



Total Rewards

with American
Woodmark

BENEFITS BUILT TO LAST

2026 BENEFITS GUIDE



Plan Highlights

- 3** What's Changing for 2026?
- 4** Who Is Eligible?
- 4** Enrolling & Making Changes
- 6** Qualified Life Events
- 7** Your Weekly Cost for Coverage
- 8** Your Bi-Weekly Cost for Coverage
- 9** Where to Go for Care
- 10** Meet Your Medical Plans
- 12** Medical Plan Comparison
- 13** Prescription Drug Coverage
- 14** Valuable Health & Wellness Resources
- 16** Dental Coverage
- 17** Vision Coverage
- 18** Health Savings Account (HSA)
- 19** Flexible Spending Accounts (FSAs)
- 20** How the HSA & Health Care FSA Compare
- 21** 401(k) Retirement Plan
- 22** Life and AD&D Insurance
- 23** Disability Coverage
- 24** Additional Benefits
- 26** Voluntary Worksite Benefits
- 27** Terms to Know
- 28** Your Benefit Contacts

Welcome to Your Benefits Guide!

At American Woodmark, our Total Rewards package includes benefits that are built to last. And they're certainly not built to be kept on a shelf!

Our benefits are designed to help you reach goals you've set for your overall health, including physical, financial, and mental well-being.

Before choosing coverage for 2026, peek inside this guide to discover which plans best fit your unique needs and the needs of your family.

Together, we're building something great. Thank you for all you do for American Woodmark.

Kim Pascarella
Senior Vice President & Chief Human
Resources Officer (CHRO)

The Nuts & Bolts

What's Changing for 2026?

Rates

Effective January 1, 2026, **rates** will increase slightly for medical coverage beginning January 1, 2026. You'll also see increases for dental coverage.

Life and AD&D Update

Effective January 1, 2026, your Basic Life, Voluntary Life, and Accidental Death & Dismemberment (AD&D) coverage will move from Prudential to The Hartford. Coverage levels and costs are not changing—only the insurance carrier. Going forward, The Hartford will provide service and support for all Life and AD&D benefits.

Long-Term Disability (LTD) Update

Beginning January 1, 2026, both company-paid Long-Term Disability (LTD) and Voluntary LTD coverage will move from Prudential to The Hartford. Your coverage, benefit levels, and costs will remain the same—only the insurance carrier is changing. The Hartford will now handle claims and provide support for LTD benefits.

HSA & FSA IRS Contribution Increases

For 2026, the IRS has increased contribution limits to the Health Savings Account (HSA), Health Care Flexible Spending Account (FSA), and the Dependent Care FSA:

- **HSA:** \$4,400/individual, \$8,750/family
- **Dependent Care FSA:** \$7,500 (\$3,750 if married, filing separately)
- **Health Care FSA:** \$3,300

401(k) Plan

Empower will administer your 401(k) beginning November 3, 2025, offering resources and tools to help you achieve your financial goals. See [page 20](#) for more information.

- In 2026, you can contribute up to the IRS maximum of \$23,500.
- If you are age 50-59 or 64+, you can make “catch-up” contributions up to \$7,500.
- If you are age 60-63, you can make “catch-up” contributions up to \$10,000.

Note: Contribution limits are subject to change. Visit irs.gov for more information.



ANNUAL ENROLLMENT REMINDER

OPEN ENROLLMENT: NOVEMBER 3 - 14, 2025

You must enroll or make changes during the Annual Enrollment period. The elections you make will be effective January 1 through December 31, 2026.



COMING MARCH 1, 2026

We're introducing the Corestream platform, giving you access to even more voluntary benefits—like pet insurance, identity theft protection, and more—to help protect what matters most.

Who Is Eligible?

You

As a benefits-eligible employee, your benefits begin on the first of the month following your date of hire.

Your Dependents

You may enroll your dependents in medical, dental, and/or vision benefits. Eligible dependents include:

- Your legal spouse
- Your child(ren), up to age 26, regardless of marital or student status
- Your child(ren) of any age who are incapable of supporting themselves due to a mental or physical disability

Enrolling & Making Changes

The choices you make when you first become eligible are in effect for the remainder of the plan year. It's important to review your benefit options and choose the best coverage for you and your family.

When Can I Enroll?

You have three opportunities to enroll in or make changes to your benefits.

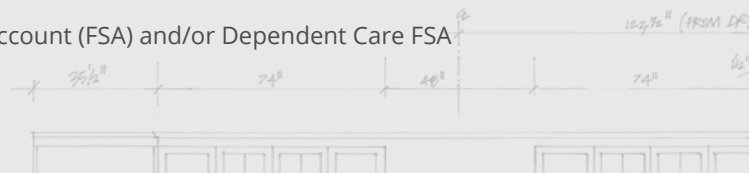
- 1. New Hire:** Within 30 days of your initial eligibility date (that typically means your date of hire).
- 2. Annual Enrollment:** During the Annual Enrollment period (this happens only once a year).
- 3. Within 30 days of a qualified life event (QLE):** QLEs are things like a marriage, having a baby, or a change in eligibility. Learn more about QLEs on [page 6](#).



DO I NEED TO ENROLL?

Your current benefits, like medical, dental, vision, and voluntary benefits will automatically continue into 2026. You must enroll, however, if you'd like to:

- Change your coverage
- Add or remove dependents
- Contribute to a Health Savings Account (HSA)
- Contribute to a Health Care Flexible Spending Account (FSA) and/or Dependent Care FSA



Enrolling & Making Changes (cont.)

Just like the saying, “measure twice, cut once,” a little prep work goes a long way when it comes to your benefits. Here’s how you can be sure to nail enrollment:

1

Make Decisions

- Review your benefits options.
- Compare plans, costs, and potential savings.
- Consider who to cover, past spending, and upcoming health care needs.

2

Enroll Online

- Visit myadp.com to enroll.
- Enter your username and password.
- Navigate to the Benefits tab.
- Follow the prompts to select or waive each of your benefit options.

3

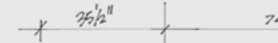
Confirm Your Elections

- Don't skip this part! You probably got it right, but if you made a mistake, this is the time to fix it.
- Submit your enrollment and receive a confirmation number. You're now covered by great benefits.



WHEN DO BENEFITS START?


If you're enrolling as a new employee, you become eligible for benefits the first of the month following your employment date. If you're making changes during Annual Enrollment, your new benefits will be effective on January 1 of the upcoming year.



Qualified Life Events (QLE)








Life doesn't always stick to the blueprint—sometimes things require you to update your benefits outside of Annual Enrollment. Log into **ADP** to request the change, and ensure the event matches the update. For example, if you're expecting a child (congrats!), you can add them to your health coverage once they're born, but you can't use this event to enroll yourself in dental coverage.

Be sure to submit the right documents for your life event within 30 days (60 days for the birth of a child).



LIFE HAPPENS. WE'VE GOT A VIDEO FOR THAT!

To learn more, watch the brief **QLE video**.

Life Event	 Marital Status Change	 Birth or Adoption of a Child	 Dependent Ages Out (turns 26)	 Loss or Gain of Other Health Coverage	 Employment Status Change	 Medicare/Medicaid Eligibility Change	 Qualified Medical Child Support Order (QMCSO)
Required Documentation	Marriage license or divorce decree	Birth certificate or court-approved adoption order	Carrier documentation	Carrier documentation	Employer documentation	Plan or carrier documentation	Copy of QMCSO

Your Weekly Cost for Coverage

Your weekly payroll deductions for medical, dental, vision, and voluntary worksite plans are shown in the table below. For bi-weekly costs, see [Your Bi-Weekly Cost for Coverage](#).

Your Weekly Cost for Coverage								
Plan Type	Employee Only		Employee + Spouse		Employee + child(ren)		Employee + Family	
Medical								
	Non-Wellness	Wellness*	Non-Wellness	Wellness*	Non-Wellness	Wellness*	Non-Wellness	Wellness*
Woodmark Gray	\$46.49	\$38.49	\$103.31	\$88.31	\$81.10	\$73.10	\$144.64	\$129.64
Woodmark Red	\$25.83	\$17.83	\$61.73	\$46.73	\$48.56	\$40.56	\$86.53	\$71.53
Woodmark Blue	\$66.12	\$58.12	\$141.54	\$126.54	\$111.32	\$103.32	\$198.10	\$183.10
Dental								
Basic	\$1.17	\$0.17	\$2.34	\$1.34	\$2.58	\$1.58	\$3.96	\$2.96
Basic Plus	\$3.09	\$2.09	\$6.07	\$5.07	\$6.33	\$5.33	\$8.99	\$9.99
Vision								
Blue View	\$1.64		\$3.26		\$3.26		\$6.38	
Voluntary Plans								
Accident	\$1.32		\$1.89		\$2.29		\$3.21	
Critical Illness	\$0.33		\$0.49		\$0.34		\$0.50	
Hospital Indemnity	\$2.38		\$4.58		\$3.12		\$5.49	

*Wellness premium rates are not prorated.

Your Bi-Weekly Cost for Coverage

You bi-weekly payroll deductions for medical, dental, vision, and voluntary worksite plans are shown in the table below.


Your Bi-Weekly Cost for Coverage								
Plan Type	Employee Only		Employee + Spouse		Employee + child(ren)		Employee + Family	
Medical								
	Non-Wellness	Wellness*	Non-Wellness	Wellness*	Non-Wellness	Wellness*	Non-Wellness	Wellness*
Woodmark Gray	\$92.98	\$76.98	\$206.63	\$176.63	\$162.20	\$146.20	\$289.28	\$259.28
Woodmark Red	\$51.66	\$35.66	\$123.46	\$93.46	\$97.12	\$81.12	\$173.05	\$143.05
Woodmark Blue	\$132.24	\$116.24	\$283.08	\$253.08	\$222.64	\$206.64	\$396.21	\$366.21
Dental								
Basic	\$2.34	\$0.34	\$4.68	\$2.68	\$5.16	\$3.16	\$7.93	\$5.93
Basic Plus	\$6.19	\$4.19	\$12.14	\$10.14	\$12.67	\$10.67	\$19.98	\$17.98
Vision								
Blue View	\$3.27		\$6.52		\$6.52		\$12.76	
Voluntary Plans								
Accident	\$2.64		\$3.77		\$4.58		\$6.42	
Critical Illness	\$0.66		\$0.98		\$0.68		\$1.01	
Hospital Indemnity	\$4.76		\$9.16		\$6.23		\$10.97	

*Wellness premium rates are not prorated.

A Healthy Foundation

Where to Go for Care


Have a health issue that's not an emergency? Skip the long ER wait and costly bills by choosing care options that fit your needs. Think of it as grabbing the right tool for the job—no need to bring out the heavy machinery when a quick fix will do! Save yourself time and money by using the right care at the right time for non-life-threatening issues.



NAIL DOWN YOUR CARE OPTIONS!


Watch this **brief video** to see how to save time and money by choosing care options that best fit your needs.

Your Anthem Nurse	LiveHealth Online	Primary Care Provider (PCP)	Urgent Care Center	Emergency Room
Virtual	Virtual	In-Person or Virtual	In-Person	In-Person
No cost	Low cost	Low cost	Mid cost	High cost
Low wait time	Low wait time	Low wait time	Mid wait time	High wait time
Best for minor illnesses, general health advice, and surgery preparation.	Best for minor illnesses, mental health services, and skin irritations.	Best for preventive care, chronic condition management, and prescriptions.	Best for minor injuries, allergic reactions, and conditions that need prompt attention like sprains or cuts that need stitches.	Best for emergencies such as chest pain, overdose, loss of consciousness, and mental health challenges that need immediate attention.

CARE OUTSIDE THE COUNTRY

If you are traveling outside the U.S., you still have choices in where to go for care. Visit bcbsglobalcore.com for more details.





Meet Your Medical Plans

A great medical plan is within your reach, but first, you need to know your options. The good news is, we've made it easier for you by giving you several great Anthem medical plans to choose from. Think of this helpful chart as the stepladder to success.

Which One Is Best for You?

It depends on you. Answering a few questions can help you figure out which plan provides the right level of coverage and the greatest financial support.

- What do you want most in a plan?
- How often do you go to the doctor? (All plans cover preventive visits at 100%.)
- Do you prefer copays or coinsurance? Not sure about the difference? [Click here.](#)
- Do you want to take advantage of tax savings? Find out how the **HSA** can help.

Each of our plans is a winner, but one may stand out as the best for you, for this year. Here are the highlights of the medical plans.

Woodmark Gray (HDHP) HSA-Eligible	Woodmark Red (HDHP) HSA-Eligible	Woodmark Blue (PPO) FSA-Eligible
<p>Your paycheck costs are higher than Woodmark Red, but lower than Woodmark Blue. The deductible also falls between the Red and Blue plans. You may enroll in an HSA to save money to pay for medical expenses now or in the future. Learn more about how an HDHP works on page 11.</p>	<p>This plan costs the least per paycheck but has the highest deductible to satisfy. You may enroll in an HSA, which means you're investing money that can be saved or used to cover out-of-pocket costs. Learn more about how an HDHP works on page 11.</p>	<p>With the lowest deductible (just \$1,000 for individuals!) and copays for most services, your out-of-pocket medical costs will be low and predictable, even for prescriptions. However, this plan costs the most per paycheck.</p>



NOT SURE WHICH PLAN IS THE BEST FIT?

Watch this [short video](#) that explains how the PPO and HDHP plans work.

How the High Deductible Health Plan (HDHP) Works

An HDHP (like the **Gray** and **Red** plans) offers a variety of benefits, but it's important to understand how this sort of plan works to decide if it's the right choice for you.

			
Free Preventive Care	Paying for Medical Care	Sharing the Cost	Reaching the Limit
In-network preventive care is always covered at 100%.	You pay 100% of your medical care until you meet the deductible. You can use your HSA dollars to pay for these expenses tax-free. See page 18 for more information on the HSA.	After you meet the deductible, you and the plan share the cost. The plan will cover 75% of in-network expenses until you meet your out-of-pocket maximum.	If you reach the out-of-pocket maximum, the plan pays 100% of eligible medical and prescription costs for the rest of the plan year.



PRO TIP

Find out how the **Health Savings Account (HSA)** works with the HDHP.



Medical Plan Comparison

Anthem | 844-839-4046 | [anthem.com](https://www.anthem.com)

Plan Features	Woodmark Gray		Woodmark Red		Woodmark Blue	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
	You pay:		You pay:		You pay:	
Annual Deductible Individual/Family	\$1,800 / \$3,600	\$2,400 / \$4,800	\$3,000 / \$6,000	\$4,200 / \$8,400	\$1,000 / \$2,000	\$2,000 / \$4,000
Annual Out-of-Pocket Maximum Individual/Family	\$5,000 / \$10,000	\$7,500 / \$15,000	\$6,500 / \$13,000	\$9,750 / \$19,500	\$4,000 / \$8,000	\$8,000 / \$16,000
Preventive Care Visit	Covered in full	50%*	Covered in full	50%*	Covered in full	50%*
Virtual Visit	25%*	50%*	25%*	50%*	\$30	50%*
Primary Care Visit	25%*	50%*	25%*	50%*	\$30	50%*
Specialist Visit	25%*	50%*	25%*	50%*	\$60	50%*
Lab & X-ray	25%*	50%*	25%*	50%*	25%*	50%*
Urgent Care	25%*	50%*	25%*	50%*	\$60	50%*
Emergency Room	25%*	50%*	25%*	50%*	\$300	50%*
Outpatient & Inpatient Hospital	25%*	50%*	25%*	50%*	25%*	50%*
Outpatient Mental Health	25%*	50%*	25%*	50%*	25%*	50%*

*Amount you pay after the deductible is met.

Prescription Drug Coverage

Plan Features	Woodmark Gray*		Woodmark Red*		Woodmark Blue	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
	You pay:		You pay:		You pay:	
Prescription Drugs: Retail (up to a 30-day supply)						
Generic	25%**	50%**	25%**	50%**	\$10	50%
Preferred Brand	25%**	50%**	25%**	50%**	\$50	50%
Non-Preferred Brand	25%**	50%**	25%**	50%**	\$100	50%
Prescription Drugs: Mail Order (up to a 90-day supply)						
Generic	25%**	50%**	25%**	50%**	\$20	25%
Preferred Brand	25%**	50%**	25%**	50%**	\$100	25%
Non-Preferred Brand	25%**	50%**	25%**	50%**	\$200	25%

*You will pay the full cost of prescriptions until the annual deductible is met.

**Amount you pay after the deductible is met.



SAVE MONEY ON PRESCRIPTION DRUGS

All our medical plans include prescription drug coverage to help keep your costs in check. Want to save even more? Here's how:






- **Go generic.** Generic drugs have the same ingredients as the brand names but come at a much lower cost. Next time you're getting a prescription, ask your doctor about generics.
- **Get it delivered.** For medications you take regularly, like birth control or treatments for ongoing conditions, you can save by using mail order. Think of it like a custom delivery service—get a three-month supply for less, shipped right to your door. No need for extra trips to the pharmacy!



Valuable Health & Wellness Resources

Employee Assistance Program

Anthem | 855-229-7820 | anthemeap.com

 <p>Around-the-Clock Support</p>	 <p>Face-to-Face Counseling</p>	 <p>Confidential</p>	 <p>Family Resources</p>	 <p>Financial and Legal Services</p>
<p>The EAP offers free 24/7 professional counseling for you and your family.</p>	<p>The EAP provides up to five in-person or virtual sessions per person, per issue, each year.</p>	<p>Mental and emotional health counseling sessions are confidential.</p>	<p>The EAP supports your family with parenting, childcare, and elder care resources.</p>	<p>EAP services include budgeting, savings, legal resources, and expert advice.</p>



Virtual Physical & Mental Health Care

LiveHealth Online | livehealthonline.com

 <p>Virtual Care Wherever You Are</p>	 <p>Doctors</p>	 <p>Therapists & Psychologists</p>
<p>See a doctor or therapist by video on your phone, tablet, or computer. LiveHealth Online is available anywhere, anytime.</p>	<p>LiveHealth Online doctors treat common issues like colds or pink eye and can prescribe medication. Visits are \$59 or less, depending on your plan.</p>	<p>You can usually see a therapist or psychologist within four days. Your cost depends on your coverage and is similar to an in-office visit.</p>

24/7 NurseLine

Your Anthem Nurse | 800-700-9184

 <p>Expert Support 24/7</p>	 <p>No Cost RN Assistance</p>
<p>Your Anthem Nurse is available to you and your family if you're enrolled in an Anthem medical plan. The program offers expert support and peace of mind whenever you need it.</p>	<p>There's no cost to you for this program that connects you with a registered nurse for help with diagnoses, treatment plans, surgery prep, and general health advice.</p>

Wellness Program

Woodmark Strong Wellness Initiative | benefits@woodmark.com

We believe building a strong foundation for your health should come with rewards! By taking simple steps to prioritize your well-being, you can unlock big savings on your medical and dental premiums. Remember, if you are covering yourself and your spouse, you **both** must complete the required screenings to snag the discount.

How Does It Work?

- ✓ Enroll in an American Woodmark medical and dental plan.
- ✓ Complete your annual physical **OR** biometric screening by **November 30, 2026**, to earn your medical premium discount for 2027.
- ✓ Complete your annual dental checkup by **November 30, 2026**, to earn your dental premium discount for 2027.

Plan	Annual Premium Savings
Medical: Employee Only / Employee + Child(ren)	\$416
Medical: Employee + Spouse / Family	\$780
Dental	\$52



BUILD YOUR HEALTH & SAVE

Find more information, contact your local HR team, email benefits@woodmark.com, or check the *Wellness How-To Packet* and *FAQ* on myadp.com under the Forms and Documents icon.

If you are a new hire, you can still complete your checkups to earn discounts and savings in 2026 and 2027.

Musculoskeletal

Hinge Health | 855-902-2777 | hingehealth.com

If you have back, knee, or joint pain, Hinge Health can help. If you and your dependents 18 years or older are enrolled in an American Woodmark Anthem medical plan, you are eligible for Hinge Health. This **FREE** program offers:

- Personalized exercises and stretches
- Virtual physical therapy sessions
- One-on-one coaching with health experts
- An easy-to-use app to track your progress

You can participate at your own pace from the comfort of home or work. Whether you are dealing with new or ongoing pain, Hinge Health has the support you need.





Dental Coverage

Delta Dental | 800-237-6060 | deltadentalva.com

Did you know good dental care improves your overall health? Our dental plans help you maintain a healthy smile through regular preventive dental care and offer coverage to fix problems early. To find an in-network provider near you, visit deltadentalva.com.

Plan Features	Basic Plan	Basic Plus Plan
	In-Network*	In-Network*
Calendar Year Benefit Maximum	\$1,000	\$2,000
Orthodontia Lifetime Maximum	Not covered	\$2,000
	You pay:	You pay:
Calendar Year Deductible Individual/Family (waived for preventive services)	\$50 / \$100	\$50 / \$100
Diagnostic & Preventive Services (e.g., x-rays, cleanings, exams)	Covered in full	Covered in full
Basic & Restorative Services (e.g., fillings, extractions, root canals)	20%	20%
Major Services (e.g., dentures, crowns, bridges)	Not covered	20%
Orthodontia (adults & children)	Not covered	50%

**For out-of-network services, members pay applicable coinsurance plus any amount that exceeds the usual, customary, and reasonable charge.*



Vision Coverage

Anthem | 866-723-0515 | [anthem.com](https://www.anthem.com)

The vision plan, through Blue View Vision, offers an extensive network of optometrists and vision care specialists. Remember, you'll save money by visiting in-network providers. To find an in-network provider near you, visit [anthem.com](https://www.anthem.com).

Plan Features	Blue View Vision	
	In-Network	Out-of-Network
	You pay:	Plan reimburses you:
Exam every calendar year	\$10	Up to \$30
Frames every 24 months	Amount above \$100 allowance, plus receive a 20% discount	Up to \$45
Lenses every 12 months	Single Vision	Up to \$25
	Bifocal	Up to \$40
	Trifocal	Up to \$55
Contact Lenses (in lieu of lenses and frames)		
Medically Necessary every 12 months	\$250 allowance	Up to \$210
Elective every 12 months	Amount above \$100 allowance, plus receive a 15% discount	Up to \$45

Financial Building Blocks

Health Savings Account (HSA)

Anthem/WealthCare | 844-839-4046 | spendingaccounts.anthem.com/hsa

We know HSAs can seem confusing at first. But they're not as tricky as they sound. If you're enrolled in an HDHP, like Woodmark **Gray** or **Red**, you may be eligible to open an HSA. It's a great way to cover current medical costs and save for future expenses—even into retirement!

What Are the Benefits of an HSA?

1

Contribute Funds

Add money to your HSA, up to the annual IRS maximums:

- Individual: \$4,400
- Family: \$8,750
- Age 55+: Additional \$1,000

2

Use the Money

Use your HSA debit card to pay for eligible expenses now:

- Pay your deductible.
- Pay for qualified medical, dental, and vision expenses, tax-free.*
- After age 65, use your HSA for any expenses and only pay taxes, just like a 401(k).

3

Let It Grow

Save for future expenses:

- Unused funds remain in your account; there's no "use it or lose it" rule.
- Invest your balance and potentially earn more.
- The funds are yours. Take them with you wherever you go.



What About the Fine Print?

- You must be enrolled in a qualified HDHP to participate in an HSA.
- You cannot be covered under another non-qualified health plan, including your spouse's Health Care FSA.
- You cannot be enrolled in Medicare or Tricare.
- You cannot be claimed as a dependent on someone else's tax return.
- Your children must be considered qualified dependents for tax purposes for their medical claims to be eligible.

Questions? Refer to **IRS Publication 969** for complete rules.

**State taxes may still apply in CA and NJ. For detailed tax implications of an HSA, please contact your professional tax advisor.*



KEEPING IT LEVEL FOR EVERYONE

Just like a well-built cabinet, our benefit plans have to stay balanced.

If you're one of our higher earners (highly compensated), the IRS may limit how much you can contribute to your FSA. This is to keep the plan fair for all employees.

Not sure if this applies to you? Email benefits@woodmark.com to find out.

Flexible Spending Accounts (FSAs)

Chard Snyder | 800-982-7715 | chard-snyder.com

FSAs offer a smart way to stretch your dollars by setting aside pre-tax money to pay for eligible health care and dependent care expenses. Each year you wish to participate, you must elect the annual amount you want to contribute to each account. Your contributions are deducted pre-tax from your paycheck which helps reduce your taxable income.

Features	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Eligibility	Eligible employees who are not enrolled in one of the HDHPs	Eligible employees who are enrolled in one of the HDHPs	All eligible employees
Annual Contribution Limit	\$3,300	\$3,300	\$7,500 (\$3,750 if married and filing separately)
Eligible Expenses*	Health care plan deductibles, copays, coinsurance, prescriptions, and dental and vision expenses	Dental and vision expenses only	Daycare for children age 12 and under, disabled children, and dependent adults
Availability of Funds	The full annual amount you elect is available on your plan effective date.	The full annual amount you elect is available on your plan effective date.	You can be reimbursed up to the amount available in your account.
Payment or Reimbursement	Debit card or reimbursement	Debit card or reimbursement	Reimbursement
Receive Services By	3/15/2027	3/15/2027	3/15/2027
Grace Period	Funds that are unused by 3/15/2027 will be forfeited.	Funds that are unused by 3/15/2027 will be forfeited.	Funds that are unused by 3/15/2027 will be forfeited.
Deadline to Submit for Reimbursement	3/31/2027	3/31/2027	3/31/2027

*Refer to chard-snyder.com for a complete list of eligible expenses.



How the HSA & Health Care FSA Compare

You might be wondering how an HSA is different from a Health Care FSA. Both let you save pre-tax money for medical, dental, and vision expenses, but they do have some important differences.

Questions	HSA	Health Care FSA
Do the funds roll over to the next year?	Yes. An HSA allows you to put aside money to use for health care expenses, now or in the future.	No. A Health Care FSA requires you to use the money in your account by the end of the grace period. You lose your funds if you don't spend them or if you change jobs before the grace period ends.
Who can contribute?	You & American Woodmark	You
Can I take the account with me if I leave American Woodmark?	Yes	No
What are the annual contribution limits?	\$4,400 individual / \$8,750 family	\$3,300
Are there tax benefits?	Yes, contributions are tax-free.	Yes, contributions are tax-free.
What medical plans are eligible?	The HDHPs (Woodmark Gray & Woodmark Red)	The PPO (Woodmark Blue)
What can I use the funds for?	Deductibles, copays, coinsurance, and other eligible health care expenses*	Deductibles, copays, coinsurance, and other eligible health care expenses**

*Visit [IRS Publication 502](#) for a full list of eligible expenses.

**Refer to chard-snyder.com for a complete list of eligible expenses.



STILL CONFUSED?

Watch this short [HSA vs FSA video](#) to learn more.

401(k) Retirement Plan

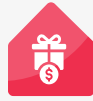
Empower | 844-465-4455 | empowermyretirement.com

Building your retirement safety net is an important part of financial wellness. The key to success is to start saving now. The American Woodmark Corporation Retirement Savings Plan offers a variety of investment options. The company generously matches employee 401(k) contributions to help grow your retirement savings and incorporates an annual profit sharing plan based on net income.



Eligibility

You are eligible immediately and can enroll any time after you are hired. Automatic enrollment will apply if you don't enroll or opt out within 90 days of your initial enrollment window.



Contributions

American Woodmark will match **dollar for dollar on the first 4%** you contribute, then **50% on the next 2%**. This is a 5% company match when you contribute at least 6%!



Account Types

There are different types of 401(k)s:

- Pre-tax (traditional)
- Post-tax (Roth)
- Combination of both



Annual Limits

You can increase or decrease your contributions at any time, up to the IRS maximum, at **Empower**. Visit irs.gov to see the current IRS maximum contribution limits.



401(K) ADMINISTRATOR CHANGE

Effective November 3, 2025, our new 401(k) administrator will transition from Ascensus/Newport Group to Empower. Be on the lookout for further information about the transition, including tools and resources offered.



CONTRIBUTION LIMITS

- In 2026, you can contribute up to the IRS maximum of \$23,500.
- If you are age 50-59 or 64+, you can make “catch-up” contributions up to \$7,500.
- If you are age 60-63, you can make “catch-up” contributions up to \$10,000.

Note: Contribution limits are subject to change. Visit irs.gov for more information.

Life and AD&D Insurance

The Hartford | 888-301-5615 | [thehartford.com/mybenefits](https://www.thehartford.com/mybenefits)

It can be hard to think about it, but if the worst were to happen, are your loved ones financially protected? Life and Accidental Death and Dismemberment (AD&D) insurance, through The Hartford, provides financial security to you and your family if you pass away or become seriously injured.

Basic Life and AD&D Insurance

As an eligible employee, you receive Basic Life and Accidental Death and Dismemberment (AD&D) insurance equal to one times your annual earnings to a maximum of \$350,000 at **no cost to you**. According to the IRS guidelines, there are no tax consequences for policy coverage less than \$50,000. However, policies in excess of \$50,000 or more are considered imputed costs of coverage and must be included in income, using the IRS Premium Table, and are subject to Social Security and Medicare taxes.

Voluntary Life Insurance

In addition to Basic Life and AD&D, you may buy Voluntary Life coverage at a discounted rate. The chart describes the amounts of coverage you can buy for yourself, your spouse, and your child(ren).

Benefit Features	Voluntary Life and AD&D Options*		
	Employee	Spouse	Dependent Child(ren) (up to age 25)
Coverage Options	Up to 8x your base annual salary	\$10,000 increments	\$5,000
Maximum**	\$500,000	\$100,000 (cannot exceed employee coverage)	\$20,000
Guaranteed Issue Amount	Up to 4x your base annual salary (\$350,000 maximum)***	\$30,000	
Guaranteed Issue Period	Within 30 days of benefits eligibility or a qualifying life event		

*Evidence of Insurability (EOI) may be required.

**Automatic age-based reductions: benefit reduces to 65% at age 65, and 50% at age 70.

***Guaranteed issue amount is only applicable if you elect Voluntary Life when first eligible upon hire.



HOW MUCH VOLUNTARY LIFE INSURANCE SHOULD I BUY?

When deciding how much Voluntary Life and AD&D coverage to buy, consider the following:

1. How much will your dependents need to pay debts, such as a mortgage, car loan, or credit card balances?
2. How much do your dependents need to maintain their current standard of living?
3. What kind of future would you like to provide for your dependents or others who depend on you for financial support?

Disability Coverage

If you couldn't work for a period of time, do you have enough money saved up to pay your bills? Disability insurance ensures you and your family continue to receive a percentage of your salary if you become sick or injured and are unable to work.

Long-Term Disability (LTD)

The Hartford | 888-277-4767 | thehartford.com/mybenefits

Company-Provided LTD

LTD pays you a portion of your earnings if you cannot work for an extended period due to a disabling illness or injury. If you are a salaried employee, you are automatically enrolled in LTD at **no cost to you**.

Benefits are reduced by other sources of disability income you may qualify for such as Social Security and Workers' Compensation.

Company-Provided LTD	
Percent of Earnings	50%
Monthly Maximum	\$2,000
Waiting Period	90 days
Maximum Duration	Under age 65: Up to 60 months Above age 65: Up to 12 months

Voluntary LTD

If the company-provided LTD insurance doesn't fully meet your needs, salaried employees can choose to buy additional coverage. You have the option to increase your LTD benefit to 60% of your salary, with a maximum of \$12,000 per month. Keep in mind, you'll cover the full cost of this extra protection.

Short-Term Disability (STD)

AWC | 540-665-9100 | benefits@woodmark.com

If you are a salaried or hourly employee and have worked for the company for at least 90 days, you are automatically enrolled in STD. STD coverage provides you with a portion of your income if you are unable to work due to a non-occupational illness or injury, have a serious health condition, or if you are pregnant. This benefit is provided at **no cost to you**.

Company-Provided STD	
Percent of Earnings	60%
Waiting Period	7 days
Maximum Duration	12 weeks

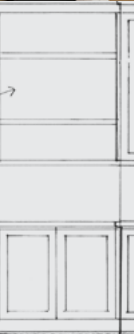
IMPORTANT STD NOTES

- STD runs at the same time as Family and Medical Leave Act (FMLA) and California Family Rights Act (CFRA).
- If you live in CA, NJ, NY, RI, or PR, you must apply for state disability benefits, which may reduce your STD payments. STD benefits are taxable.
- STD does not cover baby bonding or caring for a sick family member.
- STD is not available to part-time, seasonal employees, or Worker's Comp cases.

Leaves of Absence

Alight | 855-249-6315 | woodmark.myleaveproservice.com

When you need time away from work, American Woodmark provides a leave of absence program, administered by Alight, to help you focus on what matters most. Alight's concierge service makes the process simple and stress-free. To participate in the leave program, you must request a leave of absence and obtain approval 30 days in advance, if possible.



Additional Benefits

Pet Insurance

Wishbone | 800-887-5708 | [wishboneinsurance.com/americanwoodmark](https://www.wishboneinsurance.com/americanwoodmark)

Your pets can receive coverage to stay healthy, too. Voluntary Pet insurance through Wishbone, powered by Pet Benefit Solutions, helps you be financially prepared, as veterinary bills can add up quickly. With Wishbone Pet insurance, you can save on unexpected veterinary expenses and buy optional coverage to help pay for routine veterinary care, like vaccines, wellness exams, and teeth cleanings.

Plan	Accident & Illness Plan	Pedigree Wellness Plan	Best in Show Wellness Plan
Benefits	The Accident & Illness Plan offers 70% reimbursement with a \$250 deductible and up to \$5,000 in annual coverage.	For routine care, you can choose the Pedigree Wellness Plan, which covers up to \$350 in expenses per year.	Increase your coverage with the Best in Show Wellness Plan, which covers up to \$535 per year.
Cost	Cost varies depending on breed and zip code	\$14/month	\$23/month



COMING MARCH 1, 2026

We're introducing the Corestream platform, giving you access to even more voluntary benefits—like pet insurance, identity theft protection, and more—to help protect what matters most.

Plan Highlights



Enroll Early

Get coverage for pets as young as seven weeks, with no upper age limit.



Use Any Vet

Visit any licensed vet in the US, Canada, or on military bases.



Routine Care

Select optional coverage for dental cleanings, vaccines, and more.



AskVet 24/7

Chat with vets anytime for advice through AskVet.











Employee Discount Program

PerkSpot | 866-606-6057 | awc.perkspot.com

You have access to hundreds of exclusive discounts for local and national merchants, no assembly required.

- **Earn Reward Points:** Earn while you shop through deals on your discount portal!
- **Redeem Points:** Cash in your points for gift cards, cashback on a pre-paid Visa, or savings on subscriptions, theme park tickets, and more.
- **Stack the Savings:** Combine gift cards with exclusive offers to save even more on the brands you love.

From everyday essentials to fun getaways, your PerkSpot discount program has you covered with perks in a variety of categories, including:

							
Travel	Cell phone service	Movies	Restaurants	Auto care	Gym memberships	Apparel	Electronics

Identity Theft Coverage

ID Watchdog | 866-513-1518 | idwatchdog.com/myplan/americanwoodmark

Receive the tools, resources, and guidance you need to help you identify, mitigate, or respond to identity theft. The Identity Theft program through ID Watchdog provides you with access to personal case managers who offer step-by-step assistance and guidance if you experience identity theft. You have access to credit monitoring, credit card fraud assistance, and help with emergency travel arrangements. **The monthly cost for coverage is \$9.95 for you or \$16.96 for you and your family.**

Voluntary Worksite Benefits

Securian | 855-651-3500 | [securian.com](https://www.securian.com)

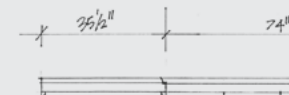
Voluntary worksite benefits help protect you financially from unexpected health events. No health questions are required, but a pre-existing condition clause may apply. You are responsible for the cost of this benefit and may obtain coverage for yourself, your spouse, and your children. Please see the **Cost for Coverage** pages to learn more.

Accident	Accidents happen when you least expect them. As an American Woodmark employee, you can add Accident insurance to help cover costs from unexpected injuries. The payout is based on the injury and medical care received, delivered in a lump sum.
Critical Illness	Are you protected if you experience a critical illness? Protect yourself from life's big challenges. Critical Illness insurance helps cover expenses if you're diagnosed with conditions like heart attack, cancer, or kidney failure. The lump sum benefit depends on the illness. You can also cover your spouse for 50% of your amount, and your children for 25%.
Hospital Indemnity	An unexpected hospital stay can hit hard financially. With Hospital Indemnity insurance, you receive a lump sum to help cover the costs of hospital admission or confinement. The benefit goes directly to you—use it however you need.



WHAT IS A PRE-EXISTING CONDITION CLAUSE?

If you have a health issue you've been treated for prior to the start date of your new policy, the condition may limit plan coverage.





Helpful Resources

Terms to Know

Balance Bill	Beneficiary	Coinsurance	Copay
The difference between the health insurance reimbursement and provider charges	A person or entity chosen to inherit your assets (e.g., life insurance)	The percentage paid for a covered service, shared by you and the plan	A fixed dollar amount you pay at the time of service
Deductible	Formulary	Imputed Income	In-Network Care
The amount you pay each year before the plan begins paying benefits.	A list of preferred brand name and generic drugs	Benefits you receive that are not included in your earnings but are taxed as part of your income.	Care provided by contracted doctors and hospitals within the plan's network of providers
Out-of-Network Care	Out-of-Pocket Maximum		Premium
Care provided by a doctor or at a facility outside of the plan's network	The maximum amount you could pay each year, which protects you from catastrophic expenses		The amount you pay for coverage out of your paycheck
Preventive Care	Primary Care		Specialty Care
Routine health care, including annual physicals and screenings	Care provided by a general practice physician or pediatrician		Care provided by a physician who treats specific medical or mental health conditions

Benefit Acronyms

AD&D
Accidental Death & Dismemberment
EAP
Employee Assistance Program
EOI
Evidence of Insurability
FSA
Flexible Spending Account
HDHP
High Deductible Health Plan
HSA
Health Savings Account
LTD
Long-Term Disability
PPO
Preferred Provider Organization
STD
Short-Term Disability

Your Benefit Contacts

Looking for more information on everything covered in this guide? Visit myadp.com or feel free to contact the carriers.



LOOKING FOR LEGAL NOTICES?

They can be found by scanning the QR code. If you need a printed copy of your notices, please contact HR.



Coverage	Contact/Policy Number	Phone	Website/Email
Medical	Anthem / 201042	844-839-4046	anthem.com
Prescription	Express Scripts / AWC1980	855-687-3849	express-scripts.com
NurseLine	Anthem / 201042	800-700-9184	N/A
Virtual Care	LiveHealth Online	N/A	livehealthonline.com
Musculoskeletal	Hinge Health	855-902-2777	hinge.health/americanwoodmark.com
HSA	Anthem/WealthCare	844-839-4046	anthem.com
Dental	Delta Dental / 700228	800-237-6060	deltadentalva.com
Vision	Anthem / 201042	866-723-0515	anthem.com
EAP	Anthem	855-229-7820	anthemeap.com
FSA	Chard Snyder	800-982-7715	chard-snyder.com
401(k)	Empower	844-465-4455	empowermyretirement.com
Life and AD&D	The Hartford	888-563-1124	thehartford.com/mybenefits
LTD	The Hartford	888-277-4767	thehartford.com/mybenefits
Leaves of Absence	Alight	855-249-6315	woodmark.myleaveproservice.com
Pet Insurance*	Wishbone	800-887-5708	wishboneinsurance.com/americanwoodmark
Worksite Coverage	Securian	855-651-3500	securian.com
Wellness Program	Woodmark Strong	540-665-9100	benefits@woodmark.com
Employee Discount Program	PerkSpot	866-606-6057	awc.perkspot.com
Identity Theft Coverage*	ID Watchdog	866-513-1518	idwatchdog.com/myplan/americanwoodmark

*Effective March 1, 2026, Corestream will be the new administrator. Be on the lookout for additional information.

This communication highlights some of your American Woodmark benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. AWC reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.

©2025 Communication Partners, Inc. commpart.com Last Updated 10/30/25