



## Recruiter Summary – Domestic Employees

January 1, 2026 through December 31, 2026

*This brochure has been prepared to help you review the key factors that are associated with our benefit plans. This brochure does not provide all of the contractual provisions, limitations or exclusions included in our policies and should be considered only as a summary of our current benefits. If any differences exist between this summary and the official contracts, the contracts shall prevail.*

We recognize that benefits are an integral and valuable component of your total compensation package. At Tapestry Solutions we provide employees with a comprehensive, high quality and affordable employee benefits program.

Please take a moment to read through this brochure to familiarize yourself with the benefits available to employees of Tapestry Solutions. This brochure is intended to be a high-level summary of the benefit plans we offer as of January 1, 2026.

### **Medical Plan Options**

Tapestry Solutions employees have a choice between two medical plans offered through Blue Shield of California. Choosing the right coverage involves sorting through a lot of information. Each of the plans we offer provides a different level of deductibles and out-of-pocket maximums.

The first option is a High-Deductible Health Plan (HDHP) that allows an employee to also have a Health Savings Account (HSA). The HSA allows Tapestry Solutions to deposit a portion of the annual deductible into a bank account and also allows employees to contribute on a pre-tax basis. Employees must meet the entire deductible before the plan begins to pay toward services. Using the funds in your HSA is beneficial and is intended to offset the high deductible.

The second option is a PPO plan with copays for services such as office visits and prescription drugs.

Both options allow employees to see in and/or out-of-network providers without a referral. Preventive care is covered in full as long as care is from a provider within the Blue Shield of California network.

### **Dental Plan Options**

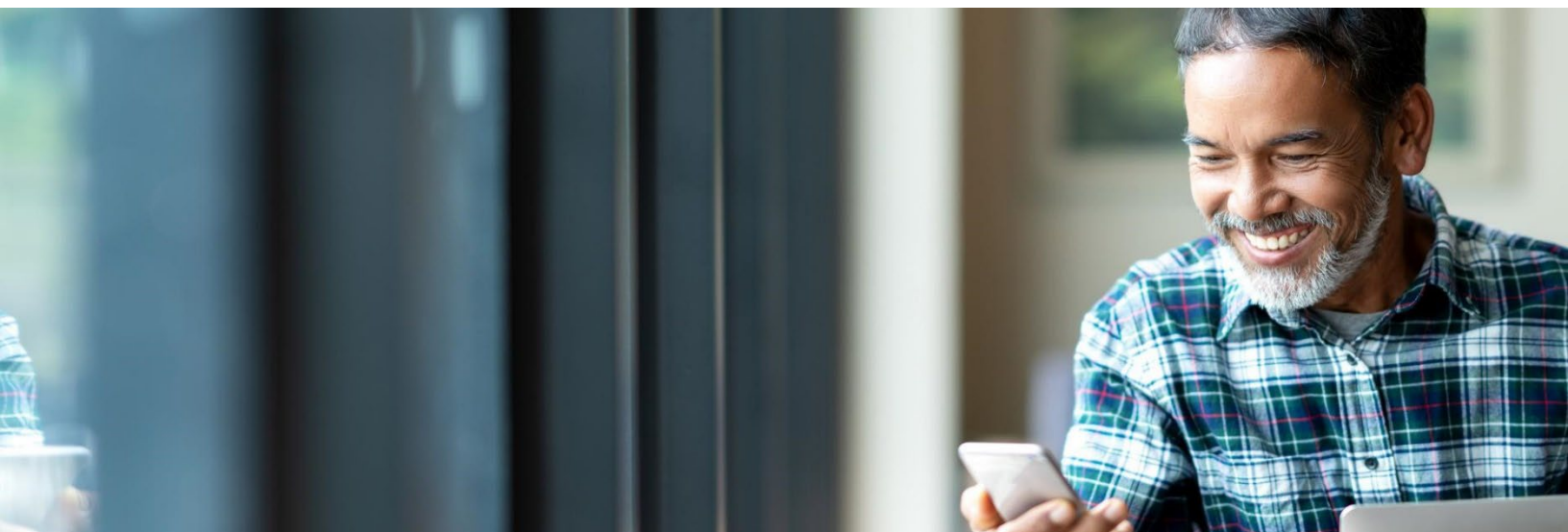
Tapestry Solutions offers a choice between two dental plans offered through Delta Dental. These plans allow employees and their family to receive the care needed to maintain good health. Dental coverage is an important health benefit, and it is important to fully understand the plan details.

### **Additional Benefits**

In addition to the medical and dental coverage, Tapestry Solutions offers additional benefits such as Vision, Life/AD&D, Voluntary Life/AD&D, Voluntary Accident, Voluntary Critical Illness, Voluntary Hospital Indemnity, Short Term and Long Term Disability, identity theft protection, legal assistance, pet insurance, EAP, and a Section 125 plan.

### **Eligibility Information**

All regular, full-time employees working 30+ hours a week are eligible to participate in the Tapestry Solutions Employee Benefits Program. Coverage is effective the first of month following date of hire. Employees may also enroll eligible dependents in the Tapestry Solutions Benefit Plans. Eligible dependents include legal spouse, qualified domestic partner and dependent children, whether natural, adopted, stepchildren, or those for whom employees have legal custody by court decree up to the age of 26.



# Medical Plan Comparison

A PPO medical plan allows you to see any provider without a physician referral. The level of benefits you receive is dependent upon your choice of an in-network PPO provider or an out-of-network provider. Significantly higher benefits will be received when you obtain care from an in-network provider.

Medical Benefit Coverage	Blue Shield of California HDHP Plan		Blue Shield of California PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Calendar Year Deductible</b>				
Individual	\$1,700	\$3,500	\$500	\$1,000
Family	\$3,400	\$7,000	\$1,000	\$2,000
<b>Calendar Year Maximum Out-of-Pocket</b>				
Individual	\$5,000	\$10,000	\$5,000	\$10,000
Family	\$6,725 member; \$6,850 family	\$10,000 member; \$20,000 family	\$10,000	\$20,000
<b>Preventive Care</b>				
Adult and Well-Child	covered in full	not covered	covered in full	not covered
<b>Physician Office Visit</b>				
Primary Care	20% after deductible	40% after deductible	\$20 copay	40% after deductible
Specialty Care	20% after deductible	40% after deductible	\$30 copay	40% after deductible
<b>Hospital Facility and Urgent Care</b>				
Urgent Care Facility	20% after deductible	40% after deductible	\$20 copay	40% after deductible
Emergency Room Facility Charges	20% after deductible		\$250 copay	
Inpatient Facility Charges	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient Facility Charges	20% after deductible	40% after deductible	20% after deductible	40% after deductible
<b>Prescription Drugs</b>			<b>HDHP Plan</b>	
Retail Pharmacy Tier 1	\$10 copay after deductible		<b>PPO Plan</b>	
Retail Pharmacy Tier 2	\$35 copay after deductible		\$10 copay	
Retail Pharmacy Tier 3	\$70 copay after deductible		\$35 copay	
Specialty Pharmacy	\$100 copay after deductible		\$70 copay	
Mail Order	2x retail copay after deductible		\$100 copay	
			2x retail copay	

Medical /Pharmacy Premium	
HDHP Plan	Employee Contribution per 26 Pay Periods (Pre-tax)
Employee	\$52.02
Employee & Spouse	\$138.67
Employee & Child(ren)	\$123.16
Employee & Family	\$209.74
PPO Plan	Employee Contribution per 26 Pay Periods (Pre-tax)
Employee	\$67.89
Employee & Spouse	\$169.30
Employee & Child(ren)	\$153.17
Employee & Family	\$257.97

# Dental & Vision Insurance Comparison

	Delta Dental Options		
Benefit Coverage	DHMO Plan	PPO Plan	
Network	DeltaCare USA	PPO (In-Network)	Premier & Out-of-Network*
Annual Deductible & Benefit Maximum			
Calendar Year Individual Deductible	\$0	\$50	
Calendar Year Family Deductible	\$0	\$150	
Calendar Year Maximum Benefit	Unlimited	\$2,000	
Member Cost Share			
Preventive	Copay varies by service	covered in full	covered in full
Basic	Copay varies by service	covered in full	20% after deductible
Major	Copay varies by service	40% after deductible	50% after deductible
Orthodontia			
Benefit level (Adults & Children)	Copay varies by service	Delta Dental pays 50% up to \$2,000 per lifetime	

\*Out-of-Network payments are based on the usual, customary and reasonable (UCR) charges that dentists in the area charge for each procedure. Any amount over the UCR will be balance billed to the patient, in addition to standard coinsurance.

Benefit Coverage	VSP Vision Plan	
	In-Network	Out-of-Network
Routine Exams	\$10 copay every 12 months	\$45 allowance every 12 months
Lenses	\$25 copay, then covered in full every 12 months	\$30 allowance every 12 months
Frames	\$170 allowance every 12 months, then 20% off remaining balance	\$70 allowance every 12 months
Elective contacts	\$130 allowance every 12 months	\$105 allowance

## Dental & Vision Premium

	Delta Dental DHMO	Delta Dental PPO	VSP Vision Premium
	Employee Contribution per 26 Pay Periods (Pre-tax)	Employee Contribution per 26 Pay Periods (Pre-tax)	Employee Contribution per 26 Pay Periods (Pre-tax)
Employee	\$1.63	\$3.70	\$1.74
Employee & Spouse	\$3.66	\$8.18	\$3.06
Employee & Child(ren)	\$3.56	\$10.18	\$3.13
Employee & Family	\$5.60	\$14.74	\$5.13



# Additional Benefits

## Life and Accidental Death & Dismemberment (AD&D)

Tapestry Solutions provides all eligible employees with Basic Life and AD&D coverage through Prudential Insurance in the amount of one and a half times base pay, to a maximum of \$500,000.

## Voluntary Life and AD&D

Employees may purchase additional life and AD&D coverage through Prudential Insurance in increments of \$10,000 for employees up to the lesser of 5 times your annual earnings or \$300,000. Coverage for a spouse is available in increments of \$5,000 to a maximum of \$150,000 (not to exceed 50% of employee's selected coverage amount for life). Employees may also select coverage for unmarried, dependent children in increments of \$1,000 to a maximum of \$10,000.

## Short Term Disability (STD)

Tapestry Solutions provides all eligible employees with Short Term Disability through Prudential Insurance in the amount of 60% of your weekly covered earnings to a maximum benefit of \$2,000 per week. Benefits begin after a 7-day elimination period and will continue for up to 12 weeks. For employees living in CA, or any other state with a state disability plan, this benefit is integrated with the state disability program.

## Long Term Disability (LTD)

Tapestry Solutions provides Long Term Disability through Prudential Insurance. Employees are covered for up to 60% of your monthly salary to a maximum of \$10,000 per month after a 90-day waiting period. Consult the plan documents for the full list of benefits.

## Employee Assistance Plan (EAP)

Tapestry Solutions provides employees and their household member's access to confidential, professional, around the clock assistance through Spring Health. This plan provides 10 free counseling and 10 free coaching sessions per year, telephonic consultations as well as online information with interactive tools.

## Flexible Spending Account (FSA)

Employees may set aside pre-tax dollars to pay for out-of-pocket health and dependent care expenses. The health care FSA limit is \$3,400 and is only available to those who have not enrolled in the HDHP plan. The Dependent Care FSA limit is \$5,000. These limits are pro-rated based upon your start date.

## Health Savings Account (HSA)

In conjunction with enrollment in the Blue Shield of California HDHP, Tapestry Solutions will establish a personal HSA under the employee's name and will contribute the below amounts each pay period:

- Employee: \$28.85
- Employee + Dependent(s): \$57.69

Employees may choose to contribute an additional amount on a pre-tax basis (pre-federal for CA) to their HSA, up to the federal limits.

## Prudential Voluntary Coverage

Employees may purchase accident, critical illness, and hospital indemnity coverage through Prudential. Prudential pays cash to you when a payable benefit occurs, but it is not a substitute for medical or other insurance coverage. Includes wellness benefit premium reimbursement.

- **Hospital Indemnity** - Cash you can use to pay out-of-pocket expenses that your major medical plan doesn't cover for hospital stays.
- **Accident** - Cash benefits paid to you in cases of covered accidental injuries to help pay medical expenses or living expenses.
- **Critical Illness** - Financial support to help pay covered out-of-pocket expenses for covered critical illnesses, such as a heart attack or cancer.

## Voluntary Norton ID Theft Protection

Help protect your identity and devices with the Norton LifeLock Plan to live your digital life safely. The plan will monitor your personal accounts, and if you become a victim of identity theft, they will work to resolve it and even reimburse funds stolen due to identity theft up to the limit of the plan.

## Voluntary LegalEASE

You never know when you need an attorney, but with LegalEASE, you have access to a national network of over 20,300 attorneys who are matched to your specific legal needs. Attorneys can help you with unexpected personal legal issues such as:

- Home and consumer (Buying, selling, refinance, foreclosure and tenant disputes)
- Financial (Debt collection, collections, contracts)
- Auto and traffic (Traffic ticket and license suspensions)
- Family (Divorce, adoption, name change, prenuptial agreement)
- Estate planning and wills (Will, living will, health care power of attorney)

## Voluntary Wishbone Pet Insurance

From accident and illness insurance for that trip to the emergency clinic, to affordable wellness plans that pay for routine care, you can receive reimbursement for the care your pet receives through Wishbone Pet Insurance.

# Additional Benefits

**Paid Time off Benefits** – Tapestry Solutions believes that every employee should have the opportunity to enjoy time away from work to help maintain work-life balance. Tapestry Solutions’ paid time off (PTO) program is designed to give employees greater flexibility and the opportunity to manage your own PTO. Employees decide how to use their earned time whether it’s for vacation, sick time or personal business.

Full-time employees are provided an immediate award of one half of your annual eligible PTO hours upon hire or rehire, with normal accrual beginning in the seventh month. The amount of PTO an employee accrues increases with the length of service as shown in the table below. Eligible employees scheduled to work less than 40 hours per week will accrue PTO based on a reduced accrual schedule.

Years of Service	Tapestry PTO		
	Bi-Weekly Accrual	Annual Accrual	Maximum Accrual
0-4 years	4.62 hours	120 hours	240 hours
5-11 years	6.15 hours	160 hours	320 hours
12+ years	7.69 hours	200 hours	400 hours

**Company Paid Holidays** – Tapestry Solutions provides company paid holidays in accordance with the country in which you work.

**401(k) Plan** – Employees who are age 18 or older are eligible to participate in the traditional 401(k) or Roth 401(k) plan on the first day of the month following 30 days of employment. The plan allows employees to save up to the IRS limit of \$24,500 per year, plus catch-up contribution of \$8,000 for those employees age 50 or older. In addition, the plan allows you to save even more using the so-called mega-backdoor Roth provision.

Employees may contribute up to 100% of eligible earnings on a pre-tax basis. Tapestry Solutions will make a discretionary matching contribution of 100% up to 5%.

Company contributions are subject to the following vesting schedule:



Years of Service	Vested Portion
Less Than 1 Year	0%
1 Year	50%
2 Years	100%

In 2026, employees turning age 60 to 63 will be able to make Catch-up Contributions totaling 150% of that year’s regular catch-up contribution limit.

Catch-up eligible employees who earned more than \$150,000 (may be indexed by IRS) in FICA wages in 2025 can make Catch-up Contributions on a Roth basis only. No pretax Catch-up Contributions are allowed for these employees.



*This communication highlights some of the Tapestry Solutions' benefits plans. Actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. Tapestry Solutions reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.*