



Staffing Solutions

HCFMANN[®]

Benefits Overview for Employees Working at BMW

Plan Year Beginning December 1, 2024 through November 30, 2025



2024-2025 Benefits Booklet

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WELCOME

At I.K. Hofmann USA, Inc. we truly value the dedication that goes into your work every day. That’s why as an I.K. Hofmann USA, Inc. Associate, you have access to a quality benefits package that offers flexibility and security. Please take the time to read and understand this overview so you can better understand of your options.

ELIGIBILITY

Full-time Associates (working a minimum of 30 hours per week) and their eligible dependents can participate in IK Hofmann USA, Inc. benefits. All full-time Associates are eligible the first day of the month following 60 calendar days from date of hire.

Eligible dependents include:

- Your lawful spouse
- Child(ren) up to age 26 (terminate on the last day of the month)
- Child(ren) of any age if you support the child and he or she is incapable of self support due to disability

You must also be prepared to provide proof of eligibility. This proof can vary based on the dependent you are adding. Examples include, but are not limited to: marriage certificate, birth certificate, adoption papers, or documentation of disability.

WE’RE MAKING ENROLLMENT EASY

For New Hires:

We believe the financial protection provided by the Associate benefit program is important — but we also know how busy you are. That’s why we have arranged a simple process for you to be **automatically enrolled in the Standard medical plan (employee only), the Premium dental plan (employee only), the short-term disability insurance (option 1), the basic life and AD&D coverage, the \$5,000 critical illness benefit and accident policy (employee only).**

Here’s how it works:

- If you want these coverage elections, you do not need to do anything. You will be enrolled in the plans, and your payroll deductions will begin when your coverage takes effect.
- If you do not want coverage, would like to choose a different plan option or add spouses or dependents, you can log into Employee Navigator or setup a call with a licensed benefit counselor within 45-days of your start date to make these changes, elections, or declinations. Keep in mind that the elections made during your new hire enrollment period will remain in-place until the next open enrollment period, unless you make changes within 45-days of your start date, or have a qualified life event (marriage, divorce, birth of new dependent, etc.)

To make changes via Employee Navigator go to:

<https://employeenavigator.com> and follow the instructions above under “To log into the portal go to”.

To speak with an enrollment counselor call 855.520.6769.

Please use this calendly link:

<https://calendly.com/ik-hofmann>



OR USE THIS QR CODE

ANNUAL OPEN ENROLLMENT

Open Enrollment is your opportunity each year to evaluate your benefit options and make selections for the following plan year.

Benefits selected during this time are effective December through November.

Medical Benefits



MEDICAL BENEFITS

Aetna	Whole Health Open Access Managed Choice 1500/3000			Whole Health Open Access Managed Choice 600/1500		
	In-Network Whole Health	In-Network OA Managed Choice	Out-of-Network	In-Network Whole Health	In-Network OA Managed Choice	Out-of-Network
Deductible						
Individual	\$1,500	\$3,000	\$6,000	\$600	\$1,500	\$3,000
Family	\$3,000	\$6,000	\$12,000	\$1,200	\$3,000	\$6,000
Coinsurance						
Member Pays	10%	20%	40%	10%	20%	50%
Plan Pays	90%	80%	60%	90%	80%	50%
Out-of-Pocket Maximum						
Individual	\$3,400	\$6,000	\$12,000	\$1,200	\$4,000	\$8,000
Family	\$6,800	\$12,000	\$24,000	\$2,400	\$8,000	\$16,000
Preventive Care	Covered 100%	Covered 100%	Deductible then 30%	Covered 100%	Covered 100%	Deductible then 50%
Diagnostic Test (X-ray / Lab / Complex Imaging)	10% after Deductible	20% after Deductible	40% after Deductible	10% after Deductible	20% after Deductible	50% after Deductible
Emergency Room	10% after Deductible			Deductible then 10%		
Urgent Care	\$50 copay	\$50 copay	Deductible then 30%	Deductible then 10%	Deductible then 10%	Deductible then 50%
Inpatient Care	10% after \$250 Copay; after Deductible	20% after \$250 Copay; after Deductible	40% after \$250 Copay; after Deductible	Deductible then 10%	Deductible then 20%	Deductible then 50%
Outpatient Care	Deductible then 10%	Deductible then 20%	Deductible then 40%	Deductible then 10%	Deductible then 20%	Deductible then 50%
Office Visit						
Primary Care Physician	\$25 copay	\$30 copay	Deductible then 30%	\$20 copay	\$25 copay	Deductible then 50%
Specialist	\$50 copay	\$60 copay	Deductible then 30%	\$40 copay	\$50 copay	Deductible then 50%
Prescription Drugs						
RX Deductible	None		20% of submitted cost; after applicable in-network cost share	None		50% of submitted cost; after applicable in-network cost share
Generic	\$15 copay			\$10 copay		
Preferred Brand	\$40 copay			\$35 copay		
Non-Preferred Brand	\$70 copay			\$65 copay		
Specialty	\$100 copay			\$100 copay		
Mail Order Prescription Drugs In-Network Only (90 days)	\$30 / \$80 / \$140		Excluded	\$20 / \$70 / \$130		Excluded



Your benefits, your way

Manage your health care
at home or on the go



Stay on top of your benefits

- Review your benefits and what's covered.
- Track your spending.
- View and pay claims on your member website.
- See your ID card online.
- Get cost info before you get care.*



Connect to care

- Find in-network providers, including virtual care.
- Locate walk-in clinics and urgent care centers near you.
- See reviews of providers.

Get started today



Visit [MyAetnaWebsite.com](https://www.aetna.com) to register for your member website.



Get the **Aetna HealthSM app** by texting **"AETNA"** to **90156** to receive a download link. Message and data rates may apply.**

— OR —



Scan the **QR code** to download the **Aetna HealthSM app**.

*Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons including claims processing times for other services, providers joining or leaving our network or changes to your plan. Health maintenance organization (HMO) members can only get estimated costs for doctor and outpatient facility services.

**Terms and Conditions: [Aetna.com/Terms](https://www.aetna.com/legal-notice/terms). Privacy Policy: [Aetna.com/legal-notice/privacy.html](https://www.aetna.com/legal-notice/privacy.html). By texting 90156, you consent to receive a one-time marketing automated text message from Aetna[®] with a link to download the Aetna HealthSM app. Consent is not required to download the app. You can also download by going to the Apple[®] App Store[®] or Google Play.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

Apple[®] is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google LLC.

[Aetna.com](https://www.aetna.com)

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You've got
Teladoc



Access to quality care at your fingertips

General Medical
\$49 or less/visit

Talk to a licensed doctor for non-emergency conditions 24/7
Flu • Sinus infections • Sore throats • And more

Mental Health
\$85 or less/therapist visit
\$190 or less/psychiatrist first visit
\$95/psychiatrist ongoing visit

Talk to a therapist 7 days a week (7 a.m. to 9 p.m. local time)

Dermatology
\$75 or less/consult

Upload images of a skin issue online and get a custom treatment plan within 2 days
Eczema • Acne • Rashes • And more



Set up your account or log in today.

Teladoc.com/Aetna | 1-855-Teladoc (835-2362)



Aetna Minute Clinic



No-cost or lower-cost access* to MinuteClinic®

The care you need — in person or virtually

With your included MinuteClinic® benefit in your plan, healthier happens together. You get more options for where and when you get care. Plus, it's a lower-cost alternative to the emergency room or urgent care.

MinuteClinic can help you:



Get care 7 days a week, including evenings, so you can feel better faster



Choose in-person and virtual care options to easily access care your way



Treat a variety of conditions, illnesses and injuries

- Asthma and allergies
- Bronchitis and upper respiratory infections
- Insect stings
- Diabetes
- Sore throats and ear infections
- Minor cuts, blisters and wounds



Affordable care, **one-stop convenience**

1,150+ Find more than 1,150 MinuteClinic® locations in 35 states and the District of Columbia.



Get virtual care*. At home or wherever you are, there's someone here to help.



\$0 copay for members in copay-based plans. Members with high-deductible health plans pay a discounted rate. After the deductible is met, there's no charge.



Book an appointment online or via our kiosks within CVS® store locations.



Get women's health care, including prescriptions for birth control and other medications, when medically appropriate.





Learn more about your MinuteClinic® benefit.
Go To: cvs.com/minuteclinic

CVS Health Virtual Care




GET QUALITY VIRTUAL CARE THAT FITS INTO YOUR BUSY LIFE

From your therapy appointments to quick care, we've got you covered. Easily schedule a virtual care appointment from anywhere. You can use CVS Health Virtual Care™ in addition to your traditional network of providers. Access is included in your medical plan, made available through Aetna®, a CVS Health® company because healthier happens together™.



24
On-demand care
Access 24/7 quick care for minor illnesses and injuries via laptop or phone


Mental health services
Schedule mental health counseling 7 days a week by appointment

Use CVS Health Virtual Care for the following:



On-demand care

Available to adults and children over 18 months

- Coughs, colds, flu and strep
- Joint, head, and stomach pain
- Infections (ear, sinus, skin, UTI)
- Medication refills



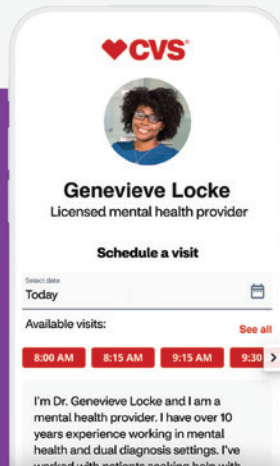
Mental health services

Available to adults ages 18 and up


- Anxiety and mood disorders
- Depression screening
- Medication management
- Support with stress, life adjustments and conflict resolution
- Sleep and related health behaviors



Extend to in-person care when needed, at nearby MinuteClinic® locations* or in-network provider clinics.



CVS


Genevieve Locke
Licensed mental health provider

Schedule a visit

Select date
Today

Available visits: [See all](#)

8:00 AM 8:15 AM 9:15 AM 9:30 AM

I'm Dr. Genevieve Locke and I am a mental health provider. I have over 10 years experience working in mental health and dual diagnosis settings. I've worked with patients seeking help with

Schedule a virtual visit quickly and easily

Mental health services available by appointment 7 days a week. Plus, you'll be able to develop an ongoing relationship with your chosen counselor.



Get started today

Scan the QR code or go to [CVS.com/virtual-care](https://www.cvs.com/virtual-care) to register and schedule an appointment.



Aetna Member Care Options

Know your options when you need care

You have several affordable and convenient options for immediate care. Keep this chart handy to help you make a smart choice the next time you need medical care. You may save time and money. Just text "GETAPP" to 90156 for a link to the **Aetna HealthSM app**. You'll be able to find network providers and facilities near you. Message and data rates apply.*



	Care from anywhere		In-person options for care		
	Non-emergency	Non-emergency	Non-emergency	Urgent	Emergency
Care options	<p>Teladoc[®]</p> <p>Teladoc gives you 24/7 access to board-certified doctors by phone, video or mobile app. Talk to a doctor in minutes and get a diagnosis, treatment, and prescription (when needed), for non-emergency medical needs.</p>	<p>Primary care physician (PCP^{**})</p> <p>Your PCP is the best option for in-person, non-emergency care.</p> <p>To find in-network PCPs near you, log in to your member website.</p>	<p>MinuteClinic[®]</p> <p>MinuteClinic offers convenient care 7 days a week from certified nurse practitioners and physician assistants at select CVS Pharmacy[®] and Target stores nationwide.</p>	<p>Urgent care center</p> <p>Urgent care centers provide quick care for serious, but not life-threatening, situations. Many urgent care centers offer imaging, X-ray and lab services.</p>	<p>Emergency room</p> <p>The emergency room (ER) is for emergencies that can permanently impair or endanger your life. Using the ER for non-life-threatening issues can be very costly and probably means a very long wait time.</p>
When to use	<ul style="list-style-type: none"> Allergies Flu Bronchitis Sinus infection Food poisoning Rash Poison ivy/oak Sunburn Sore throat Headache/migraine Eye infection and more 	<ul style="list-style-type: none"> Physicals (wellness, screening) Vaccinations & injections Chronic condition management (heart disease, diabetes, arthritis, etc.) Acute care (sinus infections and injuries) Urgent care may be available by appointment 	<ul style="list-style-type: none"> Minor illnesses & injuries Screenings & monitoring Skin conditions Vaccinations & injections Wellness & physicals Women's services Travel health <p>Visit minuteclinic.com to confirm services available at your location</p>	<ul style="list-style-type: none"> Back/neck pain Cuts that require stitches Minor burns Flu Sprains Fractures Bronchitis Headaches and more 	<ul style="list-style-type: none"> Chest pain Severe abdominal pain Trouble breathing Uncontrollable bleeding Symptoms that may put your life at risk
Availability	24 hours a day 7 days a week 365 days a year	Weekdays during business hours (May be open extended hours and/or Saturdays)	7 days a week (including evenings and weekends)	Many open 7 days a week with extended hours	24 hours a day 7 days a week 365 days a year
How to access	By phone: 1-855-Teladoc (1-855-835-2362) By video: Teladoc.com/aetna By mobile app: download the Aetna Health or Teladoc app to get started	By appointment only	At select CVS Pharmacy and Target stores Schedule an appointment at minuteclinic.com or through the CVS Pharmacy app	Walk in	Walk in
Average wait time	On-demand within minutes (Avg. wait 10 - 15 mins.; guaranteed within 1 hour or consult is FREE of charge) Also by appointment	Average wait time of 22 minutes upon arrival ²	Make an appointment at minuteclinic.com	15 - 45 minutes ³	2 - 4 hours for non-emergency care ³
Average cost to you	<p>\$</p> <ul style="list-style-type: none"> Total cost is \$49 or less.¹ Pay at the time of your consult. No balance is ever billed to you. 	<p>\$ \$</p> <ul style="list-style-type: none"> Pay your copay at appointment, if applicable. Pay your estimated patient responsibility at time of visit, if applicable.^{****} You may be billed for any balance. 	<p>\$</p> <ul style="list-style-type: none"> No-cost or low-cost access to all covered services.^{***} Pay your estimated patient responsibility at time of visit, if applicable.^{****} You may be billed for any balance. 	<p>\$ \$ \$ \$</p> <ul style="list-style-type: none"> Pay your copay at time of visit, if applicable. Pay your estimated patient responsibility at time of visit, if applicable.^{****} You may be billed for any balance. 	<p>\$ \$ \$ \$</p> <ul style="list-style-type: none"> Pay your copay at time of visit, if applicable. Pay your estimated patient responsibility at time of visit, if applicable.^{***} You may be billed for any balance.

¹For a General Medical Visit only. Dermatology and Mental Health services are a separate buy-up. ²"Vitals" Annual Physician Wait Time Report," <http://www.vitals.com/about/wait-time>. ³Urgent Care Locations, LLC. Urgent care center vs. emergency room. Available at: www.urgentcarelocations.com/urgent-care-101/faq/urgent-care-center-vs-emergency-room. Accessed April 4, 2018. ⁴Terms and Conditions: bit.ly/2nlFYG. Privacy Policy: aetna.com/legal-notices/privacy.html. By texting 90156, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna HealthSM app. Consent is not required to download the app. You can also download by going to the App Store or Google Play. ⁵In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider. ⁶***Applies only to covered services at MinuteClinic. Video Visits are not a covered service under this benefit. Members in health maintenance organization (HMO) and indemnity plans are not eligible for this benefit. Such members should refer to their benefits plan documents in order to determine coverage and applicable cost share for walk-in clinic benefits and services, as applicable. Visit MinuteClinic.com for age and service restrictions. This is not available for fully insured groups in AL, AK, AR, CA, CO, DE, GA, HI, IA, ID, MA, ME, MS, MT, ND, NM, NY, OR, SD, UT, VT, WA, WV and WY. ⁷****Lab, tests and additional services may result in additional charges. Labs and tests cannot be purchased separately and are only performed as part of a standard visit.

Policies and plans are insured and/or administered by Aetna Life Insurance Company or its affiliates (Aetna). Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health family of companies. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Refer to Aetna.com for more information about Aetna[®] plans. In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider. Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health family of companies. Teladoc[®] is not available to all members. Teladoc and Teladoc physicians are independent contractors and are not agents of Aetna. For a complete description of the limitations of Teladoc services, visit Teladoc.com/Aetna. Teladoc, Teladoc Health and the Teladoc Health logo are registered trademarks or trademarks of Teladoc Health, Inc. Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.



Prescription Drug Benefits



I.K. Hofmann, USA Inc.'s plan offers low copays on many prescription drugs; however, you may find that you can save even more by switching to a generic drug or using public drug programs at your local pharmacies.

Save Money with Generic Drugs

Generic drugs often provide a good alternative to expensive brand name drugs that are the same in dosage, safety, taken the same, same quality, performance, intended use and they meet FDA requirements.

Generic drugs use the same active ingredients and are shown to work the same way with the same risks and benefits as their brand name counterparts.

Generic drugs may cost less because their manufacturers don't have to recoup the investment in research, development and marketing incurred by new drug manufacturers who invest in developing and launching new products. As patents expire on these drugs, other manufacturers apply for FDA approval to sell generic versions.

Many local pharmacies and grocery stores offer some type of discount program on common generic drugs.

Check out your preferred store's website for information on their programs.





Dental & Vision Benefits

DENTAL BENEFITS

Staying healthy includes obtaining quality dental care for you and your family. Our Dental benefits, administered by Aetna, provide a wide range of dental services including preventive care, fillings, and x-rays.

You have the freedom of choice to utilize in-network or out-of-network providers. For a list of in-network providers, visit myaetnawebsite.com and click on "Find a Doctor". When you visit an in-network dentist, your out-of-pocket expenses are lower. In-network dentists will file the claim for you and services are paid at the Aetna negotiated rate.

	Standard Plan		Premium Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Individual	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150
Annual Maximum	\$1,750		\$3,000	
Preventive Services				
Exams	100% (Deductible Waived)		100% (Deductible Waived)	
Cleanings				
Flouride				
X-Rays				
Basic Services				
Emergency treatment for pain	70%		80%	
Fillings				
Extractions				
Major Services				
Crowns	50%		50%	
Endodontics (Root Canal)				
Bridges and Dentures				
Periodontics (Gum Disease)				
Orthodontia Services				
Appliances and Related Services	50%		50%	
Lifetime Maximum	\$1,000		\$1,000	
Reimbursement	N/A	PPO Max	N/A	PPO Max

VISION BENEFITS

Your eyes deserve the best care to keep them healthy year after year. Regular eye examinations may determine your need for corrective eyewear and may also detect general health problems in their earliest stages. Our Vision plan through Aetna provides coverage and discounts for supplies and materials such as eyeglasses and contact lenses. For a list of in-network providers, visit aetnavision.com.

Aetna	Standard Vision	
	In-Network	Out-of-Network
Lenses		Allowance
Single	\$20 copay	Up to \$15
Bifocal	\$20 copay	Up to \$30
Trifocal	\$20 copay	Up to \$60
Standard Progressive	\$85 copay	Up to \$30
Contact Lenses (in lieu of lenses/frames)		
Medical Necessary	Covered in full	Up to \$200
Elective	\$130 allowance	Up to \$104
Frames	\$130 allowance	Up to \$90
Exams	\$20 copay	Up to \$24
Frequency (rolling 12 months) (exam/lenses/frames)	12/12/12	
Network	Aetna Vision Preferred	



Dental Benefits



Your dental benefits, your way

Manage your benefits
at home or on the go



Stay on top of your oral health care, when and where it works for you.



Understand and manage your benefits

- Review benefits and coverage for your plan.
- Track your spending.
- View and pay claims for your whole family on your member website.
- See your ID card online.



Connect to care and stay healthy

- Search for dentists by name, specialty or procedure.
- Get cost info before you get care.*
- View ratings and reviews of dentists.
- Access discounts on additional services and products.

Get started today



Visit [MyAetnaWebsite.com](https://www.MyAetnaWebsite.com) to register for your member website.



Get the **Aetna HealthSM app** by texting **"DENTAL"** to **90156** to receive a download link. Message and data rates may apply.**

— OR —



Scan the **QR code** to download the **Aetna HealthSM app**.

*Price a service is available only for dental members on a PPO plan.

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[Aetna.com](https://www.aetna.com)

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Vision Benefits

Retailer choices

We know that people are busy. It helps to have a vision benefit that's easy to use, flexible and convenient. Aetna Vision Preferred offers the right mix of the most desired independent, national, and regional providers, ensuring you have the choices you want and the convenience you expect. Retail providers are conveniently located in or near major shopping centers and offer longer hours on nights and weekends. Many even have on-site labs so members can get their glasses in about an hour or during the same day.



LENSCRAFTERS



Check out the participating Aetna Vision Network retailers below*:

Abba Eye Care	Eyecarecenter OD PA	Midwest Eye Consultants	See Inc
All About Eyes	Eyeglass World	Midwest Vision Centers	Site for Sore Eyes
America's Best	EyeMart Express	My Eye Dr	Southwestern Eye Center
Bard Optical	EyeMart Optical Outlet	National Vision	SVS Vision
C&B Optical One	Firstsight Vision Services	Nationwide Vision Center	Target Optical
Clarkson Eyecare	For Eyes Optical	Northeastern Eye Institute	Texas State Optical
Crown Optical	Gulf Coast Optometry	Oakley Store	Today's Vision
CVS Optical	Heartland Vision	Optical Shop of Aspen	Union Eyecare
Devlyn Optical	Henry Ford Optimeyes	Optical Shoppe in Fred Meyer	Vision World
Doctors Vision Center	Ilori	Optyx	Vogue Vision Centers
Dr Tavel Family Eye Center	LensCrafters	Ossip Optometry	Wing Eyecare
Drs May & Hettler	Marion Eyecenters	Pearle Vision	Wisconsin Vision
Eye Associates of New Mexico	Meijer Optical	Rx Optical	
Eye Boutique	Macy's Optical	Schaeffer Eye Center	

*Listing is not all-inclusive. Actual insurance acceptance may vary by location.

Online, in-network providers:

LENSCRAFTERS
lenscrafters.com

OPTICAL
targetoptical.com

GLASSES.com
glasses.com

contactsdirect
contactsdirect.com

Ray-Ban
ray-ban.com/insurance

Members may locate a provider using the provider locator function on our website at aetnavision.com or by calling 1-877-973-3238.



aetnavision.com

Life/AD&D Insurance Disability Insurance



LIFE INSURANCE

Employee Paid Term Life

New York Life	
Employee Coverage	\$25,000 Death Benefit
Spouse Coverage	\$10,000 Death Benefit
Child(ren)	\$10,000 Death Benefit

Please note that if you are not a new hire, any amount of newly elected coverage may require an evidence of insurability form.

DISABILITY INSURANCE

SHORT-TERM DISABILITY (STD)

Disability coverage provides financial security knowing that you will continue to receive income if you are unable to work due to illness or injury.

Employee paid Short-Term Disability (STD) through NY Life, replaces a portion of your salary in the event of maternity, a covered sickness, or accident that occurs off the job. STD is subject to a 3/12 pre-existing condition limitation.

STD benefits begin after you have been out of work 7 days due to a medically certified illness or injury. Weekly income replacement benefits are payable for up to 26 weeks of disability, but will cease when you are able to return to work.

You have a choice of 2 flat levels of coverage:

New York Life	
Option 1	\$200 weekly income replacement
Option 2	\$350 weekly income replacement

LIFE ASSISTANCE PROGRAM

I.K. Hofmann USA, Inc. is proud to offer an Employee Assistance Program (EAP) through New York Life. This program is in place to help you and your family find solutions and restore peace of mind. You and your family have access to up to three face-to-face sessions per issue, per year, with a Masters or PhD-level counselor. The EAP provides 24/7 support, so you can call at any time of any day.

Through New York Life, you also have access to Financial, Legal & Estate Support. This support is available 24/7 via phone or website.



WORKSITE BENEFITS

VOLUNTARY WORKSITE BENEFITS

Guardian

Accident Coverage - Accident insurance helps offset unexpected medical expenses, which can result from a fracture, dislocation, burn or other covered accidental injury that occurs off the job. Surgical care, hospitalization, transportation and lodging assistance are among the benefits covered. A \$50 Wellness benefit is also included which pays out directly to you each year for having your preventive screenings performed. Coverage is available for you, your spouse and children.

Guardian

Critical Illness with cancer benefit coverage helps provide a financial cushion with a lump-sum benefit if you are diagnosed with a covered critical illness: Heart Attack, Stroke, Cancer, Major Organ Failure, Kidney Failure, Permanent Paralysis, Loss of Sight, Coma, Alzheimer's, Parkinson's, Carcinoma in Situ (30%) or Coronary Artery Bypass Surgery (50%).

Other Critical Illness Benefits	Amount
Initial Skin Cancer Diagnosis Benefit	\$250
Health Screening Benefit	\$100

Additional Provisions

Pre-existing	3 month/12 month
Spouse & Children Coverage	Spouse 50% of Employee Benefit Child(ren) 25% of Employee Benefit
Portability Option	Yes
Second Occurrence Benefit	Varies based on covered condition
Guarantee Issue	Yes

Employee Assistance & Wellness Support

Whatever life throws at you throw it our way. Employee Assistance & Wellness Support.

Life: just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, New York Life Group Benefit Solutions is there for you with our Employee Assistance & Wellness Support program¹. It can help you and your family find solutions and restore your peace of mind. This is just another example of how we are committed to Putting Benefits To Work For PeopleSM.



Our suite of value-add resources includes:

- › **Employee Assistance Program¹** Are you feeling overwhelmed by the demands of balancing work and family life? Maybe you have questions about a legal or financial concern. You and your family members now have access to various counseling services including legal, financial, and work-life balance assistance. All counseling calls are answered by a Master's or PhD-level counselor who will collect some general information and will discuss your needs. The Employee Assistance Program provides a maximum of three sessions, per issue, per year.
- › **GuidanceResources⁰¹** When you need information quickly to help handle life's challenges, you can visit guidanceresources.com for resources and tools on topics such as health and wellness, legal regulations, family and relationships, work and education, money and investments, and home and auto. You will also have access to articles, podcasts, videos, slideshows, on-demand trainings and "Ask the Expert" which provides personal responses to your questions.
- › **Well-being Coaching¹** Sometimes you may need help with personal challenges and physical issues that can be overwhelming. To help you achieve your goals, you will have access to a certified coach who will work with you, one on one, to address health and well-being issues such as burnout, time management and coping with stress. You have access to five sessions per year. All sessions are conducted telephonically.
- › **FamilySource⁰¹** Managing the everyday concerns of home, work and family can be difficult. To help resolve those concerns, you have access to family care service specialists that provide customized research, educational materials and prescreened referrals for childcare, adoption, elder care, education, and pet care.



Contact Info:

Employee Assistance and
Wellness Support 24/7



Phone: (800) 344-9752



Website: guidanceresources.com
Web ID: NYLGBS

Financial & Legal Assistance



Solutions for all your financial and legal challenges. Financial, Legal & Estate Support.

We know financial and legal challenges can be very stressful for you and your family. That's why New York Life Group Benefit Solutions provides our Financial, Legal & Estate Support program¹ to help you navigate these issues, at no additional cost. Leaving you with fewer worries.



Our suite of value-add resources includes:

› FinancialConnect®

Sometimes you may not know where to start when facing a stressful financial challenge or when you need financial planning expertise. With FinancialConnect® you and your family members have unlimited access to a team of qualified experts including Certified Public Accountants (CPAs), CERTIFIED FINANCIAL PLANNERS™ (CFP®) and other financial professionals to help guide you. If additional help is needed, you can request referrals to financial professionals in your local community.

In addition, on guidanceresources.com, you will have access to financial information on a wide range of topics including debt management, family budgeting, estate planning and tax planning as well as interactive tools and financial calculators.

› LegalConnect®

If you are facing a difficult legal challenge and don't know where to start, LegalConnect® can help. This program gives you access to unlimited phone consultations with a staff of attorneys who can provide guidance on issues such as divorce, adoption, estate planning, real estate, and identity theft. If needed, you can be referred to a local attorney for a free 30-minute consultation and a 25 percent reduction in fees thereafter. Lastly, information on low cost and no legal options are available along with referrals to consumer advocacy groups and governmental organizations if needed.

› EstateGuidance®

This user-friendly online tool allows you and your family members to write a last will and testament, a living will and documents outlining your wishes for final arrangements quickly, easily and cost effectively. EstateGuidance® walks you through the entire process, guiding your choices with a series of questions and breaking down each step into easy-to-understand terms. Access is available anytime, anywhere via tablet, desktop, or mobile app.



Contact Info:

Employee Assistance and
Wellness Support 24/7



Phone: (800) 344-9752



Website: guidanceresources.com
Web ID: NYLGBS



Summary of Contributions

SUMMARY OF YOUR CONTRIBUTIONS

See below for a summary of your contributions for each of the benefits I.K. Hofmann USA, Inc. offers. These deductions are **WEEKLY DEDUCTIONS**.

Medical (Pre-Taxed)	POS 3000	POS 1500
Employee Only	\$17.27	\$33.91
Employee + One	\$58.58	\$91.85
Employee + Family	\$88.10	\$135.44

Dental (Pre-Taxed)	Standard Plan	Premium Plan
Employee Only	\$3.83	\$5.45
Employee + One	\$7.35	\$11.24
Employee + Family	\$12.86	\$18.89

Vision (Pre-Taxed)	
Employee Only	\$1.41
Employee + One	\$2.69
Employee + Family	\$3.92

Life Insurance	
Employee	\$.90
Spouse	\$.37
Child(ren)	\$.49

Accident Weekly Premium	
Employee Only	\$2.32
Employee + Spouse	\$4.40
Employee + Child(ren)	\$4.65
Family	\$6.72

Short Term Disability	
\$200 Benefit	\$3.88
\$350 Benefit	\$7.73

Critical Illness Weekly Premium

Employee		
Attained Age	\$5,000	\$10,000
<25	\$0.73	\$1.46
25-29	\$0.75	\$1.50
30-34	\$0.92	\$1.84
34-39	\$1.10	\$2.20
40-44	\$1.37	\$2.74
45-49	\$1.92	\$3.84
50-54	\$2.56	\$5.12
55-59	\$3.33	\$6.66
60-64	\$4.42	\$8.84
65-69	\$5.94	\$11.88
70+*	\$7.90	\$15.80

Spouse		
Attained Age	\$2,500	\$5,000
<25	\$0.37	\$0.73
25-29	\$0.38	\$0.75
30-34	\$0.46	\$0.92
34-39	\$0.55	\$1.10
40-44	\$0.69	\$1.37
45-49	\$0.96	\$1.92
50-54	\$1.28	\$2.56
55-59	\$1.67	\$3.33
60-64	\$2.21	\$4.42
65-69	\$2.97	\$5.94
70+*	\$3.95	\$7.90

Child

Cost is included with employee election

*Benefit reduces to 50% of original amount at age 70.



Contacts



CONTACT INFORMATION

Medical	Company	Phone	Website
Medical Coverage	Aetna	888.266.5519	myaetnawebsite.com
Dental Coverage	Aetna	877.238.6200	myaetnawebsite.com
Vision Coverage	Aetna	877.973.3238	aetnavision.com
Life Insurance	New York Life	800.225.5695	www.newyorklife.com
Short Term Disability (STD)	New York Life	800.225.5695	www.newyorklife.com
Accident	Guardian	888.600.1600	www.guardiananytime.com
Critical Illness	Guardian	888.600.1600	www.guardiananytime.com
Employee Assistance Program (EAP), Financial, Legal & Estate Support	New York Life	800.344.9752	www.guidanceresources.com Web Id: NYLGBS
Employee Advocacy & Claims Assistance	a2 benefits	678.540.1428	Email: benefits@a2benefits.com
Enrollment	The Cason Group	855.520.6769	https://employeenavigator.com



IMPORTANT NOTICE

IMPORTANT: THIS IS A FIXED INDEMNITY POLICY, NOT HEALTH INSURANCE

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

LOOKING FOR COMPREHENSIVE HEALTH INSURANCE?

- [Visit HealthCare.gov](https://www.healthcare.gov) or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

QUESTIONS ABOUT THIS POLICY?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.



887 W Marietta St NW | Studio N-108 | Atlanta, GA 30318
678-540-1428 | www.a2benefits.com | benefits@a2benefits.com

This benefit summary is a brief overview of the benefits offered by I.K. Hofmann USA, Inc. and is not intended to offer complete details regarding your plan options. Please see the Summary Plan Documents (SPDs) for complete details. You can request SPDs directly from the insurance carrier or Human Resources. If you are uncertain about any provisions of the benefits available to you, please refer to the SPDs that govern the plans.