

Disability, Life, and AD&D Benefits

Short-Term Disability (STD)

If you are unable to work due to an illness or injury not connected to your employment, you may receive up to 26 weeks of STD benefits that replace 60% of your base pay (up to \$3,000 per week).

DURATION	BENEFIT AMOUNT
Up to 26 weeks	60% of employee salary

You have the option to elect STD coverage through employee-paid premiums.

If your disability is the result of a sickness, there is a 7-day waiting period before the benefit will start to pay out. If your disability is the result of an accident, there is not a waiting period. Disability payments will be made directly by New York Life Group Benefit Solutions (formally Cigna).

Rate Information

- **STD Benefit** — The monthly premium rate is \$0.66 per \$10 of weekly benefit.

Long-Term Disability (LTD)

LTD coverage provides income replacement if you have an accident or illness that prevents you from being able to work for an extended period of time.

DURATION	BENEFIT AMOUNT
After six months of absence	60% of employee salary

You have the option to elect LTD coverage through employee-paid premiums. The benefit provides up to 60% of your base pay once you have been disabled for six months.



Rate Information

- **LTD Benefit** — Contributions are based on your benefits base pay. Employee contribution rate = \$0.220 per \$100 of salary.

If you are electing STD or LTD coverage for the first time, Evidence of Insurability (EOI) will be required. You will be notified during your enrollment if an EOI will be required. Your coverage is pending until the EOI is completed and approved.

Basic Life and AD&D

APTIM provides you with Basic Life Insurance and Accidental Death and Dismemberment (AD&D) coverage at no cost to you.

BENEFIT	BENEFIT AMOUNT
Basic Life	1x your current annual base pay, up to \$750,000 maximum
Basic AD&D	1x your current annual base pay, up to \$750,000 maximum

A REMINDER ABOUT IMPUTED INCOME

Please note: If your Basic Life Insurance coverage is greater than \$50,000, the value of this employer-paid coverage in excess of \$50,000 is considered “imputed income” and subject to income tax. The tax on this imputed income is taken on a per-pay-period basis.

Employee-Paid Life and AD&D Insurance

For added protection, you can also purchase Optional Life and AD&D coverage for you, your spouse/DP, and/or your dependent child(ren). You can enroll for coverage when you make your Benefits Open Enrollment elections through the APTIM Benefits Marketplace. Premium payments will be deducted from your paycheck.

EVIDENCE OF INSURABILITY (EOI)

If you or your spouse/DP is required to provide Evidence of Insurability (EOI), you will need to complete the EOI. Your coverage is pending until the EOI is completed and approved. Any elections over the Guaranteed Issue (GI) amount will require an EOI.

Below is a summary of the coverage available.

BENEFIT	BENEFIT AMOUNT
Optional Life Insurance	
Employee	You can elect up to 5x your annual base pay, up to a maximum of \$2,000,000. Guaranteed Issue (GI) is the lesser of 3x base pay or \$750,000. You can elect up to the GI amount without having to complete Evidence of Insurability (EOI).
Spouse/DP	Purchase up to 100% of optional employee life insurance amount in increments of \$5,000, up to a maximum of \$100,000. Guaranteed Issue (GI) is \$25,000. You can elect up to the GI amount without having to complete Evidence of Insurability (EOI). <i>In order to purchase spouse/DP life insurance, you must have optional employee life insurance and your spouse's/DP's amount cannot exceed yours.</i>
Dependent Child(ren)	\$5,000 per child, \$10,000 per child
Optional AD&D Insurance	
Employee	You can elect up to 5x your annual base pay, up to a maximum of \$2,000,000.
Employee + Family	Based on the optional employee coverage amount elected, if you elect family coverage, the spouse/DP and child(ren) benefit is as follows: <ul style="list-style-type: none"> ▪ Spouse/DP only — 60% of employee coverage amount. ▪ Child(ren) only — 20% of employee coverage amount, up to \$25,000 per child. ▪ Spouse/DP and child(ren) — 50% of employee coverage amount for your spouse/DP and 10% of employee coverage amount, up to \$25,000, per child.



VOLUNTARY LIFE INSURANCE STEP RATES FOR EMPLOYEE AND SPOUSE/DP		
AGE	MONTHLY EMPLOYEE RATE PER \$1,000	MONTHLY SPOUSE/DP RATE PER \$1,000
<29	\$0.049	\$0.061
30 – 34	\$0.068	\$0.084
35 – 39	\$0.078	\$0.092
40 – 44	\$0.087	\$0.108
45 – 49	\$0.138	\$0.164
50 – 54	\$0.213	\$0.252
55 – 59	\$0.398	\$0.472
60 – 64	\$0.612	\$0.725
65 – 69	\$1.176	\$1.392
70+	\$1.924	\$2.265

OPTIONAL AD&D INSURANCE RATES — PER \$1,000 OF BENEFIT	
COVERAGE LEVEL	2024 MONTHLY EMPLOYEE COST
Employee Only	\$0.03
Family	\$0.04

IMPORTANT: If you are not actively at work (i.e., on an approved leave of absence) on January 1, 2024, any life insurance or disability coverage changes made during Benefits Open Enrollment will not go into effect until you return to work.



Voluntary Benefits

Regardless of the medical plan you choose, no plan covers all the costs of a serious illness or injury. If a major health event occurs, deductibles and coinsurance can add up to thousands of dollars.

Supplemental benefits allow you to greatly reduce this financial exposure. These plans pay a benefit directly to you, helping to ease the financial exposure that can have a big impact on you and your family. These voluntary benefits are portable, meaning you can take them with you if you change jobs or retire.

Critical Illness Insurance

Critical Illness Insurance provides financial protection for any covered individual or family member to supplement existing medical coverage and help with out-of-pocket expenses such as mortgage payments, college tuition, or treatments not covered by your medical plan.

You have the choice of \$10,000, \$20,000 or \$30,000 in Guaranteed Issue coverage. Coverage for your spouse/DP is 100%, and your children will be offered 50% of your employee benefit.

Plan Features:

- Supplemental coverage for medical emergencies such as heart attack, stroke, cancer and more.
- Lump-sum benefit for covered employees and family members.
- Access to discounts or services through MetLife Advantages.
- No coordination with other insurance benefits.
- Eligibility for portability (subject to eligibility requirements and limitations).

MONTHLY PREMIUM FOR \$1,000 OF COVERAGE (NON-TOBACCO USER)*				
ISSUE AGE	EMPLOYEE ONLY	EMPLOYEE + SPOUSE/DP	EMPLOYEE + CHILDREN	EMPLOYEE + SPOUSE/DP + CHILDREN
<25	\$0.65	\$1.32	\$0.99	\$1.65
25 – 29	\$0.75	\$1.52	\$1.09	\$1.85
30 – 34	\$0.90	\$1.82	\$1.24	\$2.15
35 – 39	\$1.10	\$2.20	\$1.44	\$2.54
40 – 44	\$1.49	\$2.93	\$1.82	\$3.27
45 – 49	\$1.92	\$3.72	\$2.25	\$4.06
50 – 54	\$2.50	\$4.77	\$2.84	\$5.11
55 – 59	\$3.21	\$6.03	\$3.55	\$6.37
60 – 64	\$4.19	\$7.80	\$4.53	\$8.14
65 – 69	\$5.10	\$9.47	\$5.44	\$9.80
70+	\$5.97	\$11.10	\$6.30	\$11.43

* Rates also available for tobacco users.

For questions or to file a claim, call 1-800-GETMET8 (1-800-438-6388) from 7 a.m. to 10 p.m. CT.

Accident Insurance & Hospital Indemnity Insurance

Accident and Hospital Indemnity Insurance are excellent complements to your medical plan. Both plans help absorb the out-of-pocket medical expenses that arise when a severe illness or injury strikes. You can use the benefits received to offset costs like deductibles, coinsurance, prescription drug expenses and more.

Accident Insurance

Accidents happen. You can't always prevent them, but you can take steps to reduce the financial impact, which can be substantial. Accident Insurance can help cover the out-of-pocket medical expenses and extra bills that can follow an accident.

The total benefit you receive is based on the type of injury, its severity and the medical services you received in treatment and recovery.

The Plan pays benefits for a variety of injuries and accident-related expenses. Examples of covered injuries include:

- Fractures
- Dislocations
- Hospitalization
- Physical Therapy
- Emergency Room Treatment
- Transportation

Plan Features:

- Benefits are paid for accidents that occur on or off the job.
- You can elect to cover your enrolled spouse/DP and children.
- There are no health questions or physical exams required.
- Coverage is portable, which means you can take your policy with you if you change jobs or retire.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable.

Visit <https://aptim.makeityoursource.com> for more information.

Hospital Indemnity Insurance

Even with medical insurance, a hospital stay can cost you thousands of dollars in deductibles and coinsurance.

Hospital Indemnity Insurance pays a benefit directly to you if you or a covered family member receives hospital care. You receive a benefit for being admitted to the hospital and then for each day you're confined. Additional benefits are paid based on the type of services you receive. Emergency room services are also eligible.

Plan Features:

- Benefits are paid regardless of any other insurance you have.
- No physical exams are required to enroll for coverage.
- Coverage is available for your eligible spouse/DP and children.
- Premiums are paid through convenient payroll deductions.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable.

For questions or to file a claim, call 1-800-GETMET8 (1-800-438-6388) from 7 a.m. to 10 p.m. CT.

The voluntary benefit coverages you elect during Benefits Open Enrollment will remain in effect until Dec. 31, 2024, as long as you remain eligible.



Identity Theft Protection Plan

Identity Theft Protection is an affordable solution to a growing problem. It provides comprehensive, proactive identity theft monitoring and dedicated recovery assistance. By constantly monitoring your personal and financial data, this service catches fraud early and helps you act quickly to limit the damage caused by stolen information.

Plan Features:

- Proactive identity monitoring
- Password protection
- Credit monitoring
- Data breach solutions

For questions, call Allstate Identity Protection 24 hours a day, seven days a week at 1-800-789-2720 or email CustomerCare@AIP.com.

ACCIDENT INSURANCE			
COVERAGE TIER	WEEKLY	MONTHLY	ANNUALLY
Employee Only	\$ 2.50	\$ 10.83	\$ 130.00
Employee + Spouse/DP	\$ 4.46	\$ 19.33	\$ 231.92
Employee + Child(ren)	\$ 5.20	\$ 22.53	\$ 270.40
Family	\$ 6.40	\$ 27.73	\$ 332.80

HOSPITAL INDEMNITY			
COVERAGE TIER	WEEKLY	MONTHLY	ANNUALLY
Employee Only	\$ 5.75	\$ 24.92	\$ 299.00
Employee + Spouse/DP	\$ 13.61	\$ 58.98	\$ 707.72
Employee + Child(ren)	\$ 10.15	\$ 43.98	\$ 527.80
Family	\$ 18.74	\$ 81.21	\$ 974.48

IDENTITY THEFT			
COVERAGE TIER	WEEKLY	MONTHLY	ANNUALLY
Employee Only	\$ 2.30	\$ 9.95	\$ 119.40
Employee + Family	\$ 4.14	\$ 17.95	\$ 215.40

Commuter Benefits (Continental U.S. population only)

The Commuter Benefit, provided by Alight Smart-Choice Accounts™, allows you to pay for certain work-related transportation expenses, such as parking, transit, and the newly added biking, via convenient pre-tax payroll deductions on a per-pay-period basis. You can contribute up to \$300 a month for transit and \$300 a month for parking on a pre-tax basis, but you must enroll by the 10th of each month. You may also add up to \$20 to your paycheck as taxable income for a biking maintenance benefit.

Travel Accident Insurance

The Company-paid APTIM Travel Accident Insurance pays a benefit of up to five times your annual base pay (up to a maximum of \$500,000) in the event of accidental death while traveling on Company business. The Travel Accident Insurance benefit is separate from benefits received from any Basic or Optional Life Insurance you may already have.