

Your Open Enrollment 2025 – Health & Wellness Snapshot



HUMAN
RESOURCES

BENEFIT	PLAN HIGHLIGHTS	YOUR BIWEEKLY COST
<p>United Healthcare – Basic HSA Plan</p> <p><i>No Employee Cost Increase for the 4th straight year!</i></p>	<ul style="list-style-type: none"> Deductible - \$4,000/\$8,000. Employees & Spouses enrolled in a VCM medical plan are eligible for a monthly premium reduction credit if participating in the 2025 Premium Reduction Program. Employees = \$50/mo.; Spouses = \$25/mo. Applicable amounts will be deducted from the total biweekly premium. 	<p>EE - \$ 29.54 EE + SP - \$129.23 EE + CH - \$105.23 Family - \$162.92</p>
<p>United Healthcare – Core HSA Plan</p> <p><i>No Employee Cost Increase for the 4th straight year!</i></p> <p>Note: The deductible has been increased from \$1,600/\$3,200 to \$2,000/\$4,000.</p>	<ul style="list-style-type: none"> Deductible increase - \$2,000/\$4,000. Employees & Spouses enrolled in a VCM medical plan are eligible for a monthly premium reduction credit if participating in the 2025 Premium Reduction Program. Employees = \$50/mo.; Spouses = \$25/mo. Applicable amounts will be deducted from the total biweekly premium. 	<p>EE - \$ 56.31 EE + SP - \$205.38 EE + CH - \$158.31 Family - \$263.08</p>
<p>United Healthcare – Surest Medical Plan</p> <p><i>No Employee Cost Increase for the 4th straight year!</i></p>	<ul style="list-style-type: none"> No deductibles or coinsurance. Clear, up-front copays. Lower copays for efficient/effective care. Utilize same UHC Network & Advantage PDL (no change). Employees & Spouses enrolled in a VCM medical plan are eligible for a monthly premium reduction credit if participating in the 2025 Premium Reduction Program. Employees = \$50/mo.; Spouses = \$25/mo. Applicable amounts will be deducted from the total biweekly premium. 	<p>EE - \$112.61 EE + SP - \$284.77 EE + CH - \$223.85 Family - \$380.77</p>
<p>Health Savings Accounts (H.S.A) Optum – VCM Employer Contributions</p>	<ul style="list-style-type: none"> Employer (“ER”) contributions will continue to be front-loaded each calendar quarter. 2025 IRS total limits have increased: <ul style="list-style-type: none"> Individual/Family: \$4,300 / \$8,850, respectively. Employees are also eligible to contribute but will still receive the ER contribution if they do not. \$1,000 catchup remains for participants over age 55. 	<p><u>Basic Plan ER Contributions</u> Employee = \$2,050; Employee + Spouse = \$2,550; Employee + Child(ren) or Family = \$3,050</p> <p><u>Core Plan ER Contributions</u> Employee = \$1,050; Employee + Spouse = \$1,300; Employee + Child(ren) or Family = \$1,550 100% VCM-Paid!</p>

Your Open Enrollment 2025 – Health & Wellness Plans Snapshot



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PeopleOne	<ul style="list-style-type: none"> VCM will continue to support our employees with healthy initiative opportunities for body and mind through the PeopleOne Health Portal. 	100% VCM Paid!
United Healthcare – Dental <i>No Employee Cost Increase for the 5th straight year!</i>	<ul style="list-style-type: none"> Annual maximum \$2,500 remains per enrolled member. Adult/Children Orthodontia maximums \$2,500 No Plan Design Changes / No Cost Change. 	EE - \$ 8.77 EE+SP - \$ 16.15 EE+CH - \$ 20.31 Family - \$ 32.31
United Healthcare Vision <i>No Employee Cost Increase for the 6th straight year!</i>	<ul style="list-style-type: none"> No Plan Design Changes / No Cost Change. 	EE - \$ 1.85 EE+SP - \$ 3.69 EE+CH - \$ 4.62 Family - \$ 6.46
Navia – Medical/Limited Flexible Spending Accounts	<ul style="list-style-type: none"> IRS limits \$3,330/yr. for Medical/Limited FSA. IRS limit remains at \$5,000/yr. for Dependent Care. 	Employee cost based on election.
Navia – Commuter: Transit & Parking Flexible Spending Accounts	<ul style="list-style-type: none"> Pre-tax limit increased to at \$325/mo. 	Employee cost based on election.
VCM Wellness Reimbursement Program	<p>Increased Benefit Amount!</p> <ul style="list-style-type: none"> Employees = \$550/yr. Spouses (enrolled in a VCM Medical Plan) = \$275/yr. <p>Eligible Expenses:</p> <ul style="list-style-type: none"> Gym Memberships. Fitness Equipment. Reimbursements for Nutritional food. CPR/First Aid Classes. See VCM Feeling Fit Reimbursement Policy for complete details. 	100% VCM-Paid!

Your Open Enrollment 2025 – Life & Disability Snapshot



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Unum Basic Life/AD&D Insurance	<ul style="list-style-type: none"> Automatic enrollment with a benefit of 2.5x your total earnings, or your annual salary whichever is greater, up to \$750,000. 	100% Employer Paid: No Cost to You!
Unum Group Short Term Disability Insurance	<ul style="list-style-type: none"> Automatic enrollment with a benefit of 60% of your base salary earnings up to \$2,500/wk. 	100% Employee Paid; No Cost to You!
Unum Group Long Term Disability Insurance	<ul style="list-style-type: none"> Automatic enrollment with a benefit of 60% of your total earnings up to \$15,750/mo. 	100% Employer Paid: No Cost to You!
Unum Voluntary Life / AD&D Insurance	<ul style="list-style-type: none"> No Plan Design Change. No Rate Change (Age-Banding increase may apply). 	Employee cost based on election.
Long Term Care (“LTC”) Insurance through Chubb Insurance	<ul style="list-style-type: none"> Enrollment opportunity will be in 2025, with a May 1, 2025, effective date. 	Rates are based on age and coverage elected.

Your Open Enrollment 2025 – Optional Voluntary Supplemental Benefits Snapshot



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BENEFIT	PLAN HIGHLIGHTS	YOUR BIWEEKLY COST								
<p>Unum Voluntary Accident</p>	<ul style="list-style-type: none"> Coverage for Hospital/ICU Admissions, Emergency & Office Visits; Urgent Care, Dislocations/Fractures & more. Be Well Benefit included (once per covered person per calendar yr.) - \$50. 	<table> <tr> <td>EE</td> <td>\$10.75</td> </tr> <tr> <td>EE + Spouse</td> <td>\$19.08</td> </tr> <tr> <td>EE + Child(ren)</td> <td>\$22.71</td> </tr> <tr> <td>Family</td> <td>\$31.04</td> </tr> </table>	EE	\$10.75	EE + Spouse	\$19.08	EE + Child(ren)	\$22.71	Family	\$31.04
EE	\$10.75									
EE + Spouse	\$19.08									
EE + Child(ren)	\$22.71									
Family	\$31.04									
<p>Unum Voluntary Critical Illness</p>	<ul style="list-style-type: none"> Benefits paid for Cancer, Heart Attack, Coronary Artery Disease, and other critical illnesses. Be Well Benefit included (once per covered person per calendar yr.) - \$50. 	<p>Rates tiered based on Employee age and coverage.</p>								
<p>Unum Group Hospital Indemnity</p>	<ul style="list-style-type: none"> Coverage for Hospital Admission, ICU, Daily Hospital Stays, etc. Be Well Benefit included (once per covered person per calendar yr.) - \$50. 	<table> <tr> <td>EE</td> <td>\$13.63</td> </tr> <tr> <td>EE + Spouse</td> <td>\$28.21</td> </tr> <tr> <td>EE + Child(ren)</td> <td>\$20.85</td> </tr> <tr> <td>Family</td> <td>\$35.43</td> </tr> </table>	EE	\$13.63	EE + Spouse	\$28.21	EE + Child(ren)	\$20.85	Family	\$35.43
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Your Open Enrollment 2025 – Optional Voluntary Supplemental Benefits Snapshot



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<p>LegalShield</p>	<ul style="list-style-type: none"> • Legal Service Plan providing a free Will preparation for employee and spouse, support for POA preparations, Identity Theft and much more! • No Plan Design Changes / No Premium Changes. • Premium for all coverages include eligible family members. 	<p>\$8.54 – Personal Plan only \$6.90 – add Home Business</p> <ul style="list-style-type: none"> • Must enroll in Personal to enroll in Home Business – combined biweekly premium \$15.44.
<p>Genomic Life</p>	<ul style="list-style-type: none"> • This benefit provides support and guidance in the event of a cancer diagnosis, as well as Hereditary Risk Screening to identify conditions such as Breast, Colorectal, Melanoma cancers, and more. • No Plan Design Changes / No Premium Changes. • Dependents under the age of 26 are automatically covered if employee elects coverage. 	<p>Up to age 50: EE = \$8.31 EE+SP = \$16.62 Age 50-64: EE = \$10.15 EE+SP = \$20.31 Age 65+: EE = \$12 EE+SP = \$24</p>
<p>MASA – Medical Transport Solutions</p> <p>*New Option! Emergent Premier – Includes coverage for U.S., Canada, Mexico, Caribbean, Bahamas, and Bermuda!</p>	<ul style="list-style-type: none"> • Emergency Ground/Air Transportation Solutions: • 3 Solutions to choose from: <ul style="list-style-type: none"> • Emergent Premium. • Emergent Premier. • Platinum. • No Plan Design Changes to current Plans / No Premium Changes. • Premium for all coverages include eligible family members. 	<p>Platinum - \$18 Emergent Premier - \$8.76 Emergent Plus - \$6.46</p>

Your Open Enrollment 2025 – Optional Voluntary Supplemental Benefits Snapshot



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<p><i>New! Nationwide Pet Insurance</i></p>	<ul style="list-style-type: none"> Coverage for dogs, cats and a variety of other pets including exotic animals. Payroll deduction. <p><i>This will be a new voluntary offering for all employees and will not be included in our 2025 Open Enrollment elections. Enrollment will be processed by Nationwide directly and information will be distributed within the next few weeks from Nationwide.</i></p>	<p>Employee cost based on election.</p>
<p><i>New! Companion Insurance - Advantage Program</i></p> <p><i>*Liberty Mutual was acquired by Companion Insurance in 2024.</i></p>	<ul style="list-style-type: none"> Auto, Home, Renters, Umbrella, Motorcycle insurance coverages available. <p><i>This is a new voluntary offering for all employees and will not be included in our 2025 Open enrollment elections. Enrollment will be processed by Companion directly and information will be distributed within the next few weeks from Companion.</i></p>	<p>Employee cost based on election.</p>
<p>Safe Trip Travel Medical Insurance and Trip Cancellation Insurance – by United Healthcare</p>	<p>Individual Plans, based on participant needs include:</p> <ul style="list-style-type: none"> No deductibles. Up to \$50,000 max medical expense limit. Trip cancellation, interruption, delay and baggage coverage. Option to add extreme sports activities coverage. <p><u>SafeTrip International Travel Insurance - UnitedHealthcare Global - UHC SafeTrip</u></p>	<p>Employee cost based on products elected.</p>

Your Open Enrollment 2025 – VCM-Paid Additional Benefits Snapshot



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BENEFIT	PLAN HIGHLIGHTS	YOUR BIWEEKLY COST
IDSshield Credit Monitoring/Identity Theft Protection Program	<ul style="list-style-type: none"> • Full-Service identity restoration, \$3 Million Identity Fraud Protection Plan, Online Privacy and Reputation Management, Real-Time Alerts, Unlimited Consultations, Credit Score Tracker, and more. • Spouses and dependent children, up to age 26 are included! 	100% VCM-Paid!
VCM Educational Tuition Reimbursement Program	<ul style="list-style-type: none"> • Reimbursement for course courses or degrees that are mutually beneficial to both the Company and the employee. • Limit of \$5,250/yr. \$15,750/lifetime 	100% VCM-Paid!
Matching Gifts	<ul style="list-style-type: none"> • All employee are eligible to participate in our Matching Gifts Program. • VCM will match up to \$300/yr. 	100% VCM-Paid!
VCM Community Volunteerism Policy	<ul style="list-style-type: none"> • All employees are eligible to participate in our Community Volunteerism Policy. • Each employee is eligible for 16 hrs./yr. 	100% VCM-Paid!

Your Open Enrollment 2025 – VCM Financial Wellness Snapshot



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BENEFIT	PLAN HIGHLIGHTS	YOUR BIWEEKLY COST
VCM 401(k) Plan	<ul style="list-style-type: none"> • IRS 2025 Limit = \$23,500. • Catchup opportunity for age 50+ = \$7,500. • Employer Match at 1-year of Service. • Dollar-for-Dollar match up to 6% (IRS compensation limit for 2025 = \$350,000). • Employee contributions can be made as Roth or Pretax. • Rollovers from other institutions accepted. • Withdrawal and Loan availability. 	Employee cost based on election.
Employee Stock Purchase Plan (“ESPP”)	<ul style="list-style-type: none"> • All Employees are eligible to purchase VCM stock at a 5% discount. • Enrollment is twice a year; May (effective date June) & November (effective date 01/01). • Payroll Deductions. 	Employee cost based on election.
FinPath	<ul style="list-style-type: none"> • FinPath is a financial literacy program to help you take control of your money and help decrease your stress. • Create an emergency savings fund. • Manage and lower your debt. • Improve your credit score,...and more. 	100% VCM-Paid!
VCM Paid Time-Off	<ul style="list-style-type: none"> • Short/Long Term Leaves • Paid Maternity Leaves • Paid Parental Leaves • Paid Military Leaves • PTO 	100% VCM-Paid
New! Student Loan Repayment 401(k) Match	<ul style="list-style-type: none"> • Employees with eligible student loan debt can make loan repayments while still building their retirement savings. • A matching contribution, up to 6% of compensation, based on the student loan payment amount, will be made to the participants VCM 401(k) account. • Full Plan details will be sent soon! 	100% VCM - Paid using VCM 401(k) Matching Contributions up to 6%!