Employee Handbook Resource Supplement

Employee Benefits & Perks

Technician Career Ladder & Advancement Guide

Optional Education & Training Reimbursement

Employee Benefits Guide | 2026-2027

Supporting documents for Michigan Gutters Inc. employees

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Resources are reproduced from the selected source PDFs without edits.

MICHIGAN GUTTERS INC.

Employee Benefits & Perks

Employee Information Supplement

Our Mission

- Out-perform our competitors by providing products and services that exceed expectations.
- Continually strive to improve products and operations for the benefit of customers and employees.
- Never leave a customer until they are completely satisfied.
- Uphold the highest standards of conduct at all times.

How We Take Care of Our People

Michigan Gutters Inc. highlights the following employee benefits, programs, and workplace perks. Availability and eligibility may vary by position, employment status, and the terms of each program.

Health & Financial Benefits Health and dental insurance; chiropractic benefits; life insurance; short-term disability; employee assistance program; retirement match plan.

Time Away & Wellness Paid time off; gym membership stipend; golf membership at Elmbrook Golf Course.

Work Tools & Support Tool allowance; clothing allowance.

Team & Community Monthly employee drawings; company parties and get-togethers; company-sponsored sports teams; fun work environment.

Insurance and Benefit Details

Current medical plan options, coverage amounts, deductibles, enrollment details, eligibility, and costs are provided in separate benefits materials. Consult the applicable Summary Plan Description (SPD), insurance documents, or Human Resources for authoritative terms and current information. Plan documents govern if a summary differs.

Where to Find Information

The employee website is the central location for company policies, employee forms, and available employee resources. Contact Human Resources for questions about benefits or enrollment.

For questions about the Blue Care Network medical plan comparison supplied with this supplement, the benefits materials identify Traverse Benefits: 231-640-0022 | mysupport@traversebenefits.com.

Employee reference supplement • Benefit programs and details are subject to change.

MICHIGAN GUTTERS INC.

Technician Career Ladder & Advancement Guide

Employee supplement | Applies to employees hired after June 21, 2025 | All positions are safety-sensitive

Technician Advancement

Advancement is not based on isolated abilities. Before promotion to the next level is considered, a technician must demonstrate consistent mastery of all skills and competencies required at the current level. Mastery includes proper technique, quality workmanship, and independent performance where required.

Advancement requires demonstrated technical mastery, an acceptable attendance record, a positive attitude and professionalism, good company standing without active disciplinary actions, adherence to company policies and procedures, and evaluation and approval by the Operations Manager.

Technical ability alone does not guarantee advancement. Leadership, teamwork, communication, documentation accuracy, safety compliance, and representation of company values are also considered. The Operations Manager gives final approval, except that Tech 9 advancement requires Owner approval.

Foreman Role & Eligibility

The Foreman (FM) leads and manages the crew assigned for the day, serves as the primary field contact with the Operations Manager (OM), and reports questions, concerns, scheduling issues, and technical challenges directly to the OM.

To be eligible for promotion to Foreman, an employee must be a minimum of Tech 6 and have demonstrated mastery of all required skills at prior Tech Levels. Leadership maturity, accountability, professionalism, communication, attitude, and company standing are considered along with technical skill.

Acting Foreman Trial Period

Before formal promotion, a technician may be assigned to an Acting Foreman trial for evaluation. During the trial, the technician leads assigned crews, communicates with the Office Manager, manages jobsite production and quality, handles customer interaction, and oversees truck loading and paperwork.

Successful completion of the Acting Foreman trial is required but does not automatically guarantee promotion. Final approval is given by the Operations Manager.

MICHIGAN GUTTERS INC.

Technician Levels 1–3

Individual skill requirements — no skills combined

TECH 1 | Apprentice

5% | $17/hr • No prior gutter or construction experience required. Minimum 90 days.

Responsibilities

- Ladder setup and safety awareness
- Material staging
- Tear-off assistance
- Tool identification
- Proper time tracking in Jobber

TECH 2 | Installer I

5.5% | $18/hr • Must have mastered Tech 1 skills.

Machine

- Demonstrates start/stop/load of machine
- Assists with extrusion
- Understands coil safety
- Has some construction or gutter experience prior

Installation Skills

- Measure correct gutter length
- Measure downspout placement
- Punch downspout hole
- Crimp and seal end caps
- Seal outlet
- Install standard K-style gutter with internals
- Install basic screen
- Install downspout with elbows
- Strap downspouts
- Seal seams watertight

TECH 3 | Installer II

6% | $18.50/hr • Must have mastered Tech 2 skills.

Installation

- Install full K-style system independently
- Install wedge system
- Evaluate pitch correctly
- Install offsets
- Install rainchain with kit
- Flash properly
- Dig drain tile (solid vs perf, adapters)
- Has at least 1 year of gutter experience

Gutter Protection

- Install Basic Screen independently
- Assist on Armour Guard

MICHIGAN GUTTERS INC.

Technician Levels 4–6

Individual skill requirements — no skills combined

TECH 4 | Advanced Residential Installer

6.5% | $19/hr • Must have mastered Tech 3 skills.

Machine

- Proficiently runs machine
- Change machine over from 5" to 6" profile independently
- Extrudes clean lengths
- Maintains machine safely

Installation

- Multi-story installs
- Complex rooflines/Advanced Miter
- Drain tile routing
- Minor fascia adjustments
- Install Armour Guard independently
- Assist on Gutter Remedy

TECH 5 | Senior Installer

7% | $20/hr • Must have mastered Tech 4 skills.

Installation

- Complex downspout routing
- Multiple outlet layouts
- Install Basic Screen
- Install Armour Guard
- Install Gutter Remedy (with assistance)
- Install Ice Armour (with assistance)
- Install Ice Breaker (with assistance)
- Install Alu-Rex (Independently)

Administrative

- Accurate Jobber inputs
- Accurate job forms
- Proper material tracking

TECH 6 | Lead Installer

7.5% | $21/hr • Must have mastered Tech 5 skills.

Installation

- Install all gutter protection systems SOLO

- Install on standard, step, back-cut, and wrapped fascia
- Proper structural fastening
- Snow-load hanger reinforcement

Underdeck

- Assist with underdeck installations under Tech 9 lead

Professional

- First Foreman level
- Enforces safety
- Trains crew members
- Margin awareness

MICHIGAN GUTTERS INC.

Technician Levels 7–9

Individual skill requirements — no skills combined

TECH 7 | Specialty Installer

8% | $22/hr • Must have mastered Tech 6 skills.

Specialty (Solo)

- Copper installs
- Box gutter installations
- Decorative collector boxes
- Advanced fascia rebuilds

Half-Round

- Install with assistance

Gutter Protection

- Fully proficient in all systems
- Capable of training others

Professional

- Protects specialty margins
- Elevated customer professionalism

TECH 8 | Advanced Systems Technician

8.5% | $23/hr • Must have mastered Tech 7 skills.

Heat Systems

- Pass AWA Armour training
- Install heat cable systems
- Install pigtails
- Troubleshoot basic heat issues

Integrated Systems

- Coordinate gutter + protection + heat installs
- Complex drainage redesign

Professional

- High accountability
- Leads by example

TECH 9 | Elite Master Technician

9% | $24/hr • Must have mastered Tech 8 skills. Minimum one year at Tech 8 required.

Primary Distinction

- Lead Underdeck Installer
- Layout design
- Pitch planning
- Drainage integration
- Leak troubleshooting
- Crew oversight

Mastery Includes

- Independent half-round installs
- Box gutter expertise
- Copper systems
- Heat troubleshooting
- Multi-system coordination

Professional

- Exceptional attitude
- Elite workmanship
- Culture leader
- Owner approval required

MICHIGAN GUTTERS INC.

OPTIONAL EDUCATION & TRAINING REIMBURSEMENT AGREEMENT

Purpose: This agreement applies only to optional education, certification, conference, or training opportunities that are not required as a condition of employment or continued employment.

1. Employee and Program Information

Employee Name: _____

Program / Certification: _____

Provider / Event: _____

Program Dates: _____

2. Voluntary Participation

Employee acknowledges that participation in the above education or training opportunity is voluntary. The program is not required to obtain or maintain Employee's position with Michigan Gutters Inc. ("Company"), and Employee has chosen to participate and receive Company financial assistance for the program.

3. Company-Funded Costs

The Company agrees to pay or advance the approved costs listed below. Only actual, documented costs paid or advanced by the Company are included unless a different amount is stated in writing below.

Registration / Tuition / Course Fees	$ _____
Airfare / Lodging / Transportation	$ _____
Per Diem / Meals	$ _____
Testing / Certification Fees	$ _____
Other Approved Cost	$ _____
Total Company-Funded Amount	$ _____

4. Employment Commitment and Repayment

Commitment Period: Employee agrees to remain actively employed and in good standing with the Company for _____ months following completion of the program, ending on _____.

If Employee voluntarily resigns before the end of the Commitment Period, or is terminated for cause before the end of the Commitment Period, the unpaid reimbursement obligation becomes immediately due and payable, subject to applicable law and the terms below.

Repayment Method (select one):

☐ Full repayment: 100% of the Company-Funded Amount is due if separation occurs before the end of the Commitment Period.

☐ Prorated repayment: Amount due decreases proportionally each full month Employee remains employed during the Commitment Period.

☐ Custom schedule: _____

5. Separation Not Triggering Repayment

Unless otherwise required by law or a separate written agreement, repayment will not be required if the Company terminates Employee without cause, eliminates Employee's position, or the parties agree in writing to waive repayment.

6. Final Paycheck and Remaining Balance

Any amount owed under this agreement becomes due upon separation. The Company may apply amounts from Employee's final paycheck only to the extent permitted by applicable law and only with any written authorization required by law. The Company will not withhold Employee's final paycheck merely because a reimbursement balance remains unpaid. Any remaining balance after lawful deductions remains a debt owed to the Company and may be collected through lawful means.

7. No Guarantee of Employment

This agreement does not alter the at-will employment relationship or guarantee employment for any specific period. It creates only the reimbursement obligations described above.

8. Entire Agreement; Changes

This document contains the parties' agreement regarding reimbursement for the program identified above. Any amendment, waiver, or different repayment arrangement must be in writing and signed by both Employee and an authorized Company representative.

9. Acknowledgment

By signing below, Employee acknowledges that Employee has read and understands this agreement, has had the opportunity to ask questions before signing, understands that participation in the program is optional, and voluntarily agrees to the repayment terms stated above.

Employee Signature: _____

Date: _____

Employee Printed Name: _____

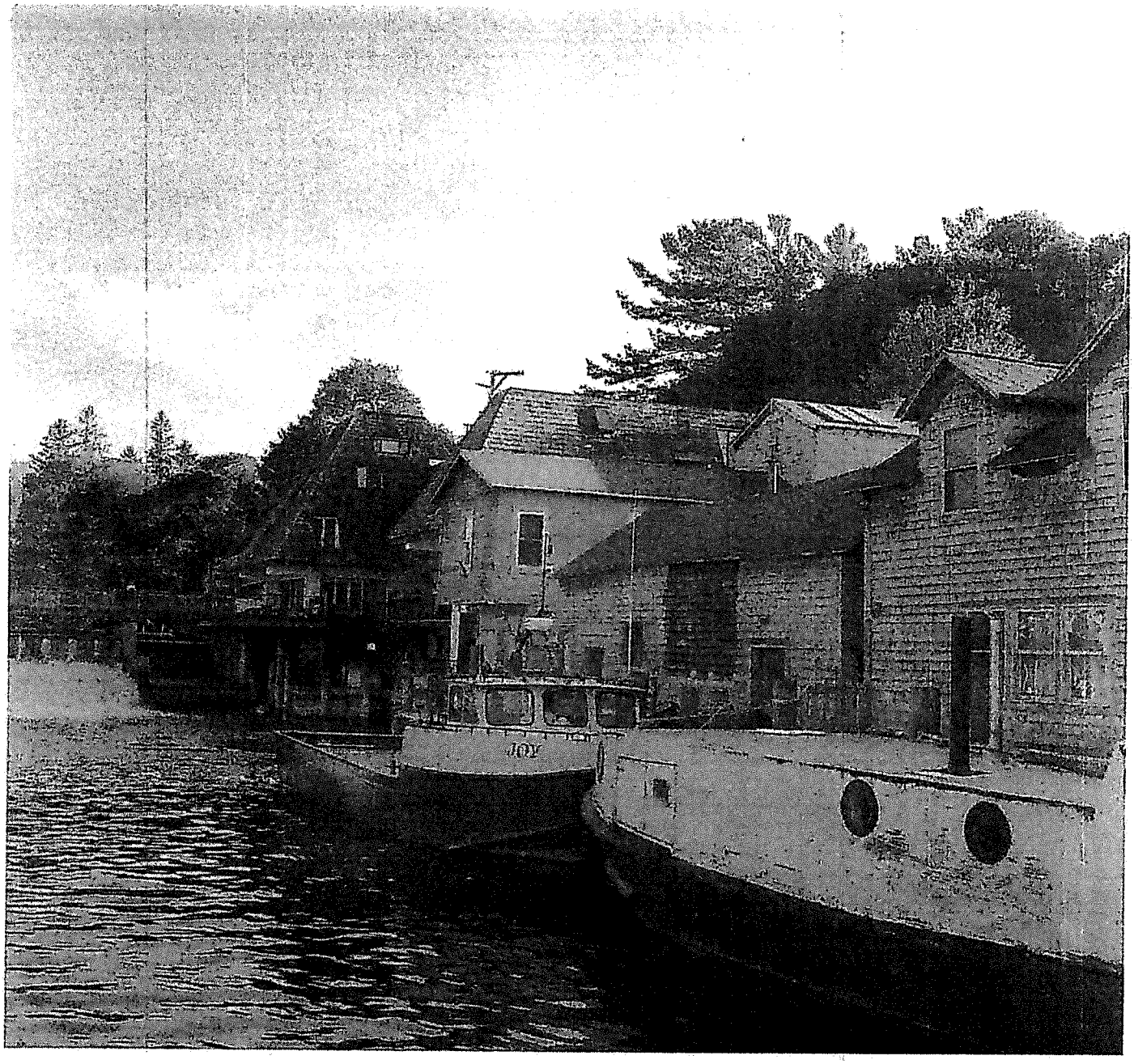
Company Representative Signature: _____

Date: _____

Company Representative Printed Name / Title: _____

Company use: Attach itemized invoices/receipts and any separate payroll deduction authorization to this agreement.

Employee Benefits Guide



Michigan Gutters Inc

Effective June 1, 2026 – May 31, 2027
Eligible for Benefits: First of month following 30 days
Class: Rank & File

Traverse BENEFITS Get Answers: **231.640.0022** | mysupport@traversebenefits.com

About Your Eligibility & Enrollment

Eligibility As a W-2'd employee you must work a minimum of 30 hours per week to maintain eligibility for benefits.

Eligible Dependents are defined as follows: Lawful Spouse & dependent Child

ACA Requirement for Medical, Dental, and Vision: Dependents who are under 26 years old may be enrolled until the end of the calendar year in which they turn 26.

When Coverage Ends Coverage ends on the **last day of employment** terminates, unless otherwise specified by plan provisions or COBRA continuation rules.

New Hire Enrollment As a new hire, **you are eligible for benefits beginning the first of the month following 30 days of employment.** If you do not make your elections during your NEW HIRE Enrollment, you will not be eligible to make elections until the next open enrollment period **-or** until you experience a qualifying life event (listed below).

Qualifying Life Events If you experience a qualifying event (below), you have **30 days from the date of the qualifying event** to notify your employer of any changes that need to be made to your coverage.

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Commencement or termination of adoption proceedings
- Change in child's dependent status
- Death of a spouse, child, or other qualified dependent
- Change in residence due to an employment transfer for you or your spouse
- Change in your spouse's employment status or a change in coverage under another employer-sponsored plan

Open Enrollment Open Enrollment occurs once each plan year and is the designated time to review, update, or make changes to your current benefit elections. Changes outside of this period are only allowed if you experience a qualifying life event.

Plan Year Your benefits are based on a 12-month **plan year, which runs from June 1 through May 31.**

Benefit Plan Year: 6/1/2026 - 5/31/2027

New Hires Eligible for Benefits:
First of the month following 30 days

Medical Plan: Carrier Change 2026

Blue Care Network,HMO

Traditional Plan

- **Employee Deductible** 5000 / 10000

Health Savings Plan

- **Employee Deductible** 6350 / 12700
- ✔ You will need to set up a Health Savings Banking Account
- ✔ Michigan Gutters will match HSA contributions up to $25 per pay

Tax free Medical Premiums (x 26 pay periods)		
26 PAYS	*Traditional*	*H.S.A*
Single	77.89	40.69
Double	348.48	259.20
Family	464.45	352.85

Declining; waiving medical benefits, **$19.23** will be added to your bi-weekly pay.

Voluntary Dental: Delta Dental

Employer will contribute $6.92 per pay period to single employee premiums.

- Annual Maximum 1,000
- Preventive covered at 100%

Tax free Dental Premiums (x 26 pay periods)	
26 PAYS	*Dental*
Single	6.92
Single + Spouse	19.40
Single + Child(ren)	29.60
Family	42.98

Group Life: Kansas City Life

Employer will pay for and provide all eligible employees with Group Life insurance group life insurance plan.

You may purchase additional **Voluntary Life Coverages**; rates are based on age.

Worksite Voluntary Benefits:

Colonial Life

Employer will contribute $2.50 per pay period toward Accident coverage ONLY.

Other coverages can include Cancer Assist, Medical Bridge, Short Term Disability

Tax free Accident Premiums (x 26 pay periods)	
Basic	4.14
Preferred	6.25
Premier	8.72
Rates shown are for single employee coverage and include employer contribution	

Employee Assistance Program: Pine Rest

Employer will pay for and provide you plus your household family members **five sessions** *per episode* of confidential mental health services # **800.442.0809.** **ALL** members of your household are included in this benefit.

Voluntary Dental: Delta Dental

Delta Dental of Michigan
Dental Benefit Highlights for
Michigan Gutters Inc #11843

Delta Dental PPO™ (Point-of-Service) *Coverage effective June 1, 2026*	Delta Dental PPO™ Dentist Plan Pays	Delta Dental Premier® Dentist Plan Pays	Nonparticipating Dentist Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Palliative Treatment - to temporarily relieve pain	100%	100%	100%
Sealants - to prevent decay of permanent teeth	100%	100%	100%
Brush Biopsy - to detect oral cancer	100%	100%	100%
Radiographs - X-rays	100%	100%	100%
Basic Services			
Minor Restorative Services - fillings and crown repair	80%	80%	80%
Endodontic Services - root canals	80%	80%	80%
Periodontic Services - to treat gum disease	80%	80%	80%
Oral Surgery Services - extractions and dental surgery	80%	80%	80%
Other Basic Services - misc. services	80%	80%	80%
Relines and Repairs - to prosthetic appliances	80%	80%	80%
Major Services			
Major Restorative Services - crowns	50%	50%	50%
Prosthodontic Services - bridges, implants, dentures, and crowns over implants	50%	50%	50%

** When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This amount may be less than what the Dentist charges and you are responsible for that difference.*

Maximum Payment – $1,000 per Member total per Benefit Year on all services.

Deductible – $100 Deductible per Member total per Benefit Year limited to a maximum Deductible of $300 per family per Benefit Year. The Deductible does not apply to diagnostic and preventive services, emergency palliative treatment, brush biopsy, X-rays, and sealants.

Note - *This document is only intended to provide a brief description of your benefits. Please refer to your Certificate and summary for a complete description of benefits, exclusions, and limitations.*

DELTA DENTAL

Welcome to Michigan's largest dental benefits family!

As a member of Delta Dental of Michigan, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier.

- It's easy to find a dentist! Four out of five dentists nationwide participate in our network.
- You have superior access to care and fee savings because of our agreements with participating dentists.
- Our dentists cannot balance bill you, which means more money in your pocket!
- No troublesome paperwork! Network dentists will fill out and file your claims.
- Pay only your copayments and/or deductibles when you receive care from network dentists – there are no hidden fees.
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service and then have to wait to be reimbursed.

Quality Dental Program

With our quick and accurate claims processing, *we pay more than 90% of claims in 10 days or less.* Delta Dental also offers world-class customer service from our BenchmarkPortal Certified Center of Excellence call center.

Online Access

Our online Member Portal lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more -- all at your own convenience.

A Healthy Smile

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

Questions?

If you have questions, please call our Customer Service team at 800-524-0149 (TTY users call 711) or look online at https://www.DeltaDentalMI.com.

Scan to register for your Delta Dental portal.

Employer-Paid Life + AD&D Plan: Kansas City Life

Life Insurance





Kansas City Life
Insurance Company

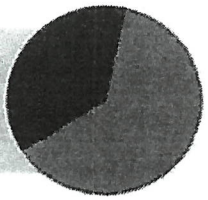


Group
Benefits

Do you have a spouse, dependent children or a parent in your life who relies on you for support? If the answer is "Yes," life insurance may be the choice for you.

Given the loss of the primary wage earner, 1 in 3 households would have immediate trouble paying living expenses.

Source: 2016 Insurance Barometer Study, Life Happens and LIMRA.



93% **of U.S. workers with employer-based life insurance benefits believe most people need life insurance.**

Source: 2015 Life Insurance Awareness Month Fact Sheet, LIMRA.

Life insurance continues to be an integral part of an employer's benefits package. Today, employees have come to recognize that having life insurance is a necessity. Stories of loved ones leaving behind families with no financial protection are becoming all too familiar. Kansas City Life Insurance Company's Group Life plan can help you get the protection and comfort you need.

Take this opportunity to review the life insurance benefits available to you on behalf of Michigan Gutters, Inc..

Benefit Summary

All Full-time active Rank & File employees working 30 hours per week year-round, who are U.S. Citizens or legal U.S. residents and are performing the duties of their occupation on their last scheduled working day immediately preceding the effective date of the plan are eligible for insurance on that effective date.

Your benefit coverage is $25,000.

Coverage reduces 35 percent at age 65 , 55 percent of the original amount at age 70 , 70 percent of the original amount at age 75 and 80 percent of the original amount at age 80. Coverage terminates at retirement.

**May vary by state.*

Employer-Paid Life + AD&D Plan: Kansas City Life

LIFE BENEFIT SUMMARY FOR
Michigan Gutters, Inc.

Accidental Death & Dismemberment

The amount shown is paid if a covered loss occurs within 90 days after accidental bodily injury or death, on or off the job.

Loss of	Percentage of Amount Insured
Life	100%
Movement of both upper and lower limbs (Quadriplegia)	100%
Movement of three limbs (Triplegia)	75%
Movement of both lower limbs (Paraplegia)	75%
Movement of both upper and lower limbs on one side of the body (Hemiplegia)	50%
One hand, one foot or sight of one eye	50%
Speech or hearing	50%
Movement of one limb (Uniplegia)	25%
Thumb and index finger only	25%

Kansas City Life will not pay more than 100 percent of the amount insured for all losses sustained by an individual in one accident. Only the largest amount shown will be paid for injuries to the same limb resulting from any single accident.

Additional Benefits
Waiver of Premium
Conversion Privilege
Accelerated Death Benefit
Spouse Education Benefit
Child(ren) Education Benefit
AD&D Benefits include: Seat Belt/Air Bag Benefit, Repatriation Benefit

This outline is intended to be a summary of your benefits and does not include all plan provisions and limitations. Details of your benefits can be found in your certificate of coverage, provided to you at a later date. If there are any discrepancies between this outline and the group certificate, the group certificate governs.

This is a brief description only and is not a contract. The Group Master Policy will determine all rights and benefits. For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force or discontinued, see your agent or write to the Company. The policy is cancellable or renewable at the option of the Company. The Company has the right to increase the premium rates. Coverage is not available in all states

Policy and certificate referenced: PJ136/CJ136

Enroll today!

Complete, sign and turn in your enrollment form to Human Resources and know that you have taken an important step to help offset a financial burden in the event of an untimely death.

Dedicated to excellence.
Your partner in employee benefits.

KANSAS CITY LIFE
GROUP BENEFITS

Underwritten by:
Kansas City Life Insurance Company
3520 Broadway
Kansas City, MO 64111-2565
P.O. Box 219425
Kansas City, MO 64121-9425
Toll-free: 877-266-6767, ext. 8200
Fax: 816-531-4648
groupbenefits@kclife.com
www.kclgroupbenefits.com

Traverse BENEFITS Get Answers: **231.640.0022** | mysupport@traversebenefits.com

Voluntary Life Plan: Kansas City Life

VOLUNTARY LIFE BENEFIT SUMMARY FOR

Michigan Gutters, Inc.

All Full-time active employees working 30 hours per week year-round, who are U.S. Citizens or legal U.S. residents and are performing the duties of their occupation on their last scheduled working day immediately preceding the effective date of the plan are eligible for insurance on that effective date.

Your benefit coverage is in increments of $10,000, minimum of $10,000, to a maximum of $300,000, not to exceed 5 times annual earnings, whichever is less. Amounts in excess of the guaranteed issue amount of $100,000 will require evidence of insurability. If the employee is age 70 or over, the amount is $25,000.

Your spouse's benefit is in increments of $5,000, minimum of $5,000, to a maximum of $150,000, or one half of the employee's elected amount, whichever is less. Amounts in excess of the guaranteed issue amount of $50,000 will require evidence of insurability. The spouse's premiums are based on the employee's age.

The benefit amount for your children is in increments of $2,500 to a maximum of $10,000, or one-half of the employee's elected amount, whichever is less. Infants will be covered for $1,500. Infants are defined as being fourteen days of age to six months, and children are six months of age to 19 (or 25 if a full-time student*).

*May vary by state.

Employee & Spouse Age/Rates per $1,000					
Age 29 and under	$0.126	45-49	$0.412	65-69	$2.282
30-34	$0.167	50-54	$0.628	70-74	$3.898
35-39	$0.214	55-59	$0.939	75+	$14.297
40-44	$0.292	60-64	$1.340	Child rates per $2,500	$0.716

Coverage reduces 35 percent at age 65, 55 percent of the original amount at age 70, 70 percent of the original amount at age 75 and 80 percent of the original amount at age 80. Coverage terminates at retirement.

Additional Benefits
Waiver of Premium
Conversion
Portability
Accelerated Death Benefit
Accidental Death and Dismemberment including**
- Seat Belt / Airbag
- Repatriation
- Day Care
- Spouse and Child Education
- Common Disaster

**Subject to state approval

Enroll today!

Complete, sign and turn in your enrollment form to Human Resources

Coverage Limitation*

If a Covered Person dies by suicide, while sane or insane, within two years of the policy effective date, the amount payable by Us will be equal to the total premiums paid. If a Covered Person dies by suicide, while sane or insane, within two years after the effective date of any increase in the specified amount, the amount payable by Us associated with such increase will be limited to the cost of insurance associated with the increase

*May vary by state.

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This is a brief description only and is not a contract. The Group Master Policy will determine all rights and benefits. For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force or discontinued, see your agent or write to the Company. The policy is cancellable or renewable at the option of the Company. The Company has the right to increase the premium rates. Coverage is not available in all states.

Policy and certificate referenced: PJ136/CJ136

KANSAS CITY LIFE

GROUP BENEFITS

Underwritten by:
Kansas City Life Insurance Company
Toll-free: 877-266-6767, ext. 8200
Fax: 816-531-4648
groupbenefits@kclife.com
www.kclgroupbenefits.com

Traverse BENEFITS Get Answers: **231.640.0022** | mysupport@traversebenefits.com

Worksite Voluntary Benefits: Colonial Life

Accident, Short Term Disability, Cancer Assist, Medical Bridge

Colonial Life

Financial protection that fits your needs

With most plans:

- Coverage is available for your spouse and eligible dependent children.
- Benefits are paid directly to the insured, unless specified otherwise.
- You can take your coverage with you when you retire or change jobs, with no increase in premiums.
- You may receive benefits regardless of any insurance you have with other companies.

Everyone's benefit needs are different. That's why it's important to choose the benefits that are right for your personal situation.

Disability insurance — Helps replace a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.

Accident insurance — Helps offset unexpected medical expenses, such as emergency room fees, deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury.

Hospital insurance — Provides a lump-sum benefit for a covered hospital confinement or outpatient surgery to help with co-payments and deductibles that are not covered by most major medical plans.

Cancer Assist — Valuable financial protection for medical bills and other expenses related to cancer diagnosis and treatment.

Scan to register for your Colonial Life portal.

Traverse BENEFITS Get Answers: **231.640.0022** | mysupport@traversebenefits.com

Employee Assistance Program: Pine Rest

PINE REST

Employee Assistance Program

A Guide to Your Benefits



800.442.0809

(press 1 and follow the prompts)

Please remember to say, "I have an EAP with... (name of employer)"

Your EAP Benefits Include

- 5 sessions of free, confidential counseling per episode of care
- In-the-moment support available 24/7
- Free consultations
- Personal Advantage online library
- Wallet Wisdom online financial wellness
- All benefits available to every member of the household

Benefit Line
800.442.0809

What if I Need Immediate Support?

If you or a loved one are in crisis or experiencing suicidal thoughts, please visit a hospital ER or Pine Rest Psychiatric Urgent Care Center.*

Access in-the-moment support by calling 800.442.0809 (press 1 and follow the prompts).

Online Scheduling
pinerest.org/scheduling

**ER and Psychiatric Urgent Care are not included in the EAP benefits.*

EAP Contact Info

800.442.0809 (press 1 and follow the prompts)
eap@pinerest.org

Rev 2/25

Employer Sponsored Benefit Resources

Employer Sponsored Benefits	Insurance Carrier	Contact
Traditional Medical Plan and Health Savings Plan	Blue Care Network	(800) 662-6667
Dental	Delta Dental of MI	(800) 524-0149
Employer Paid Life + AD&D	Kansas City Life Ins Co	(800) 821-6164
Voluntary Life + AD&D	Kansas City Life Ins Co	(800) 821-6164
Voluntary Worksite Benefits	Colonial Life	(800) 325-4368
Employee Assistance Program	Pine Rest	(800) 442-0809

HSA/HDHP Limits Increase for 2026



On May 7, 2025, the IRS released Revenue Procedure 2025 to provide the inflation-adjusted limits for health savings accounts (HSAs) and high deductible health plans (HDHPs) for 2026. The IRS is required to publish these limits by June 1 of each year.

These limits include:

- The maximum HSA contribution limit;
- The minimum deductible amount for HDHPs; and
- The maximum out-of-pocket expense limit for HDHPs.

These limits vary based on whether an individual has self-only or family coverage under an HDHP.

Eligible individuals with self-only HDHP coverage will be able to contribute **$4,400** to their HSAs for 2026, up from **$4,300** for 2025. Eligible individuals with family HDHP coverage will be able to contribute **$8,750** to their HSAs for 2026, up from **$8,550** for 2025. Individuals age 55 or older may make an additional $1,000 "catch-up" contribution to their HSAs.

The minimum deductible amount for HDHPs increases to **$1,700** for self-only coverage and **$3,400** for family coverage for 2026 (up from $1,650 for self-only coverage and $3,300 for family coverage for 2025). The HDHP maximum out-of-pocket expense limit increases to **$8,500** for self-only coverage and **$17,000** for family coverage for 2026 (up from $8,300 for self-only coverage and $16,600 for family coverage for 2025).

Action Steps

Employers that sponsor HDHPs should review their plan's cost-sharing limits (minimum deductibles and maximum out-of-pocket expense limit) when preparing for the plan year beginning in 2026. Also, employers that allow employees to make pre-tax HSA contributions should update their plan communications for the increased contribution limits.

HSA/HDHP Limits

The following chart shows the HSA and HDHP limits for 2026 as compared to 2025. It also includes the catch-up contribution limit that applies to HSA-eligible individuals who are age 55 and older, which is not adjusted for inflation and stays the same from year to year.

Type of Limit		2025	2026	Change
HSA Contribution Limit	Self-only	$4,300	$4,400	Up $100
HSA Contribution Limit	Family	$8,550	$8,750	Up $200
HSA Catch-Up Contribution *(not subject to adjustment for inflation)*	Age 55 and older	$1,000	$1,000	No change



Setting Up Your Health Savings Account: Actions to Take

1 This Account Belongs To You

Health Savings Banking Account You will need to open a Health Savings Banking Account at the financial institution of your choice. YOU are responsible for opening this account.

Once you have opened a Health Savings Banking Account, it is your responsibility to communicate the account information (i.e. routing number and account number) to payroll so you may receive your HSA deductions.

2 Things To Know

For 2026, employees with single coverage may contribute up to $4,400 to their HSA. Those with double or family coverage may contribute up to $8,750. Employees age 55 and older are allowed an additional $1,000 catch-up contribution.

Eligible Expenses HSA eligible expenses include a wide range of medical, dental, and vision care costs. For a full list of eligible expenses, please click the following link: https://www.irs.gov/forms-pubs/about-publication-502

3 Resources

Below are recommended financial institutions:

Fidelity
www.fidelity.com
(866) 402-7610

HSA Bank
www.hsabank.com
(800) 357-6246

Independent Bank
www.independentbank.com
(800) 355-0641

I acknowledge that it is my responsibility to provide my Health Savings Account (HSA) banking information to my employer so they may align my contributions with the payroll provider _____

Educate Yourself & Learn the Basics Of Your Group Medical Plan

3. NETWORKS

Preferred Provider Organization (PPO)

The widest and most expensive network for a health plan. PPOs contract with many medical doctors and hospitals to create a robust network of participating providers. Consumers pay less if PPO providers are utilized. Consumers may also use out-of-network providers for additional costs. Consumers do not need to name a primary care provider.

Point-of-Service (POS)

A mid-tier network in which you pay less if consumers use doctors, hospitals, and other health care providers that belong to the plan's network. POS plans also allow you to seek services using a very specific out-of-network channel. Consumers will have to name a primary care provider.

Health Maintenance Organization (HMO)

The most narrow network. HMOs usually limit its coverage of care from doctors and facilities who contract with the HMO. Generally, these networks are state based and will not cover out-of-network (out-of-state) claims. Consumers will have to name a primary care provider. Only in emergent situations may you seek care out of network / out of state.

2. PLAN DESIGNS

Traditional Plan

A plan design with a lower deductible and higher monthly premiums. If consumers have unique medical concerns and/or high prescription costs, a traditional plan may be the better option. Generally, there are smaller copays before deductible expenses. Total out of pocket can be larger.

High Deductible Health Plan (HDHP) + Health Saving Account (HSA)

These plan designs have the highest deductibles allowed (and the lowest monthly premiums). The consumer is responsible for all first dollar claims, including prescriptions. This can be shocking if the consumer does not have the financial means "banked" within their HSA. Total out of the pocket will be smaller.

1. AFFORDABLE CARE ACT (ACA)

ALL PLANS MUST contain the 10 ESSENTIAL HEALTH BENEFITS (EHB):

- Ambulatory Services
- Emergency Services
- Hospitalization
- Maternity and Newborn Care
- Mental Health & Substance Abuse
- Prescription Drugs
- Rehabilitation and Habilitative Services
- Laboratory Services
- Preventive and Wellness
- Pediatric Services – Dental and Vision *for the small group market

Medical Plan Options: Blue Care Network

MGI/PDC/BFM/IPH/gutterparts.com	ending 5/31/26	ending 5/31/26	effective 6/1/26 - Traditional	effective 6/1/26 - HSA
	PriorityHMO Silver S47 (4750/75%)	PriorityHSA HMO Bronze B75 (7500/100%)	BCN HMO 5000/80%*	BCN HSA HMO 6350/100%
Medical Deductible	$4,750/$9,500	$7,500/$15,000 Embedded	$5,000/$10,000	$6,350/$12,700
CO Insurance Max	N/A	N/A	N/A	N/A
100% Medical coverage =	N/A	N/A	N/A	N/A
TRUE Out of Pocket Individual/Family	$8,900/$17,800	$7,500/$15,000 ^ Embedded	$8,150/$16,300 ^	$6,350/$12,700
Primary Physician Office Visit	$45	100%*	$20	100%*
ONLINE Office Visits	$10	100%*	$20	100%*
Specialist Office Visit	$85	100%*	$40	100%*
Urgent Care Visit	$85	100%*	$50	100%*
Emergency Room	$250 *	100%*	$250*	100%*
Chiropractic	$85	100%*	$40	100%*
Mental Health Copay - Outpatient	$45	100%*	$20	100%*
RX Copay (W/ Step Therapy)	Tier 1: Generics $5/$35	100% AFTER Deductible	Tier 1: Generics $10/$30	100% AFTER Deductible
	Tier 2: Brand $100		Tier 2: Brand $60	
	Tier 3: Non Pref $150		Tier 3: Non Pref $80	
	Tier 4: Specialty 20% / $350		Tier 4: Specialty 20% / $200	
	Tier 5: Specialty 25% / $550		Tier 5: Specialty 20% / $300	
Ambulance	$250*	100%*	80%*	100%*
Hospital Coverage	70%*	100%*	80%*	100%*
Labs	$55	100%*	100%	100%*
Radiology	70%*	100%*	80%*	100%*
High Imaging: MRI CAT PET	$250*	100%*	$150*	100%*
Diagnostic Services	70%*	100%*	80%*	100%*
Diabetic Supplies	70%*	100%*	80%	100%*
Durable Medical	50%*	100%*	50%	100%*
Allergy Testing	100%	100%*	50%*	100%*
Mental Health Care In-patient	70%*	100%*	80%*	100%*
Preventive Care	100%	100%	100%	100%
Adult Vision Exam - EyeMed	$15	N/A	N/A	N/A

* after Deductible

^ includes Deductibles, Coinsurance, Copays and RX. All services accumulate to total $, then covered at 100%

Scan to register for your Blue Care Network portal.
You may also align your Primary Care Physician,
view preventive care menu and more.

Traverse Benefits

Get Answers: **231.640.0022** | mysupport@traversebenefits.com

MICHIGAN GUTTERS, INC



OUR MISSION :

- Out-perform our competitors by providing products and services that exceed expectations.
- Continually strive to improve products and operations for the benefit of customers and employees.
- Never leave a customer until they are completely satisfied.
- Uphold the highest standards of conduct at all times.

HOW WE TAKE CARE OF OUR PEOPLE :

Monthly Employee Drawings



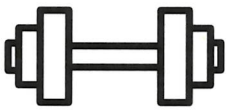


Paid time off



Company Parties and Get-Togethers

Gym Membership Stipend





Life Insurance

Company Sponsored Sports Teams





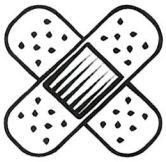
Tool Allowance

Heath and Dental Insurance



Clothing Allowance





Short Term Disability



Fun Work Environment

Employee Assistance Program



Golf Membership at Elmbrook Golf Course





Retirement Match Plan