



Staffing Solutions
HCMANN[®]

Benefits Overview for Employees Working at BMW

Plan Year Beginning December 1, 2025 through November 30, 2026



2025-2026 Benefits Booklet

TABLE OF CONTENTS

Welcome	2
Medical.....	3
Find a Doctor.....	4
Meritain Member Portal.....	5
Minute Clinic.....	6
Caremark Pharmacy Benefits.....	7
Dental & Vision Benefits	9
Ameritas Mobile App	10
Life & Disability Benefits.....	11
Employee Assistance & Wellness Support.....	12
Travel Assistance.....	13
Will Preparation	14
Identity Theft Support.....	15
Summary of Contributions.....	16
Important Contacts	17

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.

If you do not provide proof of dependent eligibility, your dependents will be removed from coverage.

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 \$25,000 Life, 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 your spouse 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". **For first time users, your Company Identifier is IHU.**

To speak with an enrollment counselor during Open Enrollment call 855.520.6769.

Please use this calendly link:

<https://calendly.com/ik-hofmann-2025>



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	Standard \$1,500 Deductible Plan		Premium \$600 Deductible Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Individual	\$1,500	\$6,000	\$600	\$3,000
Family	\$3,000	\$12,000	\$1,200	\$6,000
Coinsurance				
Member Pays	10%	50%	10%	50%
Plan Pays	90%	50%	90%	50%
Out-of-Pocket Maximum				
Individual	\$3,400	\$12,000	\$1,200	\$8,000
Family	\$6,800	\$24,000	\$2,400	\$16,000
Preventive Care	Covered 100%	Deductible then 50%	Covered 100%	Deductible then 50%
Diagnostic Test (X-ray / Lab / Complex Imaging)	Deductible then 10%	Deductible then 50%	Deductible then 10%	Deductible then 50%
Emergency Room	Deductible then 10%		Deductible then 10%	
Urgent Care	\$50 copay	Deductible then 50%	Deductible then 10%	Deductible then 50%
Inpatient Care	Deductible then \$250 copay then 10%	Deductible, then 50%	Deductible then 10%	Deductible then 50%
Outpatient Care	Deductible then 10%	Deductible then 50%	Deductible then 10%	Deductible then 50%
Office Visit				
Primary Care Physician	\$25 copay	Deductible then 50%	\$20 copay	Deductible then 50%
Specialist	\$50 copay	Deductible then 50%	\$40 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



Medical Benefits



Find Care® Online Directory

Aetna Choice® Point of Service (POS) II

It's easy to find doctors and hospitals in your network

When you and your family need care, you can look for doctors and hospitals in the Aetna Choice POS II network. It's easy when you use the Find Care online directory from Aetna®. *With up-to-date listings, you can search for providers by name, specialty, gender, hospital affiliations and more.

Find Aetna providers online in just a few quick steps

You can use the directory anywhere you have internet access. Just:

- 1** Visit <https://www.aetna.com/dsepublic/#/mymeritain>.
- 2** Key in the ZIP code, city, county or state of the desired geographical area in the *Enter location here* field. Click *Search*.
- 3** Key in *Aetna Choice POS II (Open Access)* under *Select a Plan*. **Or** you can select *Aetna Choice POS II (Open Access)* from the list of plans. Click *Continue*.
- 4** There are two options available to search for providers. The guided flow search uses some of our most commonly searched terms and easily organizes them for our users to find. To use the guided search flow, choose and click on one of the categories under *Find what you need by category*. **Or see step five.**
- 5** Use the search box, which includes type-ahead suggestions and will present provider, facility, specialty and condition search options based on what is entered. These suggested options will present an exact match or relevant providers. *What do you want to search for near* (will display your chosen location).
- 6** Choose your provider from the list of providers displayed on the results screen. You can learn more about each by clicking on the provider's name.
- 7** Narrow your search results by using the *Filter & Sort* option. Choices include *Gender, Languages, Hospital Affiliations, Office Detail, Individual Practice Association Affiliations, Group Affiliations* and *Provider Type*.

Meritain Health®
an  **aetna** company

Medical Benefits



Meritain Health® Member Website

A fresh way to connect to your benefits plan

Did you know you can find a variety of health care tools and resources at www.meritain.com?

Your member website gives you 24-hour access to a number of tools and resources that can help you manage your health benefits.

At [meritain.com](http://www.meritain.com), you can:

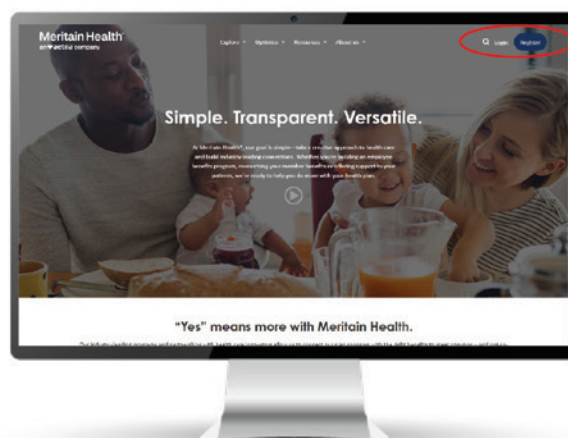
- Check your benefits and eligibility.
- Find the status of claims.
- View your Explanations of Benefits (EOBs).
- Review your benefit plan document.
- View deductibles and out-of-pocket limits.
- Access your ID card.

Access is as easy as 1-2-3

If you already have an account, you can simply log in. But if you're a new user, you'll need to register with these simple steps. When you're registering, you can use the last four digits of your Social Security number (SSN) to help identify you or you'll need your member ID and group ID from your ID card. If you're new to the plan, you'll receive your ID card in the mail soon.

Step 1

Scan the QR code below and click on the link to register or visit www.meritain.com and click **Register**.



Step 2

Select **Member** under *I am a*. Then, click **Next**.



Meritain Health®
an  **aetna** company



Medical Benefits



Improve member health and raise productivity, due to less time away from work.



Lower costs by reducing ER visits, providing access to timely care and preventing development of serious health issues.



Increase access to in-person and virtual care options.

Some perks include:



Access to 900+ MinuteClinic® locations in 32 states and the District of Columbia.



Walk-in locations open seven days a week, including evenings and weekends. Members can book appointments online or via kiosks within CVS Health® store locations.



Virtual care available seven days a week, giving members care where and when they need it. Mental health visits are not part of the no-cost benefit. Employees will be required to pay out-of-pocket for in-person or virtual mental health services*.

*Available in select states and mental well-being services through MinuteClinic are not a part of the MinuteClinic Benefit. See cvs.com/minuteclinic for mental health service eligible states.



Health care providers who are able to diagnose and treat a variety of common conditions, illnesses and injuries. These include asthma, allergy symptoms, diabetes, ear infections, bronchitis, upper respiratory infections, sore throats, minor cuts, blisters and wounds, insect stings and more. They can also give vaccines, including flu shots and write prescriptions for certain medications, when medically appropriate. This can help members avoid extra trips to pick up medicine.



\$0 copay for members in copay-based plans. Members with high-deductible health plans will pay a discounted rate.

Contact your Meritain Health® representative for more information.

*Services and appointment availability may vary by location. For virtual care: Services and appointment availability may vary by location. Services not yet available in AL and MS. This is for informational purposes only. It is not medical advice and is not intended to be a substitute for proper medical care provided by a physician. Information is believed to be accurate as of the production date; however, it is subject to change. Includes access to all covered services at MinuteClinic.

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).

Includes MinuteClinic medical services that are provided and billed by MinuteClinic. Examples of services not subject to this reduced member cost sharing include laboratory tests sent out to a third party, services not covered by insurance (sports physicals, travel services, etc.) and mental health services. Please consult benefit documents to confirm which services are included.

Eligible members enrolled in high-deductible plans must meet their deductible. However, such services would be subject to negotiated contract rates. Once the deductible has been met, members will be able to access MinuteClinic services at no cost-share.* Members in indemnity plans are not eligible for this benefit. Such members should refer to their benefit plan documents in order to determine coverage and applicable cost-share for walk-in clinic benefits and services, as applicable. This benefit is not available in all states. Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health® family. Aetna is not responsible or liable in any manner for services received at MinuteClinic locations. Refer to aetna.com for more information about Aetna plans.

Simple. Transparent. Versatile.

At Meritain Health®, we're creating unrivaled connections.

©2024 Meritain Health, Inc.

Meritain Health®
an  **aetna** company

Medical Benefits



Register at Caremark.com



When you register at Caremark.com, you'll get access to tools and resources that make managing your pharmacy benefits easier and more convenient.

There are three easy ways to register:

- Go to Caremark.com, click the **Register** button and follow the instructions to sign up
- Download the CVS Caremark® mobile app from Google Play or the App Store to register your account
- Call the number on the back of your member ID card and a representative will get you started with a personalized registration email or text

Register to:

- Refill your prescriptions
- Check the status of your order
- Review your coverage and track annual spending
- Locate network pharmacies near you
- Check medication costs and find opportunities to save money
- Log into Caremark.com from your desktop to access these additional features: manage your profile information, including shipping addresses, payment methods and notifications

Visit Caremark.com/welcome-center or scan the QR code to download the CVS Caremark mobile app and register today.





Prescription Tips

PRESCRIPTION TIPS

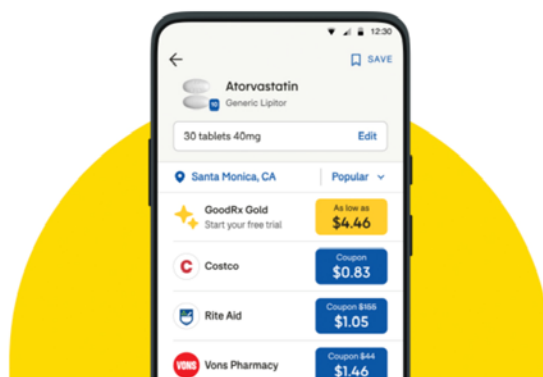
While we've worked very hard to make I.K. Hofmann, USA Inc.'s benefits as cost-effective as possible, there are always more ways to save both within and outside of the health plan. Consumerism will be part of the benefits conversation throughout the year, but here are some great ideas to get you started:

GoodRx allows you to find the lowest prices for prescriptions right from your phone or iPad. The free, easy-to-use mobile app features:

- Instant access to the lowest prices for prescription drugs at more than 75,000 pharmacies
- Coupons and savings tips that can cut your prescription costs by 50% or more
- Side effects, pharmacy hours and locations, pill images, and much more!

Drug prices vary wildly between pharmacies. GoodRx finds the lowest prices and discounts. Here are the ways you can benefit from using GoodRx:

1. **Collect and compare prices** for every FDA-approved prescription drug at more than 75,000 US pharmacies
2. **Find free coupons** to use at the pharmacy
3. **Show the lowest price** at each pharmacy near you



Put the power of GoodRx in your pocket

Download the GoodRx app to keep track of prescriptions, store savings, and even earn rewards. All in one of the top medical apps.

[Text me the app](#)

Dental & Vision Benefits



DENTAL BENEFITS

Staying healthy includes obtaining quality dental care for you and your family. Our Dental benefits, administered by Ameritas,, 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 benefits.ameritas.com and click on "Find a Dentist". 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 Ameritas negotiated rate.

	Standard Plan		Premium Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Individual	\$50 per person, per lifetime of plan	\$50 per person, per lifetime of plan	\$50 per person, per lifetime of plan	\$50 per person, per lifetime of plan
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		\$1,500	
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 Ameritas provides coverage and discounts for supplies and materials such as eyeglasses and contact lenses. For a list of in-network providers, visit benefits.ameritas.com.

Ameritas	Vision Standard	
	In-Network	Out-of-Network
Lenses		Allowance
Single	\$20 copay	Up to \$25
Bifocal	\$20 copay	Up to \$40
Trifocal	\$20 copay	Up to \$55
Standard Progressive	\$65 copay	N/A
Contact Lenses (in lieu of lenses/frames)		
Medical Necessary	Covered in full	Up to \$200
Elective	\$130 allowance , plus 15% off balance	Up to \$100
Frames*	\$130 allowance , plus 20% off balance	Up to \$45
Exam*	\$20 copay	Up to \$45
Frequency (rolling 12 months) (exam/lenses/frames)	12/12/12	
Network	EyeMed Insight	



*When visiting a PLUS provider, the \$20 Exam cost will be waived, and an additional \$50 will be added to the Frame allowance, increasing to \$180, plus 20% discount on the balance.

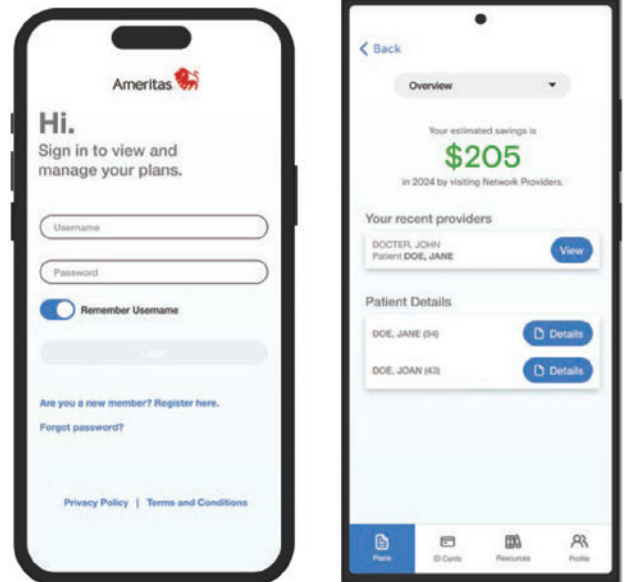
Ameritas Mobile App

Download the Ameritas Benefits App

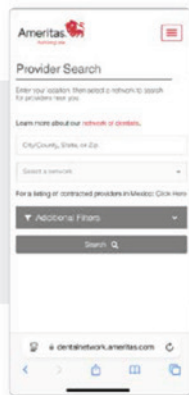
If you have an Ameritas member account, you can download the Ameritas Benefits app to easily search for providers, view dental benefits and processed claims, and access ID cards once benefits become effective.



Available for
iOS and Android



FEATURES



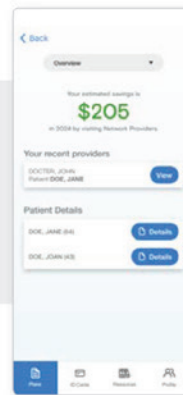
Find a dentist
in your area.



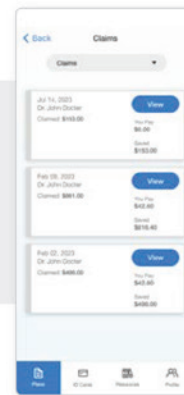
Quickly access all
your ID cards*.



Access your benefit
information*.



View deductible
and maximum
benefit usage.



View and
download EOBs.



Opt-in to paperless
delivery.

Download the Ameritas Benefits app today. Log in with the same email address and password you use for your member account.



*Additional access includes vision and LASIK benefit information when applicable.

Ameritas 
fulfilling life.

Life Insurance Disability Insurance



LIFE INSURANCE

Employee Paid Term Life

Mutual of Omaha	
Employee Coverage	\$25,000 or \$50,000 Death Benefit
Spouse Coverage	\$10,000 or \$25,000 Death Benefit, not to exceed 100% of the employee's election
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 Mutual of Omaha, 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 3/6 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:

Mutual of Omaha	
Option 1	\$200 weekly income replacement
Option 2	\$350 weekly income replacement

WORKSITE BENEFITS

VOLUNTARY WORKSITE BENEFITS

Mutual of Omaha
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.

Mutual of Omaha
Critical Illness with cancer benefit coverage helps provide a financial cushion with a lump-sum benefit, up to \$10,000 if you are diagnosed with a covered critical illness. Examples include: Heart Attack, Stroke, Cancer, Major Organ Failure, Kidney Failure, Permanent Paralysis, Multiple Sclerosis (MS), Sickle Cell Disease, Coma, Alzheimer's, Parkinson's, Carcinoma in Situ (25%) or Coronary Artery Disease - Major (50%).

Other Critical Illness Benefits	Amount
Health Screening Benefit	\$50

Additional Provisions	
Spouse & Children Coverage	Spouse up to 100% of Employee Benefit Child(ren) up to 25% of Employee Benefit
Portability Option	Yes
Second Occurrence Benefit	Varies based on covered condition
Guarantee Issue	Yes



Employee Assistance & Wellness Support

EMPLOYEE ASSISTANCE PROGRAM

Available Services When You Need Help the Most

Life isn't always easy. Sometimes a personal or professional issue can affect your work, health and general well-being. During these tough times, it's important to have someone to talk with to let you know you're not alone.

With Mutual of Omaha's Employee Assistance Program, you can get the help you need so you spend less time worrying about the challenges in your life and can get back to being the productive worker your employer counts on to get the job done.

Learn more about the Employee Assistance Program services available to you.

— We are here for you —

Visit the Employee Assistance Program website to view timely articles and resources on a variety of financial, well-being, behavioral and mental health topics.

mutualofomaha.com/eap
or call us: 1-800-316-2796

Enhanced EAP Services

Features	Value to Company and Employees
Employee Family Clinical Services	• An in-house team of Master's level EAP professionals who are available 24/7/365 to provide individual assessments • Outstanding customer service from a team dedicated to ongoing training and education in employee assistance matters • Access to subject matter experts in the field of EAP service delivery
Counseling Options	• Three sessions per year (per household) conducted by face-to-face* counseling or telehealth (text, chat, phone or video) via a secure, HIPAA compliant portal

Travel Assistance



MUTUAL
SOLUTIONS

WORLDWIDE TRAVEL ASSISTANCE THAT TRAVELS WITH YOU



Take comfort in knowing that Travel Assistance* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

Enjoy Your Trip

We'll Be There If You Need Us — 24/7

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

Pre-trip Assistance**

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations
- Translation and Interpreter Services for emergency situations while traveling internationally

Emergency Travel Support Services

- **Telephonic translation and interpreter services** — 24/7 access to telephone translation services
- **Locating legal services** — referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- **Baggage** — assistance with lost, stolen or delayed baggage while traveling on a common carrier
- **Emergency payment and cash** — assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- **Emergency messages** — assistance with recording and retrieving messages between you, your family and/or business associates at any time
- **Document replacement** — coordination of credit card, airline ticket or other documentation replacement
- **Vehicle return** — if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company



613210 *Brought to you by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Services provided by AXA Assistance USA (AXA)
**Available at any time, not subject to 100 mile travel radius



Worldwide Travel Assistance

Services available for business and personal travel.

For inquiries within the
U.S. call toll free:

1-800-856-9947

Outside the U.S.
call collect:

(312) 935-3658



Worldwide Travel Assistance

Services available for business and personal travel.

For inquiries within the
U.S. call toll free:

1-800-856-9947

Outside the U.S.
call collect:

(312) 935-3658



Will Preparation Services

MUTUAL
SOLUTIONS

WILL PREPARATION SERVICES

Services provided by Epoq, Inc.



Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die. Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

Easy, Free and Secure

Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

Epoq provides the following **FREE** documents:

- Living Will and Trust
- Power of Attorney
- Healthcare Directive
- Pour-Over Will
- Last Will and Testament

Here's how it works:

- Log on to www.willprepservices.com and use the code **MUTUALWILLS** to register
- Answer the simple questions from any device and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding — Check with your state for requirements

Create your will at www.willprepservices.com
and use the code **MUTUALWILLS** to register



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Will and other document preparation services are independently offered by Epoq, Inc. (Epoq) and are subject to its terms of service and privacy policy. Epoq is an online service that provides certain legal forms and legal information. Epoq is not a law firm and is not a substitute for an attorney's advice. United of Omaha Life Insurance Company and Epoq are independent, unaffiliated companies. Although United of Omaha Life Insurance Company make Epoq's services available to group life insurance customers, the use of Epoq's services is entirely voluntary. United of Omaha Life Insurance Company does not provide, is not responsible for, does not assume any financial liability for and does not guarantee the accuracy, adequacy or results of any service, advice or documents provided by Epoq. United of Omaha Life Insurance Company also is not responsible and does not assume liability for any disclosure of personal data or information by Epoq. These services are only available to group life insurance customers of United of Omaha Life Insurance Company. This service is not available in New York.

456098_0822

Identity Theft Assistance



MUTUAL SOLUTIONS

IDENTITY THEFT ASSISTANCE

Essential Service For Your Protection



Each year millions of Americans become victims of identity theft. Information that personally identifies you, such as your name, Social Security number or credit card numbers can be stolen and used to commit fraud or other crimes.

Identity Theft Assistance, provided by AXA Assistance, helps you and your dependents understand the risks of identity theft, learn how to prevent it, and most importantly, assist you if your information is compromised.

ID Theft Assistance is available as part of your overall Travel Assistance package offered by your employer. Services include:

Awareness and Education

We help you understand the growing threat of identity theft by:

- Promoting awareness of identity theft
- Answering your questions about identity theft and how to recognize if you've become a victim
- Educating you on how to avoid having your identity stolen

Identity Theft Recovery Assistance*

If your identity is compromised, the most important thing to do is respond quickly. We will provide you with educational resources regarding the steps to take to recover your identity from credit card and check fraud. We will also provide you with a contact list for financial institutions, credit bureaus and check companies.

**It's important to note that this value added service is an educational resource and not a recovery service.*

Access ID Theft Assistance services
by calling AXA Assistance toll-free
at (800) 856-9947.





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)	Standard \$1,500	Premium \$600
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	\$3.56	\$5.18
Employee + One	\$6.84	\$10.69
Employee + Family	\$11.96	\$18.69

Vision (Pre-Taxed)	
Employee Only	\$1.38
Employee + One	\$2.68
Employee + Family	\$3.90

Life Insurance	
Employee	\$25,000 = \$0.81 \$50,000 = \$1.62
Spouse	\$10,000 = \$0.32 \$25,000 = \$0.81
Child(ren)	\$0.42

Accident Weekly Premium	
Employee Only	\$1.74
Employee + Spouse	\$3.30
Employee + Child(ren)	\$3.48
Family	\$5.04

Short Term Disability	
\$200 Benefit	\$3.10
\$350 Benefit	\$6.18

Critical Illness Weekly Premium		
Employee		
Attained Age	\$5,000	\$10,000
<25	\$0.58	\$1.15
25-29	\$0.60	\$1.20
30-34	\$0.74	\$1.48
34-39	\$0.88	\$1.75
40-44	\$1.10	\$2.19
45-49	\$1.52	\$3.05
50-54	\$2.04	\$4.08
55-59	\$2.67	\$5.33
60-64	\$3.53	\$7.06
65-69	\$4.75	\$9.51
70+*	\$6.32	\$12.65
Spouse		
Attained Age	\$2,500	\$5,000
<25	\$0.29	\$0.58
25-29	\$0.30	\$0.60
30-34	\$0.37	\$0.74
34-39	\$0.44	\$0.88
40-44	\$0.55	\$1.10
45-49	\$0.76	\$1.52
50-54	\$1.02	\$2.04
55-59	\$1.33	\$2.67
60-64	\$1.77	\$3.53
65-69	\$2.38	\$4.75
70+*	\$3.16	\$6.32
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	Meritain	888.324.5789	meritain.com
Dental Coverage	Ameritas	800.659.2223	benefits.ameritas.com
Vision Coverage	Ameritas	800.659.2223	benefits.ameritas.com
Life Insurance	Mutual of Omaha	800.877.5176	mybenefits.mutualofomaha.com
Short Term Disability (STD)	Mutual of Omaha	800.877.5176	mybenefits.mutualofomaha.com
Accident	Mutual of Omaha	800.877.5176	mybenefits.mutualofomaha.com
Critical Illness	Mutual of Omaha	800.877.5176	mybenefits.mutualofomaha.com
Employee Assistance Program (EAP)	Mutual of Omaha	800.316.2796	mutualofomaha.com/eap
Employee Advocacy & Claims Assistance	a2 benefits	678.540.1428	Email: benefits@a2benefits.com



Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



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.