

# 2026

## BENEFITS GUIDE



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Bel Fuse appreciates your commitment to our success. We're equally committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefit plans. We understand that you may have questions about annual enrollment, and we'll do our best to help you understand your options and guide you through the process.

Bel Fuse offers a comprehensive suite of benefits to promote health and financial wellness for you and your family. This booklet provides a summary of your benefits. Please review it carefully so you can choose the coverage that's right for you.

For more information about your benefits, log in to your account at [workforcenow.adp.com](https://workforcenow.adp.com).

## Benefit Basics

As a Bel Fuse associate, you are eligible for benefits if you work at least 30 hours per week. Most of your benefits are effective on the first day of the month following your date of hire.

You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include:

- Your legal spouse
- Your domestic partner
- Your children up to age 26
- Your domestic partner's children up to age 26

Once your benefit elections become effective, they remain in effect until the end of the year. You may only change coverage within 30 days of a qualifying life event.

At any point, Bel Fuse reserves the right to conduct an audit of our health plan's eligibility. During an audit, you may be asked to supply documents such as birth and marriage certificates and legal guardianship documentation. Any dependent determined to be ineligible or your noncompliance with the audit will result in removal of your dependent(s) from Bel Fuse's plans.

### What Is a Domestic Partner?

"Domestic Partner" means the person, regardless of gender, named in the Affidavit of Domestic Partnership that you have submitted to and has been approved by the employer. Contact your local Human Resources Representative for questions.



# Qualifying Life Events

Generally, you may change your benefit elections only during the annual enrollment period. However, you may change your benefit elections during the year if you experience a qualifying life event, including:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse, domestic partner or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of associate, spouse/domestic partner or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- Entitlement to Medicare or Medicaid

Questions about your benefits or enrollment? Contact the Bel Benefits Department or your local HR Representative for assistance.

You must notify Human Resources within 30 days of the qualifying life event. Depending on the type of event, you may be asked to provide proof of the event. If you do not contact Human Resources within 30 days of the qualifying event, you will have to wait until the next annual enrollment period to make changes.

## The Cost of Your Benefits

Bel Fuse pays the full cost of many of your benefits; you share the cost for others. You pay the full cost for any voluntary benefits you elect.

Benefit	Who Pays	Tax Treatment
Medical Coverage	The Company & You	Pre-tax
Dental Coverage	The Company & You	Pre-tax
Vision Coverage	You	Pre-tax
Basic Life & AD&D	The Company	After-tax
Supplemental Life & AD&D	You	After-tax
Disability Coverage	The Company	After-tax
Critical Illness & Hospital Indemnity (HSA Plans only)	The Company	After-tax
Flexible Spending Accounts	You	Pre-tax
Health Spending Accounts	The Company & You	Pre-tax
AIG Benefits Travel Assist — Travel Guard	The Company	N/A
TELUS Health (EAP)	The Company	N/A
Pet Insurance	You	After-tax
Experian Financial Expert	You	After-tax
Legal Shield	You	After-tax

# Medical Coverage



New for 2026, Bel Fuse is now offering three medical plan options through Cigna. The Bronze Open Access plan will offer the convenience of copays and lower monthly premium than the Silver Open Access plan. These coverage options give you the opportunity to choose the plan that best meets your needs — and those of your family. The Silver plan will continue to be offered for 2026. Bel Fuse will also continue to evaluate plan offerings in future years.

## NEW PLAN FOR 2026

Plan Provisions	HSA Open Access		Bronze Open Access		Silver Open Access	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Company Contribution to HSA (Individual/Family)	Associate \$500 Associate +1 \$650 Family \$900		N/A		N/A	
Annual Deductible (Individual/Family)	\$2,500/ \$5,000	\$5,000/ \$10,000	\$1,000/ \$2,000	\$2,000/ \$4,000	\$500/ \$1,000	\$1,000/ \$2,000
	Non-embedded		Embedded		Embedded	
Out-of-Pocket Max. (Individual/Family) (Includes Deductible)	\$5,000/ \$10,000	\$10,000/ \$20,000	\$5,000/ \$10,000	\$7,500/ \$15,000	\$2,500/ \$5,000	\$5,000/ \$10,000
Lifetime Maximum	Unlimited		Unlimited		Unlimited	
Preventive Care	100%	N/A	100%	50%*	100%	60%*
Primary Physician Office Visit	80%*	60%*	\$30 copay	50%*	\$20 copay	60%*
Specialist Office Visit	80%*	60%*	\$50 copay	50%*	\$20 copay	60%*
Inpatient Hospital Services	80%*	60%*	80%*	50%*	90%*	60%*
Outpatient Hospital Services	80%*	60%*	80%*	50%*	90%*	60%*
Urgent Care	80%*	60%*	\$50 copay	\$50 copay	\$50 copay	\$50 copay
Emergency Room Care	80%*	80%*	\$250 copay		\$100 copay	
Retail Prescriptions (30-day supply)						
Generic	\$10 copay*	50%*	\$10 copay	50%*	\$10 copay	50%*
Brand Preferred	\$30 copay*		\$40 copay		\$30 copay	
Brand Non-preferred	\$70 copay*		\$60 copay		\$50 copay	
Retail & Mail Order Prescriptions (90-day supply)						
Generic	\$20 copay*	N/A	\$20 copay	N/A	\$20 copay	N/A
Brand Preferred	\$60 copay*		\$80 copay		\$60 copay	
Brand Non-preferred	\$140 copay*		\$120 copay		\$100 copay	
Supplemental Critical Illness Coverage**	Automatic enrollment for associate and child(ren)		Not Eligible		Not eligible	

\*After deductible is met

\*\*See page 17 for additional details

### Preventive Prescriptions for Those Enrolled in the HSA Open Access Plan

If you are enrolled in the HSA Open Access Plan, the deductible and generic copay will be waived for certain generic preventive prescriptions. Log in to the myCigna® app or mycigna.com to check your plan materials to see which medications your plan includes and to see how much your medication costs.



## Non-Embedded Deductible

One or more family member(s) must satisfy the entire family deductible before the coinsurance applies for the HSA plan.

## Embedded Deductible

After one family member meets his or her individual deductible on the Bronze and Silver Plan, the coinsurance will then apply.

## HSA Open Access

- Must be enrolled in an IRS-qualified HDHP. (Bel's HSA Open Access Plan meets the IRS-qualified HDHP criteria.)
- Underlying medical benefits and an HSA partially funded by the employer.
- Funds are used to pay for eligible medical expenses to help offset the higher deductible and out-of-pocket costs.
- Any unused HSA funds will roll over from year to year.
- Money contributed to your HSA is owned by you.



## Cigna Pre-Enrollment Line

We understand how confusing and overwhelming it can be to review your health plan options. And we want to help by providing the resources you need to make a decision with confidence. That's why Cigna One Guide® service is available to you now.

Call a One Guide® representative during preenrollment to get personalized, useful guidance.

### Your personal guide will help you:

- Easily understand the basics of health coverage
- Identify the types of health plans available to you
- Check if your doctors are in-network to help you avoid unnecessary costs
- Get answers to any other questions you may have about the plans or provider networks available to you

### Don't wait until the last minute to enroll.

Call 888.806.5042 to speak with a Cigna One Guide representative today.

Access Cigna One Guide – after enrollment – in the way that's most convenient for you:

- [myCigna.com](https://mycigna.com)
- Live chat
- myCigna® App
- Phone

The best part is, during the enrollment period, your personal guide is just a call away.

## Digital ID Cards

Cigna Healthcare will provide digital ID cards and you will not receive physical cards in the mail. Digital ID cards will allow easier access to plan coverage information.

- Members will still have the option to request physical medical ID cards via [mycigna.com](https://mycigna.com).

## Pharmacy Update

Bel Fuse will continue offering Cigna's 90-day Member Choice Program for 2026. You can visit [mycigna.com](https://mycigna.com) to choose your preferred anchor chain for 2026, either CVS or Walgreens for your 30-day and 90-day prescription fills. If you made a selection in 2025, your preferred anchor chain will automatically roll over for 2026. Every covered member in your household may choose the pharmacy network that works best for them. Members can only change their network one time in a calendar year. If you wish to change your anchor chain before January 1, 2026, please call the customer service number on your Cigna digital ID card 24/7/365. After January 1, 2026, you can make the change by calling the customer service number on your Cigna digital ID card or chat online using the myCigna website, Monday-Friday, 9:00 a.m.-8:00 p.m. EST. For members that do not make a selection, Cigna Healthcare will review six months of utilization and assign members to the network they use most often. If there is no utilization, the members will be placed in Bel Fuse's assigned network (CVS).

Subject to availability in your area.

2026 Contributions	Premium	Associate Monthly Contribution	Associate Annual Contribution
<b>Medical Plan — Silver Plan</b>			
Associate Only	\$1,520.91	\$380.23	\$4,562.76
Associate + Spouse	\$3,041.83	\$760.46	\$9,125.52
Associate + Child(ren)	\$2,935.36	\$733.84	\$8,806.08
Associate + Family	\$4,730.04	\$1,182.51	\$14,190.12
<b>Medical Plan — Bronze Plan</b>			
Associate Only	\$1,429.35	\$256.68	\$3,080.16
Associate + Spouse	\$2,858.70	\$514.57	\$6,174.84
Associate + Child(ren)	\$2,758.65	\$495.40	\$5,944.80
Associate + Family	\$4,445.28	\$837.60	\$10,051.20
<b>Medical Plan — HSA Plan</b>			
Associate Only	\$1,348.18	\$134.82	\$1,617.84
Associate + Spouse	\$2,696.35	\$269.64	\$3,235.68
Associate + Child(ren)	\$2,601.98	\$260.20	\$3,122.40
Associate + Family	\$4,192.83	\$419.28	\$5,031.36



# Health Savings Account (HSA)

A health savings account (HSA) will be available for all associates enrolled in the HSA high deductible health plan (HDHP). An HSA is a personal healthcare bank account that you can use to pay out-of-pocket medical expenses with pre-tax dollars. You own and administer your HSA. You determine how much you will contribute to your account, when to use your money to pay for qualified medical expenses, and when to reimburse yourself. HSAs allow you to save and roll over money if you do not spend it in the calendar year. This is your personal bank account; you must have money in the account before you can spend it. If you change health plans or jobs, the money in the account is yours to keep.

## You Are Eligible to Open and Fund an HSA If:

- You are covered by an HSA-eligible high deductible health plan.
- You are not covered by your spouse's health plan (unless it is a qualified HDHP), healthcare flexible spending account (FSA), or health reimbursement account (HRA).
- You are not enrolled in the healthcare FSA.
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare, TRICARE or TRICARE For Life.
- The IRS recommends to stop contributions to your HSA six months before you apply or sign up for Medicare after the age of 65.

You can use HSA money to pay for qualified medical expenses now or in the future. Your HSA can be used for your expenses and those of your spouse and dependents, even if they are not covered by the HDHP. Qualified expenses are defined by the IRS. These expenses include such things as doctor's office visits, deductibles, coinsurance and prescription drugs. IRS Publication 502 provides a complete list of eligible expenses and can be found at [irs.gov](https://www.irs.gov).

We have partnered with Cigna and HSA bank to administer the HSAs opened by associates participating in the HDHP. You can elect to participate in the HSA and have deductions taken on a pre-tax basis and deposited into your account.

## Important Information

The IRS rules prohibit an associate from having a healthcare FSA and an HSA at the same time.

**Note:**  
If you had an HSA in 2025 and received a debit card, you will use the same card for 2026 if it's not expired.

## There Are Three Ways to Maximize Your Tax Savings

1. Contributions to an HSA are tax-free. (They can be made through payroll deductions on a pre-tax basis when you open an account with HSA Bank through Cigna.)
2. The money in this account (including interest and investment earnings) grows tax-free.
3. As long as the funds are used to pay for qualified medical expenses, they are spent tax-free.

### HSA Funding and Limits

Associates are responsible for tracking annual limits. Funding limits include both employer and employee contributions. The 2026 IRS maximum contributions for these accounts are:

2026 Calendar Year	
Associate-Only	\$4,400
All Other Tiers	\$8,750
Individuals 55+ Years Old	Additional \$1,000

### IMPORTANT

- Associates are automatically enrolled in HSA, but if the Customer Identification Program is not approved within 90 days, their HSA account will be closed.
- HSA Bank will first try and verify each enrollee's identity based on initial enrollment info (name, address, SSN). If any of this does not match, HSA Bank will then mail out a letter requesting more info from the associate. If a phone number is on file, they will also attempt to call the associate.



# My Funds



Debit card	Use the Cigna branded Visa debit card to pay for out-of-pocket expenses.
Online account access	Access your account online, including the ability to transfer money directly to your personal account for reimbursement.
Checkbook	You can order a checkbook and write checks to pay for out-of-pocket expenses (deductibles and coinsurance). There is a fee associated with this option.

Regardless of how you access your HSA funds, all balance and transaction activity is available online at [mycigna.com](https://mycigna.com) and the myCigna app.

## Paying for My Family's Expenses

You can use your HSA dollars for out-of-pocket expenses incurred by:

- You and your spouse
- Dependents you claim on your tax return
- Any person you could have claimed as a dependent on your tax return except if:
  - The person filed a joint return
  - That person had gross income of \$4,000 or more
  - You, or your spouse if filing jointly, could be claimed as a dependent on someone else's tax return

We recommend you consult a tax advisor if you have a domestic partner or child you do not claim on your federal income tax.

## Withdrawal Deadlines

There are no filing deadlines. As long as the expenses were qualified and incurred after the date the HSA was established, you can withdraw the funds from your HSA at any time, in this year or in future years.

## Keep Your Receipts

The IRS requires you to keep your receipts in order to show:

- The funds were used to pay or reimburse qualified medical expenses
- The qualified medical expenses had not been previously paid or reimbursed from another source
- The expenses were not taken as an itemized deduction in any year

## Special Allowances if You Are 65 or Older

When you turn 65, your HSA becomes even more flexible. You can continue to use your HSA, tax-free, for expenses not covered by Medicare or other supplemental insurance — including dental and vision expenses. Or you can use your HSA as supplemental income in retirement. The IRS recommends to stop contributions to your HSA six months before you apply or sign up for Medicare after the age of 65.

If you choose to use your HSA as supplemental income in retirement, your withdrawal will be taxed as ordinary income, similar to a 401(k). But once you reach age 65, the penalty for nonqualified distributions no longer applies.

Remember, you roll over whatever HSA dollars you do not use. The HSA belongs to you, regardless of whether you leave your employment or retire. So use your HSA wisely. Your HSA savings can help you manage your out-of-pocket medical expenses now and in the future.

## My Beneficiary

When you establish an HSA, you will be asked to designate a beneficiary. If your spouse is the designated beneficiary, your HSA will be treated as your spouse's HSA after your death.

If your spouse is not your designated beneficiary, the account stops being an HSA and the fair market value of your account becomes taxable to the beneficiary in the year in which you die.

## My Taxes

It is important to know the impact an HSA account can have on your annual federal and state income taxes. Please visit [irs.gov](https://irs.gov) for more information under IRS Publication 969.

## The HSA Invest program

HSA Invest offers you a seamless experience to manage your saving, spending and investing on one website and one app. Three investment options — Choice, Select and Managed — give you thoughtfully chosen securities that are aligned to your HSA and relevant to your financial objectives. And you're able to enroll in more than one option.

## Your investment options



### Choice

This option offers a simplified brokerage experience with a large range of stocks, mutual funds, exchange-traded funds (ETFs) and more. This option is ideal if you're an experienced investor who may not need guidance from a professional.



### Select

Get a recommended list of mutual funds, specific to your unique risk tolerance and investment objectives. All funds are selected by an SEC-registered investment advisor (RIA), organized by asset class, and aligned to your investment profile. This option gives you guidance and the opportunity to make the final decision about your investments and allocations.



### Managed

Get an even higher level of personalization, where the RIA actively manages the investments on your behalf. This option lets you go beyond the tailored guidance in the Select option and have your investments completely managed by an RIA.

You may have one or all of the investment options based on your employer program. Your option(s) will show in your online account.

## Simplified and efficient investment management

- Same-day enrollment and funding.
- Real-time and fractional share trading (during market hours).
- Funds remain in your HSA cash balance until invested, so you can use them for qualified medical expenses.
- Auto-funding so new funds go directly to the investments you've chosen.
- Dividends and interest are automatically reinvested.
- Online access to your account history, balance information, trades and more on the member website and app.

## Telehealth

Life is demanding. It's hard to find time to take care of yourself and your family members as it is, never mind when one of you isn't feeling well. That's why your health plan through Cigna includes access to minor medical and behavioral/mental health virtual care.

Whether it's late at night and your doctor or therapist isn't available or you just don't have the time or energy to leave the house, you can:

- Access care from anywhere via video or phone
- Get minor medical virtual care 24/7/365 — even on weekends and holidays
- Schedule a behavioral/mental health virtual care appointment online in minutes
- Connect with quality board-certified doctors and pediatricians as well as licensed counselors and psychiatrists
- Have a prescription sent directly to your local pharmacy, if appropriate

To connect with an MDLIVE virtual provider, visit [mycigna.com](https://mycigna.com), locate the "Talk to a doctor or nurse 24/7" callout and click "Connect Now." To streamline this experience, it is suggested that you pre-register for MDLIVE so that when you need the service, you can access it faster.

To locate a Cigna Behavioral Health provider, visit [mycigna.com](https://mycigna.com), go to "Find Care & Costs" and enter "Virtual counselor" under "Doctor by Type," or call the number on the back of your Cigna ID card 24/7.

## Cigna One Guide

Let's face it, understanding and using your health plan isn't always easy. Well, not to worry. Your Cigna One Guide team is ready and waiting to help. It's Cigna's highest level of personal support available.

Simply call Cigna, click-to-chat on [mycigna.com](https://mycigna.com) or use the myCigna app. You'll automatically be connected with a One Guide representative who will help guide you where you need to go.

Helping you save money and stay healthy. Your Cigna One Guide team can help you:

### Understand your plan

- Learn how your coverage works
- Get answers to your healthcare or plan questions

### Get care

- Find an in-network healthcare provider, lab or urgent care center
- Connect with health coaches, pharmacists and more
- Connect with dedicated, one-on-one support for complex health situations

### Save

- Get cost estimates to avoid surprises



### Click, Call or Chat

Your personal guide is ready and waiting to help.

[mycigna.com](https://mycigna.com)  
myCigna app  
800.244.6224

# Cigna Programs

## Pathwell

### Bone & Joint

Cigna Pathwell Bone & Joint and their dedicated care team can help guide you to the right care for your spine, knee, hip and shoulder pain. If enrolled in the medical coverage plan, this program is included in your medical plan at no additional cost, and you will have access to:

#### Guidance to the Care You Need

A Clinical Care Advocate can help you with:

- Finding the right treatment plan
- Understanding your benefits
- Access to in-network physical therapy, both in person and virtual
- Education on how lifestyle can impact musculoskeletal (MSK) health
- Pre- and post-surgery support and connection with other helpful resources

#### Online Tools and Resources

Our user-friendly digital tools enable you to communicate with your dedicated Clinical Care Advocate, and access personalized activities and articles to support your care plan.

#### Contact

Website:  
[cignapathwellboneandjoint.com](http://cignapathwellboneandjoint.com)  
Phone Number: 877.505.5875

## Omada

Omada is a personalized program, for those enrolled in medical coverage and eligible, that helps members lose weight and create healthier habits through one-on-one personal coaching and the tools needed to make long-lasting health changes. If you are at risk for type 2 diabetes or heart disease and accepted into the program, the program — up to a \$700 value — is at no additional cost to you.

#### What You Get as a Member:

- A personal health coach and care plan
- Weekly lessons
- Tools for managing stress
- Online peer group and communities
- Plus, you get a smart scale to track your progress, and it's yours to keep!

Check to see if you are eligible and join today!  
[omadahealth.com/omadaforcigna](http://omadahealth.com/omadaforcigna)

## Visana

Offered as part of your Cigna Healthcare medical plan, Visana is a virtual women's health clinic where you can find answers to new symptoms or existing diagnoses. Simply schedule a convenient virtual visit and pay your in-network cost-share.

#### Get support for:

- Preventive care
- Gynecological, sexual, and reproductive health
- Hormone and metabolic health
- Menopause and perimenopause

Learn more or schedule an appointment at [visanahealth.com/cigna](http://visanahealth.com/cigna). Visana's virtual clinic is open Monday-Friday, 8 a.m.-9 p.m. EST and Saturday 8 a.m.-2 p.m. EST.

## Know Your Lemons

Cigna Healthcare partners with Know Your Lemons, a global charity that helps improve early detection of breast cancer through symptoms and screening education in a fun and accessible way.

[knowyourlemons.org](http://knowyourlemons.org)

Download the app today!  
It's free — and Know Your Lemons won't collect your personal information. You don't even need to enter your email address.





# Delta Dental of NJ — Dental Coverage



Regular dental exams can help you and your dentist detect problems in the early stages when treatment is simpler and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease, and is an important part of maintaining your medical health.

Plan Provision	Delta Dental PPO Plus Premier		Delta Dental PPO Plus Premier — Buy-Up	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	\$50/\$150		\$50/\$150	
Annual Maximum (Per Person)	\$1,500		\$2,500	
Diagnostic and Preventive Care: Includes cleanings, fluoride treatments, sealants and X-rays	100%, no deductible		100%, no deductible	
Basic Services: Includes fillings, periodontics, scaling and root planning, and oral surgery	90% after deductible	80% after deductible	90% after deductible	80% after deductible
Major Services: Includes crowns, bridges and full and partial dentures, implants	50% after deductible		50% after deductible	
Orthodontia (includes children and adults)	75% after deductible	50% after deductible	75% after deductible	50% after deductible
Orthodontia Lifetime Maximum	\$1,500 lifetime max		\$2,500 lifetime max	
Rollover Threshold/ Rollover Amount	Allows for carryover of up to 25% of unused benefit, to a maximum of \$500/yr. Accumulated amount cannot exceed plan maximum.			

2026 Contributions	Premium	Associate Monthly Contribution	Associate Annual Contribution
Dental Plan Base			
Associate Only	\$43.99	\$8.81	\$105.72
Associate + Spouse	\$86.22	\$17.24	\$206.88
Associate + Child(ren)	\$93.80	\$18.77	\$225.24
Associate + Family	\$146.20	\$29.24	\$350.88
Dental Plan Buy-Up			
Associate Only	\$53.44	\$18.25	\$219.00
Associate + Spouse	\$104.68	\$35.70	\$428.40
Associate + Child(ren)	\$113.90	\$38.88	\$466.56
Associate + Family	\$177.53	\$60.57	\$726.84

# VSP Vision Coverage



Proper vision care is an essential part of your health and safety. VSP will be our provider for vision coverage in 2026. The vision plan covers routine eye exams and a \$150 allowance for frames or contact lenses.

VSP member ID cards will not be sent out to associates. When visiting your vision provider, all that is needed is the name of the covered associate, date of birth, and last four digits of the Social Security number. If a physical card is desired, we encourage associates to create a member account online at [vsp.com](https://vsp.com) to print out the ID card. From here, associates are able to create an individual 9-digit member number in lieu of their SSN.

Benefit	In-Network
Exam	\$20 copay
Hardware	\$20 copay
Frames (Retail Allowance)	<b>Up to \$150</b>
Lenses	
Single Vision Lenses	100% after copay
Bifocal Lenses	100% after copay
Trifocal Lenses	100% after copay
Lenticular Lenses	100% after copay
Medically Necessary Contact Lenses	100%
Elective Contact Lenses in lieu of glasses	<b>Up to \$150</b>
Exam, Frames, and Lenses Frequency	12 months

Please note, additional fees may apply for specific lens enhancements such as premium progressive lenses, custom progressive lenses, and UV protection. Additional detail can be found in the benefit summary. Associates who require safety glasses at work can utilize VSP's vision benefit and obtain their prescription to utilize at an Essilor SightProtect provider.

2026 Contributions	Premium	Associate Monthly Contribution	Associate Annual Contribution
Vision Plan			
Associate Only	\$6.30	\$6.30	\$75.60
Associate + Spouse	\$12.02	\$12.02	\$144.24
Associate + Child(ren)	\$12.26	\$12.26	\$147.12
Associate + Family	\$19.58	\$19.58	\$234.96



# Flexible Spending Account (FSA)



Employee Benefits Corporation (EBC) will continue to be our administrator for FSA in 2026. A great way to plan ahead and save money over the course of a year is to participate in an FSA. An FSA lets you redirect a portion of your salary on a pre-tax basis into a reimbursement account, saving you money on taxes. Each year that you would like to participate in the FSAs, you must elect the amount you want to contribute.

EBC offers three types of FSAs that can help you save on a pre-tax basis for out-of-pocket expenses.

## Healthcare Flexible Spending Account

Pair the PPO health plan with a healthcare FSA, which covers eligible medical, dental and vision expenses. The current contribution limit is \$3,400 (subject to change from the IRS).

## Limited-Purpose Flexible Spending Account

If you are enrolled in the HSA plan, you are eligible to enroll in the limited-purpose flexible spending account (LPFSA). A limited-purpose health FSA allows you to continue to contribute to an HSA. However, the main difference is that the LPFSA is set up to reimburse only eligible FSA dental and vision expenses. The current contribution limit is \$3,400 (subject to change from the IRS).

## Dependent Care Flexible Spending Account

Dependent care FSAs allow you to set aside money pre-tax to pay eligible out-of-pocket day care expenses so that you or your spouse can work or attend school full-time. You must contribute money through payroll deductions to your dependent care FSA before you can spend it.

During enrollment, you must decide how much to set aside for this account in 2026. You may contribute up to \$5,000 a year for single individuals or married couples filing jointly, or \$2,500 for a married person filing separately.

Changes to your dependent care FSA elections can be made only during enrollment or if you experience a qualifying life event during the plan year.

### Employee Benefits Corporation:

Email: [participantservices@ebcflex.com](mailto:participantservices@ebcflex.com)

Phone Number: 608.831.8445

Website: [ebcflex.com](http://ebcflex.com)

Where can I shop?

Visit [ebcflex.com/Wheretoshop](http://ebcflex.com/Wheretoshop)

## Grace Period and Runout Period

An FSA is a use-it-or-lose-it account, meaning any funds remaining in the account following the close of the plan year will be forfeited. Our plan has a grace period that allows you to use your 2025 plan year election for claims incurred from January 1, 2026, through March 15, 2026. Any 2026 FSA election will have a grace period from January 1, 2026, through March 15, 2027. Please note, if you are newly enrolling in the HSA plan for 2026 and participated in the healthcare flexible spending account in 2025, you may only be reimbursed for dental and vision expenses incurred during the grace period running from January 1, 2026, through March 15, 2026.

The runout period to submit all claims from your 2025 FSA election is March 31, 2026. EBC will be responsible for managing all runout claims for your benefits. EBC will provide efficient processing, streamlined communication, and expert assistance with this transition. The runout period to submit all claims from your 2026 FSA election is March 31, 2027. Please note, IRS rules prohibit an associate from having a healthcare FSA and an HSA at the same time.

## Commuter Benefits

Employee Benefits Corporation (EBC) is our financial administrator for the commuter benefits. The provision of commuter benefits will align with state requirements.

## How do I create and log in to my online account?

Once enrolled, you can create your username and password the first time you visit the participant portal on [ebcflex.com](http://ebcflex.com).

1. Create your account
  - Go to [ebcflex.com](http://ebcflex.com)
  - Click Log in > Participants
  - Click Register
2. Log in to your account
  - Go to [ebcflex.com](http://ebcflex.com)
  - Click Log in > Participants
  - Enter your username and password

If you enrolled in an FSA for 2025 and received a Flex debit card, and you re-enroll in an FSA for 2026, your debit card remains active and does not expire.

# Life and Disability



Life insurance and disability coverage are important components of your financial security, especially if others depend on you for support. Accidental death and dismemberment (AD&D) insurance is designed to provide a benefit in the event of accidental death or dismemberment.

Bel Fuse provides basic life and AD&D insurance to all eligible associates at no cost to you. Coverage amounts are two times your annual earnings to a maximum of \$500,000.

## Disability Insurance

The goal of the disability plan is to provide you with income replacement should you become disabled and unable to work due to a non-work-related illness or injury. The Company provides eligible associates with disability income benefits at no cost.

### Short-Term Disability

The length of time payments will be made and the percentage of your gross salary to be paid are related directly to your years of service as an associate.

Years of Service at Start of Disability	% of Salary	Benefit Duration Maximum	Weekly Benefit Maximum
Less than 1 year	0%	0 weeks	No maximum
1 year but less than 5 years	60%	Up to 26 weeks	No maximum
5 years or more	75%	Up to 26 weeks	No maximum

### Long-Term Disability

Long-term disability will also be based on your years of service at the start of the disability. If you remain disabled after 26 weeks, the plan will review your eligibility for the long-term disability plan. If approved, the long-term disability benefit will be based on your years of service at the start of disability.

Years of Service at Start of Disability	% of Salary	Monthly Benefit Maximum
Less than 1 year	0%	\$0
1+ years	60%	\$10,000

Reminder: Please be sure to update or add your beneficiary information in ADP.

## Supplemental Life/AD&D

- Associate
  - Elect up to 5x your salary in increments of \$10,000 up to \$850,000\*
  - Guaranteed issue amount: \$200,000
- Spouse/domestic partner
  - Elect up to 100% of the associate coverage amount in increments of \$5,000 (not to exceed \$500,000)\*
  - Guaranteed issue amount: \$25,000
- Child(ren)
  - Elect up to 100% of the associate coverage amount in increments of \$2,000 (not to exceed \$10,000)
  - Life coverage for dependents up to age 26
  - No EOI required

\*Subject to reduced amounts due to age.

## Evidence of Insurability

- If you apply for an amount that requires satisfactory evidence of insurability to The Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability.
- Elections made outside of approved enrollment events and elections exceeding the guaranteed issue amount may require proof of good health.

## Limitations/Benefit Exclusions

- Death caused by suicide

## Age Reduction

Coverage amounts will:

- Reduce to 65% of the original amount when you reach age 70
- Will reduce to 50% when you reach age 75
- Coverage may not be increased after a reduction



# Critical Illness, Hospital Indemnity, and BTA

Bel Fuse associates who elect to enroll in the Cigna HSA plan will also be enrolled in the Company-paid critical illness and hospital indemnity plans. These plans will provide additional supplemental benefits in the event of an unexpected diagnosis or hospital admission to assist with these unanticipated expenses. Both associates and their dependent children will be enrolled at no cost to the associate. As this benefit is intended to assist with the high deductibles associated with the HSA plan, this benefit is not available to associates enrolled in the Cigna Silver PPO plan.

## Critical Illness Through Prudential

Group critical illness can pay benefits for non-medical, critical illness-related expenses that your medical plan might not cover. The group critical illness benefit is in the form of a lump-sum payment, which is paid to the associate after a diagnosis is made. The associate flat benefit amount is \$10,000 and the dependent child amount is \$5,000.

- Benefits are paid directly to the associate unless benefits are assigned to someone else
- Associates enrolled in the HSA plan (and their dependent children) will automatically be enrolled at no cost to the associate
- You can take the coverage with you if you leave the Company
- Covered conditions include heart attack, stroke, invasive cancer, coma, paralysis and more
- Coverage does not replace other group medical benefits. It is designed to supplement your medical plan coverage
- Spouses are not covered

## Wellness Benefit

- This coverage includes a wellness benefit that pays \$50 per covered person per year for proof of a qualified health screening, such as a chest X-ray, colonoscopy, mammogram, pap smear, lipid panel and more

## Hospital Indemnity Through Prudential

Hospital Insurance helps covered associates and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital and/or ICU for a covered accident, illness or childbirth. You can receive \$1,000 per calendar year for a hospital and/or ICU admission.

**IMPORTANT: This is a fixed indemnity policy, NOT health insurance. This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.**

## Why Is This Coverage So Valuable?

- Prudential pays you regardless of what your medical plan covers. Your benefits are paid directly to you to spend however you like, including out-of-pocket medical and non-medical costs and everyday living expenses.
- The benefits in this plan are compatible with a health savings account (HSA).
- You may take the coverage with you if you leave the Company or retire, without having to answer new health questions. You'll be billed directly.

## Business Travel Accident Insurance Coverage Through AIG

Business travel accident insurance covers you in the event of sickness, accidental death or dismemberment when traveling for business.

- 24-hour worldwide business travel protection
- Travel assistance services
- Emergency medical evacuation
- Medical Expense benefit up to \$250K with \$0 deductible

### Associate ID Card

Policyholder: Bel Fuse, Inc.  
Policy Number: 9150707  
Phone Number (within the U.S.): 877.244.6871  
Phone Number (outside the U.S.): 715.346.0859  
Email: [assistance@aig.com](mailto:assistance@aig.com)

# Employee Assistance Program (EAP)

## TELUS Health

When you find yourself in need of some professional support to deal with personal, work, financial or family issues, your employee assistance program (EAP) can assist. You and your immediate family (spouse or domestic partner, dependent children, parents and parents-in-law) can use this confidential program to talk to a consultant 24/7, about a variety of topics, including:

- Marital and family conflicts
- Job-related difficulties
- Stress, anxiety and depression
- Parent and child relationships
- Legal and financial counseling
- Identity theft counseling
- Financial planning
- Various other related issue

### TELUS Health

Call 800.433.7916 or  
Visit [one.telushealth.com](https://one.telushealth.com)  
User ID: belfuse  
Password: eap



Download the mobile app to have access to TELUS Health at your fingertips!

# Pet Insurance

## MetLife Pet Insurance

### Underwritten and Issued by Independence American Insurance Company

MetLife pet insurance is simple, flexible and helps ensure that you can care for your pets. You can purchase coverage for all your dependents ... even your four-legged ones:

- Flexible products with straightforward pricing options and customizable limits.
- Deductible savings — your deductible decreases if you go claim-free in a policy year.
- Quick 3-step enrollment and hassle-free claims experience — most claims are processed within 10 days.
- Multichannel support options — Caring and passionate pet advocates who have been serving pet parents and their communities for more than 15 years.

### To Get Started

Please contact MetLife at 855.270.7387 or visit [metlife.com](https://metlife.com).



# Experian Financial Expert

Bel is excited to continue offering financial wellness and identity protection through Experian.

Experian's Elite benefits plan features Digital Financial Manager — providing you tools to help manage your finances and credit profile in a single experience.



MY FINANCIAL  
**EXPERT**®

- Digital Financial Manager
  - 360° financial views: Link all of your accounts to stay on top of your daily spending with recommended budgets powered by AI and machine learning of past transactional behavior.
  - Exclusive credit insights: 50+ unique recommendations to help achieve financial goals sooner including activity, spending, and budgeting improvements.
- As identity theft continues to increase, an evolving suite of identity products help you monitor any potential threats to your identity and alerts you if there are any areas of concern. You will also have digital privacy tools that can help you keep passwords and other personal information private and secure while surfing the web.

Monthly Rates	
Associate	\$7.25
Family	\$14.50

# LegalShield



Unexpected legal questions arise every day. Bel offers LegalShield to help address these scenarios and provide the legal protection you and your family need and deserve. With LegalShield, you'll have access to a quality law firm for covered personal situations, even 24/7 for emergency situations, no matter how traumatic or how trivial they may seem. Since LegalShield's dedicated law firms are prepaid, their sole purpose is to serve you, rather than bill you.

Monthly Rates	
Associate	\$21.50
Family	\$21.50

## Follow these steps to create your LegalShield account.

1. **CREATE** your account at [accounts.legalshield.com](https://accounts.legalshield.com).
2. **ENTER** your member number and create a username and password.
3. **DOWNLOAD** the LegalShield mobile app.

# 401(k) Retirement Savings Plan

The Bel Fuse 401(k) retirement savings plan, through Fidelity Investments, offers a convenient way to save for your future through payroll deductions.

## Eligibility

You are eligible to participate in the plan as of your date of hire with Bel Fuse.

## Associate Contributions

Contributions from your pay are made on a pre-tax basis — up to the IRS annual limit. If you are 50 years of age or older (or if you will reach age 50 by the end of the year), you may make a catch-up contribution in addition to the normal IRS annual limit. The plan allows for post-tax Roth contributions.

For additional details about the 401(k) retirement savings plan or to enroll or change your contribution rates or investment elections, please contact Fidelity at [netbenefits.com](https://netbenefits.com) or by phone at 800.835.5095 for further information. Investment Questions? Contact Bridgehaven at 866.867.3859

## Employer Matching

Bel matches 100% of the first 1% of gross pay that you contribute plus 50% of the next 5% of gross pay that you contribute. An associate contribution of 6% results in the maximum employer match of 3.5%. Company matching contributions will be invested in the plan's Employer Class A Common Stock Fund.

## Vesting

Vesting refers to your right of ownership to the money in your account. You are immediately vested in your contributions and earnings. However, there is a two-year waiting period prior to you being vested in your earned company match.



**Reminder: Please be sure your beneficiary information is current at [netbenefits.com](https://netbenefits.com).**



# Medicare Resource

Whether you're preparing for retirement or are approaching age 65 and are considering Medicare, we have a resource for you!

## SmartConnect

SmartConnect is an exclusive service for you and your family members to explore all that Medicare has to offer, including great benefits and potential savings.

This no-cost service is available year-round with no obligation to enroll in a plan. You can move to Medicare at anytime! Even if you are enrolled in group coverage, you can still explore and enroll in a Medicare plan with no penalty.

If you are interested in connecting with a SmartConnect advisor, please visit [smartmatch.com/connect/belfuse/](https://smartmatch.com/connect/belfuse/) or call 833.799.3505.



## Medical Opt-Out

- Voluntarily opt out of Company-sponsored medical benefits
- Associates must provide verification of other coverage
- Documentation of coverage must include associate name and effective date
- Associates enrolled in the state exchange will not qualify
- \$2,500 annual payment made via payroll at end of each quarter
- Qualifying event eligibility
- Associates may re-enroll in medical benefits during the plan year
- Pro-rated amount will be calculated for the period that benefits were not elected
- Medical opt-out participation form and documentation required to receive payment. Please contact your local Human Resources Partner to obtain the form and provide documentation.

# Contacts

	Contact	Phone Number	Website
Plan			
Medical	Cigna	800.244.6224	<a href="http://mycigna.com">mycigna.com</a>
Cigna Nurse Line	Cigna	800.564.9286	<a href="http://mycigna.com">mycigna.com</a>
Cigna MDLive/Telehealth Connection	Cigna	800.564.9286	<a href="http://mdliveforcigna.com">mdliveforcigna.com</a>
Cigna One Guide	Cigna	888.806.5042	<a href="http://mycigna.com">mycigna.com</a>
Rx Mail Order	Cigna	800.285.4812	<a href="http://mycigna.com">mycigna.com</a>
Dental	Delta Dental of NJ	800.452.9310	<a href="http://deltadentalnj.com">deltadentalnj.com</a>
Vision	VSP	800.877.7195	<a href="http://vsp.com">vsp.com</a>
Health Savings Account	HSA Bank	800.357.6246	<a href="http://hsabank.com">hsabank.com</a>
Flexible Spending Accounts	EBC	608.831.8445	<a href="http://ebcflex.com">ebcflex.com</a>
Life & AD&D Insurance	Prudential	800.524.0542	<a href="http://prudential.com">prudential.com</a>
Short-Term & Long-Term Disability Insurance	Prudential	800.842.1718	<a href="http://prudential.com">prudential.com</a>
Critical Illness & Hospital	Prudential	844.455.1002	<a href="http://prudential.com">prudential.com</a>
Leave Management (STD & LTD)	Prudential	877.367.7781	<a href="http://prudential.com">prudential.com</a>
Business Travel Accident Insurance	AIG	800.826.4919	<a href="http://aig.com">aig.com</a>
Employee Assistance Program (EAP)	TELUS Health	800.433.7916	<a href="http://one.telushealth.com">one.telushealth.com</a>
Bel Wellness	WellRight	312.724.6906	<a href="http://belwellness.wellright.com">belwellness.wellright.com</a>
401(k)	Fidelity	800.835.5095	<a href="http://netbenefits.com">netbenefits.com</a>
401(k) — For Investment Questions	Bridgehaven	866.867.3859	<a href="http://bridgehavenfp.com">bridgehavenfp.com</a>
ADP Self-Service	ADP		<a href="http://workforcenow.adp.com">workforcenow.adp.com</a>
Medicare Resource	SmartConnect	833.799.3505	<a href="http://smartmatch.com/connect/belfuse/">smartmatch.com/connect/belfuse/</a>
COBRA	EBC	608.831.8445	<a href="http://ebcflex.com">ebcflex.com</a>
Pet Insurance	MetLife	855.270.7387	<a href="http://metlife.com">metlife.com</a>
Financial Wellness & Identity Protection	Experian	855.797.0052	<a href="http://experian.myfinancialexpert.com/login">experian.myfinancialexpert.com/login</a>
Legal	LegalShield	888.807.0407	<a href="http://shieldbenefits.com/belfuse">shieldbenefits.com/belfuse</a>
Commuter	EBC	608.831.8445	<a href="http://ebcflex.com">ebcflex.com</a>

## Questions on Bel's Benefits?

If you have questions regarding your benefits plan, please contact [bel.benefits@belf.com](mailto:bel.benefits@belf.com).

# Wellness Program

## Discover Your Path to Well-Being

All it takes to achieve better health and well-being is a plan. Did you know you have access to the WellRight wellness program, even if you're not enrolled in any of Bel's medical plans? This program is designed to provide you with the support you need to live healthy and be well. Visit the WellRight website, [belwellness.wellright.com](https://belwellness.wellright.com), and get started by participating in upcoming annual and quarterly challenges. You can also access it via their mobile app. As you participate and complete regular challenges, you will earn points that may be redeemed at the Rewards Mall. At the end of the year, you may cash out your points for gift cards; please note, points will not roll over to the next year.



# Bel Wellness Program Design

**Plan Year January 1, 2026-December 31, 2026**

Challenges end November 30, 2026. Please be sure to enter your points in the WellRight portal prior to November 30, 2026, in order to redeem your points in December 2026.

- All associates can participate
- Total of 100 points can be earned
- Cash-out period is December 1, 2026-December 31, 2026 for \$100.00 reward

Annual Activities – Open the entire plan year to complete	Points
Annual Physical — Complete your annual physical exam	Required and 25
Dental Exam — Visit your dentist	15 each/30 max
Health Assessment — Health Risk Assessment	10
Biometric Screening — Complete biometric testing	20
Flu Shot — Receive a flu shot	10
Eye Exam — Visit your eye doctor	15
Preventive Screenings — Complete age/gender appropriate screenings	15 each/45 max
Be Well Activities — Complete 2 activities of your choosing	5 points
<ul style="list-style-type: none"> <li>Meet with a financial advisor, prioritize your mental health and wellbeing, participate in a walk/run event, or donate blood</li> </ul>	

## Quarterly Challenges

### Quarter 1

#### February Challenge:

February 1, 2026–February 28, 2026

The **Five Alive Challenge** invites you to eat 5 servings of fruits and vegetables, 5 days per week. A serving is about 1 cup for most fruits and vegetables and 2 cups for leafy greens. They can be cooked or raw, fresh or frozen. Five servings a day may seem like a lot, so you may need to plan ahead to make sure you get them all in.

Pair this challenge with one of our **Nutrition** courses to learn easy ways to meal plan, shop smart, and boost your daily intake of colorful, nutrient-rich foods.

### Quarter 2

#### May Challenge:

May 1, 2026–May 31, 2026

The **Hello Sunshine Step Challenge** invites you to track your daily steps during the month. Sunshine is by far the best source of vitamin D, which strengthens your immune system and is necessary to build strong bones.

Pair this challenge with the **Musculoskeletal Health/Chronic Pain** course to learn how regular movement, stretching, and sunlight can help reduce pain, support joint health, and improve overall mobility.

### Quarter 3

#### August Challenge:

August 1, 2026–August 31, 2026

The **Penny Counter Challenge** invites you to track every penny you spend for 25 out of 30 days. Track it on paper, on a spreadsheet, or online. The goal of this challenge is to categorize each item so you can better understand where your money goes each month.

Pair this challenge with the **Financial Wellness** course to learn smart budgeting habits, spending awareness, and strategies to strengthen your financial health.

### Quarter 4

#### October Challenge:

October 1, 2026–October 31, 2026

The **Air 1,000 Challenge** invites you to exercise outside for 1,000 minutes in one month. Go for a run. Take a hike. Garden. Get some fresh air. While exercising outdoors can increase your energy level and help you feel more alive and refreshed, nature also has a calming effect.

Pair this challenge with the **Physical Activity** course to learn how consistent movement and outdoor exercise can strengthen your body, elevate your mood, and enhance overall wellbeing.

#### November Challenge:

November 1, 2026–November 30, 2026

The **Book Worm Challenge** invites you to read for 600 minutes in 30 days. Reading can protect your brain from Alzheimer's disease, reduce stress levels, and encourage positive thinking.

Pair this challenge with the **Emotional Wellness & Stress Management** course to learn how relaxation activities like reading can calm the mind, build resilience, and support long-term mental wellbeing.





## **Community Engagement and Volunteer Program**

All full-time, regular associates are eligible for 16 hours of paid time off per calendar year to participate in non-paid volunteer community service activities.

See HR for program details.

## **Investing in You!**

Bel's Educational Assistance Program reimburses you for up to 100%\* of tuition costs for approved courses. Putting you one step closer to your next certification, license or degree.

\*See HR for program details.





The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.