BENEFITS GUIDE

STRONG AUTOMOTIVE

At Strong Automotive, we are committed to supporting the health, financial security, and overall well-being of our team members. Our 2026 benefits program reflects that commitment by offering a comprehensive and competitive package designed to meet a wide variety of needs and lifestyles. Whether you're looking for robust medical coverage, ways to save for retirement, or supplemental protection for life's unexpected events, we've built a benefits lineup that gives you flexibility, support, and peace of mind.

BENEFITS GUIDE

STRONG HEALTH PLANS

HEALTH

Strong Automotive offers five medical plan options so you can choose the coverage that best fits your needs and budget. Our plans include traditional PPO options through Blue Cross Blue Shield of Alabama, a high-deductible health plan with HSA eligibility through United Healthcare, and two secondary health insurance plans that help offset out-of-pocket expenses like deductibles, copays, and coinsurance. Whether you prefer lower premiums or more comprehensive coverage, there's a plan designed to work for you and your family.

BLUE CHOICE 100 PPO

- **Low deductible:** $100 individual / $200 family
- **Copays:** $20 office visit, $150 ER
- **Out-of-pocket max:** $4,000 individual / $8,000 family
- **Prescription coverage:** Tiered copays ($10 / $30 / $60 / $60 for specialty)
- ***Nationwide access with BlueCard PPO Network***

UHC CHOICE PLUS PPO 500

- **Low deductible:** $500 individual / $1,000 family
- **Copays:** $25 primary care / $45 specialist
- **Out-of-pocket max:** $4,000 individual / $8,000 family
- **Prescription drug coverage:** Tiered copays ($10 / $35 / $70 / $125)
- ***Offers the lowest deductible and out-of-pocket costs among UHC plans***

UHC CHOICE PLUS PPO 1000

- **Low deductible:** $1,000 individual / $2,000 family
- **Copays:** $30 primary care / $60 specialist
- **Out-of-pocket max:** $7,500 individual / $15,000 family
- **Prescription drug coverage:** Tiered copays ($10 / $35 / $70 / $125)
- ***Balanced choice for those who want lower premiums than the 500 plan, but more predictable costs than the HDHP***

UHC CHOICE PLUS PPO 3000

- **Moderate deductible:** $3,000 individual / $9,000 family
- **Copays:** $35 primary care / $75 specialist
- **Out-of-pocket max:** $8,500 individual / $17,000 family
- **Prescription drug coverage:** Tiered copays ($10 / $35 / $70 / $125)
- ***Access to UHC Designated Network for lower costs***

UHC HSA CHOICE PLUS HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

- **High deductible:** $8,000 individual / $16,000 family
- Compatible with HSA for tax-free medical savings (administered by UpSwing)
- Preventive care covered before deductible
- Lower monthly premiums with higher out-of-pocket responsibility
- ***Ideal for those who want to control medical spending and save on premiums***

COMPARE PLANS

	United Healthcare 500	United Healthcare 1000	United Healthcare 3000	United Healthcare HSA	Blue Cross Choice 100
Employee	$93.92	$63.96	$47.28	$32.00	$382.44
Employee + Spouse	$417.84	$357.91	$324.55	$138.50	$994.88
Employee + Children	$336.75	$281.32	$250.46	$86.50	$870.51
Family	$608.17	$522.78	$475.24	$218.00	$1,430.45
IN-NETWORK PLAN DETAILS					
Deductible – Single	$500	$1,000	$3,000	$8,000	$100
Deductible – Family	$1,000	$3,000	$9,000	$16,000	$200
Out of Pocket Max	$4,000/8,000	$7,500/15,000	$8,500/17,000	$8,300/16,600	$4,000/8,000
Co-Insurance	80%	80%	80%	80%	80%
Preventative Care	100% Covered	100% Covered	100% Covered	100% Covered	100% Covered
IN-NETWORK PROFESSIONAL SERVICES					
Primary Physician	$25 Copay	$35 Copay	$35 Copay	20% After Deductible	$20 Copay
Specialist	$45 Copay	$75 Copay	$75 Copay	20% After Deductible	$20 Copay
Telehealth	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$20 Copay
Urgent Care	$50 Copay	$100 Copay	$75 Copay	20% After Deductible	$20 Copay
Emergency Room	$500 Copay	$500 Copay	$500 Copay	20% After Deductible	$150 Copay
PRESCRIPTION DRUGS					
Tier 1	$10 Copay	$10 Copay	$10 Copay	$10 Copay	$10 Copay
Tier 2	$35 Copay	$35 Copay	$35 Copay	$35 Copay	$35 Copay
Tier 3	$70 Copay	$70 Copay	$70 Copay	$70 Copay	$60 Copay
Mail Order	$30/$105/$210/$375	$30/$105/$210/$375	$30/$105/$210/$375	$30/$105/$210/$375	$25/$75/$150/NA

SECONDARY HEALTH PLANS
TRANSAMERICA

HEALTH

Supplemental coverage designed to help with out-of-pocket costs on your primary health plan:

NO DEDUCTIBLE SECONDARY HEALTH PLAN

- Pays for deductibles, coinsurance, and copays from your primary plan
- Covers inpatient stays, surgeries, ER visits, outpatient procedures, and more
- No deductible to meet before benefits begin

COVERAGE LEVEL	PER PAY PERIOD DEDUCTION
EMPLOYEE ONLY	$34.95
EMPLOYEE + SPOUSE	$72.51
EMPLOYEE + CHILD(REN)	$64.54
EMPLOYEE + FAMILY	$108.23

$1,700 HIGH DEDUCTIBLE SECONDARY HEALTH PLAN

- Designed to coordinate with high-deductible medical plans
- Benefits begin after you meet a $1,700 deductible
- Helps reduce large unexpected costs

COVERAGE LEVEL	PER PAY PERIOD DEDUCTION
EMPLOYEE ONLY	$37.78
EMPLOYEE + SPOUSE	$80.44
EMPLOYEE + CHILD(REN)	$68.75
EMPLOYEE + FAMILY	$121.53

DENTAL INSURANCE
GUARDIAN

DENTAL

Taking care of your teeth is about more than just covering cavities and cleanings. It also means accounting for more expensive dental work, and your overall health. With dental insurance through Guardian, routine preventive care can lead to better overall health. And you'll be able to save money if any extensive dental work is required.

WHO IS IT FOR?

Everyone should have access to great dental coverage, which is why we offer comprehensive plans that are available through employers as part of your benefit offerings.

WHAT DOES IT COVER?

Dental insurance helps to protect your overall oral care. That includes services like preventive cleanings, x-rays, restorative services like fillings, and other more serious forms of oral surgery if you ever need them.

WHY SHOULD I CONSIDER IT?

Poor oral health isn't just aesthetic, it's also been linked to conditions including diabetes, heart disease, and strokes. So, while brushing and flossing every day can help keep your teeth clean, nothing should replace regular visits to the dentist.

- Preventive care 100% covered
- Basic care 80%, major care 50%, orthodontia 50%
- Annual benefit max: $1,750
- Maximum Rollover program lets you save unused benefits
- Large network through DentalGuard Preferred

COVERAGE LEVEL	PER PAY PERIOD DEDUCTION
EMPLOYEE ONLY	$16.57
EMPLOYEE + SPOUSE	$33.64
EMPLOYEE + CHILD(REN)	$41.96
EMPLOYEE + FAMILY	$62.93

VISION INSURANCE
GUARDIAN/VSP CHOICE

VISION

Vision insurance through Guardian helps protect the health of your eyes by providing coverage for benefits that often aren't covered by regular medical insurance.

WHO IS IT FOR?

Even if you have perfect eyesight, it's important to have regular eye exams to make sure you're still seeing clearly. Most of us may eventually need vision correction, which is why we offer vision insurance to cover some of the costs.

WHAT DOES IT COVER?

Vision insurance covers benefits not typically included in medical insurance plans. It covers things like routine eye exams, allowances towards the purchase of eyeglasses and contact lenses, as well as discounts on corrective Lasik surgery.

- Coverage through VSP Choice Network
- Eye exam: $10 copay, lenses and frames every 12–24 months
- Allowance for glasses, contacts, and lens enhancements
- Discounts on Lasik and extra eyewear
- Providers are part of the VSP.com network

COVERAGE LEVEL	PER PAY PERIOD DEDUCTION
EMPLOYEE ONLY	$3.60
EMPLOYEE + SPOUSE	$6.82
EMPLOYEE + CHILD(REN)	$6.94
EMPLOYEE + FAMILY	$11.00

FLEXIBLE SPENDING ACCOUNTS (FSA)

FSA

A Flexible Spending Account (FSA) lets you set aside pre-tax dollars to pay for eligible healthcare or dependent care expenses throughout the year. It's a great way to make your money go further by reducing your taxable income and saving on everyday medical costs.

WHO IS IT FOR?

FSAs are available to anyone at Strong Automotive who wants to save on predictable healthcare or dependent care expenses—like doctor visits, prescriptions, daycare, or elder care.

WHAT DOES IT COVER?

With a Healthcare FSA, you can use funds for eligible expenses such as copays, prescriptions, dental or vision care, and medical supplies for you, your spouse, or dependents. A Dependent Care FSA helps you pay for daycare, after-school programs, or adult day services that allow you and your spouse to work.

WHY SHOULD I CONSIDER IT?

Though deductions are spread evenly across your paychecks, because contributions are made pre-tax, you save money on every dollar you set aside. Just remember—the IRS has a "use-or-lose" rule, so plan carefully and spend your FSA balance before the end of the year to avoid forfeiting unused funds.

- Administered by UpSwing
- Use pre-tax dollars to pay for eligible healthcare expenses
- Healthcare FSA: You may contribute up to $3,400 for the year.
- FSA Carryover (if applicable): You can carry over up to $680 into the next plan year.
- Dependent Care FSA: You may contribute up to $7,500 per household (or $3,750 if married filing separately).
- Funds available Day 1
- "Use it or lose it" rule applies—make sure to spend by year-end

401(K) RETIREMENT PLAN
EMPOWER

RETIREMENT

Planning for the future starts today. Strong Automotive's 401(k) plan through Empower helps you save for retirement with convenient payroll deductions and immediate company matching. After 90 days of employment, you're eligible to participate and receive a 2% company match on your contributions. There's no vesting period, which means every dollar Strong contributes is yours right away.

WHY SHOULD I CONSIDER IT?

- Save for retirement through pre-tax (Traditional) or Roth contributions
- You are eligible to enroll after completing 90 days of employment
- Strong Automotive provides a 2% company match, with no vesting period
- Access your personalized dashboard at empowermyretirement.com
- Track retirement readiness, link outside accounts, and view your full financial picture
- Helpful tools include a savings planner, budgeting guidance, and net worth analysis
- Empower's mobile app makes it easy to manage your account on the go makes it easy to manage your account on the go
- Strong Automotive provides a 2% company match, with no vesting period

ADDITIONAL BENEFITS

BENEFITS

VOLUNTARY LIFE AND AD&D / GUARDIAN

- Basic life: $25,000 company-paid for all full-time employees
- Optional Voluntary Life: Up to 5x salary (max $750,000)
- Spouse and child coverage available
- Includes AD&D, waiver of premium, and accelerated death benefit

DISABILITY INSURANCE / GUARDIAN

Short-Term Disability (STD)

- Provides income replacement for non-work-related injuries or illnesses
- Benefits typically begin after a short waiting period (e.g., 7 days)
- Coverage duration is limited (e.g., up to 13 weeks)
- Pays 60% of your base pay, up to a weekly maximum of $1,500

Long-Term Disability (LTD)

- Provides extended income replacement for serious or long-term conditions
- Benefits begin after short-term disability ends (or after a 90-day waiting period)
- Continues as long as you remain disabled or until reaching the maximum benefit period (e.g., Social Security Normal Retirement Age
- Pays 60% of your base salary, up to a monthly maximum of $10,000

VOLUNTARY BENEFITS / GUARDIAN

- Accident Insurance: Helps pay for unexpected injuries and ER visits
- Critical Illness: Lump sum benefit for serious diagnoses like cancer or stroke
- Hospital Indemnity: Helps cover out-of-pocket hospital expenses

TOBACCO CESSATION SUPPORT / PELAGO (INCLUDED WITH DENTAL)

- Digital tools, nicotine replacement therapy, and personal coaching
- Support for employees and dependents age 15+
- Helps you quit smoking or vaping

ADDITIONAL BENEFITS

BENEFITS

PAID TIME OFF

We offer **19 days of Paid Time Off (PTO)** during your first two years of employment, increasing to **22 days after three years** and **26 days after five years**. In addition to PTO, we provide 11 paid holidays each year to give you even more time to relax and recharge. New team members may begin using their PTO after they complete **90 days** of employment.

YEARS OF EMPLOYMENT	PAID TIME OFF EARNED
0-2	19 DAYS (152 HOURS)
3-4	22 DAYS (176 HOURS)
5+	26 DAYS (208 HOURS)

COMPANY HOLIDAYS

Generally we observe the following paid holidays each year:

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Eve
- Christmas Day
- New Year's Eve

***A specific list of holidays and applicable dates are published each year.*

ADDITIONAL BENEFITS

BENEFITS

PAY CALENDAR

Strong Automotive operates on a semi-monthly pay schedule, with paydays on the 15th and last day of each month. If a payday falls on a weekend or holiday, you'll be paid on the last business day before that date. Paychecks are issued through Paycom, our payroll provider, and include all work performed through the end of the prior pay period. Please review your pay promptly and report any concerns to your manager or the payroll team.

EMPLOYEE REFERRAL BONUS PROGRAM

We believe great people know great people. That's why we offer a generous **$3,000 referral bonus** to employees who help us recruit top talent to Strong Automotive. If your referral is hired and meets eligibility requirements, you'll receive your bonus within 30 days of their official start date. Just make sure your name is listed as the referral source when they apply through Paycom—and they haven't previously worked here or applied before. Help us build our team and get rewarded for it!

WHEN YOUR BENEFITS BEGIN

BENEFITS

Each benefit at Strong Automotive has its own eligibility timeline, and when coverage starts depends on the type of plan. Most health, dental, vision and supplemental benefits become available shortly after you join the team, giving you quick access to essential coverage. Other programs—like our 401(k) retirement plan and Paid Time Off—have longer waiting periods before you can begin participating or using those benefits. The table below outlines when each benefit becomes available so you know exactly what to expect as you settle in. All elections are made through Paycom, and completing them on time ensures your coverage begins as soon as you're eligible.

PLAN TYPE	WAITING PERIOD
PRIMARY HEALTH INSURANCE	FIRST OF THE MONTH, FOLLOWING 30 DAYS
SECONDARY HEALTH INSURANCE	FIRST OF THE MONTH, FOLLOWING 30 DAYS
FLEXIBLE SPENDING ACCOUNTS	FIRST OF THE MONTH, FOLLOWING 30 DAYS
HEALTH SAVINGS ACCOUNTS	FIRST OF THE MONTH, FOLLOWING 30 DAYS
DENTAL INSURANCE	FIRST OF THE MONTH, FOLLOWING 30 DAYS
VISION INSURANCE	FIRST OF THE MONTH, FOLLOWING 30 DAYS
SHORT TERM DISABILITY	FIRST OF THE MONTH, FOLLOWING 30 DAYS
LONG TERM DISABILITY	FIRST OF THE MONTH, FOLLOWING 30 DAYS
CRITICAL ILLNESS INSURANCE	FIRST OF THE MONTH, FOLLOWING 30 DAYS
HOSPITAL INDEMNITY INSURANCE	FIRST OF THE MONTH, FOLLOWING 30 DAYS
ACCIDENT INSURANCE	FIRST OF THE MONTH, FOLLOWING 30 DAYS
BASIC LIFE INSURANCE	FIRST OF THE MONTH, FOLLOWING 30 DAYS
VOLUNTARY LIFE INSURANCE	FIRST OF THE MONTH, FOLLOWING 30 DAYS
401K RETIREMENT PLAN	FOLLOWING 90 DAYS OF EMPLOYMENT
PAID TIME OFF BENEFITS (PTO)	FOLLOWING 90 DAYS OF EMPLOYMENT

RULES FOR BENEFIT ELECTIONS

RULES

GENERAL RULES FOR BENEFIT ELECTIONS (SECTION 125 GUIDELINES)

Strong Automotive's benefit plans are offered under a Section 125 Cafeteria Plan, which allows certain benefit premiums to be deducted on a pre-tax basis. Because these plans receive favorable tax treatment, the IRS requires that elections generally remain in place for the entire plan year unless you experience a qualifying life event.

NEW HIRE ENROLLMENT

Newly hired employees are eligible to enroll in Strong Automotive's benefit plans after completing the applicable waiting period. Once eligible, you have **30 days** to review your options and make your benefit elections in Paycom.

If elections are not completed within this 30-day window, you may not be able to enroll in most plans until the next annual Open Enrollment period, unless you later experience a qualifying life event. Some voluntary plans may also require evidence of insurability if enrollment is requested at a later date.

Coverage for new hires begins according to each plan's specific effective date rules, which are outlined within this guide and in Paycom.

MAKING CHANGES DURING THE YEAR

After your initial elections are made—either as a new hire or during Open Enrollment—they must remain in effect for the full **January 1–December 31** plan year unless you experience a **Qualifying Life Event (QLE)**. Examples include:

- Marriage, divorce, or legal separation
- Birth, adoption, or placement of a child
- Death of a spouse or dependent
- A change in employment status for you or your spouse
- Gaining or losing other health coverage
- A dependent's eligibility status changing (for example, reaching the maximum age)

If you experience a QLE, you must submit your change request and required documentation within **30 days** of the event. Changes must be consistent with the nature of the event.

If no qualifying life event occurs, changes to your benefits will need to wait until the next Open Enrollment period.

PLAN YEAR AND OPEN ENROLLMENT

All Strong Automotive health and welfare benefits operate on a calendar-year basis **(January 1–December 31)**.

Open Enrollment is held each **November**, giving you the opportunity to review plan options, update your elections, and make changes for the upcoming year. Elections made during Open Enrollment take effect on January 1.

STRONG AUTOMOTIVE