SUNWAVE PLUMBING · BENEFITS

Health Benefit Program

At Sunwave, one of the ways we live out Giving and Creating Value is by investing in the people who make this company what it is, and that starts with your health. This document walks through how our Health Benefit Program works, what you need to do to enroll, and one important change coming to how stipends are paid.

Levels 2–10	Up to $450/mo	Now Monthly
ELIGIBLE EMPLOYEES	MAXIMUM STIPEND	PAYMENT FREQUENCY

How the Stipend Works

Sunwave provides a monthly health insurance stipend to help cover the cost of your self-acquired health insurance. You choose and maintain your own plan, and the stipend amount depends on your employee level and your plan type:

Employee Level	Single Plan	Married Plan	Family Plan
Levels 2–5	**$100/month**	**$100/month**	**$100/month**
Levels 6–10	**$250/month**	**$350/month**	**$450/month**

This applies to full-time employees at Levels 2 through 10 who aren't covered under any other Company-sponsored plan. Amounts are treated as taxable income unless excluded by applicable tax law, and reimbursement won't exceed your actual monthly premium.

A CHANGE WORTH NOTING: WEEKLY TO MONTHLY PAYMENTS

Stipends have historically been paid through payroll on a weekly basis. Going forward, they'll be paid monthly instead. We wanted to be upfront about this shift so you can plan around it — nothing about your total stipend amount is changing, just the

frequency.

How to Qualify: Proof of Insurance

To receive your stipend, send proof of your active health insurance coverage to Sandy (sandy@sunwaveplumbing.com). Any of the following works:

- An official letter from your insurance provider confirming active coverage
- A valid insurance card showing effective dates
- A current premium invoice showing your name and coverage type

Keeping Us in the Loop

Life changes, and so can your coverage. Please notify HR within 30 days of:

- A change in insurance provider or coverage type
- A change in marital or family status that affects your plan classification

Staying current here keeps your stipend accurate and uninterrupted.

A Few Things That Would Pause or End Your Stipend

- Not submitting proof of coverage during the annual window
- Leaving Sunwave or moving into a position that isn't eligible
- Becoming covered under another Company-supplied insurance plan

WHY WE'RE DOING THIS

We built this program because we believe taking care of our team's health is part of building the kind of company we're proud of. If anything here is unclear, reach out to Sandy or your Location Leader — we're glad to walk through it with you.