

**Employee Health & Welfare Benefits**  
**Plan Year: May 1<sup>st</sup>, 2023 to April 30<sup>th</sup>, 2024**

*Following is a general summary of the benefits offered by Republic Plastics and American Film & Printing, including contact information and where you can find additional information. Please see the 2023-2024 Benefits Guide for more details.*

**MEDICAL**

HealthComp (formerly BAS)		\$2,500 Deductible Plan	\$5,000 Deductible Plan
Calendar Year Deductible	Individual	\$2,500	\$5,000
	Family	\$5,000	\$10,000
Coinsurance		90%	80%
Out-of-Pocket (OOP) Maximum	Individual	\$5,000	\$5,600
	Family	\$10,000	\$11,200
Office Visits	Primary Care	\$25	\$35
	Specialist	\$40	\$45
	Urgent Care	\$50	\$55
	Emergency Room	\$150 copay; then 90%	\$150 copay; then 80%
Pharmacy Copays		\$15 / \$35 / \$55	\$20 / \$40 / \$60
Mail Order Pharmacy Copays		\$45 / \$105 / \$165	\$60 / \$120 / \$180

**FIRST STOP HEALTH VIRTUAL CARE**

First Stop Health	\$2,500 Deductible Plan	\$5,000 Deductible Plan
24/7 Telemedicine & Urgent Care, Mental Health, Virtual Primary Care	\$0	\$0

**DENTAL**

Sun Life		MAC Plan Benefit	U&C Plan Benefit
Dental Network:		Sun Life Dental Network	Sun Life Dental Network
Network Deductible	Individual	\$50	\$50
	Family	\$150	\$150
Coinsurance Levels by Service Type	Preventive Care	100% (Deductible Waived)	100% (Deductible Waived)
	Basic Care	100%	80%
	Major Care	60%	50%
	Endo/Perio	60%	50%
	Child Orthodontia	50%	50%
Maximum Benefit	Annual	\$1,500	\$1,500
	Child Orthodontia Lifetime	\$1,500	\$1,500
Out-Of-Network Reimbursement		% of Sun Life Fee Schedule	% of Usual & Customary fee in area

**VISION**

Sun Life Vision Plan		In Network Plan Benefit
Vision Network:		VSP
Benefits	Routine Exam	You pay \$10
	Retinal Imaging	You pay \$39
	Single/Bifocal/Trifocal lenses	You pay \$10
	Frame allowance	Plan pays \$130 towards frames + additional 20% discount
	Contacts (medically necessary)	You pay \$10
	Contacts (elective)	Plan pays \$130 toward elective contacts
	Contact Lens Fitting & Evaluation	You pay \$60
Frequency	Exam / Lenses / Materials	12 / 12 / 24 Months

Please note that this summary highlights some of the main features of your benefit programs, but does not include all plan rules, features, limitations or exclusions. The terms of your benefit plans are governed by legal documents including insurance contracts. Should there be any inconsistencies between this summary and the legal plan documents, the plan documents are the final authority.

**Employee Health & Welfare Benefits**  
**Plan Year: May 1<sup>st</sup>, 2023 to April 30<sup>th</sup>, 2024**

**LIFE AND AD&D**

Company Paid		Employee Paid Voluntary Life and AD&D Insurance		
MetLife – Life Insurance	Life/AD&D	Employee	Spouse	Child
Benefit	\$15,000	\$10,000 Increments	\$5,000 Increments	6 Months to 26 Years - \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 15 Days to 6 Months - \$500 Live Birth to 14 days - \$100
Maximum Benefit	\$15,000	Lesser of 5x salary or \$500,000	Lesser of 100% of EE benefit or \$500,000	\$10,000
Guarantee Issue	\$15,000	\$150,000	\$30,000	\$10,000

**SHORT AND LONG-TERM DISABILITY**

MetLife	Voluntary Short-Term Disability	Voluntary Long-Term Disability
Coverage Amount	60% of Salary	60% of Salary
Maximum Benefit	\$600 Per Week	\$6,000 Per Month
Maximum Duration	25 Weeks	To SSNRA
Benefits Begin	Day 7 (Accident) / Day 7 (Illness)	180 Days
Guarantee Issue	Health statements are required for late entrants	\$10,000

**OTHER BENEFITS**

Other Programs Offered by Republic Plastics	
<ul style="list-style-type: none"> <li>• Legal Shield and Identity Theft</li> <li>• Brella Supplemental Health</li> <li>• Alliant Medicare Solutions</li> </ul>	See your Benefit Guide for more information

\*\*\*\*\*

**CARRIER CONTACT INFO**

Carrier/Vendor	Benefit Covered	Website	Customer Service
HealthComp (formerly BAS)	Medical	<a href="http://hconline.healthcomp.com">hconline.healthcomp.com</a>	(800) 843-3831
First Stop Health	24/7 Telemedicine & Urgent Care, Mental Health, Virtual Primary Care	<a href="http://www.fshealth.com">www.fshealth.com</a>	(888) 691-7867
Sun Life	Dental	<a href="http://www.sunlife.com/us">www.sunlife.com/us</a>	(800) 442-7742
Sun Life	Vision	<a href="http://www.vsp.com">www.vsp.com</a>	(800) 877-7195
MetLife	Life/AD&D, Short Term Disability, Long Term Disability	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	(800) 638-6420 (Life/AD&D) (800) 300-4296 (Disability)
Brella	Supplemental Health	<a href="http://www.joinbrella.com">www.joinbrella.com</a>	(888) 300-5382
LegalShield	Legal Services, Identity Services	<a href="http://www.legalshield.com">www.legalshield.com</a>	(800) 654-7757 (LegalShield) (888) 494-8519 (IdentityShield)
Alliant Medicare Solutions	Medicare Decision Support	<a href="http://www.alliantmedicareolutions.com">www.alliantmedicareolutions.com</a>	(877) 888-0165

Please note that this summary highlights some of the main features of your benefit programs, but does not include all plan rules, features, limitations or exclusions. The terms of your benefit plans are governed by legal documents including insurance contracts. Should there be any inconsistencies between this summary and the legal plan documents, the plan documents are the final authority.

**Employee Health & Welfare Benefits**  
**Plan Year: May 1<sup>st</sup>, 2023 to April 30<sup>th</sup>, 2024**

**PAYROLL DEDUCTIONS**

Monthly Payroll Deductions		
	Medical	
	\$2,500 Deductible Plan	\$5,000 Deductible Plan
<b>0-3 Years of Employment</b>		
Employee Only	\$169.03	\$91.78
Employee + Spouse	\$371.61	\$207.65
Employee + Child(ren)	\$336.81	\$187.00
Employee + Family	\$502.11	\$266.16
<b>3-7 Years of Employment</b>		
Employee Only	\$152.12	\$82.60
Employee + Spouse	\$334.45	\$186.89
Employee + Child(ren)	\$303.13	\$168.30
Employee + Family	\$451.90	\$239.54
<b>7+ Years of Employment</b>		
Employee Only	\$135.22	\$73.43
Employee + Spouse	\$297.29	\$166.12
Employee + Child(ren)	\$269.45	\$149.60
Employee + Family	\$401.69	\$212.93
	<b>Dental</b>	<b>Vision</b>
Employee Only	\$15.87	\$6.25
Employee + Spouse	\$35.39	\$11.98
Employee + Child(ren)	\$49.65	\$12.50
Employee + Family	\$69.16	\$18.05

**Life/AD&D Insurance**

- Republic Plastics provides \$15,000 of Basic Life/AD&D at no cost to you.
- You may purchase additional Life/AD&D insurance for you and your family at an additional cost based on your age as well as the amount of coverage you elect.
- Employee and Spouse Life/AD&D rates:

Employee's Age	Rate per \$1000 of coverage
25-29	\$0.073
30-34	\$0.073
35-39	\$0.098
40-44	\$0.170
45-49	\$0.260
50-54	\$0.396
55-59	\$0.606
60-64	\$0.962
65-69	\$1.535
70-74	\$2.415
75-79	\$2.415

- Child Life/AD&D combined rate is \$0.19 per \$1000 of coverage

**Short-Term & Long-Term Disability**

Short -Term Disability and Long-Term Disability rates are based on your current pay.  
 STD = \$0.54/\$10 of weekly benefit.  
 LTD = \$0.47/\$100 of monthly salary.

Please note that this summary highlights some of the main features of your benefit programs, but does not include all plan rules, features, limitations or exclusions. The terms of your benefit plans are governed by legal documents including insurance contracts. Should there be any inconsistencies between this summary and the legal plan documents, the plan documents are the final authority.