



# 2024 BENEFITS GUIDE

This publication contains important information about your employee benefit program.

**Please read thoroughly.**



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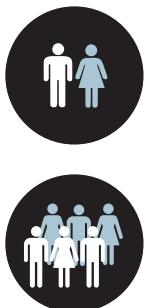
Scan to watch the  
benefits presentation



# Plan Eligibility

Benefits are available to all full-time employees actively working a minimum of 30 hours per week and their eligible dependents. Benefits for new hires will become effective on the first of the month following 30 days for hourly employees and effective on date of hire for salaried employees. Please complete the enrollment process within 30 days of your date of hire.

## Who is Eligible?



Your legal spouse

Your children to age 26

Your dependents eligible for coverage include:

- Your legal spouse. **If you enroll your legal spouse, but they are eligible for coverage through their own employer, you will be subject to a spousal surcharge.**
- Your dependent children to age 26 regardless of student or marital status (including legally adopted children, stepchildren, and any child placed in your home for legal adoption or legal guardianship)
- Your dependent children over age 26 who are physically or mentally handicapped may be eligible

## Termination of Benefits

- All benefits besides life and disability coverage will end at the end of the month following your termination date or change to non-benefit eligible status. Life and disability coverage will end on the date of your termination or change to non-benefit eligible status.
- Full deductions will be taken for any day in a pay period that you had coverage

## Qualifying Life Event

You may make changes to your elections during the year if you experience a qualifying event. Qualifying events include, but are not limited to:

- Change in marital status, marriage, divorce, legal separation, death of a spouse
- Change in dependents, birth, adoption, ineligibility due to age, court-ordered qualified medical child support order
- Change in employment or job status for you or one of your dependents

Qualifying life event must be made within **30 days** of the life event. Proof of the qualifying life event is required (marriage certificate, divorce decree, birth certificate, or loss of coverage letter).



## Benefits Eligibility

### Eligibility Documentation

Please be prepared to share dependent eligibility information during enrollment, including dates of birth and Social Security numbers. Other documentation may be required to verify coverage eligibility.

### Working Spouse Policy

If your spouse is eligible for coverage through their own employer, but you elect coverage under Altor's medical plan, you must pay \$100 per month. If you enroll your spouse on the Altor medical plan, you will be required to complete an attestation if your spouse is offered coverage by their employer during the enrollment process.

### How to Enroll

Visit [www.paylocity.com](http://www.paylocity.com) or download the mobile app. Once you have completed your enrollment, we recommend you print your elections for your records.

# Medical and Prescription Plan

We partner with Anthem Blue Cross to offer medical and prescription drug insurance.

## Plan Highlights

You have the option of choosing one of three plans. Our plans have a vast PPO network of hospitals, providers and facilities. By using in-network providers you access quality care providers with the least amount of out-of-pocket expenses.

## Anthem Member Site

Visit [www.anthem.com](http://www.anthem.com) to:

- Search for in-network providers and pharmacies
- View a list of covered medications
- View your ID card or request a new one
- Review claims information

## Go Mobile

Anthem makes it easy for you to find a doctor, hospital, view your member ID card, access telehealth, and more on your mobile device. Just download Anthem's free mobile app called Sydney from the App Store or Google Play™.

## How to Find a Provider

Visit [www.anthem.com/findadoctor](http://www.anthem.com/findadoctor)

1. Scroll down the page to **Search as a Guest** and click on **Search by Selecting Medical (Employer-Sponsored)**
2. Use the dropdown menu to select **Medical** as the type of care you are searching for
3. Select the **state** you are in from the drop down menu
4. Select your plan/network from drop down menu:
  - [In Missouri](#), under **Medical Networks**, select the **Blue Access Choice Network**
  - [Outside of Missouri](#) select **National PPO (BlueCard PPO)**
5. Click **Continue**
6. Enter additional search criteria to narrow your search.

## Important Insurance Terms

- **Deductible:** the amount of money you're responsible for paying before your plan shares your costs.
- **Coinsurance:** the percentage you and the plan pay; in our plans, you pay a smaller percentage and the plan pays a larger percentage.
- **Copay:** a fixed amount for certain services that you pay at the time of service or for prescriptions.
- **Out-of-pocket maximum:** once you reach this limit, the plan covers all eligible expenses for the remainder of the plan year.



# Medical Plan Summary

	PPO 5000 Plan In-Network	HSA 3200 Plan In-Network	PPO 1500 Plan In-Network
Calendar Year Deductible	Embedded	Embedded	Embedded
Individual	\$5,000	\$3,200	\$1,500
Family	\$10,000	\$6,400	\$3,000
Out of Pocket			
Individual	\$7,500	\$5,000	\$5,000
Family	\$15,000	\$10,000	\$10,000
Physician Office Visits			
Primary Care Physician Visit	\$25 copay	20% after deductible	\$25 copay
Specialist Visit	\$75 copay	20% after deductible	\$50 copay
Preventative Care	Covered in full	Covered in full	Covered in full
Telemedicine	Covered in full	Covered after deductible	Covered in full
Urgent Care	\$25 copay	20% after deductible	\$25 copay
Hospital Services			
Inpatient	30% after deductible	20% after deductible	20% after deductible
Outpatient	30% after deductible	20% after deductible	20% after deductible
Emergency Room	\$250 copay after deductible	20% after deductible	\$400 copay
Prescription Drugs Retail (30-day supply)			
Preventive Drugs	Not applicable	Covered in full, deductible waived	Not applicable
Generic	\$10 copay	\$20 copay after deductible	\$20 copay
Preferred Brand Formulary	\$75 copay	\$50 copay after deductible	\$50 copay
Non-Preferred Brand Formulary	\$125 copay	\$100 copay after deductible	\$100 copay
Specialty	25% coinsurance up to \$250 per Rx	Varies based on tier	Varies based on tier
Mail Order			
Generic	\$25 copay	\$40 copay after deductible	\$40 copay
Preferred Brand Formulary	\$188 copay	\$100 copay after deductible	\$100 copay
Non-Preferred Brand Formulary	\$313 copay	\$200 copay after deductible	\$200 copay
Specialty	25% coinsurance up to \$625 per Rx	Varies based on tier	Varies based on tier

Please note: The above chart shows your medical plan benefits for in-network coverage only. Your plan offers out-of-network benefits; however, benefits are reduced when care is provided out-of-network. For details and the terms of your medical and pharmacy plan benefits, refer to your Certificate of Insurance. If there are any inconsistencies between this summary and the official plan document/certificates of coverage, the plan document/certificates of coverage will prevail.

Deductibles and out-of-pocket maximums are embedded. If you enroll in employee + dependent(s) coverage, the individual deductible and out-of-pocket applies to each covered member until the family limit is met.

# Telehealth

Find complete care support, on your time, through the Sydney Health app

## Visit With a Doctor at Your Convenience

Accessing the care you need, when you need it, matters. That's why the Sydney Health mobile app connects you to a team of doctors ready to help you on your time. There are two secure ways to find low cost care through our app:

- 1. Chat with a doctor 24/7 without an appointment**
  - Urgent care support for health issues, such as allergies, a cold, or the flu
  - New prescriptions for concerns such as a cough or a sinus infection
- 2. Schedule a virtual primary care appointment**
  - Routine care, including virtual annual preventive care (wellness) visit and prescription refills
  - Personalized care plans for chronic conditions, such as asthma or diabetes

## Assess Your Symptoms with the Symptom Checker

When you're sick, you can use the Symptom Checker on Sydney Health to answer a few questions about how you're feeling. That information is run against millions of medical data points to provide care advice tailored to you.

## Save Money and Time with Virtual Care

Sydney Health brings care to you anywhere, anytime. The Symptom Checker is always free to use, while virtual primary care visits and on-demand urgent care through the app are available at low or no-additional cost.

### Download the Sydney Health mobile app today.

Set up your account right away and it will be ready to use when you need it.



# Prescription Drug Coverage

With Anthem Blue Cross you have a variety of tools that can help you learn about your medications.

- Be sure any retail pharmacy you use is in-network to help keep your costs down. Find a network pharmacy on the Anthem member portal or download the app.
- Use the drug cost tool to compare prices of your drugs at pharmacies to see if you can save money.
- Ask your doctor about generic drugs or brand-name equivalents available at a lower cost to determine if it is right for you.
- Check which medications are covered on the prescription drug formulary list to help you and your doctor to find the most cost-effective drug option.

## Mail Order Delivery

You can save money and time by ordering a 90-day supply of medications through Anthem Blue Cross home delivery. You will receive a three-month supply at the cost of 2.5 months. Enjoy the convenience of having your medication shipped to your home and avoid waiting in line.



# Health Savings Account (HSA)

A health savings account (HSA), offered through Optum Bank, is a tax-favored personal savings account that works with your high deductible health plan. You can use it to pay qualified medical expenses such as deductibles, copays, dental, and vision care. You must enroll in the HSA qualified high deductible health plan to be eligible to open and contribute to a health savings bank account. **You must an open account with Optum Bank if you would like to take advantage of convenient pre-tax payroll contributions.**

For a complete list of qualified medical expenses, see IRS Publication 502 at [www.irs.gov](http://www.irs.gov).

## HSA Advantages

- Your account always belongs to you; you can take it with you when you leave or retire.
- Your balance rolls over from year to year.
- Contributing through convenient pre-tax payroll deduction lowers your taxable income.
- The account helps you build a healthcare savings to help pay for care now or later in retirement.

## Triple Tax Savings

- Tax deduction when you contribute to your account.
- Tax-free earnings.
- Tax-free withdrawal for qualified expenses.

### Currently Have an HSA?

If you currently have an HSA through another provider, you can either choose to spend those funds down or transfer the funds to your new HSA through Optum Bank. To initiate the transfer process, follow the below steps:

1. Download the HSA transfer form  
Once your Optum Bank HSA is opened, your next step is to download and complete the HSA transfer form.
2. Mail HSA transfer form  
Send your completed transfer form to your current HSA provider. (Do not send to Optum Bank.)
3. Your transfer request is processed  
Your current HSA provider will process your transfer request and send Optum your funds, usually within 3–6 weeks.

2024 HSA Contribution Limits	
Coverage Level	Limit
Employee Only	\$4,150
Employee + Dependent(s)	\$8,300
Age 55 or Older	You may contribute an additional \$1,000

## View Your Account at Optum Bank or Download the Mobile App

- View your account
- Transfer funds
- Invest at certain balance thresholds
- Reimburse yourself for expenses incurred

### HSA Eligibility

You may open and contribute to an HSA if you're enrolled in the HSA Plan and you:

- Are not enrolled in a traditional PPO plan through your spouse or other employer-sponsored plan.
- Are not enrolled in a government-sponsored program (Medicare, Medicaid, Tricare, etc.).
- Have not received VA benefits within the last three months (unless for a service-related disability).
- Are not claimed as a dependent on someone else's tax return.
- Do not have a healthcare FSA; your spouse also cannot have a healthcare FSA through their employer.

# Flexible Spending Accounts (FSAs)

Altor Solutions offers a flexible spending account (FSA) through Optum Bank, which allows you to set aside pre-tax dollars from your paycheck to pay for qualified medical or dependent care expenses you would normally pay for out of your pocket with after-tax dollars.

## Eligible Expenses

### Healthcare FSA

- Doctor's visit copays
- Prescription drug copays
- Medical and dental deductibles
- Hearing aids
- Eyeglasses

### Limited Healthcare FSA

- Hearing aids
- Eyeglasses
- Dental cleanings
- Eye exams

### Dependent Care FSA

- Child or adult daycare\*
- Nursery school
- Preschool (excluding kindergarten)

\* An eligible dependent is a tax dependent child under age 13 or a tax dependent spouse, parent, or child unable to care for themselves.

## Grace Period

The Healthcare and Dependent Care FSA have a grace period until March 15 to spend any funds from the previous plan year.

## Use It or Lose It

Any unused money will be forfeited at the end of the grace period or if you leave the company or retire. Be sure to carefully consider your FSA contribution amounts for the plan year.

## Healthcare FSA

The healthcare FSA helps you pay IRS-approved medical expenses. The maximum annual contribution is \$3,050\*. The Healthcare FSA is NOT available if you or your spouse are contributing to a Health Savings Accounts.

## Limited Healthcare FSA

The limited healthcare FSA is similar to the healthcare FSA, but it only covers dental and vision services. The maximum annual contribution is \$3,050\*. The limited healthcare FSA is available if you or your spouse are contributing to a Health Savings Account.

## Dependent Care FSA

The dependent care FSA helps you pay for expenses such as daycare. The maximum annual contribution is \$5,000 (\$2,500 if married and filing taxes separately). Funds in the dependent care FSA becomes available for use as you contribute each pay period.

\* The FSA contribution maximums are subject to change for 2024.

# Dental

We partner with Anthem Blue Cross to offer you and your family members dental insurance. Visit [www.anthem.com](http://www.anthem.com) to find in-network providers and access a variety of online tools and programs. You will have the greatest level of coverage when you receive care from in-network providers. If you visit a out-of-network provider you may be subject to balance billing.

	Low Plan	High Plan
<b>Calendar Year Deductible</b>		
Individual	\$50	\$50
Family	\$150	\$150
<b>Calendar Year Maximum</b>		
	\$1,000	\$2,000
<b>Coinsurance</b>		
Preventive	100% no deductible	100% no deductible
Basic	80% after deductible	80% after deductible
Major	50% after deductible	50% after deductible
Implants	Not covered	50% after deductible
<b>Orthodontia</b>		
Coinsurance		50% after deductible
Lifetime Maximum	Not covered	\$2 ,000
Benefit Applies To		Adults and children

The above chart shows your dental plan benefits for in-network coverage only. The plan includes out-of-network coverage, see plan certificates for additional detail.

## Orthodontia Services

The lifetime maximum for orthodontia is separate from the calendar year maximum. For orthodontia services, the maximum does not reset each year. The lifetime maximum is the most the plan will cover for your orthodontia services while participating in the plan.

### How to Find a Dentist When You Need Care

- To find a dentist in your plan, log in at [www.anthem.com](http://www.anthem.com) or use the Sydney Health mobile app. Then, use the Find Care tool.
- After you choose a dentist, make an appointment with their office.
- At your appointment, show the office staff your member ID card.
- After your visit, pay your plan deductible or copay.

### Examples of Services

- **Preventive**—exams, cleanings, fluoride, X-rays, and sealants
- **Basic**—fillings, extractions, periodontics, repairs, and oral surgery
- **Major**—crowns, inlays, dentures, and dental implants





# Vision

We partner with Anthem Blue Cross to offer you and your family members vision care. Visit [www.anthem.com](http://www.anthem.com) to find in-network providers and access a variety of online tools and programs.

	In-Network	Out-of-Network
Copay		
Exam	\$10 copay	Up to \$42
Lenses		
Single	\$20 copay	Up to \$40
Bifocal	\$20 copay	Up to \$60
Trifocal	\$20 copay	Up to \$80
Frames		
	Up to \$180	Up to \$45
Contacts		
Elective	Up to \$180	Up to \$105
Medically Necessary	Covered in full	Up to \$210
Frequency		
Exam		12 months
Lenses		12 months
Contacts (in lieu of glasses)		12 months
Frames		24 months

## Finding In-Network Providers

Remember to visit in-network providers to receive the largest possible discount.

To find in-network providers, visit [www.anthem.com](http://www.anthem.com) or call **833.578.4436**.

# Life and Disability Insurance

Life and disability insurance is provided through Lincoln Financial Group.

## Basic Life and Accidental Death and Dismemberment (AD&D)

Altor Solutions automatically provides a benefit of 1 times your annual salary up to a set maximum, at no cost to you. You are eligible for basic life coverage if you work at least 30 hours per week. The AD&D coverage will pay a benefit if an accident leaves you with debilitating injuries or if your death if the result of an accident.

If you die while covered by this plan, the benefit is paid the beneficiary you designate. Please make sure your beneficiary information is accurate. You can change your beneficiary at any time.

If you are age 65 or older the life coverage amounts are reduced at certain ages.

## Voluntary Life and AD&D

Altor knows not everybody's financial needs are the same which is why voluntary life and AD&D coverage is available to you and your family. If you purchase voluntary life coverage, you will receive an equivalent amount of voluntary AD&D coverage.

For Yourself	
Benefit Amount	\$10,000 increments
Benefit Maximum	\$500,000 or 5× annual earnings (whichever is less)
Guarantee Issue Amount	\$250,000

## Dependent Voluntary Life and AD&D

If you elect coverage for yourself, you can also elect coverage for your dependents. The employee is automatically designated the beneficiary when covering a spouse or child(ren).

For Your Spouse	
Benefit Amount	\$5,000 increments
Benefit Maximum	\$250,000 or 50% of your amount (whichever is less)
Guarantee Issue Amount	\$50,000

For Your Child(ren)	
Benefit Amount	\$10,000
Guarantee Issue Amount	\$10,000

## What is Evidence of Insurability (EOI)?

EOI is information about your health, which the insurance company may require to approve you for coverage.

**If you are enrolling when first eligible, you can elect coverage up to the guaranteed issue amount without submitting EOI.** You may be required to submit EOI if you waive coverage now and elect any amount during a future open enrollment, or if you elect an amount over the guarantee issue.



## Short Term Disability (STD)

You have the ability to purchase short term disability (STD) insurance through Lincoln Financial to replace a portion of your income until you get back on your feet and return to work. The plan covers 66.7% of your pre-disability earnings for up to 13 weeks. Benefits are payable after a 7 day elimination period for accidents and illnesses. If eligible, you can receive up to \$1,000 each week.

## Long Term Disability (LTD)

You have the option to purchase long term disability (LTD) insurance through Lincoln Financial to replace a portion of your income in the event you're unable to work for an extended period. If you are disabled you will receive a portion of your pre-disability earnings up to the benefit monthly maximum. Benefits begin to pay after a 90-day elimination period. If eligible, benefits continue until recovery or upon reaching age 65, which is normal Social Security Retirement Age.



# Voluntary Benefits

Voluntary benefits administered by Lincoln Financial Group provide an added layer of financial protection for you and your family. These benefits will help cover any extra out-of-pocket expenses if you suffer an unexpected serious illness or qualifying accident.

You'll be able to elect Accident, Critical Illness, and Hospital Indemnity Insurance when you enroll. Please refer to your Lincoln Schedule of Benefits for details on specific benefits and cost savings.

## Accident Insurance

Accident insurance provides direct payments in the case of an off-the-job accident that results in:

- Emergency care and/or follow-up care
- Hospital admission
- Hospital confinement
- Accidental death

## Hospital Indemnity

Hospital indemnity insurance provides direct payments if you are hospitalized. It includes separate amounts for events such as:

- Hospital admission
- Hospital confinement
- Hospital intensive care

You can use the cash benefits from this coverage to help meet copayments, to pay for recovery expenses or in any way you see fit.

## Critical Illness

Critical illness insurance provides direct payments if you are diagnosed with a covered critical illness such as:

- |                |                           |
|----------------|---------------------------|
| ■ Cancer       | ■ Major organ transplant  |
| ■ Heart attack | ■ End stage renal failure |
| ■ Stroke       |                           |

You have the option to purchase \$10,000, \$20,000, or \$30,000 worth of coverage, in addition to any dependent coverage. After diagnosis, you can use these cash benefits however you wish, whether it be medical or personal.

## Wellness Benefit Payment

If you elect the hospital indemnity plan, this payment is available each year when you and your covered dependents complete a health screening test.

Hospital Indemnity	
Employee	\$50
Spouse	\$50
Child	\$50

For more information, visit [mylincolnportal.com](http://mylincolnportal.com) or call Lincoln at **800.423.2765**.

# Identity Theft and Legal

## ID Theft

Though the digital world is constantly changing, Altor Solutions wants their employees to feel safe. With our everyday lives more connected than ever, cybercriminals are unfortunately capitalizing on the opportunity by tapping into our devices and WiFi connections to collect personal information. These actions which can lead to identity theft, racking up significant expenses, ruining credit scores and more. So as cybercrime continues to evolve, we want you and your family to feel at ease knowing you have the protection in place to live confidently in your digital lives.

### Base Plan

- LifeLock identity alert
- Parental control
- Credit monitoring
- Social media monitoring
- Secure VPN
- Secure cloud backup
- Up to 3 secure devices
- And more!

### Premier Plan (Additional Benefits)

- Home title monitoring
- Court records scanning
- Checking and savings alerts
- On-demand credit reports
- Up to 5 secure devices

## Legal

Life is full of legal situations. Some you plan for, like creating a will, and others are more unexpected—like fighting a traffic ticket or getting your 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. Choose between two plans to get the coverage that best fits the needs of you and your family.

### Key Services Covered by ARAG Legal

#### Base Plan

- Traffic matters
- Will and estate planning
- Divorce and adoption
- Debt matters
- Court proceedings
- Civil damages
- And more!

#### Plus Plan (Additional Benefits)

- Alimony
- Child custody, support, and visitation
- Tax services
- Criminal misdemeanor
- Financial education

# Employee Assistance Program (EAP)

We partner with Empathia to provide an Employee Assistance Program to help you and your family members find solutions and resources to tackle life's challenges. From simple topics such as quick ways to de-stress or how to find more time in your schedule, to more difficult issues such as finding support after the loss of a loved one—this program is here to provide you with support, options, and information.

EAP specialists will confidentially discuss challenges you may be facing and provide consultation, information, action plans, and resources. Empathia offers unlimited access to consultants by telephone, resources and tools online, and up to **six face-to-face visits per year**.

## Accessing the EAP

- Phone consultations: **800.634.6433**; unlimited calls, 24/7
- Online tools and resources:  
[www.mylifematters.com](http://www.mylifematters.com). Register using the company password: **ALTOR1**
- Face-to-face counseling: six sessions per year, call or visit the online portal to get started

Strict standards of confidentiality are in place to protect your privacy. Treatment information is not shared with anyone without your written permission.

## Counseling and Work Life Services

- Stress management
- Work and home relationships
- Depression and grief
- Alcohol and substance abuse
- Child, adult, and elder care
- Legal and financial consultations
- Identity theft



# Retirement Savings Plan 401(k)

Your financial security is important to you, your family, and us as your employer. We want you to feel secure and prepared for life after your career. In partnership with Voya, our 401(k) plan is designed to help you plan ahead and feel prepared.

## How the Plan Works

- Employees are eligible to join the plan effective the first day of the month following their date of hire if they are full-time employees who are working at least 30 hours per week.
- All newly hired associates will be automatically enrolled at 3% contribution rate on the 1st of the month following 30 days of employment.
- You can immediately contribute before-tax dollars to your 401(k) account through payroll deductions (up to the annual IRS limits).
- You can immediately contribute after-tax dollars to your Roth 401(k) account through payroll deductions (up to the annual IRS limits). Your savings are not taxed when you withdraw them at retirement.
- The company may match up to 25% of the first 6% of your contributions beginning on your one year work anniversary.
- You choose how to invest your money in a variety of investment options.
- You're always 100% vested in your own contributions.
- Your company contributions are subject to a vesting schedule of:
  - 2 years—20% vested
  - 3 years—40% vested
  - 4 years—60% vested
  - 5 years—80% vested
  - 6 years—100% vested
- You are 100% vested upon retirement, disability, or death.

## Voya 401(k)

To get on track for retirement or to manage your 401(k) visit [www.voyareirementplans.com](http://www.voyareirementplans.com). Take advantage of financial planning tools and resources with Voya.

Remember to add a beneficiary for your 401(k) at [www.voyareirementplans.com](http://www.voyareirementplans.com) or call **800.584.6001**. Please note, you will need to elect beneficiaries separately for life insurance and your 401(k).

### IRS 401(k) Maximums

For 2024, you can contribute up to 22,500 to your 401(k) account. If you're age 50 by December 31, you may contribute an additional "catch-up" contribution of \$6,000.



# Contact Information

## MEDICAL AND PRESCRIPTION



Anthem  
**822.578.4436**  
[anthem.com](http://anthem.com)

## HEALTH SAVINGS ACCOUNT (HSA)



Optum Bank  
**866.864.2417**  
[optumfinancial.com](http://optumfinancial.com)

## FLEXIBLE SPENDING ACCOUNT (FSA)



Optum Bank  
**866.864.2417**  
[optumfinancial.com](http://optumfinancial.com)

## DENTAL



Anthem  
**844.729.1565**  
[anthem.com](http://anthem.com)

## VISION



Anthem  
**866.723.0515**  
[anthem.com](http://anthem.com)

## LIFE AND DISABILITY



Lincoln Financial Group  
**800.423.2765**  
[mylincolnportal.com](http://mylincolnportal.com)

## SHORT TERM AND LONG TERM DISABILITY



Lincoln Financial Group  
**800.423.2765**  
[mylincolnportal.com](http://mylincolnportal.com)

## ACCIDENT



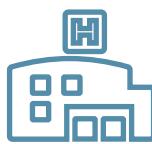
Lincoln Financial Group  
**800.423.2765**  
[mylincolnportal.com](http://mylincolnportal.com)

## CRITICAL ILLNESS



Lincoln Financial Group  
**800.423.2765**  
[mylincolnportal.com](http://mylincolnportal.com)

## HOSPITAL INDEMNITY



Lincoln Financial Group  
**800.423.2765**  
[mylincolnportal.com](http://mylincolnportal.com)

## IDENTITY THEFT



LifeLock  
**800.607.9174**  
[norton.com/benefitplans](http://norton.com/benefitplans)

## LEGAL



ARAG  
**800.247.4184**  
[ARAGlegal.com/authenticate](http://ARAGlegal.com/authenticate)  
Access Code: 19090as

## EMPLOYEE ASSISTANCE PROGRAM (EAP)



Empathia  
**800.634.6433**  
[mylifematters.com](http://mylifematters.com)



**401(K)**  
Voya  
**800.584.6001**  
[voyaretirementplans.com](http://voyaretirementplans.com)



This benefit guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.