



2026

EMPLOYEE BENEFITS

HOURLY



Charah
Solutions

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Charah is proud to support our employees' overall wellbeing with a variety of benefit options. This guide offers details on our 2026 offerings for you and your family. Contact the Human Resources department with any questions.

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In this Guide, we use the term company to refer to Charah, LLC. This Guide is intended to describe the eligibility requirements, enrollment procedures, and coverage effective dates for the benefits offered by the company. It is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits. While this Guide is a tool to answer most of your questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plan's operation. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will be used.

Welcome

Charah appreciates the hard work and dedication you bring to our team every day. To do our part, we are committed to keeping your benefits affordable and beneficial for you and your eligible family members.

Charah strives to provide benefits that:

- Meet your needs
- Are easy to understand and use
- Provide excellent value for affordable costs

To be your healthiest and help keep costs down, we ask that you take advantage of the provided wellness activities and preventive features.

This guide is designed to assist you and your family in making the best choices for your needs. It contains explanations of each benefit, contact information for benefits vendors, and costs you can expect for each benefit. Please review this guide in its entirety and keep as a resource throughout the year.

What's Changing This Year?

- Due to rising healthcare costs, you'll see a slight increase in medical premiums for 2026. You can help keep your costs down by participating in our wellness program, which offers a discount on weekly premiums.



Any Questions?

We're here to help, Lockton on Call at 866-331-2747.

Eligibility and Enrollment

Charah's benefits are designed to support your unique needs.

Eligibility

If you are a full-time employee of Charah who is regularly scheduled to work 30+ hours, you are eligible to participate in medical, dental, vision, life and disability plans, and additional benefits.

Coverage Dates

Your elections are effective January 1st through December 31st, 2026. Benefits cannot be changed until the next enrollment period unless you experience a Qualifying Life Event.

Dependents

WHO IS ELIGIBLE FOR COVERAGE?	WHAT IS ACCEPTABLE DOCUMENTATION/ PROOF OF ELIGIBILITY?	WHERE TO SUBMIT THE DOCUMENTATION?
Legal spouse	■ Marriage certificate ■ Front page of your most recent jointly-filed tax return	Submit your documentation to: Secure email hrbenefits@charah.com Secure fax 502-245-7398
Natural born or adopted child to age 26	■ Birth certificate ■ Adoption papers ■ Custody papers (court papers or legal entity that indicate full, not temporary, custody)	
Legal dependent child (court ordered or guardianship)	■ Birth certificate displaying your spouse's name	
Legal stepchild to age 26	■ Proof above AND a copy of Social Security Administration income statement or disabled dependent documentation that shows total incapacity prior to age 26	



Now's the Time to Enroll!

What Are Qualifying Life Events?

You can update your benefits when you start a new job or during Open Enrollment each year. But changes in your life called Qualifying Life Events (QLEs), as determined by the IRS, can allow you to enroll in health insurance or make changes outside of these times.

When a Qualifying Life Event occurs, you have 31 days to request changes to your coverage. Your change in coverage must be consistent with your change in status.

Reach out to Charah's Human Resources with questions regarding specific life events and your ability to request changes. Don't miss out on a chance to update your benefits!



A change in the number of dependents (through birth or adoption or if a child is no longer an eligible dependent)



Death in the family (leading to change in dependents or loss of coverage)



A change in a spouse employment status (resulting in a loss or gain of coverage)



Turning 26 and losing coverage through a parent's plan



A change in employment status from full time to part time, or part time to full time, resulting in a gain or loss of eligibility



Changes in address or location that may affect coverage



Entitlement to Medicare or Medicaid



Eligibility for coverage through the Marketplace ([Healthcare.gov](https://www.healthcare.gov))



Changes that make you no longer eligible for Medicaid or the Children's Health Insurance Program (CHIP)



A change in your legal marital status (marriage, divorce, or legal separation)

Ready for Open Enrollment?

Charah covers a significant amount of your benefit costs. Your contributions for medical, dental, and vision benefits are deducted on a pre-tax basis, which reduces the amount you're required to pay taxes on. Employee contributions vary depending on the level of coverage you select — typically, the more coverage you have, the more you'll pay up-front for it.

Enrolling in Benefits

ONLINE

Benefitfirst is a secure Human Resources source for enrollment information and detailed Charah benefit plan documents.

1. Log in to Benefitfirst

- Go to www.Benefitfirst.com and use the information provided in the top right corner of your personalized welcome letter to log in (Charah's company code is 648). Technical representatives are available at 888-682-4886, Monday - Friday from 8:30 a.m. to 5 p.m. ET to assist you with any website issues.

2. Consider your options

- Review the information in this booklet and additional details of each benefit in the summary plan documents (at Benefitfirst). Contact the Employee Benefit Helpline (see next page) if you would like help enrolling or for answers to questions about any of your benefit options.

3. Make your benefit selections

- Choose **ENROLL NOW** from the homepage; click through each benefit screen to enroll in or waive coverage.
- If you elect the Core medical plan, **identify your HSA contribution** (see page 10 for details).
- If you elect the Buy-Up medical plan and choose to contribute to an FSA, **identify your Healthcare FSA contribution**.
- If you choose to contribute to the Dependent Care FSA, **identify your Dependent Care FSA contribution**.
- Remember to **review/update your beneficiary** information for the 2026 plan year. Even if you waive all benefits, you'll still need to assign a beneficiary for your company provided life insurance.

4. Confirm & submit your enrollment

- Once you have made a selection for all benefit options, you will be asked to review your elections and confirm them by re-entering your password. Click **SUBMIT** to complete the process

ENROLLMENT SUPPORT

If you find yourself needing help understanding plan details, benefit specialists are available to answer you questions & help you enroll.

Employee Benefits Helpline

Monday – Friday, 8 a.m. to 7 p.m. ET

866-331-2747

Charahbenefits@baclockton.com

Medical Benefits

Medical benefits are provided through Anthem Blue Cross Blue Shield. Consider the physician networks, premiums, and out-of-pocket costs for each plan when making a selection. Keep in mind, your choice is effective for the entire 2026 plan year unless you have a Qualifying Life Event.

Medical Premiums

Premium contributions for medical are deducted from your paycheck on a pre-tax basis. Your level of coverage determines your contributions.

	CORE PLAN/HSA WELLNESS	CORE PLAN/HSA NON-WELLNESS	BUY-UP PLAN WELLNESS	BUY-UP PLAN NON-WELLNESS
WEEKLY CONTRIBUTIONS				
EMPLOYEE ONLY	\$15.35	\$31.51	\$71.24	\$87.39
EMPLOYEE + SPOUSE	\$69.14	\$101.45	\$180.20	\$212.51
EMPLOYEE + CHILD(REN)	\$65.24	\$81.40	\$148.73	\$164.88
EMPLOYEE + FAMILY	\$123.55	\$155.86	\$264.49	\$296.79

How to Find a Provider

Visit www.anthem.com or call Customer Care at 888-650-4047 for a list of Anthem Blue Cross Blue Shield (BCBS) network providers.

Wellness Incentive

Get paid to get your preventive exam! Charah provides up to 4 hours of additional paid time off to visit your primary care physician for a wellness exam.

Participate in the Charah wellness program, and SAVE \$840 annually for employee only or employee + child(ren) coverage; SAVE \$1,680 annually for employee + spouse or family coverage.

To be eligible for the healthcare premium discount, you (and your covered spouse, if applicable) must visit your primary care provider annually to complete a preventive exam:

1. **Schedule an appointment** for you and your covered spouse to receive a preventive exam from your in-network doctor.
2. While at your appointment, request that your doctor's office **apply the "preventive" code** to your visit, to ensure it will be covered 100%.
3. Before leaving, **obtain a note from your physician** that states you received a preventive exam.
4. **Submit** only the physicians note as proof of exam **before December 1, 2025** to HRBenefits@charah.com.

NOTE: It may take up to 2 pay cycles for the wellness rate to appear on your check. Employees and covered spouse, if applicable, must complete a preventive exam and submit proof prior to December 1 every year to renew the premium discount annually.

Spousal Surcharge

If you choose to cover your spouse while they have access to other coverage (e.g., through their employer), a **\$23.08 spousal surcharge applies per pay period**. This does not apply if your spouse is on Medicare, works at Charah Solutions, is unemployed, or is a retiree without access to retiree medical coverage. If your spouse gains or loses eligibility for other coverage, you can remove the surcharge by contacting Benefitfirst within 31 days. All information will be verified.

Medical Plan Summary

This chart summarizes the 2026 medical coverage provided by Anthem Blue Cross Blue Shield. All covered services are subject to medical necessity as determined by the plan. Please note that all out-of-network services are subject to Reasonable and Customary (R&C) limitations.

	CORE PLAN/HSA	BUY-UP PLAN
	IN-NETWORK	IN-NETWORK
ANNUAL DEDUCTIBLE		
INDIVIDUAL	\$3,400	\$1,000
FAMILY	\$6,800	\$3,000
COINSURANCE (EMPLOYEE PAYS)	10%*	20%*
ANNUAL OUT-OF-POCKET MAXIMUM (MAXIMUM INCLUDES DEDUCTIBLE)		
INDIVIDUAL	\$5,000	\$4,500
FAMILY	\$10,000	\$9,000
COPAYS/COINSURANCE		
PREVENTIVE CARE	Covered 100%	Covered 100%
PRIMARY CARE	10% coinsurance*	\$25 copay
SPECIALIST SERVICES		\$50 copay
MENTAL HEALTH - INPATIENT		20% coinsurance
MENTAL HEALTH - OUTPATIENT		20% coinsurance
URGENT CARE		\$75 copay
EMERGENCY ROOM		\$250 copay

*After deductible

For the Core and Buy-Up plans, the individual deductible amount must be met by each member enrolled under your medical coverage. If you have several covered dependents, all charges used to apply toward a “per individual” deductible amount will also be applied toward the “per family” deductible amount. When the family deductible amount is reached, no further individual deductibles will have to be met for the remainder of that plan year. No member may contribute more than the individual deductible amount to the “per family” deductible amount. The same typically applies for the out-of-pocket maximum.

Pharmacy Benefits

Prescription Drug Coverage for Medical Plans

Our Prescription Drug Program is coordinated through Anthem Blue Cross Blue Shield. That means you will only have one ID card for both medical care and prescriptions. Information on your benefits coverage and a list of network pharmacies is available online at www.anthem.com or by calling the Customer Care number on your ID card. Your cost is determined by the tier assigned to the prescription drug product. Products are assigned as Generic, Preferred, or Non-Preferred.

	CORE PLAN/HSA	BUY-UP PLAN
	IN-NETWORK	IN-NETWORK
RETAIL RX (30-DAY SUPPLY)		
GENERIC	10% coinsurance*	\$10 copay
PREFERRED		\$30 copay
NON-PREFERRED		\$60 copay
MAIL ORDER RX (90-DAY SUPPLY)		
GENERIC	10% coinsurance*	\$25 copay
PREFERRED		\$75 copay
NON-PREFERRED		\$150 copay

*After deductible

Retail 90

With Anthem's Retail 90 program, you may choose to receive up to a 90-day supply of your maintenance medicines at a participating retail pharmacy or via at-home delivery.

Maintenance Medication Discount List

Certain medicines to manage chronic conditions like asthma, cholesterol, diabetes, & heart disease are available at a significant discount — some are even no cost!

Visit www.anthem.com quarterly for an up-to-date list



Health Savings Account

Want funds handy to help cover out-of-pocket healthcare expenses? A Health Savings Account (HSA) with McGriff Insurance Services is a personal healthcare bank account used to pay for qualified medical expenses. HSA contributions and withdrawals for qualified healthcare expenses are tax-free. You must be enrolled in an HDHP to participate.

Your HSA can be used for qualified expenses for you, your spouse, and/or tax dependent(s), even if they're not covered by your plan. If you are not currently enrolled in a CDHP but you have unused HSA funds from a previous account, those funds can still be used for qualified expenses.

McGriff Insurance Services will issue you a debit card with direct access to your account balance. Use your debit card to pay for qualified medical expenses — no need to submit receipts for reimbursement. Like a regular debit card, you must have a balance in your HSA account to use the card.

Eligible expenses include doctors' visits, eye exams, prescription expenses, laser eye surgery, menstrual products, PPE, over-the-counter medications, and more. Visit IRS Publication 502 on www.irs.gov for a complete list.

Eligibility

You are eligible to contribute to an HSA if:

- You are enrolled in an HSA-eligible Consumer-Driven Health Plan.
- You are not covered by your spouse's or parent's non-CDHP.
- You do not or your spouse does not have a Healthcare Flexible Spending Account or Health Reimbursement Account.
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare or TRICARE.
- You have not received Department of Veterans Affairs medical benefits in the past 90 days for non-service-related care. (Service-related care will not be taken into consideration.)



Pre-tax Paycheck Contributions



Employer Pre-tax Contributions

HSA



Tax-free Payments (for qualified medical expenses)



Unused Funds Roll Over Annually

Note

Because HSA funds never expire, contributing your annual maximum to your HSA can help you save to pay for healthcare expenses tax-free after retirement.



You Own Your HSA

Your HSA is a personal bank account that you own and manage. You decide how much you contribute, when to use the money for medical services and when to reimburse yourself. You can save and roll over HSA funds to the next year if you don't spend them all in the calendar year. You can even let funds accumulate year over year to use for eligible expenses in retirement. HSA funds are also portable if you change plans or jobs. There are no vesting requirements (you own all contributed HSA funds immediately) or forfeiture provisions (you keep all HSA funds whether you leave the company or retire).

How to Enroll

To enroll in Charah's HSA, you must elect the CDHP with Charah. Submit all HSA enrollment materials and choose the amount to contribute on a pre-tax basis.

HSAs and Taxes

HSA contributions are made through payroll deduction on a pre-tax basis when you open an account with McGriff Insurance Services. The money in your HSA (including interest and investment earnings, if any) grows tax-free. When the funds are used for qualified medical expenses, they are spent tax-free.*

Per IRS regulations, if HSA funds are used for purposes other than qualified medical expenses and you are younger than age 65, you must pay federal income tax on the amount withdrawn, plus a 20% penalty tax. This is why it's important to know what medical expenses qualify for HSA use and to keep track of where you spend your HSA funds.

*State income taxes are also waived on HSA contributions in almost all states.

HSA Funding Limits

The IRS places an annual limit on the maximum amount that can be contributed to HSAs. For 2026, contributions (which include any employer contribution) are limited to the following:

2026 ANNUAL HSA FUNDING LIMITS	
EMPLOYEE	\$4,400
FAMILY	\$8,750
CATCH-UP CONTRIBUTION (AGES 55+)	\$1,000

Note: The above referenced limits are the total IRS maximums. Your maximum employee contribution will be reduced by the Charah contributions listed below.

Charah provides an HSA employer contribution that will be deposited per pay period.

2026 ANNUAL EMPLOYER HSA CONTRIBUTION	
EMPLOYEE	\$600
FAMILY	\$900

HSA contributions over the IRS annual contribution limits (\$4,400 for individual coverage and \$8,750 for family coverage for 2026) are not tax deductible and are generally subject to a 6% excise tax.

If you've contributed too much to your HSA this year, you have two options:

- Remove the excess contributions and the net income attributable to the excess contribution before you file your federal income tax return (including extensions). You'll pay income taxes on the excess removed but won't have to pay a penalty tax.
- Leave the excess contributions in your HSA and pay 6% excise tax on them. Next year, consider contributing less than the annual limit to your HSA.

The Charah HSA is established with McGriff Insurance Services. You may be able to roll over funds from another HSA. For more enrollment information, contact Human Resources or visit www.McGriff.com.

Flexible Spending Accounts

Take control of your spending! A Flexible Spending Account (FSA) is a special tax-free account you put money into to pay for certain out-of-pocket expenses.

Healthcare Flexible Spending Account

With a McGriff Healthcare FSA, you can contribute up to \$3,400 annually for qualified medical expenses (deductibles, copays, coinsurance, menstrual products, PPE, over-the-counter medications, etc.) with pre-tax dollars, which reduces your taxable income and increases your take-home pay. You can even pay for eligible expenses with an FSA debit card at the same time you receive them — no waiting for reimbursement.

Dependent Care Flexible Spending Account

In addition to the Healthcare FSA, you may opt to participate in the Dependent Care FSA — even if you don't elect any other benefits. Set aside pre-tax funds into a Dependent Care FSA for expenses associated with caring for elderly or child dependents. Unlike the Healthcare FSA, reimbursement from your Dependent Care FSA is limited to the total amount that is currently deposited in your account.

- With the Dependent Care FSA, you can set aside up to \$7,500 to pay for child or elder care expenses on a pre-tax basis.
- Eligible dependents include children under 13 and a spouse or other individual who is physically or mentally incapable of self-care and has the same principal place of residence as the employee for more than half the year.
- You must provide the tax identification number or Social Security number of the party providing care to be reimbursed.

This account covers dependent daycare expenses that are necessary for you and your spouse to work or attend school full time. Eligible expenses include:

- In-home babysitting services (not provided by a dependent)
- Care of a preschool child by a licensed nursery or daycare provider
- Before- and after-school care
- Day camp
- In-house dependent daycare

Due to federal regulations, expenses for your domestic partner and your domestic partner's children may not be reimbursed under the FSA programs. Check with your tax advisor to determine if any exceptions apply.



Note

The Dependent Care FSA is not to be used for medical expenses, nor is it the same as electing medical coverage for dependents.

Dental Benefits

Like brushing and flossing, visiting your dentist is an essential part of your oral health. Charah offers affordable plan options from Sun Life for routine care and beyond.

Stay in Network

If your dentist doesn't participate in your plan's network, your out-of-pocket costs will be higher, and you are subject to any charges beyond the Reasonable and Customary (R&C). To find a network dentist, visit Sun Life at www.sunlife.com/findadentist. Make sure to use the Sun Life network when searching.

Dental Premiums

Dental premium contributions are deducted from your paycheck on a pre-tax basis. Your tier of coverage determines your premium.

Dental Plan Summary

This chart summarizes the dental coverage provided by Sun Life for 2026.

	BASE	BUY-UP
WEEKLY CONTRIBUTIONS		
EMPLOYEE ONLY	\$2.74	\$3.67
EMPLOYEE + SPOUSE	\$5.59	\$6.98
EMPLOYEE + CHILD(REN)	\$6.36	\$8.46
EMPLOYEE + FAMILY	\$10.08	\$13.41
	IN-NETWORK	IN-NETWORK
ANNUAL DEDUCTIBLE		
INDIVIDUAL	\$50	\$50
FAMILY	\$150	\$150
ANNUAL MAXIMUM		
PER PERSON	\$1,000	\$1,500
COVERED SERVICES		
PREVENTIVE SERVICES Oral Exams, Routine Cleanings, Bitewing X-rays, Fluoride Applications, Sealants, Space Maintainers, Panoramic X-rays	100%	100%
BASIC SERVICES Full Mouth X-rays, Fillings, Oral Surgery, Simple Extractions	80%	80%
MAJOR SERVICES Oral Surgery, Complex Extractions, Denture Adjustments and Repairs, Root Canal Therapy, Periodontics, Crowns, Dentures, Bridges	50%	60%
ORTHODONTICS Dependent Child(ren)	50%	50%
ADULT ORTHO INCLUDED	N/A	Yes

Note

According to the CDC, untreated cavities can lead to abscess (a severe infection) under the gums which can spread to other parts of the body and have serious, and in rare cases fatal, results.

Vision Benefits

Getting your eyes checked regularly is important even if you don't wear glasses or contacts. We provide quality vision care for you and your family through Sun Life. Sun Life uses the VSP network of doctors to provide the personalized attention you want and the ease you need. No ID card needed when you make an appointment. Be sure to let the office know you are a VSP® member.

Vision Premiums

Vision premium contributions are deducted from your paycheck on a pre-tax basis. Your tier of coverage determines your premium.

Vision Plan Summary

This chart summarizes the vision coverage provided by Sun Life for 2026. To see if your eyecare professional is in-network or to find a network provider, visit vsp.com or call **800-877-7195**

WEEKLY CONTRIBUTIONS			
EMPLOYEE ONLY	\$1.64		
EMPLOYEE + SPOUSE	\$2.85		
EMPLOYEE + CHILD(REN)	\$3.06		
EMPLOYEE + FAMILY	\$4.80		
	IN-NETWORK	OUT-OF-NETWORK	FREQUENCY
EXAMS			
COPAY	\$10	Up to \$45 reimbursement	Every 12 months
LENSES			
SINGLE VISION	\$25 copay	Up to \$30 reimbursement	Every 12 months
BIFOCAL	\$25 copay	Up to \$50 reimbursement	
TRIFOCAL	\$25 copay	Up to \$60 reimbursement	
CONTACTS (IN LIEU OF LENSES AND FRAMES)			
ELECTIVE	\$130 allowance	Up to \$105 reimbursement	Every 12 months
MEDICALLY NECESSARY	\$25 copay	Up to \$210 reimbursement	
FRAMES			
ALLOWANCE	\$130 allowance, then 20% off remaining balance	Up to \$70 reimbursement	Every 24 months

Prescription Safety Eyewear Program

Safety glasses with foam-backed or cup-style lenses are required of all Charah team members. Charah offers prescription safety glasses through our safety program. The Prescription Safety Eyewear Program includes new lenses and frames every two years. Glasses may be obtained from an extensive list of optical centers. Team members may choose from a selection of approved frames, or may pay an additional amount to upgrade. Allowances are made for lenses that may be damaged due to impact. **Additional details and the required forms are available from your site manager.**

Survivor Benefits

It's hard to think about, but it's important to have a plan in place to provide for your family if something were to happen to you. Survivor benefits provide financial protection for your loved ones in the event of an unexpected event.

Basic Life and Accidental Death & Dismemberment Insurance

Charah provides employees with Basic Life and Accidental Death and Dismemberment (AD&D) insurance as part of your basic coverage through Sun Life, which guarantees that your spouse or other designated survivor(s) continue to receive benefits after death.

Your Basic Life and AD&D insurance benefit is 1x Base salary, up to \$350,000. If you are a full-time employee, you automatically receive Life and AD&D insurance even if you waive other coverage.

Naming a Beneficiary

Your beneficiary is the person you designate to receive your Life insurance benefits in the event of your death. This includes any benefits payable under Basic Life. You receive the benefit payment for a dependent's death under the Sun Life insurance.

Name a primary and contingent beneficiary to make your intentions clear. Indicate their full name, address, Social Security number, relationship, date of birth, and distribution percentage. Please note that in most states, benefit payments cannot be made to a minor. If you elect to designate a minor as beneficiary, all proceeds may be held under the beneficiary's name and will earn interest until the minor reaches age 18. Contact Human Resources or your own legal counsel with any questions.



Voluntary Life and AD&D Insurance

You may wish for extra coverage for more peace of mind. Eligible employees may purchase additional Voluntary Life and AD&D insurance. Premiums are paid through payroll deductions.

BASIC EMPLOYEE LIFE/AD&D	
COVERAGE AMOUNT	1x Base salary
WHO PAYS	Charah
MAXIMUM BENEFIT	\$350,000
VOLUNTARY EMPLOYEE LIFE	
COVERAGE AMOUNT	Increments of \$10,000
WHO PAYS	Employee
MAXIMUM BENEFIT	\$500,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	Required for amounts over \$150,000
VOLUNTARY SPOUSE LIFE	
COVERAGE AMOUNT	Increments of \$5,000
WHO PAYS	Employee
MAXIMUM BENEFIT	\$150,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	Required for amounts over \$75,000
VOLUNTARY CHILD LIFE	
COVERAGE AMOUNT	Increments of \$1,000
WHO PAYS	Employee
MAXIMUM BENEFIT	\$15,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	Not required

Note: If you waive coverage as a new hire, EOI will be required to enroll or increase your coverage during a subsequent enrollment period.

VOLUNTARY LIFE INSURANCE			
RATES/\$1,000 (MONTHLY)			
AGE (AS OF JANUARY 1, 2026)	EMPLOYEE	AGE (AS OF JANUARY 1, 2026)	SPOUSE
<25	\$0.10	<25	\$0.10
25-29	\$0.11	25-29	\$0.11
30-34	\$0.13	30-34	\$0.13
35-39	\$0.14	35-39	\$0.14
40-44	\$0.20	40-44	\$0.20
45-49	\$0.34	45-49	\$0.34
50-54	\$0.57	50-54	\$0.57
55-59	\$0.89	55-59	\$0.89
60-64	\$1.38	60-64	\$1.38
65-69	\$2.48	65-69	\$2.48
70-74	\$4.45	70-74	\$4.45
75+	\$7.33	75+	\$7.33

Note: Benefits subject to age reduction schedule

VOLUNTARY CHILD LIFE INSURANCE	
PREMIUM RATES – \$1,000 MONTHLY	
\$0.20	

TO CALCULATE HOW MUCH YOUR VOLUNTARY LIFE COVERAGE WILL COST:

\$

÷ 1,000 =

\$

x Age Based Rate =

\$

Benefit Elected

Monthly Premium

Income Protection

You and your loved ones depend on your regular income. That's why Charah offers disability coverage to protect you financially in the event you cannot work as a result of a debilitating injury or illness. A portion of your income is protected until you can return to work or you reach retirement age.

Basic Short-Term Disability (STD) Insurance

STD benefits are available at no cost. This insurance replaces 50% of your income if you become partially or totally disabled for a short time. Certain exclusions, along with pre-existing condition limitations, may apply. See your plan documents or Human Resources for details.

WEEKLY MAXIMUM BENEFIT	\$1,500
ELIMINATION PERIOD	8 days
MAXIMUM BENEFIT PERIOD	25 weeks
PRE-EXISTING EXCLUSION	None

Basic Long-Term Disability (LTD) Insurance

LTD benefits are available at no cost. This insurance replaces 50% of your income if you become partially or totally disabled for an extended time. Certain exclusions, along with pre-existing condition limitations, may apply. See your plan documents or Human Resources for details.

MONTHLY MAXIMUM BENEFIT	\$7,500
ELIMINATION PERIOD	180 days
MAXIMUM BENEFIT PERIOD	Payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever is sooner.
PRE-EXISTING EXCLUSION	There is a 3 month Pre-Existing Exclusion for conditions in existence months prior to effective date.



Supplemental Health Benefits

Charah offers several ways to supplement your medical plan coverage. This additional insurance can help cover unexpected expenses, regardless of any benefit you may receive from your medical plan. Coverage is available for yourself and your dependents and offered at discounted group rates.

Accident Coverage

Accident insurance is an excellent benefit for those who have active lifestyles or children involved in sports or other extracurricular activities.

Highlights

- You will receive a cash benefit for covered injuries and related services for accidents that occur outside of work.
- Benefits are paid on a schedule of benefits regardless of any other coverage you have, and you may spend it any way you choose.
- Accident coverage is especially helpful for families with young children and those who are active.

ACCIDENT COVERAGE	
BRIEF SUMMARY OF BENEFITS*	
INITIAL CARE (ER/UC/PCP)	\$200
HOSPITAL ADMISSION/ CONFINEMENT	\$1,500 / \$300
ICU ADMISSION/ CONFINEMENT	\$2,000 / \$300
OPEN FRACTURES	\$600 - \$10,000
OPEN DISLOCATIONS	\$400 - \$8,000
AMBULANCE (AIR/GROUND)	\$1,500 / \$400
WELLNESS BENEFIT (payable once per year for each covered family member whom completes certain wellness screenings such as a pap test, cholesterol test, mammogram, colonoscopy, or stress test)	\$50

*This list is a summary. Please refer to plan documents for a comprehensive list of covered benefits.

WEEKLY CONTRIBUTIONS	
EMPLOYEE ONLY	\$2.72
EMPLOYEE + SPOUSE	\$4.47
EMPLOYEE + CHILD(REN)	\$6.20
EMPLOYEE + FAMILY	\$7.95

Hospital Indemnity Coverage

Expenses associated with a hospital stay can be a financial burden. Having the right coverage in the right place before you experience a sickness or injury can help eliminate any financial concerns and provide support at a time when it is needed most.

Highlights

- Hospital indemnity pays a cash benefit for hospital admissions due to a covered accident, illness, or pregnancy.
- Popular with those planning to have children, who are older or have conditions that subject them to a higher risk of hospitalization, and/or are covered by an HDHP.
- Pre-existing conditions are waived!

HOSPITAL INDEMNITY COVERAGE	
BRIEF SUMMARY OF BENEFITS*	
HOSPITAL ADMISSION	\$1,000 per day 1 day
HOSPITAL CONFINEMENT	\$150 per day 31 days
HOSPITAL ICU ADMISSION	\$1,000 per day 1 day
HOSPITAL ICU CONFINEMENT	\$150 per day 10 days

*This list is a summary. Please refer to plan documents for a comprehensive list of covered benefits.

WEEKLY CONTRIBUTIONS	
EMPLOYEE ONLY	\$3.67
EMPLOYEE + SPOUSE	\$7.41
EMPLOYEE + CHILD(REN)	\$5.88
EMPLOYEE + FAMILY	\$9.61

Critical Illness Coverage

No one knows what lies ahead on the road through life. Will you be diagnosed with cancer? Will you suffer a stroke or the complete loss of hearing? The signs pointing to a critical illness are not always clear and may not be preventable, but critical illness coverage helps offer financial protection in the event you are diagnosed. Critical illness insurance through Sun Life pays you cash to use in any way you need if you are diagnosed with a covered condition.

Highlights

- Critical illness provides you a lump-sum benefit upon diagnosis of a covered illness.
- You have the choice of \$10,000 or \$20,000 in guaranteed issue coverage. Spouses can be covered at 100% and children at 50% of your elected amount.
- Rates are age-banded. Please refer to the benefit summary for a full rate table.
- Pre-existing conditions are waived!
- A \$50 wellness benefit is payable each year for enrollees and their covered dependents for receiving a qualifying preventive screening.

What's Covered?

Things like:

- Cancer (internal or invasive)
- Sudden cardiac arrest/heart attack (myocardial infarction)
- Stroke (ischemic or hemorrhagic)
- End-stage renal failure
- Major organ/bone marrow/stem cell transplant
- Non-invasive cancer
- Coronary artery bypass surgery



CRITICAL ILLNESS COVERAGE (WEEKLY CONTRIBUTION)

EMPLOYEE'S AGE	\$10,000 BENEFIT				\$20,000 BENEFIT			
	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
0-24	\$0.93	\$1.85	\$0.93	\$1.85	\$1.85	\$3.69	\$1.85	\$3.69
25-29	\$1.23	\$2.45	\$1.23	\$2.45	\$2.45	\$4.89	\$2.45	\$4.89
30-34	\$1.46	\$2.91	\$1.46	\$2.91	\$2.91	\$5.82	\$2.91	\$5.82
35-39	\$1.92	\$3.83	\$1.92	\$3.83	\$3.83	\$7.66	\$3.83	\$7.66
40-44	\$2.33	\$4.66	\$2.33	\$4.66	\$4.66	\$9.33	\$4.66	\$9.33
45-49	\$2.75	\$5.49	\$2.75	\$5.49	\$5.49	\$10.99	\$5.49	\$10.99
50-54	\$4.27	\$8.54	\$4.27	\$8.54	\$8.54	\$17.08	\$8.54	\$17.08
55-59	\$4.23	\$8.45	\$4.23	\$8.45	\$8.45	\$16.89	\$8.45	\$16.89
60-64	\$8.63	\$17.26	\$8.63	\$17.26	\$17.26	\$34.53	\$17.26	\$34.53
65-69	\$15.14	\$30.28	\$15.14	\$30.28	\$30.28	\$60.56	\$30.28	\$60.56
70-74	\$15.14	\$30.28	\$15.14	\$30.28	\$30.28	\$60.56	\$30.28	\$60.56
75+	\$15.14	\$30.28	\$15.14	\$30.28	\$30.28	\$60.56	\$30.28	\$60.56

Submitting a Claim to SunLife

- Visit sunlife.com/account to log in to your Sun Life account or create one at sunlife.com/createaccount.
- Select 'submit a claim' and follow the steps.
- You will receive an email confirmation after you submit your claim (please check your spam folder).
- You may also submit a paper claim via USPS, visit www.sunlife.com/findaform to complete and print a Claim form, including Authorizations and Attending Physician Statement
- To check the status of your claim, contact Supplemental Health Claims at 877-820-5306.

Legal Assistance

Charah wants you to succeed in all aspects of life, so we offer a variety of additional benefits to make your day-to-day easier.

Prepaid Legal Coverage

LegalShield offers low-cost access to attorneys for personal legal services. Payments are made conveniently through payroll deductions. It's like having your own attorney on retainer for a lot less. With LegalShield, you'll receive 24/7 live member support and emergency access to pre-paid attorneys, free document review, legal forms, an easy to use mobile app, in-office consultation, and telephone advice.

For more information visit: benefits.legalshield.com/charah. There are attorneys standing by to assist you with:

Estate Planning

- Codicils
- Living Wills/Power of Attorney
- Trusts
- Wills

Auto

- Driver's License Restoration
- Vehicle Property Damage
- Moving Traffic Violations
- Traffic Tickets

Home

- Boundary/Title Disputes
- Contractor Disputes
- Deeds
- Foreclosure
- Home Equity Loans Landlord/Tenant Issues
- Mortgages
- Property Tax Assessments
- Purchase/Sale of Home
- Refinancing
- Zoning Applications

Family

- Admin Hearing
- Adoption
- Conservatorship
- Domestic Violence Protection
- Elder Care Assistance
- Guardianship
- Immigration Assistance
- Incompetency Defense
- Juvenile Court Defense
- Name Change Parental Responsibility
- Prenuptial Agreements
- School Hearing

Financial

- Affidavits
- Debt Collection/Bankruptcy
- Civil Litigation
- Consumer Protection
- Identity Theft
- Social Security/Medicaid/Medicare Disputes
- Personal Property Disputes
- Promissory Notes
- Small Claims Assistance
- Tax Audit Protection
- Veterans Benefits Disputes

Coverage is available for **\$3.52 weekly** and covers you and your dependents.



Employee Assistance

MAGELLAN HEALTHCARE

No matter where you are on your journey, there are times when a little help can go a long way towards achieving your goals. Through our EAP, a mental health professional can provide practical support, education, and guidance. You can access counseling in-person locally or through virtual therapy via text message, live chat, phone or video conference.

- Provided at no cost to you and your household members
- Includes up to 5 free counseling sessions
- Completely confidential service provided by a third party

ENHANCED EMPLOYEE SUPPORT FREE TO ALL CHARAH EMPLOYEES

Counseling: Access a nationwide network of licensed counselors for support with challenges such as stress, anxiety, grief, substance misuse, relationships, parenting and more. Counseling is confidential and available in-person, by text message, live chat, phone or video conference.

Lifestyle coaching: Define and reach your goals with the support of a coach. Coaches can help with personal improvement, healthy eating, weight loss and more. Meet with a coach by phone or video for up to 6 individual, confidential sessions per goal, per year.

Digital emotional wellbeing program: A proven program for life, mind, and body that can help with anxiety, resilience, grief, stress, depression, chronic pain, pregnancy, aging, and more. Complete activities to earn points, see your progress and sync to other trackers.

Financial wellness, legal services, and identity theft resolution: Meet with experts that can help you take control of your finances, resolve legal issues such as estate planning and family law, restore credit; research specific topics and/or print your own state-specific legal forms.

LifeMart® discount center: Life is expensive. With LifeMart, access hundreds of deals on nationally recognized brand-name products and services, all in one convenient location. Find discounts on consumer goods, travel, child and elder care, fitness centers, movie tickets and more.

Work-Life Services: Save time and money on life's most important needs. Specialists provide expert guidance and personalized referrals to service providers including childcare, adult care, education, home improvement, consumer information, emergency preparedness, and more.

Member website: The member website makes it easy for you to explore services, find providers, learn more about emotional health and wellness topics, see what mobile apps are available, and more.

If you're battling problems that get in the way of your day,
it may be time to reach out for assistance:

800-424-4039

<https://member.magellanhealthcare.com>

Mental Health

You visit your doctor when you're feeling sick, and you exercise and eat healthy to keep your body strong. But your mental health is just as important. What do you do to stay healthy mentally? Do you know where you can go when you need help? Whether you need assistance with work-life balance or anxiety, there are resources available to help you out.

EMPLOYEE SUPPORT

Should you or your family member file a life insurance or disability claim, Charah provides access to free, objective financial planning, legal information, and emotional support

ComPsych is available at no-cost

Call **888-475-3827** to talk to a ComPsych counselor or legal or financial advisor.

Charah's free support provides:

- Up to five telephonic professional counseling sessions per claim for legal, financial, and emotional assistance
- 24/7 access to counseling provided by ComPsych's on-staff professionals, including clinicians, licensed attorneys, CPAs, CFPs, and other financial experts
- Assistance with topics such as inheritance taxes, loss of income, creditors, and probate
- Support dealing with trauma, loss, and adjusting to a reduced quality of life, and other concerns.

WILL PREPARATION SERVICES

Most people know that preparing a will provide peace of mind but hesitate to start because they fear that preparing one is complex or distressing. A simple will, however, is often merely a structured list of straightforward tasks designed to wrap up one's personal and financial affairs.

Charah's will preparation program can help you start the process.

FREE TO ALL CHARAH EMPLOYEES

Through an easy-to-use secure website, you and your spouse can now create and download a will in about 20 minutes. This service includes the following:

- Step-by-step guidance and customization for your unique situation, glossary of legal definitions
- Ability to name an executor to carry out your wishes and a guardian(s) to care for your children
- Ability to create a living will (for an additional fee)
- Ability to create a final arrangements document (for an additional fee)

Get started today. Use **promo code SLF4VAS** at: www.EstateGuidance.com

Note

According to the National Institute of Mental Health, it is estimated that more than one in five U.S. adults live with a mental illness.



PTO & Company Holiday Schedule

2026 Company Holidays

In addition to the holidays listed below, all employees can enjoy one additional floating holiday to be taken at their discretion in place of a traditional fixed holiday.

New Year's Day 2026	Thursday, January 1
Memorial Day	Monday, May 25
Independence Day	Friday, July 3 (Observed)
Labor Day	Monday, September 7
Thanksgiving	Thursday, November 26
Day after Thanksgiving	Friday, November 27
Christmas Eve	Thursday, December 24
Christmas Day	Friday, December 25
New Year's Day 2027	Friday, January 1

Paid Time Off

YEARS OF SERVICE	ACCRUED HOURS PER PAY PERIOD	MAXIMUM NUMBER OF ACCRUED TIME
Date of hire to year 1	0.77	Up to 40 hours
1-3	1.54	Up to 80 hours
3-10	2.46	Up to 128 hours (16 days)
10-15	3.23	Up to 168 hours (21 days)
>15	4	Up to 208 hours (26 days)

DID YOU...

- Submit documentation for dependents?
- Update your personal information? Identify your beneficiaries?
- Identify your HSA contribution if you selected the core medical plan?
- Identify your Healthcare FSA contribution if you selected the buy-up medical plan
- Identify your Dependent Care FSA contribution if applicable
- Schedule or receive your annual preventive exam?

DID YOU ELECT, CHANGE, OR WAIVE...

- Medical coverage for you and your family?
- Dental benefits?
- Vision benefits?
- Voluntary Employee Life Insurance?
- Voluntary Dependent Life Insurance?
- Critical Illness Insurance?
- Accident Insurance?
- Legal Protection?

Important Contacts

Medical

Anthem Blue Cross Blue Shield
888-650-4047
www.anthem.com
Network: BCBS

Supplemental Health (Accident, Critical Illness, Hospital Indemnity)

Sun Life
877-820-5306
www.sunlife.com

Dental

Sun Life
800-442-7742
www.sunlife.com/findadentist
Network: Sun Life

Vision

Sun Life
800-877-7195
www.vsp.com
Network: VSP

Health Savings Account

McGriff Insurance Services
800-768-4873
www.McGriff.com

Life and AD&D

Sun Life
800-247-6875
www.sunlife.com

Disability

Sun Life
800-247-6875
www.sunlife.com

Employee Support

Magellan EAP
800-424-4039
[https://member.
magellanhealthcare.com](https://member.magellanhealthcare.com)

Claimant Support Services
888-475-3827

Will Preparation Services
www.EstateGuidance.com
(code SLF4VAS)

Prepaid Legal Coverage

LegalShield
888-807-0407
benefits.legalshield.com/charah

Charah Human Resources

12601 Plantside Drive
Louisville, KY 40299
502-245-1353

Lockton on Call

866-331-2747
CharahBenefits@bac.lockton.com

