


















# ***2026*** ***BENEFITS GUIDE***

# WELCOME TO ROLLINS!

In this guide, you'll find instructions on how to enroll in your 2026 benefits, what benefits are available to you and useful tools and resources to help you choose the plans that are right for you and your family.

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If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see the legal notices at [www.rollinsbenefits.com](http://www.rollinsbenefits.com) for more details on this and other annual notices.







# WHAT TO KNOW FOR 2026

Rollins evaluates our benefits program every year to deliver maximum value for our team. We've made several strategic updates for 2026 that will enhance your coverage while keeping costs competitive.

Check out the highlights then read on in this guide for more details.

## MEDICAL PLAN UPDATES



**Imagine360/PHCS High Deductible Copay Plan:** This Imagine360/PHCS-only plan offers predictable copays for primary care and specialist office visits, the emergency room, and prescriptions, all using the PHCS network through Imagine360/PHCS.

### Discontinuing the Elite Choice \$3,300 plan.

**Deductible adjustment:** Due to IRS regulations, the individual deductible for the \$3,300 plan will increase to \$3,400 for single coverage, \$6,800 for family.

## ENHANCED COVERAGE OPTIONS

- » **Higher HSA contribution limits:** You can contribute up to \$4,400 for individuals and \$8,750 for family coverage in tax-advantaged HSAs.
- » **Increased Flexible Spending Account limits:** The FSA contribution limit will increase to \$3,300 and the dependent care FSA limit will increase to \$7,500.
- » **Enhanced vision benefits** when you see a PLUS vision provider.
- » **Simplified identity theft protection:** We will now offer one comprehensive plan, [the Allstate Identity Theft Pro+ Cyber Protection plan](#).
- » **NEW legal assistance program through ARAG:** [ARAG legal insurance](#) connects you with experienced network attorneys who assist you with your personal legal matters. Attorney fees are paid in full for most covered legal matters!
- » **Help your teammates:** Consider making a recurring payroll contribution to the [Rollins Employee Relief Fund \(RERF\)](#) for as little as \$1.00 per paycheck.

# WHAT TO DO FOR 2026



Register for the Rollins Rewards App. [Click for instructions](#).



Compare the Rollins medical plan options to your spouse's medical plan. You'll pay an additional \$150 a month if you enroll your spouse and they have coverage available through their own employer. [Click for more dependent details](#).



Check out Rollins Rewards or log into [myRollinsusbenefits.com](#) between October 13 – 31 to explore plan options under the Resource tab and make your updated elections. You must click SUBMIT for your new elections to go into effect! [Click for more details](#).



Make sure your beneficiary information is up to date.



Choose your medical plan. [Read here for more information](#).

» **If you're currently enrolled in the Elite Choice \$3,300 plan, select a new medical plan for 2026, as this plan will no longer be offered.** If you do not choose a new plan, you'll be defaulted to the I360/PHCS \$4,500 medical plan.

» If you've been wanting a medical plan with predictable copay costs, enroll in the NEW Imagine 360 Copay plan.



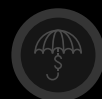
If you're adding new dependents to the plan, [collect your dependent verification documents](#), such as birth certificates and marriage certificates. You have 30 days after enrollment to provide verification documents.



Flexible spending account (FSA) elections have to be re-elected every year. If you want to contribute to an FSA or commuter account, enroll before October 31. [Click to compare the options](#).



**After enrollment...** Review your confirmation statement at [myrollinsusbenefits.com](#) and your first paycheck of 2026. Call **888-659-2586** with any questions.



# DOWNLOAD THE ROLLINS REWARDS APP

## WHAT YOU CAN DO WITH THE APP

One-touch access to begin enrollment.

View your benefits in one place.

Access important health and wellness resources.

Receive notifications with key benefits updates.

Log in easily with Single Sign-On (SSO) using your company credentials.

**Prefer a Desktop Experience?** A web portal experience is available with the same easy-to-use interface. You can [access the new portal here](#) or on RollinsOne.

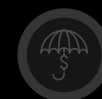
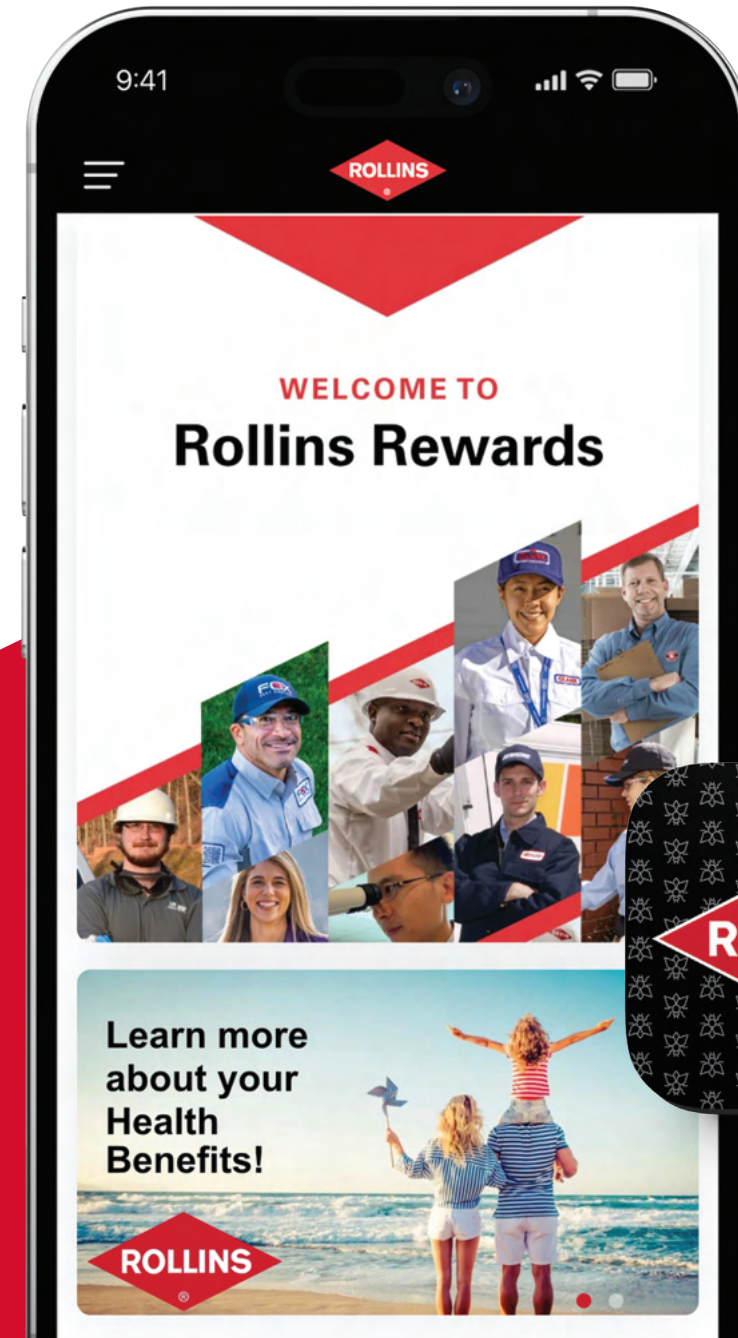
## GET STARTED

If you have a company mobile device, the app is already installed—just log in!

For personal devices, download the app by clicking on or scanning the QR code.



Scan the QR code to download our app to your smartphone.



# **ENROLLMENT & ELIGIBILITY**

**OPEN ENROLLMENT IS OCTOBER 13-31**

*Take control of your benefits during our annual open enrollment period. This is your chance to review, adjust, or keep your current coverage for 2026.*

**Don't want to make changes?** No problem. Your current benefit selections will automatically continue into 2026, except for FSA and HSA contributions, which require annual re-enrollment.

## THREE WAYS TO ENROLL

1



### ROLLINS REWARDS APP

Click the Enrollment button noted on the home page

2



### ONLINE

Log into [myrollinsusbenefits.com](https://myrollinsusbenefits.com) between October 13 – 31. Start by clicking "MyProfile" to verify your address, then explore plan options under the Resource tab.

3



### BY PHONE

Call our benefits counselors at **1-888-659-2586**. *Want to schedule a callback?* Log into the benefits portal and click "Schedule a Callback." Counselors are available Monday – Friday 9 a.m. to 9 p.m. EST, Saturday 9 a.m. to 4 p.m. EST.

For Whole Life insurance, call Unum directly at **866-752-7432**, Monday through Friday, 8 a.m. to 8 p.m. EST to enroll, increase or decrease your coverage. Open enrollment is the only time you can enroll in or increase whole life coverage.

### Choose The Right Plan for You

Don't know which plan is right for you? Our interactive quiz takes the guesswork out of benefits selection. Answer a few confidential questions about your healthcare needs, and we'll crunch the numbers to recommend the best plans for your situation. Access it beginning October 13th at [myrollinsusbenefits.com](https://myrollinsusbenefits.com).





# WHO CAN YOU COVER?

To be eligible for benefits, you must work at least 30+ hours per week, and you must be enrolled in Rollins benefits before you can add dependents to your coverage. Here's who qualifies:

## Eligible Dependents:

- » Your legal spouse or domestic partner
- » Your children (biological, adopted, foster, step, or in your guardianship) up to age 26
- » Your domestic partner's children up to age 26
- » Your disabled children over age 26 (requires proof of disability)

## UNDERSTANDING DOMESTIC PARTNERSHIP

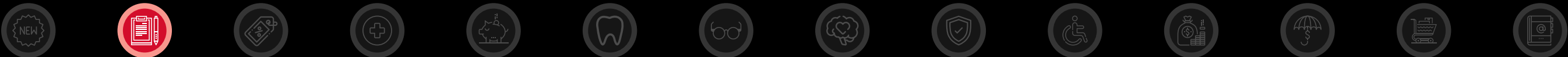
Rollins recognizes domestic partnerships that meet ALL these criteria:

- » You're each other's sole domestic partner with intent to remain so indefinitely
- » Neither of you is married or legally separated from anyone else
- » Neither has had another domestic partner in the past 12 months
- » Both are at least 18 years old and mentally competent to enter contracts
- » You're not blood relatives to a degree that would prohibit marriage in your state
- » You've lived together for at least six months with intent to continue
- » Your relationship isn't solely for benefits coverage
- » You share financial responsibilities and living expenses

Adding a domestic partner or their children creates "imputed income"—meaning you'll pay taxes on the value of their coverage since the IRS doesn't allow pretax deductions for domestic partner benefits.

If your spouse has medical coverage available through their employer and you choose to add them to your Rollins plan, you'll pay an **additional \$150 per month**

**DO YOU BOTH WORK AT ROLLINS?**  
If both spouses work at Rollins, you can each have individual coverage, but you cannot have duplicate coverage (being covered as both an individual and a spouse). Compare costs to see whether individual plans or a family plan works better. Only one spouse can enroll dependent children.





MAKING CHANGES DURING THE YEAR

Life happens. When it does, you have options.

**Qualifying Life Events (QLEs)** allow you to change your benefits mid-year, but you must act within 30 days of the event. Common QLEs include:

- » Marriage or divorce
- » Birth or adoption of a child
- » Death of a covered dependent
- » Loss of other health coverage
- » Change in employment status

**To Submit a QLE and Verification Documentation:**

1. Call **888-659-2586** or visit [myrollinsusbenefits.com](https://myrollinsusbenefits.com)
2. Gather documentation proving your life event
3. Submit documents online or mail to:  
Rollins Benefits Enrollment Center  
PO Box 2727  
Bellaire, TX 77402



Medicare and Individual Coverage Support

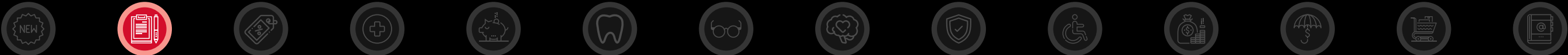
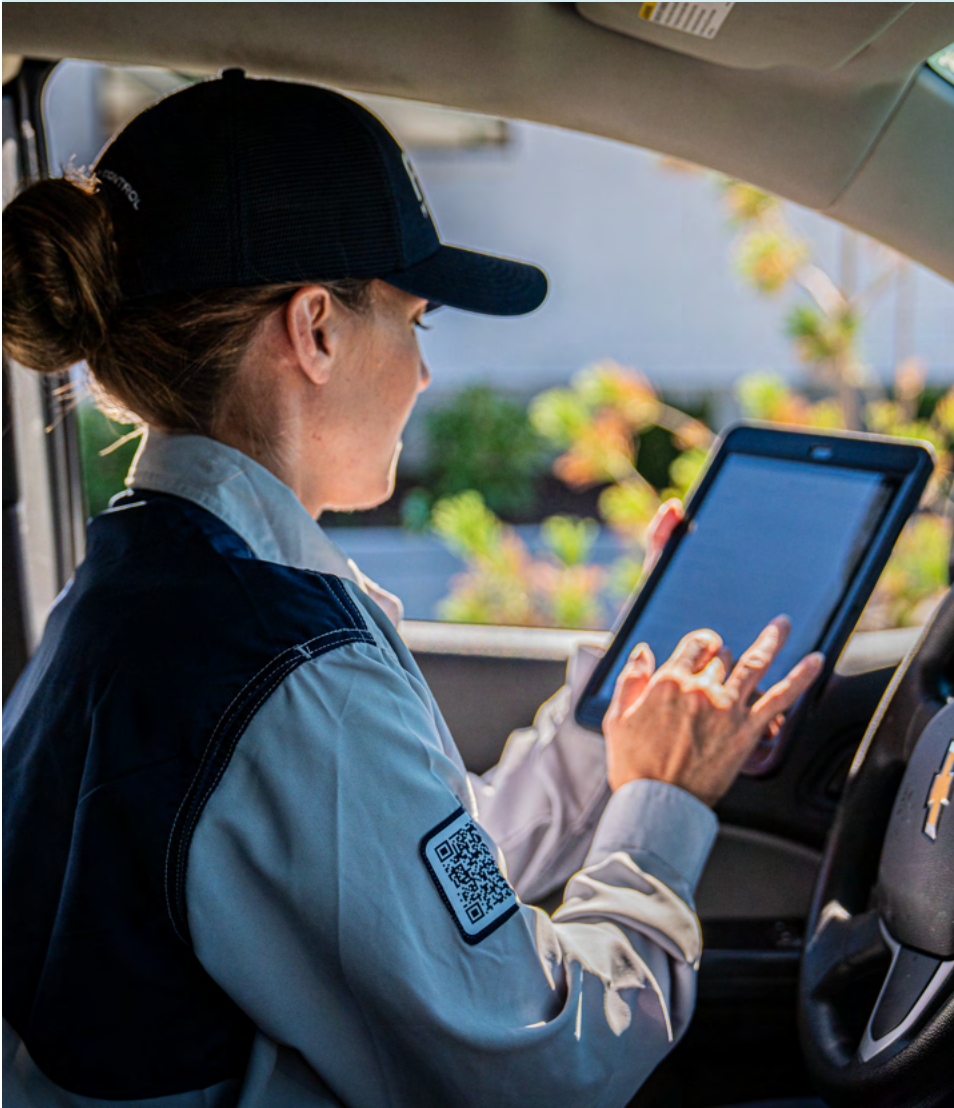
**Approaching Medicare Age?** Alliant Medicare Solutions (AMS Premier) helps you navigate Medicare options—whether or not you're enrolled in a company medical plan. See [page 29](#) for more information.

**Eligible for Medicare and still working?** Alliant Medicare Solutions can help you determine if Medicare or Rollins' medical plan is better for your specific needs. Medicare Open Enrollment is October 15 – December 7. See [page 29](#) for more information.

**Have a Dependent Over 26?** Alliant Individual Health Solutions can guide them through Affordable Care Act Marketplace options. See [page 29](#) for more information.

CONTACT INFORMATION

- » Rollins Benefits Enrollment Center: **888-659-2586**
- » Online Enrollment: [myrollinsusbenefits.com](https://myrollinsusbenefits.com)



# **FREE MEDICAL CARE THROUGH MARATHON HEALTH**



**CONSIDERING A NEW MEDICAL PLAN? ALL ROLLINS MEDICAL PLANS COME WITH FREE PRIMARY CARE SERVICES THROUGH MARATHON HEALTH.**

**Spend as much time as you need with a provider who will get to know you.** Marathon Health providers take time to understand your unique health needs, offering both virtual and in-person primary care services that cover everything from preventive care and chronic disease management to urgent care needs.

## **WHAT MARATHON HEALTH OFFERS YOU:**

- » FREE primary care from experienced physicians
- » FREE annual wellness exams available onsite or virtually
- » FREE mental health support services
- » Same-day and next-day appointment scheduling online or by phone
- » 24/7 access to your care team for urgent health needs
- » Lab draws and immunizations at in-person locations

## **FREE MENTAL HEALTH SUPPORT SERVICES**

Marathon's behavioral health services remove common barriers like long wait times and high costs that often prevent people from getting mental health support.

- » Virtual and in-person appointment options ([check here](#) for locations offering in-person visits)
- » Licensed clinical mental health counselors
- » Individual, couples, and family counseling
- » Treatment for anxiety, depression, stress management, and substance abuse concerns
- » Coordination between your mental health counselor and primary care provider for comprehensive care

## **ONE MORE TIME... HOW MUCH DOES MARATHON HEALTH COST?**

**NOTHING!** Free for Rollins teammates and all dependents enrolled in a Rollins-sponsored medical plan. Rollins proudly offers this benefit because we believe quality healthcare should be convenient and personal.

## **GETTING STARTED**

Ready to experience healthcare that works around your schedule? Visit [my.marathon.health](https://my.marathon.health) to schedule your appointment today. New users should click "Register Now" to get started. You can also call **866-808-6005** or download the Marathon Health app by scanning or clicking the QR code.



## **Want to earn \$400?**

When you complete your annual wellness exam — which you can do for **FREE** at a Marathon Health — you'll earn a **\$300** wellness incentive deposited into your HRA or HSA at the beginning of 2027. Complete any additional Marathon Health visit (onsite or virtual), and you'll receive an extra **\$100** incentive.

Learn more about the Rollins Wellness Incentive program in the Rollins Rewards app to take charge of your health and earn money back. The program year runs October 1 through September 30 and incentives are credited in January.

*Rollins supports all teammates in achieving their best health. These wellness program rewards are available to everyone enrolled in a Rollins medical plan. If you believe you cannot meet the standard requirements for any reason, you may qualify for alternative ways to earn the same reward. Contact [RollinsBenefits@Rollins.com](mailto:RollinsBenefits@Rollins.com) to learn about reasonable alternatives.*

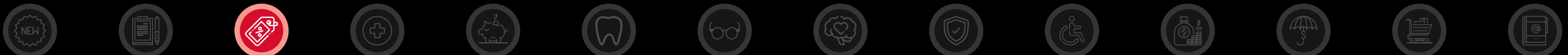
## **WHAT ROLLINS TEAMMATES HAVE TO SAY**

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*I feel like they value my time and are really good at what they do. Finding a healthcare team you truly connect with is rare, and I've found that here. They cultivate an environment where I feel completely seen and valued. My trust in their expertise is unwavering, and their proactive approach to referrals has been invaluable. This is a true partnership in my health.*

”

*My counselor has helped me understand my issues, then taught me how to improve on the issues that keep me stuck. I have been able to put into practice many of the suggestions made by my counselor, and I continue to improve by implementing the suggestions and seeing a positive result.*





QUITTING NICOTINE SUPPORT

Rollins charges a monthly surcharge if you or your spouse use tobacco and enroll in our medical coverage for 2026. This surcharge helps offset the higher healthcare costs associated with tobacco use.

- » **Either you or spouse uses tobacco:** \$150 per month
- » **Both you and your spouse use tobacco:** \$300 per month total

We define tobacco use as any form of tobacco or tobacco product, including cigarettes, cigars, pipes, chewing tobacco, e-cigarettes, and vapes.

**Want to save money and ready to quit?** The free Quit for Life program gives you professional support at no cost to you. You'll work with a trained Quit Coach who creates a personalized plan based on your needs and lifestyle. Your coach will teach you proven strategies to manage cravings, navigate social situations, and identify your personal triggers.

Here's what you get for **free**:

- » Personal coaching sessions with a dedicated Quit Coach who guides you through every step
- » Digital support tools including a mobile app, progress dashboard, and encouraging emails
- » Tobacco replacement therapy (patches or gum) delivered to your home around your quit date
- » Group coaching sessions with other people who are quitting tobacco
- » 24/7 access to your Quit Coach via phone, chat, or text for up to one year
- » Motivational text messages tailored to your journey

GET HELP QUITTING TOBACCO — AND SAVE MONEY

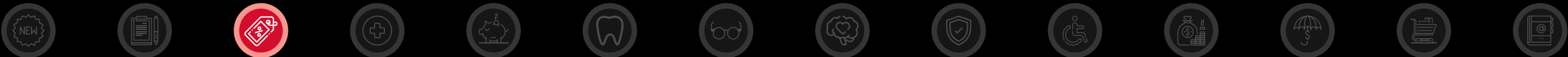
Call **866-784-8454** or visit [quitnow.net](https://quitnow.net) to connect with your Quit Coach today.

*Rollins supports all teammates in achieving their best health. These wellness program rewards are available to everyone enrolled in a Rollins medical plan. If you believe you cannot meet the standard requirements for any reason, you may qualify for alternative ways to earn the same reward. Contact [RollinsBenefits@Rollins.com](mailto:RollinsBenefits@Rollins.com) to learn about reasonable alternatives.*



Complete the Program, Get Your Money Back

Finish Quit for Life and we'll remove your tobacco surcharge going forward. Complete the program by **November 30, 2026**, and we'll refund all the surcharges you paid during the year.





# MEDICAL AND PRESCRIPTION BENEFITS

WE HAVE A LOT OF PLANS — HERE’S HOW TO FIND YOUR FIT







UNDERSTAND THE PLANS

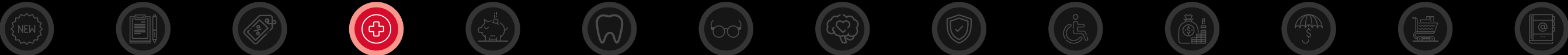


**Need Help Choosing?** Our decision support tool takes the guesswork out of plan selection. Answer a few questions about your healthcare needs and budget and get personalized recommendations. Access the questionnaire starting October 13th at [myrollinsusbenefits.com](https://myrollinsusbenefits.com).

THE THREE TYPES OF MEDICAL PLANS

Our options can be broken into three types of high deductible health plans (HDHPs): HDHPs with HRA, HDHPs with HSA, and our **NEW** High Deductible Copay Plan.

HDHP WITH HRA HEALTH REIMBURSEMENT ACCOUNTS	HDHP WITH HSA HEALTH SAVINGS ACCOUNTS	<div>NEW</div> HDHP WITH COPAYS <div>NEW! COPAY-BASED PLAN</div>
<b>Anthem plans:</b> \$1,000 (not available for new enrollees) and \$1,750 plans <b>Imagine360/PHCS plans:</b> \$1,000 and \$1,750 plans <b>Kaiser plans:</b> \$1,000 and \$1,750 plans	<b>Anthem plans:</b> \$3,400, \$4,500, \$6,550 plans <b>Imagine360/PHCS plans:</b> \$4,500 and \$6,650 plans <b>Kaiser plans:</b> \$3,400, \$4,500, \$6,550 plans	<b>Imagine360/PHCS:</b> \$3,400 copay plan
<div></div> Lowest deductibles, and deductible & coinsurance apply for all services	<div></div> Highest deductibles, and deductible & coinsurance apply for all services	<div></div> High deductible with copays on certain services, deductible & coinsurance on others
Preventive services covered at 100% in-network	In-network preventive services covered at 100%	In-network preventive services covered at 100%
You pay 100% of covered medical expenses until you reach your deductible, then you will begin paying coinsurance, which is 20% of the cost of services for in-network providers.	You pay 100% of covered medical expenses until you reach your deductible, then you will begin paying coinsurance, which is 30% of the cost of services for in-network providers.  You pay nothing after your deductible in the \$6,550 plan.	In-network, you will pay a \$50 copay for physician (PCP and specialist) office visits, \$500 for emergency services and copays for pharmacy. For all other services you will pay 100% of covered medical expenses until you reach your deductible, then you will begin paying coinsurance, which is 20% of the cost of services for in-network providers.
Access to Health Reimbursement Account (HRA), Healthcare FSA (HCFSA) and Dependent Care Account (DCFSA)	Access to Health Savings Account (HSA) and Dependent Care Account (DCFSA)	Access to Health Reimbursement Account (HRA), Healthcare FSA (HCFSA) and Dependent Care Account (DCFSA)
<div></div> Earn \$300 wellness incentive in your HRA by completing an annual physical exam. Teammates who complete their physical exam can earn another \$100 by completing a Marathon Health visit (onsite or virtual).	<div></div> Earn \$300 wellness incentive in your HSA by completing an annual physical exam. Teammates who complete their physical exam can earn another \$100 by completing a Marathon Health visit (onsite or virtual).	<div></div> Earn \$300 wellness incentive in your HRA by completing an annual physical exam. Teammates who complete their physical exam can earn another \$100 by completing a Marathon Health visit (onsite or virtual).






WE HAVE A LOT OF PLANS — HERE’S HOW TO FIND YOUR FIT

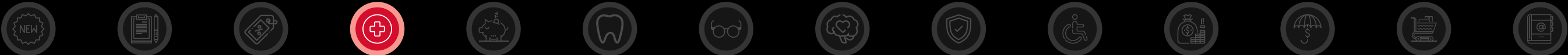
UNDERSTAND THE CARRIERS



**Need Help Choosing?** Our decision support tool takes the guesswork out of plan selection. Answer a few questions about your healthcare needs and budget and get personalized recommendations. Access the questionnaire starting October 13th at [myrollinsusbenefits.com](https://myrollinsusbenefits.com).

Our medical coverage is available through three different insurance carriers.

	<div>IMAGINE360/PHCS REFERENCE BASED PRICING</div> <div></div>	<div>ANTHEM TRADITIONAL PLAN (IN- AND OUT-OF-NETWORK)</div> <div></div>	<div>KAISER HMO (IN-NETWORK ONLY)</div> <div></div>
What are the basics?	<p>Pay the lowest premium and pay less for services.</p> <p>Imagine360/PHCS pays differently than traditional insurance carriers, basing payments more closely on the true cost for services (“reference-based pricing”) rather than discounted rates. This means they figure out what is a fair payment based on Medicare rates and regional pricing data.</p> <p><b>What this means for you:</b> Broad provider access and the highest potential savings for you and Rollins.</p>	<p>Anthem offers a broad national network of doctors and hospitals who have agreed to accept discounted rates. You can see any provider you want, but you'll pay less when you stay in-network.</p>	<p>Kaiser functions as an HMO (Health Maintenance Organization). You must receive all your care within Kaiser's network of doctors, hospitals, and facilities. You cannot go outside the network except for emergency and urgent care.</p>
Where is the plan available?	Available nationwide	Available nationwide	Select areas in California, Colorado, Georgia, Maryland, Oregon, Virginia, Washington, and Washington D.C.
Network for PCP and specialist services?	<p><u>PHCS Practitioner &amp; Ancillary Network</u></p> <p><small>Search online for providers using code EBLNI</small></p>	<p>Most states: <u>National PPO BlueCard PPO Network</u></p> <p>Georgia: <u>Blue Open Access POS Network</u></p> <p>Florida: <u>NetworkBlue</u></p> <p>Utah: <u>Preferred Blue Option (Select Network)</u></p>	<p><u>Kaiser Permanente</u> physicians and facilities only</p>
Network for hospitalization (inpatient or outpatient)?	All facilities available, no network		
Referrals required?	No	No	Yes
Prescriptions?	<u>OptumRx</u>	<u>OptumRx</u>	<u>Kaiser pharmacy</u>
Free virtual care?	<u>Marathon Health</u>	<u>Marathon Health</u>	<u>Marathon Health</u>
But seriously — is there a downside?	Sometimes your providers may not immediately recognize the Imagine360/PHCS name, so call the Imagine360 dedicated Member Experience Team to help navigate questions.	Highest cost, for both premium and services	Higher cost than Imagine360/PHCS and limited network

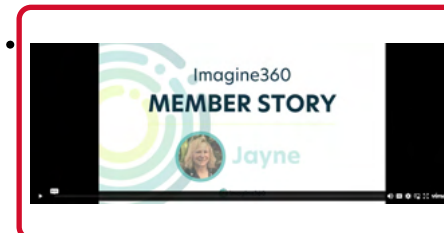
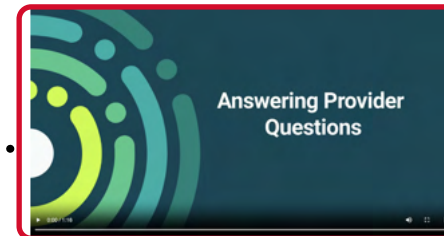




## What makes the Imagine360/PHCS plan approach different:

1. **PHCS Practitioner & Ancillary network.** You'll save the most money if you see a doctor or specialist within this wide network.
2. **No in-network requirement for hospitals, emergency rooms, and in- or outpatient procedures.** Unlike Anthem's contracted network or Kaiser's closed system, you can use any hospital, anywhere.
3. **Lowest premiums.** Since costs are based on Medicare pricing, the plan saves you and Rollins money which is passed along to you as a paycheck cost savings.
4. **Active cost negotiation.** When you need hospital care, Imagine360's Member Experience Team works directly with your chosen provider to negotiate pricing in real-time. This is different from the "one negotiated price" that Anthem members pay — and typically the Imagine360/PHCS cost is much lower.
5. **Intensive member support.** You'll have access to a dedicated Member Experience Team who will help you find providers, resolve billing issues, support you during hospital stays and ensure you're not stuck with unexpected costs. If a provider doesn't understand how your plan works, the team handles those conversations.

**Pro Tip:** Save the Member Experience Team's phone number — **844-284-2983** — in your phone so you never miss an important call about your coverage.



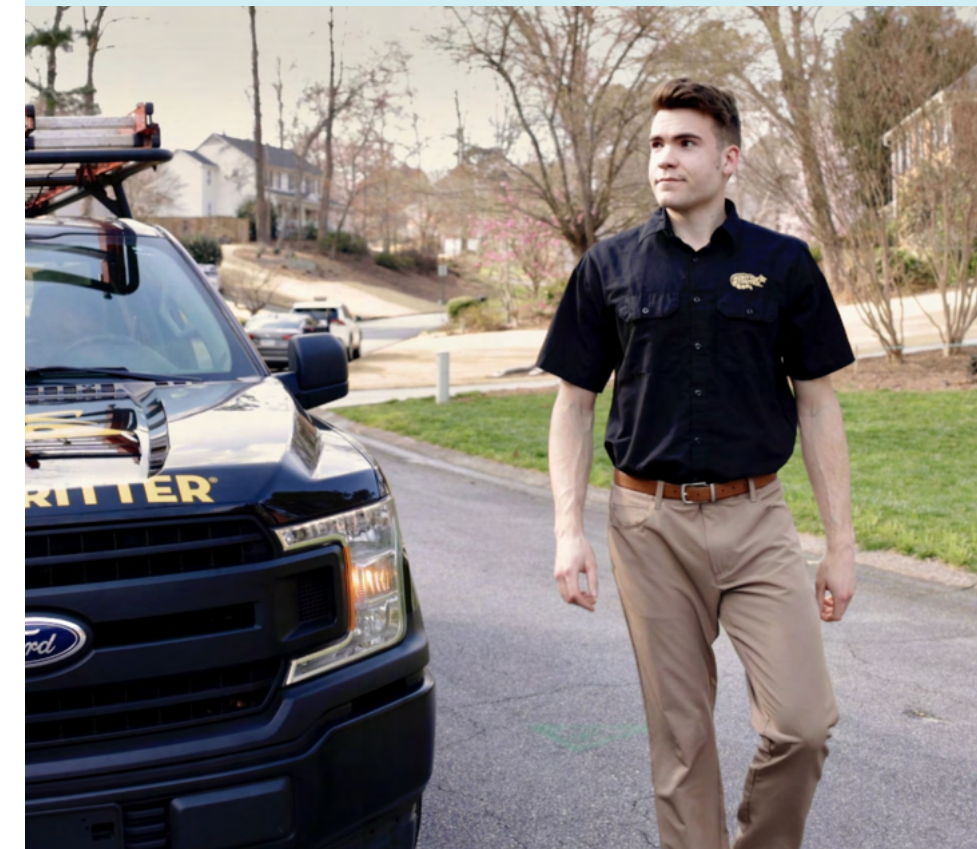
## Learn More

Want to understand more about how the Imagine360/PHCS plans work? Click to watch this video or any of those shown above.

## WHAT ROLLINS TEAMMATES HAVE TO SAY

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*I was sent a bill from my health provider that said I owed thousands of dollars for only a couple of minor doctor visits. I called Imagine 360 to see if there was an explanation. I immediately was given support and an explanation that made sense. I trust fully Imagine360/PHCS, and they fought this on my behalf. Very good service and support!!*





## COMPARE THE OPTIONS

### CHOOSE YOUR DEDUCTIBLE

With our plans, you can select your preferred type of plan and medical carrier with a deductible that fits you and your family.



**Need Help Choosing?** Our decision support tool takes the guesswork out of plan selection. Answer a few questions about your healthcare needs and budget and get personalized recommendations. Access the questionnaire starting October 13th at [myrollinsusbenefits.com](https://myrollinsusbenefits.com).

	<div>\$1,000</div> <div>DEDUCTIBLE PLAN</div> <div>THE ANTHEM \$1,000 DEDUCTIBLE IS A CLOSED PLAN</div>	<div>\$1,750</div> <div>DEDUCTIBLE PLAN</div>	<div>NEW</div> <div>COPAY</div> <div>\$3,400 DEDUCTIBLE PLAN</div>	<div>\$3,400</div> <div>DEDUCTIBLE PLAN</div>	<div>\$4,500</div> <div>DEDUCTIBLE PLAN</div>	<div>\$6,550</div> <div>DEDUCTIBLE PLAN</div>
Carrier Options	ANTHEM, IMAGINE360/PHCS, KAISER		IMAGINE360/PHCS ONLY	ANTHEM, KAISER	ANTHEM, IMAGINE360/PHCS, KAISER	
Type of Plan	HDHP WITH HRA	HDHP WITH HRA	HDHP WITH COPAYS	HDHP WITH HSA	HDHP WITH HSA	HDHP WITH HSA
Coverage	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK
In-network Preventive Care:	The plan pays 100%, no deductible.					
Deductible: You pay this first (individual / family)	\$1,000 / \$2,000	\$1,750 / \$3,500	\$3,400 / \$6,800	\$3,400 / \$6,800	\$4,500 / \$9,000	\$6,550 / \$13,100
Costs: Then you and Rollins pay for services, mostly with shared costs (coinsurance) for office visits, hospital stays, physical therapy, lab work, x-rays, etc.*	You pay 20% after deductible	You pay 20% after deductible	You pay copays for some services and 20% after deductible for others	You pay 30% after deductible	You pay 30% after deductible	You pay nothing after deductible
PCP/Specialist Office Visit	You pay 20% after deductible	You pay 20% after deductible	\$50 copay (no deductible)	You pay 30% after deductible	You pay 30% after deductible	You pay nothing after deductible
Emergency Room	You pay 20% after deductible	You pay 20% after deductible	\$500 copay (no deductible)	You pay 30% after deductible	You pay 30% after deductible	You pay nothing after deductible
Inpatient Hospital and Outpatient Services	You pay 20%	You pay 20%	You pay 20%	You pay 30%	You pay 30%	You pay nothing after deductible
Out-of-Pocket Maximum: This is the most you will pay in the plan year for medical and prescription expenses (individual / family)	\$4,800 / \$9,600	\$5,200 / \$10,400	\$6,550 / \$13,100			
If the Out-of-Pocket Max is Met:	The plan pays 100% of your eligible expenses for the remainder of the year					
Healthcare Spending Plans	Earn \$300 into your <u>health reimbursement arrangement account (HRA)</u> for completing a wellness visit.			Earn \$300 into your <u>health savings account (HSA)</u> for completing a wellness visit.		
	Earn another \$100 if you complete an in person or virtual visit with Marathon.			Earn another \$100 if you complete an in person or virtual visit with Marathon.		

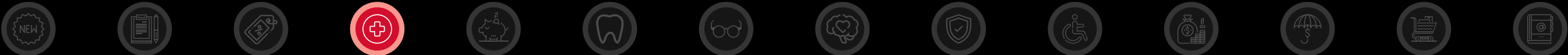
\* Inpatient care and certain outpatient procedures must be authorized (before you receive care) to be sure the services are medically necessary and covered by the plan. If you do not get preauthorization when it's needed, your charges may not be covered.



PRESCRIPTION COVERAGE

	<div>\$1,000</div> <div>DEDUCTIBLE PLAN</div> <div>THE ANTHEM \$1,000 DEDUCTIBLE IS A CLOSED PLAN</div>	<div>\$1,750</div> <div>DEDUCTIBLE PLAN</div>	<div>NEW</div> <div>COPAY</div> <div>\$3,400 DEDUCTIBLE PLAN</div>	<div>\$3,400</div> <div>DEDUCTIBLE PLAN</div>	<div>\$4,500</div> <div>DEDUCTIBLE PLAN</div>	<div>\$6,550</div> <div>DEDUCTIBLE PLAN</div>
Carrier Options	ANTHEM, IMAGINE360/PHCS, KAISER		IMAGINE360/PHCS ONLY	ANTHEM, KAISER	ANTHEM, IMAGINE360/PHCS, KAISER	
Type of Plan	HDHP WITH HRA	HDHP WITH HRA	HDHP WITH COPAYS	HDHP WITH HSA	HDHP WITH HSA	HDHP WITH HSA
Coverage	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK
Deductible	No prescription deductible	No prescription deductible	No prescription deductible	Medical deductible applies to prescription drugs		
Prescriptions (30-day supply*): The amount you pay depends on your plan	<div>Generic:</div> <div>You pay 30%; max you pay is \$30</div> <div>Preferred brand:</div> <div>You pay 30%; max you pay is \$75</div> <div>Non-Preferred Brand:</div> <div>You pay 45%; max you pay is \$120</div>	You pay 20%	<div>Generic:</div> <div>\$15 copay</div> <div>Preferred brand:</div> <div>\$45 copay</div> <div>Non-Preferred Brand:</div> <div>\$90 copay</div>	You pay 30%, after deductible		You pay nothing after the deductible has been satisfied
Maintenance Prescriptions: You'll pay less for a 90-day supply* at network retail pharmacies or through mail order	You pay 2.5 times the monthly cost for a 90-day supply		<div>Generic:</div> <div>\$37.50 copay</div> <div>Preferred brand:</div> <div>\$112.50 copay</div> <div>Non-Preferred Brand:</div> <div>\$225 copay</div>			

\* For the Kaiser plans, prescriptions are available in a 30-day or 100-day supply at retail or a 90-day or 100-day supply at mail order, depending on the region.



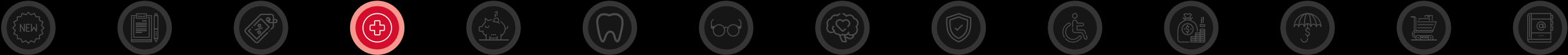


MONTHLY RATES



	IMAGINE360/PHCS LOWEST MONTHLY COST					ANTHEM HIGHEST MONTHLY COST					KAISER				
	\$1,000 DEDUCTIBLE PLAN	\$1,750 DEDUCTIBLE PLAN	NEW COPAY PLAN	\$4,500 DEDUCTIBLE PLAN	\$6,550 DEDUCTIBLE PLAN	\$1,000* DEDUCTIBLE PLAN <small>CLOSED TO NEW ENROLLEES</small>	\$1,750 DEDUCTIBLE PLAN	\$3,400 DEDUCTIBLE PLAN	\$4,500 DEDUCTIBLE PLAN	\$6,550 DEDUCTIBLE PLAN	\$1,000 DEDUCTIBLE PLAN	\$1,750 DEDUCTIBLE PLAN	\$3,400 DEDUCTIBLE PLAN	\$4,500 DEDUCTIBLE PLAN	\$6,550 DEDUCTIBLE PLAN
Teammate Only	\$218.38	\$177.25	\$195.00	\$103.55	\$80.34	\$422.87	\$327.62	\$238.38	\$187.74	\$145.67	\$404.22	\$327.14	\$241.26	\$193.73	\$132.08
Teammate + Spouse	\$562.21	\$456.74	\$482.72	\$284.05	\$232.26	\$1,088.63	\$844.20	\$637.29	\$515.00	\$421.12	\$1,039.50	\$841.88	\$643.99	\$530.54	\$383.90
Teammate + Children	\$428.98	\$348.56	\$260.00	\$217.10	\$176.80	\$830.63	\$644.24	\$485.86	\$393.63	\$320.57	\$793.42	\$642.71	\$491.18	\$405.72	\$291.78
Teammate + Family	\$654.30	\$531.69	\$562.04	\$331.40	\$269.99	\$1,266.90	\$982.73	\$742.03	\$600.86	\$489.52	\$1,209.60	\$979.86	\$749.65	\$625.18	\$446.54

\* The Anthem \$1,000 deductible plan is no longer available for new enrollees. Teammates who are already enrolled will continue to have coverage under this plan.



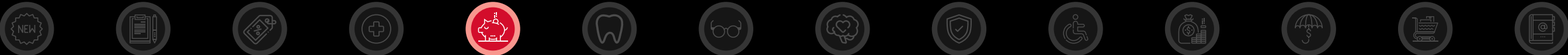


# SPENDING ACCOUNTS

Our medical plans come with—or can be supplemented with—pre-tax savings accounts, administered by HSA Bank, that you can use to pay eligible expenses. Review the chart below to see which accounts fit with your medical plan election.

Not sure how much to contribute to a spending account? Go through the guided health questionnaire starting October 13th at [myrollinsusbenefits.com](https://myrollinsusbenefits.com) as you enroll online.

	HSA*	HRA	HEALTH CARE FSA	DEPENDENT CARE FSA
Which plans work with this account?	\$3,400 deductible Anthem plan, \$4,500 deductible, or \$6,550 deductible plans	\$1,000 deductible or \$1,750 deductible plans	\$1,000 deductible, \$1,750 deductible and Copay plans, or if you waive coverage	No medical plan requirement
How does it work?	You own this tax-advantaged savings account forever. Use it to pay for healthcare expenses now or save for future medical costs—even in retirement.	Rollins puts money into your account when you complete wellness activities. Use these funds to pay for healthcare expenses during the plan year.	You set aside pre-tax money from your paycheck to pay for healthcare expenses that happen during the plan year.	You set aside pre-tax money from your paycheck to pay for qualifying dependent care expenses like childcare, summer camps, or elder care.
Who can use the money for expenses?	You and any tax dependent	You and dependents covered on your medical plan	You and any tax dependent	Tax dependents who are children under 13, or adults who are physically or mentally unable to care for themselves
Who puts money into the account?	<p><b>You:</b> Contribute through payroll deduction</p> <p><b>Rollins:</b> Adds \$300 when you complete a wellness visit (10/1/25 - 9/30/26), plus another \$100 if you complete a Marathon Health visit during the same period</p>	<p><b>Rollins only:</b> Adds \$300 when you complete a wellness visit (10/1/25 - 9/30/26), plus another \$100 if you complete a Marathon Health visit during the same period</p>	<p><b>You only:</b> Contribute through payroll deductions</p>	<p><b>You only:</b> Contribute through payroll deductions</p>
What are the annual contribution limits?	<p><b>Individual:</b> \$4,400 <b>Family:</b> \$8,750</p> <p><i>These limits include any Rollins wellness funding</i></p>	You receive what Rollins contributes based on your wellness activities	Up to \$3,300 per year	Up to \$7,500 per household





	HSA*	HRA	HEALTH CARE FSA	DEPENDENT CARE FSA
Do unused funds carry over to next year?	Yes! Your money stays yours forever. You keep it even if you change jobs or retire.	No. Spend it during the plan year or lose it. Submit receipts by March 31, 2027.		
Can you invest the money?	Yes! Once your balance reaches \$1,000, you can invest through your HSA Bank online account to potentially grow your savings.	No		
Can you combine this with another health account?	No. HSAs cannot be combined with other health accounts.	Yes. You can use an HRA alongside a Health Care FSA. Your HRA pays first, then your FSA kicks in. Consider the HRA wellness funding you'll receive when deciding your FSA contribution amount.		Not applicable—this account is for dependent care only
What are the tax advantages?	<b>Triple tax benefit:</b> 1. Contributions reduce your taxable income 2. Money grows tax-free 3. Withdrawals for qualified expenses are tax-free	Reimbursements for qualified healthcare expenses come to you tax-free	Pre-tax contributions reduce your taxable income, and withdrawals for qualified expenses are tax-free	

\* If you are enrolled in any part of Medicare, you are not eligible to contribute to an HSA, even if you are enrolled in an HSA-qualifying medical plan.  
**Note:** You cannot open an HSA with a P.O. Box. You must provide a physical street address.



How to Make Sure You Get the Account You Want

- » **HSA:** If you want an HSA, you must enroll in the \$3,400 (Anthem only), \$4,500, or \$6,550 plan
- » **Health Care FSA:** If you want a Health Care FSA, you must either waive your coverage or enroll in the \$1,000, \$1,750, or Copay plan
- » **Dependent Care FSA:** You may open a Dependent Care FSA under any Rollins medical plan or if you waive coverage





# IMPORTANT INFORMATION ABOUT YOUR HEALTH SAVINGS ACCOUNT (HSA)

You own your HSA individually, which means you must actively consent to open the account. When you give your consent, you're confirming you don't have any other coverage that would prevent you or Rollins from making HSA contributions.

Here's what would disqualify you:

- » A general-purpose Healthcare Flexible Spending Account (FSA)—*this includes your spouse's FSA*
- » Enrollment in any medical plan other than a qualifying high-deductible health plan (HDHP)
- » Coverage through Medicare, Medicaid, or Tricare
- » VA medical benefits you've received in the last three months

## DON'T SKIP THIS STEP

If you don't consent to opening an HSA, you'll lose any wellness incentives you've earned. After you consent one time, we won't ask you again. Even if you choose not to contribute your own money, you still need to elect the HSA option and enter \$0 in the contributions field to receive your wellness incentive.

Your responsibilities don't end at enrollment. If you open an HSA and later become ineligible for any reason, you must immediately notify the Rollins Benefits Enrollment Center. We'll stop both your contributions and the company's contributions right away.

## 2026 IRS MAXIMUM CONTRIBUTIONS

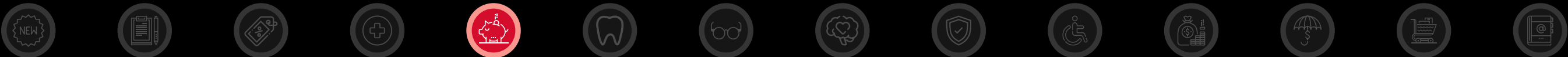
The IRS sets annual limits on how much you and your employer can contribute combined to your HSA:

- » Individual coverage: \$4,400
- » Family coverage: \$8,750
- » Catch-up contribution for age 55+: Additional \$1,000

**Remember:** These maximums include everything—your pre-tax contributions, any Rollins contributions, and wellness incentives you earn throughout the year.

## ADDRESS REQUIREMENTS FOR HSA BANK

HSA Bank needs a physical street address to open your account. P.O. Boxes won't work for the initial setup. If you currently use a P.O. Box in UKG, call the Rollins Benefits Center to provide your street address. Once your account is open, HSA Bank will mail your debit card and other important materials to your P.O. Box.







Rollins offers three dental plans through Delta Dental. These plans cover two cleanings and required x-rays per year—at no cost to you when using an in-network dentist! On all plans, you’ll pay less when you use an in-network dentist.

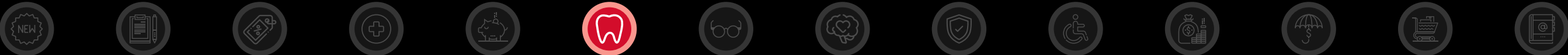
The Dental HMO is only available in certain areas depending on network access to dentists near you. If you elect the Dental HMO, you only get in-network benefits, and you must contact Delta Dental to assign a primary dental provider.

	BASIC PLUS DENTAL PLAN	ENHANCED DENTAL PLAN	DENTAL HMO
IN-NETWORK BENEFITS*ACCESS NETWORK	PPO AND PREMIER NETWORK	PPO AND PREMIER NETWORK	DELTACARE
Annual Maximum Benefit	\$1,000 per covered individual	\$2,000 per covered individual	N/A
Deductible (individual / family)	\$50 / \$150	\$50 / \$150	\$0 / \$0
Preventive Services	\$0, no deductible	\$0, no deductible	\$0, no deductible
Basic Services	30% after deductible	20% after deductible	Copays vary by service
Major Services	50% after deductible	50% after deductible	The Dental HMO schedule on <a href="https://rollinsbenefits.com">rollinsbenefits.com</a> includes a complete list of covered services and applicable copays
Orthodontia	Not covered	50%, lifetime maximum of \$2,500 per covered individual	

\* The amounts paid by Delta Dental for services from an out-of-network provider will be substantially less than when services are from an in-network provider. Out-of-network benefit amounts will be based on an “allowable charge.” Always request a pre-treatment estimate before receiving services.

MONTHLY DENTAL PREMIUMS

COVERAGE LEVEL	BASIC PLAN	ENHANCED PLAN	DENTAL HMO
Teammate	\$17.72	\$29.61	\$20.65
Teammate + Spouse	\$35.46	\$59.20	\$34.38
Teammate + Child(ren)	\$39.00	\$65.11	\$40.36
Family	\$58.50	\$97.68	\$60.33





Through EyeMed, both vision plans include a routine eye exam once every calendar year for \$10 with deals on eye care items. With thousands of provider locations, EyeMed makes it easy to choose an in-network provider at hours and locations that work for you.

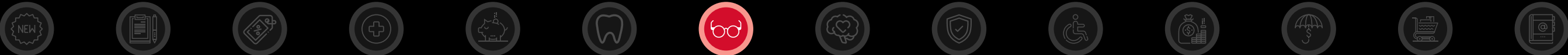
IN-NETWORK BENEFITS	STANDARD		ENHANCED	
	"INSIGHT" NETWORK	OUT-OF-NETWORK REIMBURSEMENT	"INSIGHT" NETWORK	OUT-OF-NETWORK REIMBURSEMENT
Exam once every 12 months	\$10 copay \$0 copay at PLUS Providers	Up to \$35	\$10 copay \$0 copay at PLUS Providers	Up to \$35
Frames	\$0 copay, \$130 allowance or \$180 allowance at PLUS Providers + 20% off balance Once every 24 months	Up to \$91	\$0 copay, \$175 allowance or \$225 allowance at PLUS Providers + 20% off balance Once every 12 months	Up to \$123
Lenses once every 12 months in lieu of contact lenses	\$25 copay	Single: Up to \$25 Bifocal: Up to \$40 Trifocal: Up to \$55	\$10 copay	Single: Up to \$25 Bifocal: Up to \$40 Trifocal: Up to \$56
Contacts once every 12 months in lieu of lenses	\$0 copay, \$130 allowance or \$180 allowance at PLUS Providers + 15% off balance	Up to \$104	\$0 copay, \$175 allowance or \$225 allowance at PLUS Providers + 15% off balance	Up to \$140
Contact lens fit and follow up exams	Member pays up to \$40	Not covered	Member pays up to \$40	Not covered

MONTHLY VISION PREMIUMS

COVERAGE LEVEL	STANDARD PLAN	ENHANCED PLAN
Teammate	\$4.93	\$10.97
Teammate + Spouse	\$9.13	\$20.27
Teammate + Child(ren)	\$9.39	\$20.80
Family	\$14.44	\$32.05



New for 2026: See a PLUS provider for improved benefits.







# MENTAL HEALTH SUPPORT AND FREE COUNSELING



## MARATHON MENTAL HEALTH SUPPORT (AGES 18+)\*

Rollins recognizes that mental wellness drives overall health. Accessing care is easy with Marathon's integrated behavioral health services, which remove common barriers like long wait times and high costs that often prevent people from getting mental health support.

### Mental health services include:

- » Licensed clinical mental health counselors available at health centers
- » Individual, couples, and family counseling
- » Treatment for anxiety, depression, trauma, grief, stress management, and substance abuse concerns
- » Coordination between your mental health counselor and primary care provider for comprehensive care
- » Virtual and in-person appointment options

**Mental health visits cost the same as other Marathon Health services—free if you're enrolled in a Rollins medical plan.** This integrated approach means your mental and physical health providers work together, ensuring you receive coordinated care that addresses your whole-person wellness.

*\* Dependents not enrolled in a Rollins medical plan are not eligible for Marathon Health.*



### Getting Started

Teammates and dependents who don't live near a Marathon Health center can access all providers virtually at your convenience. For locations offering in-person visits, visit [my.marathon.health](https://my.marathon.health).

**Ready to experience healthcare that works around your schedule?** Visit [my.marathon.health](https://my.marathon.health) to schedule your appointment today. New users should click "Register Now" to get started. You can also call **866-434-3255** or download the [Marathon Health app](#) by scanning or clicking the QR code.





# SUPPORTLINC EMPLOYEE ASSISTANCE PROGRAM (FORMERLY CORPCARE)

Your mental health matters, and cost shouldn't stand in your way. Rollins provides free, confidential mental health support through our Employee Assistance Program (EAP) with SupportLinc. This benefit, which is administered by CuraLinc Healthcare, covers you and your family members—regardless of whether you're enrolled in our medical plan.

**What is an EAP?** An Employee Assistance Program connects you with professional counselors and resources to help navigate life's challenges. Think of it as your personal support network, available whenever you need it.

### Here's what SupportLinc offers:

- » **In-the-moment support:** 24/7/365 phone access to licensed clinicians
- » **Short-term counseling:** 5 free in-person or virtual counseling sessions each year for you and your household, with flexible scheduling and convenient locations
- » **Coaching:** 5 annual coaching sessions to build healthy habits and establish new routines
- » **Text therapy:** Exchange text messages, voice notes, and resources with licensed counselors through the Textcoach mobile and desktop app, Monday-Friday
- » **Digital therapy and support groups:** Strengthen mental health with Animo's digital resources and daily inspiration or join confidential moderated group sessions hosted by licensed counselors
- » **Mental Health Navigator:** Complete a short assessment to receive personalized guidance for accessing program support and resources

*This service costs you nothing and provides priceless support when you need it most.*

SupportLinc's licensed mental health professionals will assess your specific needs and connect you with the right type of support. Whether you're dealing with anxiety, depression, relationship challenges, workplace stress, substance use concerns, or major life decisions, trained counselors are ready to help.

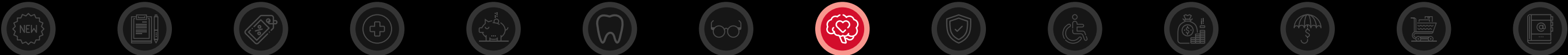
Getting started is simple: Call SupportLinc at **800-728-9444** to speak with a counselor immediately. All conversations remain completely confidential. For online resources and tools, visit [supportlinc.com](https://supportlinc.com), group code: "Rollins".



Scan or click the QR code to download the SupportLinc app.



**Need ongoing support?** After your five free sessions, your SupportLinc counselor will help you find local providers to continue your care. You can also contact Marathon Health at [my.marathon.health](https://my.marathon.health) or **866-808-6005** for additional assistance with mental health resources.





Rollins partners with Unum to provide life and accidental death & dismemberment (AD&D) insurance options that protect you and your family.

COMPANY-PAID LIFE AND AD&D INSURANCE

Rollins automatically provides you with life insurance equal to your annual earnings (including commissions) at no cost to you up to \$150,000 and matching AD&D coverage up to \$150,000. This means if you earn \$75,000 annually, you get \$75,000 in life insurance and \$75,000 in AD&D coverage.

Here's what you need to know about your coverage:

- » The IRS considers life insurance coverage above \$50,000 as taxable income, so you'll see this "imputed income" amount on your paycheck.
- » Your coverage automatically reduces as you age: at 65, it drops to 65% of the original amount, and at 70, it reduces to 50%.
- » These reductions take effect on the first day of the plan year following your birthday.
- » Your life insurance benefit is based on your earnings as of June 1, calculated as follows:
  - Commissioned teammates – If you have 12 months or more of tenure as of June 1 each year, your annual income is your base, as defined by your employer, received from June 1 through May 31 plus commissions received from June 1 through May 31. If you have less than 12 months of tenure as of June, see your certificate of coverage regarding earnings calculations.
  - Non-commissioned teammates – Annual income is your gross annual income in effect as of June 1.
  - Earnings for commissioned and non-commissioned teammates do not include bonuses, overtime pay, shift differential or any other extra compensation.

VOLUNTARY EMPLOYEE TERM LIFE INSURANCE

Want more protection? You can purchase additional term life insurance in \$25,000 increments up to \$1,000,000 total coverage.

If you're already enrolled, you can increase your coverage by one increment (up to \$500,000 total) without providing Evidence of Insurability (EOI)—that's medical proof you're in good health. Need more than one increment? You'll need to submit EOI. If you did not enroll when you were first eligible, then you must submit EOI for any amount.

**Important:** You must be actively working on the day your new or increased coverage begins.

VOLUNTARY SPOUSE LIFE INSURANCE

Protect your spouse with coverage in \$25,000 increments up to \$250,000. If you did not enroll when first eligible or if you enrolled but want to increase coverage, your spouse must submit Evidence of Insurability (EOI) and be approved by Unum. Note that if both spouses work at Rollins, you cannot both be covered under each other's plans.

VOLUNTARY EMPLOYEE AND SPOUSE LIFE MONTHLY PREMIUM	
AGE AS OF 1/1/2026	PER \$1,000 OF COVERAGE
<29	\$0.065
30-39	\$0.095
40-44	\$0.150
45-49	\$0.245
50-54	\$0.440
55-59	\$0.530
60-64	\$1.060
65-69	\$1.700
70-74	\$3.670
75 and over	\$11.330

VOLUNTARY CHILD LIFE INSURANCE

Cover all your children under one policy with coverage from \$5,000 to \$20,000 in \$5,000 increments. Children are eligible from birth through age 26, and only one Rollins teammate can cover each child. No medical questions required.

VOLUNTARY CHILD LIFE MONTHLY PREMIUM	
COVERAGE LEVEL	MONTHLY RATE PER \$1,000
\$5,000	\$0.50
\$10,000	\$1.00
\$15,000	\$1.50
\$20,000	\$2.00

VOLUNTARY AD&D (EMPLOYEE, SPOUSE OR CHILDREN) INSURANCE

AD&D insurance pays benefits if you or a covered family member suffer severe injury or death due to an accident. You can purchase coverage for yourself and your spouse in \$10,000 increments up to \$500,000. Children can be covered in \$5,000 increments up to \$75,000. You must purchase coverage for yourself before adding family members.

VOLUNTARY AD&D MONTHLY PREMIUM	
COVERAGE LEVEL	MONTHLY RATE PER \$1,000
Teammate	\$0.025
Spouse	\$0.025
Child(ren)	\$0.025

**Important note for spouse and child coverage:** If your spouse or child has a serious injury, illness, or is hospitalized when coverage should begin, their coverage may be delayed. Check your certificate of coverage for complete details.

VOLUNTARY WHOLE LIFE INSURANCE

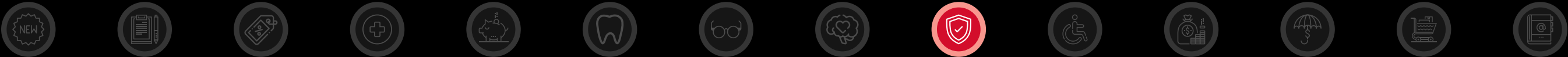
Looking for permanent coverage? Unum’s whole life insurance provides lifelong protection with fixed premiums and guaranteed cash value growth of 3.75% annually.

Key benefits:

- » No Medical Questions: Teammates can add or increase coverage without medical underwriting
- » Spouse Coverage: Spouses only need to answer one health question for new or increased coverage

**Ready to enroll?** Call Unum at **866-752-7432** during annual open enrollment, Monday through Friday, 8 a.m. to 8 p.m. ET.

*Please note: All life insurance coverage (does not include whole life) and AD&D reduces at age 65 to 65% of the original amount, and at age 70 to 50% of the original amount. These reductions become effective the first day of the plan year following your birthday.*





# **DISABILITY COVERAGE**



Disability insurance protects your income when illness or injury prevents you from working. Rollins offers both short- and long-term disability coverage through Unum to help you maintain financial stability during recovery.

## VOLUNTARY SHORT-TERM DISABILITY INSURANCE

Short-term disability insurance replaces part of your income for temporary disabilities. This coverage pays 50% of your weekly earnings, up to \$2,500 per week, when you cannot work due to injury, illness, or medical conditions.

Benefits begin after a 7-day waiting period and continue for up to 12 weeks. You purchase this coverage entirely at your own cost.

### Important State Disability Considerations

If you live in New York, New Jersey, California, Rhode Island, or Hawaii, your state already provides disability insurance (SDI). Unum will reduce your Rollins short-term disability benefit by the amount your state pays. Before enrolling, research whether this voluntary coverage would provide meaningful additional benefits beyond what your state already offers.

## VOLUNTARY LONG-TERM DISABILITY INSURANCE

Long-term disability insurance provides extended income protection for serious disabilities lasting more than 90 days. Rollins pays half the premium cost, making this valuable coverage more affordable for you.

This coverage pays 60% of your monthly salary, up to \$15,000 per month, for as long as you remain disabled under the policy definition or until you reach normal Social Security retirement age. The exact benefit duration depends on your age when the disability begins.

## EARNINGS CALCULATIONS FOR SHORT-TERM AND LONG-TERM DISABILITY

- » Your benefit will be based on your earnings that are in effect on June 1 prior to the date of your disability.
- » If you have 12 months or more of tenure as of June 1 each year, your annual income is your base, as defined by your employer, received from June 1 through May 31 plus commissions received from June 1 through May 31. Earnings do not include bonuses, overtime pay, shift differential, or any other extra compensation.
- » If you have less than 12 months of tenure as of June 1, please see your certificate of coverage regarding earnings calculation.

EMPLOYEE AGE AS OF 1/1/2026	STD COST PER \$10 OF WEEKLY BENEFIT	LTD COST PER \$100 OF MONTHLY EARNINGS*
24 and under	\$0.238	\$0.213
25-29	\$0.255	\$0.213
30-34	\$0.247	\$0.213
35-39	\$0.230	\$0.213
40-49	\$0.281	\$0.506
50-54	\$0.349	\$0.706
55-59	\$0.468	\$0.706
60-64	\$0.578	\$0.706
65 and above	\$0.612	\$0.706

\* Rollins contributes 50% of the total monthly LTD rate.

## COVERAGE RESTRICTIONS FOR DISABILITY BENEFITS

Both disability plans include important limitations you should understand:

- » **Pre-existing condition exclusion (LTD):** If your disability stems from a medical condition you received treatment for in the 12 months before your coverage begins, benefits may be excluded during your first year of coverage.
- » **Active work requirement:** You must be actively working on your coverage effective date. Coverage will be delayed if you're on leave, laid off, or unable to work due to injury or illness when coverage would normally begin.





## Evidence of Insurability for Voluntary Life and Disability

Evidence of insurability (EOI) is a health questionnaire that proves you're insurable. Unum may require you or your spouse to complete EOI for certain life insurance and disability elections.

### When EOI is Required:

#### Life Insurance (Employee):

- » If you did not enroll when first eligible: EOI required for any amount
- » Current participants: Increase one increment up to \$500,000 without EOI; higher amounts require EOI

**Life Insurance (Spouse):** EOI required for any new or increased coverage

**Disability Insurance:** EOI required for first-time short-term or long-term disability enrollment

### How to Complete EOI:

After you finish your online enrollment, the system will prompt you to complete Unum's EOI application. Click the provided link and answer the health questionnaire completely and honestly. Your coverage will not take effect until Unum approves your EOI. Contact Unum at **888-673-9940** with EOI questions or concerns.





# **FINANCIAL BENEFITS**

## 401(K) RETIREMENT PLAN

Start building your financial future today. We automatically enroll you in the Rollins 401(k) plan on the first day of the quarter following your first three months of service. Your enrollment begins on January 1, April 1, July 1, or October 1—whichever comes first after you complete three months with us.

**Here's how it works:** We'll automatically set your contribution to 4% of your salary, but you can change this amount anytime throughout the year. Rollins matches your contributions generously—we contribute dollar-for-dollar up to 3% of your salary, then add 50 cents for every dollar you contribute on the next 3%.

**Maximize your benefit:** Contribute at least 6% of your salary to receive our full company match. This is free money that helps accelerate your retirement savings.

**Get started or make changes:** Visit [empower.com/rollins](https://empower.com/rollins) or call **1-877-778-2100**. Our representatives are available Monday through Friday, 8 a.m. to 10 p.m. ET, and Saturdays, 9 a.m. to 5 p.m. ET.

## EMPLOYEE STOCK PURCHASE PLAN (ESPP)

Own a piece of Rollins's success. Our Employee Stock Purchase Plan lets you purchase company stock at a discount through convenient payroll deductions.

- » **Who's eligible:** You must be on U.S. payroll as an active employee for at least 10 business days before an enrollment period begins. Enrollment periods start in June and December each year.
- » **How it works:** Choose a dollar amount from your paycheck to contribute each pay period. We'll automatically deduct this amount and accumulate your contributions throughout the six-month offering period. On the last trading day of the period, we use your accumulated funds to purchase Rollins, Inc. common stock (ticker symbol: ROL) at a **10% discount**.
- » **Your discount advantage:** We calculate your purchase price using whichever is lower—the stock's closing price on the first day of the offering period or the closing price on the last day. This means you always benefit from favorable pricing. Your shares will appear in your stock account within 2-3 weeks after the purchase date.
- » **If new to the plan:** You will not have an account opened with Etrade until stock is purchased on your behalf.
- » **Learn more:** Visit [rollinsbenefits.com](https://rollinsbenefits.com) to access the complete plan prospectus, frequently asked questions, and additional resources.







# EXTRA VOLUNTARY INSURANCE BENEFITS



These voluntary benefits provide direct cash payments that supplement your existing health, disability, and life insurance coverage. Think of them as financial safety nets that help cover expenses your primary insurance might not address. You can enroll yourself, your spouse, and your children in these benefits unless noted otherwise. Review complete policy details at [rollinsbenefits.com](https://rollinsbenefits.com).

## VOLUNTARY ACCIDENT INSURANCE (UNUM)

Accident insurance provides cash payments for injuries from covered accidents, whether they happen at home, work, or play. These benefits supplement your medical insurance and help cover expenses like deductibles, transportation costs, or income lost while recovering.

**What's covered:** Injuries from accidents like sports mishaps, falls while doing home projects, car accidents, or everyday slips and falls qualify for benefits.

COVERAGE LEVEL	MONTHLY PREMIUM
Employee	\$7.33
Employee + Spouse	\$13.50
Employee + Child(ren)	\$14.74
Family	\$20.91

Find more information at <https://rollinsbenefits.com/Xgbmp2dR>.

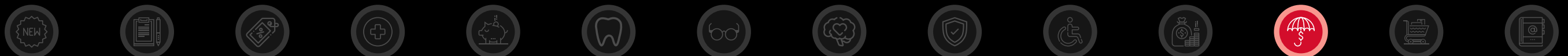
## HOSPITAL INDEMNITY INSURANCE (UNUM)

Hospital indemnity insurance pays cash benefits when you're admitted to a hospital for covered conditions. These payments help offset expenses your medical insurance doesn't cover, such as hotel stays for family members, meals, or transportation costs during hospital stays.

**Benefit payments:** You can receive benefits once per calendar year for each covered family member who requires hospitalization.

COVERAGE LEVEL	MONTHLY PREMIUM	
	\$500 BENEFIT	\$1,000 BENEFIT
Employee	\$6.46	\$7.83
Employee + Spouse	\$16.33	\$20.82
Employee + Child(ren)	\$11.11	\$16.57
Family	\$20.98	\$29.56

Find more information at <https://rollinsbenefits.com/WzLaL3EJ>.



VOLUNTARY CRITICAL ILLNESS INSURANCE

Critical illness insurance delivers a one-time lump sum payment when you're diagnosed with a covered serious condition. This cash benefit comes on top of any medical insurance you already have, giving you financial flexibility when facing major health challenges.

**What's covered:** Heart attack, stroke, major organ failure, coronary artery disease, cancer, and coma qualify for benefits. The plan also covers progressive diseases like ALS, dementia, Alzheimer's, multiple sclerosis, and Parkinson's at the full benefit amount.

Coverage amounts available:

- » **Employee:** Choose \$10,000, \$20,000, or \$30,000 in coverage
- » **Spouse:** Access to 100% of your employee benefit amount when you elect employee coverage
- » **Children:** Automatically covered at 50% of your employee benefit amount

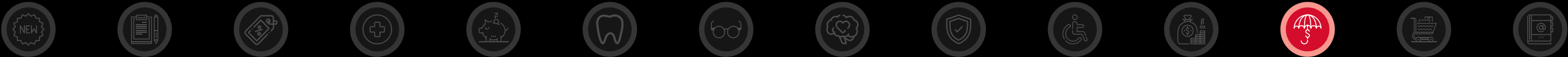
**Important coverage details:** Benefits apply only to new diagnoses made after your coverage begins. Pre-existing conditions diagnosed before your effective date won't qualify for benefits. If you experience multiple covered conditions, each new diagnosis must occur at least 180 days after your most recent diagnosis or be medically unrelated to receive benefits. You can receive the full benefit again for the same condition if it recurs 180 days or more after your initial diagnosis.

**Premium structure:** Your monthly costs depend on your age as of January 1st each year and increase as you move into older age brackets.

MONTHLY CRITICAL ILLNESS PREMIUM, BASED ON EMPLOYEE AGE

EMPLOYEE AGE AS OF 1/1/2026	\$10,000 BENEFIT		\$20,000 BENEFIT		\$30,000 BENEFIT	
	EMPLOYEE	SPOUSE	EMPLOYEE	SPOUSE	EMPLOYEE	SPOUSE
>25	\$0.90	\$0.80	\$1.80	\$1.60	\$2.70	\$2.40
25-29	\$1.30	\$1.20	\$2.60	\$2.40	\$3.90	\$3.60
30 - 34	\$2.80	\$2.30	\$5.60	\$4.60	\$8.40	\$6.90
35 - 39	\$3.40	\$2.60	\$6.80	\$5.20	\$10.20	\$7.80
40 - 44	\$5.10	\$3.60	\$10.20	\$7.20	\$15.30	\$10.80
45 - 49	\$8.90	\$5.70	\$17.80	\$11.40	\$26.70	\$17.10
50 - 54	\$11.60	\$7.00	\$23.20	\$14.00	\$34.80	\$21.00
55 - 59	\$21.00	\$11.90	\$42.00	\$23.80	\$63.00	\$35.70
60 - 64	\$22.70	\$12.80	\$45.40	\$25.60	\$68.10	\$38.40
65 - 69	\$44.10	\$25.40	\$88.20	\$50.80	\$132.30	\$76.20
70+	\$47.10	\$25.80	\$94.20	\$51.60	\$141.30	\$77.40

Find more information at <https://rollinsbenefits.com/DbVcT4IL>.



# **ADDITIONAL BENEFITS**

## **ALLIANT MEDICARE SOLUTIONS PREMIER (AMS PREMIER)**

Are you or a family member approaching Medicare eligibility? Being eligible for Medicare provides more options to you, your family, and your friends, and we understand it can be confusing. We are partnering with Alliant Medicare Solutions to help you – and your family – to understand how Medicare works by offering support and resources in the decision-making process. Best of all, there is no cost for this service. Call **877-638-1413** or visit [AMSpremier.com](https://www.amspremier.com) for more info.

## **ALLIANT INDIVIDUAL HEALTH SOLUTIONS**

Get the health insurance you and your family need and can afford with the guidance of Alliant Individual Health Solutions (AIHS). Find coverage for you and your dependents when an individual plan may be right for you, such as when a dependent is losing coverage due to turning 26. Friendly, knowledgeable licensed insurance agents at AIHS can **see if you or your dependents qualify for subsidies in the Affordable Care Act Marketplace**, and they'll search for plans that fit your needs and budget. This resource can be used for you and any family members who would benefit from an individual plan.

### **AIHS SERVICES:**

- » Educate you and your family on your options
- » Conduct a needs analysis to determine the most suitable fit and potential subsidies
- » Offer a choice of products and carriers, where available, based on your needs and budget
- » Support you in the enrollment process

With AIHS, affordable health insurance is within reach. To learn more, visit [alliantindividualhealthsolutions.com](https://alliantindividualhealthsolutions.com) to schedule an appointment or call **877-328-1195** to speak with a licensed insurance agent.

## **COMMUTER BENEFITS**

***Must be offered in San Francisco Bay Area; New York City; Washington, D.C.; New Jersey; Philadelphia; Seattle; and Chicago***

Save money on your daily commute by setting aside up to \$325 per month in pre-tax dollars for work-related transit expenses. You'll pay less in taxes while covering costs like bus passes, train tickets, and subway cards.

- » **What's covered:** Public transportation passes and tickets
- » **What's not covered:** Gas or parking fees
- » **How it works:** You'll receive an HSA Bank debit card to purchase transit passes directly

Visit [myaccounts.hsabank.com](https://myaccounts.hsabank.com) or call **855-731-5219** to open your account.

## **PERKSPOT DISCOUNT PROGRAM**

Access hundreds of deals through our online discount mall and save up to 40% on everyday purchases. Find discounts on home office equipment, fitness gear, entertainment subscriptions, and food delivery services.

**Start saving today:** Visit [rollins.perkspot.com](https://rollins.perkspot.com) to browse current offers.

## **PET INSURANCE THROUGH NATIONWIDE**

Pet-loving teammates can fetch the best health coverage for their pets with My Pet Protection Choice<sup>SM</sup>, available only through workplace benefit programs.

Nationwide offers two ready-made employee plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.\* Protection for dogs, cats, birds, reptiles, small mammals and other exotic pets available.

- » Coverage available for accident, illness, hereditary & congenital, and wellness
- » 24/7 pet telehealth support with Nationwide VetHelpline®
- » Discounted pet medications with Nationwide PetRxExpress®
- » Savings on veterinary care with Petco Veterinary Services
- » Up to \$500 for emergency boarding and kenneling fees if pet owner is hospitalized
- » Up to \$500 if a lost or stolen pet is not found within 60 days
- » Up to \$500 for advertising or reward for lost or stolen pets
- » Up to \$1,000 for a pet who has passed away due to injury or illness
- » Multi-pet discounts available
- » Use any veterinarian, anywhere

**Enroll anytime.** Premiums are deducted from your paycheck after taxes, and you can cancel coverage at any time.

*\*Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and any annual limits that may apply. Plans may not be available in all states. Policy eligibility may vary.*





LEGAL ASSISTANCE THROUGH ARAG

Life happens, and sometimes you need legal help. ARAG is replacing MetLife as our legal assistance vendor. For just \$14.78 per month, ARAG legal insurance connects you with experienced network attorneys who handle your covered legal matters—and their fees are paid in full.

WHEN ARAG HELPS:	WHY CHOOSE ARAG:
<ul style="list-style-type: none"><li>» Traffic ticket disputes</li><li>» Contractor issues with home repairs</li><li>» Car purchase problems (lemon law cases)</li><li>» Document preparation and review</li><li>» Court representation</li><li>» Legal advice and consultation</li></ul>	<ul style="list-style-type: none"><li>» Network attorneys average 20+ years of experience</li><li>» Attorney fees paid in full for most covered matters</li><li>» Save thousands of dollars in legal costs</li><li>» Access to DIY legal document creation tools</li><li>» Phone consultation available for immediate guidance</li></ul>

Get connected: Call **800-247-4184** (Monday-Friday, 8 AM-8 PM ET) or visit [ARAGlegal.com/plans](https://araglegal.com/plans) (access code: **19399rol**).



If you are enrolled in the legal plan now, Rollins will automatically enroll you in the ARAG plan unless you actively unenroll during open enrollment.



Starting in 2026, we'll offer one comprehensive plan, the Pro+ Cyber. If you're currently enrolled in the standard Pro+ plan, we'll automatically upgrade you to Pro+ Cyber at the same rate you pay now. If you already have Pro+ Cyber, you'll keep the same robust protection but pay lower premiums.

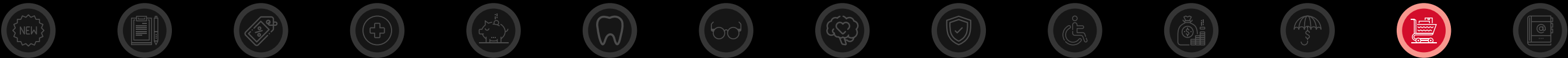
IDENTITY THEFT PROTECTION THROUGH ALLSTATE

Protect yourself and your family from identity theft and financial fraud with comprehensive monitoring and protection services.

- » Family digital safety tools including password management, mobile device security for up to ten mobile and desktop devices
- » Senior family coverage, including elder fraud
- » Allstate Digital footprint with robocall and ad blocker
- » Identity, financial, dark web and credit monitoring
- » 24/7 customer care for remediation support
- » Up to \$5M in financial reimbursement for ID theft, deceased family member fraud, home title fraud and professional fraud
- » Up to \$500 in stolen wallet emergency cash
- » Webcam protection, firewalls, antivirus protection, safe browsing

Find more information at <https://rollinsbenefits.com/VgTWijPW>.

MONTHLY PREMIUM COST	
Teammate	\$7.95
Teammate + Family	\$13.95





# ***DONATE TO THE ROLLINS EMPLOYEE RELIEF FUND***

At Rollins, we consider ourselves a family of coworkers. When one family member suffers a catastrophe, we all want to pitch in to help. The Rollins Relief Fund (RERF) provides grants to Rollins Teammates to help them get back on their feet during times of unforeseen, financial hardship.

The RERF relies on the generosity of teammate donations across all of our U.S. brands to assist those in their time of need. Through payroll deduction, you too can help your teammates during some of their most difficult times - whether it's a natural disaster or personal hardship. Please consider being part of this caring community by making a recurring donation to the RERF for as little as \$1 per paycheck.

The Rollins Employee Relief Fund is a 501(c)(3) non-profit . Every dollar you donate is tax deductible and helps fellow teammates like these:

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*When I started with HomeTeam under Rollins, I never thought I would be someone who needed the Relief Fund. I opted to contribute to it for other people who may need it. The people with the Relief Fund were amazing from the start. They walked us through the process and made themselves available for any questions. Having this as an option has been an incredible amount of help and we'll be forever grateful to Rollins.*

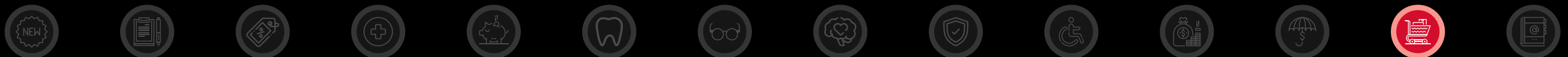
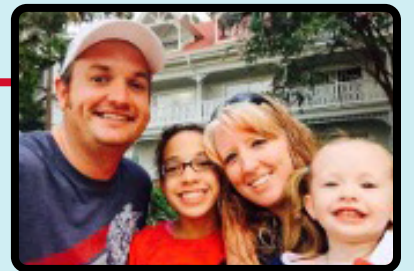
***William M.***



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*To be honest I wasn't fully aware of the capabilities of the Rollins Relief Fund until my Branch Manager told me about them. Once I was aware, the application on the website was very simple to perform. My Committee Rep contacted me shortly after and could not have been a nicer person to speak to, she was very informative and made me feel very comfortable through this whole experience. Thank you all so much for everything you've done!*

***Matthew D.***







# IMPORTANT CONTACTS

SERVICE	PHONE AND HOURS	WEBSITE	GROUP NUMBER
Enrollment	<b>1-888-659-2586</b> <b>Submit Documents:</b> <i>Online Upload:</i> <a href="https://myrollinsusbenefits.com">myrollinsusbenefits.com</a> <i>Mail:</i> Rollins Benefits Enrollment Center PO Box 2727 Bellaire, TX 77402	<a href="https://myrollinsusbenefits.com">myrollinsusbenefits.com</a>	
Medical			
Anthem	<b>1-877-331-4331</b> <b>24 hour nurse line:</b> <b>866-670-6654</b> <b>Building Healthy Families:</b> <b>1-866-664-5404</b>	<a href="https://anthem.com">anthem.com</a>  Sydney Health mobile app	174581
Marathon Health	<b>866-434-3255</b>	<a href="https://clients.marathon.health/rollins">https://clients.marathon.health/rollins</a>	
Kaiser Permanente	<b>Colorado</b> , Mon. to Fri., 8 a.m. to 6 p.m. <b>1-800-632-9700</b> <b>Georgia</b> , Mon. to Fri., 7 a.m. to 7 p.m. <b>1-888-865-5813</b> <b>Mid-Atlantic:</b> Washington D.C., Maryland, and Virginia Mon. to Fri., 7:30 a.m. to 5:30 p.m. <b>1-800-777-7902</b> <b>Northwest:</b> Oregon and South Washington Mon. to Fri., 8 a.m. to 8 p.m. <b>1-800-813-2000</b> <b>California</b> , 24/7, closed on holidays <b>1-800-464-4000</b> <b>Washington:</b> Seattle / Spokane / Tacoma area Mon. to Fri., 8 a.m. to 8 p.m. <b>1-888-901-4636</b>	<a href="https://kp.org">kp.org</a>	<b>Colorado:</b> 47043 <b>Georgia:</b> 10483 <b>Mid-Atlantic:</b> 26866 <b>Northwest:</b> 22902 <b>Northern California:</b> 606461 <b>Southern California:</b> 234607 <b>Washington:</b> 25635
Imagine360/PHCS	<b>844-BUGBYTE</b> <b>284-2983</b>	<a href="https://imagine360.com/providersearch">imagine360.com/providersearch</a> Code: EBLNI	880309

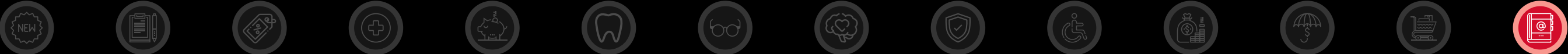


SERVICE	PHONE AND HOURS	WEBSITE	GROUP NUMBER
Alliant Medicare Solutions Premier	877-638-1413	<a href="http://www.amsPremier.com">www.amsPremier.com</a>	
Alliant Individual Health Solutions	877-328-1195	<a href="http://alliantindividualhealthsolutions.com">alliantindividualhealthsolutions.com</a>	
<b>Anthem and Imagine360/PHCS Pharmacy Benefits</b>			
OptumRx	1-844-583-9540	<a href="http://optumrx.com">optumrx.com</a>	
OptumRx Specialty medications	1-877-838-2907	<a href="http://specialty.optumrx.com">specialty.optumrx.com</a>	
<b>Wellness</b>			
Marathon Health Wellness Incentive Tracking		<a href="http://my.marathon.health">my.marathon.health</a>	
Teledoc Diabetes Management	1-800-945-4355 Support available 24/7 Schedule coaching 7 a.m. to 7 p.m. local time	<a href="http://join.livongo.com/Rollins/Register">join.livongo.com/Rollins/Register</a>	
Quit for Life Tobacco Cessation	1-866-784-8454	<a href="http://quitnow.net">quitnow.net</a>	
Hinge Health Virtual Physical Therapy	1-855-902-2777 Mon. to Fri., 8 a.m. to 8 p.m., CST	<a href="http://hinge.health/rollins">hinge.health/rollins</a> <a href="mailto:help@hingehealth.com">help@hingehealth.com</a>	
<b>Virtual Visits</b>			
Marathon Health		<a href="http://my.marathon.health">my.marathon.health</a>	
Anthem: LiveHealth Online		<a href="http://livehealthonline.com">livehealthonline.com</a>	
Kaiser		<a href="http://kp.org/getcare">kp.org/getcare</a>	
<b>Dental</b>			
Delta Dental Insurance Company	800-521-2651 DeltaCare (DHMO) 800-422-4234 8 a.m. to 8 p.m. EST	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>	PPO: 22963 DeltaCare/DHMO: 70030
<b>Vision</b>			
EyeMed	1-866-723-0514	<a href="http://Eyemedvisioncare.com">Eyemedvisioncare.com</a>	Standard: 1024468 Enhanced: 1024469
<b>Spending/Savings Accounts</b>			
Commuter Benefits			
HSA Bank HSA/FSA/HRA	855-731-5219 24/7 availability	<a href="http://Myaccounts.hsabank.com">Myaccounts.hsabank.com</a>	





SERVICE	PHONE AND HOURS	WEBSITE	GROUP NUMBER
<b>Employee Assistance Program (EAP)</b>			
SupportLinc EAP	1-800-728-9444	<a href="http://supportlinc.com">supportlinc.com</a> Company username: Rollins	
<b>Life/Disability</b>			
Unum	<b>800-421-0344</b> Customer Service Mon. – Fri., 9 a.m. to 8 p.m. ET  <b>800-858-6843</b> Disability Claims Mon. – Fri., 8 a.m. to 6 p.m. ET  <b>866-220-8460</b> Port/conversion	<a href="http://unum.com">unum.com</a>	<b>STD:</b> 970083  <b>LTD:</b> 970083  <b>Life and AD&amp;D:</b> 970087
Unum Whole life	<b>866-752-7432</b> 8 a.m. until 8 p.m. ET during open enrollment	<a href="http://unum.com">unum.com</a>	<b>Whole Life:</b> R0823286
<b>401(k) Savings Plan</b>			
Empower	<b>1-877-778-2100</b> or <b>1-800-422-7910</b> Mon. – Fri., 8 a.m. to 10 p.m. ET and Sat., 9 a.m. to 5 p.m. ET	<a href="http://empower.com/rollins">empower.com/rollins</a>	
<b>Voluntary Benefits</b>			
Allstate Identity Protection	<b>1-800-789-2720</b>	<a href="http://myaip.com">myaip.com</a>	
ARAG Legal Services	<b>800-247-4184</b> Mon. – Fri., 8 a.m. to 8 p.m. ET	<a href="http://ARAGlegal.com/plans">ARAGlegal.com/plans</a>	
Nationwide Pet Insurance	<b>1-877-738-7874</b>	<a href="http://petinsurance.com/rollinsinc">petinsurance.com/rollinsinc</a>	4518
PerkSpot Discount Mall	<b>1-866-606-6057</b>	<a href="http://rollins.perkspot.com">rollins.perkspot.com</a>	
Unum Accident Hospital Indemnity Critical Illness	<b>1-800-635-5597</b> 8 a.m. until 8 p.m. ET	<a href="http://unum.com">unum.com</a>	<b>Accident:</b> 917221 <b>Hospital:</b> 917223 <b>Critical Illness:</b> 926558
<b>Employee Stock Purchase Plan (ESPP)</b>			
E*Trade	<b>1-800-838-0908</b>	<a href="http://etrade.com">etrade.com</a>	
Rollins Benefits	<a href="mailto:RollinsBenefits@Rollins.com">RollinsBenefits@Rollins.com</a>		



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