


# Focus on Benefits

U.S. Companies  
Limited Term Full- and Part-time  
Members

**Foth**  **Benefits**

January 2023

## **Foth Health Benefits Vision Statement**

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

## 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, Lunch & Learns) 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 Nurse/Health Coach can answer medical questions and provide recommendations. They also provide 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 Nurse/Health Coach 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 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 \$3,850 for single and \$7,750 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	
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Deductible		
Annual Deductible	<i>Single</i>	<i>Family</i>
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	<i>Single</i>	<i>Family</i>
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 Drug†	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	\$51.52	\$56.67
Family	\$159.26	\$173.10
Family w/ Working Spouse*	\$209.26	\$223.10

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





## 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 \$22,500 annual maximum. Those 50 years of age or older may contribute an additional \$7,500. 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.

## Additional Benefits

### Volunteer Time Off

Foth provides full- and part-time members up to 8 hours/year to participate in approved volunteer efforts.

### Holidays

Foth observes eight holidays. Eight hours holiday pay is paid to full- and part-time exempt and non-exempt members.

### On the Spot Bonuses

Provides real time opportunity for members to recognize or be recognized for an action or activity that benefits clients, other members or Foth. It is a mechanism to say "thank you."

## 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:

- ◆ **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.





# 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



## Benefits Contacts

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

**[Benefits@Foth.com](mailto:Benefits@Foth.com)**

or

(920) 496-6997 (Krystle Smits)

or (920) 496-6943 (Timeka Carter)

