



Focus on Benefits

**U.S. Companies
Regular Full- and Part-time
Members**

Foth Health Benefits Vision Statement

Our health plan, as part of our overall compensation program, will support the acquisition and retention of our members.



January 2021

Introduction

This brochure contains information on Foth's benefits plans and is provided for summary purposes only.

The Summary Plan Descriptions (SPDs) function as legal documents for participant eligibility and coverage. Most benefits begin with date of hire. Premiums are deducted every other week based on 26 pay periods; premiums may change when benefit plans renew on January 1. Members who are new hires or experience a HIPAA qualifying event have 30 days from the date of the qualifying event to make benefit elections/changes. Benefits enrollment for the new calendar year occurs annually in November. During the annual enrollment period, enrollment in Foth's medical plan is

open to all current participants, as well as eligible members and eligible dependent child(ren) regardless of current participation. Enrollment in the medical plan is closed to spouses/domestic partners who aren't current participants (unless date of enrollment is within 30 days of a qualifying event).

Note: Domestic partners (opposite or same sex) of Foth members are offered coverage on our plan equal to a spouse. Proof of eligibility is required. Unless noted otherwise in the SPD, child dependents are offered coverage until their 26th birthday.

This summary is specific to *Foth U.S. companies only*.



Outcome-Based Wellness Incentive

Health Assessment Score	86-100	71-85	61-70	0-60	Scores under 61 with a 5 point improvement over previous year
Member*	\$1,000	\$500	\$250	\$0	\$250
Spouse*	\$1,000	\$500	\$250	\$0	\$250

* If an eligible Foth medical plan participant

Wellness Program

Our corporate wellness program encourages members and their families to make positive lifestyle changes to better their health. Related wellness activities (e.g., walk/run opportunities, Benefit Brown Bags) are communicated during the year.

Preventive Care Benefit — Each participant in Foth’s health plan has covered preventive services, as detailed in the plan description, paid at 100%. See the sections on medical, dental, and vision for more information.

Health Assessment — Annually, a Health Assessment that includes a biometric screening of basic health indicators is offered at no charge to members and their spouse. Each participant receives detailed confidential results and an optional one-on-one feedback session (on-site or telephonic) with a nurse or health coach to discuss any health concerns.

- ◆ **Participation Incentive** — Medical plan participants who complete the Health Assessment receive the participation rate for premiums—\$10 (single) or \$20 (family) per pay period. Both member and spouse, regardless of primary or secondary coverage, must complete the Health Assessment to receive the premium rate incentive.
- ◆ **Outcome-based Wellness Incentive** — Foth offers an outcome-based wellness incentive for members/spouses **on Foth’s medical plan** and eligible for the health savings bank account. The table above shows the incentive amount the participating member and spouse will each be eligible to receive, based on their individual Health Assessment score. Members and spouses participating in Foth’s medical plan

(regardless of primary or secondary coverage), must both participate to be eligible for an outcome-based incentive.

The outcome-based incentive amount will be contributed to the member’s health savings bank account (split equally over each paycheck). The incentive will be prorated for partial year participants. In order to be eligible for health savings bank account contributions, members must not be Medicare enrolled or have secondary insurance which is not a high-deductible health plan.

Members/spouses who believe they might be unable to meet a standard for an incentive under the wellness program, may qualify for an opportunity to earn the same incentive by different means. Please contact Foth’s Nurse/Health Coach to find out what alternative standards may be available.

Nurse/Health Coach Program — All members and spouses are eligible to participate in Foth’s Nurse/Health Coach Program. The program includes two core components:

- ◆ The **Nurse** can answer medical questions and provide recommendations, prior to seeking primary care. The nurse is FREE to members and spouses, and is completely confidential.
- ◆ The **Health Coach** provides online and telephonic personal support for individuals who want to change their behaviors by setting health goals and working through one or more of the programs offered. The health coaching is FREE to members and spouses and is completely confidential.

Medical Plan

Foth offers a **Health Savings Account (HSA) Medical Plan** and pays a majority portion of the total premium.

An HSA Medical Plan includes a health savings bank account (established by the plan participant) that enables participants to pay for current health expenses and/or save for future qualified medical and retiree health expenses on a tax-free basis.

Health Savings Bank Account

Opening and contributing to a health savings bank account requires enrollment in a high deductible health plan (e.g., Foth’s medical plan) as well as not being Medicare enrolled, claimed as an IRS tax dependent, or having secondary insurance which is not a high-deductible health plan. The account is an individual, tax-free bank account. Anyone can contribute money to this account. Contributions made through payroll deductions will provide an immediate pre-tax benefit (subject to eligibility). If leaving the company, the money is the member’s to keep and use for future qualified medical expenses. Members are responsible for managing their account and staying below IRS contribution limits.

Members who have a health savings bank account and are actively employed in an eligible status (full/part-time) will be eligible to receive a company contribution (outcome-based wellness incentive) paid every pay period. The maximum IRS allowable total contribution (including company contribution by way of the earned outcome-based wellness incentive) is \$3,600 for single and \$7,200 for family. There is also a \$1,000 catch-up benefit for those 55 or older.

You can use this pre-tax money to pay any eligible out-of-pocket medical, dental, or vision expenses.

Telemedicine

There are several types of telemedicine available for medical plan participants.

- ◆ **General medicine**—Includes 24/7 phone and/or video access to board certified doctors to treat minor ailments. If needed, doctors can send a prescription to a nearby pharmacy.
- ◆ **Dermatology**—Includes access to dermatologists, who can diagnose and treat skin concerns.

HSA Plan Summary

Preventive Care	100% coverage in-network	
-----------------	--------------------------	--

Deductible		
Annual Deductible	Single	Family
In-Network	\$2,500	\$5,000
Out-of-Network	\$5,000	\$10,000

In-network and out-of-network costs are calculated separately towards deductibles, co-insurance, and out-of-pocket maximums.

Co-insurance	
In-Network	20%
Out-of-Network	40%

Pays after deductible; percentages are plan participant responsibilities

Annual Maximum		
Annual Out-of-Pocket Max	Single	Family
In-Network	\$5,000	\$10,000*
Out-of-Network	\$8,000	\$16,000

** The out-of-pocket (in-network) maximum for one individual in a family plan is \$6,000.*

Prescription Drugs	
Preventive Prescription Drugs†	100% for generic; 80% for brand paid by plan.
Tier 1 – Generic and Tier 2 – Preferred Prescription Drugs††	Follows medical plan (i.e., deductible, 20% co-insurance or 100% coverage after maximum)
Tier 3 – Non-Preferred Prescription Drugs††	Follows medical plan (i.e., deductible, 50% co-insurance or 100% coverage after maximum)

† See list for eligible prescriptions; mail order or mail order eligible pharmacy required

†† See formulary; premium formulary exclusions are not covered by the plan.

- ◆ **Mental Health**—Provides access to psychiatrists, psychologists, social workers and therapists to offer support for mental health.

Medical Plan

Premiums (Per Paycheck)	Full-Time	Part-Time
Single	\$49.52	\$54.47
Family	\$141.42	\$156.40
Family w/ Working Spouse*	\$191.42	\$206.40

Premiums assume Health Assessment participation incentive.

** Working Spouse is defined as a spouse/domestic partner who is offered insurance through his/her employer, but chooses to be primary on Foth's plan. Refer to the Medical Coverage Eligibility Form for additional information.*

Prescription Program

All eligible preventive prescriptions ordered through mail order are covered at 100% for generic and 80% for brand. Other covered prescriptions apply to the deductible and co-insurance. Reimbursement for out-of-pocket prescription expenses may be made from the member's health savings bank account. The prescription program includes a discount; and there are additional savings under the Prescription Mail Order Plan. Some premium medications with preferred alternatives as well as brand name medications with generic equivalents may not be covered by the plan. Tobacco cessation products are covered in our prescription plan.

Foth's Plan Advisors

Foth's medical plan incorporates a care coordination process. This program includes a staff of Plan Advisors who manage activities and information flow between the providers once they are notified by the participant that they are seeking health care services.

Plan Advisors can help covered participants obtain quality health care and services in the most appropriate setting and reduce unnecessary medical costs.

Special programs are available to help members navigate through the health system to get the best information before making decisions.



Dental Insurance

Foth has two dental plans to choose from, and pays a majority portion of the total premium:

- 1) **Dental Deluxe**
- 2) **Dental Basic**

Covered preventive and diagnostic services (including brush biopsies) are paid at 100% on either plan. Claims paid for such services do not reduce the annual maximum benefit. Additional preventive periodontal cleanings are available to those who have specific medical conditions (i.e., pregnancy, cancer, diabetes, high risk cardiac, and periodontal diseases).



Dental Deluxe Plan Summary

Deductible	\$50/person \$100 family
Preventive and Diagnostic Services	100% no deductible
Basic Services	80%
Major Services	
Crowns, inlays, onlays	80%
Complete and partial dentures, fixed bridges, implants	50%
Annual Maximum Benefit/Individual	\$1,500
Annual Maximum Benefit/Individual for implants	\$1,500
Orthodontic Services (up to age 19)	50%
Orthodontic Lifetime Maximum/ Individual	\$1,500

Dental Basic Plan Summary

Deductible	\$75/person \$150/ family
Preventive and Diagnostic Services	100% no deductible
Basic Services	80%
Major Services	
Crowns, inlays, onlays	50%
Complete and partial dentures, fixed bridges, implants	50%
Annual Maximum Benefit/Individual	\$750
Annual Maximum Benefit/Individual for implants	\$1,500

Note: % or amount paid by plan, after deductible

Dental Plan

Premiums (Per Paycheck)	Deluxe	Basic
Single	\$11.56	\$6.19
Member +1	\$27.79	\$15.38
Family	\$32.99	\$16.28

Vision Insurance

The vision insurance plan is an exam and materials only plan, covering eye exams and glasses OR contact lenses (not both). Any eye injuries, surgeries, etc., if covered, would be included under the medical plan. Insurance begins on the hire date; a service year is 12 months from date of first service. This is a voluntary benefit and members pay 100% of the premium.



Vision Plan Summary

Service/Material Per Individual	Frequency	In-Network	Out-of-Network
Vision Exam	Once every 12 months	Paid in full	Up to \$34 Retail
Frames	Once every 12 months	Up to \$150 Retail	Up to \$74 Retail
Lenses (Standard)			
Single Vision	Once every 12 months	Paid in full	Up to \$29 Retail
Bifocal	Once every 12 months	Paid in full	Up to \$43 Retail
Trifocal/Progressive	Once every 12 months	Paid in full	Up to \$53 Retail
Contact Lenses			
Elective	Once every 12 months	Up to \$150 Retail	Up to \$100 Retail
Medically Required	Once every 12 months	Paid in full	Up to \$210 Retail
Contact Lens Fitting Fee	Once every 12 months	Paid in full (standard)/ \$50 (specialty)	Not Covered

Vision Plan

Premiums (Per Paycheck)	
Single	\$5.12
Member +1	\$10.24
Family	\$13.56



Additional Benefits

Paid Time-Off (PTO)

Paid time-off is an accumulation of paid leave for regular full-time members that can be used for a variety of reasons such as vacation, sick time, and personal business. Foth’s flexible scheduling only requires that PTO be reported if work hours total less than 40 hours in a given week regardless of days worked. The Foth fiscal year is used for purposes of PTO accrual and usage. Members are allowed to carry over up to 184 hours of PTO. Any carryover in excess of 184 will be donated to the leave sharing account (unless otherwise dictated by state law).

The eligible hours will be prorated based upon date of hire according to the schedule below. In addition, regular full-time exempt members will accrue PTO based upon years of relevant professional experience (1/2 year credit per full year of experience) prior to joining Foth.

Calendar Years	PTO Hours
1–3 years	104 hours/year
4–6 years	120 hours/year
7–13 years	144 hours/year
14+ years	184 hours/year

Purchased Time-Off

Our “Purchased Time-Off” program allows regular full-time members to purchase up to 80 hours of additional time-off prior to Quarter 4 of each year to be used in the same fiscal year purchased. Unused Purchased Time-Off will be paid back to the member at 100% on the last paycheck of the calendar year in which it was purchased.

Holidays

Foth observes eight holidays. Eight hours holiday pay is paid to full-time members as well as part-time exempt members. Holiday pay for part-time, non-exempt members is prorated based on hours worked or work schedule.

Tuition Aid Program

Members are reimbursed 100% of the tuition costs when a grade of A or B is achieved in the area of study. Courses must be pre-approved by the member’s Resource Center Manager by way of a tuition aid agreement.

Retirement Program

401(k) Plan

Effective the date of hire, members who have attained the age of 18 are eligible to participate in the Traditional or Roth 401(k) program. Participants may contribute on a pre-tax or after-tax basis to a 401(k) account, subject to a \$19,500 annual maximum. Those 50 years of age or older may contribute an additional \$6,500. Participants have the option of investing in many investment funds. Changes and inquiries may be made to accounts on a daily basis.

As part of our retirement benefits, Foth offers access to independent, conflict-free financial advisors who can help you obtain your personal financial goals.

Beginning with date of hire, Foth will match 50% of contributions up to 4% of base compensation earned. You must maintain at least a 8% deferral percentage per paycheck to receive the 4% maximum match. There is an optional feature, Automatic Savings Increase (ASI), available when electing your deferral percentage that allows you to increase your contribution rate by a pre-determined percentage each year on June 1.

Company contributions are subject to the following vesting schedule:

Years of Service	% Vested
1 year or less	0%
2	30%
3	60%
4	100%

Member contribution is 100% vested at all times.

Life Insurance

Member Basic Life and AD&D Insurance

The member life insurance plan is a group term insurance plan. Foth pays for life insurance coverage at a rate of 1x annual base compensation up to \$450,000. There is an Accidental Death & Dismemberment (AD&D) benefit associated with life insurance (at a rate of 1x annual base compensation), which provides additional protection in the case of accidental death or a specific accidental injury.

Member Supplemental Life Insurance

Prices for optional member supplemental life insurance are available when enrolling in benefits online. Members may purchase additional life insurance in increments of \$10,000, up to \$500,000. Member supplemental life insurance levels equal to or over \$350,000 require an Evidence of Insurability (EOI) form to be completed.

Dependent Life Insurance

Dependent life insurance for a member's spouse and/or child(ren) is paid by Foth at 100%. The total benefit is \$2,500 for spouse and \$1,000 for each child.



Dependent children are covered from birth to 26 years of age. The member is the beneficiary for any dependent life insurance selected.

In addition, members are eligible to buy-up additional dependent life insurance in the increments noted below; prices are available at enrollment.

<u>Spouse Buy-Up</u>	<u>Child(ren) Buy Up</u>
A. \$10,000	\$5,000/child
B. \$20,000	\$10,000/child
C. \$40,000	\$20,000/child

Future Changes

You may increase supplemental life insurance coverage up to \$50,000 each annual enrollment, or within 30 days of a HIPAA qualifying event. An EOI may be required for future changes.

Leaves of Absence

Foth offers several types of leaves for eligible members consistent with our policies and in accordance with federal, state, and local municipality leave laws:

- ◆ **Bereavement Leave:** In the event of the death of an immediate family member, regular full-time and regular part-time members are eligible to receive up to three paid work days off with an equivalent of eight hours of pay.
- ◆ **Family and Medical Leave Act (FMLA):** FMLA is a federal law that guarantees eligible members up to 12 work weeks of unpaid leave each year with no threat of job loss for situations such as leave for a serious health condition, leave to bond with a new child, and military family leave.
- ◆ **Personal Leave of Absence:** If FMLA requirements are not met, members may submit a request for unpaid time off for personal extenuating circumstances or professional or education leave.
- ◆ **Jury Duty Leave:** Up to 10 days paid leave for eligible jury duty events for regular full-time and regular part-time members.
- ◆ **Military Duty Leave:** Up to five years unpaid military duty leave for regular full-time and regular part-time members.

Short Term Disability (STD) Insurance

Short Term Disability (STD) insurance provides members with an important source of income should they become disabled and unable to work for a short period of time. Members are eligible for STD benefits, after a 14-day elimination period, that equal 60% of weekly gross earnings up to a maximum weekly benefit of \$2,500.

Payments for STD begin on the 15th day of disability resulting from an accident or illness, and are payable for up to eleven weeks.

Long Term Disability (LTD) Insurance

Long Term Disability (LTD) insurance follows STD and provides members with an important source of income should they become disabled and unable to work for an extended period of time. Members are eligible for LTD benefits after a 90-day elimination period that equal 60% of monthly gross earnings up to a maximum monthly benefit of \$5,000. *The policy pays as long as the member is disabled from doing their own occupation.*

Employee Assistance Program (EAP)

This benefit provides work-related or personal counseling for members and their family members at no cost to the member. It allows for up to five face-to-face consultations and unlimited 24/7 telephone consultations each year.

When you call, you will be assisted by expert consultants who can help with issues such as:

- ◆ Emotional Well-being
- ◆ Work Issues
- ◆ Everyday Issues
- ◆ Parenting and Child Care
- ◆ Legal Matters
- ◆ Resources for Seniors
- ◆ Financial Issues
- ◆ Disability & Accessibility
- ◆ Education & Schooling
- ◆ Addiction & Recovery

Additional Voluntary Benefits

We offer the option to purchase additional voluntary benefits that provide coverage.

- ◆ **Accidental**—Pays a set amount for various treatments and services if you or a covered family member, is injured accidentally.
- ◆ **Critical Illness**—Pays a lump-sum amount directly to you or a covered family member when diagnosed with a covered condition.
- ◆ **Hospital Indemnity**—Pays a set amount when you or a covered family member is admitted to the hospital.
- ◆ **Legal Plan**—Provides access and coverage for a variety of legal issues. This coverage also includes ID theft monitoring.



Travel Assistance

Worldwide emergency travel assistance services are available to members, spouses, and eligible dependents, whether traveling for business or pleasure. Some of the services offered through our travel assistance provider include: hospital admission guarantee, emergency medical evacuation, and medical referrals.

An additional life insurance benefit is available to those members who travel on Foth business.



Benefits Contacts

We always welcome your benefits-related emails and calls at:

Benefits@Foth.com

or (920) 496-6997 (Krystle Smits)

or (920) 496-6605 (Teri Parins)

