



## 2026 BENEFIT SUMMARY

Benefit Type	Benefit Information
<b>HEALTH INSURANCE</b>	
<b>Health Insurance</b> Coverage is provided by UMR <a href="http://www.umar.com">www.umar.com</a> 1.800.826.9781	<b>High Deductible Health Plan (HDHP):</b> <b>Deductible:</b> <ul style="list-style-type: none"> <li>Single \$3500</li> <li>Single + Dependents \$7000 (dependents are eligible children <b>only</b>)</li> <li>Family \$7000</li> </ul>
<b>Premiums</b> Deducted in 24 pay periods	<b>Premiums (per pay period):</b> <ul style="list-style-type: none"> <li>Single \$95.00</li> <li>Single + Dependents \$335.00</li> <li>Family \$467.00</li> </ul>
<b>Health Savings Account (HSA)</b> Administered by Alerus Retirement & Benefits <a href="http://www.alerusrb.com">www.alerusrb.com</a> 1.877.661.4727  Contributions made in 24 pay periods	<b>Company Contribution to HSA</b> <ul style="list-style-type: none"> <li>Single \$37.50</li> <li>Single + Dependents \$37.50</li> <li>Family \$37.50</li> </ul> <b>Annual HSA contribution limits (employee and employer combined):</b> <ul style="list-style-type: none"> <li>Single \$4400</li> <li>Single + Dependents \$8750</li> <li>Family \$8750</li> </ul>
<b>Eligibility for health and HSA</b>	<b>First day of hire      You cannot enroll in the HSA without enrolling in the company HDHP</b>
<b>DENTAL INSURANCE</b>	
Coverage is provided by Delta Dental <a href="http://www.deltadentalmn.org">www.deltadentalmn.org</a> 1.800.553.9536	<b>Deductible:</b> \$50/individual; \$100/family <b>Maximum Benefit:</b> \$1,500 per individual per benefit period
<b>Premiums</b> Deducted in 24 pay periods	<b>Premiums:</b> <ul style="list-style-type: none"> <li>Single \$28.31</li> <li>Single + One \$49.88</li> <li>Family \$73.94</li> </ul>
<b>VISION INSURANCE</b>	
Coverage is provided by Avesis Incorporated <a href="http://www.avesis.com">www.avesis.com</a> 800.828.9341	<b>Vision Exam:</b> One routine exam every benefit period with a \$10 copay. <b>Lenses:</b> Lenses are allowed every benefit period with a \$10 copay. <b>Frames:</b> Frames allowed every other benefit period limited to the maximum benefit allowance of \$100 per frame.
<b>Premiums</b> Deducted in 24 pay periods	<b>Premiums:</b> <ul style="list-style-type: none"> <li>Single \$5.24</li> <li>Single + One \$9.26</li> <li>Family \$13.83</li> </ul>
<b>Eligibility for dental and vision</b>	<b>Dental and vision are effective the first of the month following the hire date for full-time employees (Minimum 30 hrs./week)</b>
<b>OTHER</b>	
<b>Life Insurance</b> Coverage provided by The Standard	<b>Basic Life Insurance</b> Coverage: \$20,000 for all full-time employees Premiums: Employer-paid benefit. <b>Eligible 30 days from your start date</b>
<b>Long Term Disability (LTD)</b> Coverage provided by The Standard	<b>Coverage:</b> Disability coverage will provide 60% of the salary up to a monthly maximum benefit following a 90-day waiting period. Employees are covered up to the age of 65 for illness or injury. The employer pays the premium. Eligible 90 days from your start date
<b>Flexible Spending Account (FSA)</b> Administered by Alerus Retirement & Benefits <a href="http://www.alerusrb.com">www.alerusrb.com</a> 1.877.661.4727	Full-time employees are eligible to participate in medical and dependent care FSA. Employees may contribute up to \$7500 for dependent care expenses and up to \$3400 in medical expenses annually. If you participate in the HSA, you will be enrolled in an FSA Limited plan in which you may only use those dollars for vision and dental expenses as HSA will cover medical expenses.



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<b>Employee Assistance Program (EAP)</b> 888.293.6948 Provided by The Standard Healthadvocate.com/standard3	EAP is available to all employees through Health Advocate in conjunction with The Standard. Coverage includes three free counseling sessions per issue. A wide variety of services are available. All services are kept strictly confidential between the provider and the employee.  24 hours a day, seven days a week				
<b>Voluntary Insurance</b> Provided by Allstate Wallwork's contact is Lisa Hartman at 1-866-897-2459	Allstate insurance is available to full-time employees following the first of the month after 30 days of employment. Available policies include Accident Insurance, and Critical Illness (including cancer benefits).				
<b>Voluntary Term Life Insurance- AD&amp;D and STD</b> Coverage provided The Standard 866-274-9887 or 866.897.2459	<b>Available for employees working a minimum of 30 hrs./week</b> Coverage: <ul style="list-style-type: none"><li>▪ Employee coverage</li><li>▪ Spouse- up to 50% of the employee's amount</li></ul> Child- cannot exceed spouse's amount				
<b>401(k) Retirement Savings Plan</b>  Bell Bank <a href="https://bellbanksretirement.com">https://bellbanksretirement.com</a>  855-225-BELL (2355)	<b>Coverage:</b> Available to all employees who have reached age 18 and work a minimum of one hour. Allows employees to redirect 1% to 50% of salary up to the maximum allowed by law.  <b>Matching Contribution:</b> W.W. Wallwork Inc. will match the employee contribution at 50% up to a maximum employer contribution of 3%. New hires will automatically be enrolled at 4% upon eligibility; on January 1, all employees will automatically be increased by 1% of their current contribution; both auto enrollments can opt-out at any time.  **Max limit <b>\$24,500</b> in <b>2026</b> . If you are age <50, the catch-up contribution <b>limit is \$8,000</b> , age 60-63 the catch-up contribution <b>limit \$11,500</b> <b>Eligible to enroll first day of the month following 30 days of employment.</b>				
<b>Paid Time Off (PTO)</b>	<b>Employees earn paid time off (PTO) each pay period to be used for vacation, sick time, and any other leave away from work. Wallwork will observe 6 paid holidays.</b> PTO hours will be accrued based on seniority date and 6 paid holidays will be observed (see table below). If holidays fall on a non-work day those 8 hours will be deposited into your PTO bank (floating holiday).  The maximum amount of PTO that can be accumulated is 320 hours, at which time your PTO will stop accruing. Unused PTO hours for salaried employees can be cashed out at a rate of 70% of their base salary; hourly employees can cash out at 70% of their regular pay per hour. Both plans require a minimum accrued balance of 40 hours to be available after cash out to allow necessary time available for vacations, sick, holidays, etc. A minimum of 40 hours is allowed to be cashed out. Planned PTO requests should be previously approved by your manager.				
<b>PTO Accrual Rate</b>	<b>Years of Service</b>	<b>Annual PTO</b>	<b>Paid Holidays</b>	<b>Pay Periods</b>	<b>PTO Accrual Rate per pay period</b>
	0-1 year	9 days	6 days/8 hours	26	2.770
	1-3 years	14 days	6 days/8 hours	26	4.308
	4-5 years	15 days	6 days/8 hours	26	4.616
	6-7 years	16 days	6 days/8 hours	26	4.924
	8-9 years	17 days	6 days/8 hours	26	5.231
	10-11 years	18 days	6 days/8 hours	26	5.539
	12-13 years	19 days	6 days/8 hours	26	5.847
	14-16 years	20 days	6 days/8 hours	26	6.154
	17-19 years	21 days	6 days/8 hours	26	6.462
	20-24 years	22 days	6 days/8 hours	26	6.770
	25 + years	23 days	6 days/8 hours	26	7.077
<b>Scheduled Paid Holidays (PTO will be applied)</b>	New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Eve (close at 1:00 pm), Christmas Day and New Year's Eve (close at 5:00 pm)*Holiday hours may vary by location and business needs.				