# Laitram®



# 2024 Benefits GUIDE



# Welcome to Your 2024 Laitram Benefits!

The Laitram benefits program is a major part of your total compensation from the Company. Its features and offerings are designed to protect you and your family's health – physical, emotional and financial – so that you can enjoy the greatest benefit of all, which is peace of mind.

We encourage you to read this Benefits Guide carefully so that you understand the variety of options that are available to you. Save it in a convenient location in case you need to review plan details or find carrier contact information during the year.

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## **Need Help?**

If you have specific questions about your benefits, please use the contacts listed on the back cover.

For general benefits information, you can also contact:

#### **Edie Sclafini**

(504) 570-1205 Edie.Sclafini@laitram.com

#### **Becky Klein**

(985) 348-6326

Becky.Klein@laitram.com

## **Human Resources Department Main Line**

(504) 570-2000

## Benefit Basics

## **Employee Eligibility**

You are eligible for benefits offered through Laitram if you are a full or part time employee. The benefits you are eligible for are dependent on the hours you work per week.

If you have been employed as a regular employee for six (6) months or more and move into Category 2 or 3 due to an increase in your scheduled work hours, you are immediately eligible (with no waiting period) to participate in the benefits of that category.

## **ELIGIBILITY BY GROUP**

#### **CATEGORY 1**

Employees working 1-20 hours per week

- 1. 401(k) Plan
- 2. Employee Assistance Program (EAP)
- 3. Health & Wellness Center (certain locations)
- hours per week 4. Fitness Center (certain locations)
  - 5. Referral Bonus Program

#### **CATEGORY 2**

Employees working 21-29 hours per week

- 1. Paid holidays on scheduled workdays\*
- 2. Paid Time Off ("PTO")
- 3. 401(k) Plan
- hours per week 4. Optional Vision, Accident, Pet, Long Term Care and Critical Illness Insurance
  - 5. Bereavement Leave\*
  - 6. Jury Duty\*
  - 7. Employee Assistance Program (EAP)
  - 8. Health & Wellness Center (certain locations)
  - 9. Fitness Center (certain locations)
  - 10. Referral Bonus Program

#### **CATEGORY 3**

Employees working 30+ hours per week

- 1. Paid holidays on scheduled workdays\*
- 2. Paid Time Off ("PTO")
- 3. 401(k) Plan
- Optional Vision, Accident, Pet, Long Term Care and Critical Illness Insurance
- 5. Maternity & Parental Leave
- 6. Bereavement Leave\*
- 7. Jury Duty\*
- 8. Medical, Dental, Life/AD&D & Long-Term Care Insurance
- 9. Short-Term & Long-Term Disability Benefits
- 10. Employee Assistance Program (EAP)
- 11. Tuition Reimbursement
- 12. Flexible Spending Accounts
- 13. Health & Wellness Center (certain locations)
- 14. Fitness Center (certain locations)
- 15. Referral Bonus Program

<sup>\*</sup> For the number of hours regularly worked on a scheduled workday.



**Remember:** You have 30 days from a QLE to make changes to your current coverage in the MyADP portal and provide supporting documentation.

## New Hire Enrollment

As a new hire, you have 14 days to complete your enrollment and provide the required documentation using the MyADP online portal or you will not be eligible for coverage (no exceptions). Steps for enrolling online are on page 2. See your new hire packet for complete eligibility details and enrollment information.

Once your benefits become effective, they remain in effect until the next Open Enrollment window that occurs in November. Otherwise, you are only allowed to change coverage within 30 days of a qualifying event.

## **Enrolling Dependents**

You may enroll the following eligible dependents in your coverage:

- Your legal spouse
- Your dependent children or step-children to age 26 as defined by the specific benefit plan
- Your child of any age who is physically or mentally disabled and dependent upon you for care

You must provide documentation verifying eligibility of any dependent that you are adding to coverage for the first time.



Dependents will NOT be added to your benefits unless appropriate documentation is received during the enrollment window.

#### **DEPENDENT VERIFICATION**

You need to provide <u>one</u> of the listed documents for each of your covered dependents

#### **Spouse**

Child

- Marriage Certificate (State or Religious)
- Birth certificate with name of employee listed
- Hospital birth letter listing baby's name, employee's name, and baby's date of birth
- Adoption certificate
- Court order establishing legal guardianship

## Qualifying Life Events

Outside of the Open Enrollment period, you can only make changes to your coverage during the year if you experience a change in family status, also referred to as a qualifying life event (QLE). Examples include:

- Employee loses or gains coverage
- Spouse loses or gains coverage
- Spouse's open enrollment
- Loss of eligibility of a covered dependent
- Death of your spouse or child
- Birth or adoption of a child
  - Marriage or divorce 2024 Benefits Guide

# **New Hire** Enrollment Instructions

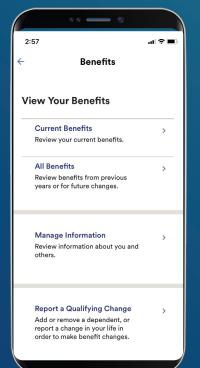
## Enroll Within 14 Days

Don't delay! Newly eligible employees have 14 days from date of hire to enroll for new hire benefits <u>AND</u> submit any supporting documentation using the MyADP online portal.

## Follow these steps to register for MyADP

You will be able to complete your MyADP registration within your first week of employment.

- 1. Visit https://my.adp.com or download the MyADP application for your mobile device.
- 2. Click Register Now
- 3. Enter your registration code: Laitram-Register
- 4. Click **YES** to indicate that you want to set up an account with Laitram.
- Provide the requested information to complete your enrollment. Requested information will include your demographic and contact information and security questions.



Download the MyADP mobile application to have your payroll and benefits at your fingertips!



#### Follow these steps to enroll for benefits in MyADP:

- 1. Log on to https://my.adp.com (follow the steps to the left if you have not registered yet)
- 2. Click on the Benefits tab.
- Select the New Hire event at the top left of your benefits dashboard. You have 14 days from your date of hire to enroll for new hire benefits and submit required supporting documentation or you/your dependents will not be eligible for coverage (no exceptions).
- 4. Add ALL of your dependents (eligible spouse and children) even if you do not intend to enroll them in medical or dental coverage. Laitram provides dependent life coverage on your behalf, but your dependents <u>must</u> be listed in MyADP to be enrolled in this free benefit. Social Security Number (if available) and Date of Birth are required for all dependents. *Documentation must be submitted within 14 days of your hire date for dependent coverage to be approved.*
- 5. Review each benefit and make your elections. Detailed information about each benefit is available at the top of the benefit election area.
- **6. IMPORTANT**: You should list a Beneficiary and provide a designation for that Beneficiary in ADP. Beneficiary must have a designation of Primary or Secondary and have a percentage (% for beneficiaries must equal 100%) to be complete.
- You must click **Confirm Enrollment** to complete your enrollment.
- You will receive a success message with a confirmation number. Record this confirmation number.
   If you do not receive a confirmation number, your enrollment has not processed, and you WILL NOT HAVE COVERAGE.
- 9. Print and/or digitally save a copy of your Confirmation Statement for your records.

WHEN A	RE MY BENEFITS I	EFFECTIVE?
1st Day of Employment	<ul> <li>Employee Assistance Program</li> <li>Paid Time Off (PTO)</li> <li>Bereavement Leave</li> <li>Paid Holidays</li> <li>Tuition Reimbursement</li> </ul>	<ul> <li>Paid Jury Duty</li> <li>Fitness Center</li> <li>Health Centers – Early access for \$20/visit (payroll deducted)</li> </ul>
31st Day of Employment	Medical & Dental Insurance     Basic and Optional Life/Accidental Death & Dismemberment Insurance (AD&D)     Basic Long Term Care Insurance	Vision Pet Insurance Accident Insurance Critical Illness Insurance Maternity & Parental Leave Health Centers – Free for Medical Plan Participants; \$20/visit for Non-participants
61st Day of Employment	<ul><li>Long Term Disability</li><li>Short Term Disability</li></ul>	
1st of the Month following 3 months of Employment	Laitram Employees' Incent	tive Savings Plan - 401(k)

# About Laitram's Medical Benefits

Laitram offers you two medical plan options through Highmark BlueCross BlueShield: the Basic Option and the Enhanced Option.

See below for a summary of the options and be sure to compare their coverage details using the chart on page 4.

- Both options cover preventive care services like annual screenings and immunizations at 100% in-network.
- The cost for non-preventive services is shared between you and the plan in the form of coinsurance after the plan's deductible has been met.
- Prescriptions are not subject to the plan's deductible. You
  pay a flat copay amount depending on the drug tier as
  shown at the bottom of the chart on the next page.

#### **HOW OUR MEDICAL BENEFITS WORK**



Both options come with a company-funded Health Reimbursement Account (HRA). Laitram funds \$800 Single coverage, \$1,200 Employee Plus One coverage and \$1,600 Family coverage on January 1. These amounts are prorated monthly after January.

You pay nothing for **in-network preventive care** for you and your family.





The Laitram and Intralox Health & Wellness Centers are FREE for medical plan participants. Baltimore: ages 3 & up, Harahan/Hammond: ages 6 & up. Non-participants (employees only) can utilize the Centers for a \$20/visit payroll deducted fee.

You use your HRA funds or pay out of pocket for medical claims until the plan's deductible is met.





You pay a flat copay for prescription drugs.

After the plan's deductible has been met, in-network medical expenses are covered at 80% or 90%, depending on which option you choose.



If your out-of-pocket costs reach the annual maximum, the plan pays 100% for in-network covered services\* the remainder of the plan year.



<sup>\*</sup> Certain covered services (e.g.. Physical and Speech Therapy, Chiropractic, etc.) are subject to an annual visit limit and once reached are not covered regardless of meeting the out of pocket maximum.

## **Prescription Benefits**

When filling prescriptions, you will pay a pre-determined dollar amount depending on the drug's tier (see page 4).

Our prescription benefits are administered by **RxBenefits/ Express Scripts**. You will receive a separate RxBenefits/Express Scripts ID card in the mail, which you will need to show when you go to fill a prescription at the Laitram Pharmacy or a pharmacy of your choosing.



123456789012 JOHN Q SAMPI

# Save Money by Using the Highmark BCBS PPO Network

No matter which plan option you choose (Basic or Enhanced), you will receive a higher level of benefits if you use the **Highmark BCBS PPO** network.

After your deductible is met, the plan covers a higher percentage for in-network services and less for out-of-network services (see page 4 for more details).

To find out if your doctor or facility is in-network, visit

https://www.highmarkbcbs.com.

# **Save Money and Earn Cash Rewards** with **SmartShopper**

Did you know MRIs, CT Scans, and more, can vary from hundreds to thousands of dollars? SmartShopper can help you reduce your out-of-pocket cost for your 2024 health benefit plan AND give you a CASH REWARD when you shop for a cost-effective health care provider.

To use the SmartShopper program, log on to Highmark's website at **www.highmarkbcbs.com** and click on **SMARTSHOPPER** at the bottom of the home page to "shop" for your procedure. Then, when you have your procedure and your claim is paid, a reward check is mailed to your home. It's that easy!

# Comparing the Medical Options

The chart below shows the coverage details for Laitram's two medical plan options. Both options come with a Health Reimbursement Account (HRA) that is funded by Laitram. Your HRA is used to pay for eligible medical expenses only and pays the first portion of the total deductible for you while you are enrolled in the Health Plan, as outlined in the chart below. Note: HRA amount is prorated according to the month in which employee becomes eligible for coverage.

**Prescription Coverage:** You are charged a copay for all prescriptions meaning your HRA and deductible are only used for eligible medical expenses. See the chart below for the prescription copay structure.

HIGHMARK BCBS MEDICAL OPTIONS				
Plan Feature	Basic Pla	n Option	Enhanced I	Plan Option
Deductible: HRA Fund provide	ed by Laitram			
Employee Only	\$8	00	\$800	
Employee + 1	\$1,2	200	\$1,	200
Family	\$1,6	300	\$1,	600
Deductible: Employee's Respo	onsibility			
Employee Only	\$1,0	000	\$8	00
Employee + 1	\$1,4	400	\$1,	100
Family	\$1,8	300	\$1,	400
Coinsurance				
	In-Network	Out-of-Network	In-Network	Out-of-Network
Employee Only	\$1,700	\$3,200	\$900	\$1,900
Employee + 1	\$2,300	\$4,175	\$1,100	\$2,350
Family	\$2,900	\$5,150	\$1,300	\$2,800
Out-of-Pocket Maximum (Emp	oloyee's responsibility for t	he deductible plus coin	surance)	
Employee Only	\$2,700	\$4,200	\$1,700	\$2,700
Employee + 1	\$3,700	\$5,575	\$2,200	\$3,450
Family	\$4,700	\$6,950	\$2,700	\$4,200
Medical Benefits Coverage Hig	ghlights			
	In-Network	Out-of-Network	In-Network	Out-of-Network
Coinsurance	After the deductible is met, you pay 20% and the plan pays 80%	After the deductible is met, you pay 40% and the plan pays 60%1	After the deductible is met, you pay 10% and the plan pays 90%	After the deductible is met, you pay 30% and the plan pays 70%1
Laitram and Intralox Health & Wellness Clinics	FREE! (open to ages 3/6 and older)	N/A	FREE! (open to ages 3/6 and older)	N/A
Routine Preventive Care – Adult Physical Exams, Childhood Checkups and Immunizations	Covered 100%	You pay 40% after the deductible is met <sup>1</sup>	Covered 100%	You pay 30% after the deductible is met <sup>1</sup>
Physician Visit				
Inpatient Hospitalization				
Outpatient Surgery	You pay 20% after the	You pay 40% after the	You pay 10% after the	You pay 30% after the
Diagnostic Lab and X-Ray	deductible is met	deductible is met <sup>1</sup>	deductible is met	deductible is met <sup>1</sup>
Urgent Care				
Emergency Room				

PRESCRIPTION DRUG COVERAGE – ADMINISTERED BY			
RxBENEFITS/EXPRESS SCRIPTS			
Generic	\$10 copay		
Preferred Brand	\$30 copay		
Non-Preferred Brand	\$50 copay		
Specialty	\$50 copay		

DISCOUNTS AT LAITRAM PHARMACY			
Preventive Medications \$0 copay			
Generic	<del>\$10</del> \$4 copay		
Preferred Brand	\$30 \$20 copay		
Non-Preferred Brand	<del>\$50</del> \$40 copay		

<sup>&</sup>lt;sup>1</sup> The Plan will pay based on reasonable and customary charges. This means that the provider may "balance bill" you for the amount not paid by the Plan.

# 2024 Medical Plan Premiums

The amount of your medical premiums depends on whether or not you and your spouse (if applicable) have completed the Preferred Premium Process. Details on the Preferred Premium Process and Non-Preferred rates are distributed in December for the upcoming year and at the time of employment for new hires.

## **Employee Incentive Requirement:**

Preferred Premium Process consisting of the following three (3) steps to be completed by **October 15** of each year, or for **New Hires/New to the Plan**, within **120 days** of benefit effective date of coverage/new to the plan.

- 1. Health History and Risk Assessment (HHRA) questionnaire (HHRA **Annual Update** only for those who completed the questionnaire last year)
- 2. Biometric Screening\*
- 3. CHR Health Review\* visit which consists of a face-to-face meeting (or telephonic for out-of-town individuals) with one of our nurse practitioners

## **Spouse Incentive Requirement:**

- 1. Health History and Risk Assessment (HHRA **Annual Update** only for those who completed the assessment last year),
- 2. Biometric Screening\*
- 3. CHR Health Review\* visit which consists of a face-to-face meeting (or telephonic for out-of-town individuals) with one of our nurse practitioners

\*Employees and Spouses can use the annual preventive physical with their primary care provider to satisfy the Biometric and CHR steps. This will require your provider to complete AND return the Marathon Annual Physical Provider Verification Form.

### **PREFERRED:**

Both the employee and spouse (if applicable) have completed all incentive requirements

#### **NON-PREFERRED:**

Either the employee or spouse (if applicable) has not completed all incentive requirements

#### **NON-PREFERRED 2:**

Neither the employee nor the spouse (if applicable) has completed all incentive requirements

## YOUR COST FOR THE HRA BASIC PLAN OPTION

Coverage Tier	Preferred Rate	Non-Preferred Rate	Non-Preferred 2 Rate	What Laitram Pays
Employee Only	\$10.33	\$33.41	NA	\$270.87
Employee + 1	\$111.60	\$134.68	\$157.75	\$507.08
Family	\$153.27	\$176.35	\$199.42	\$767.82
Employee Married to Employee Family	\$82.04	\$105.12	\$128.19	\$839.01

Premiums are per pay period with 26 pay periods per year

## YOUR COST FOR THE HRA **ENHANCED** PLAN OPTION

Coverage Tier	Preferred Rate	Non-Preferred Rate	Non-Preferred 2 Rate	What Laitram Pays
Employee Only	\$40.10	\$63.18	NA	\$276.03
Employee + 1	\$173.40	\$196.48	\$219.55	\$519.46
Family	\$250.95	\$274.03	\$297.10	\$785.43
Employee Married to Employee Family	\$94.07	\$117.15	\$140.22	\$942.30

Premiums are per pay period with 26 pay periods per year

# Preventive Care Incentive Program

## **NEW IN 2024!**

As a participant in the Laitram Health Plan, you and your spouse (if enrolled in the health plan), are eligible to earn an additional \$200 each into your Health Reimbursement Account (HRA) by participating in the new Preventive Care Incentive Program. This incentive is in addition to and not in lieu of the annual Preferred Premium Process.

#### **Program Details:**

- Three points are required to earn the HRA incentive.
- Earn one point for each preventive screening/exam completed from the list below.
- Program activities must be completed between January 1 and December 31, 2024.
- Incentives will be deposited into your HRA in March 2025



## LAITRAM PREVENTIVE CARE INCENTIVE PROGRAM

Program Activities Verification Points

Completion of a Preventive Screening or Exam.

These can include any of the following:

- Annual Physical Exam
- Cervical Cancer Screening
- Colon Cancer Screening/Cologuard
- Dental Exam/Cleaning
- Mammogram
- Osteoporosis (Bone Mineral Density) Screening
- Preventive Skin Check
- Prostate Exam
- Vaccines\* Flu, Tdap, Shingles, Pneumonia, Hep A, Hep B, MMR, HPV, COVID-19
- Vision Exam
- Well-Woman Exam

\*Only one vaccine can count for Points

#### Verified by:

Marathon Health EMR Data, Vendor File, OR

Form Submission by Employee/ Spouse to the Marathon Health Portal 1 Point Each,

3 Points Required to Receive Incentive

# **Dental** Benefits

## Dental

Laitram offers dental benefits so you can get your annual cleanings and checkup along with dental repairs when needed.

The table below shows some of the key features of the **Cigna Dental PPO** plan. Please note that you will save money by using Cigna network dentists and dental specialists. If you go to a non-network provider, they can charge you more than you would pay in-network.

To find in-network providers, view claims, and print ID cards, log on to your account at **myCigna.com or download the myCigna mobile app.** 

Below is a high level summary of the dental plans. Be sure to review the full plan summary for full details and exclusions.

CIGNA DENTAL PLAN		+ ORTHODONTIA
Plan Feature	Cigna Network	NEW IN 2024!
Benefit year deductible	\$50 per person \$150 per family	Same Coverage as Cigna Dental
Annual per-person Maximum	\$1,250	Plan
Preventive and Diagnostic Services: Exams, Cleanings, X-rays (subject to frequency limits)	Covered 100%, no deductible	PLUS  Coverage for Employees and All  Dependents
Basic Restorative Services: Fillings, Routine Extractions	Covered 80% after deductible	Plan pays 50% with no deductible Lifetime Benefits Maximum;
Major Restorative Services: Inlays, Onlays, Crowns, Dentures	Covered 60% after deductible	\$1,500

# New Orthodontia Option in 2024!

You can now enroll in orthodontia coverage through Cigna or keep your current plan. To enroll in Orthodontia, click on the "Dental Plus Orthodontia" in ADP!

2024 DENTAL RATES			
Coverage Tier Dental Only Cost Per Pay Period Dental Plus Orthodontia Cost Per Pay Period			
Employee Only	\$5.19	\$7.03	
Family	\$15.75	\$20.69	

## On-Site Dental Care (Harahan Only)



On-site dental services are available at the Laitram Health & Wellness Center through Dr. Michael Cash, a local community dentist. Your Laitram Dental Plan is accepted and can be used for two free dental cleanings and exams per year.



At this time, only basic dental services are provided, with more complex procedures being referred out to a traditional dental practice.



Appointments are available on Fridays from 9:00 a.m. to 5:00 p.m. Call Dr. Cash's office at 504-737-3541 to make an appointment or inquire about services offered on-site.

# Laitram **Pharmacy**



# \$0 Co-Pay on Preventive Medications at the Laitram Pharmacy Cost at Cost at

Pharmacy	Cost at Laitram Pharmacy	Cost at In-Network Pharmacy
Cholesterol Medications		
Atorvastatin (Lipitor), Simvastatin (Zocor), Rosuvastatin (Crestor), Lovastatin (Mevacor), Pravastatin (Pravachol)	\$0	30-day supply-\$10 90-day supply-\$20
Diabetic Medications		
Metformin, Metformin ER, Glipizide, Glipizide XL, Glimepiride	\$0	30-day supply-\$10 90-day supply-\$20
Humalog, Semglee (generic for Lantus), Ozempic, Trulicity, Januvia, Janumet, Rybelsus	\$0	30-day supply-\$20-\$40 90-day supply-\$60-\$100
Diabetic Testing Supplies		
Dexcom, Omnipod, Freestyle Libre, One Touch Ultra, One Touch Verio	\$0	30-day supply-\$20-\$40 90-day supply-\$60-\$100
High Blood Pressure Medic	ations	
Bisoprolol, Carvedilol, Hydrochlorothiazide, Irbesartan, Lisinopril, Losartan, Valsartan, Olmesartan	\$0	30-day supply-\$10
Depression		
Citalopram, Escitalopram, Fluoxetine	\$0	30-day supply-\$10
Asthma		
Albuterol Inhalers and Nebulizer Solution, Advair, Breo, Flovent, Spiriva, Symbicort, Trelegy	\$0	30-day supply \$10-\$40 90 day-supply \$20-100
Blood Thinners		
Brilinta, Effient, Eliquis, Xarelto	\$0	30-day supply-\$20-\$40 90-day supply-\$60-\$100

# LAITRAM

## - WELLNESS -**PHARMACY**

The Laitram Pharmacy is a full-service pharmacy located on Laitram's Harahan campus. The pharmacy team is available five days a week for in-person and remote consultations, offering mail-order prescription services to Louisiana, Michigan, Maryland, Georgia, Mississippi, Virginia, and Texas, in addition to discounts on a variety of over-the-counter products.

# Transferring your existing prescriptions to The Laitram Pharmacy?

Just call 504-218-2015 or stop by the Pharmacy with the following:

- 1. Your name
- 2. Your prescription number
- 3. Name of medication
- 4. Name and phone number of the existing pharmacy

## Not in Harahan? No problem!

Mail-order prescription is available to those living in Louisiana, Michigan, Maryland, Georgia, Mississippi, Virginia, and Texas, with more states to be added later.

If you are in Hammond, medications are delivered to the Hammond facility once a day Monday - Friday.

# Save on Over-the-Counter Medication at the Laitram Pharmacy

The Laitram Pharmacy offers significantly discounted prices on a variety of over-the-counter medications and products.

DRUG COST COMPARISONS	WALGREENS	LAITRAM
Ibuprofen 200 mg qty 100 (generic for Advil)	\$8.49	\$1.60
Naproxen 220mg qty 100 (generic for Aleve)	\$8.99	\$6.04
Diclofenac gel 100g (generic for Voltaren gel)	\$14.99	\$8.68
Aspirin 81mg qty 120	\$4.99	\$1.21
Loratadine 10 mg qty 100 (generic for Claritin)	\$19.99	\$4.27
Cetirizine 10 mg qty 100 (generic for Zyrtec)	\$21.99	\$2.17
Fexofenadine 180mg qty 100 (generic for Allegra)	\$18.99	\$6.26
Decongestant Nasal Spray (generic for Afrin)	\$8.29	\$1.96
Daytime Liquid 4 oz (generic for Dayquil)	\$7.49	\$3.43
Vitamin D 5000 IU qty 100	\$6.99	\$1.99

Call the Pharmacy at **504-218-2015** to learn more and move your prescriptions today!

# Laitram Health Centers

## Health & Wellness Center

On its Harahan, Hammond, and Baltimore campuses, Laitram provides onsite Health & Wellness Centers operated by Marathon Health and staffed by one or more of the following resources - medical office assistant, licensed nurse practitioner or physician assistant, physical therapist, registered dietitian, and behavioral health specialist. The nurse practitioners/physician assistants are trained in medical care, health coaching, and management of chronic diseases and operate under the guidance and supervision of a practicing physician.

The Centers are open to all Laitram employees as well as employee's family members, ages 3 (Baltimore), 6 (Harahan and Hammond) and older **who are covered by the Laitram Health Plan**.

For employees and their dependents covered by the Laitram health plan, there is NO CHARGE for services and vaccinations received at the Centers.

A few things to note:

- External lab tests will be processed through the health plan like any other medical bill.
- If a Laitram employee is not covered by the Laitram health plan, the cost is \$20 plus any ancillary charges for items such as external laboratory tests.
- The \$20 fee will be payroll deducted. Any other ancillary charges are the responsibility of the patient.

## **Wellness Center Information**

#### **Harahan & Hammond**

Hours:

Monday through Thursday: 7:30 a.m. – 5:30 p.m. Friday: 8:00 a.m. – 12:00 p.m.

Phone: 866-269-6516

Harahan Location: 5307 Toler Street Hammond Location: 20157 Intralox Drive

#### **Baltimore - Ridge Road**

Hours:

Monday through Friday: 7:00 a.m. - 3:30 p.m.

Phone: 866-269-6516 Location: 7157 Ridge Road

#### **Baltimore - Sparrows Point**

Hours:

Monday & Wednesday: 7:30 a.m. - 3:00 p.m. Friday: 7:30 a.m. - 12:00 p.m.

riuay. 7.30 a.m. - 12.00 p.m

Phone: 866-269-6516

Location: 1900 Finishing Mill Road Suite 104

#### You Must Schedule an Appointment!

Call your Wellness Center or go to www.marathon-health.com

# WELLNESS—HEALTH CENTER

## Physical Therapy

On its Harahan and Baltimore campuses, Laitram provides an onsite physical therapist (PT) with the education, skills, and expertise to improve your mobility, and reduce or eliminate your pain. *Virtual appointments are also available.* 

Your PT will listen to you as you explain how your problem affects your daily activities. Before developing a treatment plan, your PT will perform a thorough physical assessment. You will learn self-treatment techniques and exercises to improve your condition and will be actively involved in your home treatment program.

## Behavioral Health

One in five people suffer with mental health concerns that can take away from living a happy, productive life.

The Health & Wellness Centers offer both employees and their dependents in-person and virtual counseling appointments with a licensed clinical social worker. Whether you're dealing with grief, stress, anxiety, depression, relationship issues, PTSD, eating disorders, substance abuse, or self-image - a licensed therapist is here to listen.

## Registered Dietitian Services

Nutrition is the root of our health. What we choose to eat, our knowledge, attitudes, and how well our environment supports healthy food choices significantly impact our overall health.

Having support from others can be a huge help. The Laitram Heath & Wellness Center is staffed with a Registered Dietitian who is available to assist in coaching those interested in adopting healthy eating practices (available in-person in Harahan and virtually in Hammond and Baltimore).

## Marathon Health Anywhere

If you are a remote employee and do not have access to one of our Wellness Centers, we offer Marathon Health Anywhere. This is a service that provides a full team of licensed physicians, nurses, behavioral health counselors, health coaches, etc. via virtual care. There is a dedicated virtual care team Monday – Friday, 7 a.m. – 5 p.m. as well as an on-call team of Marathon Health providers that are available after hours and on weekends.

# Wellness Resources



**COMPANY PAID BENEFIT** 

## **Employee Assistance** Program (EAP)

The Employee Assistance Program (EAP) is a free benefit from Laitram for you and your family members. It provides free phone counseling as well as free face to face counseling with a trained professional if needed. You can find services for all aspects of your wellbeing, including:

- **Emotional support** Meet face-to-face, by video stream or get in-the-moment support by phone from a licensed counselor.
- **Legal** —Speak with an attorney about legal issues like estate planning and family and domestic issues.
- **Financial** Discuss budgeting, credit and more with a financial expert.
- **Daily life assistance** Specialists help solve everyday issues and coordinate caregiving needs.
- **Website** Check out video resources, articles, assessments, webinars and more.

The Employee Assistance Program is available 24/7 and strictly confidential. Laitram will never know if, how, or when you use the EAP. It's designed to keep your privacy protected so you and your family members can seek help without a second thought.



Aetna Resources For Living

1-866-252-4468 mylifevalues.com

Username: laitram Password: eap

24 hour confidential access

# LAITRAM WELLNESS TNESS CENTER

## Fitness Center

As part of our health and wellness program, Laitram provides an on-site Fitness Center managed by Arch Amenity Group, a leading provider of on-site preventive care strategies and wellness initiatives.

Staffed with a team of fitness specialists, the fitness center offers state-of-the-art fitness machines, free weights, nutritional counseling and group exercise classes. An employee only benefit, Laitram employees are eligible for membership at a cost of \$7.00 per pay period. Some group exercise classes are offered at no additional cost. Individual or group training sessions are available at an additional cost.

Fitness Centers are also provided at Intralox's Hammond, Grand Rapids and Baltimore office locations.



**S** COMPANY PAID BENEFIT

## Dr. Tro Medical Weight Loss Program

Dr. Tro's team is a nationwide, evidence-based telemedicine practice with a mission to end type 2 diabetes, obesity and food addiction. Their integrative approach to sustainable weight loss and metabolic health management includes health coaching, biometric remote monitoring, education, personal training, and an interactive online social support community.

New cohorts open regularly so be on the lookout for updates via Email, @Work and the Firstup Mobile App on when you can apply.

# Family & Community Resources



**COMPANY PAID BENEFIT** 

## Ready, Set, Read Program

The Ready, Set, Read program helps students read at grade level by the end of first grade. Children and grandchildren of Laitram employees have FREE access to a trained reading specialist who will provide reading support 1-3 times per week. Children in grades K-2 are eligible to participate. Students are also paired with a volunteer tutor to provide reading support 30 minutes per week.

#### Your student will receive:

- An introductory reading assessment
- Customized reading support program
- 1 2 weekly tutoring sessions
- 30 minutes of weekly reading practice with a Laitram volunteer

To register your child or grandchild for Ready, Set, Read, contact Karyn Kearney at <a href="mailto:karyn.kearney@intralox.com">karyn.kearney@intralox.com</a> or **504-329-2444.** 

# Opportunity for Laitram employees to volunteer to support young readers

Each student will be paired with a trained Laitram employee who will provide remote reading practice for students using the TutorMate program. During the 30-minute weekly session, the volunteer Reading Champion and student read stories together online and play games that build the student's word knowledge.

To volunteer to become a reading champion, register at: **www.tutormate.org/register** 

## Charity Matching Program

In 2021, Laitram launched its Charity Matching Program where the company matches employee contributions up to \$1,000 annually to eligible charities.

Over the years, Laitram has supported many local charities through direct contributions, volunteer events, relief funds, etc. On top of this, each year we receive a number of requests from employees to contribute to various charities which we don't have the resources to evaluate on an individual basis. The Charity Matching program allows Laitram to expand its philanthropy efforts while helping employees support causes that are important to them.

Under the Program, Laitram will match dollar for dollar contributions made by employees to an "Eligible Charity" subject to the conditions laid out in the Charity Matching Program Form located on the HR SharePoint site.



# Flexible Spending Accounts

The Health Care and Dependent Care Flexible Spending Accounts (FSAs) let you set aside pre-tax dollars from your paycheck to pay for eligible health care and dependent care expenses.

Enrolling in a Health Care or Dependent Care FSA can save you money. By paying for these expenses with pre-tax dollars, you reduce the amount of your taxable income and increase your take-home pay. You may choose to participate in one, both, or neither FSA. The Laitram Flexible Spending Plan is administered by isolvedBenefitServices.

## Health Care FSA

This account helps pay for **health care expenses** for you and your covered dependents. You can deposit up to the IRS maximum amount each year on a pre-tax basis to the Health Care FSA. Then, you reimburse yourself with these tax-free dollars for such things as medical and dental plan deductibles, coinsurance, and copayments.

## Eligible expenses include things like:

- Certain prescribed over-the-counter medications and supplies
- LASIK or other vision correction surgery
- Hearing aids
- Individual psychiatric and psychological counseling
- Deductibles, coinsurance, and copays under your medical, dental, and vision plans

For a complete listing of eligible health care expenses that qualify for reimbursement, go to

www.isolvedbenefitservices.com

## Dependent Care FSA

Pre-tax money that you deposit into the Dependent Care FSA pays for **day care expenses** for a dependent child up to age 13 or a dependent adult. Day care expenses are reimbursable if the services enable both you and your spouse to work. Expenses are also reimbursable if your spouse is disabled or attends school full time at least five months of the year.

You can deposit as much as \$5,000 a year (\$2,500 if married, filing separately). Then, you can reimburse yourself using these tax-free dollars for such things as nursery school tuition, day care center, summer day camp, and dependent-adult day care center expenses. Care can be provided inside or outside your home.

REMEMBER: Flexible Spending Account elections do not carry over from year to year. You must make a new election each year.

## FSA Tax Savings Example

Here's an example of how you can save when you use the FSAs to pay for your predictable health care and dependent care expenses.

	With FSA	Without FSA
Your taxable income	\$50,000	\$50,000
Pre-tax contribution to Health Care and Dependent Care FSA	\$2,000	\$0
Federal and Social Security taxes*	\$11,701	\$12,355
After-tax dollars spent on eligible expenses	\$0	\$2,000
Spendable income after expenses & taxes	\$36,299	\$35,645
Tax savings with the Medical and Dependent Care FSA	\$654	N/A

<sup>\*</sup> This is an example only, and may not reflect your actual experience. It assumes a 25% federal income tax rate marginal rate and a 7.7% FICA marginal rate. State and local taxes vary, and are not included in this example. However, you will save on any state and local taxes as well.



Save time and easily manage your FSA with the *isolved Benefit* **Services iFlex** app. Download in the App Store or Google Play!

- View your claims and account balance
- File a claim towards your medical FSA
  - Take or upload a picture of a receipt and submit for a new or existing claim

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# Life and AD&D Insurance



#### **COMPANY PAID BENEFIT**

## Employer-Paid Basic Life and Accidental Death & Dismemberment (AD&D) Insurance

#### **Basic Life**

Laitram provides eligible employees with company-paid Basic Life and AD&D insurance. This policy also includes life insurance for your dependents, paid in full by Laitram.

Dependents must be listed as Dependents in MyADP to be enrolled in this free benefit.

COMPANY-PAID LIFE INSURANCE			
Coverage Type	Benefit Description		
Employee	• 2x your annual base salary, minimum of \$50,000 and a maximum of \$300,000		
Spouse	• \$10,000		
Children	• \$2,000 for each child over one year and under 26.		
	Children under 14 days are not covered. Coverage for children from 14 days to one year is \$500.		

#### **AD&D** Feature

If a covered person's death is the result of an accident, the Basic Life benefit is doubled through the Accidental Death and Dismemberment (AD&D) feature.

COMPANY-PAID AD&D INSURANCE			
Coverage Type	overage Type Benefit Description		
Employee	Pays an additional benefit equal to your Basic Life amount		

# Optional Life and AD&D Insurance – **Employee**

## **Paid**

## **Optional Life**

In addition to the company-paid life insurance that Laitram provides, you have the option to purchase additional coverage under the Optional Term Life insurance plan. You must purchase coverage for yourself in order to purchase coverage for your dependents.

OPTIONAL LIFE INSURANCE				
Coverage Type	Benefit Description			
Employee*	• \$10,000-\$600,000 in \$10,000 increments, not to exceed 5x your annual salary			
Spouse*	\$10,000-\$50,000 in \$10,000 increments, not to exceed the lesser of 50% of your total Basic and Supplemental Life Benefits or \$50,000			
Children up to age 26	\$10,000 (\$500 from birth to six months), not to exceed the lesser of 50% of your total Basic and Supplemental Life Benefits or \$50,000			
	r spouse (if applicable) are mplete an online Statement			

## **Optional AD&D Feature**

You can also choose to purchase additional AD&D insurance as described below for yourself or your family. No statement of health is required for this option.

of Health Form and receive approval from MetLife.

OPTIONAL AD&D INSURANCE			
Coverage Type	Coverage Amount		
For Yourself Only	<ul> <li>Multiples of \$10,000 up to 10 times your Basic Annual Earnings or \$500,000 (whichever is less)</li> </ul>		
You and a Spouse & Dependent Child(ren)	<ul> <li>Spouse – 40% of your coverage amount</li> <li>Child(ren) – 10% of your coverage amount</li> </ul>		
You and Spouse Only	Spouse – 50% of your coverage amount		
You and Dependent Child(ren) Only	Child(ren) – 15% of your coverage amount		

## **Disability and Long Term Care** Insurance

Laitram recognizes the importance of your financial wellbeing in the event of a disability. Laitram provides eligible employees with company-paid Short Term Disability and Long Term Disability benefits to help you make ends meet for a period of time while you are disabled.



#### **COMPANY PAID BENEFIT**

## Short Term Disability

You can apply for Short Term Disability benefits if you are unable to work due to an illness or injury. A summary of this company-paid benefit is outlined below.

COMPANY-PAID STD		
Plan Feature	Benefit Description	
Benefit Amount	100% of base earnings (medical verification is required)	
Benefits Begin	After a 10 day elimination period	
Benefits Continue	Up to 170 days	

Refer to the Human Resources intranet site for more details and how to apply for this benefit.



## Long Term Disability

Laitram provides a Long Term Disability plan through MetLife to help eligible employees cope with an illness or injury that results in a long term absence from work. Employees participating in the Long Term Disability plan are subject to certain conditions and requirements. A summary of this company-paid benefit is outlined below.

COMPANY-PAID LTD		
Plan Feature	Benefit Description	
Benefit Amount	60% of pre-disability earnings, calculated on a monthly basis (medical verification is required)	
Benefits Begin	After 180 days of disability	
Benefits Continue	<ul> <li>Up to age 65 if disabled before age 60</li> <li>If disabled at age 60 or older, a maximum benefit period is calculated based on your age. See the benefits summary for details.</li> </ul>	



## (\$) COMPANY PAID BENEFIT

## Long Term Care Insurance

For eligible employees who find themselves in need of long term health care, Laitram provides a Long Term Care policy with a benefit payment of \$1,000 per month for up to 24 months. Examples of covered services include:

- Professional home care
- Community care
- Licensed nursing facilities
- Assisted living facilities

## Additional buy-up Long Term Care insurance is available during Annual Open-Enrollment.

Employees may choose from several plans, different levels of monthly benefit amounts, and benefit durations of care. This coverage may be purchased by employees and various family members. See www.LaitramLTC.com for more information.

# Critical Illness & Accident Optional Coverage

The Highmark BCBS medical plan options provide great coverage for you and your family's general health care needs. Still, everyone's needs are slightly different. That's where our MetLife Optional Benefit options come in! They pay out a cash benefit if you experience a covered illness, injury, or hospitalization, which can help protect your finances while you focus on getting better.

## Critical Illness Insurance

If serious illness strikes, the last thing you need to worry about is how to pay the bills: medical copayments, car payments, rent or mortgage, and utilities. You don't want anyone in your family worrying about money if you develop a critical illness. That's why MetLife's Critical Illness Insurance provides cash to help with the extra expenses associated with your recovery.

If you are diagnosed with a covered illness, you get a lumpsum cash benefit — even if you receive benefits from other insurance. Use the cash benefit however it is needed whether for treatments not covered by other insurance or a dream vacation to celebrate your recovery — you decide.

## **Coverage options**

- **Employee:** Choose \$10,000, \$20,000, \$30,000, \$40,000, or \$50,000
- Spouse: 50% of the employee coverage amount
- Child(ren): 50% of the employee coverage amount

#### **Examples of covered illnesses**

- Cancer
- Heart attack or stroke
- Major organ failure
- Paralysis due to covered accident
- End-stage renal (kidney) failure
- Coronary artery bypass surgery

## Accident Insurance

Most people don't plan or budget for accidents. The MetLife Group Accident Insurance plan provides benefits to help cover the costs associated with unexpected bills. If a covered off-the-job accident occurs, you need to have a plan to pay for the charges that can add up.

You can purchase coverage for yourself as well as your spouse and children. If someone enrolled in this plan gets hurt in a covered accident, MetLife sends you a check for covered injuries and you decide the best way to spend it.

## **Examples of covered injuries include:**

- Broken bones
- Burns
- Dislocations
- Torn ligaments
- Concussions
- Eve injuries
- Ruptured discs

## BOTH PLANS INCLUDE THESE VALUE-ADDED FEATURES

- Wellness benefit The wellness benefit pays \$50 per year if an insured undergoes a covered health screening. (Your annual BIOMETRIC SCREENING satisfies this requirement!)
- Portability You can keep your coverage if you leave Laitram.

# Optional Vision Plan

Our optional Vision Plan provides you and your family with quality vision benefits and materials like glasses and contacts at an affordable cost. **Superior Vision by MetLife** has a large network of providers at convenient locations like Walmart, Costco, America's Best, LensCrafters, Target Optical and many more. You can visit any licensed vision specialist and receive coverage, but your benefit dollars will go further when you stay in network. The plan year is a rolling 12-months, not a calendar year. To find in network providers, print ID cards, and learn more about your benefits, visit the MetLife member website at **www.mybenefits.metlife.com** or by calling **1-833-EYE-LIFE or 1-833-393-5433**.

METLIFE VISION PLAN		
Plan Feature In-Network		
Exam	\$10 copay	
Materials	\$25 copay	
Exam Frequency	Once every 12 months	
Lenses Frequency	Once every 12 months	
Frames Frequency	Once every 12 months	
Contact Lenses Frequency	Once every 12 months	
Frames	Up to \$150 allowance	
Lenses: Single Vision, Lined Bifocal, Lined Trifocal	Covered at 100% after materials copay	
Medically Necessary Contact Lenses	Covered at 100% up to the reasonable and customary amount	
Elective Contact Lenses – Instead of Glasses	Up to \$150 allowance	

2024 VISION RATES			
Coverage Tier Cost Per Pay Period			
Employee Only	\$1.73		
Employee + Spouse	\$3.45		
Employee + Child(ren)	\$3.82		
Family	\$5.98		

# Access Your Vision Benefits with the MetLife Mobile App

The MetLife app is available in the Apple App Store and Google Play. Download and

log in to quickly search

MetLife's network of thousands of independent vision care providers and optical retailers, including Costco Optical, Visionworks, Pearle Vision, and America's Best,

right from your mobile device.



# Retirement Savings Plan

## LAITRAM EMPLOYEES' INCENTIVE SAVINGS PLAN - 401(k) PLAN

Laitram sponsors a 401(k) Plan with three contribution options. New employees become eligible to participate in and contribute to the 401(k) Plan on the first day of the month following three months of service.

Refer to the Summary Plan Description at www.401k. com for more details on the 401(k) plan.

#### Option 1: Pre-Tax 401(k)

Because contributions to the 401(k) are automatically deducted from your pay before federal and state withholdings are calculated, you save tax dollars now by having your current taxable income reduced. While the amounts deducted generally will be taxed when they are finally distributed, favorable tax rules typically apply to 401(k) distributions. These contributions are eligible to be matched.

#### **Option 2: After-Tax Roth 401(k)**

Unlike the traditional, pre-tax 401(k), the Roth 401(k) allows you to contribute after-tax dollars, but then withdraw tax-free dollars from your account when you retire. Because Roth contributions are under the same IRS limits as pre-tax contributions, each dollar of a Roth contribution reduces the amount that can be contributed pre-tax (and vice versa). These contributions are eligible to be matched.

#### Option 3: After-Tax 401(k) with Roth In-Plan Conversion Feature

Contributions made on an "after-tax" basis means you have already paid income taxes on the amounts contributed. In addition, earnings on these contributions can grow on a tax-free basis *if you utilize the Roth In-plan Conversion feature*. If you have not or will not reach the maximum annual deferral limit in Pre-tax and/or Roth contributions in a plan year, this option may not be an appropriate savings strategy for you. It's highly recommended that you review the materials about this feature on the intranet before utilizing this option. *These contributions are not eligible to be matched and you must contact Fidelity by phone to activate the Roth In-plan Conversion feature!* 

## **Employee Contributions**

You can elect to make "before tax" contributions to the traditional 401(k) Plan or "after tax" contributions to the Roth 401(k) Plan or both. The amount of your contributions cannot exceed the IRS limit.

Your contributions are calculated and deducted from your compensation each pay period, including your bonuses, incentives, and any other special compensation payments.

**Catch-Up Contributions** – If you will attain age 50 at any time during the year and you are making employee contributions, you may be eligible to make an additional "before tax" catch-up contribution. The amount of the catch-up contribution is determined annually by the Internal Revenue Service. Catch-up contributions are not matched.

**Rollover Contributions** – You can rollover all or any part of an eligible distribution you received from a prior employer's qualified plan into the Plan. Rollover contributions must be payable to FIIOC as Trustee.

You can make a rollover before you become a participant in the Plan, but you cannot otherwise participate in the Plan until you satisfy the Plan's eligibility rules and conditions.

#### **Auto Enroll and Auto Increase**

The Auto Enroll Program automatically enrolls any newly eligible employees who do not enroll themselves. You are automatically enrolled at a 4% pre-tax election 30 days prior to your 401(k) entry date.

If you do not wish to contribute, wish to contribute less than 4%, or wish to contribute more than 4%, you must actively make a deferral change at **www.401k.com** or via the NetBenefits mobile app.

#### **Laitram Contributions**

**Matching Contributions**. Laitram only matches your Option 1 Pre-tax and Option 2 After-tax Roth contributions to the Plan on a dollar-for-dollar basis, up to 4% of your compensation. Contributions in excess of 4% of your compensation are not matched. Matching Contributions are calculated and made on a pay period basis. You are always fully vested in matching contributions made for your benefit. *Option 3 After-tax 401(k) contributions are not eligible to be matched.* 

**Annual Nondiscretionary Contribution.** In addition to the matching contributions, Laitram also makes a "Nondiscretionary Contribution" to the Plan. The amount of this contribution equals the sum of (i) 3% of your eligible compensation, and (ii) 2.7% of your total compensation in excess of the Social Security wage base.

Nondiscretionary Contributions are determined annually, as of the last day of each year, and are contributed to the Plan soon after the end of each year. In calculating the amount of these contributions, only compensation earned while you are eligible to participate in the Plan will be considered. To receive Nondiscretionary Contributions, you must be eligible to participate and be actively employed on the last day of the plan year (December 31st).

#### **Vesting – Nondiscretionary Contributions**

The term "vesting" refers to your nonforfeitable right to receive amounts allocated to your account. Your period of vesting service starts with your date of employment and ends on your date of termination. Only whole years of service are counted. For example, if you work 3 years and 10 months, you will receive credit for 3 years of service. If you leave Laitram prior to age 65, your nondiscretionary contributions will vest in accordance with the following schedule:

Years of Service	Vested Percentage
Less than 2 years	0%
2 years, but less than 3 years	25%
3 years, but less than 4 years	50%
4 years, but less than 5 years	75%
5 years or more	100%

# Highlighted Additional Benefits

## Progyny Fertility Benefit

Progyny's Smart Cycle Benefit connects you to leading fertility specialists for the most advanced, effective fertility treatment, the first time—without barriers to treatment—so you can obtain the best chance of achieving a successful pregnancy with the course of treatment that is best for you.

#### **Benefit features include:**

#### **Comprehensive Coverage**

Bundled fertility treatment coverage for every unique path to parenthood

#### **Personalized Guidance**

Unlimited guidance and support from a dedicated Patient Care Advocate (PCA)

## **Premier Specialists**

Convenient access to the largest national network of fertility experts

## **Highlights of your coverage include:**

2 Smart Cycles,

**Progyny Rx** integrated fertility medication coverage **Fertility preservation** and **donor tissue** coverage.

Call **833-215-5344** to learn more about your Progyny benefits!

## **BARInet Surgery Benefit**

BARInet's Bariatric Surgery Program is an additional benefit provided by the Laitram Health Plan through a partnership with BARInet Preferred Provider Network.

Bariatric surgery is the term used to describe several weight loss surgery options that involve surgically reducing the size of the stomach or the surgical rerouting of the patient's small intestines to decrease the stomach's ability to take in food. The surgical changes to your body will then limit the number of calories your body will be able to absorb, thus resulting in weight-loss for the patient.

Your BARInet Bariatric Surgery Benefit provides Health Plan participants access to a national network of bariatric surgeons and facilities that deliver bariatric care at the highest level. This benefit is designed to provide an alternative surgical option for weight loss for those who meet the appropriate medical criteria, and for whom diet and exercise have proven ineffective.

Eligible members will be responsible for any coinsurance after deductible and any applicable copays for pre-operative requirements and procedure costs. Services must be performed by BARInet provider to be eligible.

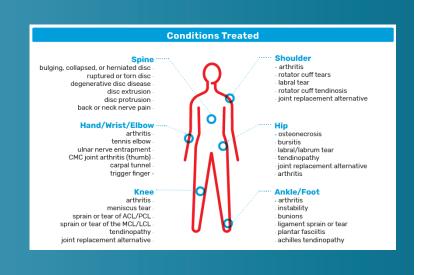
# **To Learn More About Your BARInet Benefit, Call the number below:**

BARInet Customer Service: 1-855-415-9230

# Regenexx Orthopedic Treatment

Regenexx uses your body's natural healing agents to replace the need for up to 70% of elective orthopedic surgeries. Your stem cells and blood platelets are concentrated in Regenexx's on-site orthobiologics lab and injected under image guidance into the precise area of your injury. With Regenexx, you can get back to doing what you love without invasive surgery and lengthy recovery.

To speak with a Laitram Regenexx Patient Liaison, call **866-623-9001** or visit regenexxbenefits.com/laitram to learn more about Regenexx as a covered benefit.



## **Additional** Benefits

#### Pet Insurance

You can now insure your furry loved ones with our new optional Pet Insurance through MetLife. The Pet Insurance plan offers a range of options for different needs and budgets.

The plan currently covers dogs and cats only. All pets that have been treated for a condition without insurance prior to joining the Laitram plan will be considered pre-existing for those conditions. Visit the Benefits site on the @Work Intranet for more details.



### **COBRA**

The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) gives employees and their qualified beneficiaries the opportunity to continue health insurance coverage under Laitram's medical, dental, and vision plans when a "qualifying event" would otherwise result in the loss of insurance coverage. Under COBRA, the employee or beneficiary pays the full cost of the insurance coverage at Laitram's group rates, plus a 2% administrative fee. If and when you become eligible for continued coverage under COBRA, you will receive additional information.

## Paid Leave for Jury Duty

Laitram recognizes your obligation to serve as a juror if called. If you receive a notice to report for jury duty, present the document to your Supervisor or Department Manager at the earliest possible date so that personnel coverage can be arranged during your absence.

Employees selected for jury duty will be excused from work only for the time period they are detained while waiting for a case or while serving as a juror. Employees will be required to return to work if the case to which they are assigned is continued or if they are excused from jury service.

## Safety Shoe Program

Laitram subsidizes its employees for the purchase of safety shoes for those employees who work in areas where protective footwear is required. Each employee is entitled to receive a reimbursement of \$75.00 per year or \$150.00 every 2 years. If you have any questions concerning this policy, please see the administrative assistant in your area.

#### **Tuition Reimbursement**

Laitram participates with our employees in a tuition reimbursement program for approved educational programs. The purpose of the program is to financially assist the employee with the cost of higher education; it is not meant to pay for such courses of study in full. For details on which courses qualify for tuition reimbursement and the amount, review the program details on the Human Resources SharePoint site.

## Military Leave

Laitram complies with the Uniform Services Employment and Reemployment Rights Act (USERRA) and, when applicable, the Military Service Relief Act (MSRA), and any applicable state laws pertaining to military leave. As laws change, or as interpretations of the laws change, military leave benefits for covered employees may change accordingly.

As military leave situations arise, employees should consult with their Supervisor and Human Resources for current and complete details regarding their military leave rights. Laitram's Military Leave policy can also be found on the Leave page in the Benefits @Work Intranet site.

## Prescription Safety Eyeglass Reimbursement Program

This program is limited to employees who wear prescription glasses and who work in areas where safety glasses are required. Laitram will pay a portion of the cost of prescription safety glasses. The maximum reimbursement is \$75.00. Employees are entitled to receive this reimbursement once every 3 years, or when their prescription changes drastically. For more details, please see the Environmental Health & Safety @Work site.

#### Business Travel AD&D Insurance

This plan covers the accidental death of a covered employee under the following conditions:

- The employee is traveling or making a short stay away from their city of permanent assignment, and
- He or she is on business for Laitram, and
- The trip has been authorized by Laitram.

All Laitram Employees covered up to \$200,000.

#### GeoBlue - Medical Benefits Abroad

Laitram has teamed up with GeoBlue to provide Laitram employees with Medical Benefits Abroad coverage. The GeoBlue Program is designed to cover Laitram employees who travel on business outside their country of residence or permanent assignment.

Register for the GeoBlue plan at **geo-blue.com** as well as the mobile app with Group Access Code QHG9999LTRAM.

# Taking **Time Off** of Work

## Paid Time Off (PTO)

Laitram recognizes that employees have diverse needs for time off from work. To help meet these needs, Laitram's Paid Time Off ("PTO") program promotes flexibility when time off is needed. Employees are accountable and responsible for managing their own PTO to allow for sufficient reserves if there is a need to cover vacation, illness, appointments, emergencies, or other situations that require time off from work.

## **Eligibility**

Employees working at least 21 hours per week are eligible to participate in the PTO program immediately upon hire.

## **Accrual of PTO Days**

PTO begins accruing from the employee's first paycheck and can be used as soon as time accrues. Employees accrue PTO based on their years of service and scheduled hours (up to a maximum of 40 hours per week).

Scheduled Hours*	0-5 Years of Service**	5+ Years of Service**
40 hours per week	6.17 hours per pay period (4 weeks per year)	7.70 hours per pay period (5 weeks per year)
30 hours per week	4.62 hours per pay period (4 weeks per year)	5.77 hours per pay period (5 weeks per year)
21 hours per week	3.23 hours per pay period (4 weeks per year)	4.03 hours per pay period (5 weeks per year)

<sup>\*</sup> Length of service is calculated from your hire date. Details on the PTO program can be found on the Human Resources @Work Intranet site.

## Holidays

At the beginning of each calendar year, Laitram will publish a list of holidays to be observed during that year. Although holidays may vary from year to year, the typical observances are New Year's Day, Martin Luther King, Jr. Day, Mardi Gras Day (Harahan-based employees), Good Friday, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving (two days), and Christmas (two days). (Intralox's Baltimore and Grand Rapids offices have a floating holiday in lieu of Mardi Gras.) Holiday pay is considered actual hours worked for overtime purposes.

## Maternity & Parental Leave

Laitram provides paid maternity and parental leave for eligible expectant mothers and employees to take the time they need to bond with the new addition(s) to their families. Expectant mothers receive 6 weeks of paid Maternity Leave and 4 weeks of paid Parental Leave for a total of 10 weeks combined. Non-birth and adoptive parents receive 4 weeks of paid Parental Leave. More details on this policy and how to request leave can be found can be found on the Leave page in the Benefits @Work Intranet site.

## Bereavement Leave

Bereavement leave provides paid time off for employees to arrange for and attend the funeral services of an immediate or extended family member. Bereavement leave is paid independent of and is not deducted from an employee's PTO bank.

Employees who need to take bereavement leave should notify their supervisor immediately. Bereavement leave should be initiated and taken within 14 calendar days from the notice of the date of death, and the company may require verification of the need for the leave. More details can be found on the Leave page in the Benefits @Work Intranet site

## FMI A

Under the Family and Medical Leave Act, an employee who has been employed for at least 12 months and has worked at least 1,250 hours of service during the 12-month period immediately preceding the commencement of the leave may be eligible for up to 12 weeks of unpaid leave, in a rolling 12-month period, for one or more of the following reasons:

- 1. For the birth and care of a newborn child;
- 2. For the placement of a child with the employee for adoption or foster care;
- 3. To care for a spouse, child or parent of the employee with a serious health condition;
- 4. Because of the employee's serious health condition that renders the employee unable to perform the essential functions of his or her job; or,
- 5. Any qualifying exigency arising out of the fact that the employee's spouse, son, daughter, or parent is a military member on covered active duty.
- 6. To care for a covered service member with a serious injury or illness if the employee is the spouse, son, daughter, parent, or next of kin of the service member (military caregiver leave).

Details on FMLA eligibility, entitlement, requesting leave and reinstatement can be found on the Leave page in the Benefits @Work Intranet site

## **Extended Leave**

Any employee who remains on a leave of absence for a period exceeding 6 months, regardless of the reason for the leave of absence, will be terminated and removed as an active employee from Laitram's payroll, unless the employee qualifies for an accommodation under state or federal law. If an employee "returns to work" for less than one full week during the leave of absence, that time of service will not extend the 6-month period provided by this policy.

# Benefit Contacts

2024 BENEFIT CONTACT INFORMATION			
Plan	Administrator	Phone Number	Website/Email
Medical	Highmark Blue Cross Blue Shield Group #: LRL363	(866) 283-3792	highmarkbcbs.com
Pharmacy	RxBenefits/Express Scripts	(800) 334-8134	express-scripts.com
Dental	Cigna - Group #: 3332469	(800) 244-6224	myCigna.com
Laitram Health Center - Harahan	Marathon Health	(866) 269-6516	marathon-health.com
Laitram Health Center - Hammond	Marathon Health	(866) 269-6516	marathon-health.com
Intralox Health Center Baltimore - Ridge Rd	Marathon Health	(866) 269-6516	marathon-health.com
Intralox Health Center Baltimore - Sparrows Point	Marathon Health	(866) 269-6516	marathon-health.com
Laitram Fitness Center Harahan	Lifestart	(504) 570-1443	lifestart.net/laitram
Laitram Pharmacy	Marathon Health	(504) 218-2015	gdavis@marathon-health.com
401(k)	Fidelity Investments Plan#: 42107	(800) 835-5097	401k.com
Vision	Superior Vision by MetLife Group #: 0113475	(833)-393-5433	mybenefits.metlife.com
Basic Life/AD&D and Optional Life/AD&D	MetLife	1-800-GET-MET8 (1-800-438-6388)	mybenefits.metlife.com
Optional Life	MetLife	1-800-GET-MET8 (1-800-438-6388)	mybenefits.metlife.com
Short Term Disability	MetLife	1-800-300-4296	
Long Term Disability	MetLife	1-800-GET-MET8 (1-800-438-6388)	mybenefits.metlife.com
Accident Insurance	MetLife Accident Group #0244075	1-800-GET-MET8 (1-800-438-6388)	mybenefits.metlife.com
Critical Illness Insurance	MetLife Critical Illness Group# 0244074	1-800-GET-MET8 (1-800-438-6388)	mybenefits.metlife.com
Flexible Spending Accounts (FSA)	Isolved Benefit Services	(866) 370-3040	isolvedbenefitservices.com
Employee Assistance Program (EAP)	Aetna Resources for Living Group #: Laitram LLC	(866) 252-4468	mylifevalues.com Username: laitram/Password: eap
Long Term Care	Unum	(877) 485-2318	LaitramLTC.com LTCHelp@agis.com
Orthopedic Alternative	Regenexx	(866) 623-9001	regenexxbenefits.com/laitram
Fertility	Progyny	(833) 215-5344	progyny.com
Bariatric Surgery	BARInet	(855) 415-9230	barinet.com
Pet Insurance	MetLife Group #: 244076	(800) 635-5597	MetLife Pet Mobile App

**NOTE**: This guide is intended to summarize the benefits available to you through your employer. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any plan documents. For additional information, please refer to the Summary Plan Description.

