



# YOUR EMPLOYEE BENEFITS GUIDE 2019



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**About This Guide:** This benefit summary provides selected highlights of the LEDVANCE employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the Company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. LEDVANCE reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.



## Contacts

Benefits	Provider Name Policy Number	Member Services	Website
<b>MEDICAL</b>	UnitedHealthcare #909491	1-844-512-5786	<a href="http://www.myuhc.com">www.myuhc.com</a>
<b>UHC SPINE &amp; JOINT SOLUTION</b>	#909491	1-844-512-5786	<a href="http://www.myuhc.com">www.myuhc.com</a>
<b>UHC BARIATRIC RESOURCE SERVICES</b>	#909491	1-844-512-5786	<a href="http://www.myuhc.com">www.myuhc.com</a>
<b>OPTUM QUIT FOR LIFE</b>	#909491	1-866-QUIT-4-LIFE	<a href="http://www.quitnow.net">www.quitnow.net</a>
<b>PRESCRIPTION DRUG</b>	Optum Rx #909491	1-844-512-5786	<a href="http://www.myuhc.com">www.myuhc.com</a>
<b>DENTAL</b>	Delta Dental of Massachusetts #0147470000	1-800-872-0500	<a href="http://www.deltadentalma.com">www.deltadentalma.com</a>
<b>VISION</b>	EyeMed #1010150, #1010544	1-866-299-1358	<a href="http://www.eyemed.com">www.eyemed.com</a>
<b>HEALTH SAVINGS ACCOUNT</b>	Optum Bank	1-866-234-8913	<a href="http://www.optumbank.com/product-services/health-savings-accounts.html">www.optumbank.com/product-services/health-savings-accounts.html</a>
<b>FLEXIBLE SPENDING ACCOUNTS</b>	Wageworks #40249	1-877-924-3967	<a href="https://www.wageworks.com/">https://www.wageworks.com/</a>
<b>BASIC LIFE/AD&amp;D INSURANCE</b>	The Hartford #681508	Life: 1-888-563-1124 Portability/Conversion: 1-877-320-0484	<a href="http://mybenefits.thehartford.com">mybenefits.thehartford.com</a>
<b>VOLUNTARY LIFE/AD&amp;D INSURANCE</b>	The Hartford #681508	1-888-563-1124	<a href="http://mybenefits.thehartford.com">mybenefits.thehartford.com</a>
<b>CRITICAL ILLNESS</b>	UNUM	1-866-779-1054	<a href="http://www.unum.com">www.unum.com</a>
<b>ACCIDENT INSURANCE</b>	UNUM	1-866-779-1054	<a href="http://www.unum.com">www.unum.com</a>
<b>HOME AND AUTO</b>	MetLife	1-800-GET-MET8	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
<b>SHORT-TERM DISABILITY LONG-TERM DISABILITY</b>	UNUM	1-866-779-1054	<a href="http://www.unum.com">www.unum.com</a>
<b>BUSINESS TRAVEL ACCIDENT</b>	Zurich #284596	1-866-841-4771	<a href="http://www.zurichna.com">www.zurichna.com</a>
<b>EMPLOYEE ASSISTANCE PROGRAM</b>	EAP	HR InfoNet	<a href="https://hrinonet.sylvania.com">https://hrinonet.sylvania.com</a>
<b>401K SAVINGS PLAN</b>	Alight	1-844-689-7835	<a href="https://hrinonet.sylvania.com">https://hrinonet.sylvania.com</a>
<b>ID THEFT PLAN</b>	PrivacyArmor Plus #2127	1-800-789-2720	<a href="http://MyPrivacyArmor.com">MyPrivacyArmor.com</a>
<b>LEDVANCE BUSINESS SERVICES</b>		1-800-347-5875	<a href="https://hrinonet.sylvania.com">https://hrinonet.sylvania.com</a>



## Benefit Basics

### A LEDVANCE core value is WINNING TOGETHER.

We've designed our benefits package to support you at each stage of your life, whether you are a new employee, new parent or getting ready for retirement. LEDVANCE benefits options give you the flexibility to choose the benefits plans that make sense for you and your family. We're in this together and we've planned for your success, so you can protect your health, build wealth and do what is important to you.

LEDVANCE pays a significant portion of the cost of your health, prescription and dental insurances. You pay a share of these costs with no waiting period for New Hires. LEDVANCE provides Life Insurance and short-term disability insurance for you at no cost. If you need additional life insurance, you may purchase employee, spouse or dependent life insurance. You may purchase long-term disability insurance, auto & home insurance.

### Who Is Eligible – Who Can Enroll?

Regular full-time employees and part-time employee scheduled to work at least 20 hours per week are eligible to enroll in benefits. You can enroll yourself, spouse, domestic partner, dependent children to age 26, and your domestic partner's children to age 26.

### When Can You Enroll?

You may enroll when you are a new employee, during our annual Open Enrollment, when you experience a qualifying life event and when you retire.

**If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. (Please see Notice of Creditable Coverage for more details.)**

## Qualifying Life Events

Generally, you may only make or change your existing benefit elections during the open enrollment window. In certain events, you may change your benefit elections during the year if you experience a qualifying life event, including:

- Marriage
- Divorce or legal separation
- Birth of your child or your domestic partner's child
- Death of your spouse, domestic partner or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse/domestic partner or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- New entitlement to Medicare or Medicaid

You must notify LEDVANCE Business Services within 31 days of a qualifying life event. Depending on the type of event, you may need to provide proof of the event, such as a marriage license. LEDVANCE Business Services will let you know what documentation you should provide. If you do not contact LEDVANCE Business Services within 31 days of the qualifying life event, you will have to wait until the next annual open enrollment window to make changes (unless you experience another qualifying life event).

For more information about your benefits:

**Phone: 1-800-347-5875**

**Online: <https://hrinonet.sylvania.com>**





## Choosing Your Benefits

Benefit	Who Pays the Cost?
Medical	Employer and Employee
Dental	Employer and Employee
Vision	Employee
Basic Life / Accidental Death & Dismemberment	Employer
Voluntary Life / Accidental Death & Dismemberment	Employee
EAP	Employer
Short-Term Disability	Employer
Long-Term Disability	Employee
Health Savings Account	Employer and Employee
Flexible Spending Account – Medical	Employee
Flexible Spending Account – Dependent Care	Employee
Critical Illness	Employee
Accident	Employee
Legal Plan	Employee
ID Theft Protection	Employee

Your part of the cost (premium) is automatically taken out of your paycheck.

- Pre-tax: Medical, Dental, and Vision, Health Savings Account, Flexible Spending Accounts
- Pre-tax deductions – Your portion of insurance premiums is deducted from your pay before it is subject to income tax. Deducting the money from your pay before taxes are calculated, lowers the amount of pay that is taxable. Therefore, your taxable income is reduced, potentially reducing tax liability.
- Post-tax: Voluntary Life, Long-Term Disability, Critical Illness, Accident, Legal Plan, ID Theft Plan

## How to Enroll Using a Work or Personal Device During Open Enrollment



New User Registration



Returning User

To register, go to [www.myworkplace.net](http://www.myworkplace.net)

New User Registration follow steps 1-7. Returning users start at step 6.

1. Click “New User Registration”
2. Complete the required information and validate your registration
3. Follow the Security pop-up – I am not a robot – feature
4. Click the “Submit” button
5. Verify your registration via the method you selected (email, text, phone call) and create a password
6. Click “Secure Login” to begin
7. Enter registered email address and password
8. Follow the security pop-up. Once verified, click “Secure Login” to enter



## Preventive Care

Preventing disease and detecting health issues at an early stage is essential to living a healthy life. Following these guidelines — and your doctor's advice — will help you stay healthy. Be sure to discuss specific health questions and concerns with your doctor.

For more information on preventive care, visit [www.uhcreventivecare.com](http://www.uhcreventivecare.com) to identify your age- and gender-specific preventive care guidelines, based on recommendations of the U.S. Preventive Services Task Force and other health organizations. You can also email, download or print your results and sign up for preventive care email reminders. Use these recommendations to talk with your doctor about the preventive health screenings that may be right for you.

Members in our health plans are eligible to receive certain preventive care services, based upon age, gender and other factors, without cost-sharing (copayments, coinsurance and deductibles).

These preventive services must be provided by doctors and health care professionals within the plan's network.

Highlights of the three medical plans, when using In-network providers:

- Routine physical exams
- Immunizations
- Well-baby and well-child care
- Blood pressure and cholesterol screening
- Screening mammography
- Screening colonoscopy or sigmoidoscopy
- Cervical cancer screening
- Prostate cancer screening
- Osteoporosis screening
- Diabetes (type 2) screening

Please remember to get your annual preventive screenings!

Contact your provider for specific information and recommendations regarding Preventive Care.

Visit [www.uhcreventivecare.com](http://www.uhcreventivecare.com)





## Living Well @ LEDVANCE

Wellness means different things to different people. For this reason, we strive to offer a variety of programs that include healthcare, financial planning, physical wellbeing, handling stress, and retirement planning. Our mission is to encourage our employees to improve their health status and lifestyle and maintain good health through awareness, education, tools and resources.

Achieving our health goals is a journey, and sometimes it's not easy. That is why LEDVANCE is thrilled to introduce Rally, a UnitedHealthcare digital health and wellness experience.

Rally can help you make simple challenges to your daily routine, set smart goals and stay on target. After completing a quick and fun survey, you'll get personalized recommendations to get you moving more, eating better, feeling happier – and you'll have fun doing it.

How Rally can help you:

- Discover your Rally Age – a way for you to measure your health
- Get personalized health tips
- Earn chances to win rewards for taking health actions



### UHC Real Appeal

UHC's Real Appeal™ provides a plan for lasting weight loss for those who qualify.\* This benefit is eligible to you at no additional cost if you are enrolled in one of our medical plans.

Real Appeal includes:

- A personalized transformation coach for an entire year who will guide you through the program, customizing it to fit your needs, personal preferences, goals and medical history.
- Staying accountable to goals is easier than ever with 24/7 online support and the mobile app, where you can access:
  - » Customizable food, activity, weight and goal trackers
  - » Unlimited digital content including streaming workout videos
  - » Success group support which lets you chat with others who are participating in the program
  - » Weekly Real Appeal All-Star Show featuring healthy tips from celebrities, athletes and health experts
  - » Weekly analysis, feedback and goal reporting

\*The program is designed to support members with:

- »  $\geq 30$  body mass index (BMI)
- »  $\geq 25$  to  $\leq 29.9$  BMI with qualifying co-morbidity (diabetes, dyslipidemia, high blood pressure, pre-diabetes, tobacco user)
- »  $\geq 23$  to  $\leq 29.9$  BMI with no co-morbidity

\*Individuals in this group may not need the Real Appeal program in its entirety and thus will be provided some of the tools available in the program and allowed to participate in a self directed format.

### UHC Spine & Joint Solution

Whether your back, knee or hip pain is new or the result of a chronic condition, the UnitedHealthcare Spine and Joint Solution team will help you find the care that's right for you. You'll work directly with a nurse to understand your treatment options, decide where to go for care and make confident decisions about:

- Spinal fusion surgery
- Spine disc surgery
- Total hip replacement
- Total knee replacement

The Spine and Joint Solution also gives you access to some of the nation's leading musculoskeletal facilities through UHC's Centers of Excellence network.



## Living Well @ LEDVANCE

### UHC Bariatric Resource Services

If you're ready to take the first critical step toward achieving a healthy weight, UnitedHealthcare's Bariatric Resource Services can help. Surgery is only a tool; strict dietary, exercise and lifestyle changes are essential to long-term success. But if you're motivated to make these lifelong changes, bariatric surgery can have a great impact on your life. A BRS nurse will work with you to help you understand the process as you prepare for and recover from your surgery. The nurse will call you to check on and support you. And, you can call him or her with any questions.

### Optum Quit for Life

Whatever your reasons for wanting to quit, the Quit For Life® program from UnitedHealthcare is here to help you achieve it. Since 1985, Quit For Life has helped more than two million people quit smoking. Quit your way with:

- Support from a Quit Coach®
- Quit-Smoking Medications
- Quit Guide
- Timely text tips and reminders
- Members-Only Website

### UHC Healthy Pregnancy Program

If you or your covered dependent are pregnant and enrolled in a LEDVANCE medical plan, you can get valuable educational information and advice from UHC. This program includes:

- Pregnancy consultation to identify special needs
- Written and on-line educational materials and resources
- 24-hour access to experienced maternity nurses
- A phone call from a care coordinator during your pregnancy, to see how things are going
- A phone call from a care coordinator approximately four weeks postpartum to give you information on infant care, feeding, nutrition, immunizations and more

Participation is completely voluntary and without extra charge. To take full advantage of the program, you are encouraged to enroll within the first 12 weeks of pregnancy. You can enroll any time, up to your 34th week. To enroll, call the number on the back of your ID card.

As a program participant, you can call any time, 24 hours a day, seven days a week, with any questions or concerns you might have.

**Visit [www.myuhc.com](http://www.myuhc.com) or HR InfoNet for more information on these programs.**





## Medical Plans



LEDVANCE offers a choice of medical plans, administered by UnitedHealthcare, so you can choose the plan that best meets your needs.

Each plan includes comprehensive health care benefits, including preventive care services and coverage for prescription drugs.

Plan Provisions	LEDVANCE \$500 Plan		LEDVANCE \$1,500 Plan		LEDVANCE \$2,500 Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Company Contribution to HSA (Individual/Family)</b>	N/A		\$250/\$500		\$500/\$1,000	
<b>Annual Deductible (Individual/Family)</b>	\$500/ \$1,500		\$1,500/ \$3,000		\$2,500/ \$5,000	\$4,000/ \$8,000
<b>Out-of-Pocket Maximum (Includes Deductible)</b>	\$2,500/ \$7,500		\$2,500/ \$5,000		\$4,000/ \$8,000	\$8,000/ \$16,000
<b>Lifetime Maximum</b>	Unlimited		Unlimited		Unlimited	
<b>Preventive Care</b>	No Charge	70%*	No Charge	70%*	No Charge	60%*
<b>Primary Physician Office Visit</b>	80%*	70%*	80%*	70%*	80%*	60%*
<b>Specialist Office Visit</b>	80%*	70%*	80%*	70%*	80%*	60%*
<b>X-Ray and Lab</b>	80%*	70%*	80%*	70%*	80%*	60%*
<b>Inpatient Hospital Services</b>	80%*	70%*	80%*	70%*	80%*	60%*
<b>Outpatient Hospital Services</b>	80%*	70%*	80%*	70%*	80%*	60%*
<b>Urgent Care</b>	80%*	70%*	80%*	70%*	80%*	60%*
<b>Emergency Room Care</b>	80%*	80%*	80%*	80%*	80%*	80%*
<b>Pharmacy</b>						
<b>Annual Deductible</b>	N/A		Combined with Medical		Combined with Medical	
<b>Out-of-Pocket Maximum (Includes Deductible)</b>	\$4,800/\$7,200		Combined with Medical		Combined with Medical	
<b>Retail Prescription Drugs (30-day supply)</b>						
• <b>Generic (Tier 1)</b>	\$10 copay	\$10 copay	80%*	70%*	80%*	60%*
• <b>Brand Preferred (Tier 2)</b>	80%; \$50 max	80%	80%*	70%*	80%*	60%*
• <b>Brand Non-preferred (Tier 3)</b>	70%; \$75 max	70%	80%*	70%*	80%*	60%*
<b>Mail Order Prescription Drugs (90-day supply)</b>						
• <b>Generic (Tier 1)</b>	\$25 copay	N/A	80%*	N/A	80%*	N/A
• <b>Brand Preferred (Tier 2)</b>	80%, \$125 max		80%*		80%*	
• <b>Brand Non-preferred (Tier 3)</b>	70%, \$187.50 max		80%*		80%*	

\* After deductible is met.

Note: This is a summary of your coverage.

In-network services are based on negotiated charges; out-of-network services are based on reasonable and customary (R&C) charges.



## Dental Plans – Now Through Delta Dental

It's important to have regular dental exams and cleanings so problems are detected before they become painful — and expensive. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease, and is an important part of maintaining your overall health.

Your dental plan provides coverage for routine exams and cleanings and pays for a portion of other services, as shown in the chart below.

You have a choice of two dental plans through Delta Dental of Massachusetts: the Delta Traditional Plan and the Delta Value Plan. This chart shows what the plan(s) pay(s):

Plan Provision	Delta Dental Traditional Plan		Delta Dental Value Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual deductible (Individual/Family)</b>	\$50/\$150		\$0/\$0	\$50/\$150
<b>Annual maximum (per person)</b>	\$1,400		\$2,000	
<b>Preventive care: Includes cleanings, fluoride treatments, sealants and x-rays</b>	100%	100%	100%	80%
<b>Basic services: Includes fillings, periodontics, scaling and root planing, and oral surgery</b>	80%*	80%*	80%	60%*
<b>Major services: Includes crowns, bridges and full and partial dentures</b>	50%*	50%*	50%	40%*
<b>Orthodontia – Adults and their dependent Children to age 26 are eligible for orthodontia</b>	50%* \$2,000 lifetime maximum		50% \$2,500 lifetime maximum	N/A

\* After deductible is met.

Note: This is a summary of your coverage.

In-network services are based on negotiated charges; out-of-network services are based on reasonable and customary (R&C) charges.

### Rollover Max – New for 2019

This Delta Dental benefit feature that lets you roll over part of your unused spending in one year to increase your benefits for the following year, and beyond. So, you can save and accumulate part of your unused benefit dollars from a healthy year and use it for larger, more expensive procedures in the future—such as bridges, crowns, and root canals.

- To qualify for Rollover Max, you must receive at least one cleaning or one oral exam in the plan year. If you don't receive a cleaning or exam, you won't be eligible to roll over any of your benefit dollars to the following year.
- In addition, your paid claims must not exceed the maximum "threshold" amount of your current annual plan maximum.
- Once you qualify, a portion of your unused annual maximum benefit dollars will roll over.
- For use in your next plan year and beyond. This amount varies based on your annual maximum benefit payment (see chart inside brochure).
- Annual maximum dollars are used first. Rollover Max dollars are used after the annual maximum is met.





## Vision Plans

Your vision plan is provided through EyeMed. The vision plan provides coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses. You can see in-network or out-of-network providers; however, you always save money if you see in-network providers.

Benefit	EyeMed Select Plan 1		EyeMed Select Plan 2	
	In-Network	Out-of-Network Reimbursement	In-Network	Out-of-Network Reimbursement
<b>Exam</b>	\$0 copay	Up to \$50	\$10 copay	Up to \$50
<b>Frequency Exam</b> • Lenses • Frames	Every 12 months	Every 12 months	Every 12 months	Every 12 months
<b>Frames</b>	\$0 copay, \$145 allowance; 20% off balance over \$145	Up to \$86	\$0 copay, \$120 allowance; 20% off balance over \$120	Up to \$66
<b>Lenses</b> • Single vision lenses • Bifocal lenses • Trifocal lenses	\$0 copay \$0 copay \$0 copay	Up to \$42 Up to \$78 Up to \$130	\$10 copay \$10 copay \$10 copay	Up to \$42 Up to \$78 Up to \$130
<b>Medically necessary contact lenses</b>	\$0 copay, Paid-in-full	Up to \$200	\$0 copay, Paid-in-full	Up to \$200
<b>Elective contact lenses in lieu of glasses</b>	Up to \$125 (copay doesn't apply)	Up to \$100	Up to \$100 (copay doesn't apply)	Up to \$80

New for 2019 — Frame allowance in Option 1 increased to \$145 and \$120 in Option 2.

As part of your vision coverage, you'll save an average of 15% off the regular price of laser vision correction (LASIK), or an additional 5% off the promotional price.





## Flexible Spending Accounts

A Flexible Spending Account (FSA) is a program that helps you pay for health care and dependent care costs using tax free dollars. You decide how much money you would like to contribute to one or both accounts. Your contribution is deducted from your paycheck on a pre-tax basis and is deposited into the Health Care FSA, the Dependent Care FSA, or both. When you incur expenses, you can access the funds in your account(s) to pay for eligible health care or dependent care expenses.

Account Type	Eligible Expenses	Annual Contribution Limits 2019	Benefit
<b>Health Care FSA</b>	Most medical, dental and vision care expenses that are not covered by your health plan (such as copayments, coinsurance, deductibles, eyeglasses and doctor-prescribed over-the-counter medications)	Maximum contribution is \$2,500 per year	Saves on eligible expenses not covered by insurance; reduces your taxable income
<b>Dependent Care FSA</b>	Dependent care expenses (such as day care, after school programs or elder care programs) so you and your spouse can work or attend school full-time	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns)	Reduces your taxable income

### You May Save on Your Taxes with an FSA

Your FSA elections will be in effect from January 1 through December 31. Claims for reimbursement must be submitted by March 31 of the following year. Please plan your contributions carefully. Any money carried over from the previous year remaining in your account as of March 31 will be forfeited. This is known as the “use it or lose it” rule and it is governed by Internal Revenue Service regulations.

Note that FSA elections do not automatically continue from year to year; you must actively enroll each year.

The chart below is an example of how much you can save when you use the FSAs to pay for your predictable health care and dependent care expenses.

With an FSA, the money you contribute is not taxed — not when you put it in the account, not when you are reimbursed with the funds from the account, and not when you file your income tax return at the end of the year.

EXAMPLE	With FSA	Without FSA
<b>Your Base Pay</b>	\$48,0000	\$48,000.00
<b>Pre-tax contribution to Health Care and Dependent Care FSA</b>	\$2,000	\$0
<b>Your taxable income</b>	\$46,000	\$48,000
<b>Federal and Social Security taxes*</b>	\$15,042	\$15,696
<b>After-tax dollars spent on eligible expenses</b>	\$0	\$2,000
<b>Spendable income after expenses</b>	\$30,958	\$30,304
<b>Tax savings with the Medical and Dependent Care FSA</b>	<b>\$654</b>	N/A

This is an example only, and may not reflect your actual experience. It assumes a 25% federal income tax rate marginal rate and a 7.7% FICA marginal rate. State and local taxes vary, and are not included in this example. However, you may also save on any state and local taxes as well.



## Health Savings Account

A Health Savings Account (HSA) is a tax-advantaged medical saving account you can contribute to and draw money from for certain medical expenses. You decide how much money you would like to contribute to your HSA. Your contribution is deducted from your paycheck on a pre-tax basis and is deposited into your HSA. When you incur expenses, you can access the funds in your account to pay for eligible health care expenses. LEDVANCE also contributes funds to your HSA. Catch-up contributions are allowed for individuals ages 55 and older in the amount of \$1,000. Participants enrolled in the HSA will receive a welcome kit that includes a Mastercard debit card and enrollment guide to help explain the IRS rules and HSA eligible expenses.

Account Type	Eligible Expenses	Annual Contribution Limits	Benefit
<b>Health Savings Account – Administered by Optum Bank</b>	Medical, dental and vision care expenses that are not covered by your health plan (such as copayments, coinsurance, deductibles, eyeglasses and doctor-prescribed over-the-counter medications)	Maximum contribution is \$3,500 per year for single coverage and up to \$7,000 for all other coverage levels. Amounts include contributions that are made by LEDVANCE	Saves on eligible expenses not covered by insurance; reduces your taxable income

### Advantages of an HSA:

- LEDVANCE contributes to your Health Savings Account: If enrolled in the LEDVANCE \$1,500: \$250 / Individual \$500 / all other levels of coverage. If enrolled in the LEDVANCE \$2,500: \$500 / Individual \$1,000 / all other levels of coverage.
- A tax-free savings plan for medical expenses
- You own the funds in the HSA and they will not be forfeited
- Tax advantage – not taxed when used for qualified expenses
- Retirement vehicle
- Roll over year after year
- Use funds to pay for tax dependent healthcare expenses
- More flexible than a flexible spending account (portable, change mid-year contributions, etc.)
- Interest bearing account
- Can be used for Medicare premiums and out-of-pocket expenses
- Living expenses after age 65 (pay ordinary income taxes)

### Who Can Have an HSA?

Any adult under age 65 can contribute to an HSA if you:

- Have coverage under an HSA-qualified, high-deductible health plan (HDHP)
- Have no other primary medical coverage
- Are not enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return

EXAMPLE	With HSA	Without HSA
<b>Your taxable income</b>	\$52,000.00	\$52,000.00
<b>Pre-tax contribution to HSA</b>	\$2,500.00	\$0
<b>Federal and Social Security taxes*</b>	\$16,186.50	\$17,004.00
<b>After-tax dollars spent on eligible expenses</b>	\$0	\$2,500.00
<b>Spendable income after expenses</b>	\$33,313.50	\$32,496.00
<b>Tax savings with the HSA</b>	<b>\$817.50</b>	N/A

This is an example only, and may not reflect your actual experience. It assumes a 25% federal income tax rate marginal rate and a 7.7% FICA marginal rate. State and local taxes vary, and are not included in this example. However, you may also save on any state and local taxes as well.



## Business Travel Accident Insurance

No one expects to have an accident or serious illness while on a business trip. Our Business Travel Accident plan, administered by Zurich American Insurance Company, offers protection on a worldwide basis, 24 hours a day, 365 days a year against any covered accident incurred while travelling on LEDVANCE business during the course of a LEDVANCE business trip, including certain accidents while traveling by train, airplane, automobile, or other public and private conveyances, subject to certain limitations (see plan document for exclusions/limitations). You are automatically covered up to 3x your yearly base salary. The benefits provided are payable in addition to any other insurance which may be in effect at the time of the accident.

The coverage is paid for by LEDVANCE and includes:

- 24-hour worldwide business travel protection
- Travel assistance services
- Emergency medical evacuation

Coverage is automatic. You do not need to enroll. Contact Zurich American Insurance Company at 1-866-841-4771 for assistance and a claim form.



## Legal Insurance

We want you to embrace life's opportunities with fewer worries. Therefore, we are excited to provide you with UltimateAdvisor® legal insurance from ARAG®. This benefit offers affordable and reliable legal counsel for everyday life matters, such as a dispute with a contractor, buying or selling a home or the need for estate planning.

We've partnered with ARAG, that offers the top performing legal insurance designed around a nationwide network of attorneys. Now you have a place to turn to for help, with legal insurance that pays your attorney fees — with no co-pays — for most covered legal matters when you work with a Network Attorney.

Legal services covered by our plan include:

- Unlimited toll-free telephone legal assistance
- Family issues, including divorce (up to 20 hours) and adoption
- Protection from domestic violence
- Irrevocable trusts
- Civil damage defense (except claims involving motor vehicles)
- Juvenile issues, including defense of a dependent child in juvenile court proceedings
- Criminal misdemeanors
- Prenuptial Agreements
- IRS Audit Protection and Collection Defense
- Small Claims Court Assistance
- Name Change Proceedings
- Guardianship/Conservatorship Proceedings
- Standard and complex will preparation for an individual or husband and wife
- Consumer protection and consumer debt collection defense
- Tenant rights issues (lessee only)
- Real Estate, property transfers (for both primary and secondary residences) and personal property
- Administrative hearings, including Social Security, Veterans, Medicare and Medicaid
- School Administrative Hearings
- Bankruptcy
- Habeas Corpus Proceedings
- Loss of driving privilege, including DWI
- Traffic offense protection
- Estate administration and closing (up to \$500)
- Refinancing advice on primary residence
- General in-office services (up to 4 hours). You receive up to four hours of legal services each year from a Network Attorney who can advise you, negotiate matters and provide service for legal matters.
- Reimbursement for covered legal matters is available for non-network attorney visits, up to the maximum allowed by the plan
- Coverage extends to eligible Domestic Partner



## Life and AD&D Insurance – Now Provided by The Hartford

### Life Insurance (Company-paid)

Life insurance is an important part of your financial security.

LEDVANCE provides Basic Life, insured by The Hartford, to eligible employees.

You may choose to cap life insurance at \$50,000 to avoid increasing your taxable income for the premiums paid by the company on your behalf.

### Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death & Dismemberment (AD&D) insurance is designed to provide a benefit in the event of accidental death or dismemberment.

LEDVANCE provides AD&D Insurance to all eligible employees, insured by The Hartford, at no cost, benefit is equal to two times your annual base earnings, up to a maximum benefit of \$1,500,000. Coverage is automatic, you do not need to enroll.

### Travel Assist

Travel Assist is a comprehensive travel assistance program offering you benefits and services when traveling 100 miles or more from your residence. Travel assist is part of your AD&D Insurance and the service is provided by Generali Global Assistance, Inc.

## Voluntary Life and AD&D Insurance – New for 2019

You may choose to purchase additional insurance for yourself and your family members.

Account Type	Benefit
Voluntary Life and AD&D insurance for you	Multiples of salary up to 5 times to a max of \$1.5 million. Guaranteed Issue amount is lesser of 2 times or \$300,000.
Voluntary Life and AD&D insurance for your Spouse	Increments of \$10,000, not to exceed 100% of employee amount to a max of \$150,000. Guaranteed issue is \$20,000.
Voluntary Life and AD&D insurance for your child(ren)	For dependent child, options of \$10,000 or \$20,000 for children over 6 months of age. For 15 days to 6 months coverage is \$1,000.

## Disability Insurance

No one plans to become sick or disabled. However, you can take steps to help ensure that a good portion of your income is replaced in the event you incur a short or lengthy disabling illness or injury. Eligible employees are enrolled automatically in the Short-Term Disability (STD) Plan. If you enroll in the Long-Term Disability (LTD) Plan during your first 120 days of employment, you will not have to prove evidence of insurability. Disability insurance provides income replacement should you become disabled and unable to work due to a non-work-related illness or injury.

### Short-Term Disability

- 65% of straight time pay up to a max of \$700 / week
- STD is 100% company-paid

To file a Short-Term Disability Claim, contact UNUM at 866-779-1054. Short-Term Disability Policy Number: 423116

### Long-Term Disability

#### Salaried Employee:

- Covers 60% of your base annual earnings, to a \$10,000 maximum/month

- Benefit begins after six months of disability
- LTD is 100% employee paid

#### Hourly Employee:

- Covers 50% of your base annual earnings, to a \$3,000 maximum/month
- Benefit begins after six months of disability
- LTD is 100% employee paid



## Voluntary Benefits

### Critical Illness Insurance

Could your bank account survive a serious illness? Get protection with Critical Illness Insurance from Unum.

Available coverage(s):

- Employees who are actively at work choose to purchase \$10,000 or \$20,000 of coverage.
- Spouse age 17 through 64 with purchase of employee coverage, you can choose to purchase \$10,000 or \$15,000 of coverage.
- Dependent children, newborn until their 26th birthday, regardless of marital or student status are covered at 25% of the employee's benefit, at no additional charge.

LEDVANCE employees enrolled in the Critical Illness Insurance plan are automatically eligible for a Wellness Benefit that pays \$50 per calendar year per insured individual if a covered health screening test is performed, including:

- Stress tests
- Mammograms
- Colonoscopies
- Blood tests
- Chest X-rays

A full list of covered tests will be provided in your certificate.

### Accident Insurance

Benefits that pay for covered accidents while you are on the road to recovery

Unum's coverage provides a lump sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need.

Examples of covered injuries include

- Broken bones
- Burns
- Torn ligaments
- Lacerations
- Coma due to a covered injury
- Eye injuries
- Ruptured discs
- Concussion



Some covered expenses include:

- Emergency Room treatment
- Outpatient surgery facility
- Doctor office visit
- Hospitalization
- Occupational therapy / Physical therapy
- Chiropractic visit
- Speech therapy

### Home, Property and Auto Insurance

Get discounts on your home and auto insurance through MetLife. You may start or stop your coverage at any time throughout the year and your coverage stays with you even if you leave the Company.

Homeowners insurance includes coverage for your house, condo or rental property (plan not available for Florida or Massachusetts residents). Auto insurance includes coverage for your automobile (including classic and antique cars), boat, motor home or recreational vehicle.



## InfoArmor – New for 2019

Unfortunately, identity theft is on the rise. But identity theft monitoring can help outsmart these criminals, preventing fraud, detecting fraudulent activity on a daily basis, and resolving identity theft issues you may face. Protect your family's privacy, identity, and finances with PrivacyArmor Plus.®

### How It Works

- **Access** to your full PrivacyArmor Plus capabilities begins on your effective date.
- **Monitor:** Advanced technology looks for suspicious activity associated with your personal profile.
- **Alert:** You are alerted to any activity associated with your account.
- **Restore:** In the event of identity theft, InfoArmor fully manages the process of recovering your identity, credit, and sense of security so the impact to your life is minimal.
- **Reimburse:** The \$1 million identity theft insurance policy covers the costs associated with reinstating your identity.

### Sign Up During Open Enrollment

Plans start at \$9.95 per person per month or \$17.95 per family per month

- **Online:** [MyPrivacyArmor.com](https://www.MyPrivacyArmor.com)
- **Phone:** 1-800-789-2720

## 401K Savings Plan

LEDVANCE'S 401K Savings Plan provides eligible employees with an easy way to save for the future through payroll deductions. Pre-tax, post-tax, and Roth contributions are available.

- Automatic enrollment after 30 days of employment, with pre-tax contributions of 6% of pay and annual automatic contribution increases by 1% until contribution rate is 10%.
- Employees may change their election at any time.

### Eligibility

You will become a member of the plan as soon as possible after you are hired.

### Employee Contributions

Eligible Employees can contribute between 1% and 25% of their eligible pay.

### Employer Contributions

If you were hired or rehired after 2006 LEDVANCE matches \$1.00 on every dollar for the first 6% of pay you contribute.

### Catch-Up Contributions

The Plan allows participants who will be age 50 or older during the calendar year to make additional tax deferred contributions up to the IRS maximum.

### Financial Advice

This plan offers varying levels of financial advice to help you achieve your retirement income goals.

Call: 1-844-689-7835 between 9 a.m. and 6 p.m.

Eastern time, Monday through Friday

Visit: [www.yourbenefitresources.com/ledvance](https://www.yourbenefitresources.com/ledvance)

### Vesting Schedule

Participants are now immediately vested in employer contributions.



## Employee Assistance Program

### What is AN EAP?

The Employee Assistance Program is a company benefit that provides a way for employees and their dependents who are experiencing personal or job-related issues to receive confidential, professional evaluation and help.

The initial sessions are prepaid by LEDVANCE. If referrals are made from the initial contact the EAP counselor will try to work within your medical insurance program.

You and your immediate family (spouse or domestic partner, dependent children, parents and parents-in-law) can use the EAP for help with:

- Marriage and family concerns
- Job-related issues
- Stress, anxiety and depression
- Parent and child relationships
- Legal and financial counseling
- Identity theft counseling
- Financial planning
- Support during difficult life events
- Grief and loss
- Drug and alcohol
- Aging and Retirement

### How to access the EAP?

Employees at all U.S. facilities should refer to HR InfoNet to locate the EAP phone number for your specific location.

## Tuition Reimbursement

The Company recognizes that our employees are valuable assets and views educational assistance as a good business decision and wise investment. Participation in the Educational Assistance Program is a partnership of mutual benefit between the Company and the

employee. This program applies to all regular, full-time and part-time employees scheduled to work 20 or more hours per week, after six months continuous service and who are not on performance counseling or a performance based improvement plan. Employees may be eligible for up to \$5,250 for approved educational programs See HR InfoNet for additional information.



## Adoption Assistance Program

The adoption of a child is the beginning of a new life. It's a day you may have planned and looked forward to for some time, the beginning of shared dreams. Along with the joys, you'll find, come many responsibilities — including some financial ones. The LEDVANCE Adoption Assistance Benefit helps you begin this new journey. Eligible employees will be reimbursed 100% for up to \$2,500 for eligible expenses for adoptions legally placed in your home.

Expenses such as legal fees and court costs; adoption fees for approved public, private, foreign or domestic agencies; travel expenses (including meals) to bring your child home are reimbursable expenses.



## Time Away From Work

LEDVANCE provides competitive vacation, public holidays, floating holidays, jury duty and sick leave benefits. These benefits vary by location and are based on an individual's employment status such as full-time, part-time, salaried or hourly employee. Please refer to your local HR Representative, or contact AskHR, if you have any questions regarding the benefits you are eligible for.

## Employee Discounts, Perks@Work, Shop our Brand Store

Register for Employee Discounts to save on almost everything you buy as well as earn points for every dollar you spend and get even more items for free. Log on to the global intranet to explore Perks at Work: (located under Job & Career tab)

- Computers – Employee pricing for all major brands
- Eating in or out – Up to 50% off at 15,000 locations
- Personal Vacations – Air, hotel and car rentals from corporate perks
- Electronics – Best prices from manufacturers and retailers
- Cell Phones – Discounts on your monthly bill
- Movie Tickets – Up to 30% off at the movies
- New and Used Cars – Employee auto buying program
- Exclusives – Internal perks from strategic vendors

### Shop Our Brand Store

Shop our online store for LEDVANCE branded and SYLVANIA branded personal items and promotional products through Staples. The online store offers a wide range of branded items, from clothing and pens to fun and practical items. They also handle special order needs.

Visit the LEDVANCE global intranet for additional information and to begin saving on cell phones, new cars, entertainment, travel and more.

### Shop Our Brand Store at:

<https://global-intranet.osram.com/sites/AMERICAS/ShopOnline/Pages/default.aspx>

### Visit Employee Discounts & Perks@Work:

<https://global-intranet.osram.com/sites/Global/EmployeeBenefits/Pages/default.aspx>



# 2019 Rates – Monthly Employee Contributions

Updated as of  
November 2, 2018, and  
supersedes prior versions.

## Medical Insurance – Monthly

Coverage	LEDVANCE \$500 Plan	LEDVANCE \$1,500 Plan	LEDVANCE \$2,500 Plan
Employee Only	\$129.87	\$75.13	\$56.14
Employee + Child	\$222.80	\$128.63	\$96.11
Employee + Spouse	\$407.10	\$235.02	\$175.61
Employee + Children	\$324.59	\$187.39	\$140.02
Employee + Family	\$601.82	\$347.44	\$259.60

## Dental Insurance – Monthly

Coverage	Delta Dental Traditional Plan	Delta Dental Value Plan
Employee Only	\$14.58	\$13.54
Employee + Child	\$29.16	\$27.09
Employee + Spouse	\$29.16	\$27.09
Employee + Children	\$42.58	\$39.55
Employee + Family	\$53.56	\$43.85

## Vision Insurance – Monthly

Coverage	EyeMed Plan 1	EyeMed Plan 2
Employee Only	\$9.01	\$5.31
Employee + Child	\$17.11	\$8.35
Employee + Spouse	\$17.11	\$8.35
Employee + Children	\$23.38	\$14.48
Employee + Family	\$23.38	\$14.48

## Legal Insurance – Monthly

	Legal Plan
All Coverages	\$20.33

## InfoArmor – Monthly

	ID Theft
All Coverages (Individual/Family)	\$9.95/\$17.95

## Voluntary Life Insurance – Monthly

Active Non-Smoker Age	Rate per \$1,000	Active Non-Smoker Age	Rate per \$1,000
Under 30	\$0.045	55 - 59	\$0.330
30 - 34	\$0.045	60 - 64	\$0.470
35 - 39	\$0.050	65 - 69	\$0.680
40 - 44	\$0.085	70 - 74	\$1.140
45 - 49	\$0.135	75 - 79	\$1.900
50 - 54	\$0.220	80+	\$1.900

Rates for part-time and highly compensated employees are not reflected in this table. Please see HR InfoNet for additional information regarding rates.



## Glossary Key Terms

### **Copay**

A fixed amount you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

### **Coinsurance**

Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service after you meet the deductible.

### **COBRA**

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives employees and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals may be required to pay the entire premium for coverage up to 102 percent of the cost to the plan.

### **Deductible**

The amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay.

### **Health Savings Account**

A medical savings account available to taxpayers who are enrolled in a qualified high-deductible health plan. The funds contributed to the account aren't subject to federal income tax at the time of deposit (subject to limits). The funds must be used to pay for qualified medical expenses.

### **High Deductible Health Plan (HDHP)**

A plan that features higher deductibles than traditional insurance plans. High-deductible health plans often have lower premiums and can be paired with a health savings account to allow you to pay for qualified out-of-pocket medical expenses on a pre-tax basis.

### **Out-of-Pocket Maximum**

The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or health care your health insurance or plan doesn't cover. Some health insurance or plans don't count all your copays, deductibles, coinsurance, out-of-network payments or other expenses toward this limit.

### **Preventive Care**

Routine health care that includes screenings, checkups and patient counseling to prevent illnesses, disease or other health problems.

### **Prescription Drugs**

Drugs and medications that by law require a prescription from a medical provider. Prescription plans have a tiered structure for payment and classifications of a prescription drug.

### **Brand Preferred Prescription Drugs**

A brand name drug is a drug that has a trade name and is protected by a patent (i.e. can be produced and sold only by the company holding the patent). When the patent protection for a brand name drug expires, generic versions of the drug can be offered for sale if the FDA agrees. If there is no generic available, there may be more than one brand name medicine to treat a condition. The preferred brand name medications are selected by the pharmacy benefit management company as products across most therapeutic categories that are clinically appropriate and the most cost-effective alternatives to generic drugs. This is typically the second most cost effective option for members using the plan.

### **Brand Non-Preferred Prescription Drugs**

The non-preferred brand name medications are the products made from other manufacturers across most therapeutic categories that are clinically appropriate but are the least cost-effective alternatives to generic drugs. This is typically the most costly option for members using the plan. In most cases, there are options on the preferred brand name medication list in the same therapeutic category that can be selected as an alternative to the non-preferred medication.

### **Generic Drug**

When the patent of a brand name medicine expires, other drug manufacturers can make and sell the same medicine. This medicine is sold under its chemical name, which is why it is called a "generic." Like their brand name counterparts, all generic medicines are tested and approved by the FDA before they can be sold to consumers. In the United States, trademark laws do not allow a generic medicine to look exactly like its brand name counterpart. Therefore, you can expect a generic medicine to be a different color or a different shape than its brand name counterpart. Generic drugs are typically the lowest cost alternative for treatment.



## Notice of Creditable Coverage

Please read if you are eligible for Medicare or will be in 2019

### Important Notice from LEDVANCE LLC About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with LEDVANCE LLC and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. LEDVANCE LLC has determined that the prescription drug coverage offered by the Core, Core Plus, and HDHP plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current LEDVANCE LLC coverage will not be affected. See pages 7 – 9 of the CMS Disclosure of Creditable Coverage To Medicare Part D Eligible Individuals Guidance (available at <http://www.cms.hhs.gov/CreditableCoverage/>), which outlines the prescription drug plan provisions/options that Medicare eligible individuals may have available to them when they become eligible for Medicare Part D.

If you do decide to join a Medicare drug plan and drop your current LEDVANCE LLC coverage, be aware that you and your dependents will be able to get this coverage back.

### When Will You Pay a Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with LEDVANCE LLC and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through LEDVANCE LLC changes. You also may request a copy of this notice at any time.

### For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

October 15, 2018  
LEDVANCE LLC  
200 Ballardvale St.  
Wilmington, MA 01887  
Ask HR 1-800-347-5875







