appoint the person to execute your estate. You can also name a guardian for your minor children.
- **Health care power of attorney:** Grant someone permission to make medical decisions in case you're no longer able to make them yourself.
- **HIPAA authorization:** Grant someone access to your protected health information and medical records.
- **Durable power of attorney:** Grant someone permission to make financial decisions for you.
- **Living will:** Let your family and health care providers know your wishes for medical treatment if you're unable to speak for yourself.
- **Medical treatment authorization for minors:** Grant consent for medical personnel to treat your child(ren) if you're away.

IT'S EASY TO GET STARTED

Follow these simple steps to start using these resources today:

1. Visit aragwills.com/principal.
2. Register by completing the required fields.
3. You're in! Complete the forms or download the materials you need.

YOUNGTRUCKS.COM

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