



2026 FULL TIME

EMPLOYEE BENEFITS



It's your life, and we know that you work to enjoy the moments beyond the doors of 21st Century Equipment. The more you can rest easy about your health, family, and future, the more you can benefit.

FULL TIME EMPLOYEE

#delivering success

*An employee who is normally scheduled to work at least 40 hours per week. *Full-time employees are currently eligible for company benefits as outlined in the company handbook.*

**CAREER
GROWTH**

**Paid
Time Off**

**LIFE
INSURANCE**

**HEALTH
INSURANCE**

**PROFIT
SHARING**

401k

EAP




HEALTH INSURANCE

#living better

2026 MEDICAL PLANS - There are 3 plan options: ClaimDOC-Kerix; ClaimDOC-Kerix w/HSA; CIGNA HDHP		
There are two ClaimDOC-Kerix plans. The services covered are the same for both plans. The difference in the plans is whether you want a Health Savings Account (HSA). The plan labeled <i>ClaimDOC-Kerix w/HSA</i> is set up to meet the HDHP requirements per the IRS so that an employee can enroll in an HSA.		The CIGNA HDHP Plan has the same services covered as the ClaimDOC-Kerix plans. The plan is a Traditional Medical Insurance plan. Certain services require referrals and/or prior authorizations.
KERIX Healthcare Services include those listed under the <i>Physician Provider Visits on the following page.</i>	Kerix Health Services Zero Member Cost - all services with Kerix are NO cost for employee and dependents	The CIGNA HDHP Plan is set up to meet the HDHP requirements per the IRS so that an employee can enroll in a Health Savings Account (HSA).
ClaimDOC manages All Other Healthcare Services AND Providers not part of Kerix	OPEN ACCESS - No required Provider Network. Services have the co-pay, co-insurance, deductible and out-of-pocket payment	Members use the CIGNA PPO Network for healthcare providers to receive the lowest out-of-pocket cost. Members can use healthcare providers who are out-of-network but will have higher out-of-pocket cost.



HOW THE KERIX / CLAIMDOC MEDICAL PLANS WORK

<p> KERIX HEALTH PLAN</p> <p>Direct Primary Care (DPC) sell simple, personal, and cost-effective</p> <p>Key Features</p> <ul style="list-style-type: none"> • No copays or deductibles (Same day or next-day appointments, longer visits) • Unlimited Access to care Same-day or next-day appointments, longer visits, and 24/7 access to your team • Comprehensive Care Covers preventive care, chronic condition management, mental health support, and virtual visits • Convenience Options for in-person, virtual, onsite or near-site clinics <p>Kerix is like having a personal doctor who knows you well and is always available—without the hassle of insurance paperwork or unexpected costs.</p>	<p> CLAIMDOC HEALTH PLAN</p> <p>Reference-Based Pricing focused on cost control and flexibility</p> <p>Open access</p> <ul style="list-style-type: none"> • No network restrictions— you • Fair pricing ClaimDOC audit medical bills and reimburses providers based on fair, transparent rates, offer- ted to Medicare benchmarks • Member advocacy if a provider is unfamiliar with plan, they contacted and billing assists with balance billing issues • Lower costs Typically save 25-35% compared to traditional insurance <p>You have the freedom choose your doctor without worrying about “network” rules, if billing issues in ClaimDOC steps in to protect you and ensure-fair payment.</p> 
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For a more detailed description of the 3 Medical plans, please refer to the Enrollment Packet.

You can also view full plan descriptions, summary of benefits, and additional information on the 21st Century Equipment Share-Point website.

website: 21equip.sharepoint.com

Select Human Resources
Select Benefits

The folder labeled 2026 BENE-FITS has all information on plans.

HEALTH INSURANCE

MEDICAL

#living better

2026 MEDICAL PLANS - There are 3 plan options: <u>ClaimDOC-Kerix</u> ; <u>ClaimDOC-Kerix w/HSA</u> ; <u>CIGNA HDHP</u>				
	ClaimDOC-Kerix	ClaimDoc-Kerix w/HSA	CIGNA PPO NETWORK	CIGNA OUT-OF-NETWORK PROVIDER
Deductible				
Single Person	\$500	\$3,500	\$3,500	\$3,500
Family	\$1,500	\$7,000	\$7,000	\$7,000
Out-of-Pocket Maximum				
Single Person	\$3,000	\$4,000	\$3,500	\$10,000
Family	\$6,000	\$8,000	\$7,000	\$20,000
Physician Provider Visits				
Preventative Care	Zero Cost	Zero Cost	Zero Cost	50%
Primary Care Services	\$30	20% After Deductible Met	When using the CIGNA In-Network Providers, there is no co-pay or co-insurance. Member pays full cost of services until the deductible / out-of-pocket is met. Deductible payments apply to the out-of-pocket.	50%
Behavioral Health	\$30	20% After Deductible Met		50%
Musculoskeletal	\$30	20% After Deductible Met		50%
Specialist	\$45	20% After Deductible Met		50%
Urgent Care	\$45	20% After Deductible Met		50%
Outpatient Lab and Imaging	20%	20% After Deductible Met		50% After Deductible Met
Emergency Room Facility and Transportation	\$350	20% After Deductible Met		50% After Deductible Met
Facility and Surgical Services				
Inpatient facility	20%	20% After Deductible Met		50% After Deductible Met
Inpatient Rehabilitation	20%	20% After Deductible Met		50% After Deductible Met
Outpatient Facility	20%	20% After Deductible Met		50% After Deductible Met
Outpatient / Ambulatory	20%	20% After Deductible Met		50% After Deductible Met
Outpatient Rehab / Physical Therapy	20%	20% After Deductible Met		50% After Deductible Met
Physician / Surgeon	20%	20% After Deductible Met		50% After Deductible Met
Ancillary services / supplies	20%	20% After Deductible Met	50% After Deductible Met	
Mental Health, Behavioral Health & Chemical Dependency				
Inpatient facility	20%	20% After Deductible Met	50% After Deductible Met	
Outpatient facility	20%	20% After Deductible Met	50% After Deductible Met	
Physician	20%	20% After Deductible Met	50% After Deductible Met	

Premiums 2026: Employee Premium Cost PER Pay Check					
ClaimDOC Kerix		ClaimDOC Kerix w/HSA		CIGNA HDHP	
Employee Only	\$82.50	Employee Only	\$147.50	Employee Only	\$182.50
Employee plus Spouse	\$275.00	Employee plus Spouse	\$382.50	Employee plus Spouse	\$442.50
Employee plus Child(ren)	\$197.50	Employee plus Child(ren)	\$285.00	Employee plus Child(ren)	\$342.50
Employee plus Family	\$285.00	Employee plus Family	\$397.50	Employee plus Family	\$482.50

HEALTH INSURANCE

DENTAL AND VISION

#living better

Dental Plan is self-funded by 21st Century Equipment
OPEN ACCESS NETWORK
 Claim payments based on Usual & Customary Cost

SUMMARY OF BENEFITS		
Deductibles Per Calendar Year:	Individual	Family
• Combined Basic Services And Major Services	\$50	\$150
Maximums:	Individual \$1,000	
• Calendar Year Benefit Maximum, Including Preventive Services And Diagnostic Services, Basic Services And Major Services		
• Lifetime Orthodontic Maximum	\$1,000	
Participation Percentage:	The Plan Pays 100%	
• Preventive Services And Diagnostic Services: Routine Cleanings, Fluoride Treatments, And Sealants. Oral Exams And Bitewing And Full-Mouth X-Rays. Refer To Covered Expenses For Any Limitations.	100%	
• Basic Services: Fillings, Endodontics, Periodontics, And Oral Surgery. Refer To Covered Expenses For Any Limitations.	70%	
• Major Services: Inlays, Onlays And Crowns, Bridges, Dentures, Implants. Refer To Covered Expenses For Any Limitations.	70%	
• Orthodontic Services: Orthodontic Diagnosis, Treatment, And Appliances. Refer To Covered Expenses For Any Limitations.	50%	

The 21CE Dental Plan:

- the 2026 plan remains the same as the plan offered in 2025
- employee premium deductions remain the same for 2026
- the plan remains an OPEN ACCESS network this means you can use any dentist / dental provider of your choice
- the claims are paid at the Usual and Customary Rate for your physical location

21CE DENTAL PLAN 2026 Coverage Level	EMPLOYEE PREMIUM COST		
	PER PAYCHECK	PER MONTH	PER YEAR
Employee Only	\$ 8.50	\$ 17.00	\$ 204.00
Employee plus Spouse	\$ 20.00	\$ 40.00	\$ 480.00
Employee plus Child(ren)	\$ 20.00	\$ 40.00	\$ 480.00
Employee plus Family	\$ 22.50	\$ 45.00	\$ 540.00

Vision Plan (VSP)		
Frequency	Copays and Allowances	Enhancements
EXAM Every 12 Months	\$10 Exam Copay	Standard Progressive \$55 Copay Premium Progressive \$95-\$105 Copay Custom Progressive \$150-175 Copay
Lenses Every 12 Months	Frame/Lens \$25 Copay	
Frame Every 24 Months	Frame Allowance \$150 - \$170	
Contact Lenses Every 12 Months (instead of lenses and frame)	Contact Lens Allowance \$150	

VSP VISION PLAN 2026 Coverage Level	EMPLOYEE PREMIUM COST		
	PER PAYCHECK	PER MONTH	PER YEAR
Employee Only	\$ 3.70	\$ 7.40	\$ 88.80
Employee plus Spouse	\$ 7.00	\$ 14.00	\$ 168.00
Employee plus Child(ren)	\$ 7.50	\$ 15.00	\$ 180.00
Employee plus Family	\$ 12.00	\$ 24.00	\$ 288.00



LIFE INSURANCE

#FOURBLESECURITYFORYOURFAMILY

#secure it



21st Century Has You Covered.

That's right, 21st Century Equipment has you covered. All employees are provided a company-paid Basic Life Insurance Policy and an Accidental Death and Dismemberment Policy of \$25,000 each.

Plan Maximums:

Without providing EOI

- **ONLY AT THE TIME OF HIRE,**
All employees will be allowed a one-time sign up of up to \$300,000 or 7 times their annual base wage, whichever is the lesser.
- Spouses may be covered for up to \$25,000.
- Children who meet dependent eligibility can be covered for \$10,000.



Equitable Life

Who Needs Supplemental Life Insurance?

You do, single or married, buying your first home or preparing for retirement, raising children or sending them to college; no matter where you are in life, insurance should be part of your financial plan.

Who Needs Accident Insurance?

You do. Accident insurance will assist with expenses if you are seriously injured or killed in a covered accident. This insurance can help you ensure that tragedy doesn't take both an emotional and a financial toll your family.



EMPLOYEE ASSISTANCE PROGRAM

Your well-being doesn't begin or end with your finances. It starts with — and is always about — you. Our team is here to help, anytime and anywhere. Read on for information about no-cost, confidential support you can access for life's challenges.



Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your immediate family members with a variety of issues and, if needed, refer you to other resources. Talk to us for:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts
- Need to speak with someone? Receive up to three face-to-face sessions per issue/year.



Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about strategies pertaining to:

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



Work-life solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events
- Locating pet care



Identity Theft Services

We can help you repair your credit and restore your name with tools, such as:

- Support from legal and financial professionals
- Counseling to address emotional issues
- Work-life assistance



Online Will Preparation

EstateGuidance® lets you quickly and easily create a will online at no cost. You can:

- Specify your wishes for your property
- Provide funeral and burial instructions
- Choose a guardian for your children



Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more.

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand training
- “Ask the Expert” personal responses to your questions

Online: guidanceresources.com
App: GuidanceNowsm
Web ID: EQUITABLE3



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Your Employee Assistance Program provides someone to talk to, and resources to consult whenever and wherever you need them.

Call: (833) 256-5115

TDD: (800) 697-0353

Direct, 24/7 access to a Guidance Consultant who will answer your questions and, if needed, refer you to a counselor or other resources.

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401K INVESTMENT

THE OWNERSHIP OF YOUR FUTURE

#secure it

Retirement... the fact is it will be here before you know it! 21st Century Equipment has a robust 401K program that makes what may sound like a far fetched goal, a reality.

THINK ABOUT IT!



The average 25 year old will need monthly income of \$9000 to retire at age 65.

Employees are auto-enrolled after 6 months of employment.



21st Century Equipment provides up to a 4% match that helps your contributions grow faster.



21st Century employee Already? Log in @

FIDELITY.com

PROFITSHARING

TAKE OWNERSHIP OF YOUR JOB

#own it

An Overview

- Profit based on 21st Century Equipment, LLC's net income after audit field work is complete.
- Pay out estimated to be first payroll of February.
- Minimum payout \$250
- Subject to 401(k) withholding
- Profit sharing starts after the company meets base net income.
- **Targets 2.5% return on sales (ROS).**
- $ROS = \text{net income} / \text{revenue}$.
- ROS will be adjusted annually influenced by CEO, Board of Directors, budget, economic conditions, etc.

Who is Eligible?

- All job descriptions eligible except for management employees who are participating in an enterprise bonus program
- Participation starts after 6 months of employment.
- Must be employed on the date the profit sharing is paid out.
- Profit sharing computed against gross pay - management/salespeople excluded.
- Department managers and above computed on base pay, no incentives.
- Salespeople computed on draw of \$48,000 no commission.

How is it Calculated?

- Profit sharing computed by taking base pay times the profit sharing percentage earned.
- Profit sharing percentage is adjusted 0.25% for each 33% increase in return on sales.
- Profit sharing percentage is extended in 0.02% increments for tenure.
- Tenure computed on December 31st.



TIME OFF

WORKLIFE BALANCE

#enjoy it

It's your time off ! You've earned it, so enjoy it! Vacation, medical leave, family care, emergencies, or bad or good weather, it's your time to take off . Paid time off PLUS 8 paid holidays. 21st

Century Equipment believes in a work-life balance.

PAID TIME OFF:

Year 0-4 = 120 Hours

Year 5-9 = 160 Hours

Year 10+ = 200 Hours

OTHER TIME OFF:



JURY DUTY

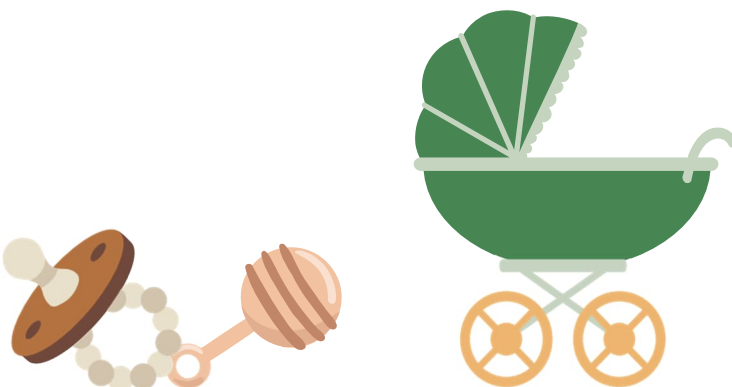
Paid by 21st Century Equipment



VOLUNTEER TIME OFF

21st Century is proud to offer our employees 4 hours/month of paid volunteer time off with manager approval.

PAID PARENTAL LEAVE



3
WEEKS

What Is Growth?

The reality is that over the course of your career, you will need to change and adapt to a continuously evolving business

landscape.

21st Century Equipment envisions career growth as improving skills, exploring new departments, and learning the latest technology for the health of your career and the success of the team.

Hone your skills and control your career by taking advantage of available education opportunities. You will learn new skills to advance your career.

With job openings in multiple locations, 21st Century Equipment always provides opportunities to learn and advance your career.

“YOUR CAREER HEALTH IS AS IMPORTANT AS YOUR PHYSICAL AND MENTAL WELL-BEING.”
-AmPam, 21st Century, VP Human Resources

DRIVE
YOUR
CAREER

JOHN DEERE UNIVERSITY

When you start a career with 21st Century you will be assigned a learning path at JDU. From there, your opportunities are customized to your career goals!

TUITION REIMBURSEMENT

Interested in gaining job related knowledge? 21st Century will reimburse you up to \$1,500 a year for your tuition fees!

DIESEL TECH PROGRAM

Get started on your Diesel Tech Degree while solidifying your career at 21st Century Equipment. With this program, we will sponsor your tuition at any of our partner schools in return for you coming to work for 21st Century Equipment. Be sure to ask for more details!

ISOLVED UNIVERSITY

Access to hundreds of online courses and videos on a variety of topics to increase your skills.

EMPLOYEE REFERRAL

SHARE WITH YOUR FRIENDS AND FAMILY

#share it

REFER A FRIEND TO JOIN THE 21ST CENTURY TEAM!

With our Employee Referral program, earn big bonuses for recruiting.

**\$5000
BONUS**

FOR SERVICE TECH

**\$2000
BONUS**

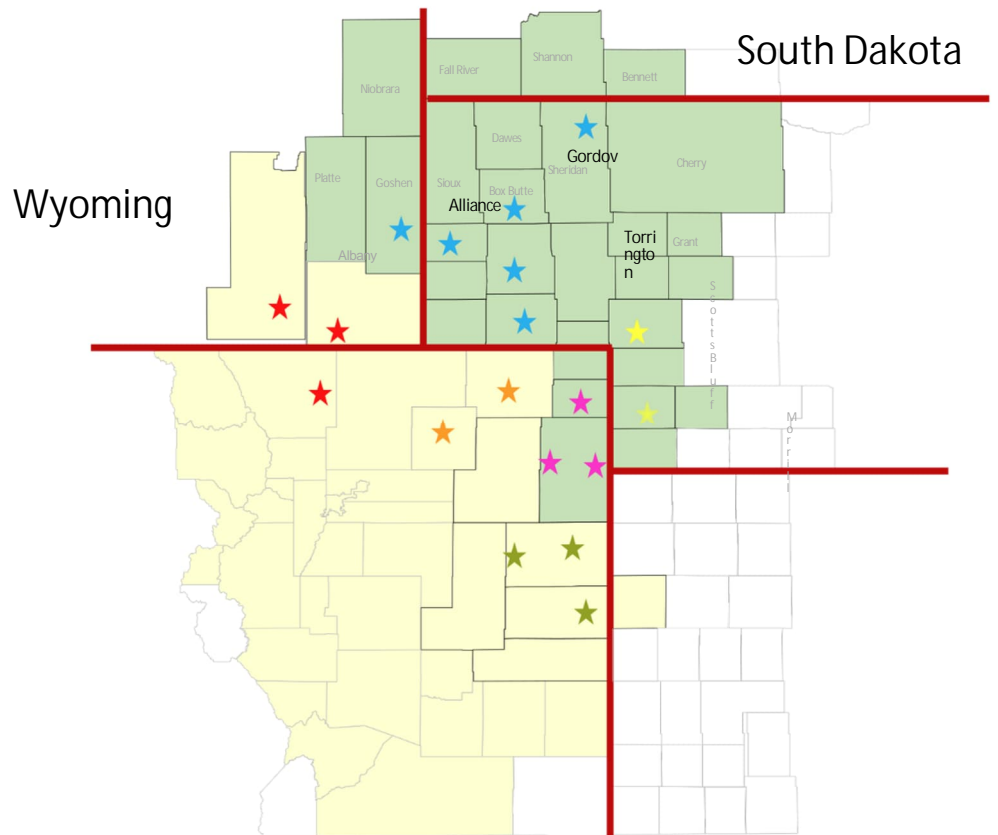
FOR ALL OTHER POSITIONS

**Some restrictions apply*



21st CENTURY

EQUIPMENT LLC.



AOR Map

Laramie Laramie Scottsbluff Bridgeport
Banner Garden Arthur McPherson

Cheyenne Cheyenne Sidney
Deuel

Larimer Larimer Sedgwick

Kimball

Keith
Ogallala
Perkins

L
o
g
a
n

Nebraska

Colorado

- East Region
 - ★ E1 -Gordon, Alliance, Scottsbluff, Bridgeport, Torrington, Sidney
 - ★ E2 -Ogallala, Imperial
 - ★ E3 -Yuma, Wray, Holyoke
- West Region
 - ★ W1 -Laramie, Cheyenne, Loveland, Longmont
 - ★ W2 -Fort, Morgan, Sterling, Greeley, Strasburg
 - ★ W3 -Burlington, Flagler, Cheyenne Wells
 - ★ W4 -Holly, Lamar, Rocky Ford and Pueblo

