

Physical/drug test _____

New Hire --sign up date & time _____

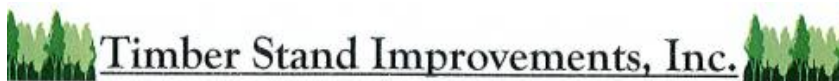
Must bring the following:

Valid Driver's License or ID card
Social Security card
Dependents (spouse and/or children) social security # & DOB
Beneficiary information
Direct deposit information

Steel toe shoes
Lunch & thermos
Immigration Card
I766 & I551 (if applicable)



Jordan Timberlands, Inc.



Quality Is Our Product

2026 Benefits Guide

This guide is meant to provide a convenient summary of company offered benefit plans. If there are any inconsistencies between the information in this guide and the plan documents or contracts, the plan documents and contracts will prevail. Certificates and/or plan documents, which provide more details about each benefit plan, can be located on your enrollment site.

Welcome

Your well-being is our priority, and we are committed to providing you with a benefits package that supports your over-all health, happiness, and success.

This guide has been designed to assist you in making informed decisions about your benefits.

Who is eligible for benefits?

If you are a full-time employee working 30 or more hours per week, you are eligible to enroll in the benefits described in this guide on the first of the month following 60 days of service for medical and dental and first of the month following 90 days of service for life and disability.

Eligible dependents may include:

- Your legal spouse
- Your children up to age 26 and up to age 26 if a full-time student for life coverage.

Have questions?

If you have any questions about benefit offerings or the enrollment process, you can contact Kyanna Powell, Human Resource Assistant at 1-910-439-2372.

Employee Benefits Services Team

Your dedicated Employee Benefits Services Team is your benefits resource throughout the year. Unlike a call center, this team of experienced client benefits specialists has the knowledge and skills to provide you with personal support regarding your group benefit plans. The Employee Benefits Services Team can help with inquiries about your medical, dental and life insurance plans.

Call when you have questions about:

- Concerns or issues with claims
- How to obtain ID Cards
- General benefit coverage

The Employee Benefits Services team is available Monday through Friday 8am to 5pm EST.

Contact by phone or email:

- Toll Free: 855-313-1075
- EBServices@marshmma.com

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Medical

Medical Plan Blue Options 1-2-3

Services	In-Network
Primary Care	\$25 copay
Specialist Visit	\$100 copay
Deductible Individual / Family	Embedded \$3,500 / \$7,000
Out-of-Pocket Max Individual / Family	\$6,350 / \$12,700
Preventive Services	Covered at 100%
MRI, CAT, PET Scans any location	Deductible, then 50%
Urgent Care / Emergency Room	Deductible, then 50%
Inpatient Hospital	\$250 copay per admission, then deductible then 30%
Outpatient Facility	Deductible, then 50%
Services	Out-of-Network*
Deductible Individual / Family	Embedded \$7,000 / \$14,000
Coinsurance Plan Pays / You Pay	60% after deductible
Out-of-Pocket Max Individual / Family	\$12,700 / \$25,400
Prescription	Tier 1 / 2 / 3 / 4
Retail	\$4 / \$40 / \$55 / 25% coinsurance (\$50 min, \$100 max)

Rx Network: Enhanced 4 Tier C Formulary, Broad Plus

*Embedded Plan: Each member of a family plan will have their own deductible and coinsurance to meet up to the total family out of pocket maximum.

Your Cost - Weekly Employee Deductions

	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Wellness	\$36.00	\$123.00	\$71.00	\$147.00
Non-Wellness	\$76.00	\$163.00	\$111.00	\$187.00

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2026 Jordan Lumber Wellness Program

At Jordan Lumber we want all employees to take care of themselves. Your health is critical to the job you do every day. Our Wellness Program is designed to assist you with being as healthy as you can be. All participants in Wellness complete the biometric screening in November 2024 and receive a letter with their screening results. The letter lets the participant know how many clinic visits should be completed during 2026 to continue to receive the Wellness rate. Clinic visits are either once per year, every six months or quarterly. The compliance periods are listed below. To continue to receive the Wellness Rate, participants have to maintain compliance.

Compliance Quarters:

- Q1: January 1 - March 31
- Q2: April 1 - June 30
- Q3: July 1 - September 30
- Q4: October 1 - December 31

Jordan Lumber Health and Wellness Center

The most important thing you can do for you and your family is to stay healthy. Our onsite health and wellness center will help you meet your goals. The clinic is open to all **Jordan Lumber** employees, spouses and dependents over age 18 on the Jordan Lumber medical plan. The center is staffed by a physician's assistant and offers a variety of health and wellness services. Call the scheduling line and make your appointment today!

Services provided:

- Minor illness or injury treatment
- Chronic disease management
- DOT physicals, drug screens, and breath alcohol testing
- Non-DOT drug and alcohol testing
- First aid
- Health coaching and wellness education
- Lab test
- Preventative healthcare

Providers:

Darrin G. Cutrell, PA-C

Specialties Occupational Health & Wellness

Education East Carolina University (1995)

Duquesne University (1999)

Board Certification National Commission on Certification of Physician Assistants

Provider in clinic Wednesday and Thursdays from 8 a.m. – 5 p.m.

Nurse in clinic Fridays from 8 a.m. – 12 p.m.



Jordan Lumber Onsite Clinic Appointments Now Available

Provider in clinic Wednesdays and Thursdays from 8 a.m. to 5 p.m.
Nurse in clinic Fridays from 8 a.m. to 12 p.m.

Mondays at JIF – Wednesdays and Thursdays at JLS



Darrin Cutrell, PA-C

Fridays 8-12am



Abigail Hurley, LPN

Services provided:

- Minor Illness or Injury treatment
- Chronic Disease Management
- DOT Physicals, Drug Screens & Breath Alcohol Testing
- Non-DOT Drug and Alcohol Testing
- First Aid
- Health Coaching & Wellness Education
- Lab Test
- Preventative Healthcare

The clinic is open to all employees, and adult dependents (age 18 years and older) on the Jordan Health Plan.

50-10720

For more information or to schedule an appointment, call (910)-439-2317
www.firsthealth.org/occhealth

Spending Accounts

Flexible Spending Accounts (FSA)

Health Equity | 877.924.3967 | www.healthequity.com

FSAs provide you with an important tax advantage that can help you pay for expenses on a pre-tax basis. By anticipating your family's costs for the next year, you can actually lower your taxable income. You must enroll in your FSA every year to contribute. Open enrollment is once per year in November and the enrollment takes effect January 1 of the following year. Employees must complete 1 year of service to be eligible.

Your FSA plan options are shown below.

Healthcare FSA

- Allows employees to pay for certain IRS-approved medical care expenses with pre-tax dollars. Funds may be used to cover expenses not covered under existing plans.
- The annual maximum contribution of \$3,400 can be used for eligible health care related expenses, including medical, dental and vision expenses.
- \$680 rollover of unused funds may be used into the new plan year.

Dental	Dental Plan Ameritas Classic
	In-Network
Calendar Year Deductible Individual / Family	\$50 / \$150
Calendar Year Benefit Maximum	\$1,000 per covered member
Preventive Services Exams, Cleanings, X-rays	Covered at 100% of UCR
Basic Services Fillings, simple extractions, root canals	Covered at 80% of UCR
Major Services Crowns, inlays, onlays, bridges, dentures, implants	Covered at 50% <i>12-month new enrollee waiting period</i>

Your Cost - Weekly Employee Deductions

	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Dental Plan	\$7.18	\$15.08	\$14.48	\$24.04

Life & Disability

Basic Life and AD&D Insurance

American United Life Insurance Company | 800-553-5318 | www.oneamerica.com

Full-time employees receive employer paid group life and accidental death and dismemberment (AD&D) insurance in the amount of \$10,000. Employees can elect to cover their spouse and/or child(ren) for \$5,000 of group term life insurance for the deduction of \$0.08 per week. Your benefit amount will begin reducing at age 65.. Don't forget to keep your beneficiaries up to date.

Voluntary Life and AD&D Insurance

American United Life Insurance Company | 800-553-5318 | www.oneamerica.com

You have the option to purchase voluntary life insurance. If you elect when first eligible, you may elect coverage up to the Guaranteed Issue amount without having to answer any medical questions. Employee and spouse rates are based on employee age. Employees must be enrolled to enroll dependents.

Guaranteed Issue	Employee: \$150,000 (not to exceed 5 x salary) Spouse: \$30,000 Dependent Child: \$20,000
Employee Coverage	You may elect coverage in \$25,000 increments up to a maximum of 5 x your annual salary or \$500,000, whichever is less. This includes AD&D.
Spouse Coverage	You may elect coverage for your spouse up to a maximum of \$30,000. This includes AD&D for the spouse.
Child Coverage	You may elect coverage for your dependent child(ren) age 6 months up to age 26 in the amount of \$20,000. No AD&D for the children.

Disability Insurance

Colonial Life | 336-337-1254 | www.coloniallife.com

In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

	Short-Term Disability
Coverage Paid By	Employee
Percentage of Income Replaced	66% of earnings
Benefits Begin	After 14 consecutive days absent from work
Benefits Duration	6 months
Maximum Benefit	Up to \$3,000 per month

Additional Benefits

Cancer Insurance

Cancer Insurance helps guard against financial hardship if you or a loved one is diagnosed with cancer. Some of the expenses this benefit can help pay include out-of-network treatments, experimental treatments, rehabilitation, travel expenses to and from treatment centers, and childcare expenses. Employees can elect three levels of coverage amounts through Colonial Life. If elected, you will be responsible for the full cost of this benefit.

Holidays

Jordan Lumber, Inc. observes the following holidays:

Thanksgiving Day	Day after Thanksgiving
Two days at Christmas	Good Friday
Labor Day	

Employees must work their assigned shifts both before and after the holiday in order to be paid for the holiday. Unexcused absences and tardiness will affect holiday pay.

Vacation

Please see the Employee Handbook for vacation policy. Employees receive 40 hours after 90-days. Additional hours are added the January following your hire date.

1 year – 80 hours
5 years – 120 hours
15 years – 160 hours

Bonus

Monthly production bonus and safety bonus are paid according to goals set by company

Retirement 401(k) plans:

You are eligible for 401(k) participation after you have been employed for six months. Plan entry dates are January 1st and July 1st of each year. Certain IRA's and 401 (k) funds from a previous employer may be "rolled over" into our plan.

Key Contacts

Benefit	Whom To Call	Phone Number	Email or Website
Medical	Blue Cross Blue Shield of NC	+1877-258-3334	www.bcbsnc.com
Dental	Ameritas	+1800-487-5553	www.ameritas.com
Life & Voluntary Life	American United Life Insurance Company	+1800-553-5318	www.oneamerica.com
Flexible Spending Account	Health Equity	+1877-924-3967	www.healthequity.com