



# 2025

**CENTURY FOAM/**

**EXEMPLARY FOAM**

**EMPLOYEE BENEFITS GUIDE**



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<https://issuu.com/docs/2c8fe4d182cfc4d99517be7c2acc9e81?fr=sYzg3NTcxMzcxOTE>

# 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 of coverage.



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# 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](http://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.

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# 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 2025.**

## 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 4-8, 2025

Monday-Friday 8am – 5pm ET

3. Schedule an appointment for us to call you!

<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](http://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	\$38.93	\$49.04	\$10
Employee + Spouse	\$121.08	\$148.70	\$10
Employee + Children	\$93.79	\$111.61	\$10
Employee + Family	\$159.15	\$196.38	\$10

## DENTAL

Cost per paycheck (weekly)	Paramount Dental
Employee	\$7.33
Employee + spouse	\$15.39
Employee + child(ren)	\$19.23
Employee + family	\$27.06

## VISION

Cost per paycheck (weekly)	Reliance Standard Vision
Employee	\$1.40
Employee + spouse	\$2.36
Employee + child(ren)	\$2.41
Employee + family	\$3.80

# 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 2025 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](http://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](http://www.multiplan.com) and [www.myzelis.com](http://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](http://www.sagamorehn.com) (for IN employees) or [www.multiplan.com](http://www.multiplan.com) or [www.myzelis.com](http://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](http://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](http://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	PPO
	IN-NETWORK	IN-NETWORK
Deductible (Individual/Family)	You Pay: \$3,300/ \$6,600	You Pay: \$2,500/ \$5,000
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
<b>Emergency Room</b>	You Pay: Deductible & Coinsurance	You Pay: \$75 Copay
<b>Prescription Deductible</b>	Medical deductible applies first, then copays	N/A
<b>Retail (30 Days)</b>	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
<b>Mail Order (90 Days)</b>	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](http://www.sagamorehn.com) (Indiana employees), [www.multiplan.com](http://www.multiplan.com) (outside Indiana) and [www.myzelis.com](http://www.myzelis.com).

Medical Services	Cost	Wait Time	Appropriate For
<b>Emergency Room</b>	Highest \$\$\$	Longest	Serious, life-threatening conditions and issues requiring immediate attention
<b>Urgent Care</b>	Medium \$\$	Moderate	Non-life-threatening but urgent situations
<b>Telemedicine</b>	Lower \$	Shortest	Non-emergency conditions like allergies, flu, rash, or pink eye
<b>Doctor's Office/PCP</b>	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.



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## 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, 2025. "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.

## Welcome to a pharmacy benefits experience that puts you first!

If you enroll in medical coverage, you may save money on your medications when you use the True Rx pharmacy.

### To learn how your medication will be covered, visit the True Rx website and click on [Formularies \(Universal Open\)](#) under the member heading.

- A prescription drug formulary is a list that shows what tier level a medication will be covered under by the medical plan.
- Once you know the tier level of your medication, refer to the Benefits Guide for cost information.

### Getting started is easy!

#### 1. Sign into the member portal.

Whether you are new to True Rx, or a long-time member, please visit [the member portal](#) and click on the "register now" button on the bottom right.

2. Download the latest version of the mobile app. Search "MyRxPlan" in the [App Store](#) or [Google Play](#).
3. For mail order delivery, contact WB Rx Express at [wbrxexpress.com/mail-order](http://wbrxexpress.com/mail-order) or call 833-391-0126.
4. Bring your insurance card to the pharmacy. Your pharmacist will need important information on your card to process prescriptions.

Please be aware that the medical plans do not cover Tier 4 specialty drugs. However, Century Foam/Exemplary Foam provides the SHARx advocacy program, which can help you save money on your high-cost specialty medications. See page 16 for more information about this program.



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# COST PLUS MAIL-ORDER PHARMACY

TrueRx has partnered with the Mark Cuban Cost Plus drug company for an easy option to obtain low-cost generic medications through their mail-order pharmacy.

Prescriptions purchased through this program will be considered in-network with our insurance plan.

## Getting started is easy!

1. Visit [www.costplusdrugs.com](http://www.costplusdrugs.com) to check to see if your medication is available. If your medication is available, follow the steps to create an account.
2. Create your account by using the TrueRx information on your insurance ID card, and your health care provider information.
3. Ask your doctor to send a new prescription through the Cost Plus Drug Company. Select How to Contact Your Doctor for information to help when asking your doctor to send in your prescription.
4. You will then receive a confirmation email to complete your medication order.
  - You will receive an email from Cost Plus Drugs when they receive your prescription.
  - Be sure to check Request Insurance price to have your prescription process under the TrueRx insurance plan.
  - Enter your address and payment information for the shipment of your medication.
  - Your medication will then be shipped to your home.

These medications will be filled by HealthDyne and TruePill.

Standard shipping (5-7 business days) is included as part of the cost of the medication. If expedited shipping (3-5 business days) is chosen, you will pay the difference.



If you have any questions on this program, the TrueRx Patient Care team (866) 921-2024 will be able to answer any questions you may have.

# 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](https://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 your 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.



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# 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.

## 2025 IRS HSA contribution limits

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

- Employee-only: \$4,300.
- All other coverage levels: \$8,550.

If you are age 55+ by December 31, 2025, 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](http://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](http://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
<b>Calendar Year Deductible</b>	You Pay:	You Pay:
Single	\$50	\$50
Family	\$150	\$150
<b>Annual Dental Maximum per Person</b>	*\$1,000	*\$1,000
<b>Preventive Services</b>	You Pay:	You Pay:
Oral exams, cleanings, x-rays	0% - No Deductible	0% - No Deductible
<b>Basic Services</b>	You Pay:	You Pay:
Fillings, gum treatment, root canals	0% - After Deductible	0% - After Deductible
<b>Major Services</b>	You Pay:	You Pay:
Crowns, bridges, dentures	40% - After Deductible	40% - After Deductible
<b>Orthodontia</b>		
Children to Age 19	\$1,000	\$1,000
Lifetime Max per Individual		

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

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

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# 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.

### Premiums based on weekly deductions

Weekly Benefits	\$100	\$125	\$150	\$175	\$200	\$225	\$250	\$275	\$300	\$325	\$350	\$375	\$400
<b>All Ages</b>	\$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
<b>All Ages</b>	\$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
<b>All Ages</b>	\$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 event 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.

### 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	0.99	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

## Life comes with challenges. Your Assistance Program is here to help.

Reach out to your Assistance Program for short-term counseling, financial coaching, caregiving referrals and a wide range of well-being benefits to reduce stress, improve mental health and make life easier.

The following services are free to use, confidential, and available to you and your family members:

### **Mental Health Sessions**

Up to 3 telephonic sessions to help manage stress, anxiety and depression, resolve conflict, improve relationships, overcome substance abuse and address any personal issues.

### **Life Coaching**

To help reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and build balance.

### **Financial Consultation**

To help build financial wellness related to budgeting, buying a home, paying off debt, managing taxes, preventing identity theft, and saving for retirement or tuition.

### **Legal Consultation**

To help with a variety of personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

### **Life Management**

To provide information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

### **Personal Assistant**

To help manage everyday tasks and give back time by providing information and referrals for home services, repairs, travel, entertainment, dining and personal services.

### **Medical Advocacy**

To help navigate insurance, obtain doctor referrals, secure medical equipment or transportation, and plan for transitional care and discharge.

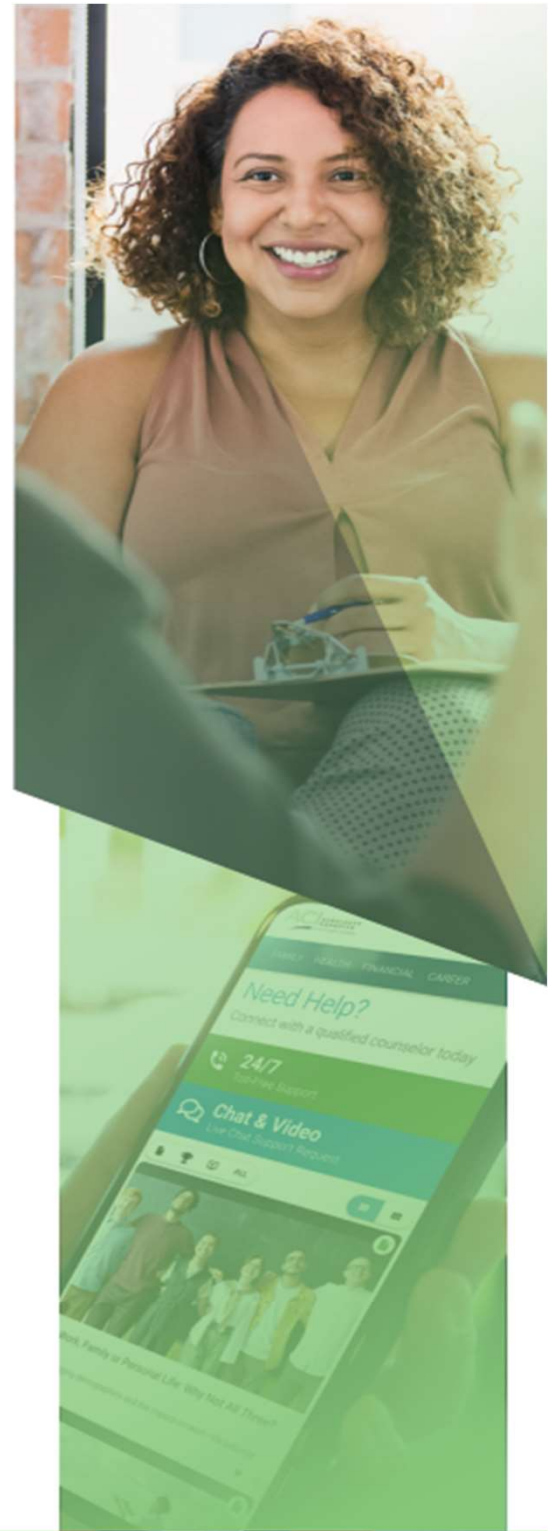
### **Member Portal and App**

Access your benefits 24/7/365 with online requests and chat options, and explore thousands of articles, webinars, podcasts and tools covering total well-being.

EAP benefits are free of charge, 100% confidential, available to all family members regardless of location, and easily accessible through ACI's 24/7, live-answer, toll-free number.

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.



Contact ACI Specialty Benefits  
**855-RSL-HELP** (855-775-4357)  
rsli@acieap.com  
<http://rsli.acieap.com>  
Company Code: RSLI859

**RELIANCE STANDARD**  
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An AllOne Health Company  
RS-2505 (12/2021)

# RELIANCE STANDARD

**RELIANCE STANDARD**  
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.

Powered by



## 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

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

### Covered Childhood Illnesses

<b>Cerebral Palsy</b> 100%	<b>Muscular Dystrophy</b> 100%
<b>Cleft Lip of Palate</b> 100%	Spina Bifida 100%
<b>Cystic Fibrosis</b> 100%	Type 1 Diabetes 100%
<b>Down Syndrome</b> 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
<b>Non-Nicotine</b> < 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
<b>Nicotine</b> < 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

2025 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	<a href="http://www.auxiant.com">www.auxiant.com</a>
Prescription Drug Advocacy—SHARx	314-451-3555	<a href="http://www.SHARXPLAN.com">www.SHARXPLAN.com</a>
Keep It Simple Surgery - KISx	877-438-5479	<a href="https://bdsadmin.com/employer/kisx-card">https://bdsadmin.com/employer/kisx-card</a>
Dental—Paramount	800-727-1444	<a href="http://www.insuringsmiles.com">www.insuringsmiles.com</a>
EAP – ACI Specialty Benefits	855-755-4357	<a href="mailto:rsli@acieap.com">rsli@acieap.com</a>
Life/Disability/Vision/Critical Illness/Accident Insurance—Reliance Standard	833-611-4963	<a href="http://www.rsli.com">www.rsli.com</a>

Century Foam/Exemplary Foam Human Resources | P 574.293.5547 E [hr@centuryfoam.com](mailto: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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