



VanderHouwen

Recruiting • Relationships • Opportunity



YOUR BENEFITS

2026–2027 Benefits Guide

Assignment-Based Employees

Plan year | December 1, 2026 – November 30, 2027

YOUR ANNUAL BENEFITS RESOURCE

Use this guide throughout the plan year for coverage, contacts, and benefit resources.

Recruiting | Relationships | Opportunity

Questions? payroll@vanderhouwen.com

START HERE



Welcome to Your Benefits

At VanderHouwen, we're all about relationships. That includes taking care of you and the people you love. This guide explains your benefits for the plan year that starts December 1, 2026.

You are automatically enrolled in **VanderHouwen-paid Basic Life and AD&D**, even if you waive other coverage.

 **COVERAGE STARTS**

December 1, 2026

Plan year ends Nov. 30, 2027

 **QUESTIONS**

Payroll

payroll@vanderhouwen.com

What's New This Year

- **New dental carrier:** Principal starts December 1, with a larger network.
- **Same medical plans:** UnitedHealthcare continues, with a few new covered services.

Your Benefits at a Glance

Benefit	Carrier	Who pays
Medical	UnitedHealthcare	Shared
Health Savings Account (HSA)	Optum Bank	You
Dental (NEW)	Principal	You (voluntary)
Vision	VSP	You (voluntary)
Basic Life and AD&D	Mutual of Omaha	VanderHouwen
Voluntary Life and AD&D	Mutual of Omaha	You (optional)
Short- and Long-Term Disability	Mutual of Omaha	You (optional)
Accident, Critical Illness, Hospital Indemnity	Mutual of Omaha	You (optional)

 **Your costs:** see your VanderHouwen contribution sheet and Flock for your cost per paycheck.

WHO AND HOW

Eligibility and Enrollment

Who Can Enroll

- **You:** full-time, working 30+ hours a week
- **When:** the 1st of the month after 30 days of employment
- **Your family:** spouse or domestic partner, and children up to age 26

Domestic partner coverage costs the same as spouse coverage. It may be taxable income to you, and deductions are taken after tax.

How to Enroll in 4 Steps

1. Read this guide and your contribution sheet.
2. Check your doctors and dentist are in network.
3. Log in to Flock (helloflock.com) and choose your plans during your enrollment window.
4. Add dependents and update beneficiaries.

Changing Coverage Later

Your choices last all plan year. You can change them only after a qualifying life event. Tell payroll@vanderhouwen.com within **30 days**:

- Marriage, divorce, or legal separation
- Birth or adoption
- Death of a spouse or dependent
- Gaining or losing other coverage
- A child aging out of coverage
- A change in hours that affects eligibility
- Moving out of your plan's service area

Using Your Benefits Throughout the Year

- **New hires:** review this guide and your contribution information, then make your elections in Flock during your enrollment window.
- **Current employees:** use this guide to understand your plans, find carrier resources, review costs, and keep beneficiaries current.
- **Qualifying life event?** contact payroll@vanderhouwen.com within 30 days to request an eligible midyear change.

UNITEDHEALTHCARE



Medical Plans

Choose between two UHC plans. Both cover preventive care at 100%, include 24/7 virtual visits, and give you access to UHC tools.

In-network	Select Plus	NexusACO HSA (Tier 1 / Other)
Plan type	Copay plan	High-deductible, HSA-eligible
Referrals for specialists	Not needed	Not needed
Deductible and out-of-pocket maximum		
Deductible (indiv. / family)	\$4,000 / \$8,000	\$6,000 / \$12,000 ¹
Out-of-pocket max (indiv. / family)	\$8,500 / \$17,000	\$8,000 / \$16,000
Doctor visits		
Preventive care	\$0	\$0
Primary care	\$25 copay ²	20% / 40% after deductible ²
Specialist	\$50 copay	20% / 40% after deductible
24/7 virtual visits	\$0	\$0 after deductible
Mental health office visit	\$25 copay ²	20% after deductible ²
Chiropractic / acupuncture³	\$25 copay	20% after deductible
Urgent care	\$50 copay	20% after deductible
Tests, surgery, and hospital		
Lab (freestanding / hospital)	\$25 / \$60 copay	20% after deductible
X-ray (freestanding / hospital)	\$75 / \$100 copay	20% after deductible
Advanced imaging (MRI, CT)	Freestanding: 30% after ded. Hospital: \$350 + 30% after ded.	20% after deductible
Outpatient surgery	Freestanding: 30% after ded. Hospital: \$350 + 30% after ded.	20% / 40% after deductible
Hospital stay (incl. maternity)	30% after deductible	20% / 40% after deductible
Emergency room / ambulance	30% after deductible	20% after deductible
Prescriptions (retail, up to 31 days)		
Pharmacy deductible	None	Medical deductible first
Tier 1 / Tier 2	\$5 / \$50	\$5 / \$65 after deductible
Tier 3 / Tier 4	\$120 / \$250	\$125 / \$250 after deductible
Out-of-network		
Deductible (indiv. / family)	\$8,000 / \$16,000	\$18,000 / \$36,000
Out-of-pocket max (indiv. / family)	\$17,000 / \$34,000	\$24,000 / \$48,000
Coinsurance	50% after deductible	50% after deductible

¹ NexusACO family deductible: no one in the family gets benefits (other than preventive care) until the full \$12,000 is met. ² Your first 3 primary care or outpatient mental health visits each year are \$5 (after the deductible on NexusACO). ³ Up to 12 acupuncture and 20 chiropractic visits a year.

TIPS



Getting the Most from UHC

What's New in Your UHC Plan

- **Doula support:** \$3,760 per pregnancy
- **Nutrition counseling:** for medical or mental health conditions
- **Speech therapy:** no longer limited to certain causes
- **Menopause care:** prescription coverage added
- **Direct-pay credit:** some cash payments to providers can count toward your deductible
- **New plan names:** Select Plus is now “PCP Guided Direct”; NexusACO is now “OAP Tiered HSA.” Same benefits. No new ID card.

Save with Tier 1 (NexusACO)

- **Pay half:** 20% coinsurance instead of 40%
- **Find them:** look for the blue Tier 1 dot on myuhc.com
- **Oregon partners:** Providence, PeaceHealth, Oregon Medical Group
- **Choose a PCP:** each family member picks one; you can change monthly

Choose the Right Care

- **Virtual visit or your PCP:** everyday needs
- **Urgent care:** same-day, not life-threatening
- **Emergency room:** serious or life-threatening only
- **Labs and imaging:** freestanding centers usually cost less than hospitals

VALUE-ADDED BENEFITS

✦ Extra Programs Included with UHC

Your medical plan comes with more than doctor visits. Most of these programs are free. Sign in at myuhc.com or the UnitedHealthcare app.

24/7 Virtual Visits

See a provider by phone or video, day or night.

Cost: \$0 on Select Plus; \$0 after deductible on NexusACO

Start: myuhc.com/virtualvisits

Calm Health

Free app for sleep, stress, and mindfulness.

Start: uhc.app/calm

Not available to fully insured members living in NY, NJ, PA, MD, VA, WV, or DC.

Employee Assistance Program

Confidential 24/7 support. Up to 3 free counseling sessions per issue, plus legal and financial help.

Call: 1-888-887-4114

One Pass Select

Gym network, online workouts, and grocery delivery. Family members 18+ can join.

Optional paid monthly membership.

UHC Store

Member discounts on health and wellness products.

Discounts, not insurance.

Pharmacy Savings

\$0 for certain insulin, epinephrine, glucagon, naloxone, and albuterol. Compare drug prices online.

Check: myuhc.com/rx

Mental Health Support

Licensed therapists, in person or online. First 3 visits each year are \$5.

Find care: myuhc.com/mh-recommendations

UHC Rewards

Earn up to \$300 a year for healthy actions, like a checkup or health survey.

Activate: UHC app > Rewards

Real Appeal

Online coaching for weight and healthy habits, for members who qualify.

Advocate4Me & the UHC App

Call the number on your ID card for a real person. Use the app for claims, costs, and your digital ID card.

OPTUM BANK • NEXUSACO HSA PLAN ONLY

Health Savings Account

An HSA lets you save money tax-free for medical costs, like deductibles, prescriptions, dental, and vision.

- **Tax-free 3 ways:** in, growth, and out for qualified costs
- **Yours to keep:** rolls over every year and goes with you

IRS Limits (per calendar year)

Coverage	2026	2027
Self-only	\$4,400	\$4,500
Family	\$8,750	\$9,000
Age 55+ catch-up	+\$1,000	+\$1,000

Limits include all deposits. December 2026 deposits count toward 2026.

You Can't Contribute If You:

- Have other non-HSA health coverage, including a spouse's plan
- Are enrolled in Medicare, Medicaid, or TRICARE
- Have a general-purpose health care FSA (yours or a spouse's)
- Receive certain VA benefits
- Can be claimed as someone else's dependent

PRINCIPAL

Dental Benefits

Principal's network has **105,362 dentists** near where our employees live, about **38% more** than UHC. About 91% of UHC dentists are also in Principal's network. Find yours at principal.com/find-dentist.

Benefit	In-network	Out-of-network
Deductible (calendar year)	\$50 / \$150 family	\$50 / \$150 family
Annual maximum (per person)	\$1,500	\$1,500
Preventive (exams, cleanings, X-rays)	100%, no deductible	100%, no deductible
Basic (fillings, simple extractions)	80% after deductible	80% after deductible
Major (crowns, root canals, implants)	50% after deductible	50% after deductible
Child orthodontia (under 19)	50%, \$2,000 lifetime	50%, \$2,000 lifetime

Plan pays the percentages shown. Out-of-network dentists may bill you the difference.

Good to Know

- **No waiting periods:** coverage starts right away
- **Fresh start:** new \$1,500 maximum December 1; resets January 1, 2027
- **Deductible credit:** send proof of what you paid under UHC
- **Preventive counts:** cleanings count toward the \$1,500 maximum
- **Braces in progress:** your orthodontist sends the claim to Principal
- **Big work coming?** ask for a pre-treatment estimate

Principal extras (not insurance): up to \$800 off LASIK, up to 48% off hearing aids, and a free emotional health support line.

 **Your dental cost:** see your VanderHouwen contribution sheet.

VSP

Vision

VSP has a large national network of eye doctors. Find one at vsp.com or call **800-877-7195**.

VSP Signature (in-network)	You pay / allowance
Eye exam (every 12 months)	\$10 copay
Lenses (every 12 months)	\$25 copay
Frames (every 24 months)	\$130 allowance with lenses; \$200 allowance frames only
Contacts (instead of glasses)	\$130 allowance; fitting included
Out-of-network	Limited reimbursement

 **Your vision cost:** see your VanderHouwen contribution sheet.

MUTUAL OF OMAHA

 Life and AD&D

Basic Life and AD&D: VanderHouwen Paid

You're enrolled automatically. It costs you nothing.

Covered person	Benefit
You	\$25,000
Spouse or domestic partner	\$3,000
Each child	\$2,000

List dependents in Flock to cover them. Keep your beneficiaries up to date.

Voluntary Life and AD&D: You Pay

	You	Spouse	Children
Buy in steps of	\$10,000	\$5,000	\$2,000
Maximum	\$300,000	\$50,000*	\$10,000
No health questions up to	\$150,000	\$30,000	\$10,000

*Not more than your own amount. Elect for yourself first. Health questions may apply above these amounts or if you enroll later. Coverage reduces to 65% at age 70 and 50% at age 75.

MUTUAL OF OMAHA

 Disability

Optional, and you pay the premium. Disability pays part of your income if a non-work illness or injury keeps you from working.

	Short-Term	Long-Term
Pays	60% of salary	60% of salary
Maximum	\$1,000 per week	\$6,000 per month
Starts after	14 days	90 days, or when short-term ends
Lasts up to	11 weeks	Social Security retirement age
Pre-existing condition limit	3-month look-back / 6-month exclusion	12-month look-back / 12-month exclusion
Mental health / substance use	Covered	Up to 24 months

Enroll when first eligible. Later, you may need to answer health questions.

Payments may be reduced by other income, like state paid leave. New York employees also have New York disability and Paid Family Leave.

MUTUAL OF OMAHA • OPTIONAL

+ Accident, Critical Illness, and Hospital Plans

These plans pay cash directly to you. Use it for bills, your deductible, or anything you need. They add to your medical plan; they don't replace it.

Plan	What it pays	Examples
Accident	Set amounts for off-the-job injuries. Fractures \$200–\$9,000; ER \$300; urgent care \$225.	Broken arm; dislocated shoulder; car accident
Critical Illness	Lump sum of \$5,000–\$30,000. Spouse up to \$30,000; children 25% of yours. \$50 health screening benefit.	Heart attack; stroke; cancer; organ transplant
Hospital Indemnity	\$1,000 when admitted, plus \$100 a day. ICU: \$2,000 plus \$200 a day.	Pneumonia stay; surgery stay; childbirth

The Mutual of Omaha certificates define covered conditions, amounts, and exclusions. Your cost depends on the coverage you choose and shows in Flock.

WE'RE HERE TO HELP

Contacts

Need help with	Contact	How to reach
Enrollment, Flock, changes	VanderHouwen Payroll	payroll@vanderhouwen.com helloflock.com
Medical	UnitedHealthcare	1-866-873-3903 (TTY 711) myuhc.com
HSA	Optum Bank	optumbank.com
Dental	Principal	800-247-4695 principal.com
Vision	VSP	800-877-7195 vsp.com
Life, disability, voluntary	Mutual of Omaha	800-655-5142

Important Notices

The Centers for Medicare & Medicaid Services (CMS) requires employers that offer a group health plan to disclose whether prescription drug coverage offered to Medicare Part D eligible individuals is creditable or non-creditable. The employer must submit this disclosure to CMS:

- Within 60 days after the beginning of the plan year;
- Within 30 days after the prescription drug plan ends; and
- Within 30 days after any change in creditable coverage status.

Disclosure form: cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/CCDisclosureForm.html

Required Annual Notices

Medicare Part D: UnitedHealthcare confirmed the prescription coverage on VanderHouwen's medical plans is creditable. It is expected to pay, on average, as much as standard Medicare drug coverage, so you generally will not pay a late-enrollment penalty if you join Medicare Part D later. Keep this notice.

Other required notices, including COBRA, HIPAA special enrollment, CHIP, the Women's Health and Cancer Rights Act, and the Health Insurance Marketplace notice, are in Flock. Email payroll@vanderhouwen.com for a copy.

Plan sponsor: VanderHouwen & Associates, Inc., 6342 S Macadam Ave, Portland, OR 97239 | (503) 299-6811 | EIN 93-0975388 | Plan No. 501

This guide summarizes VanderHouwen's benefit plans. It does not include every rule, limit, or exclusion. The official plan documents, policies, and certificates govern. VanderHouwen may change or end its plans at any time. Prepared by Gallagher.