

The following is a description of the benefits and eligibility requirements to receive the benefits:

**Medical and Prescription Benefits:** These benefits are offered through the Federal Employee Health Benefits (FEHB) program. Eligible employees have the choice of various medical plans offered through FEHB. A comprehensive review of the benefits can be done by visiting the U.S. Office of Personnel Management website at the link below:

[www.opm.gov/insure/health/tribes/planinfo/index.asp](http://www.opm.gov/insure/health/tribes/planinfo/index.asp)

Eligible employees become eligible for coverage immediately upon hire and have 60 days to complete an enrollment form to enroll or decline the coverage. Coverage is effective the first day of the pay period immediately following the date your enrollment is completed in PlanSource and any dependent required documents are approved.

**Dental and Vision Benefits:** Employees become eligible for coverage on the first of the month following his/her date of hire as a benefit eligible employee.

**Dental Benefit:** Administered by MetLife – 800-942-0854– [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

- **Base Dental Option:** Base dental benefits are limited but include preventative care which is covered at 100%. Monthly premium charges of \$6.25 for employee only, \$13.18 for employee and one dependent and \$19.78 for employee and family coverage.
- **Buy Up Dental Option:** Individual deductible \$50.00, family deductible \$150.00. Monthly premium charges of \$19.25 for employee only, \$37.79 for employee and one dependent and \$65.53 for employee and family coverage.

**Vision Benefit:** Administered by MetLife – 855-638-3931 – [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

- **Base Vision Option:** The base vision plan will have an in-network co-pay for the annual eye exam of \$10 and a \$20 co-pay for lenses. The base plan will have a \$150 allowance for contacts, lenses, or frames. Monthly premium charges of \$2.40 for employee only, \$4.51 for employee and one dependent and \$6.42 for employee and family coverage.
- **Buy Up Vision Option:** The buy-up vision plan will have no co-pay for the in-network annual exam but will have a \$250 allowance for contacts, lenses, or frames. Monthly premium charges of \$6.27 for employee only, \$11.78 for employee and one dependent and \$16.79 for employee and family coverage.

\*\*All premium costs for medical, dental and vision can be deducted on a pre-tax basis.

**Healthcare and Dependent Care FSA:** The Section 125 Cafeteria Plan (Healthcare FSA) allows employees to pay for unreimbursed health expenses for themselves, their spouse and dependent children. The Dependent Care FSA allows employees to pay for day care expenses. Both Healthcare and Dependent Care FSA contributions are deducted on a pre-tax basis through a payroll deduction. Employees become eligible for coverage for the Healthcare FSA and dependent care FSA on the first of the month following his/her date of hire as a benefit eligible employee. Please refer to the plan documents for more information. Our current administrator of these benefits is Professional Benefit Services, Inc. (PBS), 1-503-371-7622, 1-800-982-2012, 1-503-364-6901 (fax).

**Commuter Benefit:** The commuter benefit plan allows employees to set aside a portion of their earnings for eligible expenses for transportation and/or parking on a pre-tax basis through a payroll deduction. The transportation and parking are two separate elections, and you may elect to participate in either transportation or parking or elect both. Each benefit allows up to an IRS maximum deduction; in 2026 it is \$340 per month. Maximum amounts are indexed to inflation by IRS and may increase in future years. Employees become eligible for coverage on the first of the month following his/her date of hire as a benefit eligible employee. The commuter benefit administrator is Professional Benefit Services, Inc. (PBS), 1-503-371-7622, 1-800-982-2012, 1-503-364-6901 (fax).

**Short and Long-Term Disability Benefit:** Your employer provides long-term and short-term disability coverage for all regular full-time employees. Once determined under the plan to be disabled, benefits are paid at the rate of 60 percent of an employee's basic weekly earnings. Short-term disability begins on the 15<sup>th</sup> day of total disability and is limited to the first 13 weeks of disability. After that time period, the employee may be eligible for long-term disability until he/she is able to return to work or reaches a specified age. Employees become eligible for coverage on the first of the month following his/her date of hire as a benefit eligible employee. See the group insurance plan document for a more detailed description of coverage. Our current administrator of these benefits is New York Life – 1-888-842-4462 – [www.myNYLGBS.com](http://www.myNYLGBS.com).

**Life and Accidental Death and Dismemberment (AD&D) Benefit:** Your employer provides life insurance and AD&D coverage in the amount of \$50,000 for each employee. Employees become eligible for coverage on the first of the month following his/her date of hire as a benefit eligible employee. See the group insurance plan document for a more detailed description of coverage provided. Our current administrator of these benefits is New York Life – 1-888-842-4462 – [www.myNYLGBS.com](http://www.myNYLGBS.com).

**Voluntary (Optional) Term Life Insurance and AD&D Benefit:** Additional life and AD&D insurance for the employee and the employee's family may be purchased at the employee's expense and paid through payroll deductions. Employee coverage is available in increments of \$10,000 up to the lesser of 5 x annual earnings or \$500,000 with a guaranteed coverage amount of \$180,000. The employee's spouse can receive up to the lesser of 100% of employee amount up to \$500,000 in \$5,000 increments with a guaranteed coverage amount of \$50,000. Dependent children coverage is available in increments of \$2,000 up to \$10,000 with a guaranteed benefit of \$10,000 between the ages of 6 months to 26 years, and \$1,000 for dependents birth to 6 months. Employees become eligible for coverage on the first of the month following his/her date of hire as a benefit eligible employee. Our current administrator of these benefits is New York Life – 1-888-842-4462 – [www.myNYLGBS.com](http://www.myNYLGBS.com).

**Accident Insurance:** Accident insurance may pay a set benefit amount based on the type of injury and the type of treatment the insured needs. It covers accidents that occur on and off the job. It includes a range of incidents, from common injuries to more serious events. This voluntary benefit may be purchased at the employee's expense and paid through payroll deductions and can be elected for the employee or the employee plus family members. Employees become eligible for coverage on the first of the month following his/her date of hire as a benefit eligible employee. Our current administrator of this benefit is New York Life – 1-888-842-4462 – [www.myNYLGBS.com](http://www.myNYLGBS.com).

**Critical Illness Insurance:** Critical illness insurance can pay a lump sum benefit at the first diagnosis of a covered illness. This coverage is available to the employee, their spouse and their children under the age of 26 and may be purchased at the employee's expense and paid through

payroll deductions. Children are automatically covered at 50% of the employee's amount. Employees become eligible for coverage on the first of the month following his/her date of hire as a benefit eligible employee. Our current administrator of this voluntary benefit is New York Life – 1-888-842-4462 – [www.myNYLGBS.com](http://www.myNYLGBS.com).

**Hospital Indemnity Insurance:** New in 2026. Hospital indemnity insurance is a supplemental insurance plan that provides cash benefits to an enrolled employee for a covered hospital stay by a covered individual, helping to cover out-of-pocket expenses. Employees become eligible for coverage on the first of the month following his/her date of hire as a benefit eligible employee. The critical illness administrator is New York Life – 1-888-842-4462 – [www.myNYLGBS.com](http://www.myNYLGBS.com).

**Legal Services:** LegalShield provides you and your family direct access to a dedicated law firm who can review and prepare legal documents such as wills and assist with other personal legal matters such traffic tickets, real estate matters, etc. The monthly premium is \$21.80 post-tax. The legal services administrator is LegalShield – 1-888-807-0407 [www.shieldbenefits.com/ciri](http://www.shieldbenefits.com/ciri).

**Identity Theft Benefit:** Norton LifeLock provides identity theft protection proactively safeguarding and monitoring an individual's credit and finances. Additional services provide full-service remediation to restore a person's identity to pre-theft status. The monthly cost for the employee is \$12.99, or employee + family is \$21.98 post-tax. The identity theft benefit administrator is Norton – 1-800-607-9174 [www.norton.com/PremierPlus](http://www.norton.com/PremierPlus).

**Voluntary Whole Life + Long Term Care Benefit:** An additional whole life insurance for the employee and employee's dependents may be purchased at the employee's expense and paid through payroll deductions. Employee coverage is available at \$2,000 - \$200,000 in increments of \$5,000, spouse coverage is available at \$2,000 - \$50,000 in increments of \$5,000 and child(ren) coverage is available at \$2,000 - \$50,000 in increments of \$5,000. The benefit includes a long-term care rider. Our current administrator of these benefits is Unum – 800-445-0402 – [www.unum.com](http://www.unum.com).

**Pet Insurance:** MetLife will provide a discount program for you to purchase pet insurance. Rates will be based on your pet's breed and age. Premiums will be paid by you directly to MetLife – 1-800-438-6388 – [www.metlife.com/getpetquote](http://www.metlife.com/getpetquote).

**Cook Inlet Region 401(k) Retirement Plan:** In order to assist employees in saving for retirement and reduce taxable income, CIRI established the Cook Inlet Region 401(k) Retirement Plan ("Plan"). The Plan adopted by your employer includes deferral contributions as pre-tax or Roth elements, a non-discretionary employer match element (safe harbor match) and a discretionary employer funded element. An employee becomes eligible to participate in the Plan immediately and will be automatically enrolled with an employee pretax contribution percentage of 4% of compensation unless otherwise elected.

Employees may contribute from 1% to 85% of their eligible compensation into the Plan. Employees may change contribution percentages at the beginning of each pay period. Participating employees are 100% vested in their contributions at all times.

Participating employees who contribute to the Plan's deferral contribution element, and who meet eligibility requirements, will receive an annual safe harbor matching contribution based upon their deferral contributions. To be eligible to receive a safe harbor matching contribution, an employee must be employed for 12 months and have worked at least 1,000 hours. The employer matching amount will equal 100% of the employee's deferral contribution, subject to the first 4% of eligible compensation. Eligible employees are 100% vested in the employer match at all times.

Employees who meet eligibility requirements may receive an annual discretionary contribution if approved by your employer. Eligible employees become 100% vested in the discretionary employer contribution element once they have completed 3 years of service. Initial eligibility requirements are identical to the safe harbor matching contribution requirements. Additionally, to receive an annual discretionary contribution, an employee must have worked as least 500 hours during the Plan year and be employed on 12/31.

All 401(k) employee deferral contributions, employer 401(k) safe harbor match and discretionary employer contributions are deposited in the participating employee's tax-deferred savings accounts at Fidelity Investments. Participating employees direct the investment of their funds. Allocations between funds can be made on a daily basis.

Employees should list their 401(k) beneficiaries as soon as possible. Beneficiary designations for the 401(k) are separate from other benefits beneficiaries (such as life insurance).

For more information on the Plan, please see the summary plan description or contact Fidelity Investments, 1-800-890-4015, [www.fidelity.com](http://www.fidelity.com), [www.401k.com](http://www.401k.com), [www.netbenefits.com](http://www.netbenefits.com).

**Employee Assistance and Wellness Support:** To support employees and family members with life's challenges and opportunities New York Life Group Benefit Solutions is there for you with their Employee Assistance & Wellness Support program. The program provides employees with various counseling services including legal, financial, and work-life balance assistance. You and your family members can also get information quickly through their website that includes tools and resources on topics like health and wellness, legal regulations, family and relationships, work and education, money, and investments. Our current administrator of these benefits is New York Life Group Benefit Solutions, 1-800-344-9752, [www.guidanceresources.com](http://www.guidanceresources.com).

**Travel Assistance Benefit:** Employees are eligible for travel assistance benefit while traveling 100 miles or more from home through New York Life. The Secure Travel program provides assistance with emergency medical needs, unexpected issues that may occur during an emergency, and pre-trip planning. New York Life's Secure Travel program can be contacted 24 hours a day, 365 days a year by calling 1-347-708-1824.

**This document is intended to be a summary only. For more detailed information regarding specific coverage, please see the appropriate governing document, which you may request from the North Wind benefits team at [hr-benefits@northwindgrp.com](mailto:hr-benefits@northwindgrp.com) .**