

2026



Employee Benefits 2026



Welcome to Open Enrollment

What's Changing?

- **Medical Plans:** No changes for the 2026 plan year. Coverage, premiums, and benefits remain the same provided by BCBSTX.
 - **\$5,000 HDHP with HSA**
- **Dental Plans:** Coverage and benefits remain the same provided by BCBSTX; **only premiums have changed.**
- **Vision Plans:** No changes for the 2026 plan year. Coverage, premiums, and benefits remain the same provided by BCBSTX.
 - **PPO Plan 12/12/12/12**
- **Life Insurance:** No changes for the 2026 plan year. Coverage, and benefits remain the same provided by OneAmerica

Open Enrollment is November 24th - December 5th , for a 1/1/2026 effective date.

Eligible Dependents



Spouses

- Common-law/domestic partner



Children

- To age 26
- Natural child, stepchild, legally adopted child
- Child with legal guardianship
- Dependent grandchild
- Dependent children 26 or older, incapable of self-sustaining employment from mental or physical disability



Qualifying Life Events

Act now! You won't be able to make changes to your plan until next year unless one of the following things happens:

- Change in marital status (marriage, divorce, or legal separation)
- Change in the number of dependents (for example, through birth or adoption, or if a child is no longer an eligible dependent)
- Change in your spouse's employment status, resulting in a loss or gain of coverage
- Change in your employment status from full time to part time, or part time to full time, resulting in a loss or gain of coverage
- Entitlement to Medicare or Medicaid
- Change in your address or location that may affect the coverage for which you are eligible
- Eligibility for coverage through the Marketplace

2026 Medical Benefits and Premiums

A summary of 2026 \$5,000 HDHP with HSA Medical coverage

BCBSTX HDHP

WEEKLY CONTRIBUTIONS		
EMPLOYEE ONLY	\$5.49	
EMPLOYEE + SPOUSE	\$102.12	
EMPLOYEE + CHILD(REN)	\$105.17	
EMPLOYEE + FAMILY	\$201.81	
	IN-NETWORK	OUT-OF-NETWORK
CALENDAR YEAR DEDUCTIBLE		
INDIVIDUAL	\$5,000	\$10,000
FAMILY	\$10,000	\$20,000
COINSURANCE (PLAN PAYS)	100%*	70%*
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (MAXIMUM INCLUDES DEDUCTIBLE)		
INDIVIDUAL	\$5,000	Unlimited
FAMILY	\$10,000	Unlimited
COPAYS/COINSURANCE (WHAT YOU PAY)		
PREVENTIVE CARE	0%	30%*
VIRTUAL CARE	\$48; 100% covered once deductible is met	Not covered
PRIMARY CARE	0%*	30%*
SPECIALIST (Designated Provider)	0%*	30%*
SPECIALIST (Non-Designated Provider)	0%*	30%*
DIAGNOSTIC CARE	0%*	30%*
URGENT CARE	0%*	30%*
EMERGENCY ROOM	0%*	0%*

*After deductible

Out-of-Pocket Costs

These are the types of payments you are responsible for:

Deductible

You pay 100% up to deductible

Out-of-Pocket Maximum

After out-of-pocket maximum is reached, plan pays 100% through end of plan year

Coinsurance

Your percentage of the cost of a covered service/facility/drug if you go out-of-network

2026 Pharmacy Benefits

Medical Plan 2026 \$5,000 HDHP with HSA

	IN-NETWORK	OUT-OF-NETWORK
RETAIL RX (30-DAY SUPPLY) — ALL CVS PHARMACIES ARE EXCLUDED		
GENERIC	0%*	50%*
PREFERRED	0%*	50%*
NON-PREFERRED	0%*	50%*
SPECIALTY DRUGS	0%*	50%*
MAIL ORDER RX (90-DAY SUPPLY) — ALL CVS PHARMACIES ARE EXCLUDED		
GENERIC	0%*	Not covered
PREFERRED	0%*	
NON-PREFERRED	0%*	
SPECIALTY DRUGS	0%*	

*After deductible

How does a HDHP work?



Lower premiums



Pay for non-preventive medical services until deductible



Use with a Health Savings Account



Choose if you are seeking the tax advantage of an HSA or expect to mostly use preventive care

Health Savings Account- partnered with HSA Bank

You're eligible if:

- Enrolled in an HSA-eligible HDHP.
- Not covered by spouse's non-HDHP health plan.
- Spouse does not have a Healthcare FSA or HRA.
 - Not eligible to be claimed as a dependent.
 - Not enrolled in Medicare or TRICARE.
- Have not received Department of Veterans Affairs medical benefits in the past 90 days for non-service-related care.

HSA FUNDING LIMITS	
EMPLOYEE	\$4,400
FAMILY	\$8,750
CATCH-UP CONTRIBUTION (AGES 55+)	\$1,000

EMPLOYER HSA CONTRIBUTION	
EMPLOYEE & FAMILY	\$3 for every \$1 you contribute to a maximum of \$3,000 per year

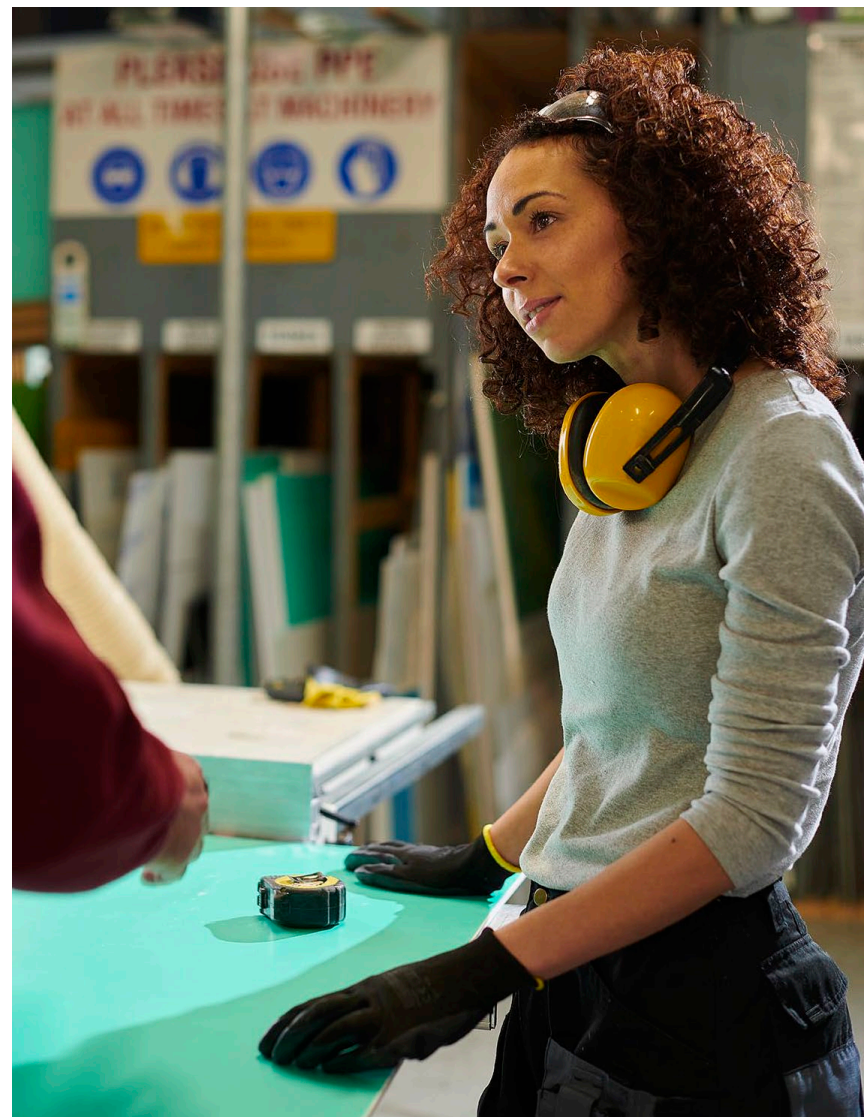
Health Savings Account

HSA Highlights

- Pre-tax contributions
- Funds roll over each year and
- Debit card issued, no need to submit receipts
- Triple tax advantage

Qualified Expenses

- Medical/pharmacy deductible, co-pays, co-insurance
- Medical, pharmacy, dental, & vision care
- Medical expenses for spouse/dependents
- Complete list: www.irs.gov



Manage your Health Plan Online

Take Charge of Your Health

Get information about the cost of procedures, find a doctor or request an ID card. You can do it all – simply and securely – on Blue Access for Members (BAM).

With BAM, you can:

- Find in-network doctors and hospitals.
- View your digital member ID, or order new or replacement IDs.
- Review your benefits and dependent coverage.

What You'll Need To Register

Before you start your registration, be sure you have this information handy:

- **A valid email address** — This will be used to confirm your registration.
- **Your home ZIP code** — This ZIP code must match the mailing address information you gave us when you enrolled in your plan. If you recently updated your information with us, please enter the most current information.
- **Your identification (ID) number** — This is a series of numbers that can be found on your BCBSIL member ID card or in your welcome letter. These numbers may follow letters and/or precede a dash (-) followed by additional numbers.
- **Your group number** — This number can be found on your member ID card under your ID number and corresponds with the type of plan you have.

BCBSTX Mobile App

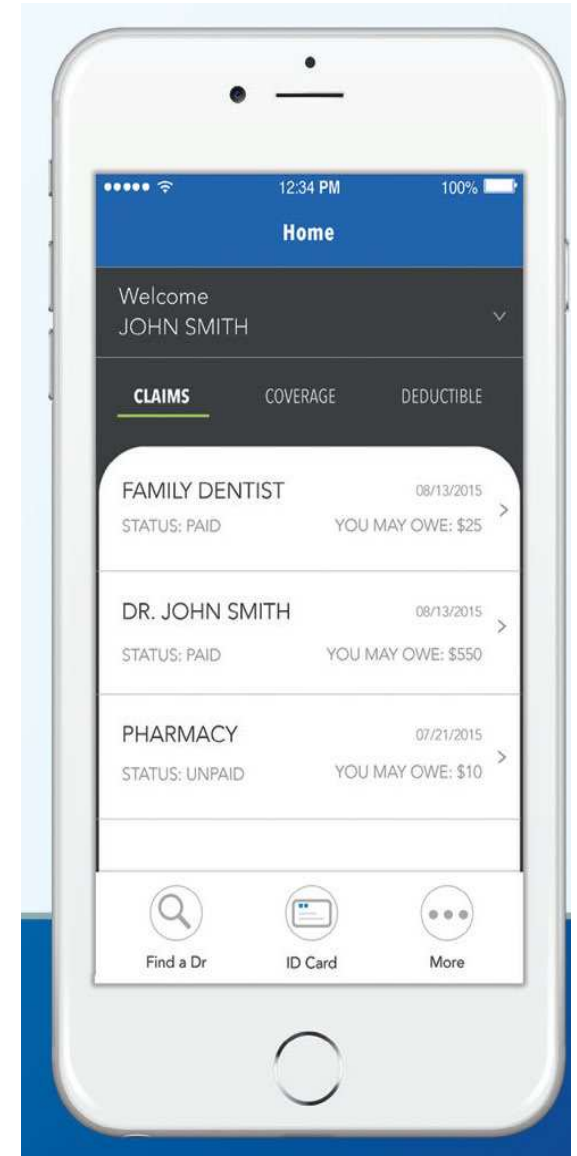
- Find an in-network doctor, hospital or urgent care facility
- Access your claims, coverage and deductible information
- View and email your member ID card
- Download and view your Explanation of Benefits

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association 727545.1117

Stay connected with Blue Cross and Blue Shield of Texas (BCBSTX) and access important health benefit information wherever you are.





bcbstx.com/mobile

Text BCBSTXAPP to 33633 to get the app.



Maven- New Holistic Women's & Family Health Solution

Blue Cross Blue Shield of Texas, in partnership with Maven, will provide end to end support for employees and their families all in one place throughout every chapter.

	Maven BoB Outcomes	Associated Average Cost Savings
Fertility 	30% NATURAL CONCEPTION RATE <small>(avoided fertility treatments)</small>	\$15-50K+ PER FERTILITY PATIENT
Maternity 	UP TO 28% LOWER NICU RATE	\$30-50K+ PER NICU STAY
Business 	90% RETURN-TO-WORK	\$20-80K+ TALENT ATTRITION
Mental Health 	33% IMPROVED MENTAL HEALTH	\$25K+ UNTREATED MENTAL HEALTH

Fertility and Family Building



Maternity and Postpartum



Parenting and Pediatrics



Menopause and Midlife Health



Integrated support with BCBSTX high-risk care management support.

Key Features Include:

- Care advocates to personalize the member journey
- Expert approved resources, guidance and community groups
- 24/7 virtual appointments and messaging with providers like Reproductive Endocrinologists, OB-GYNs, doulas, lactation consultants, mental health specialists, and more
- Integration with BCBSTX Care Management includes support for high-risk maternity management, behavioral and social needs

MDLive Virtual Visits



BlueCross BlueShield of Texas

Why Virtual Visits?

- 24/7 access to an independently contracted, board-certified doctor or therapist
- Access via phone, online video or mobile app from almost anywhere
- Average wait time of less than 20 minutes
- Doctors can send e-prescriptions to your local pharmacy

The Virtual Visits benefit is a convenient alternative for treatment of more than 80 health conditions, including:

- Allergies
- Cold/Flu
- Fever
- Headaches
- Nausea
- Sinus infections

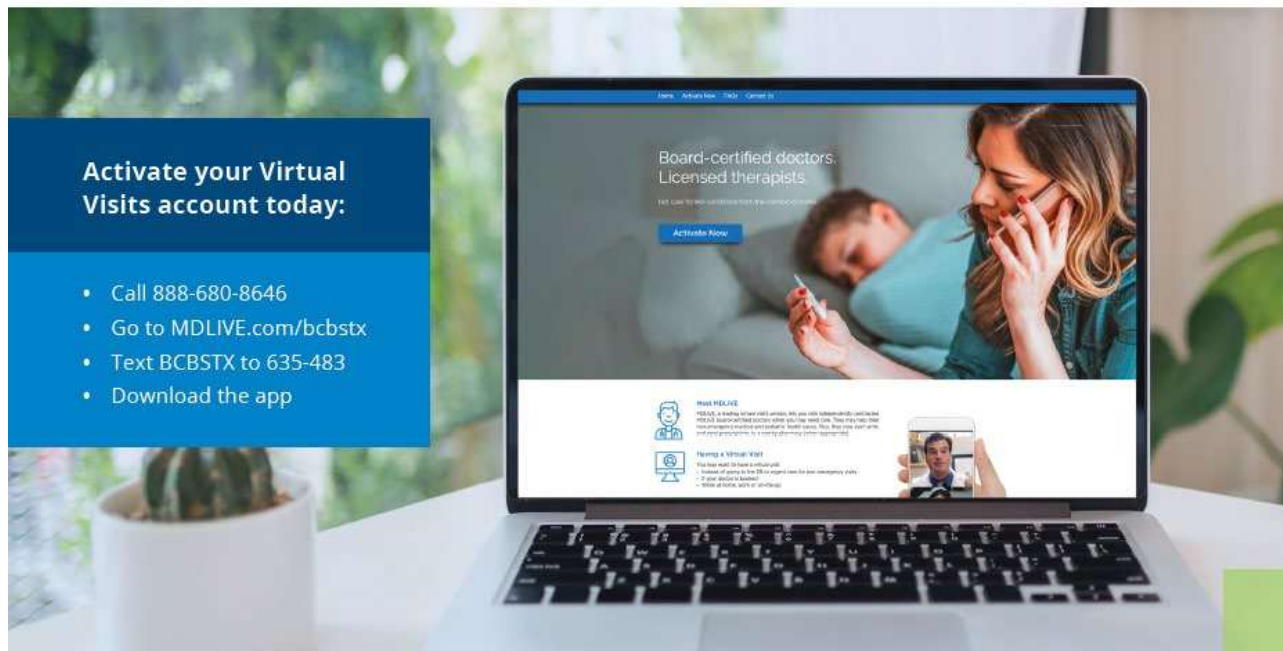
Virtual Visits sessions with licensed behavioral health therapists are available by appointment. Get virtual care for:

- Depression
- Eating disorders
- ADHD
- Substance use disorders
- Trauma and PTSD
- Autism spectrum disorder

First, call your doctor's office; they may also offer telehealth consultations by phone or online video. If you have any questions about this or any other BCBSTX benefit, please call the number on the back of your ID card.

Activate your Virtual Visits account today:

- Call 888-680-8646
- Go to MDLIVE.com/bcbstx
- Text BCBSTX to 635-483
- Download the app



Powered by
MDLIVE

Aim for Better Health with Well on Target



Take the Health Survey

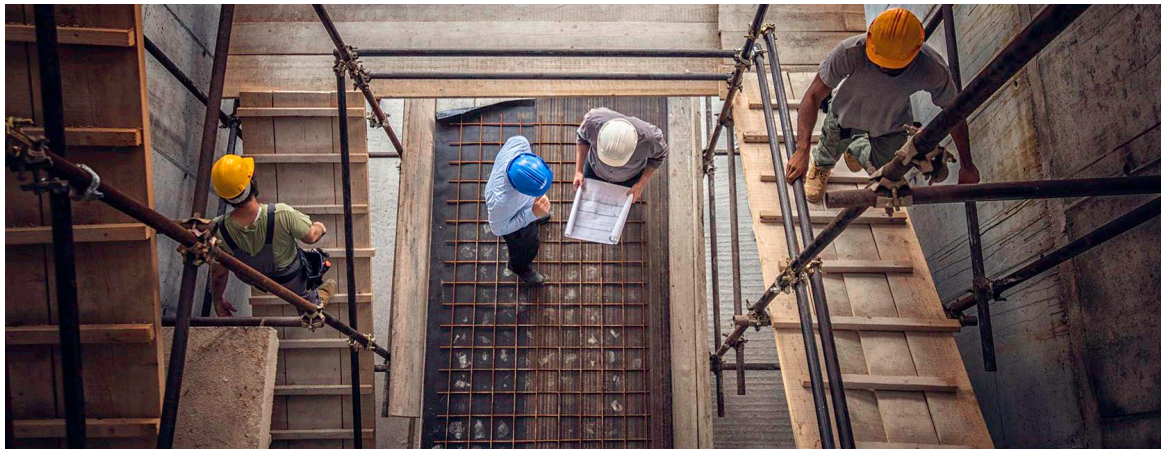
Know your overall health
before setting simple
goals

Get personalized recommendations

Build healthy habits for
well-being, activities and more

Earn sweet rewards

Take healthy actions
and achieve goals —
earn points





Experience Wellness Your Way

Well onTarget® gives you the tools and resources to create your personal journey — no matter where you may be on your path to wellness.

Well onTarget can give you the support you need to make healthy choices — while rewarding you for your hard work.

Member Wellness Portal

The heart of Well onTarget is the member portal, available at wellontarget.com.^{*} It links you to a suite of inviting programs and tools.

- **Health Assessment¹:** The HA presents a series of questions to learn more about you. After you take the HA, you will get a personal and confidential wellness report. The report offers you tips for living your healthiest life. Your answers will help tailor the Well onTarget portal with the programs that may help you reach your goals. If you choose, you can share this report with your health care provider.
- **Self-Management Programs:** These programs let you work at your own pace to reach your health goals. Learn more about nutrition, fitness, losing weight, quitting smoking, managing stress and more. Track your progress as you make your way through each lesson. Reach your milestones and earn Blue PointsSM.²

Start experiencing the wellness portal today. Go to wellontarget.com.

^{*}Members can use their Blue Access for MembersSM credentials to access the wellontarget.com site.

- **Wellness Coaching:** Certified health coaches offer you guidance with these programs — Decrease Weight, Maintain Weight, Manage Stress, Quit Tobacco, Maintain Tobacco-Free Status, Improve Blood Pressure, Improve Cholesterol, Improve Dietary Habits and Improve Fitness Level.
- **Online Wellness Challenges:** Challenge yourself to meet your wellness goals. Plus, corporate challenges let you track your progress against other Well onTarget members.
- **Tools and trackers:** These resources can help keep you on course while making wellness fun. Use symptom checkers and health trackers.
- **Fitness Tracking:** Track your fitness activity using popular fitness devices and mobile apps.
- **Blue Points Program:** Blue Points can help motivate you to maintain a healthy lifestyle. Earn points for participating in wellness activities. You can redeem points for gift cards for friends and family.³
- **Health and wellness content:** Reader-friendly articles about conditions and medicines.

Fitness Program

Fitness can be easy, fun and affordable. The Fitness Program gives you unlimited access to a nationwide network of fitness locations. You can visit locations while you're on vacation or traveling for work.

Other program perks include:

- **No long-term contract:** Membership is month to month. Flexible plans from \$19 to \$239 per month and studio classes are available.⁴
- **Blue Points:** Get 2,500 points for joining the Fitness Program. Earn additional points for weekly visits.
- **Convenient payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.
- **Web resources:** You can go online to search for locations and track your visits.
- **Complementary and Alternative Medicine:** Discounts are through the Whole Health Living Choices Program, a nationwide network of 40,000 health and wellbeing providers, such as acupuncturists, massage therapists and personal trainers. When you join the Fitness Program through the Well onTarget portal, you can gain access to this program.

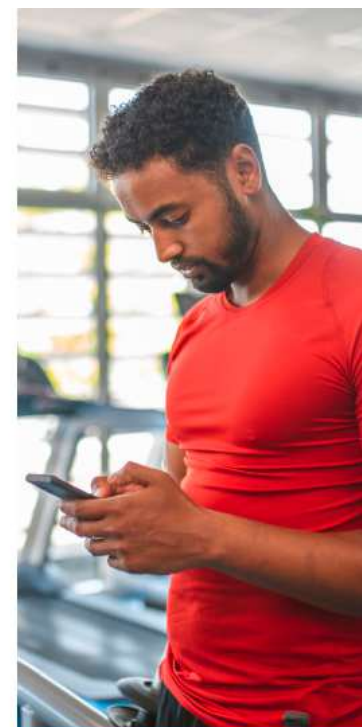
It's easy to join the Fitness Program! Just call the toll-free number **888-762-BLUE (2583)** Monday through Friday, between 7 a.m. and 7 p.m. CT (6 a.m. and 6 p.m. MT).

Wellness Program Questions?

Call Customer Service at **877-806-9380**.

1. Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program. Well onTarget is an informational resource provided to members and is not a substitute for the independent medical judgment of a health care provider. Members are instructed to consult with their health care provider before beginning their journey toward wellness.
2. Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information.
3. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.
4. Taxes apply. Individuals must be at least 18 years old to purchase a membership. Dependents, 16-17 years old, can join but must be accompanied to the location by a parent/guardian who is also a Fitness Program member. Check your preferred location to see their membership age policy. Underage dependents can log in and join through the primary member's account as an "additional member."

The Fitness Program is provided by Tivity HealthSM Services, LLC, an independent contractor which administers the PrimeSM Network of fitness centers. The Prime Network is made up of independently owned and managed fitness centers. Prime is a registered trademark of Tivity Health, Inc. Tivity Health is a trademark of Tivity Health, Inc. AlwaysOn is owned and operated by Ulife Health Inc. an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide digital health management for members with coverage through BCBS TX. BCBS TX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.



**Take Wellness
on the Go**

Check out the AlwaysOn Wellness mobile app, available for iPhone[®] and Android[™] smartphones. It can help you work on your health and wellness goals — anytime and anywhere.

Learn to Live

Whether you are facing a challenge or want to proactively manage your mental health, you can learn new skills and habits.

A confidential online assessment can help pinpoint the right programs for you such as help with:

- **Stress, Anxiety**
- **Insomnia**
- **Depression**
- **Social Anxiety**

Learn to adjust your thoughts and manage your mood

Connect one on one with an expert coach via phone, text, or email

Keep your personal details provide-online assessment, personal results, program progress, and messages with your coach will not be shared.

For more information, log-in at www.bcbstx.com, Select Behavioral Health, and Choose Digital Mental Health.

Dependents from 13 to 17 years old can participate, Members will need to complete Registration for a Minor.



2026 Dental Benefits and Premiums

DENTAL PPO	
WEEKLY CONTRIBUTIONS	
EMPLOYEE ONLY	\$8.99
EMPLOYEE + SPOUSE	\$17.98
EMPLOYEE + CHILD(REN)	\$22.65
EMPLOYEE + FAMILY	\$34.77
IN-NETWORK	
CALENDAR YEAR DEDUCTIBLE	
INDIVIDUAL	\$50
FAMILY	\$150
CALENDAR YEAR MAXIMUM	
PER PERSON	\$1,500
COVERED SERVICES	
PREVENTIVE SERVICES	100%
BASIC SERVICES	80% ¹
MAJOR SERVICES	50% ^{1,2}
ORTHODONTICS Children only up to age 19	50%
ORTHODONTIC LIFETIME MAXIMUM	\$1,500

¹After deductible

²Subject to 12-month wait for new entrants. Teeth removed prior to the effective date on Superior's dental plan may be subject to additional exclusions.

2026 Vision Benefits and Premiums

VISION PPO PLAN			
WEEKLY CONTRIBUTIONS			
EMPLOYEE ONLY	\$2.19		
EMPLOYEE + SPOUSE	\$4.15		
EMPLOYEE + CHILD(REN)	\$4.37		
EMPLOYEE + FAMILY	\$6.42		
	IN-NETWORK	OUT-OF-NETWORK	FREQUENCY
EXAMS			
COPAY	\$10	Reimbursed up to \$30	Every 12 months
LENSES			
SINGLE VISION	\$25	Reimbursed up to \$25	Every 12 months
BIFOCAL	\$25	Reimbursed up to \$40	
TRIFOCAL	\$25	Reimbursed up to \$55	
CONTACTS			
ELECTIVE	Up to \$150 allowance, 15% discount over allowance	Reimbursed up to \$120	Every 12 months
MEDICALLY NECESSARY	Covered in full	Reimbursed up to \$210	
FRAMES			
ALLOWANCE	Retail allowance: \$150 20% discount over allowance	Reimbursed up to \$75	Every 12 months

2026 Life and AD&D Benefits

Life and AD&D Insurance

- Basic Life/AD&D Insurance of \$50,000 provided at no cost
- Complete beneficiary designation

Voluntary Life and AD&D Insurance

- Employees can elect coverage in increments of \$10,000 up to a maximum of \$500,000
- Coverage is available for spouses in increments of \$5,000 up to a maximum of \$250,000
- Coverage is available for children from birth to 6 months: \$1,000 and 6 months to age 25 \$10,000

VOLUNTARY LIFE/AD&D INSURANCE			
RATES/\$1,000 (WEEKLY)			
AGE (AS OF JANUARY 1, 2025)	EMPLOYEE	AGE (AS OF JANUARY 1, 2025)	SPOUSE
<24	\$0.033	<24	\$0.033
25-29	\$0.033	25-29	\$0.033
30-34	\$0.035	30-34	\$0.035
35-39	\$0.042	35-39	\$0.042
40-44	\$0.062	40-44	\$0.062
45-49	\$0.090	45-49	\$0.090
50-54	\$0.141	50-54	\$0.141
55-59	\$0.208	55-59	\$0.208
60-64	\$0.246	60-64	\$0.246
65-69	\$0.380	65-69	\$0.380
70+*	\$0.840	70+*	\$0.840

*Benefits subject to age reduction schedule
Note: Spouse Voluntary/AD&D rate is based on employee's age.

VOLUNTARY CHILD LIFE AND AD&D INSURANCE	
PREMIUM RATES/\$10,000 (WEEKLY)	
Child Life/AD&D	\$0.046

TO CALCULATE HOW MUCH YOUR VOLUNTARY LIFE COVERAGE WILL COST:

\$		+ 1,000 =	\$		x Age Based Rate =	\$	
Benefit Elected			Weekly Premium				

Life Insurance is provided by OneAmerica

OneAmerica Travel Assistance



Peace of Mind When Traveling

Travel assistance

Emergencies happen, but help is now only a phone call or email away. On Call International® offers a suite of services to help you in your time of need — from small inconveniences like losing your luggage to life-threatening situations — all delivered with a caring, human touch.

Find comfort in knowing you and your loved ones are protected by the Travel Assistance benefit when traveling more than 100 miles from home for business or leisure. The Travel Assistance benefit protects you when covered under a OneAmerica® company group life insurance policy. It also extends coverage to your spouse, domestic partner and children (under 21 or 25 and living at home as a full-time student) even when they are traveling without you. The Travel Assistance benefit requires no additional premium; however, exclusions do apply.

Medical assistance and transportation services

Pre-trip plan to provide up-to-date information regarding required vaccinations, health risks, travel restrictions and weather conditions.

Medical monitoring and review of documentation utilizing professional case managers and medical professionals to ensure appropriate care is received.

24-hour nurse help line to provide clinical assessment, education and general health information.

Replacement of prescriptions and eyeglasses that have been lost or stolen by consulting with the prescribing provider to transfer prescription to or arranging an appointment with a local provider.

Medical, behavioral or mental health, dental and pharmacy referrals to assist in finding care providers and medical facilities.

Coordination of benefits by requesting health information from the participant and attempting to coordinate benefits during an active travel assistance case.

Emergency medical evacuation to arrange and coordinate air and/or ground transportation and medical care during transportation to the nearest hospital where appropriate care is available.

Medical repatriation to arrange the transport of the participant with a qualified medical attendant, if medically necessary, to their residence or home hospital.

Return of remains to arrange the transportation of a participant's remains to their home in the event of their death while traveling.



24-hour travel assistance

Travel Assistance is made available through

OneAmerica® by an agreement with On Call International®

1-866-816-2103 (US/Canada)

1-603-328-1754 (call collect from other locations)

Email: mail@oncallinternational.com



OneAmerica Guidance Resources



GuidanceResources®

Your Life. Your Work. Your Best.®
Your GuidanceResources® Program

Services:

Confidential Emotional Support

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Work and Lifestyle Support

- Child, elder and pet care
- Moving and relocation
- Shelter and government assistance

Legal Guidance

- Divorce, adoption and family law
- Wills, trusts and estate planning
- Free consultation and discounted local representation

Financial Resources

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

Digital Support

- Connect to counseling, work-life support or other services
- Tap into an array of articles, podcasts, videos, slideshows
- Improve your skills with On-Demand trainings

Online Will Preparation

- Quickly and easily complete a will on your computer with EstateGuidance®
- Specify guardians, trustees and property division
- Provide funeral and burial instructions

Sometimes life can feel overwhelming.
It doesn't have to. Your ComPsych®
GuidanceResources® program provides
confidential counseling, expert guidance
and valuable resources to help you handle
any of life's challenges, big or small.

Life is challenging.

We can help.

Confidential 24/7 support.

OneAmerica™
Financial

COMPSYCH®
Counseling & Wellness

OneAmerica Financial® is the marketing name of the companies of OneAmerica Financial. OneAmerica Financial markets ComPsych® services. ComPsych® is not an affiliate of the companies of OneAmerica Financial.



24/7 Live Assistance:
Call: 855.387.9727
TRS: Dial 711



Online: guidanceresources.com
App: GuidanceNow™
Web ID: ONEAMERICA3



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OneAmerica EAP



GuidanceResources®

For Employees: What is the Employee Assistance Program?



The Employee Assistance Program is provided by ComPsych® GuidanceResources® and offers counseling, legal and financial consultation, work-life assistance and crisis intervention services to all our employees and their household family members.

Why provide an EAP?

Because we care about our employees and their dependents. The EAP can be used free of charge as needed when you or your dependents are facing emotional, financial, legal or other concerns.

Are the services confidential?

Yes, the EAP is strictly confidential. No information about your participation in the program is provided to your employer.

Why might my family or I use the services?

There are many reasons to use these services. You may wish to contact the EAP if you:

- Are feeling overwhelmed by the demands of balancing work and family
- Are experiencing stress, anxiety or depression
- Are dealing with grief and loss
- Need assistance with child or elder care concerns
- Have legal or financial questions
- Have concerns about substance abuse for yourself or a dependent

What happens when I call?

When you call, you will speak with a GuidanceConsultant™, a master's- or PhD-level counselor who will collect some general information about you and will talk with you about your needs. The GuidanceConsultant™ will provide the name of a counselor who can assist you. You can then set up an appointment to speak with the counselor over the phone or schedule a face-to-face visit.

What counseling services does the EAP provide?

The EAP provides free short-term counseling with counselors in your area who can help with your emotional concerns. If the counselor determines that your issues can be resolved with short-term counseling, you will receive counseling through the EAP. However, if it is determined that the problem cannot be resolved in short-term counseling in the EAP and you will need longer-term treatment, you will be referred to a specialist early on and your insurance coverage will be activated.

Can my children use the EAP?

Yes. The EAP is a confidential benefit for employees and their household family members.

OneAmericaSM
Financial

COMPSYCHSM
GuidanceResources®

OneAmerica Financial® is the marketing name of the companies of OneAmerica Financial. OneAmerica Financial markets ComPsych® services. ComPsych® is not an affiliate of the companies of OneAmerica Financial.



24/7 Live Assistance:
Call: 855.387.9727
TRS: Dial 711



Online: guidanceresources.com
App: GuidanceNow™
Web ID: ONEAMERICA3



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Next Steps

- **Review your current benefits-** compare them to your spouse's plan, if applicable. Consider costs, what worked well this past year, and what may need to change.
- **Confirm dependent eligibility-** do you need to add anyone? Do you have dependents turning 26 who need to be removed?
- **Use your resources:**
 - Benefits Open Enrollment Website:
<https://superiorconstructionservices.com/benefits/>
 - Review the 2026 Benefits Guide
- **No changes, No problem-** Your current benefits will automatically roll over for the 2026 plan year.
- **HSA contributions-** If you currently contribute to a Health Savings Account with HSA Bank, your weekly contribution will automatically continue in 2026.
- **Need to make changes-** Complete the 2026 Enrollment Form and submit it to Human Resources by **5:00 p.m. on December 5.**

Questions



This Open Enrollment presentation is intended to be only an overview of your health and welfare benefits. Complete details about the plans are included in the Summary Plan Description and documents, which are available upon request. If there are any inconsistencies between this presentation and the plan documents, the plan documents will govern.