

# 2024 Benefit Guide



**January 1, 2024—December 31, 2024**



# Your Formerra Benefits

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## Open Enrollment

Your physical, emotional, and financial health are all important, especially during challenging times. Formerra recognizes this, and has designed a comprehensive benefits package that offers you both peace of mind and financial stability, ensuring you're prepared for unexpected situations.

Your Open Enrollment Period is November 10th—November 21st. This is the time to review the options presented in this guide and enroll in what works best for your family. Enrollment elections will be effective January 1st, 2024 – December 31st, 2024. This is a passive enrollment, meaning all coverages will carry forward if you do not elect any changes.

## New Hires

As a New Hire, you have 31 days to enroll in benefits and are eligible day one. Our plan year begins January 1st and goes through December 31st. We ask that you log in and complete enrollment, even if you are waiving all coverage.

## Do I Need to Enroll?

This is a passive enrollment. The only benefit you must actively enroll in is FSA, all other coverages will roll forward if you do not elect any changes. We strongly encourage you to review your benefits in ADP to confirm the coverages and costs are right for you and your family.

## How to Enroll?

To enroll, visit [www.workforcenow.adp.com](http://www.workforcenow.adp.com).

If you are unable to log in, please contact: [HumanResources@Formerra.com](mailto:HumanResources@Formerra.com)

# Know Your Benefit Options

Formerra provides a full range of benefits that address your needs now and in the future.



## To Your Health

- Medical Insurance
- Prescription Drug Benefits
- Dental Insurance
- Vision Insurance
- Hospital Indemnity
- Critical Illness
- Accident Insurance

## To Your Wealth

- Life Insurance
- Short Term Disability Insurance
- Long Term Disability Insurance
- Legal Insurance
- 401(k) Retirement Savings Plan
- HSA/ FSA/ Dependent Care FSA

# Know About Eligibility

## Employees

In order to be eligible for health and welfare benefits, you must be classified as a full-time employee. This means you must be regularly scheduled to work a minimum of 30 hours a week for Formerra.

## Dependent Eligibility

You have the option to cover your dependents under the Medical, Dental, Vision, Dependent Life, AD&D, Accident, Critical Illness, and Hospital Indemnity Insurance plans. In general, your dependents include your spouse, domestic partner, or your children under the age of 26. Coverage may also be extended if your child is mentally or physically disabled and depends on you for support. If your child is disabled, you need to apply for extended coverage before the child's 26th birthday. Covered expenses incurred by your tax dependents may be reimbursed by your Flexible Spending and Health Savings Accounts.

Please note, you may be required to provide documentation for any new dependents at a later date.

## Domestic Partner Coverage

In order for domestic partners to qualify as dependents, you and your partner must meet specific criteria. A domestic partnership is different from a marriage with an individual of the same-sex. This is because a same-sex spouse is a federal tax dependent for group health plan purposes; whereas, a domestic partner often is not. If you cover a domestic partner, a domestic partner's child, or another person who is not considered an IRS tax dependent, Formerra is required to report your income to account for the value of coverage, for tax-reporting purposes. This is known as imputed income. Annually, you will receive a W-2 for the value of coverage for any dependent who is not an IRS tax dependent.

## Spousal and Tobacco Surcharge

If you cover your spouse/domestic partner under the Formerra medical plan, but they also have access to coverage through their own employer, a \$34.62 per pay spousal surcharge will apply. In order to waive this surcharge, you must certify that your spouse does not have coverage available through their own employer during enrollment. Failure to certify will result in the \$34.62 per pay surcharge being applied to your premium.

If you are unable to certify as Tobacco Free, then you will be charged an additional \$20.77 per pay period for medical coverage. If you would like to participate in our Tobacco Cessation Program, please contact Quit For Life at [www.uhc.com/member-resources/health-care-programs/quit-for-life](http://www.uhc.com/member-resources/health-care-programs/quit-for-life) for free courses, support from a quit coach, and more.

## Qualifying Life Events

During your Open Enrollment Period, you have the ability to add benefits. The benefit choices that you make will remain in effect for 2024. These benefits may not be changed or cancelled unless you experience a Qualifying Life Event.

Qualifying Life Events include (but are not limited to):

- Birth or Adoption of a baby or child
- Loss or gain of health care coverage
- Death
- Marriage or Divorce

Only benefit changes that are consistent with the qualifying life change in status are permitted, and must be made within 31 days of the status change. You are responsible for notifying HR of any changes. Supporting documentation may be required.

# Know Your Medical Insurance

Each person's health care needs are different. Our medical plan offers multiple options, allowing you to choose the level of coverage that works best for you.



BENEFIT	CDHP		PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Calendar Year Deductible</b>				
Individual	\$2,000	\$5,000	\$1,000	\$5,000
Family	\$4,000	\$10,000	\$2,000	\$10,000
<b>Out of Pocket Maximum*</b>				
Individual (Includes Deductible)	\$6,500	\$10,000	\$6,000	\$10,000
Family (Includes Deductible)	\$7,150	\$20,000	\$12,000	\$20,000
Primary Care Physician (PCP) and Specialist Office Visits	PCP: Deductible Only Specialist: \$100 after Deductible	50% after Deductible	PCP: \$15 Specialist: \$50/\$100	50% after Deductible
Hospital Care (Inpatient and Outpatient)	20% after Deductible		20% after Deductible	
Lab Tests	20% after Deductible		20% after Deductible	
Emergency Room	\$250 + 20% after Deductible		\$300 + 20% after Deductible	
Urgent Care	Deductible + \$50	50% after Deductible	\$25	50% after Deductible
Annual Pharmacy Deductible	Included with Medical Deductible		N/A	
<b>Retail Prescriptions (30-Day Supply)</b>				
Generic	\$10 after Deductible	N/A	\$10	N/A
Preferred Brand	\$35 after Deductible		\$35	
Non-Preferred Brand	\$60 after Deductible		\$60	
<b>Mail-Order Prescriptions (90-Day Supply)</b>				
Generic	\$25 after Deductible	N/A	\$25	N/A
Preferred Brand	\$87.50 after Deductible		\$87.50	
Non-Preferred Brand	\$150 after Deductible		\$150	
<b>Employee Contributions (per paycheck)</b>				
Employee Only	\$55.38		\$107.23	
Employee + Spouse/domestic partner	\$145.38		\$241.50	
Employee + Child(ren)	\$117.69		\$203.44	
Employee + Family	\$186.92		\$328.19	

benefits.

## Controlling Healthcare Costs

The rising cost of health insurance is a concern for all of us.

Keeping your healthcare costs to a minimum will help lower your premiums in the future. Here are some tips on how you can lower your cost of health insurance.

- **Use Network Providers.** You can receive better benefits and lower costs if you choose in-network providers.
- **Choose Generic Medications.** Generic medications, while just as effective, are much less expensive than brand name.
- **Visit Primary Care Physicians.** Avoid specialists if you can, a PCP can treat a variety of concerns at a much lower price.
- **Exercise regularly and maintain a proper diet.** The healthier you are, the less doctor's visits you'll have.

If we become more aware as consumers, we can lower the cost of health care!

If you have any questions about your benefits, please refer to your Summary of Benefits and Coverage (SBC)

# Know Your Medical Resources

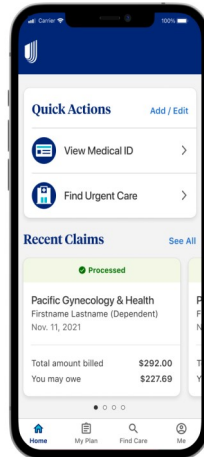
Through United Healthcare, there are many different resources that can help with a variety of your issues and needs. Below are a few resources available to you through your Medical Plans. You must be enrolled in a Medical Plan to utilize these benefits.

## Mobile App

Take full control of your healthcare. From managing your plan, to finding convenient care, the mobile app can do it all!

Simply download the app to:

- Find nearby care options in your network.
- Estimate costs.
- Video chat with a doctor 24/7.
- View and share your health plan ID card.
- See your claim details and view progress toward your deductible.



## Advocate4Me

Whether you have questions about a claim, need to find a new doctor, or just want a better understanding of your benefits; UHC’s Advocates are here to help. Contact their team for assistance and get the care you deserve.

Advocates can help you:

- Understand your benefits and claims.
- Get answers about bills and payments.
- Locate care and cost options.
- Learn more about your prescriptions.
- Find support for your child's complex needs.
- Discover your plan’s health and well-being benefits.

Call the number on your Health Plan ID card or sign in to myuhc.com and click on Call or Chat.

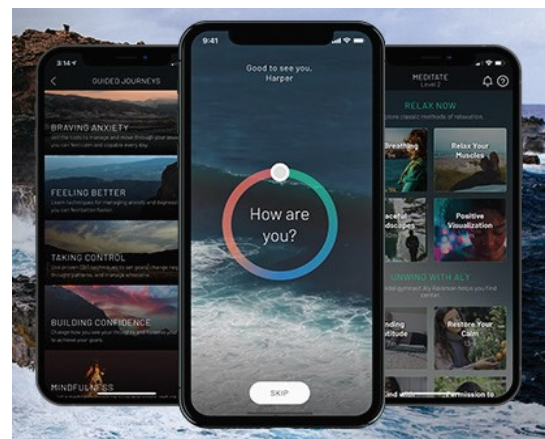
## Self-Care by Able

Self Care is an app that offers clinical techniques to dial down the symptoms of stress, anxiety, and depression. Whenever symptoms occur, these techniques are available to get you back to feeling like yourself. The Self Care app is part of your plan’s behavioral health benefits, and is available to you at no extra cost. See below for more features included in Self Care.

- **Daily mood tracking:** Answer daily questions to capture your mood, identify patterns, and track your progress
- **Meditation tools:** Explore classic methods of relaxation, such as deep breathing and positive visualization.
- **Guided journeys:** Discover clinical techniques to gain control and build long-term life skills.
- **Personalized progress:** Set goals and chase them with Self Care’s road map to self improvement.
- **Community support:** Connect with peer communities. Share advice, stories and insights -anonymously, anytime.

### Upgrade to Premium at no extra cost:

- Download and Open the App.
- Create an account and choose “Upgrade through insurance”.
- Search for and select UnitedHealthcare, then enter the information available on your health plan ID card.





# Know Your Medical Resources

Through United Healthcare, there are many different resources that can help with a variety of your issues and needs. Below are a few resources available to you through your Medical Plans. You must be enrolled in a Medical Plan to utilize these benefits.

## Real Appeal

Take steps to lose weight for good, at no additional cost. Real Appeal® is an online weight loss program that provides personal coaching to help you and eligible family members lose weight and keep it off. On average, participants lose 10 pounds after attending just 4 online sessions.

- **1-on-1 coaching.** Stay on track and reach your goals with online, coach-led group sessions. Coaches guide employees through the program, customizing it to fit their personal needs, preferences, goals, and medical history.
- **\$0 out-of-pocket.** Real Appeal is part of your health plan benefits, and is offered to you at no additional cost.
- **Success kit.** Get scales, recipes, fitness equipment, and more delivered straight to your doorstep. After attending your first group coaching session, you will receive a Success Kit containing tools to help kick-start your weight loss. The kit includes:
  - Nutrition guide with recipes
  - Portion plate
  - Electronic food scale
  - Digital weight scale
  - Blender
  - Fitness guide
  - 12 fitness DVDs
  - Resistance bands
- **24/7 Online Support and Mobile App.** Real Appeal is designed to help employees stay accountable for their goals with:
  - Customizable food, activity, weight, and goal trackers.
  - Unlimited access to digital content.
  - Success group support, which lets employees chat with other members in the program.
  - An online program to help employees learn new ways to live a healthier lifestyle.

## LGBTQ+ Support & Pride 365

You are you. Colleague, friend, child, sibling, partner. Person.

We respect and support your truth, all are welcome here.

Transgender and nonbinary colleagues face tremendous challenges and barriers that include stigma, harassment, discrimination, violence, and limited access to health care. In fact, 48% of transgender adults report they have considered suicide in the last year, compared to 4 percent of the overall U.S. population. Please know that support and help are available.

**Visit [pride365plus.com](http://pride365plus.com) for more information on additional LGBTQ+ resources.**

To connect with more personalized resources, visit [liveandworkwell.com](http://liveandworkwell.com). Register or use your HealthSafe ID to see your individual plan benefits. To browse as a guest, use access code **UHC**. Or call your EAP at 888-887-4114.

## Wellness

With UHC Rewards, you and your spouse or domestic partner can earn up to \$300 through a variety of actions—including many things you may already be doing. The activities you go for are up to you—same goes for ways to spend your earnings. Here are some ways you can earn:

### Complete daily goals

- Track 5,000 steps of 15 active minutes each day, or double it for an even bigger reward
- Track 14 nights of sleep

### Complete one-time reward activities

- Go paperless
- Get a biometric screening
- Take a health survey
- Connect a tracker

### There are 2 ways to get started:

#### On the UnitedHealthcare App

- Scan the QR code to download the app
- Sign in or register
- Select the Menu tab and choose UHC Rewards



#### On [myuhc.com](http://myuhc.com):

- Sign in or register
- Select UHC Rewards

United  
Healthcare



# Know Your Dental & Vision Benefits

## Dental



Key Features	Dental PPO Plan		
	In-Network	Premier Network	Out-of-Network
<b>Annual Calendar Year Maximum</b>	\$1,350		
<b>Calendar Year Deductible</b>			
Individual	\$50		
Family	\$150		
<b>Preventive Services (No Deductible)</b>	100%	90%	80%
<b>Basic Services</b>	80%	70%	60%
<b>Major Services</b>	50%	45%	40%
<b>Orthodontia (No Deductible)*</b>	50%	50%	50%
Lifetime Maximum	\$1,500		
<b>Employee Contributions (per paycheck)</b>			
<b>Employee Only</b>	\$8.77		
<b>Employee + Spouse/domestic partner</b>	\$16.70		
<b>Employee + Child(ren)</b>	\$25.19		
<b>Employee + Family</b>	\$33.42		

\*Child(ren) are covered up until the age 19

## Vision



Key Features	In Network	Out of Network
<b>Exam</b>	\$10	Reimbursed up to \$42
<b>Lenses (Once per Calendar Year)</b>		
Single Vision	\$20	Reimbursed up to \$40
Bifocal	\$20	Reimbursed up to \$60
Trifocal	\$20	Reimbursed up to \$80
<b>Frames (Once per Calendar Year)</b>	Reimbursed up to \$130, then 20% off any remaining balance	Reimbursed up to \$45
<b>Contact Lenses Instead of Glasses (Once per Calendar Year)</b>		
Conventional/Disposable	Reimbursed up to \$130, then 15% off any remaining balance	Reimbursed up to \$105
Medically Necessary	Covered in Full	Reimbursed up to \$210
<b>Employee Contributions (per paycheck)</b>		
<b>Employee Only</b>	\$2.73	
<b>Employee + Spouse/domestic partner</b>	\$4.78	
<b>Employee + Child(ren)</b>	\$5.19	
<b>Employee + Family</b>	\$7.92	

# Know Your Health Savings Account

If you enroll in the Consumer Driven Health Plan (CDHP), you'll have access to a Health Savings Account (HSA). You can think of your HSA as a personal savings account for your healthcare expenses, with some impressive tax advantages. This account also includes an annual contribution from Formerra.

For **2024**, the HSA Limits are **\$4,150** for Self-Only Coverage and **\$8,300** for Family Coverage.

Formerra will contribute **\$400/year** for individuals, and **\$1,000/year** for families enrolled in the CDHP medical plan. You can also contribute pre-tax funds from your own paycheck, up to the yearly IRS limits. If you are over the age of 55, you can contribute an additional **\$1,000** per year.

You can use your HSA to pay for eligible expenses on a tax-free basis\*.

- Copays
- Deductibles
- Prescriptions
- Dental & Vision Expenses



A full list is available at [www.irs.gov](http://www.irs.gov).

## Know Your Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to set aside money for important expenses, while simultaneously reducing your taxable income. Formerra offers two types of Flexible Spending Accounts—a **Health Care** Flexible Spending Account and a **Dependent Care** Flexible Spending Account. These accounts allow you to set aside pre-tax dollars to pay for certain out-of-pocket health care or dependent care expenses.

For 2023, the Health FSA Limit is **\$3,050**. The 2024 limits are expected to be released in November.

### How Flexible Spending Accounts Work

1. Each year during your Open Enrollment Period, you decide how much to set aside for health care and/or dependent care expenses.
2. Your pre-tax contributions are deducted from your paycheck in equal installments throughout the calendar year.
3. As you incur health care or dependent care expenses, submit a claim form for reimbursement. Your claim will be processed, and you will be reimbursed from your spending account. Alternatively, you can use your FSA card to pay for eligible expenses at the point of sale. When using your FSA card, you will not be paying out-of-pocket, so there's no need to fill out a claim form and wait for reimbursement.

Please note that these accounts are separate—you may choose to participate in one, both, or neither. You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.

**You must actively re-enroll in the FSA and Dependent Care FSA Plan each year.**

**You must be enrolled in the PPO Plan to enroll in the Health Care FSA.**

**You can be enrolled in either the CDHP or the PPO Plan to enroll in the Dependent Care Flexible Spending Account.**



For more information, please visit [www.hsabank.com/hsabank/homepage](http://www.hsabank.com/hsabank/homepage), or call 1-800-357-6246

*\*Any reference to taxes is at the federal level. State tax rules may vary.*



## Health Savings Account vs Health Care Flexible Spending Account

	HSA	FSA
In which medical plan must I be enrolled?	Consumer Driven Health Plan	PPO Plan
What is the minimum I can contribute pre-tax?	\$1	\$50
What is the most I can contribute, pre-tax, if I only cover myself?	\$3,750	\$3,050
What is the most I can contribute, pre-tax, if I cover myself and my dependents?	\$7,300	\$3,050
I am age 55 or older, can I contribute more?	Yes, \$1,000	No
How much will Formerra contribute if I only cover myself?	\$400	\$0
How much will Formerra contribute if I cover myself and my dependents?	\$1,000	\$0
When is the money available in my account?	January 5th and June 5th	January 1, 2024
What happens to my money at the end of the year?	Money rolls over to next year	Money is forfeited
What happens to my money if I terminate my employment?	Account goes with you	Account stays with Formerra and you can continue to be reimbursed if you continue to contribute
Do I need to open the account?	No, it is opened on your behalf	No, it is opened on your behalf
Can I invest the funds in the account?*	Yes (Must have a Minimum Balance of \$1,000 to invest)	No
Do I receive a debit card?	Yes	Yes
Do I receive checks?	No	No
Do I need to submit receipts in order to be reimbursed?	No	Yes
Where do I go to check the balance of my account?	myaccounts.hsabank.com/Login	myaccounts.hsabank.com/Login

*\*Funds in an HSA can be invested and grow tax free!*



# Know Your Disability Insurance



If an injury or illness keeps you out of work for an extended period of time, your Disability Insurance can replace a portion of your income and help you maintain your lifestyle. Unfortunately, avoiding disability is becoming much more difficult in today's world. According to the Social Security Administration, about one in every four 20 year-olds will become disabled before they reach retirement age\*. At this rate, making sure that you have disability coverage in place is a smart decision.

## Short Term Disability Insurance

- You are eligible for STD benefits after 90 days of employment. If you become disabled from your job, Formerra provides basic STD coverage equal to 66.67% of your basic weekly earnings up to \$3,000. There is no cost to you.

## Filing a Life or Disability Claim

If you need to file a claim, please reach out to New York Life at:

**Online:** [www.newyorklife.com/claims](http://www.newyorklife.com/claims)

**Phone:** 1-800-225-5695

**Fax:** (800) 642-8553

**Email:** [DallasFCO.Intake2@newyorklife.com](mailto:DallasFCO.Intake2@newyorklife.com)

**Mail:** New York Life Group Benefit Solutions

Paper Intake Team

P.O. Box 709015

Dallas, TX 75370-9015

## Long Term Disability Insurance

There are two levels of LTD Coverage:

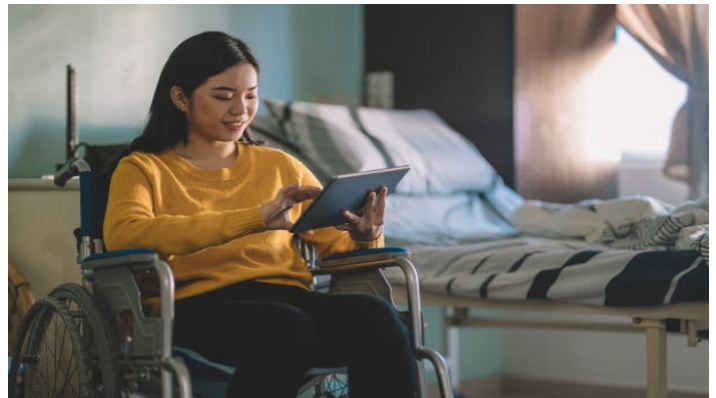
### Basic LTD coverage.

- Formerra provides basic LTD coverage equal to 50% of your eligible pay\*\* up to \$15,000, with a minimum monthly benefit of \$100. There is no cost to you.

### Optional LTD coverage.

- You may purchase additional LTD coverage up to 66.67% of eligible pay\*\* up to \$20,000.

You are eligible for LTD benefits after 26 weeks of employment, and approval from New York Life. Benefits may continue until your recovery, retirement, you reach Social Security normal retirement, death, or are offset by other disability benefits, including Social Security, state disability and Workers' Compensation.



	Short-Term Disability (Automatic)	Core LTD (Automatic)	Buy-Up LTD (Voluntary)
<b>When benefits begin</b>	After 7 days of disability	After 180 days of disability	After 180 days of disability
<b>Benefit you will receive</b>	66.67% of your Weekly Basic Earnings up to \$3,000	50% of your Monthly Eligible Pay** up to \$15,000	66.67% of your Monthly Eligible Pay** up to \$20,000

It is your responsibility to submit a claim and make sure your physician has submitted necessary documentation to New York Life, and to follow up with New York Life with questions on your claim.

\*U. S. Social Security Administration Fact Sheet, January 2017

\*\*Eligible Pay: Includes base pay plus annual incentive at target or 10%, whichever is greater

# Know Your Life Insurance Options



If you have loved ones who depend on your income for support, having Life and Accidental Death Insurance is essential. Life Insurance protects your family's financial security and helps pay for large expenditures, such as housing and education, as well as day-to-day expenses.

## Basic Term Life and Accidental Death and Dismemberment Insurance

Formerra automatically enrolls eligible employees in Basic Term Life and Accidental Death and Dismemberment coverage at no cost. Age reductions will apply beginning at 65.

- Basic Term Life: The benefit is equal to 1x times your base annual earnings to a maximum of \$650,000.
- Accidental Death and Dismemberment (AD&D): If you are seriously injured or lose your life in an accident, you will

## Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance

You may choose to purchase Supplemental Life Insurance in addition to the company-paid benefit. Supplemental Accidental Death and Dismemberment (AD&D) coverage may also be elected at the same benefit amount as your life election. The total cost of this benefit will be paid through convenient payroll deductions. Age reductions will apply beginning at 65.

Employee: 1-6x Base Earnings up to \$1,250,000.

- Spouse: Flat Benefit of \$10,000, \$25,000, \$50,000, \$75,000, or \$100,000.
- Children: Birth to 6 months \$1,000. Six months to 26 years: United of \$5,000 to \$25,000

## Beneficiary Reminder

Make sure that you have named a beneficiary for your life insurance benefit.

## Guarantee Issue / Evidence of Insurability (EOI)

If you select a coverage amount above the guaranteed issue amount, or if you have previously declined coverage, you will need to submit an Evidence of Insurability form. This form is for you to provide additional information on your health, and is required for New York Life to approve the higher level of coverage.

The Guaranteed Issue amount is \$250,000 for Voluntary Employee Life Insurance, and \$50,000 for Voluntary Spouse Life.

EOI Link: [New York Life Evidence of Insurability](#)

# Know Your Employee Assistance Program

Balancing the demands of work, family, and personal needs can be challenging, especially during uncertain times. Formerra wants you to have access to support when you need it most. Our employee assistance program (EAP) is available to you and your family members at no additional cost. The EAP provides confidential counseling and resources to help you with concerns such as

- Mental Health Counseling
- Life Coaching
- Financial/Legal Consultation
- Work/Life Resources and Referrals
- Personal Assistant
- Medical Advocacy



Phone: 1-800-227-6007

Website: [allonehealth.com/impact-solutions/](http://allonehealth.com/impact-solutions/)

Code: formerra

You, Spouses/Partners, Dependents (26 and younger), Parents/Part-in-laws, and ALL Household Members can seek counseling or coaching services at least 5 sessions per issue each year.

# Know Your New York Life Group Resources



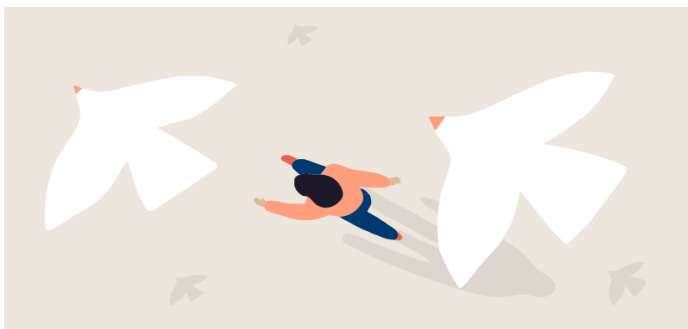
Through New York Life Group Benefit Solutions (GBS), you are offered additional benefits to help you through tough times, at no additional cost to you.

## Anytime support with easy-to-use programs and resources

With Disability Insurance, employees and their families have access to a suite of programs and services, available from day one.

**NYL GBS Healthy Working Life.** Vocational services designed to help you overcome barriers in performing your job, reduce the risk of a disabling event, or help you return to work.

**[NYL.com/workwellness](https://www.nyl.com/workwellness).** Valuable online resource for you and your family to learn about disability, staying healthy, returning to work, and other programs for healthy living.



## Travel Protection

NYL GBS Secure Travel offers pre-trip planning, assistance while traveling, and emergency medical transportation benefits for covered persons traveling 100 miles or more from home (see your plan for more details).

Service is a phone call away, 24/7/365. To learn more, call (888) 226-4567

### NYL GBS Secure Travel

From the United States and Canada, call (888) 226-4567

From other locations, call collect (202) 331-7635

Fax: (202) 331-1528

Email: [ops@us.generaliglobalassistance.com](mailto:ops@us.generaliglobalassistance.com)

**Emergency services must be coordinated through Generali Global Assistance. Services coordinated outside of this program may not be eligible for payment.**

Policyholder name: **Fomerra, LLC**

Policy # **OK971661**

Group#57

## Survivor Support Specialist

There is no right or wrong way to handle the death of a loved one. We understand the difficulty of the grieving process, and we are committed to helping families get through the toughest of times.

New York Life GBS is available to help you through the loss of a loved one. Our Survivor Support Specialists provide compassionate assistance, grief and bereavement resources, and valuable education to help you gain a better understanding of Life and AD&D coverage.

Your Survivor Support Specialist can also connect you to a range of resources through the New York Life Foundation, which helps raise public awareness about the impact of grief on families.

Resources include:

- **Kai's Journey** is a film and book series dedicated to children and families who have experienced the death of a loved one. It includes a discussion guide that offers tangible insights and tools to help promote productive conversations about grief.
- **Camp Erin** is the largest national bereavement program for children grieving the death of a significant person in their lives. It was created in 2002 by Eluna, which supports children and families impacted by grief or addiction.
- **How We Grieve** is a helpful resource that explains the grieving process in adults and children, and the emotional impacts that take place after the loss of a loved one.

Please consider the resources your NYL GBS Survivor Support Specialist can provide. If you're ready, the Survivor Support Specialist is available from 9:00 a.m. – 5:00 p.m. EST at **(888) 842-4462**.

## Empathy

In partnership with New York Life GBS, you are eligible for a complimentary membership to Empathy, which includes services such as:

- On-demand support from our Care Team.
- Guided grief support and meditations.
- Probate and estate guidance and resources.
- Professional obituary-writing services.
- Automated tool for closing accounts.
- Account sharing for up to 10 family members.

Go to [empathy.com/nyl-gbs](https://empathy.com/nyl-gbs) for complimentary access to the Empathy app. For any questions, contact Empathy at [newyorklife@empathy.com](mailto:newyorklife@empathy.com).

## Critical Illness Insurance

Critical Illness Insurance is designed to protect your income and personal assets when your out-of-pocket expenses increase due to a critical illness. Health insurance is not always enough when it comes to serious medical conditions such as cancer or a heart attack. Critical illness insurance pays a lump sum benefit that can be used in any way that you choose, and these benefits are paid in addition to any other insurance coverage that you may have. Learn more about Critical Illness coverage by watching this [video](#).

### Plan Features:

- You do not have to be terminally ill to receive benefits.
- Coverage options are available for your spouse/domestic partner and children as riders to your coverage.
- Coverage is portable—you can take your policy with you if you change jobs or retire.

Eligible Individual	Benefit Amount	Requirements
<b>Employee</b>	\$10,000 (Low Plan) \$20,000 (High Plan)	Coverage is guaranteed, provided you are actively at work.
<b>Spouse/Domestic Partner</b>	50% of the Employee's Initial Benefit	Coverage is guaranteed, provided the employee is actively at work and the spouse/domestic partner is not subject to a medical restriction as set forth on the enrollment form and in the Certificate.
<b>Dependent Child(ren)</b>	25% of the Employee's Initial Benefit	Coverage is guaranteed, provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the Certificate.

The cost of the benefit will vary depending upon factors such as your age, whether you use tobacco, and the dependent coverage you choose.

## Accident Insurance

You don't have to be especially clumsy to experience accidents. These events are all too common, and so are the high medical expenses that come with them. Voluntary accident insurance pays direct benefits for injuries and accident related expenses such as:

	Low Plan	High Plan		Low Plan	High Plan
Fractures	\$75-\$6,000	\$150-\$10,000	ER Treatment	\$75-\$150	\$150-\$300
Concussion	\$250	\$600	Ambulance	\$150	\$500
Follow up care	\$75	\$200	Dislocation	\$75-\$4,500	\$150-\$8,000

Benefit amounts are based on the type of injury and treatment needed. No matter how rich your medical plan is, you will have to share the costs of care and rehabilitation that follow an accident. Accident insurance is designed to help pay for out-of-pocket expenses that insurance doesn't typically cover, such as copays and deductibles, but the benefit payout can be used however you choose. Learn more about Accident coverage by watching this [video](#).

*The policy/certificate of coverage or its provisions may vary or be unavailable in some states. The policy/certificate of coverage has exclusions and limitations which may affect any benefits payable.*

### Evidence of Insurability (EOI)

If you waive this coverage when first eligible, you may be required to complete an Evidence of Insurability when enrolling at a later date



# Know Your Voluntary Benefits



## Hospital Indemnity Insurance

Direct your focus towards recovery, not your hospital expenses. Since out-of-pocket costs including deductibles and coinsurance can build quickly, the bills that result from a hospital stay can be overwhelming for anyone—with or without medical insurance.

Hospital indemnity insurance can help to ease the sticker-shock by paying a benefit directly to you (not to the hospital, or to an insurance company) if you or a covered family member has to stay in the hospital. Learn more about Hospital insurance by watching this [video](#).

Benefit Limits		Benefit	Low Plan	High Plan
<b>Admission Benefit</b>	4 time(s) per calendar year	Admission	\$1,000	\$2,000
		ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a Covered Person is admitted to ICU)	\$1,000	\$2,000
<b>Confinement Benefit</b>	30 days per calendar year ICU Supplemental Confinement will pay an additional benefit for 15 of those days	Confinement	\$100	\$200
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	\$200	\$400
<b>Ancillary Confinement Benefit for Childbirth</b>	2 day(s) per routine delivery 4 day(s) per caesarean delivery	Ancillary Confinement Benefit for Childbirth (Paid if other Confinement Benefits are exhausted)	\$100	\$200
<b>Confinement Benefit for Newborn Nursery Care</b>	2 day(s) per routine delivery 4 day(s) per caesarean delivery	Confinement Benefit for Newborn Nursery Care	\$25	\$50
<b>Inpatient Rehabilitation Benefit</b>	30 days per calendar year	Inpatient Rehabilitation (For Injury or Sickness)	\$50	\$100

*The policy certificate of coverage or its provisions may vary or be unavailable in some states. The policy/certificate of coverage has exclusions and limitations, which may affect any benefits payable. The benefits explained in the example above are for illustrative purposes only. Please see your Summary Plan Description (SPD) for complete details.*

## Legal Insurance

Everybody experiences legal issues at some point in their lives. Some things you plan for—like creating a will or buying a home. Others are more unexpected—for example, fighting a traffic ticket or getting a deposit back from a difficult landlord.

Legal insurance makes it affordable to get the legal help you need. Network attorney fees are 100% paid-in-full for most covered matters. Benefit from a wide range of coverage and services to protect you and your loved ones and better navigate life's legal challenges

- Consumer Protection
- Criminal Matters
- Debt-Related Matters
- Tax Issues
- Family Law
- Services for Tenants
- Real Estate & Home Ownership
- Wills & Estate Planning

### Evidence of Insurability (EOI)

If you waive this coverage when first eligible, you may be required to complete an Evidence of Insurability when enrolling at a later date

# Know Your ID Protection

Formerra provides all employees with an Individual Aura ID Protection Plan. You are also given the option to enroll in the Protection Plus Plan.

The Aura ID Protection plan provides a digital security solution to protect what you value most: your identity, your assets, your family, and your privacy. Aura provides you and your loved ones with a benefit that ensures online safety.

## Advantages of MetLife Identity & Fraud Protection powered by Aura

### Identity Theft Protection

Keep your identity secure with proactive monitoring, and receive alerts when threats to your personal info are detected.

### Financial Fraud Protection

Receive alerts for new inquiries to your credit, suspicious transactions on your bank accounts, or changes to your home or car title.

### Privacy & Device Protection

Protect your privacy when you shop, bank, and work online. Aura provides safety tools including VPN/Wi-Fi security, antivirus, and password manager. Aura also requests removal of your personal info from data broker lists to help reduce spam such as robocalls, robotexts, and more.

### Customer Service

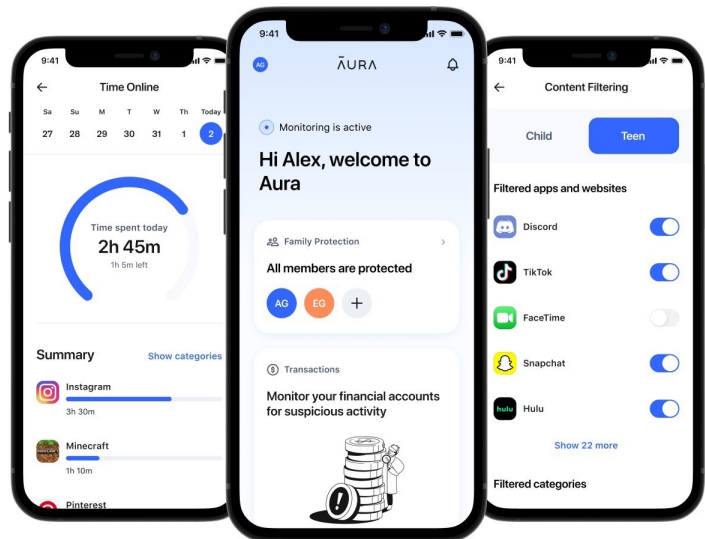
24/7 customer support to answer account, technical, or billing questions. Plus, resolution specialists provide white-glove case management services to victims of fraud.

As a Formerra employee, enrolling in Aura is easy and convenient. First, you will receive an email from Aura with a link to enroll, then you will be asked to provide information confirming your eligibility before the enrollment process begins. You have the opportunity to enroll in coverage for yourself at no cost, or purchase coverage for you and your family at affordable rates.

Please contact Aura if you do not receive a link to enroll.

You can contact Aura at:

**By phone: 844-931-2872**  
**Online at: [www.aura.com](http://www.aura.com).**



# Know Your Retirement

The Formerra 401(k) plan helps you prepare for retirement by allowing you to contribute a percentage of your salary towards retirement. To help you achieve your financial goals, Formerra will match 100% of your contributions for your first 3%, and 50% of your contributions for your second 3%. That is a total of 4.5% of contributions being matched from Formerra.

**Formerra will automatically enroll you at 6% unless you elect otherwise.**

Transamerica administers your 401(k) plan. You can register at:

**Online: [transamerica.com/portal](https://transamerica.com/portal).**

Ask yourself these questions to help identify possible steps you can take towards your retirement:

- What kind of retirement do you want to have?
- When do you want to retire?
- How much risk are you willing to take to achieve your goals?
- Has your life situation changed recently? A new house, illnesses, children, care for loved ones, and more can all impact your approach
- Have your personal finances changes?

## Beneficiaries

Make sure your beneficiary is up to date.

Without a beneficiary on file, you lose control over what happens to your account if you pass away.

Even if you have a will, it cannot indicate your 401(k) beneficiary. Make sure your money is handled according to your

## Investments

Make sure your investments are consistent with your risk appetite and with your life situation.

The plan provides a menu of diverse options that allows you to take total control or to take a hands-off approach.

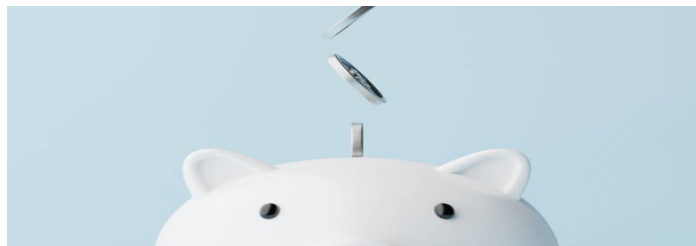
Options include a variety of equity, fixed income, and target date fund investments.

## Contributions

Consider increasing your contribution rate.

If you are contributing less than 6%, you're missing out on matching contributions from Formerra.

Even a 1% increase will get you closer to your retirement goals.



## For more information

You can change your contributions, update your investments, and find more information on your plan when you contact Transamerica by phone or online. Transamerica is available to provide guidance, education, and assistance as you consider changes to your 401(k).

# Know How to Get More Information

For Questions About	Policy Number	Contact	Call	Visit/Email
<b>Medical/Prescription Drug</b>	930628	United Healthcare	1-833-442-3999	<a href="http://www.whyuhc.com/formerra">www.whyuhc.com/formerra</a>
<b>Dental</b>	10724	Delta Dental of Ohio	1-800-524-0149	<a href="http://www.deltadentaloh.com">www.deltadentaloh.com</a>
<b>Vision</b>	L07252VS01	Anthem	1-877-254-9443	<a href="http://anthem.com">anthem.com</a>
<b>Life/AD&amp;D Insurance</b>	Life: FLX970301 AD&D: OK971661	New York Life	1-800-225-5695	<a href="http://www.newyorklife.com">www.newyorklife.com</a>
<b>Short-Term Disability</b>	LK752997			
<b>Long-Term Disability</b>	FLK961159			
<b>401(k) Savings Plan</b>		Transamerica	1-800-401-8726	<a href="http://transamerica.com/portal">transamerica.com/portal</a>
<b>Health Savings Account/ Flexible Spending Accounts</b>	n/a	HSA Bank	1-800-357-6246	<a href="http://www.hsabank.com/hsabank/homepage">www.hsabank.com/hsabank/ homepage</a>
<b>Employee Assistance Program</b>	formerra	Impact Solutions	1-800-227-6007	<a href="http://allonehealth.com/impact-solutions/">allonehealth.com/impact- solutions/</a>
<b>Travel Protection</b>	OK971661	New York Life	888-226-4567	<a href="mailto:ops@us.generaliglobalassistance.com">ops@us.generaliglobalassistanc e.com</a>
<b>Critical Illness/ Accident/ Hospital Indemnity/ Legal Insurance</b>	5399890	MetLife	1-800-638-5433	<a href="http://www.metlife.com">www.metlife.com</a>
<b>ID Protection</b>	5399890	Aura	844-931-2872	<a href="http://www.aura.com">www.aura.com</a>
<b>Formerra</b>	HR	Formerra Human Resources		<a href="mailto:Humanresources@formerra.com">Humanresources@formerra.com</a>



**NOTE:** This statement is intended to summarize the benefits you receive from Formerra. The actual determination of your benefits is based solely on the plan document provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources department.

## Know Your Terms

### MEDICAL

#### OUT-OF-POCKET COST

A healthcare expense that you are responsible for paying, with your own money, whether it be from your bank account, credit card, or from a health account such as an HSA or FSA.

#### DEDUCTIBLE

The amount of healthcare expenses that you must pay for before your health plan will begin to pay. The deductible does not apply to preventative care and other certain services.

#### COINSURANCE

The percentage of costs that your plan will pay for once your deductible has been reached. For example, if the plan pays 70% coinsurance, you are responsible for paying 30% of the cost after you have reached your deductible.

#### COPAY

A small, flat fee that you will pay whenever you use a particular healthcare service. If your plan shows a \$50 copay to see a specialist, you will pay that amount every time you visit. Your insurance will take care of the rest of the cost.

#### IN-NETWORK | OUT-OF-NETWORK

In-Network providers (doctors, hospitals, labs, etc.) are contracted with your health plan, and have agreed to charge lower fees to plan members

Out-of-Network providers can be more expensive because they are under no obligation to limit their maximum fees. With some plans, such as HMOs and EPOs, services from Out-of-Network providers are not covered at all.

#### OUT-OF-POCKET MAXIMUM

The maximum amount of your own money that you would have to spend on covered healthcare expenses in one year.

Once you reach your plan's out-of-pocket maximum, (by paying your deductible, coinsurance and copays) the plan pays for all eligible expenses for the rest of the plan year.

### PRESCRIPTION DRUG

#### BRAND NAME

A drug sold under its trademarked name. For example, Lipitor is the brand name of a common cholesterol medicine. You generally pay a higher copay for brand name drugs.

#### GENERIC DRUG

A drug that has the same active ingredients as a brand name drug, but is sold under a different name. For example, Atorvastatin is the generic name for medicines with the same formula as Lipitor. You generally pay a lower copay for generic drugs.

#### PREFERRED DRUG

Each health plan has a list of prescription medicines that are "preferred" based on an evaluation of effectiveness and cost. Another name for this list is a "formulary." The plan may charge more for non-preferred drugs, or for brand name drugs that have generic versions. Drugs that are not on the preferred drug list may not be covered.

### DENTAL

#### BASIC SERVICES

Dental services such as fillings, routine extractions and some oral surgery procedures.

#### DIAGNOSTIC AND PREVENTIVE SERVICES

Generally include routine cleanings, oral exams, x-rays, and fluoride treatments. Most plans limit preventive exams and cleanings to two times a year.

#### MAJOR SERVICES

Complex or restorative dental work such as crowns, bridges, dentures, inlays and onlays.

#### ANNUAL MAXIMUM

The maximum amount that your dental provider would pay for covered dental expenses in one year.

Once you reach your plan's annual maximum, (by paying your deductible, coinsurance and copays) you will be responsible for all expenses for the rest of the plan year.



