Benefit Program Summary

April 1, 2021 – March 31, 2022

Eligible employees of WL Plastics Corporation working an average of 30 hours per week are offered these benefits:

- Health
- Dental
- Vision
- Basic Life/AD&D
- Voluntary Life/AD&D
- Short Term Disability
- Basic Long Term Disability
- Long Term Disability Buy-up
- Flexible Spending Accounts (FSA)

HEALTH PLAN

Plan Feature/Service *Using Network Providers*	**BCBS Texas Health Plan Benefit**
Network Name	BCBS Texas Blue Choice PPO
Deductible *Per calendar year*	$625/Single $1,250/Single + One $1,875/Single + Two or more
Out of Pocket Maximum **Medical Services** **Prescription Drugs**	*Per calendar year* $1,500/Single; $3,000/Single + One $4,500/Single + Two or more $1,500/Single; $3,000/Single + One $4,500/Single + Two or more
Preventive Care	No charge
Office Visits Illness/injury **Specialist Visits** **Walk-in Clinic Visits** **Urgent Care Clinic** **Virtual Visits @ MDLive**	$20 Copay/visit $20 Copay/visit $20 Copay/visit $20 Copay/visit No charge
Prescription Drugs *Retail* (30-day supply)	Generic: $10 Copay Preferred Brand Name: $20 Copay Non-preferred Brand Name: $40 copay
Hospital Services	You pay 20% of charges after deductible
Emergency Room Visits	You pay 20% of charges after deductible
Out of Network Benefits	Most services paid at 60% after deductible. *Some services not covered/limited.*
Value-Added Benefits	24-Hour Nurse Line, Fitness Discounts, Tobacco Cessation, Blue365 Marketplace

VISION PLAN

Plan Feature/Service *Using Network Providers*	**BCBS Texas Vision Plan Benefit**
Network Name	BCBS Texas Blue Choice PPO
Deductible	Not applicable
Vision Exams *Once per calendar year*	Network: No charge Out of Network: 100% of allowable charge
Eyeglass Lenses and Frames *or* Contact Lenses *Once every 12 months*	*Use any provider-no network.* Up to $200/person Send receipts to BCSBTX for reimbursement.
Safety Glasses *Once every 12 months*	*Use any provider-no network.* Up to $200/employee Send receipts to BCSBTX for reimbursement.

DENTAL PLAN

Plan Feature/Service *Using Network Providers*	**Guardian Life Dental Plan Benefit**
Network Name	Guardian DentalGuard Preferred PPO
Annual Benefit *Per calendar year*	$1,500/person
Deductible *Per calendar year*	$50/person; $150/family Does not apply to Preventive & Diagnostic Care
Preventive & Diagnostic Care Cleanings & exams at 6-month intervals, X-rays, Fluoride under age 19, Sealants under age 16	100% covered *No deductible*
Basic Care Amalgam restorations (silver fillings), Anterior (front) resin restorations, Root canal therapy (Endodontics), Gum disease treatment, Oral Surgery	100% covered after deductible
Major Care Crowns, Inlays, Onlays, Bridges, Dentures, Implants	50% covered after deductible
Orthodontics *Children under age 19*	50% covered $1,500 lifetime maximum benefit

EMPLOYEE PLAN CONTRIBUTIONS

Contributions include health, dental and vision insurance.

There is no separate election for health, dental or vision coverage.

Health Plan Coverage Status Apr 1, 2021 – Mar 31, 2022	**Health + Dental + Vision** *Per Month*	
	No Tobacco*	**Tobacco User**
Employee Only	$80.25	$85.25
Employee + One	$230.00	$235.00
Employee + Two or More	$300.50	$305.50

**To receive the non-tobacco discount, non-tobacco users must complete the non-tobacco affidavit form*

FLEXIBLE SPENDING PLAN

WL Plastics offers Flexible Spending Accounts (FSAs) through Alerus.

1. **Premiums:** We use pre-tax deductions for your WL Plastics health, dental/vision plan premiums, if you participate in those plans.
2. **Medical Flex Spending Account (FSA):** You may use pre-tax deductions to pay for medical expenses not covered by health, dental/vision insurance up to $2,750, depending upon your election. A roll over amount of up to $550 of unused medical FSA funds is permitted each year.
3. **Dependent Care FSA:** You may use pre-tax deductions to pay for eligible dependent care up to $5,000 if single or married filing jointly or to $2,500 if married filing separately.

Benefit Program Summary - *continued*

LIFE INSURANCE PLANS

WL Plastics provides a Basic Term Life and AD&D plan for all eligible employees and also offers a Voluntary Term Life and AD&D plan through Sun Life.

Basic Life and AD&D Plan

WL Plastics pays 100% of the premiums for this plan.

Plan Feature	Sun Life Basic Life Plan Benefit
Term Life Insurance	$30,000
Accidental Death and Dismemberment (AD&D)	$30,000
Benefit Reduction Ages	Benefits reduce at ages 65 and 70.
Accelerated Death Benefit	You may be able to withdraw a portion of your Term Life amount in the event you are terminally ill.

Voluntary Life and AD&D Plan

Paid 100% by employees through payroll deduction if elected.

Plan Feature	Sun Life Voluntary Life Plan Benefit
Term Life Insurance No evidence of insurability is required when you are first eligible for this plan	Employees: Up to five times annual salary to $150,000 ($10,000 increments) Spouses: Up to $30,000, not to exceed 50% of Employee amount ($5,000 increments) Children up to age 25: Choose a $5,000 or $10,000 amount, not to exceed 50% of Employee amount
Accidental Death and Dismemberment (AD&D) No evidence of insurability is required. *Available as a separate benefit.*	Employees: Up to five times annual salary to $150,000 ($10,000 increments) Spouses: Up to $30,000, not to exceed 50% of Employee amount ($5,000 increments) Children up to age 25: Choose a $5,000 or $10,000 amount, not to exceed 50% of Employee amount
Benefit Reduction Ages	Benefits reduce at ages 65 and 70.
Portability/Convertibility Privilege *Under age 70*	Within 31 days of plan ineligibility
Terminal Illness Benefit	If you or your covered spouse become terminally ill, you may be able to withdraw a portion of the term life amount.

The Sun Life plans include the following value-adds:

- Employee Assistance Program (EAP)
- Identity Theft Protection
- Emergency Travel Assistance

DISABILITY PLANS

WL Plastics provides both short-term and long-term disability income protection plans and also offers a long-term disability buy-up plan through Sun Life.

Short Term Disability (STD) Plan

WL Plastics pays 100% of the premiums for this plan.

Plan Feature	Sun Life STD Plan Benefit
Benefit Amount For qualifying disabilities	60% of covered weekly earnings up to $4,000/week maximum
Day Benefits Begin	On the 8h day of a qualifying disability due to injury or illness
Benefit Duration	Up to 12 weeks maximum
Pre-existing Condition Limitation	None

Basic Long Term Disability (LTD) Plan

WL Plastics pays 100% of the premiums for this plan.

Plan Feature	Sun Life LTD Plan Benefit
Benefit Amount For qualifying disabilities	50% of covered monthly earnings up to $10,000/month maximum.
Day Benefits Begin	On the 91st day of a qualifying disability
Benefit Duration	Up to two (2) years
Pre-existing Condition Limitation	Benefits may not be paid if you have received treatment for a disabling condition in the three (3) months prior to your plan effective date until you have been insured for 12 months.

Buy-Up Long Term Disability (LTD) Plan

Paid 100% by employees through payroll deduction if elected.

Plan Feature	Sun Life Voluntary LTD Benefit
Benefit Amount For qualifying disabilities	60% of covered monthly earnings up to $12,000/month maximum.
Day Benefits Begin	On the 91st day of a qualifying disability
Benefit Duration	Up to your Social Security Normal Retirement Age. Other limits apply if a disability begins at age 60 or older or is due to mental illness, substance abuse and some other conditions.
Pre-existing Condition Limitation	Benefits may not be paid if you have received treatment for a disabling condition in the three (3) months prior to your plan effective date until you have been insured for 12 months.