



**I.K. HOFMANN USA, Inc.**  
Global Experience. Local Talent.



# **I.K. HOFMANN USA, Inc.**

Global Experience. Local Talent.

## **Benefits Overview for BMW Employees**

*Plan Year Beginning December 1, 2022 through November 30, 2023*



# 2022-2023 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 gain a better understanding 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

**If you wish to enroll eligible dependents, you MUST provide their complete name, date of birth, and social security number on the enrollment form AND a copy of the marriage certificate for spouse and/or a copy of the original long form birth certificate for children.**

## WE'RE MAKING ENROLLMENT EASY

### During Annual Open Enrollment:

IK Hoffman’s open enrollment is right around the corner! During this year’s open enrollment, IK Hoffman would like to offer eligible Associates the opportunity to speak with a licensed benefit counselor.

During this meeting, you will be able to ask questions, gain a better understanding of the benefits being offered, and receive guidance as you make insurance decisions for you and your loved ones.

Telephonic appointments will be available November 14th – November 20th from 8:00AM – 5:00PM EST. If you’re interested in a 1:1 meeting with a benefit counselor, please scan the QR code or click on the link below to sign up for a time that best fits your schedule.

<https://calendly.com/the-cason-group/ikh-open-enrollment>

If you would prefer to self-enroll within Benefits Elect, you may do so by following these instructions:

**To log into the portal go to:**

<https://www2.benefitelect.com/be/ikhofmann>

and follow the instructions to complete your elections.



**SCAN TO SCHEDULE TODAY**

### 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 critical illness and accident policies (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 or would like to choose a different plan option or add spouses or dependents, you can log into the enrollment portal 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 the portal go to <https://www2.benefitelect.com/be/ikhofmann> and follow the instructions to complete your elections.

To speak with an enrollment counselor call 855.520.6769.



# Medical Benefits



## MEDICAL BENEFITS

Aetna	Standard Plan			Premium Plan		
	In-Network Whole Health	In-Network OA Managed Choice	Out-of-Network	In-Network Whole Health	In-Network OA Managed Choice	Out-of-Network
<b>Deductible</b>						
Individual	\$1,700	\$3,000	\$6,000	\$600	\$1,500	\$3,000
Family	\$3,400	\$6,000	\$12,000	\$1,200	\$3,000	\$6,000
<b>Coinsurance</b>						
Member Pays	10%	20%	50%	10%	20%	50%
Plan Pays	90%	80%	50%	90%	80%	50%
<b>Out-of-Pocket Maximum</b>						
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
<b>Inpatient Care</b>	10% after \$250 Copay; after Deductible	20% after \$250 Copay; after Deductible	50% after \$250 Copay; after Deductible	Deductible then 10%	Deductible then 20%	Deductible then 50%
<b>Preventive Care</b>	Covered 100%	Covered 100%	Deductible then 50%	Covered 100%	Covered 100%	Deductible then 50%
<b>Emergency Room</b>	10% after \$100 Copay; after Deductible			Deductible then 10%		
<b>Urgent Care</b>	Deductible then 10%	Deductible then 10%	Deductible then 50%	Deductible then 10%	Deductible then 10%	Deductible then 50%
<b>Outpatient Care</b>	Deductible then 10%	Deductible then 20%	Deductible then 50%	Deductible then 10%	Deductible then 20%	Deductible then 50%
<b>Office Visit</b>						
Primary Care Physician	\$20 copay	\$25 copay	Deductible then 50%	\$20 copay	\$25 copay	Deductible then 50%
Specialist	\$40 copay	\$50 copay	Deductible then 50%	\$40 copay	\$50 copay	Deductible then 50%
<b>Prescription Drugs</b>						
RX Deductible	None		50% 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



# Aetna New Member Website

## Your benefits. Your way.

AT HOME



ON THE GO



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



### Understand and manage your benefits

- Review benefits and coverage details specific to your plan.
- See what your health care costs, how much is covered by your plan and where you are with your deductible and out-of-pocket maximum.
- View and pay claims for your whole family.
- Access your ID card whenever you need it.



### Connect to care and stay healthy

- Find in-network providers, including those offering telemedicine services, as well as walk-in clinics and urgent cares near you.
- Get cost estimates before you get care.
- View ratings and reviews of providers.
- Talk with a doctor anytime by phone or video chat.
- Receive personalized reminders to help you improve your health.

### Register now to get started



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



Get the **Aetna Health<sup>SM</sup> app** by texting “**AETNA**” to **90156** to receive a download link. Message and data rates may apply.\*

\*Terms and Conditions: [aetna.com/Terms](https://aetna.com/Terms) Privacy Policy: [aetna.com/legal-notice/privacy.html](https://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 Health<sup>SM</sup> app. Consent is not required to download the app. You can also download by going to the Apple<sup>®</sup> App Store<sup>®</sup> 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).**

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.

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

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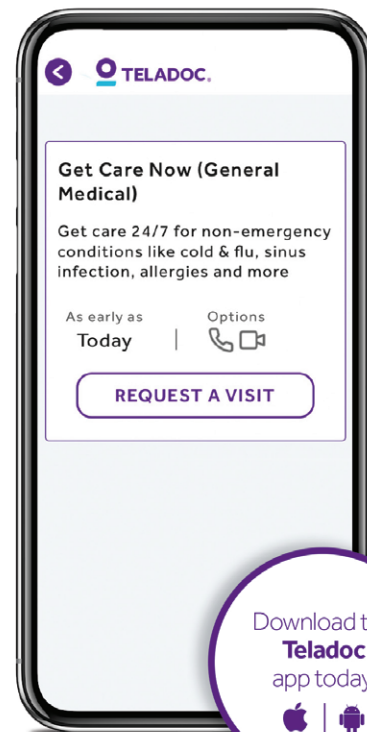
Talk to a licensed doctor for non-emergency conditions 24/7  
Flu • Sinus infections • Sore throats • And more

**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)





# 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](http://myaetnawebsite.com). 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
<b>Deductible</b>				
Individual	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150
<b>Annual Maximum</b>	\$1,750		\$3,000	
<b>Preventive Services</b>				
Exams	100% (Deductible Waived)		100% (Deductible Waived)	
Cleanings				
Flouride				
X-Rays				
<b>Basic Services</b>				
Emergency treatment for pain	70%		80%	
Fillings				
Endodontics (Root Canal)				
Periodontics (Gum Disease)				
<b>Major Services</b>				
Crowns	50%		50%	
Inlays				
Bridges and Dentures				
Repairs and Adjustments				
<b>Orthodontia Services</b>				
Appliances and Related Services	50%		50%	
Lifetime Maximum	\$1,000		\$1,000	
<b>Reimbursement</b>	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](http://aetnavision.com).

Aetna	Vision Preferred	
	In-Network	Out-of-Network
<b>Lenses</b>		<b>Allowance</b>
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
<b>Contact Lenses (in lieu of lenses/frames)</b>		
Medical Necessary	Covered in full	Up to \$200
Elective	\$130 allowance	Up to \$104
<b>Frames</b>	\$130 allowance	Up to \$90
<b>Exams</b>	\$20 copay	Up to \$24
<b>Frequency (rolling 12 months) (exam/lenses/frames)</b>	12/12/12	
<b>Network</b>	Aetna Vision Preferred	





# Dental Benefits

## Your dental benefits. Your way.

AT HOME



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 details specific to your plan.
- See what your dental health care costs, how much is covered by your plan and where you are with your deductible and out-of-pocket maximum.
- View and pay claims for your whole family.
- Access your ID card whenever you need it.



### Connect to care and stay healthy

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

### Register now to get started

You can use your member ID number (found on your welcome letter) or your Social Security number to register.



Visit **MyAetnaWebsite.com** to register for your member website.



Get the **Aetna Health<sup>SM</sup> app** by texting **"AETNA"** to **90156** to receive a download link. Message and data rates may apply.\*\*



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

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

**Dental policies and plans are insured and/or administered by Aetna Life Insurance Company (Aetna). Refer to Aetna.com for more information about Aetna<sup>®</sup> plans.**

**DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third-party vendors and providers. Aetna makes no payment to the third parties — you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts.**

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.

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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<sup>®</sup>



### 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](http://lenscrafters.com)



[targetoptical.com](http://targetoptical.com)

GLASSES.com

[glasses.com](http://glasses.com)

contactsdirect

[contactsdirect.com](http://contactsdirect.com)



[ray-ban.com/insurance](http://ray-ban.com/insurance)

Members may locate a provider using the provider locator function on our website at [aetnavision.com](http://aetnavision.com) or by calling 1-877-973-3238.



[aetnavision.com](http://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 a Life Assistance Program (LAP) 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 three face-to-face sessions with a behavioral counselor. The LAP also provides access to a free 30-minute consultation with a network attorney or financial consultant in addition to a 25% discount on select fees for each of these services. The LAP provides 24/7 support, so you can call at any time of any day.

## WORKSITE BENEFITS

### VOLUNTARY WORKSITE BENEFITS

MetLife	
<b>Accident Coverage</b>	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 health screening benefit is also included which pays out directly to you each year for having your preventive screenings performed.

MetLife	
<b>Critical Care</b>	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 Transplant, End Stage Renal Failure, Permanent Paralysis due to a Covered Accident, Blindness, Coma, Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D, Carcinoma in Situ (25%) or Coronary Artery Bypass Surgery (25%).

Other Critical Illness Benefits	Amount
Initial Skin Cancer Diagnosis Benefit	5% of Benefit Amount, but not less than \$250
Health Screening Benefit	\$50

Additional Provisions	
Pre-existing	12 month/12 month
Waiting period	30 days on wellness only
Spouse & Children Coverage	Yes - 50% of employee
Portability Option	Yes
Additional Occurrence Benefit	Varies based on covered condition
Recurrence Benefit	Varies based on covered condition
Guarantee Issue	\$5,000 and \$10,000





# 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 Plan	Premium Plan
<b>Employee Only</b>	\$1727	\$33.91
<b>Employee + One</b>	\$58.58	\$91.85
<b>Employee + Family</b>	\$88.10	\$135.44

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

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

Life Insurance	
<b>Employee</b>	\$ .90
<b>Spouse</b>	\$ .37
<b>Child(ren)</b>	\$ .49

Accident	
<b>Employee Only</b>	\$2.39
<b>Employee + Spouse</b>	\$4.73
<b>Employee + Child(ren)</b>	\$5.70
<b>Family</b>	\$6.72

Short Term Disability	
<b>\$200 Benefit</b>	\$3.88
<b>\$350 Benefit</b>	\$7.73

### Critical Illness - with Cancer Coverage

\$5,000 of Coverage

Attained Age	Employee	Employee + Spouse	Employee + Child(ren)	Family
<25	\$0.93	\$1.57	\$1.37	\$2.01
25-29	\$1.00	\$1.67	\$1.44	\$2.11
30-34	\$1.12	\$1.85	\$1.56	\$2.27
34-39	\$1.28	\$2.07	\$1.71	\$2.50
40-44	\$1.56	\$2.48	\$1.98	\$2.92
45-49	\$1.96	\$3.09	\$2.39	\$3.53
50-54	\$2.56	\$4.04	\$2.99	\$4.47
55-59	\$3.33	\$5.26	\$3.76	\$5.70
60-64	\$4.42	\$6.98	\$4.86	\$7.42
65-69	\$5.94	\$9.38	\$6.38	\$9.82
70-74	\$7.90	\$12.39	\$8.34	\$12.59
75+	\$10.93	\$16.92	\$11.35	\$17.35

### \$10,000 of Coverage

Attained Age	Employee	Employee + Spouse	Employee + Child(ren)	Family
<25	\$1.87	\$3.14	\$2.75	\$4.02
25-29	\$2.01	\$3.35	\$2.88	\$4.22
30-34	\$2.24	\$3.69	\$3.12	\$4.55
34-39	\$2.56	\$4.13	\$3.42	\$5.01
40-44	\$3.12	\$4.96	\$3.97	\$5.84
45-49	\$3.92	\$6.18	\$4.78	\$7.06
50-54	\$5.12	\$8.08	\$5.98	\$8.93
55-59	\$6.67	\$10.52	\$7.52	\$11.40
60-64	\$8.84	\$13.96	\$9.72	\$14.84
65-69	\$11.88	\$18.76	\$12.76	\$19.64
70-74	\$15.81	\$24.78	\$16.68	\$25.18
75+	\$21.85	\$33.83	\$22.71	\$34.71





# Contacts

## CONTACT INFORMATION

Medical	Company	Phone	Website
<b>Medical Coverage</b>	Aetna	888.266.5519	<a href="http://myaetnawebsite.com">myaetnawebsite.com</a>
<b>Dental Coverage</b>	Aetna	877.238.6200	<a href="http://myaetnawebsite.com">myaetnawebsite.com</a>
<b>Vision Coverage</b>	Aetna	877.973.3238	<a href="http://aetnavision.com">aetnavision.com</a>
<b>Life Insurance</b>	New York Life	800.225.5695	<a href="http://www.newyorklife.com">www.newyorklife.com</a>
<b>Short Term Disability (STD)</b>	New York Life	800.225.5695	<a href="http://www.newyorklife.com">www.newyorklife.com</a>
<b>Accident</b>	MetLife	800.438.6388	<a href="http://www.mybenefits.metlife.com">www.mybenefits.metlife.com</a>
<b>Critical Illness</b>	MetLife	800.438.6388	<a href="http://www.mybenefits.metlife.com">www.mybenefits.metlife.com</a>
<b>Life Assistance Program (LAP)</b>	New York Life	800.538.3543	<a href="http://www.nylqbs-lap.com">www.nylqbs-lap.com</a>
<b>Claims Carrier</b>	a2 benefits	678.540.1428	Email: <a href="mailto:benefits@a2benefits.com">benefits@a2benefits.com</a>
<b>Enrollment</b>	The Cason Group	855.520.6769	<a href="https://www2.benefitelect.com/be/ikhofmann">https://www2.benefitelect.com/be/ikhofmann</a>



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678-540-1428 | [www.a2benefits.com](http://www.a2benefits.com) | [benefits@a2benefits.com](mailto: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.