



Associate Benefits

Arnold Machinery Company
April 1, 2024 - March 31, 2025

Provided by:
 MORETON & COMPANY

Associate Benefits: 2024-2025

Benefit Carrier Contact Information

Arnold Machinery Company

Benefits Team: 801-972-4000

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Regence BlueCross BlueShield of Utah - Medical

866-240-9580

www.regence.com

HealthEquity - Health Savings Account (HSA)

866-346-5800

www.healthequity.com

HRPro - Reimbursement Account

800-989-8776

www.hrpro.com

Fax: 248-543-2296

accounts@hrpro.com

Humana - Dental & Vision

800-233-4013

www.humana.com

New York Life (through CIGNA) - Life, AD&D and Disability

Filing a Life, AD&D or Disability Claims: 800-362-4462 www.newyorklife.com

Blomquist Hale - Employee Assistance Program

801-262-9619

Toll Free: 800-926-9619

www.blomquisthale.com

Allstate - Identity Protection

800-789-2720

CustomerCare@aip.com

The Standard - 401k

800-858-5420

www.standard.com/retirement

Rocky Pratt

801-819-7735

Rocky.Pratt@gbsbenefits.com

Moreton & Company - Claims Assistance

Becky McCombs

801-715-7070

bmccombs@moreton.com

Cale Hammond

801-715-7096

chammond@moreton.com

Toll Free: 800-594-8949

www.moreton.com

Welcome!

To learn more about the benefits Arnold Machinery Company offers, please review the following 2024-2025 benefit materials. If you have any questions about your benefits, we are here to help!

Human Resources

Please contact Human Resources for any benefits related questions, including benefit coverage, contributions, enrollment, benefit change forms, notification for changes in status, provider directories, and general carrier information.

Social Security Numbers

Federal law requires you to provide a valid Social Security Number for each person to be covered by any medical plan sponsored by your employer (yourself, your spouse, and all dependent children).

Medicare Part D

If you have Medicare or will become eligible for Medicare in the next 12 months, federal law gives you more choices about your prescription drug coverage. See Human Resources for more information.

HIPAA Privacy Notice

The Health Insurance Portability and Accountability Act (HIPAA) requires employers to adhere to strict privacy guidelines and establishes employees' rights with regard to their personal health information. If you have any questions regarding HIPAA, please speak with your Moreton & Company representative or contact Human Resources.

IRS Regulations

Failure to meet IRS deadlines will affect your insurance coverage! IRS regulations govern how and when an employee may make cafeteria plan elections and changes to those elections. These rules require that employers enforce firm deadlines with respect to employee benefit enrollment and related cafeteria plan elections. This means that we cannot accept changes after open enrollment ends. Furthermore, if you experience a qualifying event allowing you to add, drop, or modify your coverage and related cafeteria plan election mid-year, we must be timely notified of such event. The required enrollment generally must be completed within 30 days of such event, or you cannot make the change. In addition, please be aware that with the exception of the birth, adoption, or placement for adoption of a child, any cafeteria plan election changes can only be implemented prospectively, meaning on the first paycheck or period of coverage following our receipt of the form. Therefore, if you are making a change based on a qualifying event other than a new child, and you want changes implemented as of the date of the event, you must inform us of the change in advance. **If you do not enroll on time, you will not receive coverage or be able to change your elections mid-year unless you have an IRS qualifying event.**

Note: This publication is only a partial summary of benefits and is provided for informational purposes only. It does not describe all elements of the summarized programs. For complete information regarding the benefits, plan provisions, limitations and exclusions, and for a description of claims procedures, refer to the formal benefit documents that will be provided to you after enrollment. In the event of a discrepancy or conflict between the information contained in this publication and the official benefit plan provisions, the official plan documents and insurance contracts will govern. Copies of these documents are available for your review from your Human Resources department. No rights shall accrue to you and/or your dependents because of any statement, error, or omission in this publication.

Enrollment Guidelines: 2024-2025

Why is open enrollment so important?

Benefits open enrollment for Arnold Machinery Company is held each year. Associates should understand that the pre-tax payment for applicable benefits is done through the Cafeteria plan and, as noted above, under IRS regulations elections cannot be revoked or changed during the plan year. **Once the enrollment period has ended, Associates may not make or change benefit elections unless they experience a qualifying event.** Associates must notify Human Resources of any change of status as soon as possible, but generally within **30 days** after the event.

Who is eligible to participate in the benefit plans?

- Associates who work 30+ hours per week;
- Associates' legally married spouse, domestic partner, and/or dependent(s), (dependents are generally children who are less than 26 years of age); see your Benefits Summary's definition of legally married spouse and/or dependent(s);
- For benefit coverage criteria and additional information on domestic partnership coverage, please see your Human Resources department. Please note you may be required to provide a Domestic Partnership Affidavit to qualify for Domestic Partner Coverage. Domestic partnership coverage has certain tax implications.

When do benefits begin?

- Eligible Associates can receive medical benefits on the first day of the month following date of hire (provided the online enrollment process has been completed);
- All other benefits dental, vision, life and disability is first of month following 30 days of employment.
- Associates hired after the plan year begins will select their coverage choices for the remainder of that plan year at the time of eligibility. All the necessary enrollment and change forms are available through the Human Resources department.

Is it possible to make changes during the year?

After the enrollment deadline, your election is generally irrevocable, meaning you cannot add, modify, or drop coverage for the plan year. You may have a special enrollment right allowing coverage changes for certain losses of coverage eligibility under another plan, or if you gain a new spouse or dependent. You also may be entitled, or required, to change your election if you, your spouse, or dependents experience one of the qualifying change events listed in the next section. However, you must contact Human Resources to determine if your plan and circumstances allow such a change. If so, you must complete and submit a change form online to Human Resources generally within 30 days.

Qualifying Changes: (30 Days Unless Otherwise Stated Below)

- Marriage, divorce, or legal separation;
- Change in number of dependents (e.g., Birth or adoption of a child or another change in the number of dependents);
- Change in employment status of employee, spouse, or dependent that causes loss of eligibility;
- Dependent ceases to satisfy eligibility requirements;
- Change in residence that causes loss of eligibility;
- Significant changes in company benefit plan(s), including cost change, significant coverage curtailment, additional or significant improvement of company offered benefits;
- Change in coverage under another employer plan (including mandatory or optional change initiated by your spouse's employer or a change initiated by your spouse or domestic partner);
- Loss of coverage from government plans/programs or educational institution;
- COBRA qualifying event (termination/reduction of hours, employee death, divorce/legal separation, ceasing to be a dependent);
- Other changes resulting from a judgment, decree, or order;
- Medicare or Medicaid entitlement;
- FMLA leave of absence;
- Loss or gain of CHIP or Medicaid subsidy eligibility (60 Days)

Glossary of Terms

Co-pay: Typically refers to a fixed dollar amount a member must pay for a particular service (such as a physician visit or ER visit).

Deductible: Amount that must be paid by the member before an insurance carrier will pay a claim; benefits offered after deductible are indicated with AD.

Coinsurance: Typically refers to a member's share of covered costs after any deductible has been satisfied.

Out of Pocket Maximum (OOPM): The maximum amount members pay for covered network essential health benefit expenses during the benefit year, including co-pays, coinsurance, and deductibles.

PPO (Preferred Provider Organization): This type of plan utilizes both network and non-network benefits.

Network (In-Network): Providers who have agreed to accept contracted rates from an insurance carrier.

Non-Network (Out of Network): Any non-contracted providers. The services from these providers are subject to balance billing, meaning members can be billed for the difference between the insurance carrier's fee schedule and the billed charges.

Health Maintenance Organization (HMO): This plan covers in-network providers and services only; it does not cover any out of network services.

Medical Plans: 2024-2025 - 100% Company Paid

Arnold Machinery Company offers two medical plans through Regence BlueCross BlueShield:

	PPO Plan	
	Network	Non-Network *
Deductible PCY	\$2,750 Individual / \$8,250 Family	
	If any family member reaches the individual deductible then the deductible is satisfied for that family member. If any combination of family members reach the family deductible, then the deductible is satisfied for the entire family.	
Out of Pocket Maximum (Includes Most Services)	\$3,250 Individual / \$9,750 Family	
	If any family member reaches the individual out of pocket maximum then the out of pocket maximum is satisfied for that family member. If any combination of family members reach the family out of pocket maximum, then the out of pocket maximum is satisfied for the entire family.	
Coinsurance (Carrier Pays / Associate Pays)	80% / 20% AD	60% / 40% AD
Office Visits		
Primary Care	80 / 20 AD	60 / 40 AD
Preventive **	Covered 100%	60 / 40 AD
MDLive Virtual Care	90 / 10 AD	Not Covered
Specialists or Secondary Care Provider	80 / 20 AD	60 / 40 AD
Chiropractic	80 / 20 AD	60 / 40 AD
Diagnostic Lab & X-Ray Services		
Minor (In Office)	80 / 20 AD	60 / 40 AD
Major	80 / 20 AD	60 / 40 AD
Hospital Services		
Outpatient	80 / 20 AD	60 / 40 AD
Inpatient	80 / 20 AD	60 / 40 AD
Maternity	80 / 20 AD	60 / 40 AD
Emergency Services		
Urgent Care	80 / 20 AD	60 / 40 AD
Emergency Room	\$250 Co-pay (Per Visit) then 80 / 20 AD	See Network Benefits
Ambulance	80 / 20 AD	See Network Benefits
Mental Health Services		
Inpatient	80 / 20 AD	60 / 40 AD
Outpatient	80 / 20 AD	60 / 40 AD
Outpatient - Office	80 / 20 AD	60 / 40 AD
Prescriptions (Generic Required)	Generic / Preferred / Non-Preferred / Specialty	
Deductible (Separate)	\$250 Per Individual	
Pharmacy	\$10 Co-pay APD / \$30 Co-pay APD / \$50 Co-pay APD / 50% APD	
Maintenance Drugs or Mail Order	\$30 Co-pay APD / \$90 Co-pay APD / \$150 Co-pay APD / 50% APD	

AD: After Deductible

APD: After Pharmacy Deductible

PCY: Per Calendar Year

Associates will receive coverage for dependent child(ren) to age 26.

* Associate will be responsible for amounts billed by non-participating providers in excess of eligible medical expense amount.

** Please refer to your provided Regence BlueCross BlueShield materials for a full list of covered preventive services and limitations.

Please Note: Some benefits require pre-authorization and/or limitations may apply, please refer to your provided Regence BlueCross BlueShield materials for additional information.

To find a provider or for a complete description of benefits, limitations, and exclusions, consult your benefits summary, available from Human Resources or at www.regence.com.

Medical Plans: 2024-2025 - 100% Company Paid

Arnold Machinery Company offers two medical plans through Regence BlueCross BlueShield:

	HSA Plan	
	Network	Non-Network *
Deductible PCY	\$2,750 Individual / \$5,500 Family	
	If more than one person in a family is covered under the policy, the individual deductible does NOT apply. Instead, the Family Deductible applies and no medical expenses will be paid by the plan (other than covered preventive care) until the Family Deductible is met.	
Out of Pocket Maximum (Includes Most Services)	\$5,500 Individual / \$11,000 Family	
	If any family member reaches \$6,850 of the out of pocket maximum then the out of pocket maximum is satisfied for that family member. If any combination of family members reach the family out of pocket maximum, then the out of pocket maximum is satisfied for the entire family.	
Coinsurance (Carrier Pays / Associate Pays)	80% / 20% AD	60% / 40% AD
Office Visits		
Primary Care	80 / 20 AD	60 / 40 AD
Preventive **	Covered 100%	60 / 40 AD
MDLive Virtual Care	90 / 10 AD	Not Covered
Specialists or Secondary Care Provider	80 / 20 AD	60 / 40 AD
Chiropractic	80 / 20 AD	60 / 40 AD
Diagnostic Lab & X-Ray Services		
Minor (In Office)	80 / 20 AD	60 / 40 AD
Major	80 / 20 AD	60 / 40 AD
Hospital Services		
Outpatient	80 / 20 AD	60 / 40 AD
Inpatient	80 / 20 AD	60 / 40 AD
Maternity	80 / 20 AD	60 / 40 AD
Emergency Services		
Urgent Care	80 / 20 AD	60 / 40 AD
Emergency Room	80 / 20 AD	See Network Benefits
Ambulance	80 / 20 AD	See Network Benefits
Mental Health Services		
Inpatient	80 / 20 AD	60 / 40 AD
Outpatient	80 / 20 AD	60 / 40 AD
Outpatient - Office	80 / 20 AD	60 / 40 AD
Prescriptions ¥ (Generic Required)		
Pharmacy	80 / 20 AD	
Preventive Prescription Drugs	80 / 20	
Maintenance Drugs or Mail Order	80 / 20 AD	

AD: After Deductible

PCY: Per Calendar Year

* Associate will be responsible for amounts billed by non-participating providers in excess of eligible medical expense amount.

** Please refer to your provided Regence BlueCross BlueShield materials for a full list of covered preventive services and limitations.

¥ Medical deductible applies to all Prescriptions except for Maintenance drugs.

Please Note: Some benefits require pre-authorization and/or limitations may apply, please refer to your provided Regence BlueCross BlueShield materials for additional information.

To find a provider or for a complete description of benefits, limitations, and exclusions, consult your benefits summary, available from Human Resources or at www.regence.com.

Digital Doctor Access: 2024-2025

MDLIVE - For those covered under the Medical Plan

Arnold Machinery Company offers a telehealth benefit administered by Regence to help you when you have urgent low level needs.

Visit a doctor over the phone, video or app

Your health plan includes a telehealth benefit, powered by MDLIVE, a national leader in telehealth. You can talk to any of MDLIVE's board-certified doctors any time by phone, video or through the app—24 hours a day, 7 days a week, 365 days a year.

Care you can count on

You can consult board-certified doctors who will diagnose and treat non-emergency medical conditions, prescribe medications and send prescriptions to your pharmacy.

On average, MDLIVE doctors have 15 years of experience practicing medicine and are licensed in the state where patients are located. Their specialties include primary care, pediatrics, emergency medicine and family medicine.

Over 50 Common ailments treated via telehealth include:

All Ages:

- Allergies
- Cold & flu
- Ear infections
- Headache
- Infections
- Pink eye
- Rashes
- Sinus infection
- Sore throat
- Sunburn

Kids:

- Cold & flu
- Constipation
- Ear infections
- Nausea
- Pink eye

What you need to know

MDLIVE is easy to use. Here are some basic things to know:

- MDLIVE can be a great option when your child isn't feeling good outside business hours; dependents will need a parent present during the visit.
- The average wait to connect with a physician is less than 15 minutes.
- You can use MDLIVE as often as you need to.
- We process each visit as a claim, and your costs count toward your deductible.
- This is more than a nurse advice line. With MDLIVE, a doctor can diagnose, treat and prescribe medications.
- You will work with an MDLIVE doctor, not your regular doctor.
- With your permission, the MDLIVE doctor will share your treatment information with your regular doctor.

Join for free at MDLIVE.com/regence-ut or download the app today. You'll want to create your online account in advance so when you need care, you will already be set.

Behavioral health is important too!

Your MDLIVE benefit includes a behavioral health program. It gives you access to mental health specialists for a wide variety of concerns—from grief counseling, family stress and marital problems, to other issues that impact your quality of life, as well as management of some psychiatric medications.

What you need to know

- Behavioral health visits are offered as video visits.
- Per-visit rates for behavioral health vary depending on your needs and the type of provider you access.
- Behavioral health visits are scheduled in advance, and are not offered "on-demand" like primary care, but you can usually schedule a counseling visit within a few days.

Should you have any questions regarding MDLIVE, please call the MDLIVE toll free phone number **888-725-3097** or visit **MDLIVE.com/regence-ut** with your questions.

Pharmacy Savings: 2024-2025

ArnoldMachineryCRX International Associate Rx Plan

Savings, Simple and Safe CRX International is a voluntary international mail order prescription program that is available to eligible employees and dependents of Arnold Machinery enrolled in the PPO plan.

Brand name medications, in the original factory-sealed manufacturers packaging, are delivered **DIRECT TO YOUR DOOR** from certified pharmacies in Canada, the United Kingdom and Australia. **YOU PAY NOTHING** thanks to the savings CRX brings to your plan.

Getting Started is Super Easy!

1. Check to see if a medication is offered call CRX at **866-488-7874** or to view the complete formulary - enroll online or download an enrollment form - visit www.crxintl.com (WebID: **ARNOLD**).
2. Ask your doctor for a prescription for a 3-month supply, with 3 refills.
3. Submit documentation (completed enrollment form, prescription and a copy of your photo ID).
4. Sit back and relax ... medication will be mailed direct to your home within 4 weeks!

How it Works:

- ✓ \$0 Co-pay
- ✓ 450+ FREE Brand Name Medications
- ✓ Easy, convenient refills
- ✓ Refills only, no "new to you" meds
- ✓ No additional costs

ArnoldMachineryCRX Contact Information:

Phone: **866-488-7874**

Visit: www.crxintl.com

WebID: **ARNOLD**



Should you have any questions regarding the ArnoldMachineryCRX program, please call the ArnoldMachineryCRX toll free phone number **866-488-7874** with your questions.

Health Savings Account (HSA): 2024-2025

What is a Health Savings Account (HSA)?

A Health Savings Account (HSA) is a tax advantaged account that can be used to pay eligible medical expenses not covered by an insurance plan including deductibles and coinsurance. You can fund your HSA with pre-tax dollars. In addition, your employer makes a contribution to your HSA as shown below.

Who is eligible for a Health Savings Account?

Anyone who satisfies all of the following:

- Covered by a Qualified High Deductible Health Plan (QHDHP);
- Not covered under another health plan;
- Not enrolled in Medicare A or Medicare B benefits; and,
- Not eligible to be claimed on another person's tax return.

What is a deductible?

It is a set dollar amount, determined by your plan, that you must pay out of pocket or from your HSA account before insurance coverage for medical expenses can begin.

What is the difference between an HSA and Flexible Spending Account (FSA)?

- An HSA can rollover unused funds from year to year indefinitely.
- FSA contribution limits are lower than for HSAs. In addition, not all FSAs have a rollover feature, and those that do can only rollover a limited amount.

When do I use my HSA?

After visiting a physician, facility, or pharmacy, request that they submit your claim to your Medical Carrier for payment. You should make sure that your provider has your most up-to-date insurance information. Once the claim has been processed, any out of pocket expenses will be billed. At this time you may choose the following options:

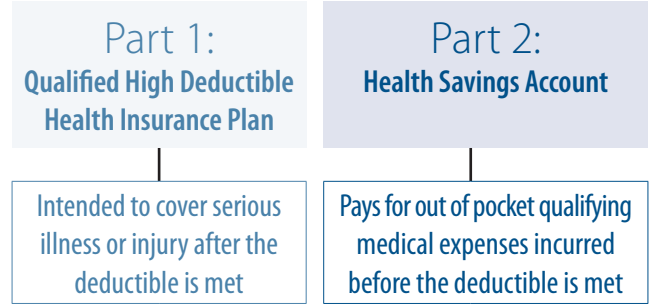
- Use your HSA debit card or HSA check to pay for any out of pocket expenses.
- Write a personal check, receiving reimbursement at a later date.
- Save your HSA dollars for future medical expenses.

You should always ask that your claim be submitted to the health plan before you seek reimbursement from your HSA. This procedure will ensure that provider discounts are applied. **Also, remember to keep all medical receipts and Explanation of Benefits (EOBs) to support your personal tax record. You should keep these records for at least four years.**

Type of Coverage	2024 Maximum Annual Contribution	
	Arnold Machinery	Associate
Individual	\$650.00	\$3,500.00
Two Party	\$1,300.00	\$7,000.00
Family	\$1,950.00	\$6,350.00

Individuals age 55 or older may be eligible to make a catch up contribution of \$1,000 in 2024.

How does a Health Savings Account Work?



How is an HSA used to pay for medical care?

1. Associate and/or employer funds an HSA account.
2. Associate seeks medical services.
3. A bill for medical services is submitted as a claim to your insurance carrier and paid in part according to your HDHP, subject to a deductible and coinsurance.*
4. Associate can pay the remaining amount with a debit card or check from their HSA account.
5. This process is repeated until the out of pocket maximum is reached, after which the Associate generally should be covered for almost all network eligible expenses.

* Subject to plan design, check your Benefits Summary. Preventive care may be covered at 100%.

How much can be contributed to an HSA?

As mandated by federal law, the Annual Contribution limits are:

Type of Coverage	2024 Maximum Annual Contribution
Individual	\$4,150
Two Party	\$8,300
Family	\$8,300

Individuals age 55 or older may be eligible to make a catch up contribution of \$1,000 in 2024.

Does my employer contribute to my HSA?

Arnold Machinery Company has elected to contribute the following amounts. These amounts apply towards your Annual Maximum Contribution as noted by federal law, the annual contribution limits are:

Type of Coverage	2024 Per Paycheck Contribution	
	Arnold Machinery	Associate
Individual	\$25.00	To be determined by associate
Two Party	\$50.00	
Family	\$75.00	

Can I contribute to both an HSA and FSA in the same year?

You **may not** contribute to or use a general purpose health FSA and an HSA. However, contributions to a Limited Purpose FSA, which only allows reimbursement of certain expenses that are not eligible for payment under the High Deductible Health Plan (HDHP), are permissible. The Limited Purpose FSA allows HSA-covered associates to pay for dental and vision expenses that are not covered by insurance. However, it **does not** allow you to pay for other medical expenses, until you have reached your HDHP medical deductible. Your employer **HAS** established a limited FSA to allow associates to contribute pre-tax dollars to an account.

What if I am a new hire or have a special enrollment and enroll in an HSA in the middle of a year?

If you enroll in an HSA and corresponding HDHP at any time other than the start of the calendar year, so long as you enroll by December 1, you may still contribute the maximum amount allowed for the calendar year (see the chart on the previous page). However, the IRS requires you to participate in the HDHP during a subsequent testing period (generally through the end of the following year). Failure to do so will result in adverse tax consequences.

Why should I elect an HSA?

- Cost Savings
- Tax Benefits:
 - HSA contributions are excluded from federal income tax.
 - Interest earnings may be tax free.
 - Withdrawals for eligible expenses are exempt from federal income tax.
- You generally pay a lower plan premium for a HDHP than a traditional indemnity plan.
- Unused money is held in interest-bearing savings or investment accounts from year to year.

Note: Many states have passed legislation to provide favorable state tax treatment for HSAs. However, in a small number of states, amounts contributed to HSAs and interest earned on HSA accounts could be included in the associate's compensation for state income tax purposes.

Long-Term Financial Benefits

- Save for future medical expenses, including retiree medical
- Funds roll over year to year
- This is your account - you take it with you. If you leave your employer you can do the following:
 - Leave your funds in your current HSA account;
 - Transfer your funds to an HSA with your new employer; or
 - Transfer your funds to another qualifying account within 60 days.

Choice

- You control and manage your health care expenses.
- You choose when to use your HSA dollars to pay your health care expenses.
- You choose when to save your HSA dollars and pay health care expenses out of pocket.
- You can choose to increase or decrease your election during the year.

Can I use my HSA dollars for non-eligible expenses?

Money withdrawn from an HSA account to reimburse non-eligible expenses is taxable income to the account holder and is subject to a tax penalty. If the account holder is over age 65 OR disabled, the distribution amount (if for a non-eligible expense) is still considered taxable income; however, the tax penalty IS waived.

When can I start using my HSA dollars?

You can use your HSA dollars for any qualifying expense incurred after your HSA account activation and once contributions have been made.

Can my HSA dollars be used for retirement health care costs?

Yes, for expenses eligible for reimbursement, and Medicare and other health coverage premiums after age 65.

Can I use the money in my account to pay for my dependents' medical expenses?

Yes, you can use the money in the account to pay for medical expenses of yourself, your spouse, or your dependent children. You can pay for expenses of your spouse and dependent children even if they are not covered by your HDHP.

Reimbursement Accounts: 2024-2025

HR Pro April 1, 2024 through March 31, 2025

Reimbursement accounts enable you to pay certain qualified expenses using tax-free dollars. Depending on your personal tax rate, this can save you 10% to 30% or more on medical, dental, vision, and/or dependent care out-of-pocket costs.

The following accounts may be available to you:

Flexible Spending Account (FSA)

This account allows you to set aside up to \$3,200 in pretax dollars to pay most out-of-pocket medical, dental or vision care expenses, including: Medical and Dental Deductibles and Co-payments, Eye Glasses, Dental, and Orthodontic work not covered by insurance.

Limited Purpose FSA

This account allows HSA covered associates to pay for dental and vision expenses not covered by insurance. This plan **DOES NOT** allow you to pay for other medical expenses, until you have reached your High Deductible Health Plan (HDHP) medical deductible. Only after your medical deductible has been met can you submit any medical-plan related expenses. **Before then, you can use HSA dollars for your medical expenses.**

Dependent Care Assistance Plan (DCAP)

This account lets you set aside up to \$5,000 in pre-tax dollars to pay for eligible dependent care expenses so you (and if married, your spouse) can work.

The Advantages

There are some significant advantages to using the above reimbursement type accounts. Income directed to a reimbursement account is tax free. When you pay less in taxes, you receive more spendable income. The accounts can save you 10% to 30% or even more, depending on your personal tax rate. Convenient payroll deductions help assure that you will have money available for out-of-pocket health and/or dependent care expenses.

How It Works

During annual enrollment, you decide how much you want to deposit into your reimbursement account(s). That amount is deducted evenly during the plan year from your paycheck before taxes are taken out. When you have an expense that qualifies, you pay the bill, submit a claim, and you are reimbursed with tax-free dollars from your account.

Eligibility

You will be eligible to participate in the account(s) on the first day of the month following your date of hire. Following are additional guidelines for determining eligible expenses:

- Expenses are for services received during the plan year (Apr. 1 to Mar. 31).
- Expenses are not covered by any health care plan in which you are enrolled.
- The IRS would otherwise let you deduct the expenses on your income taxes.

The Dependent Care Assistance Plan

With the Dependent Care account you can set aside tax-free income to pay for qualified dependent care expenses, such as day care, that you normally pay with after-tax dollars. You must meet the following criteria in order to set up this account:

- You and your spouse both work;
- You are a single head of household; or
- Your spouse is disabled or a full-time student.

Qualified dependents include children under 13 and/or dependents who are physically or mentally handicapped and the expense must be incurred to allow you to work. If your spouse is unemployed or doing volunteer work you cannot set up a reimbursement account. Each calendar year the IRS allows you to contribute the following amounts, depending on your family status:

- If you are single, the lesser of your earned income or \$5,000
- If you are married, you can contribute the lowest of:
 - Your (or your spouse's) earned income.
 - \$5,000 if filing jointly, or \$2,500 if filing separately.

Use it or Lose it

If you don't use all of the pre-taxed dollars you deposited into your FSA and/or DCAP, you will forfeit any balance in the account(s) at the end of the plan year. You have 75 days after the plan year ends to incur expenses in your FSA (not your DCAP). You have 90 days from plan year end date to submit claims.

Once Enrolled, You May Not Change

Once you have designated how much you want to contribute on an annual basis to one or both of your reimbursement accounts, you cannot stop or change your contributions unless you have a qualifying Change Event as defined and limited by the IRS. See Qualifying Change rules earlier in this guide.

Reimbursements

To claim reimbursements, fill out a claim form and attach any supporting information. For health care this will include receipts of the amount you paid and the date(s) on which you or a dependent received services. For dependent care this may include any contracts, letters, or receipts. You may send this information to HR Pro via email, fax, or standard mail.

Web Site: www.hrpro.com

Email: accounts@hrpro.com

Fax: 248-543-2296

Mailing Address: 1025 N. Campbell Road, Royal Oak, MI 48044

Dental Plan: 2024-2025

Arnold Machinery Company offers the following dental plan through Humana:

	Network	Non-Network *
Deductible	\$50 Single / \$150 Family	
Maximum Annual Benefit - <i>Dental</i>	\$1,500 Per Individual	
Coinsurance	Carrier Pays / Associate Pays - See Amounts Below	
Preventive & Diagnostic Services	No Waiting Period	
Teeth Cleaning, Fluoride Treatments (To Age 26), Sealants (To Age 18)	Covered 100%	100% of UCR Covered
Basic Services	No Waiting Period	
Fillings, Extractions, Root Canal Therapy, Periodontics	80 / 20 AD	80 / 20 of UCR - AD
Major Services	No Waiting Period	
Crowns, Implants, Prosthodontics	50 / 50 AD	50 / 50 of UCR - AD
Endodontic & Periodontic Services	Covered under Basic Services	
Root Canal Therapy, Treatment of Gum Disorders		
Maximum Lifetime Benefit - <i>Orthodontia</i>		
Annual Benefit	\$500 Per Individual	
Lifetime Benefit	1,000 Per Individual	
Orthodontic Services	No Waiting Period	
Dependents to Age 19	50 / 50	50 / 50 of UCR
Adults	50 / 50	50 / 50 of UCR
	Associate Rates Per Pay Period	
Coverage Type		
Associate	\$0.00	
Two Party	\$26.30	
Family	\$36.67	

AD: After Deductible

UCR: Usual, Reasonable & Customary

* Associate will be responsible for amounts billed by non-participating providers in excess of eligible dental expense amount.

For a complete description of benefits, limitations, and exclusions, consult your benefits summary available from Human Resources or at www.myhumana.com.



Vision Plan: 2024-2025

Arnold Machinery Company offers the following vision plan through Humana Vision:

	Vision 130	
	Network (Associate Pays)	Non-Network (Reimbursement)
Eye Exam	Once Every 12 Months	
Eyeglass or Contact Exam	\$10 Co-pay	Up to \$30
Frames	Once Every 24 Months	
Allowance Based on Retail Pricing	Up to \$130 Allowance, 15% Off Balance Over \$130	Up to \$65
Lenses	Once Every 12 Months	
Single Vision	\$15 Co-pay	Up to \$25
Bifocal	\$15 Co-pay	Up to \$40
Trifocal	\$15 Co-pay	Up to \$60
Lenticular	\$15 Co-pay	Up to \$100
Lens Options		
Tint (Solid or Gradient)	\$15 Co-pay	
UV Coating	\$15 Co-pay	
Standard Scratch Resistance	\$15 Co-pay	Not Covered
Standard Polycarbonate	\$40 Co-pay	
Standard Anti-Reflective	\$45 Co-pay	
Other Add-ons and Services	See Plan Summary	
Contacts (In Lieu of Glasses)	Once Every 12 Months	
Conventional	Up to \$130 Allowance, 15% Off Balance Over \$130	Up to \$104
Disposable	Up to \$130 Allowance	Up to \$104
Medically Necessary	Covered 100%	Up to \$200
LASIK or PRK		
Retail Pricing	Discounts available see Plan Summary	Not Covered
Promotional Pricing	Discounts available see Plan Summary	Not Covered

Vision 130	
Associate Per Pay Period Rates	
Coverage Type	
Associate (A)	\$2.96
A + Spouse	\$5.94
A + Child(ren)	\$6.32
Family	\$9.54

To Find a Provider, please visit www.humana.com.

For a complete description of benefits, limitations, and exclusions, consult your benefits summary, available from Human Resources or at www.humana.com.

- Scroll down to the section that states find a doctor or pharmacy, hit search
- Under search type hit Vision
- Then under Vision Plans - click on the Humana Vision Insight Network
- Plug in the zip code and begin your search for providers nearest to you!

Life Insurance Plans: 2024-2025

New York Life Basic Life, AD&D - 100% Company Paid

Each eligible associate can receive basic life insurance for themselves and their eligible dependents. Benefits reduce to 65% at the insured's age 65 and to 50% at age 70. AD&D benefits match this reduction schedule. Life and AD&D benefits terminate upon retirement. Basic Term Life insurance includes waiver of premium coverage. The waiver of premium does not apply to any AD&D benefits.

Associate Coverage

Associate Life Insurance	1× Base Salary (Maximum of \$50,000)
Accidental Death & Dismemberment (AD&D) - Associate Only	3× Base Salary (Maximum of \$150,000)
Seatbelt Benefit - Associate Only (Paid for a death resulting from an auto accident while properly wearing a seatbelt.)	10% of benefit up to \$10,000

Dependant Coverage (\$0.48 Per family unit per month)

Spouse Life Insurance	\$2,000
Child(ren) Life Insurance - Live birth to age 26	\$2,000

Please see Certificate of Coverage summary for more detailed benefit information.

Voluntary AD&D - 100% Associate Paid

Coverage Types

Associate	May purchase coverage in increments \$10,000 to a Maximum of the lesser of \$500,000 or 7× annual salary.
Spouse	May purchase increments of \$10,000 up to \$300,000 not to exceed associate coverage.
Dependent Children	Increments of \$2,000 to a max of \$10,000.

Monthly Voluntary AD&D Rates

Associate	\$0.020 Per \$1,000
Spouse	\$0.020 Per \$1,000
Dependent Children	\$0.020 Per \$1,000

Voluntary Supplemental Life - 100% Associate Paid

Supplemental group term life insurance is available on a voluntary basis. This coverage is in addition to the company provided amounts and the premiums are 100% employee paid through payroll deduction. Coverage is available only to employees eligible for benefits and covered under the basic group term life insurance provided by Arnold Machinery Company.

Coverage	Benefits	Increments	Guaranteed Issue
Associate Voluntary Life Insurance	The lesser of \$500,000 or 7× Annual Earnings	\$10,000	\$200,000
Spouse Voluntary Life Insurance	May elect up to \$300,000 not exceeding associate's coverage	\$10,000	\$50,000
Unmarried Dependent Child(ren) Life Insurance Under the age of 26	\$10,000 of coverage	—	\$10,000

By enrolling through Arnold Machinery and during this year's open enrollment, you can elect up to 7× your salary to a maximum of \$200,000 of coverage without the need to answer any medical questions. Coverage for your spouse is available at up to \$50,000 without the need to answer medical questions (not to exceed 100% of the employee's Voluntary Life benefit amount). Coverage for your child(ren) is also available, up to \$10,000 without the need to answer medical questions.

After you select a coverage amount and enroll in NYL GBS Term Life insurance, you'll pay for your chosen coverage amount through convenient payroll deductions.

Supplemental life benefits will reduce to 65% at age 65 and 50% at age 70. Benefits terminate upon retirement. Supplemental life offers a right of conversion. Enrollment forms are available from Human Resources.

Please see Certificate of Coverage summary for more detailed benefit information.

Please refer to your New York Life plan documents for full premium breakdowns.

Monthly Rates Per \$1,000 of Coverage

Age	Associate & Spouse
Under 24	\$0.072
25 to 29	\$0.090
30 to 34	\$0.099
35 to 39	\$0.126
40 to 44	\$0.162
45 to 49	\$0.243
50 to 54	\$0.387
55 to 59	\$0.675
60 to 64	\$1.044
65 to 69	\$1.692
70 to 74	\$3.888
75 & Over	\$4.249
Monthly Dependent Life	\$0.200 per \$2,000 of coverage. (Rate is fixed - Regardless of number of children)

Disability Insurance Plans: 2024-2025

New York Life **Short-Term Disability** - 100% Company Paid

Short Term Disability (STD) insurance replaces a percentage of your income on a weekly basis in the event that you are unable to work due to an accident or illness. Please see Certificate of Coverage summary, provided by New York Life, for more detailed benefit information.

Benefits

Weekly Benefit	60% of Weekly Earnings or \$1,000
Maximum Benefit Period	22 Weeks
Elimination Period - <i>Injury</i>	30 Days
Elimination Period - <i>Sickness</i>	30 Days
Definition of Earnings	Base Salary Only (Overtime, Bonuses and Commissions are Excluded)

New York Life **Long-Term Disability** - 100% Company Paid

Long Term Disability (LTD) insurance replaces a percentage of your income on a monthly basis in the event that you are unable to work due to an accident or illness. Please see Certificate of Coverage summary, provided by New York Life, for more detailed benefit information.

Benefits

Monthly Benefit	60% of Monthly Earnings up to \$7,000
Maximum Benefit Period	Social Security Normal Retirement Age (SSNRA)
Elimination Period	180 Days
Definition of Disability	Unable to Perform one or more of the Main Duties of his or her Own Occupation
Mental & Nervous / Substance Abuse	24 Months
Definition of Earnings	Base Salary Only (Overtime, Bonuses and Commissions are Excluded)
Pre-Existing Condition Restrictions	Conditions Diagnosed 3 Months Prior to Plan. 12 Month Waiting Period.

Please remember that your disability payments will be taxable income.

Employee Assistance Plan: 2024

Blomquist Hale - 100% Company Paid

What is an Employee Assistance Program (EAP)?

An Employee Assistance Program provides short-term, confidential counseling for you and anyone living in your household regardless of whether you and/or they are covered under your health insurance plan at no out-of-pocket expense to you.

Is it Confidential?

Yes, all discussions between you and the EAP counselor are confidential. Personal information is never shared with anyone (including Arnold Machinery Company) at any time without your direct knowledge and approval. Exceptions are made only in cases governed by law to protect individuals threatened by violence.

Employee Assistance Program counselors are experienced, caring professionals who hold a Master's degree in counseling or a related field. They are certified or licensed by the appropriate state agency.

Counselors use a solution-focused therapy model and teach you how to resolve your unique problem while providing caring support along the way.

The entire cost of EAP services is covered in a monthly fee paid by Arnold Machinery Company. All EAP services are free to you with no co-pay or deductible required.

Each household member is entitled to unlimited face-to-face visits and unlimited phone calls per incident. Should you elect to receive mental health services through your medical benefit, Blomquist Hale will not absorb the cost.

How do I make an Appointment?

Setting up an appointment is as simple as calling the office. You will be offered an appointment time, generally within a couple working days of your initial call. **Crisis cases are seen the same day, generally within two hours.** No paperwork or approval is needed and there is no charge. Counselors are available around the clock for emergency and crisis situations.

Seeking help early minimizes the chances of problems escalating and requiring more extensive services. Often, a few visits with a counselor are all you need to gain perspective and regain a sense of control over your life.

Call 800-262-9619

Visit www.blomquisthale.com

To reach an EAP Representative

Call 800-262-9619

All services are free and accessible
24 hours a day, 365 days a year.

The EAP is your resource for everything from the everyday to the unexpected.

At times, we can all use help with a personal problem or issue that is interfering with our life or work. Most people experience personal or family challenges in the course of their lives. Our professional counselors are available to discuss the issues you face in your life, including:

Life Changes	Legal Advice
Birth / Adoption	Finances
Child Care	Elder Care
Parenting	Relationships
Family Conflicts	Grief
Stress	Aging
Depression	Drugs / Alcohol
Job Pressures	Eating Disorders

Worksite Products: 2024-2025

Allstate Identity Protection - 100% Associate Paid

These benefits generally are NOT sponsored or endorsed by your employer including for purposes of federal and state law, so Federal ERISA law is inapplicable.

Identity is made up of more than your Social Security number and credit score. That's why Allstate Identity Protection does more than monitor your credit reports. Allstate helps you look after your online activity, from financial transactions to what you share on social media — so you can protect the trail of data you leave behind.

Find the Plan That is Right for You

Allstate Identity Protection Pro

- Check your identity health score
- View and manage alerts in real time
- Monitor your *TransUnion* credit score and report for fraud
- Receive alerts for cash withdrawals, balance transfers, and large purchases
- Get reimbursed in the event of fraud with our \$1 million identity theft insurance policy†
- Protect yourself and your family (everyone that's "under your roof and wallet")*

Allstate Identity Protection Pro Plus

All the features of our Pro plan, plus:

- See and your personal data with our unique tool, Allstate Digital Footprint™
- Catch fraud at its earliest sign with tri-bureau monitoring and an annual tri-bureau credit report and score
- Lock your *TransUnion* credit report in a click and get credit freeze assistance
- See if your IP addresses have been compromised
- Monitor social media accounts for questionable content and signs of account takeover
- Get reimbursed for stolen 401(k) & HSA funds; we'll also advance fraudulent tax returns †

Protect Yourself and Your Family

Allstate's Family Plan provides coverage for kids and teens of all ages, so you can help protect their personal data and give them a safe head start. If they are dependent on you financially or live under your roof, they're covered.*

It's Easy to Get Started

1. Choose your plan

You're protected from your effective date. Our auto-on credit monitoring alerts require no additional setup.

2. Activate key features

Explore additional features in our easy-to-use portal. The more we monitor, the safer you can be.

3. Live Your Best Life Online

In the event of identity theft or fraud, you'll receive an alert as soon as it's detected.

- See your personal data
- Manage it with real time alerts
- Protect your identity and finances from fraud †

Plans and Pricing

Allstate Identity Protection Pro Plus		Allstate Identity Protection Pro	
Single	\$9.95 per Month	Single	\$7.95 per Month
Family	\$17.95 per Month	Family	\$13.95 per Month

Sign up during open enrollment.

Questions? 800-789-2720

To learn more about Identity protection visit youtu.be/DLFhIr_eOjY.

* For family plans only.

† Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Assurant. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

401(k) Plan: 2024-2025

The Standard Employee Retirement Plan

Accessing Your Retirement Account

Personal Savings Center lets you manage your retirement plan account online. You can enroll, view your account balance, change your contributions, rebalance your investments, get help rolling over funds from another plan, make online transactions, check your investments, access helpful information and tools — *and more!*

Online

1. Visit Personal Savings Center at standard.com/login.
2. Click Create an Account.
3. Click on My Retirement Plan. Under I Have a Retirement Plan Through Work, select Create an Account.
4. Fill in your personal information, then create a username and password.
5. You will receive an email from verify@standard.com to activate your online account (you'll need to do this within 24 hours).
6. Log into your new account with your username and password.
7. Read and agree to the Terms of Consent.
8. Select how you'd like to receive verification codes. On the new page, enter the six-digit code within 60 minutes of receiving it. If you are going to use the same device or computer again and prefer not to receive a code, select Trust this Browser.
9. When prompted to connect your account, choose yes. Then select Retirement Account. Enter the requested information, then click Add Services.
10. Choose Continue to My Home, then Go to My Account.

Contact **Rocky Pratt** | Phone **801-819-7735** | Email Rocky.Pratt@gbsbenefits.com

The Standard **800-858-5420** | Follow the voice prompts to get your account information.

Online Enrollment: 2024-2025

Associate Navigator Enrollment System - Directions for enrolling in your benefits

Go to Web Address: employeenavigator.com/benefits/Account/Login

New User: Click "Register a New User"

Enter the requested information: Name, company identifier, last 4 digits of your Social Security Number, and date of birth then, click "Next".

Create Your Account

First, let's find your company record

First Name
John

Last Name
Test

Company Identifier
(provided by HR)
arnoldmachinery

PIN
(Last 4 Digits of SSN / ID)
4444

Birth Date
(mm/dd/yyyy)
10/15/1980

[Next >](#)

Existing Users: Enter your "Username" and "Password" then click the "Login" button. If you can't remember your Username and Password, use the "Forgot Username?" "Forgot Password" button.

employee NAVIGATOR

Username
|

Password
|

[Login](#)

[Forgot Username?](#) [Forgot Password?](#)

[Register as a new user](#)

Enroll in Your Benefits

Once you are in the system, click on "Start" in the green box or "Make Changes" in the blue link to make your benefit elections

Hello, John!

It's time to enroll.
You have 61 days left to complete your elections.

New Hire Enrollment Incomplete [Start](#)

Create a Username and a Password, click the "I agree with the terms of use" box, then click "Next"

Then register a username and password

Username
(company email is recommended)
johnstest@testcompany.com

Password
(minimum length of 6, number and symbol required)
●●●●●●
[show it](#)

I agree with the [terms of use](#)

[Next >](#)

When accessing the site in the future, just go to the Login Page and enter your "Username" and "Password".

