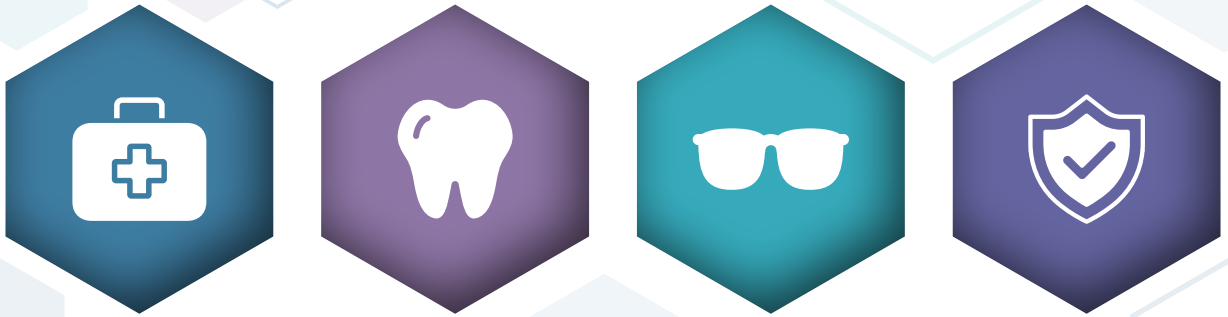
2027
BENEFITS GUIDE

January 1 - December 31, 2027



An overview of your 2027 benefits

CNIC
★ FLEET ★ FIGHTER ★ FAMILY

Welcome

Your benefits are an important part of your overall compensation. We are pleased to offer our NAF Overseas employees a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you are a regular employee and work 20 or more hours per week (35 hours or more per week for LTD). You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

Relationship Documentation Requirement

Spouse

- Copy of Marriage Certificate or copy of presently valid affidavit or declaration of Common Law Marriage

AND

- A copy of the first page of the latest federal tax Form 1040 that indicates "married filing jointly; or copy of the first page of the latest federal tax Form 1040 that indicates "married filing separately" (spouse's name must appear on the line provided after the "married filing separately" status).

Biological Child

- Copy of Birth Certificate.
- Proof of name if your adult child's last name is different from the name on his or her birth certificate. Examples of proof documents are marriage certificates and court documents.

Step-Child

- Copy of Birth Certificate and copy of Marriage Certificate showing the union of employee and natural parent.
- Proof of name if your adult child's last name is different from the name on his or her birth certificate. Examples of proof documents are marriage certificates and court documents.
- Foster, adopted, or children under your legal guardianship
- Copy of Birth Certificate and Court Order recognizing Guardianship/Placement with the employee.
- Proof of name if your adult child's last name is different from the name on his or her birth certificate. Examples of proof documents are marriage certificates and court documents.

Disabled Child age 26+

- Copy of Birth Certificate and Handicap Forms provided by the carrier for completion by you and the child's treating physician

When Coverage Begins

- **New Hires:** You must complete the enrollment process within 31 days of your date of hire. If you enroll on time, coverage is effective on the date of hire or date application is signed.
- If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits).
- **Open Enrollment:** Changes made during Open Enrollment are effective January 1 - December 31, 2027.

Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year. Following are examples of the most common qualified life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse or child
- You lose coverage under your spouse's plan
- You gain access to state coverage under Medicaid or CHIP

Making Changes

To make changes to your benefit elections, you must contact Human Resources within 31 days of the qualified life event (including newborns*). Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

*Other proof of birth may be submitted if birth certificate is not received within 31 days.

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Enrollment

Please fill out and return enrollment forms to Human Resources.

Required Information—*When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.*

Medical

We are proud to offer you a choice among two different medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle.

Aetna International Traditional Choice Medical Plans

These plans give you the freedom to seek care from the provider of your choice. The calendar-year deductible must be met before certain services are covered.

For complete coverage details, please refer to the Summary Plan Description (SPD) at **www.nafhealthplans.com**.

Aetna has developed strong, secure partnerships with providers around the world that promote access to quality care.

When you're outside the United States:

- Aetna recommends staying in network to avoid paying upfront
- Aetna can issue a Letter of Authorization (LOA) if you choose an out-of-network provider. This helps guarantee procedures will be covered and your provider will settle the charges with Aetna.

CARE team

When you're outside the United States and have questions about your health, you can call our Care and Response Excellence (CARE) team, by calling the number on the back of your member ID card, to get answers. These clinicians are available around the clock to help with:

- Finding doctors and hospitals in your specific region
- Providing culturally-appropriate care recommendations
- Coordinating and supervising medical evacuations
- Offering support in multiple languages
- Accessing medical devices or prescription medications

To ensure you go through a smooth direct settlement process:

1. Contact Aetna International at least five days before your scheduled visit to request an LOA
2. Bring a copy of the LOA and your Member ID Card to your appointment
3. In emergency situations, please remember to get the care you need first

Aetna International has direct settlement agreements with their network of health care providers around the globe. This means:

- When you receive care the bills are sent to Aetna International to take care of directly
- If any copay or coinsurance is due from you, they'll ask you for that at the time of service or send you a bill afterward



Medical

Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD) at **www.nafhealthplans.com**.

Key Medical Benefits	Aetna International Traditional Choice® Indemnity Medical Plan	Aetna International Traditional Choice® High Deductible Health Plan
	Plan Benefits	Plan Benefits
Deductible (per calendar year)		
Individual / Family	$700 / $2,100	$2,000 / $6,000
Out-of-Pocket Maximum (per calendar year)		
Individual / Family	$6,000 / $12,000	$7,000 / $14,000
Company Contribution to Your Health Reimbursement Account (HRA) (per calendar year; prorated for new hires/newly eligible)		
Individual / Family	N/A	$500 / $1,000
Covered Services		
Office Visits (physician/specialist)	80%*	70%*
Routine Preventive Care	100%	100%
Outpatient Diagnostic (lab/X-ray)	80%*	70%*
Complex Imaging	80%*	70%*
Chiropractic	80%*	70%*
Ambulance	80% after $500 copay	70%*
Emergency Room	80% after $500 copay	70%*
Urgent Care Facility	80%*	70%*
Inpatient Hospital Stay	80%* + $200 per confinement	70%*
Outpatient Surgery	80%*	70%*
Prescription Drugs (Tier 1 / Tier 2 / Tier 3 / Tier 4)		
Retail Pharmacy (30-day supply)	$10 / 25% min $45; max $70 / 35% min $75; max $200/40% min $60; max $125	0%*/ 35%* $75 max / 50% max $125 | Specialty drugs: 50% max $125
Mail Order (90-day supply)	$20 / 25% min $90; max $140 / 35% min $150; max $400	0%*/ 35%* $150 max / 50% max $250

Coinsurance percentages shown in the above chart represent what the plan is responsible for paying.

***Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.**

Dental

Aetna International Dental Plan

Following is a high-level overview of the coverage available.

Key Dental Benefits	Plan Benefits
Deductible (per calendar year)	
Individual / Family	$100 / Family of 2: $200 (2 times individual) / Family of 3: $300 (3 times individual)
Benefit Maximum (per calendar year; preventive, basic, and major services combined)	
Per Individual	$2,500
Covered Services	
Preventive Services	100%
Basic Services	80%*
Major Services	50%*
Orthodontia (Child & Adult)	50%: $2,000 per individual per lifetime

Coinsurance percentages shown in the above chart represent what the plan is responsible for paying.

***Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.**

Vision

We are proud to offer you a vision plan.

Following is a high-level overview of the coverage available.

Key Vision Benefits	Plan Benefits
Routine Eye Exam and/or Contact Lenses Fitting (one each per person per calendar year)	100%
Lenses Single Vision Bifocal Trifocal	100%
Frames	100%
Contact Lenses	100%, Maximum benefit of $150
Maximum Benefit for Prescription Eyewear; Lenses, Frames and Contacts	$150 maximum benefit per person per calendar year



Flexible Spending Accounts (FSAs)

We provide you with an opportunity to participate in up to two different flexible spending accounts (FSAs) administered through Inspira Financial. FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

Health Care FSA

For 2027, you may contribute up to $3,400 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental treatment
- Orthodontia
- Eye exams/ eyeglasses
- Lasik eye surgery

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p502.pdf.

Dependent Care FSA

For 2027, you may contribute up to $7,500 (per family) to cover eligible dependent care expenses ($3,750 if you and your spouse file separate tax returns). Some eligible expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers.
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent.

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p503.pdf.

FSA Rules

YOU MUST ENROLL EACH YEAR TO PARTICIPATE.

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

Health Care FSA: Unused funds of up to $680 from one year can carry over to the following year. Carryover funds will not count against or offset the amount that you can contribute annually. Unused funds over $680 will **NOT** be returned to you or carried over to the following year.

Dependent Care FSA: Unused funds will **NOT** be returned to you or carried over to the following year.

You can incur expenses through December 31, 2027, and must file claims by March 31, 2028.

Maximum contribution amount is established by the IRS and your employer each year. See plan document for details.

Health Reimbursement Account (HRA)

A Health Reimbursement Account (HRA) is an account that is provided by CNIC and paired with a High Deductible Health Plan (HDHP). The money in the HRA can help you meet the deductible and pay your share of qualified medical expenses. You may use the account to pay for eligible health care expenses, too.

An HRA is available only to:

Overseas employees enrolled in an HDHP medical plan

If you enroll in an HRA, CNIC will contribute:

- $500 if you have employee-only coverage
- $1,000 if you have family coverage

This will appear in your account at the beginning of the plan year.

Go to nafhealthplans.com for more information

Life and AD&D Insurance

Life insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Accidental Death and Dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable.

Basic Life/AD&D

This benefit is provided to you through MetLife. CNIC pays 1/3 of the Basic Life/AD&D coverage, members are responsible for the remainder.

Benefit Amount	1 times your base annual earnings plus $2,000

Supplemental Life/AD&D (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage through MetLife for yourself and your eligible family members.

Benefit Option		Guaranteed Issue*
Employee	1 to 6 times your base annual earnings to a maximum of $750,000 combined with Basic Life	Lesser of 4 times your base annual earnings or $500,000 combined with basic life
Spouse	$10,000; $25,000 or $50,000	$25,000
Child(ren)**	$5,000 and $10,000	$10,000

*During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

** Up to age 26 (must be unmarried) regardless of student status

Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Long-Term Disability	
Provided through MetLife.	
Benefit Percentage	60%
Monthly Benefit Maximum	$6,000
When Benefits Begin	The later of 60 days or expiration of your sick leave
Maximum Benefit Duration	Age 65 or Social Security Retirement Age
Mental or Nervous Disorders or Diseases, Neuromuscular, Musculoskeletal or Soft Tissue Disorder, Chronic Fatigue Syndrome and related conditions	If you are Disabled due to one or more of these conditions, your Disability benefits are limited to a lifetime maximum equal to the lesser of: • 24 months; or • the Maximum Benefit Period

Employee Assistance Program

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at NO COST to you through Magellan Healthcare.

The EAP can help with the following issues, among others:

- Mental health
- Relationships or marital conflicts
- Child and eldercare
- Substance abuse
- Grief and loss
- Legal or financial issues

EAP Benefits

- Assistance for you and your household members
- Up to three (3) sessions with a counselor per issue, per year, per individual
- Unlimited toll-free phone access and online resources

Go to www.magellanhealth.com/global for more information.



Retirement Plans

To help you save for retirement, CNIC offers two plan options.

The CNIC Retirement Plan (Pension Plan)
If you are a regular full-time or part time employee, you will be automatically enrolled in the CNIC Retirement Plan.

You are vested in the plan after five years of regular service. You can start receiving full benefits at age 62 (or 52, in a reduced amount). Survivor benefits are also available.

Benefits are increased by cost-of-living adjustments. The cost of the plan is 1% of your pensionable earnings bi-weekly.

The CNIC 401(k) Plan
You may enter the plan after you have received your first paycheck and have attained the age of 18 years or older.

How much can I contribute to the plan? NOTE: The amounts shown below may increase for 2027, once announced by the IRS:

- Combined Pre-tax and Post-tax (Roth) 401(k) contributions are permitted from 1% - 90% of your salary.
- Contributions are subject to the plan and IRS contribution limits - $24,500 in 2026.
- If you are age 50 or older by December 31, you may qualify to make additional pre-tax, “catch-up” contributions - $8,000 in 2026 (combined annual limit is $32,500 in 2026).
- If you are ages 60–63 you may qualify to make additional pre-tax, “special catch up” contributions - $11,250 in 2026 (combined annual limit is $35,750 in 2026).
- Roth Catch Up: if you are eligible to make catch up contributions and your prior year FICA earnings exceed $150,000, all catch up contributions can only be deducted as Post-tax (Roth) contributions.

Does CNIC make any contributions?

- For every dollar you put in the plan, CNIC will match your savings up to a maximum of 3%.

What does vesting mean?

- Vesting refers to your “ownership” of a benefit from your plan.

You will be vested in the CNIC NAF 401(k) Savings Plan according to the following schedule:

- You are always 100% vested in the money you contribute to the plan and the earnings on that money.
- You will be vested in the employer contribution after 1 year of service.

You can enroll in the plan, access your account, and make changes two easy ways:

Online: www.principal.com
By phone: 800-547-7754

Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheck before taxes. The amount will depend upon the plan you select and if you choose to cover eligible family members.

Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical	Aetna International	1-888-506-2278 (outside the USA, via AT&T + access code)	www.aetnainternational.com
Flexible Spending Accounts (FSAs)	Inspira Financial	1-800-416-7053	www.inspirafinancial.com
Health Reimbursement Accounts (HRAs)	Inspira Financial	1-844-729-3539	www.inspirafinancial.com
Dental	Aetna International	1-888-506-2278 (outside the USA, via AT&T + access code)	www.aetnainternational.com
Vision	Aetna International	1-888-506-2278 (outside the USA, via AT&T + access code)	www.aetnainternational.com
Life/AD&D	MetLife	Contact your local HR for questions or concerns.	www.metlife.com
Disability	MetLife	Contact your local HR for questions or concerns.	www.metlife.com
Employee Assistance Program (EAP)	Magellan Healthcare	Please see Magellan website for appropriate number	www.magellanhealth.com/global Company Code: CNIC
401(k)	Principal	1-800-547-7754	www.principal.com



Questions?

If you have additional questions, you may also contact:

CNIC HR - Headquarters at 1-855-271-4616 | Please visit the ServiceNow portal at: **https://cnicffr.servicenowservices.com/ffrhub/**, which requires account creation.

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern.
Annual Notices: Various federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.