2025

BENEFITS OVERVIEW

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Benefits Highlights

The employee benefits made available to you through Youngblood Company, Inc. have evolved by listening to our employees, and by making it a top priority to offer you the most comprehensive benefit package possible. The information in this brochure describes the highlights of the benefits offered to full -time employees. For more complete information including summary plan descriptions, please contact the Human Resources Department.

Medical

Carrier:	United Healthcare
Plan Type:	EPO Level Funded
Effective Date:	1st of the month after 60 days from date of hire
PCP Office Visit: All Others:	$25 Co-payment $75 Co-payment
Emergency Room:	0% coinsurance after deductible
RX 30 Day Retail Supply:	$10/$35/$75/$250 Specialty Drugs: $150/$350/$500
RX 90 Day Mail Order Supply:	$25/$87.50/$187.50/$625
Inpatient Hospital Services:	0% coinsurance after deductible
Outpatient Hospital Services:	0% coinsurance after deductible
Diagnostic Testing (Blood Work/X-ray):	0% coinsurance after deductible
MRI, CT and PET Scans:	0% coinsurance after deductible
Plan Year Deductible:	$2,000 Individual $4,000 Family
Out-of-network	$4,000 Individual $8,000 Family
Contributions:	
Employee	$35.00
Employee + Spouse	$65.00
Employee + Child(ren)	$60.00
Family	$90.00

Dental

Carrier:	Sunlife	
Plan Type:	PPO	
Effective Date:	1st of the month after 60 days from date of hire	
Plan Design:	In-network	Out-of-network
Preventative Services: (Preventative and Diagnostic)	100%	100%
Basic Services: (Fillings, Root Canals, etc.)	100%	80%
Major Services: (Bridges, Crowns, etc.)	60%	50%
Calendar Year Deductible:	N/A	$25 Individual $75 Family
Calendar Year Maximum:	$1,500	$1,000
Contributions:		
Employee	$9.58	
Family	$25.60	

Telehealth

United Healthcare offers virtual visits, a telehealth service, that lets members talk to board-certified doctors. With virtual visits, you can see and talk to a doctor and they can give you a diagnosis—and even write a prescription if needed. From treating flu and fevers, to caring for migraines and allergies, you can chat with a doctor by phone or video 24 hours a day, seven days a week.

Use the health4me mobile app (register on myuhc.com first) or download the AmWell or Doctor on Demand app. Visit myuhc.com type in "uhc.com/virtualvisits" to find Teledoc or call 1-855-615-8335.

Life Coverage

Carrier:	Lincoln Financial
Effective Date:	1st of the month after 60 days from date of hire
Life Coverage:	Flat $20,000
AD&D Coverage:	Provides an additional benefit equal to your life insurance coverage
Age Reduction Schedule:	65% @ age 65; 40% @ age 70; 25% @ age 75; 10% @ age 80
Contributions:	Employer Paid

Supplemental Life Coverage

Carrier:	Lincoln Financial
Effective Date:	1st of the month after 60 days from date of hire
Life Coverage:	
Employee:	$10,000 increments up to $500,000 not to exceed 5 x basic annual earnings
Spouse:	$5,000 increments, up to $50,000 not to exceed 50% of employee election
Child(ren):	Up to $10,000
Age Reduction Schedule:	65% @ age 70; 50% @ age 75; 25% @ age 80
Contributions:	Employee Paid

Employee Contact Numbers

United Healthcare (Medical)		1-800-651-5465
SunLife (Dental/Vision)		1-800-443-2995
Lincoln Financial (Life, AD&D, LTD, EAP, STD (NH Employees only))		1-877-275-5462
AXA Assistance USA, Inc. (Travel Assistance Program)		1-855-327-1476 1-312-356-5980
VOYA Financial (401(k)):	Maryann Fortin, Admin. Contact David Bradshaw, Alpha Pension	1-401-250-6229 1-877-449-401k
TicketsatWork (discounted tickets & events), www.ticketsatwork.com, Co. Code: BYSTBNFT		1-866-273-5824
Baystate Benefit Services (Flexible Spending Account)		1-800-601-3570

MA Paid Family & Medical Leave

Employees are eligible for the following benefits:

• Up to 20 weeks of paid medical leave in a benefit year if a worker has a serious health condition that incapacitates them from work.

• Up to 12 weeks of family leave in a benefit year related to the birth, adoption or foster care placement of a child.

• Up to 12 weeks of paid family leave in a benefit year for a need arising out of a family member's active duty or impending call to active duty in the Armed Forces.

• Up to 26 weeks of paid family leave in a benefit year to care for a family member who is a covered service member with a serious health condition.

Employees are eligible for the following benefits:

• Up to 12 weeks of paid family leave in a benefit year to care for family member with a serious health condition.

• Maximum leave entitlement is 26 total weeks of paid family and medical leave in a single benefit year.

Long Term Disability

Carrier:	Lincoln Financial
Effective Date	1st of the month after 60 days from date of hire
Elimination Period:	180 days
Monthly Benefit:	60% of Salary
Max Monthly Benefit:	$5,000
Duration:	To Social Security Normal Retirement Age
Contributions:	Employee Paid
Pre-Existing Clauses:	3/12 Months*

*Benefit will not pay any benefit, or any increase in benefits, under The Policy for any Disability that results from, or is caused or contributed to, by a Pre-existing Condition, unless, at the time You become Disabled, You have been continuously covered under The Policy for 12 months.

Short-term Disability (NH Employees)

Lincoln Financial is available to New Hampshire employees who do not contribute to MA PFML.

Flexible Spending Accounts

Pay for the following items with TAX-FREE Dollars:

Dependent Care Expenses: Up to $5,000 per year maximum (individual or a married couple filing jointly or $2,500 for a married individual filing separately).

Out-of-pocket Health Care Expenses: Up to $3,300 per year maximum. $660 of unused funds will be rolled over to the new plan year.

Employee Assistance Program

Carrier: Lincoln Financial

The EAP is a confidential and voluntary counseling referral service provided free of charge to all employees and members of their family household

Types of concerns the EAP can assist you with:

• Emotional Problems	• Family Concerns	• Drug or Alcohol Abuse
• Marital/Relationship Issues	• Stress Management	• Legal Issues
• Money Matters such as budgeting and how to save		

Pension

Mutual Fund Provider:	VOYA, Financial Acct #860446-0001
Eligibility:	Age 21 & completion of 6 months of service
Entry Dates:	Semi-annual; 1/1 and 7/1
Maximum Election:	$23,500 up to 2025 IRS guidelines
Match Contribution:	Discretionary
Profit Sharing Contribution:	Discretionary
Vesting Schedule:	6 year graded

If over the age of 50, an additional catch-up contribution of $7,000 can be made. See the Human Resources Department for further details.

Plumbing School Reimbursement

Plumbing Apprentices are required to attend 5 years of plumbing education. Youngblood Co., Inc. requires all Apprentice Plumbers to work toward becoming a Journeyman Plumber while employed with the Company. The incentive to working toward this goal is that Youngblood Co., Inc. will reimburse up to $550/year upon successfully completing each year of schooling. If courses are on a certificate basis, Youngblood Co., Inc. will reimburse up to $220/75 hrs. of completion. Proof of payment and passing certificate required in order to be reimbursed. If you do not continue to register for schooling each year, you may be required to pay back the amount that was reimbursed to you for prior schooling years attended. If you should terminate your employment prior to completing the Apprentice Program, you will be required to pay back the amount of which had been reimbursed to you while you worked for the Company.

Paid Holidays/Personal Time

Eligibility: 1st of the month after 60 days from date of hire

10 Holidays

New Year's Day	Independence Day
President's Day	Labor Day
Patriots Day	Columbus Day
Memorial Day	Thanksgiving Day
One Floating Holiday	Christmas Day

Sick Pay/Personal Leave

After 6 months of service, you will receive 40 hours of sick/personal time. Each DOH anniversary you will receive 40 hours sick/personal time. Mechanics/ Licensed Journeymen may use sick time for personal leave. Apprentices may only use sick time for that purpose and not for personal leave.

Sick/Personal time must be used during each anniversary year and cannot be cashed out for payment.

Vacation

Eligibility: After 1 year of service on anniversary date

	Annual Accrual Per Year (In Hrs.) Less than 2 yrs of ser.	Annual Accrual Per Year (in Hrs.) After 2 yrs of serv.	Annual Accrual Per Year (in Hrs.) After 10 yrs of serv.
Mechanic	40 Hours	80 Hours	120 Hours
Apprentice	40 Hours	80 Hours	120 Hours

Vacation time must be used during each anniversary year and cannot be cashed out for payment.

Travel Assistance Program

Carrier: AXA Assistance USA, Inc.

This program offers you a broad range of worldwide travel, emergency medical transportation and concierge services 24 hours a day/365 days a year.

Types of services:

• Medical & Dental Referrals	• Return of Mortal Remains	• Emergency Cash
• Emergency Medical Evac.	• Prescriptions	• ID Theft
• Hospital Admission/Monitoring	• Lost Documents/Luggage	

Vision Coverage

Carrier:	SunLife	
Effective Date:	1st of the month after 60 days from date of hire	
Coverage:	In-network	Out-of-network
Materials:	Waived for elective contact lenses $25 co-payment	
How often can services be obtained?		Exams: Every 12 months Lenses: Every 12 months Frames: Every 24 months
Eye Exams:	$10	Up to $65
Lenses:		
Single Vision Lenses	$25	See Benefit Summary for out-of-network costs
Lined Bifocal Lenses	$25	See Benefit Summary for out-of-network costs
Lined Trifocal Lenses	$25	See Benefit Summary for out-of-network costs
Progressive Lenses	$80-$90	See Benefit Summary for out-of-network costs
Contact Lenses:		
Conventional	Up to $150 allowance	See Benefit Summary for out-of-network costs
Planned replacement and disposable	Up to $105 allowance	See Benefit Summary for out-of-network costs
Medically necessary	$0	See Benefit Summary for out-of-network costs
Evaluation and Fitting	Covered in full with $60 maximum copayment	See Benefit Summary for out-of-network costs
Frames:	$150 allowance	See Benefit Summary for out-of-network costs
Contributions:		
Employee	$1.59	
Employee + Spouse	$2.67	
Employee + Child(ren)	$2.73	
Family	$4.31	

Bonuses

Sign on Bonuses: If you refer an employee and they are employed at Youngblood Co., Inc. for at least 6 months with a good working relationship, you will receive the following:
1st/2nd Year Apprentice = $200
3rd/4th/5th Year Apprentice = $400
Journeyman = $600 and Foreman = $800

Additional Benefit(s)

TicketsatWork—Entertainment discounts, log onto ticketsatwork.com, click on Become a Member, enter your personal information with company code of BYSTBNFT. You will be eligible to purchase discounted tickets at a variety of shows and activities.