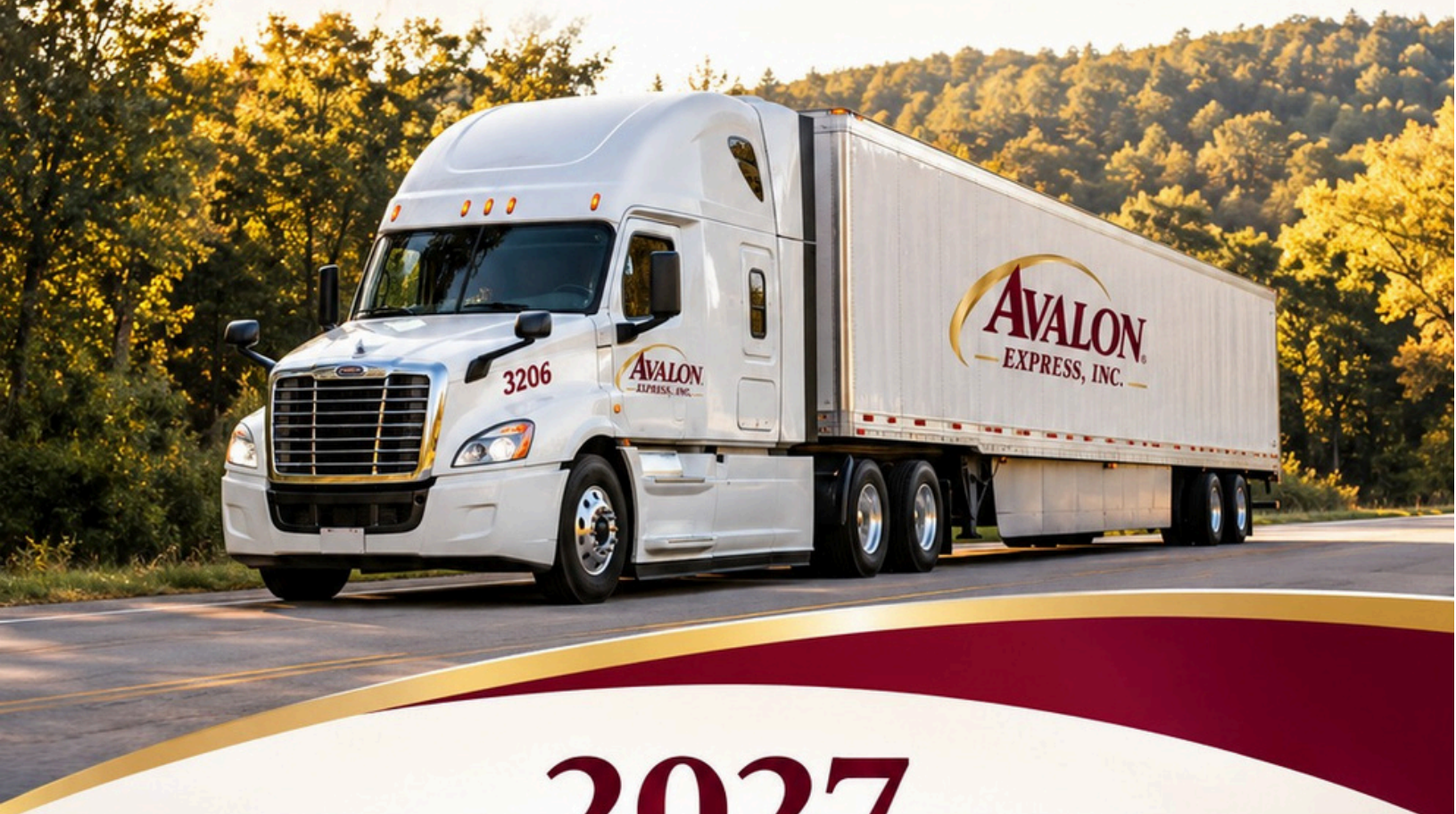
AVALON®

EXPRESS, INC.

QUALITY | LONGEVITY | DEDICATION



2027 EMPLOYEE BENEFITS GUIDE

Your coverage. Your wellbeing. Your future.

Explore your benefits • avalonexpress.companybenefits.site

AVALON
EXPRESS, INC.
QUALITY | LONGEVITY | DEDICATION



Welcome to Your 2027 Benefits Guide

Your guide to the benefits, resources and support available to you and your family.

How to Use This Guide

This guide gives you a snapshot of your benefits, including what's available, how it works and key coverage highlights. Use it to:

- Learn about your benefit options
- Compare coverage and key features
- Find resources and next steps for enrollment

What's Inside

Eligibility & Enrollment ..... p. 3

Medical Benefits (Redirect Health) ..... p. 6

Voluntary Benefits (CHUBB) ..... p. 11

Enrollment & Next Steps ..... p. 18

Contacts & Resources ..... p. 21



A Message from the Team

At Avalon Express, our people are the driving force behind our success. We are committed to providing a competitive benefits program that supports your health, financial security and overall wellbeing — on and off the road.

We encourage you to take a few minutes to review this guide, explore your options and choose the coverage that best supports you and your family in 2027.

Thank you for being part of the Avalon Express team!

Your benefits, your eligibility

30	26	60	30
HOURS / WEEK	DEPENDENT AGE	DAYS WAITING	DAYS TO REPORT

WHO IS ELIGIBLE?

Employees: Full-time employees actively working at least 30 hours per week.

Dependents: Your spouse and children up to age 26, including natural, adopted, stepchildren and children under court-appointed legal guardianship.

WHEN DOES COVERAGE BEGIN?

Newly hired employees and their dependents become eligible for coverage on the **first day of the month following 60 days of employment.**

FAMILY STATUS CHANGES

Benefit elections generally remain in effect for the plan year. Qualifying changes may include:

LEGAL MARITAL STATUS
Marriage, divorce, death of a spouse or legal separation

NUMBER OF DEPENDENTS
Birth, adoption, death of a dependent or loss of eligibility due to age

EMPLOYMENT OR JOB STATUS
For example, a spouse losing a job

IMPORTANT: REPORT CHANGES WITHIN 30 DAYS

Contact HR within 30 days of the event and provide supporting documentation. Missing this deadline may mean waiting until the next Open Enrollment period. Coverage for a disabled child may continue beyond age 26 with proof of ongoing disability.

Compare your medical options

Redirect Health | EverydayCARE

Hospital and Hospital PLUS

The side-by-side benefit summary on the following page shows routine care, specialist visits, advanced imaging, hospital services, and emergency room provisions. Read the plan-specific columns and footnotes before selecting coverage.

Hospital HSA

The HSA comparison shows how the plan treats routine care and hospital expenses, including deductible, coinsurance, out-of-pocket limits, and non-embedded family deductible treatment.

Important: contact Redirect Health first

The plans emphasize the member app, care navigation, and pre-authorization. Certain services require pre-authorization; coverage limitations and exclusions apply.

Source: Redirect Health EverydayCARE benefit summaries supplied for Avalon Express. Plan documents and SPD govern.

Medical coverage

RedirectHealthEverydayCAREcombinesvirtual-firstroutine care with optional hospital protection.

EVERYDAY 1to1®

24/7 virtual primary and urgent care, care navigation, referral support, prescription management and help coordinating appointments.

START WITH THE APP

Redirect Health asks members to contact its care team first through the member app. Advance authorization is important for non-emergency services.

YOUR FOUR COVERAGE OPTIONS

Routine Care
Focuses on everyday and preventive care; not comprehensive hospital insurance.

Hospital
Adds inpatient and outpatient hospital protection to the EverydayCARE platform.

Hospital PLUS
Expands certain covered hospital-related services relative to Hospital.

Hospital HSA
HSA-style plan with a higher deductible and different cost-sharing structure.

Understanding the plan designs

The deductible and out-of-pocket maximum apply to covered services under the plan terms.

HOSPITAL / HOSPITAL PLUS

Individual deductible: $2,000. Family deductible: $4,000. Member coinsurance: 20%. Individual out-of-pocket maximum: $4,000; family maximum: $6,000.

HOSPITAL HSA

Individual deductible: $3,000. Family deductible: $6,000 (non-embedded). Member coinsurance: 20%. Individual out-of-pocket maximum: $6,000; family maximum: $10,000.

WHAT THESE TERMS MEAN

Deductible

The amount you generally pay for covered care before the plan begins paying certain benefits.

Coinsurance

Your percentage of eligible covered costs after applicable deductible requirements.

Out-of-pocket maximum

The plan-year limit on eligible member cost sharing for covered services; exclusions may apply.

IMPORTANT: Redirect Health materials require preauthorization for non-emergency care. Review exclusions, network rules and the final SPD before enrolling.

	EverydayCARE®[1] Routine Care	EverydayCARE®[1,2] Hospital	EverydayCARE®[1,2] Hospital PLUS
Everyday 1to1® Platform **Your Company's 24/7 Medical Director**	The Protection You Need	✓	✓
Routine Care			
✓ Virtual Primary Care (24/7/365) ✓ In-Office Primary & Urgent Care ✓ Pediatric Care ✓ Annual Adult Physical[3] & Well Child ✓ Chiropractic (12 free visits per year) ✓ X-rays **$0 copay Virtual and In-Network Office Visit** with 48 Hour Pre-Authorization **$20 copay[4] Out-of-Network Office Visit** with 48 Hour Pre-Authorization **$50 copay[5] In-Network or Out-of-Network Visit** without 48 Hour Pre-Authorization	✓	✓	✓
$0 copay Labs RedirectHealth.com/labs with 48 Hour Pre-Authorization	✓ (Basic)	✓ (Standard)	✓ (Expanded)
$0 copay Mental Health Tele-Counseling with 48 Hour Pre-Authorization	✓	✓	✓
Rx & Immunizations RedirectHealth.com/RxFormulary Copays may vary depending on pharmacy location, quantity, and dosage with 48 Hour Pre-Authorization	✓ (Basic)	✓ (Standard)	✓ (Expanded)
$0 copay Virtual Specialist Curbside Consult[6] with 48 Hour Pre-Authorization	✓	✓	✓
Specialist / Advanced Imaging / Hospital			
Specialist Consults **$50 copay[5]** with 48 Hour Pre-Authorization **$100 copay[5]** without 48 Hour Pre-Authorization (PHCS Network - Practitioner)	**Everyday 1to1® CareLogistics™** • Get the healthcare you need without spending more than you should • Appointment scheduling, Referrals, Navigation • Negotiations, Alternative funding mgmt. **Cost of Services is 100% Member Responsibility**	✓	✓
Advanced Imaging **$50 copay[5]** MRI, PET, CT scans, ultrasound, mammogram and other imaging with 48 Hour Pre-Authorization		✓	✓
Hospital Care - Inpatient & Outpatient Procedures[7] **Individual** – plan year **$2,000** deductible **20%** coinsurance | **$4,000** out-of-pocket max[4] **Family** – plan year **$4,000** deductible **20%** coinsurance | **$6,000** out-of-pocket max[4] **Emergency Room** **$500** copay + **20%** coinsurance		✓ (Non-Embedded Deductible)	✓ (Embedded Deductible)
Excluded Services[8] Organ transplants, dialysis, skilled nursing, residential treatment facilities, and specialty and non-formulary medications	**Everyday 1to1® CareLogistics™** • Get the healthcare you need without spending more than you should • Appointment scheduling, Referrals, Navigation • Negotiations, Alternative funding mgmt. **Cost of Services is 100% Member Responsibility**		Dialysis, Residential Treatment Facilities & Skilled Nursing Included
Network			
Multiplan.PHCS Practitioner Only Network[9] (or add a doctor 48 Hours prior to visit)	✓	✓	✓

1 This program is an ERISA self-funded insurance plan managed by Redirect Health. This overview is intended only as an illustration of the benefit design. Refer to actual Summary of Plan description (SPD) for actual coverage, limitations and exclusion provisions. 2 Special enrollment requirements apply in order to qualify for Specific Deductible Waivers. Medical Questionnaires may be required. **3** Routine physical exam; gynecological exam; screening mammogram; PAP smear; prostate testing (PSA); routine lab and immunizations; and all other ACA required Preventive Screening with pre-authorization. **4** Eligible benefits subject to deductible and copay count toward max out-of-pocket. **5** Maximum allowable charge is 140% of Medicare allowable or as negotiated by Redirect Health but not to exceed UCR. **6** A Redirect Health medical professional will interact with specialist on the member's behalf. **7** Pre-authorization REQUIRED for ALL NON-EMERGENCY care or no benefit will apply. **8** See SPD. **9** Any doctor who accepts the Redirect Health Usual, Customary and Reasonable (UCR) Agreement can be in-network.

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	EverydayCARE®[1] Routine Care	EverydayCARE®[1,2] Hospital HSA
Everyday 1to1® Platform **Your Company's 24/7 Medical Director**	The Protection You Need ✓	✓
Routine Care		
✓ Virtual Primary Care (24/7/365) ✓ In-Office Primary & Urgent Care ✓ Pediatric Care ✓ Annual Adult Physical[3] & Well Child ✓ Chiropractic (12 free visits per year) ✓ X-rays **$0 copay Virtual and In-Network Office Visit** with 48 Hour Pre-Authorization **$20 copay[4] Out-of-Network Office Visit** with 48 Hour Pre-Authorization **$50 copay[5] In-Network or Out-of-Network Visit** without 48 Hour Pre-Authorization	✓	✓ (After Deductible)
$0 copay Labs RedirectHealth.com/labs with 48 Hour Pre-Authorization	✓ (Basic)	✓ (After Deductible)
$0 copay Mental Health Tele-Counseling with 48 Hour Pre-Authorization	✓	✓
Rx & Immunizations RedirectHealth.com/RxFormulary Copays may vary depending on pharmacy location, quantity, and dosage with 48 Hour Pre-Authorization	✓ (Basic)	✓ (After Deductible)
$0 copay Virtual Specialist Curbside Consult[6] with 48 Hour Pre-Authorization	✓	✓
Specialist / Advanced Imaging / Hospital		
Specialist Consults **$50 copay[5]** with 48 Hour Pre-Authorization **$100 copay[5]** without 48 Hour Pre-Authorization (PHCS Network - Practitioner)	**Everyday 1to1® CareLogistics™** • Get the healthcare you need without spending more than you should • Appointment scheduling, Referrals, Navigation • Negotiations, Alternative funding mgmt. **Cost of Services is 100% Member Responsibility**	✓ (After Deductible)
Advanced Imaging **$50 copay[5]** MRI, PET, CT scans, ultrasound, mammogram and other imaging with 48 Hour Pre-Authorization		✓ (After Deductible)
Hospital Care - Inpatient & Outpatient Procedures[7] **Individual** – plan year **$3,000** deductible **20%** coinsurance | **$6,000** out-of-pocket max[4] **Family** – plan year **$6,000** deductible **20%** coinsurance | **$10,000** out-of-pocket max[4] **Emergency Room** **$500** copay + **20%** coinsurance		✓ (Non-Embedded Deductible)
Excluded Services[8] Organ transplants, dialysis, skilled nursing, residential treatment facilities, and specialty and non-formulary medications	**Everyday 1to1® CareLogistics™** • Get the healthcare you need without spending more than you should • Appointment scheduling, Referrals, Navigation • Negotiations, Alternative funding mgmt. **Cost of Services is 100% Member Responsibility**	
Network		
Multiplan.PHCS Practitioner Only Network[9] (or add a doctor 48 Hours prior to visit)	✓	✓

1 This program is an ERISA self-funded insurance plan managed by Redirect Health. This overview is intended only as an illustration of the benefit design. Refer to actual Summary of Plan description (SPD) for actual coverage, limitations and exclusion provisions. 2 Special enrollment requirements apply in order to qualify for Specific Deductible Waivers. Medical Questionnaires may be required. **3** Routine physical exam; gynecological exam; screening mammogram; PAP smear; prostate testing (PSA); routine lab and immunizations; and all other ACA required Preventive Screening with pre-authorization. **4** Eligible benefits subject to deductible and copay count toward max out-of-pocket. **5** Maximum allowable charge is 140% of Medicare allowable or as negotiated by Redirect Health but not to exceed UCR. **6** A Redirect Health medical professional will interact with specialist on the member's behalf. **7** Pre-authorization REQUIRED for ALL NON-EMERGENCY care or no benefit will apply. **8** See SPD. **9** Any doctor who accepts the Redirect Health Usual, Customary and Reasonable (UCR) Agreement can be in-network.

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Protecting & De-risking Your Health Plan

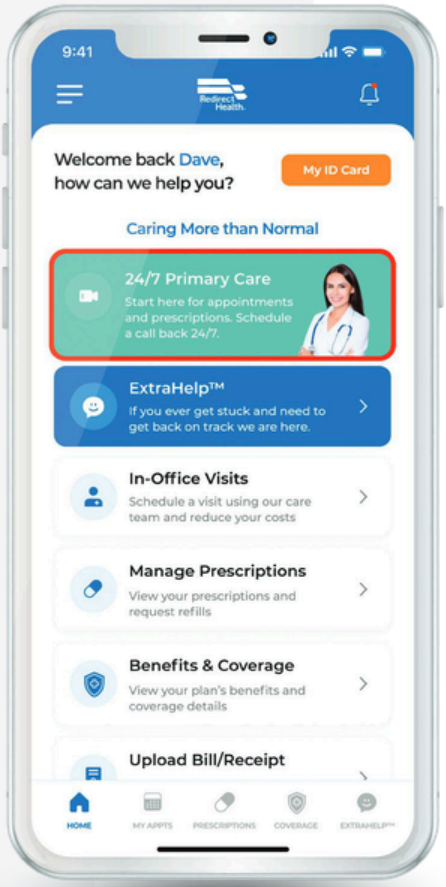
Everyday 1to1® Platform

Makes any Health Plan Work Better*

Affordable access to basic healthcare for every employee and their entire family. Prevention of chronic and expensive disease starts with children

Your Company's 24/7 Medical Director

- Medical Professionals ON STAFF with licenses in all 50 states
- Complete Electronic Medical Records always at their finger tips
- 24/7 Virtual Primary Care & Virtual Urgent Care
- Virtual Specialist and Emergency Room curbside consults and opinions
- Enhanced Population Health & Prioritized Pro-active Out-reach
- CareLogistics™ + Care Navigation
- Work Injury Management and E-MOD Protection
- Referral Management
- Rx Management (Insurance vs. Cash)
- Physician-to-Physician Case Management
- Hospital Discharge and Follow-up Management
- Alternative Funding Management for Plan Exclusions and Limitations. Access to Impact Together™ and foundation funds
- Deductible and Maximum Out-of-Pocket Optimization
- Integrated Data Management and Decision Support (Unique combination of Clinical Data, Cost Data, Claims Data and Employer Data)
- Wellness Program with Critical illness, Accident and Hospital coverage can be added and managed for net $0 cost**



Flexible Enrollment

Enroll any date. Not tied to your health plan's renewal or enrollment dates

When your Company's Everyday 1to1® Platform is in place you'll always have the foundational protection you need to give you more options and control at renewal time

*Traditional fully-insured, Traditional self-insured, Level-funded self-insured, Medical Sharing Programs, and others

**Using a qualified ACA Wellness Program will result in FICA tax savings that are greater than the cost of the Everyday 1to1® Platform

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Makes any Health Plan Work Better

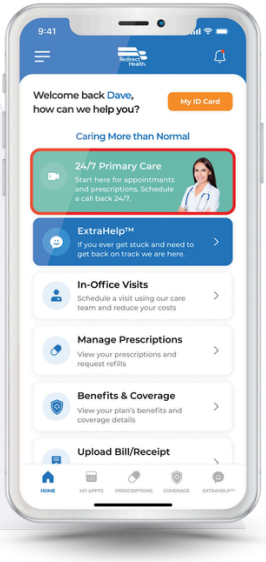
What you can expect

- Lower out-of-pockets for employees and their entire family
- Lower prescription costs
- Less unnecessary missed work
- Less unnecessary work comp claims
- More options and control at your next renewal

Virtual-First Primary Care—CareLogistics™ that works for everyone

Finally! Healthcare on your terms—access care anytime and anywhere in the United States, 24/7/365

1. **Always Use the Redirect Health Member App FIRST**
   Always contact us FIRST through the Member App (available 24/7) so we can schedule the quality healthcare you need quickly with the lowest out-of-pocket costs. Always the right care at the right price.
2. **Referral & Care Navigation**
   Personalized expert concierge navigation through the healthcare system.
3. **Cost Protection**
   Healthcare can be expensive and difficult to understand. No surprises. Special prescription discounts for members.
4. **CareLogistics™**
   We do all the work, schedule and fast track appointments, prescription refills, and more.
5. **Physician-to-Physician Case Management**
   Coordination with your other physicians. Ensure you get the quality and care you need.





Start with the Redirect Health Member App

- If you have a medical need simply use the Member App
- Available to answer any questions 24/7/365 in English and Spanish
- Our Care Team is made up of healthcare experts and medical providers

We Navigate and Coordinate Your Care

- We'll help you determine what kind of care is needed- virtual, in-person, urgent, or emergency care
- Connect to a virtual medical provider at a convenient time for you
- We'll assist with next steps, like scheduling or filling prescriptions so you don't waste time or money





Follow-Up that Matters

- Follow-up after your visit to make sure your care plan is staying on track
- Ever have a question? The Care Team is available 24/7/365

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How Avalon pays toward medical

Employer contributions are applied to plan premiums; weekly payroll amounts are estimates.

EMPLOYER CONTRIBUTION

Avalon sponsors the employee-only EverydayCARE Routine Care option. For Hospital, Hospital PLUS and Hospital HSA, Avalon pays 70% of the employee-only premium plus 30% of the additional dependent premium.

MONTHLY TOTAL PREMIUMS | PROVIDED PRICING

Coverage	Routine	Hospital	PLUS	HSA
Employee only	**$171**	**$473**	**$587**	**$434**
+ Spouse	$307	$935	$1,169	$869
+ Child(ren)	$307	$968	$1,209	$903
+ Family	$455	$1,368	$1,700	$1,254

ESTIMATED WEEKLY EMPLOYEE PAYROLL DEDUCTIONS

Coverage	Routine	Hospital	PLUS	HSA
Employee only	**$0.00**	**$32.75**	**$40.64**	**$30.05**
+ Spouse	$21.97	$107.38	$134.65	$100.32
+ Child(ren)	$21.97	$112.71	$141.12	$105.81
+ Family	$45.88	$177.32	$220.43	$162.51

Weekly = monthly employee contribution × 12 ÷ 52. Routine Care dependent contribution needs confirmation. Source pricing is labeled effective 10/1/2026.

Dental Insurance

Avalon Express offers a Dental Triple Option plan through Delta Dental of Minnesota for all employees. With the Dental Triple Option plan, you also have the ability to obtain dental care services from the dentist of your choice (contracted or not). The dental plan provides a higher level of benefit if you choose to use an in-network provider



	Delta Dental of Minnesota Dental Group: 662082		
Benefit Coverage	Level 1	Level 2	Level 3
Annual Deductible			
Individual	$50	$50	$50
Family	$150	$150	$150
Waived for Preventive Care?	Yes	No	No
Annual Maximum			
Per Person/Family (indicate calendar/benefit year)	$1,500	$1,500	$1,500
Preventive	100%	80%	80%
Basic	80%	50%	50%
Major	50%	50%	50%
Orthodontia			
Benefit Percentage	Not covered	Not covered	Not covered
Adults (and Covered Full-Time Students, if Eligible)	Not covered	Not covered	Not covered
Dependent Children	Not covered	Not covered	Not covered
Lifetime Maximum	N/A	N/A	N/A
Benefit Waiting Periods	0 / 6 / 12	0 / 6 / 12	0 / 6 / 12

Employee Contributions (Weekly)	
Dental	
Employee	$4.45
Employee & Spouse	$8.91
Employee & Child(ren)	$10.99
Employee & Family	$14.97

Vision Insurance

Avesis, Inc. has a large network of Eye Care Providers. By seeing a preferred provider, you have the benefit of a low copayment for vision materials and a rich allowance for frames and contacts. You may also go to out-of-network providers, but you may need to pay for services and then submit a claim form for the reimbursed allowances. Please visit Avesis for more information.

Benefit Coverage	Avesis, Inc. Vision Group: 30914-1101
Copay	
Routine Exams	Not covered
Materials	$10copay
Lenses	
Single Vision Lenses	$10copay
Bifocal Lenses	$10copay
Trifocal Lenses	$10copay
Frames	
Retail Equivalent	$130 Allowance
Contact Lenses	
Necessary / Prescribed	100%
Elective	$130 Allowance
Other Services	
Laser Corrective Surgery	Discount available
Frequency	
Routine Exams	Not covered
Lenses	12 months
Frames	24 months
Contact Lenses (Elective)	12 months

Employee Contributions (Weekly)	
Vision	
Employee	$2.04
Employee & 1 Dep	$3.62
Employee & 2+ Deps	$5.41



Life Insurance

Basic Life and AD&D Insurance

Avalon Express provides company-paid Basic Life/Accidental Death & Dismemberment (AD&D) Insurance through Guardian to assist you and your family in the event of a loss. The life insurance policy will pay as follows:

Life and AD&D - Class 1 and 2	
You	
Benefit Maximum	$25,000
Guaranteed Issue	$25,000
Your Spouse	
Benefit Maximum	$5,000 (100%Employee Paid / $1.58 per unit)
Guaranteed Issue	$5,000
Your Child Benefit	
Maximum	$2,000 (100%Employee Paid / $1.58 per unit)
Guaranteed Issue	$2,000

The above benefits will begin to decrease at age 65.

Important Reminder! Be sure to assign a beneficiary or living trust to ensure your assets are distributed according to your wishes.

Voluntary Life and AD&D Insurance

In addition to the employer paid Basic Life and AD&D coverage, you have the option to purchase additional voluntary life insurance to cover any gaps in your existing coverage that may be a result of age reduction schedules, cost of living, existing financial obligations, etc. Your election, however, could be subject to medical questions and evidence of insurability

You may purchase additional Life/AD&D insurance with Guardian if you want more coverage. Your contributions will depend on your age and the amount of coverage you elect

Disability Insurance

In the event you are unable to work as a result of an illness or injury, Avalon Express provides disability insurance through Guardian. The plans offer income protection and will replace a portion of your earnings while you are unable to work. If your disability extends beyond 90 days, you will be eligible to receive Long Term Disability benefits.

Short-Term Disability (STD)

STD - Class 1	
Benefit Coverages	
Elimination Period Accident / Sickness	0 days / 7 days
Benefit Percentage	60%
Maximum Weekly Benefit	$500
Maximum Period of Payment	13 weeks
Definition of Earnings	Salary

STD - Class 2	
Benefit Coverages	
Elimination Period Accident / Sickness	0 days / 7 days
Benefit Percentage	60%
Maximum Weekly Benefit	$500
Maximum Period of Payment	13 weeks
Definition of Earnings	Salary, commissions & bonuses

STD benefits received are reduced by State Disability Income (SDI) for employees residing in states with a State Disability Program (CA, NY, NJ, HI, and RI).

Long-Term Disability (LTD)

LTD - Class 1	
Benefit Coverages	
Elimination Period	90 days
Benefit Percentage	60%
Maximum Monthly Benefit	$5,000
Maximum Period of Payment	Lesser of 2 years to age 70
Definition of Earnings	Salary

LTD - Class 2	
Benefit Coverages	
Elimination Period	90 days
Benefit Percentage	60%
Maximum Monthly Benefit	$5,000
Maximum Period of Payment	Lesser of 2 years to age 70
Definition of Earnings	Salary

LTD benefits received are reduced by State Disability Income (SDI) for employees residing in states with a State Disability Program (CA, NY, NJ, HI and RI), Workers Compensation and Social Security.

CHUBB BENEFITS

ACCIDENT CHAMPION

Cashbenefitsforcoveredaccidental injuries

Accident Champion helps with the financial impact of injuries by paying benefits directly to you, separate from other insurance.

- $100 First Accident benefit after the first covered claim.
- Enhanced Plus includes $125 for an ER visit and $1,250 for hospital admission.
- Organized sports injuries can increase eligible benefits by 25%, up to $1,000 per person per year.

Accident Champion Enhanced Plus brochure, pages 2–3. Benefits depend on covered injuries and policy conditions.

HOSPITAL CHAMPION

$1,500 hospital admission benefit

An unexpected hospital stay can create costs beyond medical bills. Hospital Champion pays cash benefits for qualifying hospital care.

- $100 per day for covered hospital confinement, up to 365 days.
- An additional $100 per day for eligible ICU confinement, subject to limits.
- Also includes specified physician visits, diagnostic testing, and outpatient surgery benefits.

Hospital Champion Enhanced Plan brochure, page 2. Admission benefit is limited to one per calendar year.

CHUBB BENEFITS

CRITICAL ILLNESS

Up to $30,000 Guaranteed Issue

A covered critical illness can disrupt both your health and finances. A diagnosis-based cash benefit can help with everyday bills and recovery costs.

- Covers specified conditions such as cancer, heart attack, and stroke.
- Triple Benefit can provide additional benefits for separate covered diagnoses, subject to policy limits.
- Includes a $50 annual wellness screening benefit after the waiting requirement.

Critical Illness Enhanced Plus brochure, pages 2–3. Covered diagnoses, recurrence rules and exclusions apply.

DISABILITY INCOME

Upto$3,000monthlyGuaranteed Issue

If a covered sickness or off-the-job injury keeps you from working, disability coverage can help replace a portion of your income.

- Monthly benefits can help with rent, utilities, groceries and other ongoing expenses.
- Partial disability benefits may be available after a period of total disability.
- First Day Coverage may waive the elimination period for qualifying hospitalization or outpatient surgery.

Disability Income Enhanced Plus brochure, pages 2–4. Waiting period, duration and income eligibility vary by election.

CHUBB BENEFITS

Life insurance options for the people you care about most

TERM LIFE INSURANCE

Up to $50,000 Guaranteed Issue

Term life insurance provides a death benefit during the selected coverage term, helping beneficiaries with expenses after a covered death.

- May help loved ones address immediate expenses and ongoing financial obligations.
- Designed to provide protection for a defined term rather than lifetime cash-value accumulation.
- Specific riders, term lengths, rates and eligibility will be added from the Avalon-approved Term Life brochure.

Avalon Express stated benefit limit. Product-specific details pending the Term Life brochure.

UNIVERSAL LIFE PROTECTOR

Up to $25,000 Guaranteed Issue

Universal Life offers permanent coverage with a cash-value component, subject to sufficient policy funding and contract terms.

- Cash value earns a guaranteed 2.5% annual compounded interest rate under the brochure terms.
- Coverage is portable when you change jobs or retire.
- Includes an Accelerated Benefits Rider; flexible premiums are possible when sufficient account value exists.

Universal Life Protector brochure, pages 1–2. Policy loans and flexible premiums can affect values and coverage.

AVALON EXPRESS

Benefits & Enrollment

Questions? We are here to help.

YOUR BENEFITS CONTACT

Lacie Dehn

Phone: 612-432-1764
Email: Lacie@benefitsfortrucking.com

BENEFITS WEBSITE

avalonexpress.companybenefits.site

Visit the benefits website to learn more about available coverage and enrollment information.

Ready to enroll?

Reviewyourchoices,confirmeligibilityandcomplete enrollment by the announced deadline.

YOUR BENEFITS PORTAL

Find enrollment information and learn more about available coverage at avalonexpress.companybenefits.site. Use your enrollment meeting to ask questions about costs, dependents and coverage choices.

SCAN TO EXPLORE YOUR BENEFITS

avalonexpress.companybenefits.site