

CURRAN GROUP

# 2026 SUMMARY OF BENEFITS

**Eligibility:** Full time employees who work at least 30 hours per week are eligible for benefits on the first day of the month following one month of employment. Eligible dependents may also be enrolled in health care coverage.



## Medical

Curran Group offers two PPO medical plans through Allegiance. Both plans utilize the local Wisconsin Alliance Network. For coverage outside of Wisconsin, the plans utilize Cigna's large OAP network.

- The Red plan has the lowest deductible, copays and out of pocket, but a higher premium.
- The Blue plan has a higher deductible, copays and out of pocket, but a lower premium.
- Both plans are FSA eligible.
- Virtual urgent care, virtual acute care and virtual mental health visits are available at no cost.
- Fertility benefits are included through Progyny.
- Hearing aid coverage is included.



## Local Clinic

Curran Group offers NO COST access and utilization of Reform Health Clinics. There are four locations throughout Wisconsin that all medically enrolled employees and dependents can utilize at no cost, with no visit limits. The clinic can be used for wellness, acute and chronic condition care, as well as lab tests and certain medication dispensing. They also have a NO COST medical weight loss program.



## Prescription Drugs

Your medical plans include prescription drug coverage through MedImpact. Both plans offer prescription coverage at reasonable copays, but generic drugs will always save you money.



## 2nd Opinion

Curran Health provides employees access to top rated medical centers in the US to treat orthopedics, heart surgery, weight loss surgery, joint procedures, substance use disorder treatment, pain management, hysterectomies and cancer diagnoses. These services are NO COST through Curran Health. This program is offered to eligible employees and dependents enrolled in one of the Curran medical plans. Curran also provides medical plan enrollees with FREE access to top medical experts for virtual second opinions, treatment reviews, and guidance on making complex medical decisions through 2nd.MD.



## Medical Imaging

Everyone who is enrolled in a Curran Group medical plan has automatic access to Green Imaging – a vendor that provides an avenue to receive medical imaging services at NO COST.



## Dental

You have two PPO dental coverage options through Delta Dental. Both the Enhanced Plan and Basic Plan cover preventive care at 100%. The Enhanced Plan offers more coverage for basic and major services than the Basic Plan. Orthodontia coverage is offered for both employees and dependents through the Enhanced Plan.



## Vision

Curran Group offers vision coverage through EyeMed. Choose a provider in EyeMed's Access Network to maximize your benefits. Discounts on laser vision correction are also available.



## Waiver of Medical Coverage

If you chose to waive medical coverage, Curran Group will provide free basic or enhanced dental and vision coverage for you and your dependents.



## Flexible Spending Account (FSA)

Curran Group offers an FSA through Inspira. You can contribute up to \$3,400 in pre-tax funds for eligible medical, prescription, dental and vision expenses. Any remaining funds at the end of the plan year will be forfeited.



## Voluntary Accident

Accident Insurance through Securian pays a specific dollar amount for accidents that can be used to cover expenses, such as doctor visits, emergency care, and physical therapy.



### Voluntary Critical Illness

This plan is designed to help you offset the costs of certain covered critical illnesses, including cancer, heart attack, major organ failure and stroke. If diagnosed, you will receive a lump-sum cash benefit.



### Voluntary Hospital Indemnity

This plan pays a cash benefit for each covered hospital admission per year to help you and your family with out of pocket expenses.



### Basic Life and AD&D Insurance

Curran Group provides you with Basic Life and AD&D Insurance through Securian Financial in the amount of \$50,000 at no cost to you.



### Supplemental Employee Life and AD&D Insurance

You can purchase up to \$500,000 of additional life and AD&D insurance in increments of \$10,000. You can elect up to \$200,000 without answering any health questions.



### Supplemental Spouse Life and AD&D Insurance

You may elect coverage increments of \$5,000, and up to \$50,000 without answering health questions.



### Supplemental Child Life and AD&D Insurance

You may elect \$10,000 or \$20,000 for your dependent children up to age 26. All children are covered under one cost.



### Travel Assistance Benefits

Securian life insurance plans include free 24/7 assistance for you and your family when you travel more than 50 miles from home. Benefits include emergency medical services, pre-departure information and other personal services.



### Short Term Disability (STD)

Curran Group provides STD insurance at no cost to you after one year of full time employment. Benefits begin after five days of disability and employees will receive 100% of their base salary. Benefits will be paid based on your length of service, up to a maximum of 12 weeks.



### Voluntary Long Term Disability (LTD)

You can purchase LTD Insurance through Guardian. LTD benefits begin after 90 days of continuous disability. Employees will receive 60% of their annual earnings to a monthly maximum of \$8,000. Benefits are offset by other disability income benefits, such as state disability insurance or Social Security.



### Parental Leave

As a Curran employee, you are entitled to take Parental Leave after one year of full-time employment.

#### Childbirth Medical

Six weeks of medical leave at 100% of your regular base pay. Can be combined with Parental Bonding leave for a total of eight weeks.

#### Parental Bonding

Two weeks at 100% of your regular base pay. This leave must be taken within the first six months following birth or placement of the child.



### Employee Assistance Program (EAP)

To help you and your family navigate the ups and downs of life, Curran Group provides 24/7 access to the ERC EAP at no cost to you. You can receive help with issues ranging from financial matters, relationship and family issues, stress, anxiety and depression to counseling. The EAP also provides up to eight face-to-face sessions with a professional counselor.



### Retirement Plan

#### 401(k)

Curran Group sponsors a 401(k) plan to help you save for retirement. You are automatically enrolled at a contribution rate of 5% after three months of employment. Curran Group will match 100% of the first 5% you contribute to the plan. We offer a traditional 401(k) and a Roth 401(k).

#### Profit Sharing

After one year and 1,000 hours of service, you are eligible for profit sharing. Entry dates are January 1st and July 1st. Contributions are company-funded and are discretionary.

#### Vesting

You are 100% vested in your contributions. You become vested in the profit sharing and the matching contributions based on how long you work for the company. After two years of service, you will be 20% vested. Each following year, your vesting will increase by 20% until you are fully vested after six years.



### Pet Insurance

You can purchase pet insurance through Nationwide to keep your pets healthy and help you cover out-of-pocket veterinarian bills. You can also access discounts with other pet insurance providers through Curran's discount marketplace.



### Identity Theft

You can purchase identity theft coverage through Metlife/Aura to help protect you and your family at a discounted rate.



### Gym Discount

You are able to join One Pass Select and access a variety of gyms, studios, online workouts and grocery delivery with one monthly membership. The monthly rate is steeply discounted from what you would pay by having multiple memberships.



### Time Away from Work

You are eligible to accrue and receive paid time off from work, paid holidays, and bereavement pay following the death of certain close family members. Refer to the Employee Handbook for a detailed schedule of benefits.



### Tuition Reimbursement Program

Curran Group offers a tuition reimbursement program for eligible employees. Participation is subject to the terms of the program and the approval of company management and your supervisor. For program rules and the reimbursement schedule, please refer to the Tuition Reimbursement Policy.



### Banking and Investment Program

Through Curran Group's relationship with Bank of America, all employees have special access to the Bank of America Preferred Rewards program with Gold tier benefits.



### Medicare Support

You and your loved ones have access to comprehensive Medicare resources and insurance agents through SmartConnect at NO COST.