

NEW HIRE **BENEFITS SUMMARY**

We're glad you're here, and we want to make sure you're taken care of personally and professionally. Read through this summary to learn about all of the great benefits the Company offers you and your family.

You have the opportunity to enroll in all of these plans within **31 days** of your hire date. Think carefully about your selections — for many of the plans, you cannot make changes outside of Open Enrollment each year unless you experience a life event.



LET'S **GET STARTED!**



BENEFITS ELIGIBILITY

You can enroll your eligible family members, including your spouse/domestic partner, and children. You'll be asked to provide documentation to verify their eligibility.

[FIND ALL THE DETAILS](#)



2

MEDICAL

You can choose from four medical plans:

1. **UnitedHealthcare Health Choice PPO** — Automatically comes with a **Health Savings Account (HSA)** with free money from the Company to help with medical expenses.
2. **UnitedHealthcare Select PPO** — Has a lower deductible than the Health Choice PPO and includes co-pays.
3. **Kaiser HMO** — Only available in California and the Northwest.
4. **Kaiser HMO Choice** — Only available in California and the Northwest. Automatically comes with a **Health Savings Account (HSA)** with free money from the Company to help with medical expenses.

Check out these helpful resources as you're making your choices:

- > [Compare the plans side-by-side.](#)
- > [Review the medical plan costs.](#)
- > [Understand the working spouse/domestic partner surcharge.](#)

3

FLEXIBLE SPENDING ACCOUNTS (FSAs)

FSAs allow you to set aside before-tax dollars to pay your out-of-pocket healthcare and dependent daycare costs. You can only enroll as a new hire, following a life event, or during Open Enrollment each year, so be sure to think carefully about your contributions.

LEARN MORE



4

DENTAL

You have two dental plan options:

BASIC and **PREMIER**.

FIND THE DETAILS

As you're considering which plan to enroll in, think about your needs for the rest of the year:

- > If you anticipate needing major dental work and/or you or your dependents need orthodontia, the Premier Dental Plan may be best for you.
- > If all you'll need this year is your preventive check-up and basic care, the Basic Plan may be best for you.

COMPARE THE DENTAL PLANS

5

VISION

You have two vision plan options:

BASIC and **PREMIER**.

FIND THE DETAILS

The major difference between the plans is how often you can purchase frames, lenses, or contact lenses:

- > If you need to buy materials every year, the Premier Plan may be best for you.
- > If you only need to buy materials every other year, the Basic Plan may be best for you.

COMPARE THE VISION PLANS





LIFE INSURANCE

The Company automatically pays for **Basic Employee Life Insurance** coverage equal to \$50,000 or 2.5X your eligible pay. You automatically receive coverage for 2.5X your eligible pay. You need to make an election if you would like the \$50,000 coverage.

You can choose to enroll in more coverage:

- > **Supplemental Employee Life Insurance:** You can purchase coverage of up to 8X your eligible pay. **IMPORTANT:** As a new hire, you don't have to provide Evidence of Insurability (EOI), sometimes called proof of good health, for amounts up to 4X your eligible pay.
- > **Spouse/Domestic Partner Life Insurance:** You can purchase coverage in the amounts of \$5,000, \$25,000, \$50,000, \$75,000, \$100,000, \$125,000, or \$150,000. As a new hire, you can elect up to \$50,000 without EOI.
- > **Child Life Insurance:** You can purchase coverage in the amounts of \$2,500, \$12,500, \$25,000, \$37,500, or \$50,000.

[FIND DETAILS AND COSTS](#)



ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

The Company automatically pays for **Basic Employee AD&D** coverage equal to 5X your eligible pay. You don't need to make an election to receive this coverage.

You can choose to enroll in more coverage:

- > **Supplemental Employee AD&D Insurance:** You can purchase coverage up to 8x your eligible pay.
- > **Spouse/Domestic Partner AD&D Insurance:** You can purchase coverage in the amounts of \$5,000, \$25,000, \$50,000, \$75,000, \$100,000, \$125,000, or \$150,000.
- > **Child AD&D Insurance:** You can purchase coverage in the amounts of \$2,500, \$12,500, \$25,000, \$37,500, or \$50,000.

[FIND DETAILS AND COSTS](#)



DISABILITY INSURANCE

Short-Term Disability: The Company automatically pays for Short-Term Disability Insurance that replaces 100 percent of your base salary (less any state disability benefits you may be eligible for) for the first six months of your disability. You don't need to make an election to receive this coverage.

Long-Term Disability: The Company pays for Long-Term Disability Insurance that replaces a portion of your income if you're disabled and cannot work for more than six months. You will need to make two choices related to your Long-Term Disability coverage:

1. **Coverage Amount:** You can elect coverage of 50% or 66 2/3% of your eligible pay.
2. **Before- or After-Tax:**
 - > If you choose the before-tax option, the Company pays for the cost of coverage and then you pay taxes on any disability income you receive.
 - > If you choose the after-tax option, the Company provides you additional income in your paycheck for the cost of coverage that you pay your regular income taxes on. If you go on Long-Term Disability leave, you will not pay any taxes on the payments you receive.

[FIND THE DETAILS](#)



9

METLIFE LEGAL PLAN

Group legal coverage provides you and your eligible dependents fully covered legal advice and representation from experienced attorneys. You can only enroll as a new hire or during Open Enrollment.

[FIND THE DETAILS](#)

10

CALIFORNIA VOLUNTARY DISABILITY INSURANCE (VDI)

If you work in California, we've already enrolled you in the Voluntary Disability Insurance (VDI) plan, however, if you would prefer to work with the State of California when requesting any upcoming leaves of absence, please complete the [Opt Out Form](#).

[FIND THE DETAILS](#)



11

401(k) SAVINGS PLAN

You're automatically enrolled in the Plan, contributing 4 percent of your pay on a before-tax basis. Your contribution amount will automatically increase by 2 percent each year until you're contributing 16 percent. You can opt out or make changes to your contribution amount at any time.

Visit the [Fidelity website](#) 10 business days after your hire date to set up your account, create your 401(k) profile, designate your beneficiaries, set your contributions, and more. Call Fidelity at **(800) 269-4015** to help you get started with your account.

[FIND THE DETAILS](#)

After you've set up your Fidelity account, use the Fidelity Financial Wellness Checkup Tool to help you learn about your financial strengths and opportunities to improve. [Try it out now.](#)