CEDARBRIDGE

FINANCIAL SERVICES

2027 EMPLOYEE BENEFITS GUIDE



WELCOME

EMPLOYEE BENEFITS ENROLLMENT GUIDE

Welcome! We are so glad you have joined our family.

Enclosed in this package is all the information you will need to educate yourself on the offers you and your eligible family members are eligible to enroll in. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

Who is Eligible?

If you are a full-time employee (working 30 or more hours per week) you are eligible to enroll in the benefits described in this guide.

How to Enroll?

The first step is to review your current benefit elections and make your benefit elections. Call the enrollment center at **312.265.4491** during your new hire eligibility window. The enrollment center is open 9am - 6pm Monday through Friday. Visit cedarbridge-ichra.com/ for more information about the benefits available to you and for instructions to enroll online. Please note: Once you have made your elections, you will not be able to change them until the next open enrollment period, unless you have a QLE. You should also complete the beneficiary form for the employer sponsored life insurance. The benefit is $50K for all employees.

When to Enroll?

Your benefits are effective the 1st of the month after 60 days of employment. Your enrollment must be completed before your benefits become active.

Once you completed all the forms please allow at least two weeks to receive your ID cards. If you have any questions or concerns your HR coordinator will be able to help you.

401K

All employees are eligible to enroll in the companies 401K plan. Full time, Part Time and Per Diem. They are eligible on the first of the month following 3 months of employment. Details about the plan are included in the package.

Welcome to the team!

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It's time to enroll in your benefits!
This guide will walk you through your choices, and help you to decide which plans are best for you and your family.

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Eligibility & Enrollment

ELIGIBILITY

Employees are eligible on 1st of the month following 60 days of full time employment. You can elect medical, dental, and vision coverage for your spouse and dependent/adult children up to 26 years old. Your employer reserves the right to request proof of marriage and birth certificates in order to add dependents.

HOW TO ENROLL OR UPDATE YOUR BENEFITS AND BENEFICIARIES

Online: MetLife.benselect.com/cedarbridge
Your user name is your social security number with no dashes, and your pin is the last 4 digits of your social plus the last 2 digits of the year you were born.
EXAMPLE: If the last 4 of your SSN is 9876 and you were born in 1954, your pin would be 987654.

Phone: Speak to a benefit enrollment counselor at 312-265-4491 9am-6pm EST M - F

QUALIFYING LIFE EVENTS (QLE)

Eligible employees may enroll or make changes to their benefits elections during the annual open enrollment period. As with most benefits, once you elect an option you are bound to that choice for the entire plan year unless you experience a "Qualifying Event".

QLE include, but not limited to:
Changes in employment status, legal marital status or number of dependents, taking an unpaid leave of absence, Dependent satisfies or ceases to satisfy eligibility requirement, a COBRA-qualifying event, Entitlement to Medicare or Medicaid, or a change in the place of residence of the employee, resulting in the current carrier not being available.

THINGS TO CONSIDER

Consider your personal situation and the difference between the plan options and their costs when making your decision. You may also elect to waive coverage.

Ask yourself the following questions

- Will your current doctor be in or out-of-network?
- Do you have any planned surgeries this year?
- How many family members will you cover?
- How often do you visit the doctor?
- Are you planning to have a baby this year?

By reading this guide cover to cover, you will become familiar with your benefits options. After enrolling, verify that your payroll deductions are correct. If not, please contact your payroll representative.

This enrollment booklet is a summary description of your benefits. If there is a discrepancy between these summaries and the written legal plan documents, the plan documents shall prevail. This booklet and plan summaries do not constitute a contract of employment. These plans are provided by your employer and employer's insurance broker. Although every effort has been made to provide complete and accurate information, we make no warranties, express or implied, or representations as to the accuracy of content on this booklet. We assume no liability or responsibility for any error or omissions in the information contained in the booklet.

Carrier Contact **Information**



Medical
Benefit Bay
531-777-7201
app.benefitbay.com

Dental
Principal
1-800-247-4695
principal.com

Provider Care Ticket
Leading Edge Administrators
1-877-208-5952
pticket.leadingedgeadmin.com

Critical Illness
MetLife
1-800-438-6388
metlife.com

Employer Paid Life
Principal
1-800-247-4695
principal.com

EAP
Principal
1-800-450-1327 TTY: 711
member.magellanhealthcare.com
Program Name: Principal Core

Identity Theft
MetLife
1-844-931-2872
my.aura.com/start

Vision
Principal/VSP
1-800-877-7195
vsp.com

Group Accident
MetLife
1-800-438-6388
metlife.com

Hospital Indemnity
MetLife
1-800-438-6388
metlife.com

Whole Life Insurance
MetLife
1-800-438-6388
metlife.com

401(k) Plan
Fidelity
1-800-294-4015
netbenefits.com

Home & Auto
Farmers with MetLife
1-855-548-4311
farmers.com/groupselect

Pharmacy
CarelonRx
1-833-271-2374
carelonrx.com

Short-Term Disability
MetLife
1-800-438-6388
metlife.com

Long-Term Disability
Principal
1-800-247-4695
principal.com

Enrollment Assistance
BenManage
312-265-4491
cedarbridge-ichra.com/

Legal Services
MetLife
1-800-821-6400
members.legalplans.com

Pet Insurance
MetLife
833-532-2617
metlifepetinsurance.com

ICHRA Benefits

benefitbay®

With ICHRA:

Your employer provides a set allowance each month that you get to spend on your own individual health insurance premium.

You get to choose which health insurance plan fits your needs best. No more getting the same plan options as everyone else - even if they're not what you need.

If you choose a plan that's less expensive than your employer allowance, there's no additional cost to you.

If you choose a plan that's more expensive than your employer allowance, the difference is deducted from your paycheck.

ICHRA plans are portable and can go with you if you change jobs.

ICHRA premiums are pre-taxed dollars.

How We Help You

Easy Enrollment.

The first thing you'll do is set up your profile on the benefitbay platform. It's also where you'll set up your ARC (Advanced Reimbursement Checking account).

- You'll get step-by-step instructions
- You'll have access to helpful videos
- You can also set up an enrollment appointment with one of our team members for help.

Multiple Plan Options.

When you shop for health plans on the benefitbay platform, you'll find more than one choice (and that's a good thing for you!). You can view the available plans in your area, the monthly premiums for those plans, as well as your cost per pay period, if any.

Friendly, Helpful Service.

Finding and signing up for health plans can be frustrating; sometimes confusing. We get it. So our team is here to help you whenever you need it.

Here are just few of the ways we can support you:

- When you're enrolling or changing plans
- If you have Medicare questions during open enrollment
- Answering questions about your ARC, or about your benefits
- Troubleshooting issues you may have on the platform

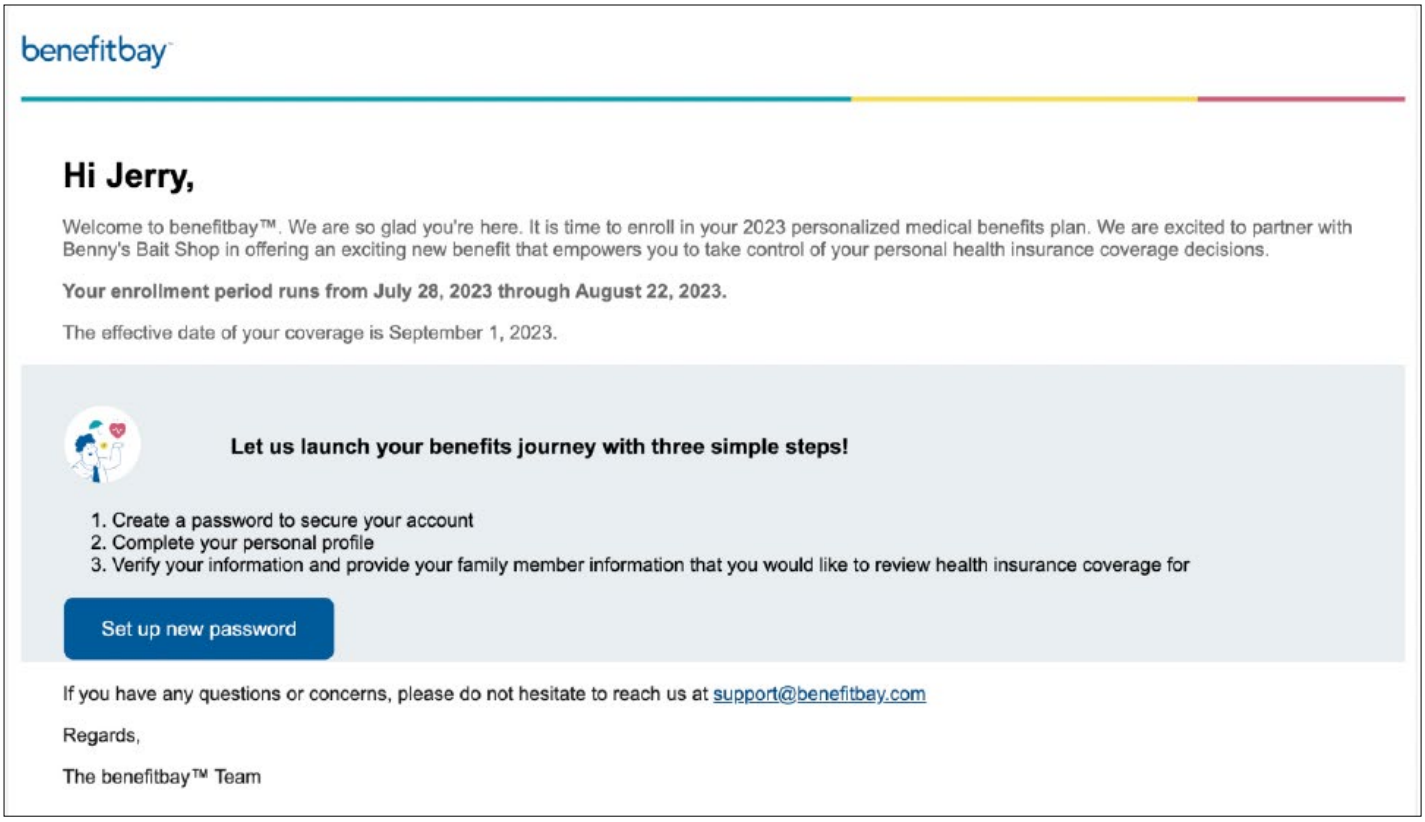
benefitbay®

ICHRA Enrollment

Getting Started

It's time to start your ICHRA enrollment. Start here to get all the information you need to complete your enrollment.

You will receive (or may have already received) an email from the benefitbay® platform announcing you are eligible to shop for, enroll in, and purchase medical insurance benefits.



benefitbay

Hi Jerry,

Welcome to benefitbay™. We are so glad you're here. It is time to enroll in your 2023 personalized medical benefits plan. We are excited to partner with Benny's Bait Shop in offering an exciting new benefit that empowers you to take control of your personal health insurance coverage decisions.

Your enrollment period runs from July 28, 2023 through August 22, 2023.

The effective date of your coverage is September 1, 2023.

Let us launch your benefits journey with three simple steps!

1. Create a password to secure your account
2. Complete your personal profile
3. Verify your information and provide your family member information that you would like to review health insurance coverage for

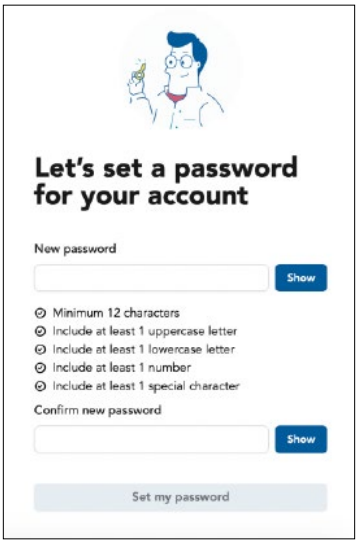
Set up new password

If you have any questions or concerns, please do not hesitate to reach us at support@benefitbay.com

Regards,

The benefitbay™ Team

To get started, click on the button "Set up a new password." You will be redirected to a new web browser.



Let's set a password for your account

New password

Show

- Minimum 12 characters
- Include at least 1 uppercase letter
- Include at least 1 lowercase letter
- Include at least 1 number
- Include at least 1 special character

Confirm new password

Show

Set my password

Here you will create and confirm your new password. Please ensure you follow the password requirements.

Click the "Set My Password" button, to save your password. You will be directed to your Employee Home page.

For more information, please visit the following link: knowledge.benefitbay.com/employee/employee-experience

Dental Benefits

Principal℠

For a detailed breakdown of your dental options scan this QR code or go to cedarbridgebenefits.com/dental

Plan Details	LOW PLAN NO OUT OF NETWORK	HIGH PLAN IN OR OUT OF NETWORK
Deductible: Individual/Family	$50/$150	$50/$150
Annual Maximum Benefit Per Person	$2,500	$4,000
Orthodontia Lifetime Maximum (dependent children up to age 19)	$2,000	$2,500
Preventive **(cleaning, exams, bite-wing)**	**100%**	**100%**
Examinations Twice per calendar year	**Prophylaxis/Cleanings** Twice per calendar year	**Bite-wing X-Rays** Once per calendar year
Full Mouth X-Rays Once per 60 months	**Sealants** Once per tooth per 36 months Only for children under age 14	**Fluoride** Once per calendar year Only for children under age 14
Basic Restorative **(fillings, extractions, x-rays)**	**80%**	**80%**
Periodontal Maintenance If three months have passed since active surgical periodontal treatment; subject to routine cleaning frequency limit	**Fillings** Replacement every 24 months	**Oral Surgery** Simple and complex
Periodontal Surgical Procedures Once/quadrant per 36 months	**Endodontics** Root Canals	**Harmful Habit Appliances** Only for children under age 14
Major Restorative Care	**50%**	**50%**
Anesthesia / IV Sedation only for specific procedures	**Crowns** Each 120 months per tooth if tooth can't be restored by fillings	**Core Buildups** Each 120 months per tooth
Bridges 120 months old initial placement/replacement	**Dentures** 60 months old initial placement/replacement High plan only: Implants Each 60 months per tooth	**Repairs** Partial Denture, bridge, crown, relines, rebasing, tissue conditioning, bridge/denture adjustment

How do I find a network dentist? Visit principal.com/dentist to find a dentist or call 800-247-4695. If your dentist is not in network, you can refer your dentist to our network. Please submit the dentist's name and information by calling 800-247-4695, or submitting a form at principal.com/refer-dental-provider.

Principal℠

Vision Benefits

For a detailed breakdown of your vision plan scan this QR code or go to cedarbridgebenefits.com/vision

Plan Details

Benefits	In-Network	Out-of-Network this plan pays:
Eye Exam Once per every 12 months	$10 copay	Up to $45
Materials / Eye-wear		
Prescription Frame Allowance Once per every 12 months	$250 allowance 20% amount over allowance[1]	Up to $70
Prescription Frames from Costco, Walmart, & Sam's Club	$135 allowance	
Single lenses	$10 copay	Up to $30
Lined bifocal lenses	$10 copay	Up to $50
Lined trifocal lenses	$10 copay	Up to $65
Lenticular lenses	$10 copay	Up to $100
Polycarbonate lenses dependent children under age 18	$10 copay	
Standard progressive	Once every 12 months with a $0 copay[1]	Every 12 Months
Contact lenses (instead of eyeglasses)		
Elective contacts Once per every 12 months	$250 allowance	Up to $105
Contact fitting and evaluation	Up to $60 copay	
Necessary contacts Once per every 12 months	Covered in full after $10 copay	Up to $210
In-Network Value Added Features:		
Laser vision correction	Laser vision correction - you pay an average of 15% off the regular price and 5% off the promotional price. You'll only receive these discounts from contracted clinics. Go to VSP.com and register using your member ID to see the laser vision promotions and find a contracted clinic.	
Savings on glasses and sunglasses	Save an average of 20-25% off glasses or sunglasses from any VSP doctor within 12 months of your last covered vision exam.	
Additional savings on lens enhancements	Most other popular lens enhancements are covered after a copay, saving our members an average of 30%[1]	

[1] This can vary based on state laws and provider location Savings may not apply at participating retail chains.

How do I find a VSP doctor?

Visit vsp.com to locate VSP doctors close to you or call Call 800-877-7195.

You'll need to choose the "Choice" doctor network to view the VSP doctors for your coverage.

Short-Term Disability

MetLife

Too often when we hear the words disability and insurance together, it conjures up an image of a catastrophic condition that has left an individual in an incapacitated state. Be it an accident or a sickness, that's the stereotype of a disabling injury that most of us have come to expect.

MetLife Disability Income was developed to craft solutions to protect employees from the physical and financial consequences of a disability that keeps them from earning a paycheck.

Plan Details

- Off job injury or illness coverage
- 6-month benefit duration period
- No "other income" offsets
- **No pre-existing condition exclusions**[1]
- Chose an elimination period of:
  0 days for injury & 7 days for sickness or
  14 days for injury and sickness.

Key Features

- Benefits are paid when you are sick or hurt and unable to work, up to 60% of your monthly salary. (Min. $300, Max. $3,000 per month)
- Benefit payment amounts are selected as a flat dollar weekly or monthly amount
- Full Portability, keep your coverage with the same rates and benefits even if you change jobs or retire.
- Payroll Deduction – Premiums are paid through convenient payroll deduction.

BENEFITS SPECIFICATIONS

Disability - Means that due solely to impairment caused by accidental injury or sickness, you are prevented from performing the material and substantial duties of Your Regular Occupation; Not Gainfully Employed; and Receiving Appropriate Care and Treatment from a Physician who is appropriate to treat the condition causing the Impairment.

Organ Donor - 10% increase in the monthly benefit if the disability is a result of an Organ Donor Transplant Procedure

Elimination Period - Time you must wait between when an illness or disability begins and when you can begin receiving your benefits.

Mandatory Rehabilitation - Benefits will end if the employee refuses to participate in a required rehabilitation program.

Family Care Incentive - Reimbursement up to $400 per month of eligible Family Care Expenses when the employee returns to work or participates in an approved rehabilitation program.

Rehabilitation Program Incentive - While disabled and participating in an approved rehabilitation program, the benefit is increased by 10%.

Work Incentive - While disabled and working in a limited capacity, employees of the policyholder may receive up to 100% of Pre-disability Earnings



Certificate Exclusions and Limitations

Benefits are not payable for Disabilities contributed to or caused by:

- Suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane
- War, insurrection, rebellion, or a terrorist act
- Active participation in a riot
- Commission of a felony
- Elective treatment or procedures

Limited Disability Benefits

State variations may apply. Alcohol, Drug, Substance Abuse or Addiction: 1 month(s) and limited to a single period of disability. Mental and Nervous Conditions: 3 month(s) per lifetime. For certificates issued in states, other than those noted below, the following conditions are excluded from the Mental and Nervous Condition limitation: neurocognitive disorders, schizophrenia and bipolar I disorder

Limitation for Occupational Disability

Benefits will not be paid for any Disability

- which happens in the course of any work performed by You for wage or profit;
- for which You are eligible to receive benefits under workers' compensation or a similar law.

[1]Conditions you have had in the past will not limit your coverage or eligibility, but only conditions that start after the coverage effective date, are eligible for converge.

MetLife

Group Accident

Accidents happen and treatment can be vital to recovery, but also expensive.

Most major medical insurance only pays a portion of the bills. We help pick up where other insurance leaves off by providing cash to help cover expenses.

Benefits Enhancements and Specifications

ICU Supplemental Confinement
Pays an additional benefit for the 15 days of hospital confinement.

Hospital Confinement
15 days per accident. Payable after the first day of admission.

Accidental Death & Dismemberment
The benefit amount will be reduced by the amount of any Accidental Dismemberment/ Functional Loss/Paralysis Benefits and Modification Benefit paid for Injuries sustained by the Covered Person in the same Accident for which the Accidental Death Benefit is being paid.

Benefit Age Reduction
Benefit Reduction Due to Age any benefit payable will be reduced by 25% of the amount listed for that benefit in the Schedule if the Covered Person's Attained Age is 65 to 69. Any benefit payable will be reduced by 50% of the amount listed for that benefit in the Schedule if the Covered Person's Attained Age is 70 or older. The Benefit Reduction Due to Age does not apply to the Health Screening Benefit

Key Features

- Guaranteed Issue coverage, meaning no medical questions to answer.
- Protection for accidental injuries on or off the job, 24-hours a day.
- Coverage available for spouse and child(ren)
- Affordable premiums conveniently payroll deducted
- Portability - Keep your coverage if you change jobs or retire while the policy is in force.
- $50 Health Screening Benefit for employees and their spouses.
- Benefits are 25% higher when accident is due to organized sports.

Benefit Amounts*

AD&D and Hospital		Benefits
Accidental Death and Dismemberment	Employee Spouse Children	$50,000 $25,000 $10,000
Common Carrier Accidental Death (fare-paying passenger)	Employee Spouse Children	$100,000 $50,000 $20,000
Standard Hospital Admission 1 per accident		$1,500
Hospital Confinement per day		$300
ICU Confinement per day		$300
ICU Supplemental Admission 1 per accident		$1,500
Outpatient Surgery Benefit		$400
Rehab Confinement 15 days per accident, 30 days per calendar year		$200
Ambulance 1 per accident	Ground Air	$400 $1,250

* Benefit dollar amounts shown are maximum amounts payable amount paid, may vary based on severity of injury, benefits subject to limitations on a per accident basis. See plan design from CHUBB for more details.



Group Accident

MetLife

Benefit Amounts*		
Injury Benefits		**Benefits**
Initial Treatment	ER/Urgent Care Doctor's Office	$200/$150 $100
Maximum Appliance Benefit		$1,000
Blood, Plasma, Platelets 1 per accident		$500
Burns (up to) 1 per accident	2cd Degree up to 3rd Degree up to Skin Graft	$1,500 $15,000 50%
Chiropractic Care (per visit)		$50
Coma 1 per accident		$10,000
Concussion 1 per calendar year		$500
Dislocations (up to)		$10,000
Broken Tooth Benefit (crown, extraction, filling) 1 per accident		$300
Exploratory Surgery		$200
Eye Injury 1 per accident		$400
Physician Follow-Up Visit (per visit) 2 per accident, 6 per calendar year		$100
Fractures (up to)		$10,000
Health Screening (per person, per year)		$50
Ruptured Disc Surgery		$1,500
Knee Cartilage - Torn		$1,500
Lacerations 1 per accident, 3 per calendar year		$75-$700
Lodging 15 days per calendar year		$200
Loss of hands, feet, sight (up to)		$40,000
Loss of fingers or toes (up to)		$15,000
Major Diagnostic Exam (CT, MRI, x-rays, etc.) 2 per accident		$200
Non-Emergency Initial Care 1 per accident		$100
Pain Management 1 per accident		$100
Paralysis	Two limbs (paraplegia or hemiplegia) Four limbs (quadriplegia)	$20,000 $40,000
Prosthetics (up to) 1 per accident		$2,000
Modification 1 per accident		$1,500
Surgery - Abdominal, Cranial, and Thoracic 1 per accident		$2,000
Hernia		$200
Tendon, Ligament, Rotator Cuff		$1,000
Therapy – Physical, Occupational, or Speech		$50
Transportation 1 per accident, 2 per calendar year		$400

* Benefit dollar amounts shown are maximum amounts payable amount paid, may vary based on severity of injury, benefits subject to limitations on a per accident basis. See plan design from MetLife for more details.

Benefits Enhancements and Specifications

Emergency Care
1 per accident. Payable within 96 hours after the accident.

Accident Follow-Up Treatment
2 times per accident, 6 times per calender year.

Therapy Services
Includes Acupuncture, Chiropractic, Cognitive Behavioral, Occupational, Physical, Respiratory, Speech and Vocational. 10 times per accident, unlimited per calendar year.

Pain Management
Epidural Anesthesia - 1 per accident, unlimited per calendar year.

Appliance
Brace, cane, crutches, walker, walking boot, wheel chair, motorized scooter, or other medical devices used for mobility.

Prosthesis
Maximum of 2 devices per covered accident.

$50 Health Screening Benefit
Payable for wellness tests performed as the result of preventative care, including tests and diagnostic procedures ordered in connection with routine examinations.

Organized Athletic Activity Rider
An additional 25% of the payable benefit if injured while participating in an organized athletic event.

Dislocation, or Fracture
If more than one dislocation or fracture, the amount we will pay for all dislocations and fractures combined will be no more than 2 times the highest Dislocation Benefit.

Rehabilitation Unit
15 days per accident, 30 day max per calendar year.

MetLife

Critical Illness Insurance

Plan Highlights

Guaranteed Issue Coverage (no medical questions)
Employee: up to $30,000
Spouse: 50% of employee benefit

- Dependent Children covered 50% at no additional cost.
- $50 annual Health Screening Benefit is payable for employees, their covered spouse and children completing wellness screenings such as a pap test, cholesterol test, mammogram, colonoscopy or stress test.
- Coverage may be continued; refer to your certificate for details.
- Wavier of Premium while the insured is totally disabled.
- **No** Pre-Existing Conditions Limitation.[1]

Benefits of Critical Illness:

Maintain your lifestyle: If you're unable to work due to a serious illness, critical illness insurance can help cover your living expenses so you can maintain your lifestyle and avoid dipping into your savings or retirement funds.

1. Provide additional support: Even if you have health insurance, the out-of-pocket expenses associated with a serious illness can be substantial. Critical illness insurance can provide financial support to help cover these costs.
2. Customized to your needs: Choose the level of coverage that best meets your needs and budget, have peace of mind knowing that you're covered in the event of a serious illness.

Critical illness insurance is a valuable investment for anyone who wants to protect themselves and their finances from the unexpected. While nobody likes to think about the possibility of being diagnosed with a serious illness, critical illness insurance provides a sense of security and peace of mind.



[1]Conditions you have had in the past will not limit your coverage or eligibility, but only conditions that start after the coverage effective date, are eligible for coverge.

[2]Recurrence Benefit will not be paid unless the covered person has not been treated or had symptoms for at least:
90 days for a Cancer covered Condition
90 days for a Benign Tumor condition

Financial support in the event that you are diagnosed with a serious illness, such as cancer, heart attack, stroke, or kidney failure. These types of illnesses can be devastating not just emotionally and physically, but also financially.

By purchasing critical illness insurance, you can have peace of mind knowing that you'll have financial support to help cover these expenses if you're ever faced with a serious illness. This can help alleviate some of the stress and anxiety that often comes with a diagnosis and allow you to focus on your recovery.

Plan Benefits

Base Benefits	
ALS	100%
Alzheimer's Disease	100%
Benign Brain Tumor	100%
Childhood Disease (Cerebral Palsy, Cleft Lip/Palate, Cystic Fibrosis, T1 Diabetes, Sickle Cell Anemia, Spina Bifida, etc.)	100%
Coma	100%
Coronary Artery Bypass Graft (CABG)	50%
Kidney Failure	100%
Heart Attack	100%
Infectious Diseases Rabies, Malaria, Bacterial Meningitis, etc.	25%
Invasive Cancer / Non-Invasive Cancer	100% / 25%
Loss of Sight, Speech, or Hearing	100%
Major Organ Transplant	100%
Multiple Sclerosis	100%
Muscular Dystrophy	100%
Paralysis (of 2 or more limbs)	100%
Parkinson's Disease (Advanced)	100%
Severe Burns	100%
Skin Cancer Benefit $250 Benefit minimum	5%
Stroke	100%
Sudden Cardiac Arrest	100%
Systemic Lupus Erythematosus (SLE)	100%
Recurrence Benefit*	
Payable for a subsequent diagnosis of: Benign Brain Tumor, Invasive / Non-Invasive Cancer, CABG, Coma, Heart Attack, Severe Burn, Stroke	100%

Hospital Indemnity

MetLife

Expenses associated with a hospital stay can be financially difficult if money is tight and you are not prepared.

Having hospital indemnity coverage in place before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it is needed most by paying a cash benefit to you if you are stuck in admitted to the hospital.

Plan Highlights

- Guaranteed Issue coverage without a Pre-Existing Condition Limitation
- Coverage also available for your dependents
- Premiums are affordable and are conveniently payroll deducted
- Portability - coverage may be continued; refer to your certificate for details
- Coverage for routine childbirth and pregnancy complications

BENEFITS OVERVIEW:

HOSPITAL ADMISSION BENEFIT (once per calendar year) Payable when an insured is admitted to a hospital and confined as an inpatient because of a covered accidental injury or covered sickness.	**$500**
INTENSIVE CARE ADMISSION BENEFIT Paid in addition to the Hospital Admission Benefit	**$500**
HOSPITAL CONFINEMENT per day (maximum of 31 days per calendar year) Payable for each day that an insured is confined to a hospital as an inpatient as the result of a covered accidental injury or covered sickness.	**$100**
HOSPITAL INTENSIVE CARE BENEFIT per day (maximum of 10 days per calendar year) Payable for each day when an insured is confined in a Hospital Intensive Care Unit because of a covered accidental injury or covered sickness.	**$200**
NEWBORN NURSERY BENEFIT per day (maximum 2 days for normal delivery; 4 days for caesarean section) This benefit is payable for an insured newborn baby receiving newborn nursery care and who is not confined for treatment of a physical illness, infirmity, disease or injury	**$50**



Benefit Reduction Due to Age

Any benefit payable will be reduced by 25% of the amount listed for that benefit in the Schedule if the Covered Person's Attained Age is 65 to 69. Any benefit payable will be reduced by 50% of the amount listed for that benefit in the Schedule if the Covered Person's Attained Age is 70 or older.

MetLife

Whole Life Insurance

Issue Type	Max Benefit Amount	Initial Eligibility
Employee Coverage		
Guaranteed Issue	$100,000 - $250,000	Actively employed working at least 30 hours per week aged 17 through 70. 90 day wait period for benefit eligibility
Spouse Coverage		
Guaranteed Issue Minimum	$5,000 - $25,000	Legally married spouse, domestic partner and civil union partner aged 18 - 70.
Dependent Child Coverage		
Child Term Rider	$5,000 - $10,000	Age 15 days - 26 years

MetLife's Worksite Whole Life's innovative design provides lifetime guarantees at a fraction of the cost and flexibility allows you to customize benefits for WWL and double the benefit amount.

Paid-up Benefits

Designed to allow the insured to keep coverage into retirement even though the insured stops paying premium at age 100. At that time, the policy becomes fully paid up with no further premiums due and the death benefit remains equal at 100% of the Face Amount.

Guaranteed Issue

The first time this benefit is available to you, to the amounts listed, you and your family automatically qualify for this benefit without having to answer health questions. You will continue to carry this for as long as you maintain the policy.

Portability of Coverage

You may be able to keep your insurance if you later become ineligible such as by leaving the group.

Accelerated Death Benefit Rider for Terminal Illness

Automatically included in all policies at no additional cost. The Accelerated Death Benefit due to Terminal Illness Rider pays up to 80% of the death benefit amount (with any balance payable upon final claim). Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit.

Accelerated Death Benefit for Long Term Care

This helps cover costs associated with a chronic illness, which can be expensive and are not typically covered by medical plans. You may elect to claim an accelerated death benefit if you become permanently or temporarily chronically ill, meaning you are severely cognitively impaired (such as Alzheimer's) or are unable to perform two of six Activities of Daily Living, such as bathing, continence, or dressing, without assistance. You must also be receiving qualified long term care services. This benefit can be used as you see fit while you are still living and reduces the benefit payable at death



Child Term Rider

Death Benefits available up to $25,000. Guaranteed conversion to individual coverage at age 26 – up to 5 times the benefit amount.

Employer Paid Life Insurance

Principal℠

Protect what means the most to you - the people you love. If something were to happen to you, your life insurance proceeds would go to the people you've designated as your beneficiaries.

Benefit summary for all eligible members

	Benefit	Guaranteed Issue[1]	Benefit Reduction[2]
You	$50,000	If you're under 70: $50,000 If you're 70 or older: Lesser of $50,000 or amount with prior carrier.	35% reduction at age 65, with an additional 15% reduction at age 70

[1]Amount of coverage you may buy within 31 days of initial eligibility for coverage without providing health information.

[2]As you get older, your life insurance benefit amount decreases. Age reductions apply to the benefit amount after providing health information.

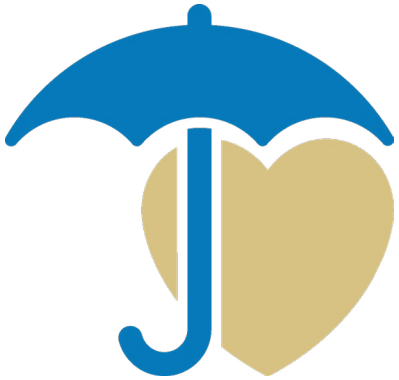
Eligibility
Active, full-time employees.

Guaranteed Issue
No health questions required! All Full Time employees automatically qualify for this benefit.

Accelerated Death Benefit
If you're terminally ill, you may be able to receive a portion of your life benefit.

Coverage During Disability
If you're disabled, you may be able to continue your coverage and not pay premium.

Conversion of Terminated Coverage
If you terminate employment, you may be able to convert coverage to an individual policy.



Principal℠

Employee Assistance Program

With an EAP, you and your family have access to free, confidential resources to help handle life's everyday—and not so everyday—challenges.

You might use your EAP to help: manage stress, handle relationship issues, balance work and life, work through grief, cope with anxiety, and more. Plus, your EAP gives you access to discounts on major brands and everyday needs.

Services for you and your family

Your EAP offers these services to help you and your family deal with the big and little things.

In-person or virtual counselling

One valuable way to work through personal or work issues is by talking with a professional. You and your family can meet with a licensed, EAP professional in person, via text message, or by live chat, video, or phone sessions. Three counselling sessions per year are included.

Legal, financial, and identity theft services

You and your family have access to these services:

- **Legal services**. Receive a free 60-minute consultation to help deal with issues such as car accidents or family law.
- **Financial wellness**. Receive three free 30-minute consultations. This may include help with budget planning debt consolidation, or retirement planning.
- **Identity theft resources**. Receive a free 60-minute consultation to help restore your identity if stolen.

Work-life web services

You and your family can access webinars, live talks, and articles on topics such as child and elder care, education, parenting, and more.

Help when and where you need it—day or night

Life's challenges don't always happen during regular business hours. That's why you and your family have 24/7 access to your EAP.



800-450-1327
International: 800-662-4504
TTY: 711



Member.MagellanHealthcare.com
When you create an account, enter **PrincipalCore** as the program name.

401(k) Plan Benefits

Invest some of what you earn today for what you plan to accomplish tomorrow.

Take a look and see what a difference enrolling in your workplace savings plan could make in helping you achieve your goals.

Tax Savings
Once you make an election to defer some of your salary into the plan, our pre-tax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. Also, you pay no taxes on any earnings until you withdraw them from your account, generally at retirement, enabling you to keep more of your money working for you now.

Convenience
Your contributions are automatically deducted regularly from your paycheck.

Portability
You can roll over eligible savings from a previous employer into this Plan. You can also take your plan vested account balance with you if you leave the company. See the Frequently Asked Questions section for additional details.

Investment Flexibility
You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

When can I enroll in the Plan?
You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.



Enroll Today
Investing in yourself is easy with your retirement plan. You can count on us to support you every step of the way with our account management website, Fidelity NetBenefits®. First log in to netbenefits.com and we'll show you how to get started step by step.

Step 1
Enroll Online Today – Go to netbenefits.com and click on "Register Now" when logging in for the first time. Follow the instructions to Enroll Today! Call the Retirement Benefits Line if you need assistance at 1-800-294-4015.

Step 2
Decide how much to invest and enter your contribution per pay period.

Step 3
Select how you want to invest your contributions among the investment options available in the plan. Investment performance and fund descriptions are available online or over the phone. If you are interested in additional information about investing, go to the NetBenefits® Library to learn more

Remember to designate your beneficiary(ies) by accessing "Profile" on NetBenefits.

MetLife

Legal Services Insurance

Unlike other voluntary benefits which are purchased as a safety net (with the hope that you never have to use them), the more an you uses a Legal Plan, the more you benefit. Like it or not, laws permeate every aspect of our lives. So, it's helpful to have an advocate in your corner dealing with expensive legal issues like identity theft or debt.

Plan features

Money Matters	•Debt Collection Defense •Identity Theft Defense •Identity Restoration[1]	•Negotiations with Creditors •Personal Bankruptcy •Promissory Notes	•Tax Audit Representation •Tax Collection Defense
Home & Real Estate	•Boundary or Title Disputes •Deeds •Eviction Defense •Foreclosure	•Home Equity Loans •Mortgages •Property Tax Assessments •Refinancing of Home	•Sale or Purchase of Home •Security Deposit Assistance •Tenant Negotiations •Zoning Applications
Estate Planning	•Codicils •Complex Wills •Healthcare Proxies •Living Wills	•Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	•Revocable Trusts •Irrevocable Trusts •Simple Wills
Family & Personal	•Adoption •Affidavits •Conservatorship •Demand Letters •Garnishment Defense •Guardianship	•Immigration Assistance •Juvenile Court Defense, Including Criminal Matters •Name Change •Personal Property Protection	•Prenuptial Agreement •Protection from Domestic Violence •Review of ANY Personal Legal Document •School Hearings
Civil Lawsuits	•Administrative Hearings •Civil Litigation Defense	•Disputes Over Consumer Goods & Services •Incompetency Defense	•Pet Liabilities •Small Claims Assistance
Elder-care Issues	Consultation & Document Review for your parents: •Deeds •Leases	•Medicaid •Medicare •Notes •Nursing Home Agreements	•Powers of Attorney •Prescription Plans •Wills
Traffic & Other Matters	•Defense of Traffic Tickets[2] •Driving Privileges Restoration	•Habeas Corpus	•Repossession

1. Aura is a product of Aura Sub, LLC. Aura Sub, LLC is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.
2. Does not cover DUI.

Identity Theft Protection

MetLife

Meet Aura

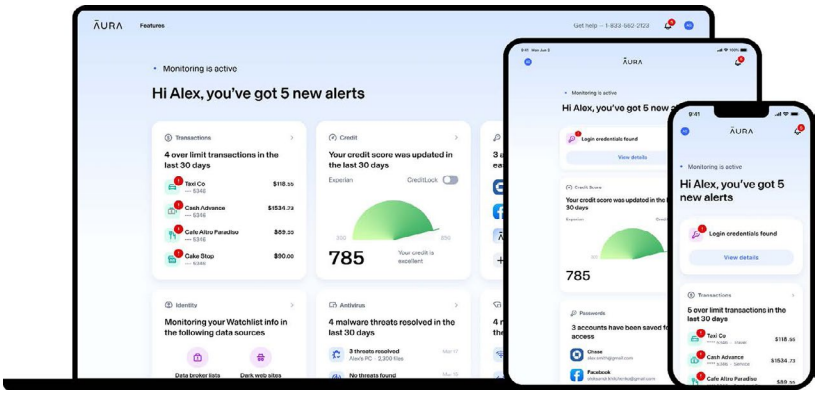
An all-in-one, easy to use online security solution designed to protect the entire family

Identity Theft Protection
Aura monitors your personal information and alerts you if any threats are detected.

Financial Fraud Protection
Aura monitors your credit, financial accounts, and property titles and alerts you to any suspicious activity.

Privacy and Device Security
Get intelligent safety tools– like VPN, antivirus, password manager, and more – to protect your online privacy.

Family Safety
Loved ones with integrated parental controls, elder fraud prevention tools, and more.



In today's digital world, employees are spending more time online than ever which could put their personal information in the hands of cyber criminals.

Aura protects you and your families from fraud by helping to ensure your private information is not anywhere it shouldn't be.

24/7/365 Customer Support	White Glove Fraud Resolution	$5M Insurance Policy	Features at your fingertips
Aura's 100% US-based Customer Support team is available 24/7/365.	Aura's White Glove Resolution Specialists guide fraud victims through every step of the remediation process.	Each enrolled adult is backed by a generous $5M insurance policy* to cover eligible losses and expenses.	With Aura's easy to use mobile app, members enjoy a consistent experience across devices.

MetLife

FARMERS INSURANCE

Home & Auto Insurance

Insure what's important while enjoying saving

- **Automated payment options and discounts**
- **Claim-free driving rewards**
- **Multi-policy savings**
- **Roadside assistance**
- **24/7 claim reporting**
- **This Benefit is not payroll deducted and is paid directly to the carrier**

Access to quality insurance to protect your valuables, to help protect against personal liability, and that can help feel financially secure with 24/7 professional support they need to bounce back, if the unexpected happened. This program helps choose policies to fit your needs and that fit your budget with special savings based on where you work, among other discounts.

Auto Insurance

Comprehensive coverage? Collision coverage? Deductibles? Medical Payments? Where to begin? Your local Farmers agent can take the mystery out of selecting the right Car insurance coverage for your needs and budget. Get started with an online Auto insurance quote and learn about our insurance discounts that can help you save money.

Home Insurance

Your home is perhaps your most valuable possession, so you'll want to make sure your insurer has withstood the test of time. Farmers® has been providing insurance products for over 80 years, and will be there in the event disaster strikes and your home is damaged in a fire or due to another covered cause of loss. Plus, get competitive rates with our multi-line insurance discounts. Get a Home insurance quote now.

Renters Insurance

Your landlord may have an insurance policy, but if there's a fire in your building, that policy may not cover your possessions. That's why there's Renters insurance. Get a Renters insurance quote to see how affordable it is to protect your personal belongings: about the price of a movie and popcorn once a month.

Umbrella Insurance

You work hard for the things that are important to you. For added coverage above and beyond the liability limits of your Auto or Home insurance policies, a Personal Umbrella insurance policy can provide added protection for your assets and future earnings

Pet Insurance

MetLife

MetLife Pet Insurance is committed to helping pet parents experience the joys of parenthood by providing them the confidence to care for their pet. Pet insurance helps to reimburse pet parents for covered unexpected veterinary expenses for their furry family members. This will help to give you the confidence that you can pay for treatment for your pets if they become sick or have an accidental injury. This Benefit is not payroll deducted, and is paid directly to the carrier.



Select and enroll in the coverage that's best for you and your pet



Download our mobile app



Take your pet to the vet



Pay the bill and send it with your claim documents to us via our mobile app, online portal, email, fax or mail



Receive reimbursement by check or direct deposit if the claim expense is covered under the policy

What's Covered?

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- X-rays and diagnostic tests
- hip dysplasia
- hereditary conditions
- congenital conditions
- chronic conditions
- alternative therapies
- holistic care
- and much more!

Freedom of Comprehensive coverage

Flexibility to select various levels of coverage with no breed exclusions or upper age limits; ability to include multiple pets on one policy through our innovative family plans

- Flexible coverage with up to 100% reimbursement2 and freedom to visit any U.S. licensed vet
- Available optional Preventive Care coverage
- 24/7 access to Telehealth Concierge Services
- Access to discounts and offers on pet care
- MetLife Pet mobile app to submit and track claims and manage your pet's health and wellness

Simple and delightful experience with the MetLife Pet mobile app:

- Manage pet insurance and your pet's health records
- Access to live 24/7 Telehealth Concierge Services4 and personalized articles
- Find nearby pet services

This enrollment booklet is a summary description of your benefits. If there is a discrepancy between these summaries and the written legal plan documents, the plan documents shall prevail. This booklet and plan summaries do not constitute a contract of employment. These plans are provided by your employer and employer's insurance broker. Although every effort has been made to provide complete and accurate information, we make no warranties, express or implied, or representations as to the accuracy of content on this booklet. We assume no liability or responsibility for any error or omissions in the information contained in the booklet.