



2024

**CENTURY FOAM/
EXEMPLARY FOAM
EMPLOYEE BENEFITS GUIDE**



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https://issuu.com/docs/97730eb9f71c190b02e9ff2aefdbb0ff?fr=xKAE9_zU1NQ

BENEFITS DESIGNED TO SUPPORT YOU

At Century Foam/Exemplary Foam, we know our dedicated employees—YOU—are key to our overall success. Offering a comprehensive benefits package is an important part of your overall compensation. Each year we review our benefits package to ensure that we are providing you and your family with quality plan options at an affordable cost.

This Benefits Guide is designed to help you:

1. Better understand the benefits we offer so that you can choose the plans that are right for you and your family.
2. Know what to expect when you use your benefits (i.e., what your plan covers, how much you will pay, etc.).

Please take the time to carefully review your plan options and be sure to share this guide with your family members if they are or will be covered by any of the plans.

ELIGIBILITY

Our company sponsored benefit plans provide coverage for all full-time employees who are regularly scheduled to work on average at least 30 hours per week. These employees can participate in all benefit plans, following the completion of 90 days of continuous full-time employment.

Covering Your Family Members

Many of the plans offer coverage for your eligible family members, including:

- Your spouse.
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

Spousal Carve Out: if your spouse is eligible for medical coverage through their employer as a full-time employee, they are not eligible under this plan. This does not affect any other line off coverage.



ENROLLING AND MAKING CHANGES

When to Sign Up for Benefits

New Employees

You will receive a phone call and email from a Benefits Counselor from Forester Benefits Management to go over all the benefit offerings available to you and to assist you with your enrollment. If you miss the phone call or email, there will be two additional attempts to reach you. You can also call the Benefits Enrollment and Support Call Center M-F 8:00a – 5:00p ET at 833-611-4963 to speak to a Benefits Counselor. Once a new hire has chosen plans, these benefits will be in place for the remainder of the benefit plan year.

Current Employees

Once a year, the company will offer an open enrollment period when employees may change their benefits at their discretion. The open enrollment period will be announced and usually occurs prior to the start of the plan year or at any time when a benefit plan is modified by the company.

At Century Foam/Exemplary Foam, open enrollment is typically held in November. Any changes you make during open enrollment become effective January 1.

Enroll Online

Benefits enrollment is completed online through the Forester Benefits Management website at www.ForesterBenefits.com/enroll.

Changing Your Benefits During the Year

As stated above, you cannot change your benefits during the year unless you experience a qualifying life event. The most common qualifying life events are:

- Marriage, legal separation, or divorce.
- Birth of a child (including adoption).
- Loss of other coverage (e.g., child turns 26 and loses coverage through parent's plan).

There are other, less common life events that allow you to change your benefits. Please contact Human Resources for a complete list of qualifying life events.

To request a benefits, change, notify human resources within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted. Please note: You may need to provide proof of the event, such as a marriage certificate or record of birth.

ENROLLING

How Do I Enroll?

The below instructions apply to both open enrollment and for our new hires:

IMPORTANT: Please review and update your benefit elections for you and your eligible family members for 2024.

Multiple ways to Enroll!

1. Self-Enroll using the following information.
[ForesterBenefits.com/enroll](https://foresterbenefits.com/enroll)
Company Identifier: Dimen Foam
2. Call the Benefits Enrollment and Support Call Center.
(833) 611-4963
November 13-17, 2023
Monday-Friday 8am – 5pm ET
3. Schedule an appointment for us to call you!
[https://foresterbenefits.com/dimensional-foam-appt.](https://foresterbenefits.com/dimensional-foam-appt)
Or use the QR code on your phone.



Remember, you will receive a call for an appointment, as well as a return call if you left us a voicemail. The area code we call you from is 865.

How to Self-Enroll in 3 Easy Steps

Go to www.foresterbenefits.com/how-to-self-enroll for a quick overview of how to enroll.

STEP 1: LOGIN

First time users must register on the Employee Login screen by clicking "Register as a new User"

- Enter your first and last name
- Enter the company identifier: **Dimen Foam**
- Enter the last four digits of your SSN
- Enter your date of birth
- You will be prompted to create:
 - Username (Company email is recommended, but not required). You can make the Username whatever you choose. Note: The Username must be a minimum length of 8 characters and a Maximum length of 50
 - Password (Minimum length of 6 characters and a maximum length of 20, and include both a number and a symbol)

Returning users will do the following:

- Enter your username and password
- If you have forgotten your password, click on the "Reset a forgotten password" link

STEP 2: MAKE YOUR ELECTIONS (*pop-up blocker must be turned off*)

Once you arrive on your Welcome screen, you will:

- Navigate through the site with ease by clicking the green "Start Enrollment" button
- As you progress through the online enrollment process, you are prompted to input your personal and dependent information and make your benefit elections
- Helpful Resources are readily available throughout the process to help you learn more about your benefit options
- You can also review your Benefits Enrollment Guide, which includes each coverage plan summary, by viewing the Helpful Resources tab

STEP3: REVIEW AND SUBMIT

After providing your information and indicating your elections, you will need to do these final steps to complete the enrollment:

- Review your information and click the green "Click to Sign" button to complete your enrollment
- Your enrollment is **NOT COMPLETE until you click the "Click to Sign"** button to electronically sign your enrollment request and submit it for processing
- You can print a copy of your Enrollment Summary by clicking the "print" icon in the top right corner of the screen
- If needed, you may log back in and make changes at any time during the designated enrollment period

CONTRIBUTIONS

MEDICAL

Cost per paycheck (weekly)	Auxiant HSA	Auxiant PPO	Weekly Tobacco Surcharge
Employee Only	\$35.93	\$44.58	\$10
Employee + Spouse	\$110.07	\$135.18	\$10
Employee + Children	\$85.27	\$101.46	\$10
Employee + Family	\$144.68	\$178.53	\$10

DENTAL

Cost per paycheck (weekly)	Paramount Dental
Employee	\$6.99
Employee + spouse	\$14.68
Employee + child(ren)	\$18.34
Employee + family	\$25.81

VISION

Cost per paycheck (weekly)	Reliance Standard Vision
Employee	\$1.41
Employee + spouse	\$2.37
Employee + child(ren)	\$2.41
Employee + family	\$3.81

MEDICAL

Century Foam/Dimensional Foam offers two medical insurance plans through Auxiant. Please take the time to understand the features and differences of each plan so that you choose the coverage that is best for you and your family.

Choosing a Medical Plan

As you review your plan options, it may be helpful to consider the following questions:

- What is the cost to enroll in the plan? This is the amount you pay out of your paycheck.
- How much will you pay out of your pocket when you see your doctor or need other health care services?
- Do you prefer to pay more out of your paycheck each week, but less when you need health care? Or do you prefer to pay less out of your paycheck each week, but more when you need health care?
- Who are you covering, and what are their current medical needs, including prescription drugs taken regularly?



What is the cost to enroll?
How much will I pay?
Who am I covering?

HDHP and PPO: Key Plan Features

	HDHP	PPO
In- and out-of-network benefits	✓	✓
In-network benefits only	X	X
Cost per paycheck	\$\$	\$\$\$
Preventive care 100% paid	✓	✓
Copays for	✓	✓
Health savings account (HSA) eligible	✓	X
Deductible	Highest	Mid-range
Out-of-pocket maximum	Highest	Mid-range
Copays for doctors' office visits	X	✓
Deductible applies to all covered health services except preventive care.	✓	X
You pay copays for all covered health services	X	X
Individual deductible applies even when covering other family members	✓	✓

Important Medical Insurance Information

Our group health plan will remain with Auxiant-TPA for the 2024 plan year. Auxiant is a well-recognized health insurance administrator whose network includes most local physicians and hospitals. As always, please check with your health care provider to verify participation before receiving services.

PPO Network

Our Health Plan uses the Sagamore network for Indiana employees. The Sagamore network is one of the broadest networks of physicians and hospitals available. Please visit their website www.sagamorehn.com for a complete list of participating providers. For employees outside of Indiana, our Health Plan uses PHCS in conjunction with the Auxiant National Access. You can access the preferred provider listing by visiting their websites at www.multiplan.com and www.myzelis.com.

It is very likely that your physician already participates in the Sagamore or Auxiant National Access network, but it is recommended that you verify this with your doctor's office before each visit.

To find physicians within the PPO network:

- Please visit www.sagamorehn.com (for IN employees) or www.multiplan.com or www.myzelis.com (for employees outside of IN)
- Click "Find a Doctor" (Near the bottom of page)
- Or, call customer service via the number on the back of your ID card

Auxiant's online services are fast, easy, and free with convenient access to tools and resources such as:

- Claim status (including copies of EOBs)
- Status of medical deductibles and out-of-pocket amounts
- Frequently used forms
- ID card ordering (duplicates or replacements)
- Health and prescription benefits information.

To Access Auxiant's Online Services:

- Visit www.auxiant.com.
- Enter your username and password in the Member Login.
- Or, if you have not yet registered for online services, click "Register" then follow the prompts to complete your registration

If you have questions or problems, you can contact the technical support team at 1-800-475-2232.

Auxiant Customer Service

For Customer Service, call the number listed on the back of your member identification card. More claims and benefit information are available online at www.auxiant.com.

MEDICAL

Because we recognize how important medical coverage is for you and your family, Century Foam/Exemplary Foam offers the following medical plan through Auxiant. Below you can review detailed information about the plans to decide which one works best for you. Auxiant is a well-recognized, national health insurance administrator whose Sagamore, PHCS, & Auxiant National Access networks include most local physicians and hospitals. As always, please check with your health care provider to verify participation before receiving services.

Summary of Covered Benefits	HDHP IN- NETWORK	PPO IN- NETWORK
Deductible (Individual/Family)	You Pay: \$3,200/ \$6,400	You Pay: \$1,500/ \$3,000
Coinsurance	You Pay: 20% After Deductible	You Pay: 30% After Deductible
Out-of-Pocket Max (Individual/Family)	You Pay: \$4,500/ \$9,000	You Pay: \$6,000/ \$12,000
Preventive Care	You Pay: 0%	You Pay: 0%
Primary Care Physician	You Pay: Deductible & Coinsurance	You Pay: \$40 Copay
Specialist	You Pay: Deductible & Coinsurance	You Pay: \$40 Copay
Urgent Care	You Pay: Deductible & Coinsurance	You Pay: \$50 Copay
Emergency Room	You Pay: Deductible & Coinsurance	You Pay: \$75 Copay
Prescription Deductible	Medical deductible applies first, then copays	N/A
Retail (30 Days)	You Pay:	You Pay:
Generic	\$10 Copay	\$10 Copay
Brand	\$35 Copay	\$35 Copay
Brand, Non-Formulary	\$60 Copay	\$60 Copay
Specialty	Not Covered	Not Covered
Mail Order (90 Days)	You Pay:	You Pay:
Generic	\$25 Copay	\$25 Copay
Brand	\$88 Copay	\$88 Copay
Brand, Non-Formulary	\$150 Copay	\$150 Copay
Specialty	Not Covered	Not Covered

WHERE TO GO WHEN YOU NEED CARE

Know where to go for your health care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care. Locate a doctor or facility at www.sagamorehn.com (Indiana employees), www.multiplan.com (outside Indiana) and www.myzelis.com.

Medical Services	Cost	Wait Time	Appropriate For
Emergency Room	Highest \$\$\$	Longest	Serious, life-threatening conditions and issues requiring immediate attention
Urgent Care	Medium \$\$	Moderate	Non-life-threatening but urgent situations
Telemedicine	Lower \$	Shortest	Non-emergency conditions like allergies, flu, rash, or pink eye
Doctor's Office/PCP	Variable \$	Appointment based	Preventive care, routine check-ups, managing chronic conditions

Save money and time by choosing the right place to go for your health care.



PREVENTIVE CARE

The Auxiant medical plans pay 100% of the cost of preventive care when it is provided by a network provider. Preventive care helps detect or prevent serious diseases and medical problems before they can become major.

Examples of preventive health services:

- Annual check-up (1 per year).
- Flu shot (1 per year)
- Mammogram (1 per calendar year, usually after age 40).
- Colonoscopy (1 per 10 years, usually after age 50).
- Vaccinations.

Top 5 reasons to prioritize preventive care:

1. **Early detection:** Preventive care allows for the early detection of health issues before they become serious. Regular screenings can identify diseases like cancer, diabetes, and heart disease in their early stages when they are more manageable and treatment outcomes are often more successful.
2. **Better health outcomes:** With routine preventive care, you are likely to experience better overall health outcomes. Regular check-ups can help maintain good health and prevent the onset of chronic diseases.
3. **Cost savings:** Preventive care can save you money in the long run. By catching health issues early, you can avoid the high costs associated with treating advanced diseases. It's often less expensive to prevent a disease than to treat it.
4. **Improved quality of life:** Regular preventive care can contribute to an improved quality of life. By maintaining good health and preventing disease, you can **enjoy life more fully with less interruption due to illness.**
5. **Increased lifespan:** Preventive care can lead to a longer, healthier life. By focusing on prevention, you can reduce the risk of premature death from preventable diseases

Tobacco Surcharge

Employees who smoke or use tobacco products will be charged an additional \$10 weekly surcharge for all medical plan types effective January 1, 2024. "Smoke" or "use tobacco products" means any use of cigarettes, pipes, cigars or any other tobacco products, including e-cigarettes and vapor products containing nicotine.

You are required to complete the Tobacco Affidavit and return it during open enrollment to Human Resources.

SHARx SPECIALTY PRESCRIPTION PROGRAM

Attack prescription costs!

SHARx is a pharmacy advocacy program that works to save you money on your specialty prescription medications that are not covered by medical insurance. Century Foam/Exemplary Foam provides this program to all medical plan members at no additional cost.

What is considered a high-cost prescription? Any medication that costs \$350 or more per month and all specialty medications.

Members often get their medications for FREE! For medications that are not available at no cost, SHARx helps members access these medications through the SHARx interactive portal at a very small fraction of the cost.

Getting started is easy!

1. Create an account.
2. Verify personal and prescription information.
3. Sign HIPAA form.

Try out the SHARx app at
app.sharxplan.com
314-451-3555



KISx CARD

Surgery simplified. The KISx Card, or Keep It Simple Surgery, is a surgical and imaging program that is available to Auxiant medical plan members at no additional cost.

KISx Card covers over 400 different procedures, including:

- Orthopedic surgery.
- General Surgery.
- Colonoscopies.
- MRI, CT, and PET scans.

If you believe you need any procedure, call the KISx Card first!

Step 1: Call a KISx Card Nurse at 877.438.5479 to find out more about your procedure and how the program works. They will assist you in finding the right facility close to home.

Step 2: Your KISx Card Nurse will help you schedule your procedure. Upon scheduling, they will provide you with a voucher to take to your initial consultation.

Step 3: Save! You will not pay anything out of pocket when you choose a KISx Card provider. Your entire procedure is covered through the KISx Card.

By choosing a KISx Card provider, you will pay no out of pocket! If you are insured under the HSA plan, you will be required to pay up to the IRS minimum deductible of \$1,600 before receiving services at no cost.



HEALTH SAVINGS ACCOUNT

If you enroll in the Auxiant high-deductible health plan (HDHP), you may be eligible to open and fund a health savings account (HSA) through a bank of your choice. You will need to provide the bank account information to Human Resources so your pre-tax contributions will be directed to the correct bank account.

2024 IRS HSA contribution limits

Contributions to an HSA cannot exceed the IRS allowed annual maximums.

- Employee-only: \$4,150.
- All other coverage levels: \$8,300.

If you are age 55+ by December 31, 2024, you may contribute an additional \$1,000.

Please note. If you have any questions regarding your account, please contact the bank's customer service.

HSA eligibility

- You are eligible to fund an HSA if you are enrolled in the Auxiant HDHP and meet additional eligibility requirements.
- Refer to your bank of choice for eligibility details.

Maximize your savings!

- Money you put into your HSA is not taxed.
- Tax-free spending when HSA funds are used to pay for eligible health care expenses.
- HSA contributions grow tax free, which means you don't pay taxes on the interest or investment earnings.
- HSA funds roll over from year to year (no use it or lose it policy).
- The money you put into your HSA is yours to keep—even if you change plans or jobs in the future.
- After you reach age 65, your HSA dollars can be spent without penalty on any expense.

An **HSA** is a savings account that you can use to pay qualified out-of-pocket health care expenses with pre-tax dollars. *Please refer to IRS Publication 502. www.irs.gov/publications/p502/ar02.html#en_US_publink1000178947

DENTAL

Century Foam/Exemplary Foam offers dental insurance through Paramount Dental. This plan includes in- and out-of-network benefits, which means you can choose any dentist that you would like. However, you will pay less out of your pocket when you choose a Paramount Dental network dentist. Locate a Paramount Dental network dentist at www.paramounthealthcare.com/plans/dental or by calling customer service at 1-800-727-1444.

The table below summarizes the key features of the dental plan. The coinsurance amounts listed reflect the amount you pay for services. Please refer to the official plan documents for additional information on coverage and exclusions.

Type of Service	In Network	Out of Network
Calendar Year Deductible Single Family	You Pay: \$50 \$150	You Pay: \$50 \$150
Annual Dental Maximum per Person	*\$1,000	*\$1,000
Preventive Services Oral exams, cleanings, x-rays	You Pay: 0% - No Deductible	You Pay: 0% - No Deductible
Basic Services Fillings, gum treatment, root canals	You Pay: 0% - After Deductible	You Pay: 0% - After Deductible
Major Services Crowns, bridges, dentures	You Pay: 40% - After Deductible	You Pay: 40% - After Deductible
Orthodontia Children to Age 19 Lifetime Max per Individual	\$1,000	\$1,000

**When Preventative Care is received in a Plan Year and the Annual Maximum balance is \$500 or greater at the end of the Plan Year, a credit of \$250 will be applied at the beginning of next Plan Year. An additional \$100 credit will be applied if In-Network dentist was seen for the preventative Care. The Annual Maximum is not to exceed \$2,000.*

VISION

Century Foam/Exemplary Foam offers vision insurance through Reliance Standard. This plan allows you to choose any eye care provider. However, you will maximize the plan benefits when you choose a network provider. Locate a Reliance Standard network provider at www.eyemed.com or by calling 1-844-225-3107.

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

In-Network Vision Benefits		Copay
Well Vision Exam	<ul style="list-style-type: none"> • One every calendar year 	You Pay: \$20
Frame	<ul style="list-style-type: none"> • \$130 allowance + 20% off Balance • Covered once every 24 months 	You Pay: \$20
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses • Covered once every 12 months 	You Pay: \$20
Lens Enhancements	<ul style="list-style-type: none"> • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average 35-40% off other lens enhancements 	Various Copays
Contacts	<ul style="list-style-type: none"> • Contact lens exam (fitting and evaluation) • \$130 allowance for contacts • Covered once every 12 months 	You Pay: \$20

Dependent children are covered to the end of the month in which they turn age 26.

LIFE INSURANCE

Life and accidental death and dismemberment (AD&D) insurance provides financial protection for those who depend on you for financial support.

Basic Life and AD&D Insurance

Century Foam/Exemplary Foam provides you with basic life and AD&D insurance at no cost to you.

Supplemental Life and AD&D Insurance

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. Century Foam/Exemplary Foam provides you the option to purchase additional life and AD&D insurance at group rates through Reliance Standard Life Insurance Company. You may also purchase coverage for your spouse and eligible children. You must purchase additional coverage for yourself in order to purchase coverage for your spouse and/or child(ren).

Coverage options:

- Employee: \$20,000 increments up to \$100,000; guarantee issue: \$100,000.
- Spouse: \$50,000 maximum benefit not to exceed 50% of the employee coverage amount; guarantee issue: \$50,000.
- Dependent children: \$10,000 maximum benefit. Eligible children are children through the age of 19 or through age 25 if a full-time student.

Voluntary Life Paycheck Deductions

Premiums for the voluntary life plan are based on the life amount chosen and the employee's age (for both employees and spouses). Detailed benefit summaries and premium costs are available by contacting Human Resources.

Beneficiary Designation

It is important to make sure your beneficiary designation is complete and up to date. You may change your beneficiary at any time. Please contact Human Resources.

If you purchase life and AD&D insurance when you are first eligible to enroll, you may purchase up to the guaranteed issue amounts without completing a statement of health (evidence of insurability).

If you do not enroll when first eligible and choose to enroll during a future open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Reliance Standard Life Insurance Company.

Annual enrollment: you can elect coverage for yourself and your spouse (under the age of 60) up to the guaranteed issue amount or you can increase existing coverage for yourself and spouse up to the guaranteed issue amount without evidence of insurability.

DISABILITY INSURANCE

Disability insurance can help you meet your financial needs if you become unable to work due to an illness or injury.

Short-Term Disability Insurance

Century Foam/Exemplary Foam provides employees with the opportunity to purchase short-term disability coverage to help provide paycheck replacement income in the even you are disabled short-term.

- Benefit: \$100 to \$1,500 in increments of \$25, not to exceed 65% of weekly earnings.
- Elimination period: 7 days.
- Benefit duration: Up to 26 weeks.

Annual Enrollment: Each year at the annual enrollment, you have the ability to enroll in the short-term disability benefit without having to submit evidence of insurability. There is a preexisting condition provision that applies.

The benefit is nontaxable.

Short-Term Disability Paycheck Deductions: Premiums for the short-term disability plan are based on your individual pay. A detailed benefit summary with a premium cost calculator is available from Human Resources.

Premiums based on weekly deductions

Weekly Benefits	\$100	\$125	\$150	\$175	\$200	\$225	\$250	\$275	\$300	\$325	\$350	\$375	\$400
All Ages	\$2.84	\$3.55	\$4.26	\$4.97	\$5.68	\$6.39	\$7.10	\$7.81	\$8.52	\$9.23	\$9.93	\$10.64	\$11.35
Weekly Benefits	\$425	\$450	\$475	\$500	\$525	\$550	\$575	\$600	\$625	\$650	\$675	\$700	\$725
All Ages	\$12.06	\$12.77	\$13.48	\$14.19	\$14.90	\$15.61	\$16.32	\$17.03	\$17.74	\$18.45	\$19.16	\$19.87	\$20.58
Weekly Benefits	\$800	\$850	\$900	\$950	\$1,000	\$1,050	\$1,100	\$1,150	\$1,200	\$1,250	\$1,300	\$1,400	\$1,500
All Ages	\$22.71	\$24.13	\$25.55	\$26.97	\$28.38	\$29.80	\$31.22	\$32.64	\$34.06	\$35.48	\$36.90	\$39.74	\$42.16

Monthly Rate Per \$10 of weekly benefit: \$1.230

DISABILITY INSURANCE

Long-Term Disability Insurance

Century Foam/Exemplary Foam provides employees with the opportunity to purchase long-term disability coverage to help provide paycheck replacement income in the even you are disabled long-term.

- Benefit: \$300 to \$6,000 in \$100 increments not to exceed 60% of your monthly earnings.
- Elimination period: 180 days.
- Benefit duration: Social security normal retirement age.

The benefit is nontaxable. Coverage is available on a guarantee-issue basis when you are initially eligible and during the annual open enrollment period. There is a pre-existing condition provision that applies.

Long-Term Disability Paycheck Deductions: Premiums for the long-term disability plan are based on your individual pay and age. A detailed summary with a premium cost calculator is available from Human Resources.

Premiums based on weekly deductions

Monthly Benefit	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000	\$1100	\$1200	\$1300	\$1400	\$1500	\$1600
< 30	0.16	0.22	0.27	0.33	0.38	0.44	0.49	0.54	0.60	0.65	0.71	0.76	0.82	0.87
30-34	0.20	0.27	0.34	0.41	0.47	0.54	0.61	0.68	0.75	0.81	0.88	0.09	1.02	1.09
35-39	0.30	0.40	0.50	0.60	0.70	0.80	0.90	1.00	1.10	1.20	1.30	1.40	1.50	1.60
40-44	0.51	0.68	0.85	1.02	1.19	1.36	1.53	1.70	1.87	2.04	2.21	2.38	2.55	2.72
45-49	0.74	0.98	1.23	1.48	1.72	1.97	2.22	2.46	2.71	2.95	3.20	3.45	3.69	3.94
50-54	0.97	1.30	1.62	1.94	2.27	2.59	2.91	3.24	3.56	3.89	4.21	4.53	4.86	5.18
55-59	1.17	1.56	1.94	2.33	2.72	3.11	3.50	3.89	4.28	4.67	5.06	5.44	5.83	6.22
60-64	0.95	1.27	1.58	1.90	2.21	2.53	2.85	3.16	3.48	3.80	4.11	4.43	4.75	5.06
65+	0.95	1.27	1.58	1.90	2.21	2.53	2.85	3.16	3.48	3.80	4.11	4.43	4.75	5.06
Min Income	\$500	\$666	\$833	\$1,000	\$1,166	\$1,333	\$1,500	\$1,666	\$1,833	\$2,000	\$2,166	\$2,333	\$2,500	\$2,666

Monthly Benefit	\$1700	\$1800	\$1900	\$2000	\$2100	\$2200	\$2300	\$2400	\$2500	\$2600	\$2700	\$2800	\$2900	\$3000
< 30	0.93	0.98	1.03	1.09	1.14	1.20	1.25	1.31	1.36	1.42	1.47	1.52	1.58	1.63
30-34	1.15	1.22	1.29	1.36	1.42	1.49	1.56	1.63	1.70	1.76	1.83	1.90	1.97	2.04
35-39	1.69	1.79	1.89	1.99	2.09	2.19	2.29	2.39	2.49	2.59	2.69	2.79	2.89	2.99
40-44	2.90	3.07	3.24	3.41	3.58	3.75	3.92	4.09	4.26	4.43	4.60	4.77	4.94	5.11
45-49	4.19	4.43	4.68	4.92	5.17	5.42	5.66	5.91	6.16	6.40	6.65	6.89	7.14	7.39
50-54	5.50	5.83	6.15	6.48	6.80	7.12	7.45	7.77	8.09	8.42	8.74	9.07	9.39	9.71
55-59	6.61	7.00	7.39	7.78	8.17	8.55	8.94	9.33	9.72	10.11	10.50	10.89	11.28	11.67
60-64	5.38	5.69	6.01	6.33	6.64	6.96	7.28	7.59	7.91	8.23	8.54	8.86	9.18	9.49
65+	5.38	5.69	6.01	6.33	6.64	6.96	7.28	7.59	7.91	8.23	8.54	8.86	9.18	9.49
Min Income	\$2,833	\$3,000	\$3,166	\$3,333	\$3,500	\$3,666	\$3,833	\$4,000	\$4,166	\$4,333	\$4,500	\$4,666	\$4,833	\$5,000

RELIANCE STANDARD

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EAP and Work-Life Services



Program Access

- All Covered Employees and Family Members Eligible, Regardless of Location or Relationship
- 24/7, 365 Days-a-year Dedicated Toll-Free Line, Always Live Answer
- Website, Mobile App, IM, Text, Chat, Email and Video Chat Access to Services



Assessment and Referral Services

- **Unlimited** Telephonic Assessment and Referral
- Global Network of 52,000+ Licensed Providers
- 24/7 Access to Clinicians for Urgent Matters

Legal and Financial Services

- **Unlimited** Phone Consultation for Any Financial Issue
- **Unlimited** In-Office or Phone Consultation for Any Legal Issue, 25% Discount for Services Beyond Initial Consultation
- Online Legal and Financial Resource Center Including Document Preparation

Work-Life Benefits and Resources

- **Unlimited** Phone Assessment and Referral for Any Work-Life Need
- **Unlimited** Child, Elder, and Pet Care Referrals and Resources
- **Unlimited** Education, Personal Services, and Health and Wellness Referrals and Resources
- **Unlimited** Veteran Resources and Support Including Veteran Resource Website
- Online Resources and Tools for 100+ Work-Life Topics

RELIANCE STANDARD

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A MEMBER OF THE TOKIO MARINE GROUP



Program Implementation and Support Services

- **Unlimited** Virtual Orientations
- **Unlimited** Management Consultations
- Dedicated Account Management Team
- Formal Management Referrals
- Quarterly Utilization Reports

Promotional Materials

- Print and Electronic Promotional Materials
- Multilingual Materials Available
- Ongoing Mobile, Digital and Social Media Communications: Videos, Social@ACI Platforms, myACI App

Critical Incident Response and Support

- **Unlimited** Crisis Consultation
- Crisis Prevention and Threat Assessment Services

Training and Webinars

- **Unlimited** Employee and Management Virtual Training and Webinars
- **Unlimited** On-Demand Training Materials
- Onsite Training Available at Discounted Fee

Web Services

- Single Sign-On (SSO) Interactive Employee Website
- Work-Life and Wellness Interactive Online Resource
- Veteran Resource Website
- Mobile Apps and Social@ACI Platforms



Additional Questions?
Contact ACI Specialty Benefits toll-free at
855-RSL-HELP
(855-775-4357)
rsli@acieap.com

EAP services are provided by ACI Specialty Benefits, under agreement with Reliance Standard Life Insurance Company.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product availability and features may vary by state.

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CRITICAL ILLNESS

The Critical Illness option provides a fixed lump sum benefit upon diagnosis of a covered critical illness. Benefits are paid directly to the insured in addition to any other benefits.

You can choose between \$5,000 and \$50,000 of lump sum coverage. Spouse and Child coverage is also available. The spouse amount may not exceed 100% of the employee amount.

*Guaranteed Issue for Employee and Spouse is \$30,000 and all child coverage is guaranteed issue.

Covered Critical Illnesses

Invasive/Life Threatening Cancer 100%	Motor Neuron Diseases 100%
Carcinoma in Situ 25%	Multiple Sclerosis 100%
Skin Cancer 5%	Occupational HIV 100%
Benign Brain Tumor 100%	Occupation Hepatitis 100%
Heart Attack 100%	Paralysis 100%
Coronary Artery Disease 25%	Parkinson's Disease 100%
Stroke 100%	Severe Brain Damage 100%
Alzheimer's Disease 100%	Coma 100%
Loss of Hearing/Sight/Speech 100%	Major Organ Failure (includes kidney) 100%
Ruptured Cerebral, Carotid, or Aortic Aneurysm 100%	

Covered Childhood Illnesses

Cerebral Palsy 100%	Muscular Dystrophy 100%
Cleft Lip of Palate 100%	Spina Bifida 100%
Cystic Fibrosis 100%	Type 1 Diabetes 100%
Down Syndrome 100%	

CRITICAL ILLNESS

Critical Illness Deductions: Premiums for the critical illness plan are based on your individual age and benefit amount. A detailed benefit summary is available from Human Resources.

Weekly EE & Spouse Premiums

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	
Non-Nicotine	< 30	0.55	1.11	1.66	2.22	2.77	3.32	3.88	4.43	4.98	5.54
	30-39	0.88	1.75	2.63	3.51	4.38	5.26	6.14	7.02	7.89	8.77
	40-49	1.94	3.88	5.82	7.75	9.69	11.63	13.57	15.51	17.45	19.38
	50-59	4.25	8.49	12.74	16.98	21.23	25.48	29.72	33.97	38.22	42.46
	60-69	9.24	18.48	27.73	36.97	46.21	55.45	64.70	73.94	83.18	92.42
	70+	25.81	51.62	77.43	103.25	129.06	154.87	180.68	206.49	232.30	258.12

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	
Nicotine	< 30	0.69	1.38	2.08	2.77	3.46	4.15	4.85	5.54	6.23	6.92
	30-39	1.35	2.70	4.05	5.40	6.75	8.10	9.45	10.80	12.15	13.50
	40-49	3.55	7.11	10.66	14.22	17.77	21.32	24.88	28.43	31.98	35.54
	50-59	7.67	15.35	23.02	30.69	38.37	46.04	53.71	61.38	69.06	76.73
	60-69	14.24	28.48	42.72	56.95	71.19	85.43	99.67	113.91	128.15	142.38
	70+	34.21	68.42	102.63	136.85	171.06	205.27	239.48	273.69	307.90	342.12

Child Rider Premiums based on weekly deductions

Age	\$1,250	\$2,500	\$3,750	\$5,000	\$6,250	\$7,500	\$8,750	\$10,000	\$11,250	\$12,500
0-26	0.43	0.86	1.29	1.72	2.15	2.58	3.01	3.44	3.87	4.30

One rate for all eligible dependent children in family, regardless of number.

This Plan is HSA Compliant

Spouse premiums are based on the spouse's age on the coverage effective date.

VOLUNTARY ACCIDENT

Voluntary Accident – Reliance Standard

If you are looking for some assistance with the deductible on the HDHP health plan, you may be interested in purchasing this voluntary accident plan that we offer. This plan will reimburse a specific dollar amount in a lump sum based upon the type of treatment received for your accident. You may then use this payment to help reimburse your provider for the medical service that was applied towards your medical deductible

- YOU AND YOUR DEPENDENTS MUST BE INSURED under any medical plan to participate
- Benefits cover you 24 hours a day except work related injuries
- For claims to be eligible, treatment must be received within certain time periods:
 - Within 72 hours for initial care and emergency services
 - Within 90 days for fractures and dislocation
 - Within 72 hours for burns and laceration
 - Within 180 days for inpatient hospital admission and confinement
- Dependent children are covered from birth up to age 26

2024 Voluntary Accident Payroll Deductions	
Coverage	Weekly
Employee Only	\$3.28
Employee + Spouse	\$4.70
Employee + Child(ren)	\$5.13
Family	\$6.83

This plan is portable, so you can continue coverage if you leave employment.



IMPORTANT CONTACT INFORMATION



CARRIER CONTACT INFO	PHONE NUMBER	WEBSITE
Medical—Auxiant	800-475-2232	www.auxiant.com
Prescription Drug Advocacy—SHARx	314-451-3555	www.SHARXPLAN.com
Keep It Simple Surgery - KISx	877-438-5479	https://bdsadmin.com/employer/kisx-card
Dental—Paramount	800-727-1444	www.insuringsmiles.com
EAP – ACI Specialty Benefits	855-755-4357	rsli@acieap.com
Life/Disability/Vision/Critical Illness/Accident Insurance—Reliance Standard	833-611-4963	www.rsli.com

Century Foam/Exemplary Foam Human Resources | P 574.293.5547 E hr@centuryfoam.com



Please refer to the official plan documents for more complete descriptions of the benefit plans. In the event of any inconsistencies or discrepancies between the information provided in this guide and the official plan documents, the official plan documents will prevail. Century Foam/Exemplary Foam reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time without notice, including making changes to comply with and exercise its options under applicable laws. The authority to make such changes rests with the Plan Administrator. You may request a no-cost printed copy of the summary plan description and other official plan or program documents from Human Resources at 574.293.5547.



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