

2027 BENEFITS PACKAGE

VALUE | SECURITY | CONVENIENCE

This presentation is intended as a high-level informational overview. For full details concerning coverage levels, limitations, exclusions, and requirements, consult the appropriate plan detail at MYMPAREWARDS.com.

2027 OPEN ENROLLMENT
DECEMBER 9–14, 2026

RIPPLING

- Only opportunity to review and elect coverage for the 2027 Calendar Year, unless you experience a Qualified Change of Status. New elections take effect January 1st.
- ***Active Enrollment*** - This year requires that you log into Rippling to select coverage levels for 2027!
- Review Supplemental Life options and the no-medical-questions opportunity, within applicable limits.
- New ***Help Me Choose a Plan*** Resource! Compare options to get the best value and protection for your family's unique situation.

Hartford Replaces Unum

Lower Rates. Same Great Coverage.

Life, AD&D, disability and supplemental health move to The Hartford.

UnitedHealthcare Replaces Optimyl

Same Rates. Four Great Options.

Lots of enhancements to the 2027 offering, with opportunities to earn up to $1,000 in cash back!

WE'RE HERE TO HELP!

Plan or enrollment questions?
Email the Benefits Help Desk:
aimee@mymparewards.com

VISIT MYMPAREWARDS.COM FOR MORE INFORMATION

MPA **LIFESTYLE REIMBURSEMENT ACCOUNT**
2027 PROGRAM OVERVIEW

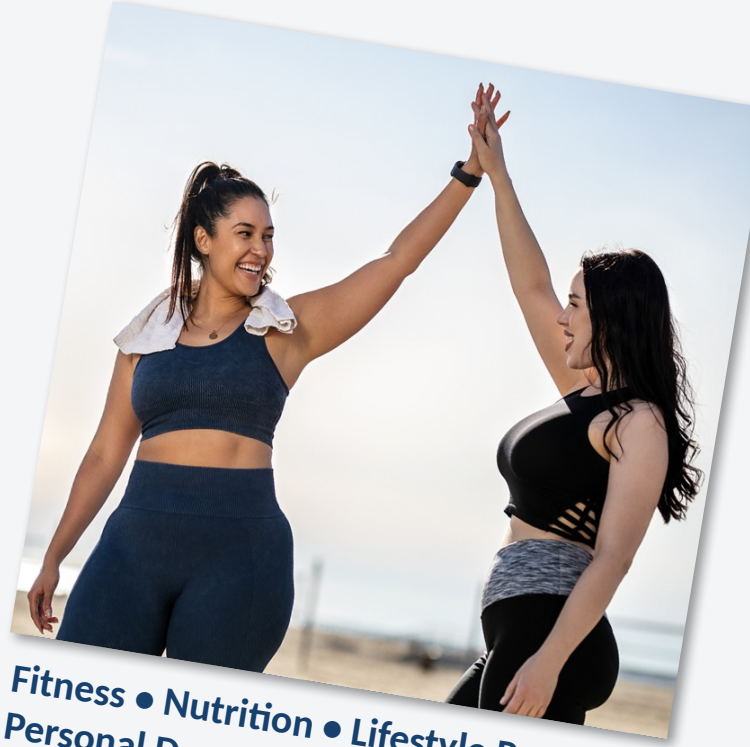
IncentFit

If You Have a Passion, We're Here to Support It Every Step of the Way

MPA helps reimburse eligible wellbeing and personal-development expenses through IncentFit.

Per Month	Per Year	Length of Service
$25	$300	90 Days–1 Year
$50	$600	1–3 Years
$75	$900	3–5 Years
$100	$1,200	5+ Years

Available on the First of the Month Following 90 Days.
Use Incentfit to View Eligibility and Submit Reimbursements.



Fitness • Nutrition • Lifestyle Purchases
Personal Development and More

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Consult Rippling for more information including coverage limitations, exclusions, and requirements.

VISIT MYMPAREWARDS.COM FOR MORE INFORMATION

CORE & SUPPLEMENTAL LIFE AND AD&D
2027 PROGRAM OVERVIEW

The Hartford

COMPANY PAID
CORE LIFE AND AD&D BENEFITS

The organization will pay 100% of the premium for coverage equal to 1x your annual earnings, subject to a maximum of $150,000.

EMPLOYEE PAID
SUPPLEMENTAL LIFE AND AD&D

Supplemental employee coverage is available for up to 5x your annual earnings, in increments of $10,000 to $500,000. Up to $250,000 for a spouse/partner in $5,000 increments, and $10,000 for dependents.

Up to $250,000 for yourself or $50,000 for a spouse/partner is available THIS OPEN ENROLLMENT without underwriting!

Cost is based on the applicant's age and coverage amount.

AFFORDABLE PROTECTION

A 45-year-old can purchase $200,000 in coverage for less than $50 per month without underwriting or evidence of insurability if enrolling during this year's open enrollment.

See complete plan details in Rippling

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CORE AND SUPPLEMENTAL DISABILITY
2027 PROGRAM OVERVIEW

The Hartford

CORE SHORT TERM DISABILITY INCOME PROTECTION BENEFIT

You will receive protection for 60% of your earnings up to $1,500 per week. The benefit duration varies, but it will pay for no more than 26 weeks.

The Company pays for this benefit. There is no cost to you.

SUPPLEMENTAL LONG-TERM DISABILITY INCOME PROTECTION BENEFIT

Protection for 60% of your earnings to $15,000 monthly. Benefit duration varies based on age and disability. See plan details for more information.

This benefit is employee paid, on a post-tax basis, to ensure that benefit payments are issued on a tax-free basis.

AFFORDABLE PROTECTION

A 45-year-old can protect $100,000 in earnings for $30 per month without EOI if enrolling during their initial enrollment window.

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SUPPLEMENTAL ACCIDENT, CRITICAL ILLNESS, AND HOSPITAL COVERAGE

2027 PROGRAM OVERVIEW

The Hartford

Cash paid directly to you. Spend it however you need.

Pays on top of your medical plan, for the bills that aren't medical.

NEW LOWER RATES FOR 2027

Accident

Covered injuries and the care that follows

$150

Urgent care visit

$750

Ground ambulance

$100

X-ray

Critical Illness

Lump sum on a covered diagnosis

$10K • $20K • $30K

You choose your amount

Same

Spouse or partner

100% of your election

Half

Each child

50% of your election

Hospital

Cash for a covered hospital stay

$500

Day one of admission

$100 / day

Each additional day

$200 / day in ICU

$250

Routine newborn care

+ $50 back every year for a covered health screening, on each plan you enroll in.

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CORE & ENHANCED DENTAL
2027 PROGRAM OVERVIEW

DELTA DENTAL®

CORE DENTAL BENEFITS

NETWORK
Delta Dental Premier & PPO

DIAGNOSTIC & PREVENTIVE
No Cost

BASIC SERVICES
You Pay 20%

MAJOR SERVICES
You Pay 50%

ANNUAL DEDUCTIBLE
$50/$150 (Basic/Major Only)

MAXIMUM ANNUAL BENEFIT PER PERSON
$1,000

ORTHODONTIC COVERAGE
Not Covered

$/MONTH TO ENROLL

EMPLOYEE (EE) ONLY	$0
EE + SPOUSE (PARTNER)	$33
EE + CHILD(REN)	$59
EE + FAMILY	$93

ENHANCED DENTAL BENEFITS

NETWORK
Delta Dental Premier & PPO

DIAGNOSTIC & PREVENTIVE
No Cost

BASIC SERVICES
You Pay 10%

MAJOR SERVICES
You Pay 40%

ANNUAL DEDUCTIBLE
$50/$150 (Basic/Major Only)

MAXIMUM ANNUAL BENEFIT PER PERSON
$2,500

LIFETIME ORTHO COVERAGE (ALL MEMBERS)
50% TO $2,500

$/MONTH TO ENROLL

EMPLOYEE (EE) ONLY	$10
EE + SPOUSE (PARTNER)	$41
EE + CHILD(REN)	$94
EE + FAMILY	$137

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VISION
2027 PROGRAM OVERVIEW

$/MONTH TO ENROLL

EMPLOYEE (EE) ONLY	$0
EE + SPOUSE (PARTNER)	$6
EE + CHILD(REN)	$7
EE + FAMILY	$16

CORE VISION BENEFITS

NETWORK
Vision Service Plans

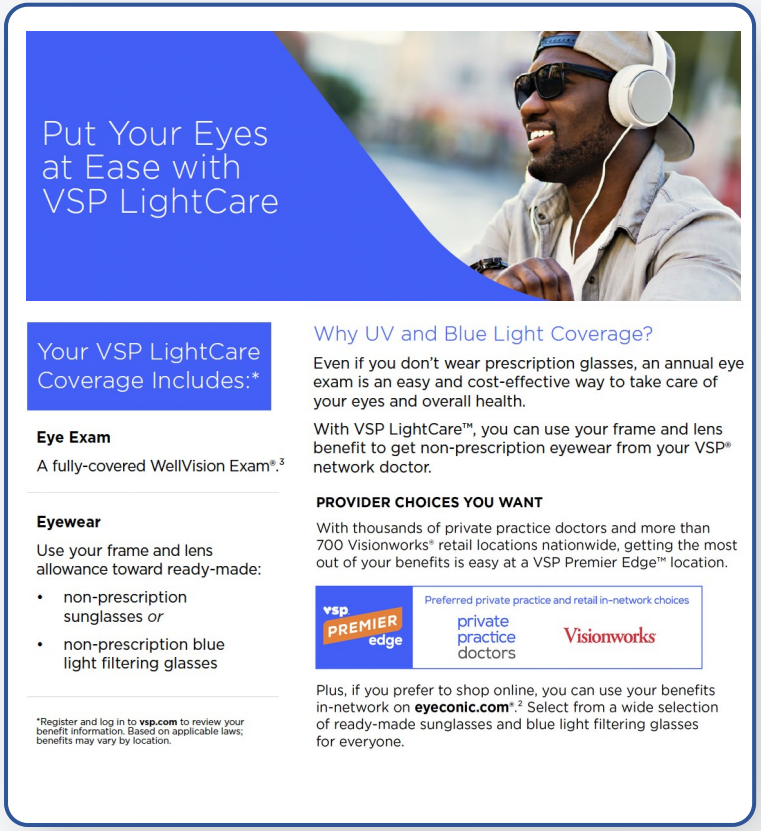
ANNUAL EYE EXAM
$10 Copayment

FRAMES AND LENSES
$25 Copayment

FRAME OR CONTACT ALLOWANCE
$150 Per 12 Months

ADDITIONAL DISCOUNTS
Essential Medical Eye Care, Low Vision Testing, Laser VisionCare Programs

NON-PRESCRIPTION GLASSES BENEFIT
$150 Per 12 Months



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MEDICAL & PRESCRIPTION BENEFITS
2027 PROGRAM OVERVIEW

United Healthcare

NEW VENDOR, SAME VALUE

We're changing carriers from Optimyl to UnitedHealthcare to provide the best combination of network access, diverse options, and affordability for 2027.

NEW UHC REWARD MONEY

Eligible employees and covered spouses can each earn up to $1,000. Activate UHCRewards in the UHC app or at myuhc.com.

WHAT'S CHANGING FOR 2027?

All four medical options move to UnitedHealthcare's Choice Plus network. Employee medical contributions remain at 2026 levels.

PRESCRIPTIONS AND VIRTUAL CARE

Check medications in the Optum Rx Essential drug list. Designated virtual network care has no copay; regular doctor telehealth uses office cost sharing.

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MPA **UHC REWARDS PREMIUM**
2027 PROGRAM OVERVIEW

United Healthcare

Healthy Habits. Real Rewards.

INCLUDED WITH YOUR UHC MEDICAL COVERAGE

Up to $1,000

Per Eligible Employee or Covered Spouse

Up to $2,000

Combined When Both Participate and Earn

Earn for Everyday Healthy Actions

Track steps or sleep, connect a tracker, complete a health survey, and get eligible preventive checkups and screenings.

1 Sign In 2 Activate UHCRewards 3 Choose Activities



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VISIT MYMPAREWARDS.COM FOR MORE INFORMATION

MEDICAL & PRESCRIPTION BENEFITS (CONSUMER PLANS)

2027 PROGRAM OVERVIEW

United Healthcare

CORE CONSUMER
UHC CHOICE PLUS PPO

PREVENTIVE CARE
100% Covered

DEDUCTIBLE · SINGLE / FAMILY
$3,500 / $7,000

MOST MEDICAL SERVICES
Plan Pays 80% After Deductible

RETAIL RX AFTER DEDUCTIBLE
$10 / $35 / $70 / $150

OUT-OF-POCKET MAXIMUM
$6,000 Single / $12,000 Family

ANNUAL EMPLOYER HSA FUNDING
$250 EE Only
$500 EE + 1
$750 Family

ENHANCED CONSUMER
UHC CHOICE PLUS PPO

PREVENTIVE CARE
100% Covered

DEDUCTIBLE · SINGLE / FAMILY
$3,500 / $7,000

MOST MEDICAL SERVICES
Plan Pays 100% After Deductible

RETAIL RX AFTER DEDUCTIBLE
$10 / $35 / $70 / $150

OUT-OF-POCKET MAXIMUM
$6,000 Single / $12,000 Family

NEW! ANNUAL EMPLOYER HSA FUNDING
$1,000 EE Only
$1,500 EE + 1
$2,000 Family

In-network summary. Certain service copays still apply after the deductible.
EE + 1 means employee + spouse/partner or child(ren). HSA funding is prorated monthly.
Official plan documents govern exclusions, limits, and requirements.

VISIT MYMPAREWARDS.COM FOR MORE INFORMATION

MEDICAL & PRESCRIPTION BENEFITS (COPAY PLANS)

2027 PROGRAM OVERVIEW

United Healthcare

CORE COPAY
UHC CHOICE PLUS PPO

PREVENTIVE CARE
100% Covered

OFFICE VISITS
$25 PCP / $75 Specialist

TIER 1 PRESCRIPTIONS
$10 Retail / $25 Mail Order

OTHER STANDARD RETAIL TIERS
$35 / $75 / $250

DEDUCTIBLE · SINGLE / FAMILY
$3,000 / $6,000

COINSURANCE AFTER DEDUCTIBLE
You Pay 20%

OUT-OF-POCKET MAXIMUM
$8,150 Single / $16,300 Family

ENHANCED COPAY
UHC CHOICE PLUS PPO

PREVENTIVE CARE
100% Covered

OFFICE VISITS
$25 PCP / $75 Specialist

TIER 1 PRESCRIPTIONS
$10 Retail / $25 Mail Order

OTHER STANDARD RETAIL TIERS
$35 / $75 / $250

DEDUCTIBLE · SINGLE / FAMILY
$1,000 / $2,000

COINSURANCE AFTER DEDUCTIBLE
You Pay 20%

OUT-OF-POCKET MAXIMUM
$3,000 Single / $6,000 Family

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MEDICAL & PRESCRIPTION BENEFITS
2027 PROGRAM OVERVIEW

United Healthcare

CONSUMER (HSA) PLANS

CORE

$/MONTH TO ENROLL	
EMPLOYEE (EE) ONLY	$138
EE + SPOUSE (PARTNER)	$448
EE + CHILD(REN)	$405
EE + FAMILY	$625

ENHANCED

$/MONTH TO ENROLL	
EMPLOYEE (EE) ONLY	$198
EE + SPOUSE (PARTNER)	$569
EE + CHILD(REN)	$481
EE + FAMILY	$759

COPAY PLANS

CORE

$/MONTH TO ENROLL	
EMPLOYEE (EE) ONLY	$138
EE + SPOUSE (PARTNER)	$448
EE + CHILD(REN)	$405
EE + FAMILY	$625

ENHANCED

$/MONTH TO ENROLL	
EMPLOYEE (EE) ONLY	$234
EE + SPOUSE (PARTNER)	$674
EE + CHILD(REN)	$569
EE + FAMILY	$899

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HEALTH SAVINGS ACCOUNTS (HSA)
2027 PROGRAM OVERVIEW

RIPPLING

PLAN FOR WHAT'S NEXT

Funds carry over from year to year, can be invested for future growth, and remain yours even if you leave MPA.

Plus, after you turn 65, funds in the account may be used without penalty, making it a valuable part of your retirement planning.

INVEST IN YOUR FUTURE

Contributions and growth are not taxed, and you own the account. HSAs allow participants to save money for qualified medical expenses through automatic payroll deductions.



HDHPs WORK BEST WITH HSAs

Employees with high-deductible health plans (HDHP) can set up a health savings account (HSA) to hedge against future medical expenses. Our Company's HSAs are integrated into Rippling, and you conveniently access your funds with a no-cost debit card.

WE'LL HELP YOU GET STARTED

We will provide Consumer Plan enrollees with prorated annual contributions – which will automatically be transferred to your account monthly. You'll receive tax-free contributions from MPA throughout the year.

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VISIT MYMPAREWARDS.COM FOR MORE INFORMATION

PRE-TAX HEALTHCARE FSA
2027 PROGRAM OVERVIEW

RIPPLING

PRE-TAX
HEALTHCARE SPENDING ACCOUNT

PROVIDER
Rippling

WHO'S ELIGIBLE
Only employees NOT enrolled in the Consumer Plans or other Health Savings Account.

WHAT'S COVERED?
You can set aside up to $3,400* for healthcare-related expenses, such as deductibles, copays, orthodontics, prescription glasses, and many over-the-counter items at the pharmacy.

HOW DOES IT WORK?
Enrollees elect an annual amount to set aside, which will be deducted from each paycheck tax-free. Funds will be loaded onto a debit card that can be used for eligible expenses. You may rollover up to $680* of unused contributions.

HOW LONG AM I COMMITTING FOR?
Elections are locked in for the calendar year unless you experience a QLE.

COMMON COVERED EXPENSES:

- Prescription Medicines
- Deductibles and Copayments
- Prescription Eyeglasses or Contacts
- Over the Counter Medications
- Menstrual Care Products
- First Aid Supplies
- Dental/Vision Expenses
- Medical Diagnostic Products
- Home Health Care Items
- Smoking Cessation/Support
- Fitness and Nutritional Supplements
- Online Store @ truemed.com/a/paragon

*2027 FSA LIMITS PENDING IRS APPROVAL
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PRE-TAX DEPENDENT CARE & COMMUTER/PARKING BENEFITS

2027 PROGRAM OVERVIEW

RIPPLING

PRE-TAX

DEPENDENT CARE ACCOUNT

PROVIDER

Rippling

WHO'S ELIGIBLE

All employees.

WHAT'S COVERED?

You can set aside up to $7,500 for dependent care-related expenses to be incurred from January 1, 2027 through December 31, 2027.

HOW DOES IT WORK?

Enrollees elect an annual amount to set aside, which will be deducted from each paycheck tax-free. Available deductions will be loaded onto a debit card that can be used for eligible expenses. Funds are "use it or lose it" and subject to forfeiture at year-end.

HOW LONG AM I COMMITTING FOR?

Elections are locked in for the calendar year unless you experience a qualified change of status.

PRE-TAX

COMMUTER AND PARKING

PROVIDER

Rippling

WHO'S ELIGIBLE

All employees.

WHAT'S COVERED?

Up to $340 per month for public transportation, and up to $340 a month for parking.

HOW DOES IT WORK?

Enrollees elect an amount to set aside, tax-free, which we'll load onto a debit card that can be used for eligible expenses. Once contributions are made, funds are available.

HOW LONG AM I COMMITTING FOR?

Contributions can change from month to month. Signup and contribution adjustments processed online in Rippling.

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WORK-LIFE RESOURCES
2027 PROGRAM OVERVIEW

Life Comes With Challenges.
Your Assistance Program Is Here To Help.

Mental Health Sessions
Manage stress, anxiety, and depression, resolve conflict, improve relationships, and address any personal issues. Choose from in-person sessions, video counseling, or telephonic counseling.

Life Coaching
Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and achieve greater balance.

Financial Consultation
Build financial wellness related to budgeting, buying a home, paying off debt, resolving general tax questions, preventing identity theft, and saving for retirement or tuition.

Legal Referrals
Receive referrals for personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

Medical Advocacy
Get help navigating insurance, obtaining doctor referrals, securing medical equipment, and planning for transitional care and discharge.

Work-Life Resources and Referrals
Obtain information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

Contact AllOne Health
Call: 877-679-1100
Visit: MyLifeExpert via the MPA Benefits Hub
Company Code: MPA

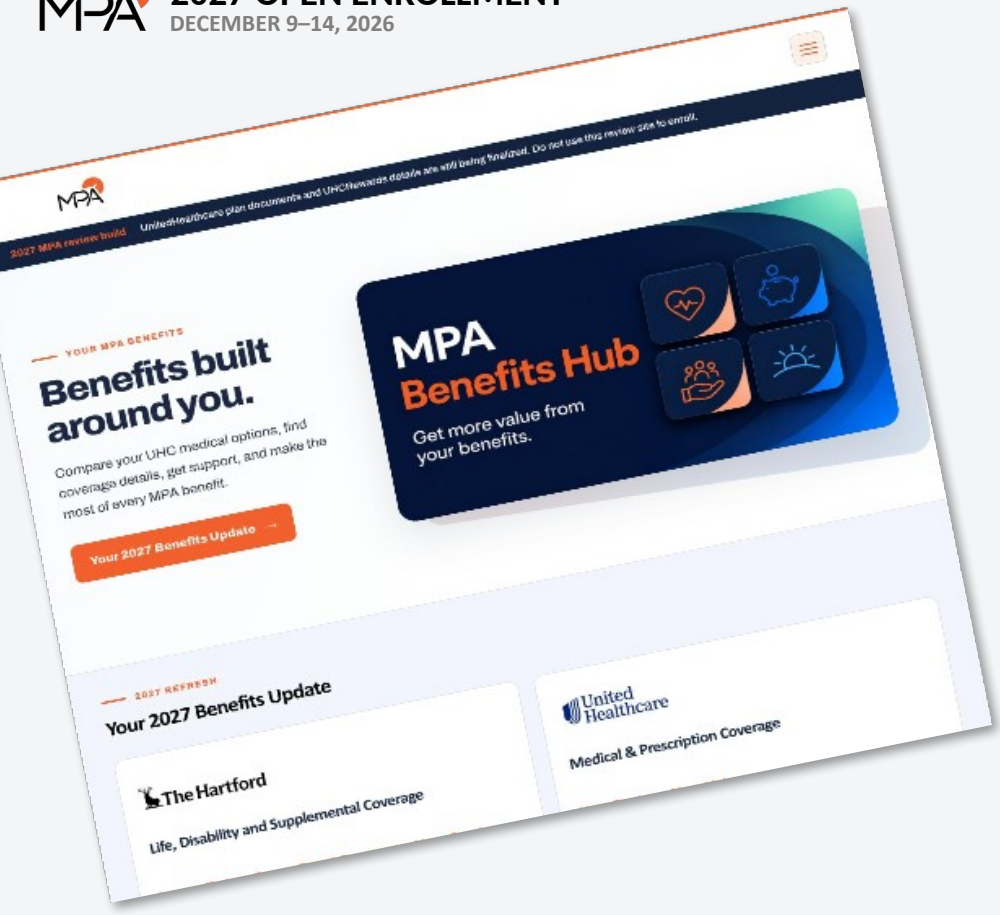


New Discount Marketplace
MyLifeExpert: Features > Discount Deals
Create your BenefitHub account.

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2027 OPEN ENROLLMENT
DECEMBER 9–14, 2026



Open Enrollment December 9–14

Compare Your Options

Use Help Me Choose a Plan and review the plan summaries.

Confirm Your Elections

Select, change or waive coverage in Rippling. Coverage begins January 1, 2027.

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