

NILES GRAND LLC

Employee Dental and Vision Benefits - Effective January 1, 2026

| Dental | | | |
|-----------------------------|--------------|-------------------|--|
| Carrier | BCBS | BCBS | |
| Plan Type/Number | DINLR58 | DINHM40 | |
| Deductible Ind. (In/Out) | \$50 | \$50 | |
| Deductible Fam. (In/Out) | \$150 | \$150 | |
| Preventative Services | 100% | 100% | |
| Basic Services | 80% | 80% | |
| Major Services | 50% | 50% | |
| OON Reimbursement | 90th R&C | 90th R&C | |
| Annual Max | \$1,000 | \$1500 in-network | |
| Orthodontia (adult & child) | \$1000 @ 50% | none | |

| Per Pay Deduction | DINLR58 | DINHR40 |
|---------------------|---------|---------|
| | | |
| Single | \$19.62 | \$14.35 |
| | | |
| Single + Spouse | \$39.24 | \$28.73 |
| | | |
| Single + Child(ren) | \$49.02 | \$34.44 |
| | | |
| Family | \$75.38 | \$53.41 |

| Vision | |
|------------------------------|-----------------|
| Carrier | BCBS |
| Plan Type/Number | PLAN 8 |
| Contact lense exam | up to \$40/ N/A |
| Frames Allowance (in/Out) | \$130 |
| Single In network | \$25 |
| Bifocal In network | \$25 |
| Trifocal In network | \$25 |
| Exam | Every 12 months |
| Frame | Every 12 months |
| Lenses or Contacts | Every 12 months |

| Per Pay Deduction | BCBS PLAN 8 |
|---------------------|-------------|
| Single | \$3.51 |
| Single + Spouse | \$6.66 |
| Single + Child(ren) | \$7.02 |
| Family | \$10.32 |