

BENEFIT SUMMARY 2016

Dana Kepner Company, Inc.



BENEFIT SUMMARY

Dana Kepner Company Benefit Highlights

- PPO (self-insured) Medical Plan (all areas)
 Administered by Regional Care, Inc. (RCI)
- PPO Provider Networks
 - o Colorado = Cofinity Network
 - o Arizona = Arizona Foundation for Medical Care
 - Texas IHP = Integrated Health Plans (Health Smart Preferred)
 - Montana = Health Infonet (First Choice Health)
 - Nevada = Health Smart Preferred
- New Benefit! Teladoc
- Kaiser HMO Medical Plan (Denver metro area only)
- Beta & Delta Dental Plans
- Vision Service Plan (VSP)
- Prescription Plan ("WellDyneRx" offers both a pharmacy and a mail order option)
- Select Flex Administered by RCI (Cafeteria Plan/Section 125)
- UNUM Provident Insurance Co.- Term Life, AD&D Insurance, Voluntary Life Insurance, Long Term Disability, Voluntary Long Term Disability Buy-up
- Short Term Disability Dana Kepner
- 401(k) Plan Wells Fargo Retirement
- Generous holiday allowance
- Vacation and Personal Time Benefits
- Bereavement Leave Pay
- Yearly Flu Shots

Eligibility waiting periods:

Eligible, full-time employees working 30 or more hours per week are eligible for benefits first of the month following 30 days of employment



2016 EMPLOYEE BENEFIT PLAN PPO MEDICAL BENEFITS ADMINISTERED THROUGH REGIONAL CARE, INCORPORATED

Note: The maximums listed below are the total for Network and Non-Network expenses. For example, if a maximum of 60 days is listed twice under a service, the Calendar Year maximum is 60 days total, which may be split between Network and Non-Network providers.

(To read more: refer to Summary Plan Description)

DESCRIPTION	PPO Network Provider	NON-PPO Network Provider	
Annual Maximum	Unlimited	Unlimited	
(Unlimited Lifetime)			
Calendar Year Annual			
Deductible			
Individual	\$750 deductibles must be met	\$750 deductibles must be met	
Family	\$1500 before benefits are paid	\$1500 before benefits are paid	
The Calendar Year deductible	Eligible charges will be paid		
is waiver for the following	at 80% for all services for		
Covered Charges:	employees and their eligible		
- Pre-Admission Testing	dependents that reside outside		
- Second Surgical Opinion	a network service are		
	(Wyoming only).		
Annual Out-of-Pocket			
Maximum:			
Individual	\$3,000	\$3,000	
Family	\$5,500	\$5,500	

Eligible charges will be paid at 80% for all services for employees and their eligible dependents that reside outside a network service are (Wyoming only).

The plan will pay the designated percentage of covered charges until out of pocket amounts are reached, at which time the Plan will pay 100% of the remainder of covered charges for the rest of the Calendar Year unless stated otherwise.

The following charges do not apply toward the out-of pocket maximum and are never paid at 100%.

- Ambulance
- Cost containment penalties
- Expenses paid at 100% or 50%
- Non-covered expenses
- Penalty
- Skilled nursing

COVERED SERVICES AT 80% for NETWORK PROVIDERS, OR PAID AT 70% FOR NON-NETWORK PROVIDERS

- Hospital Services: room and board, intensive care unit, nursery, in patient ancillary
- Out-Patient Hospital: surgery, radiology, laboratory services, out-patient services
- Ambulatory Surgical Facility
- Birthing Center Facility
- Emergency Services: hospital, physician, urgent care services
- Skilled Nursing Facility: Paid at 50% for In-Network Providers, after deductible the facility's semi-private room rate within 14 days of a 3-day stay 120 days Calendar Year maximum.
- Physician Services: inpatient visits, hospital in-patient/out-patient services, radiologists, pathologists, anesthesiologist
- Physician Office Services: office visits, injections without office visit, injectables for home use, office surgery, office services
- Home Health Care
- Outpatient Private Duty Nursing
- Hospice Care (In-Patient Hospice Care Facility) 12-month maximum benefit period.
- Bereavement Counseling: Within 3 months following death for immediate family members \$500 Lifetime maximum
- Accident Expenses
- Ambulance Service: Ground \$150; Air-\$500 per trip maximum
- Chemotherapy
- Jaw Joint/TMJ: \$2,000 Lifetime maximum
- Occupational Therapy
- Speech Therapy
- Physical Therapy
- Durable Medical Equipment
- Prosthetics
- Orthotics
- Pain Clinics, Facilities, Centers
- Acupuncture: 6 visits per calendar year maximum, \$500 Calendar Year maximum.

- Chiropractic (Spinal Manipulation): 3 visits per week for the first 4 weeks, 2 visits per week (next 8 weeks) 1 visit per week (next 4 weeks) for a total maximum of 16 weeks per calendar year.
- Each two (2) days of partial hospitalization will count as one (1) day inpatient care. "Partial Hospitalization" means continuous treatment at a hospital or treatment facility for at least four (4) hours but not more than sixteen (16) hours in any twenty-four (24) hour period.
- Preventive Care: routine well adult care includes office visits, pap smear, mammogram, prostate screening and x-rays, routine well newborn care, routine well child care-includes office visits, x-rays and immunizations through age 18.
- Organ transplants: \$10,000 for transportation, lodging, and meals lifetime maximum
- Pregnancy: dependant daughters are not covered, unless complications as defined.



2016 EMPLOYEE BENEFIT PLAN NEW BENEFIT! Teladoc

Teladoc is a convenient and affordable option for quality care. Teladoc is a new way to access qualified doctors through the convenience of your phone or computer. This benefit is **completely free** for employees on the RCI PPO medical plan!

WHEN CAN I USE TELADOC?

Teladoc does not replace your primary care physician. It is a convenient and affordable option for quality care.

- When you need care now
- If you're considering the ER or urgent care center for a nonemergency issue
- On vacation, on a business trip, or away from home
- For short-term prescription refills

GET THE CARE YOU NEED

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Bronchitis
- Urinary tract infection
- Respiratory infection
- Sinus problems
- And more!

MEET OUR DOCTORS

Teladoc is simply a new way to access qualified doctors. All Teladoc doctors:

- Are practicing PCPs, pediatricians, and family medicine physicians
- Average 15 years experience
- Are U.S. board-certified and licensed in your state
- Are credentialed every three years, meeting NCQA standards

With your consent, Teladoc is happy to provide information about your Teladoc consult to your primary care physician.

Visit the Teladoc website at www.Teladoc.com and click "Set Up Account" to get started!



2016 EMPLOYEE BENEFIT PLAN PPO PLAN - PRESCRIPTIONS Through "WellDyneRx"

(To read more: refer to List of Participating WellDyneRx Pharmacies)

DESCRIPTION	BENEFIT
PPO Pharmacy (30 or 90 day supply)	20% co-payment generic 20% co-payment
	brand name
(See directory of participating chains)	Employee pays only co-payment at the
	pharmacy
Non-PPO Pharmacy (30 or 90 day supply)	30% co-payment generic (after medical
	deductible is met)
	30% co-payment brand name (after medical
	deductible is met)
	Employee pays up front then receives
	reimbursement after receipts are submitted to
	RCI
Mail Order Pharmacy (90 day supply)	20% co-payment generic
	20% co-payment brand name
Additional savings on maintenance	No shipping and handling fees
medications	

NOTE: Dana Kepner will pay for Cost of Generic Drugs only – if there is not a Generic drug available – then the plan will pay the difference for that Brand name prescription. If you choose *not* to take the generic drug – when there is a generic available, then the plan will *not* pay the difference between the generic and the brand name prescription.



2016 EMPLOYEE BENEFIT PLAN KAISER HMO MEDICAL BENEFITS (Denver Metro Area Only)

DESCRIPTION	НМО
Covered Providers	Colorado Permanente Medical Group, P.C. (See
	Provider Directory for complete list)
Lifetime Maximum	No Lifetime Maximum
Lifetime Maximum	No Lifetime Maximum
Annual Deductible	
Individual	\$750
Family	\$2,250
Annual Out-of-Pocket	
Maximum	(includes deductible, medical and Rx copays)
Individual	\$1,250
Family	\$2,500
Routine Office Visits	\$15 per visit co-pay
Specialist	\$25 per visit co-pay
After Hours/Urgent Care	\$25 per visit co-pay, member pays 10% after
	deductible for any procedures performed
	II 040
Prescription Drug	\$10 per prescription for generic/\$25 brand; up to a
	30 day supply
Inpatient Hospitalization	Member pays 10% after deductible
Emergency Room	Member pays 10% after deductible
Outpatient Surgery	Member pays 10% after deductible
Ambulance	Member pays 10% up to \$500 per trip
Vision (eye exam only)	\$15 co- pay –hardware not included



2016 EMPLOYEE BENEFIT PLAN VOLUNTARY DENTAL BENEFITS BETA HEALTH ASSOCIATION AND DELTA DENTAL

DESCRIPTION	Beta Health: Alpha Dental (ADP) and CarePOS	Delta Dental		
	In-Network Coverage Only Employee Pays	Delta PPO Dentist Employee Pays	Delta Premier Dentist Employee Pays	Out-of-Network Employee Pays
Calendar Year Maximum	No Maximum		\$1,500	II
Annual Deductible	None	_	er person, max \$75 per polies to Type II and III	•
Type I - Preventive Services (Cleanings, examinations, etc.)	Copays Vary	0%, no deductible In-network preventive from a PPO dentist don't apply toward the annual maximum	20%, of allowable charges, no deductible	20%, of allowable charges, no deductible
Type II - Basic Services (X-rays, fillings extractions, etc.)	Copays Vary	0% after deductible	20% of allowable charges after deductible	20% of allowable charges after deductible
Type III - Major Services (Root canal therapy, crowns, bridges, etc.)	Copays Vary	50% (waiting periods may apply)	50% of allowable charges after deductible (waiting periods may apply)	50% of allowable charges after deductible (waiting periods may apply)
Orthodontia	Copays under the Alpha plan, discounts under the CarePOS plan		No coverage	

Alpha and Beta Dental plans are not available in WY.

Please refer to the plan document and fee schedule for more information.



2016 EMPLOYEE BENEFIT PLAN VOLUNTARY VISION BENEFITS

	VSP		
Summary of Covered Benefits	In-Network	Out-of-Network	
		Up to \$45	
Eye Exam	\$20 copay	allowance	
Frequency	12 m	onths	
Lenses			
		Up to \$30	
Single	\$20 copay	allowance	
		Up to \$50	
Bifocal	\$20 copay	allowance	
		Up to \$65	
Trifocal	\$20 copay allowance		
Frequency	12 months		
Frames	Up to \$130 Up to \$7		
	allowance, then	allowance	
	20% discount on		
	remaining balance		
Frequency	24 months		
	Up to \$130 Up to \$105		
Contact Lenses (elective)	allowance allowance		
Contact Lenses (medically		Up to \$210	
necessary)	Covered at 100%	allowance	
Frequency	12 months		

Please refer to the plan document and fee schedule for more information.



2016 EMPLOYEE BENEFIT PLAN CAFETERIA PLAN/SECTION 125 "SELECT-FLEX", ADMINISTERED BY REGIONAL CARE, INC. (RCI)

(To read more: refer to Select Flex Summary Plan Description)

A Flexible Benefit Plan (Flex Plan) is a Plan made possible by Section 125 of the Internal Revenue Code. Flex Plans enable employees to set aside pre-tax money from their paychecks to pay for:

- Employer-provided group insurance premiums;
- Out-of-pocket health care expenses; and,
- Dependent child day care expenses.

By participating in the Flex Plan you may significantly lower your taxes. You will not pay Federal, State, Social Security or Medicare tax on the money you allocate to your Flex Plan.

Consider the following:

- *Group Insurance Premiums* All medical, dental and vision premiums will be set-up automatically on a pre-tax basis, unless otherwise directed by the employee. Your premiums will be withheld pre-tax, which ultimately lowers your taxable income.
- **Health Care FSA** If you elect this option, you will be able to pay for out-of-pocket health care expenses with pre-tax dollars. Through the company, you may set aside an annual amount up to \$2,500 from your gross pay. This amount will be deposited into your FSA. After you incur an eligible health care expense, submit your payment receipt and the claim for reimbursement. This plan is administered by RCI; you will be sent a reimbursement check for eligible expenses weekly.
- **Dependent Care FSA** This account works like the Health Care FSA. However, you set up this account to pay for your dependent day care expenses (e.g. Day care, nanny, etc.). You may set aside up to \$5,000 per year.

<u>IMPORTANT</u> - Due to I.R.S. regulations, any money left in your FSAs after all claims have been processed for that Plan Year up to \$500.00 may be rolled over into the following year. Any amount over the \$500.00 must be forfeited. Therefore, it is very important that you make conservative Annual Elections. (You will find more detailed information in your Summary Plan Description.)



2016 EMPLOYEE BENEFIT PLAN LIFE INSURANCE/AD&D/STD/LTD

DESCRIPTION	BENEFIT
Basic Term Life (Company Paid)	One time annual earnings to a maximum of \$50,000
AD&D (Company Paid)	One time annual earnings to a maximum of \$50,000
(Accidental Death & Dismemberment)	
Voluntary Term Life	Employee benefits available in \$10,000 increments
(Employee Option to Buy-Up)	to the lesser of 5X salary up to \$500,000.
	Spouse benefits available in \$5,000 increments to
	\$500,000 up to 100% of the employee election.
	Child benefits available in \$2,000 increments to
	\$10,000 with children less than 6 months, \$1,000.
(To read more: see Short Term I	, , , , , , , , , , , , , , , , , , ,
Short Term Disability	If you are totally disabled, and elect voluntary short-
(Employee option to purchase)	term disability coverage, you may be eligible to
	receive 60% of your earnings up to a weekly
	maximum of \$1,250. Disability benefits, if approved,
	begin on the 31 st day and end on the 90 th day of
	disability.
(To read more: see Group Disas	bility Insurance)
Long Term Disability (Company Paid)	A core monthly benefit of \$1,000, or the lesser
	amount of 60% of your monthly salary if less than
	\$20,000. This has a 90-day elimination period.
Voluntary Long Term Disability	If you are disabled, and you elect the voluntary long-
(Employee option to Buy-Up)	term disability buy-up coverage, you may be eligible
	to receive 60% of your earnings up to a monthly
	maximum of \$5,000. Disability benefits, if approved,
	begin on the 91 st day of disability.

Please refer to the plan document for more information.



FACTS ABOUT DANA KEPNER COMPANY'S 401(k) PLAN WELLS FARGO RETIREMENT PLAN SERVICES

Plan Year January 1 through December 31

Participant Eligibility Must be a Dana Kepner employee.

Waiting Period: Thirty days to the first of the

following month.

Dates of Enrollment Thirty days to the first day of the following month.

Enrollment Contributions Deferral contributions are payroll deducted.

Maximum contribution is 100% of your annual salary or \$16,500 (whichever is lesser). Minimum

contribution is 1%.

Match Dana Kepner's 401(k) discretionary match is as

follows:

• Years 1 through 5 of employment: each \$1.00 you contribute (up to 5% of your

salary) is matched with \$.25.

• Years 6 or more of employment: each \$1.00 you contribute (up to 5% of your

salary) is matched with \$.50.

Vesting Schedule Dana Kepner's 401(k) vesting schedule is:

• 0-2 years of service – 0%

• 2-3 years of service – 20%

• 3-4 years of service – 40%

• 4-5 years of service – 60%

• 5-6 years of service – 80%

• 6+ years of service – 100%

Loans Allowed (see following page for qualifying reasons)

Amount: Up to 50% of vested account balance

(min. loan, \$1,000, max. loan \$50,000). <u>Interest Rate</u>: 2% over prime interest rate Payable through payroll deductions - max.

repayment time is 5 years



FACTS ABOUT DANA KEPNER COMPANY'S 401(k) PLAN (continued) WELLS FARGO RETIREMENT PLAN SERVICES

Approved Reasons in order to obtain a loan:

Purchase of primary residence

Purchase of a vehicle

School tuition

Medical/Dental expenses

Funeral costs of a family member

Legal expenses

Statements

Provided quarterly. Account information is available 24 hours per day through Wells Fargo website (www.wellsfargo.com/retirementplan) or the Benefits Helpline 1-800-728-3123



DESCRIPTION

Dana Kepner Company, Inc.

COST

2016 EMPLOYEE BENEFIT PLAN EMPLOYEE COSTS

Group PPO Medical Plan (Regional Care, Inc.) and		Monthly Pre-Tax			
Kaiser Permanente (Colorado Only)		Non-Sn	noker	Smol	ker
Kaiser Fermanente (Colorado Only)		Employee	Family	Employee	Family
	Monthly Cost	157.72	702.34	257.72	802.34
	Your per payroll Cost	72.79	324.16	118.95	370.31

Dental Benefits – Optional	<u>Monthly</u>	
Beta Dental – Low plan	Pre-Tax	
Basic – Employee Only	\$12.75 per month	
Basic – Employee & Spouse	\$22.75 per month	
Basic – Employee & Child(ren)	\$30.75 per month	
Basic – Family	\$36.75 per month	
Dental Benefits – Optional	<u>Mowitody</u> hly	
Delta Dental High plan	Pre-Tax	
High- Employee Only	\$36.51 per month	
High – Employee & Spouse	\$69.13 per month	
High – Employee & Child(ren)	\$74.34 per month	
High – Family	\$119.99 per month	

VSP Vision Benefits – Optional	Monthly Pre-Tax	Per Payroll Pre-Tax
Employee Only	\$7.96	\$3.67
Employee + 1	\$12.74	\$5.88
Employee & Children	\$13.00	\$6.00
Family	\$20.96	\$9.67

EMPLOYEE COSTS (continued)

Voluntary STD		Mo	<u>nthly</u>
(DK sponsored)			
60% of your earnings (maximum weekly benefit is	Flat rate of \$5.00 per month.		
\$1,250)			
Y I A TIP		3.7	41
Voluntary LTD	E1		<u>nthly</u>
(UNUM Provident Insurance Co) Dana Kepner provides all employees with a benefit of	Employee cost per month for LTD coverage per \$1000.0		r LTD coverage per \$1000.00
60% of their monthly salary, to a max. of \$1,000, in			
core LTD insurance.			
You may choose to purchase additional Long Term	Age less than 4	.003	3
Disability	40-49	.006	
Disability	50-54	.0070	
	55-59	.007	
	60-64	.0086	
	65+	.009	1
Voluntary Life		Monthly (ra	te per \$1,000)
(UNUM Provident Insurance Co)		•	
Dana Kepner provides to each employee one times			
your annual salary, not to exceed \$50,000 in term life			
insurance and AD&D coverage.			
You may choose to buy additional life insurance using			
the following tables to figure your cost:			
Age:	Non-Tobacco	Tobacco	Spouse
	Per \$10,000		00 Per \$5,000
0-24	1.01	1.49	0.57
25-29	1.01	1.49	0.57
30-34	1.05	1.57	0.61
35-39	1.38	2.22	0.83
40-44	1.92	3.38	1.19
45-49	3.30	5.31	1.85
50-54	4.68	9.00	2.91
55-59	7.68	12.77	4.44
60-64 65-69	11.61	18.07 29.91	7.69
70-74	20.17 35.96	29.91 51.94	13.04 22.95
75+	72.37	93.38	45.54

Child(ren) per \$2,000: 0.53 up to \$10,000



2016 HOLIDAY PAID TIME OFF

- Friday, January 1, 2016 New Year's Day
- · Monday, May 30, 2016 Memorial Day
- · Monday, July 4, 2016 Independence Day
- · Monday, September 5, 2016 Labor Day
- · Thursday, November 24, 2016 Thanksgiving
- · Friday, November 25, 2016 Day after Thanksgiving
- · Thursday, December 22, 2016 Christmas Eve observed
- · Friday, December 23, 2016 Christmas Day observed
- · Thursday, December 29, 2016 New Year's Eve observed
- · Friday, December 30, 2016 New Year's Day observed

Paid Vacation Time:

Months Employed:

0-60 months (5 completed years)

- 10 days per year Accrues at 3.08 hours per pay period 61-120 months (10 completed years)
- 15 days per year Accrues at 4.62 hours per pay period 121+ months (10+ years)
 - 20 days per year Accrues at 6.16 hours per pay period

Personal Time:

• 6 days per year Accrues at 1.85 hours per pay period

Unused personal time benefits may be carried over with <u>NO</u> maximum. Under no circumstance will there be a cash value for these days on or before termination.



2016 EMPLOYEE BENEFIT PLAN PROVIDER CONTACTS

Medical Group: DKEPN	Customer Service:	
Administered through:	Aileen Davis1-800-795-7772	
	Facsimile: (308) 635-2018	
Regional Care, Inc. (RCI)	raesiline. (300) 033-2018	
905 West 27 th Street	D	
Scottsbluff, NE 69361	Pre-certification for hospital admissions: (RCI):	
	1-800-647-0638	
Pharmacy Group Number: RXWDKEPN	N. 1. G	
Bin #008878	Member Services:	
Processor: ProCareRx	Jennifer McIntyre –720-895-3127	
	1-888-479-2000	
(Utilizing WellDyneRx Pharmacy Network)	Pharmacy Help Desk:	
	1-800-699-3542	
Mail order prescriptions are also available!		
PPO Networks		
Cofinity Managed Care (CO)	303-504-5727	
Group #DKEPN/SLN361	1-800-457-2345	
PO Box 241322	www.cofinity.net	
Denver, CO 80222		
,		
AHP-Accountable Health Plans of America (TX)	1-800-613-1124 (for TX)	
Group #DKEPN	www.ihplan.com	
P.O. Box 90613		
Arlington, TX 76006		
Turnigion, 171 70000		
Arizona Foundation for Medical Care (AZ)		
Group #DKEPN	602-252-4042	
PO Box 2909	1-800-624-4277	
Phoenix, AZ 85062	www.azfmc.com	
1 hochix, AZ 63002	www.uzime.com	
HealthSmart (NV)		
Group # DKEPN	800-687-0500	
2002 W. Loop # 289 Suite 121	www.healthsmart.net	
Lubbock, TX 79407	www.meatthsmart.net	
Lubbock, IA 79407		
Health Infanct (MT)		
Health Infonet (MT)	(406) 256-6556, or outside Billings,	
P.O. Box 20559	1-888-256-6556	
Billings, MT 59104	www.HealthInfoNetMT.com	
Teladoc	Phone Number:	
1 ciauoc	1-800-Teladoc	
	1-800-1e1adoc	
	Website:	
	Teladoc.com	
	Makila Analiastian	
	Mobile Application:	
	Teladoc.com/Mobile	
<u> </u>		
D 41C N 1	Eli il ili I C	

Dental Group Numbers:	Eligibility and Coverage Inquiries:	
Beta Dental – GP00016521	1-800-807-0706	
Delta Dental – 130474	http://www.betadental.com	



2016 EMPLOYEE BENEFIT PLAN **PROVIDER CONTACTS (continued)**

Customer Care: 800-877-7195 VSP Vision Group Number: 30036554 https://www.vsp.com/

Kaiser Group Number 05603-01	Customer Service:
Kaiser Permanente	(303) 338-3800
	Appointment Call Center:
	(303) 338-4545
	On-line information: www.kponline.org
	 Request Appointments
	 Consult a nurse or pharmacist
	 Join health discussion groups
	 Locate up-to-date information
	Find out more about Kaiser

Cafeteria Plan/Section 125

Administered through:

"Select-Flex"

Regional Care, Inc. (RCI) 905 West 27th Street

Scottsbluff, NE 69361

Claim and Reimbursement Status Questions:

> 1-800-795-7772 Facsimile: (308) 635-2018

Wells Fargo Retirement Services

(Your own retirement account, using your Social Security number.)

1-800-728-3123

Website Address www.wellsfargo.com/retirementplan

Human Resource Manager

Ann Englehart -Corporate office

1-800-332-3079 303-446-3976 Fax: 303-446-3947