



REPUBLIC PLASTICS, Ltd.



2021-2022 Employee Benefit Guide

2021-2022 Benefits Booklet

“Working Together for Healthy Well-Being and Financial Security”

Announcing...

2021-2022 Benefit Options

Republic Plastics is pleased to provide you with a benefit program designed to help safeguard your financial and health care needs.

This booklet will assist you in making your benefit decisions. It's not intended as a complete description of provisions of the benefit plans, but as a guide to help you in making the benefit choices that are best for you. Complete copies of the individual plan summaries and booklets are available by contacting Human Resources.



**You may contact Laurie Magnon, Human Resources
with questions at 830-557-5574 or via email at
lmagnon@republicplastics.com.**

Introduction

Who is Eligible?

- A full-time employee working 30 hours or more per week.

Coverage is scheduled to begin on the first of the month following 30 days from your date of hire.

Who are My Eligible Dependents?

For medical you may cover your lawful spouse and dependent children. To be eligible, a child must be less than 26 years of age, regardless of student status. Stepchildren who reside with you and are primarily dependent upon you for support are also eligible subject to these same age limits. A child who is physically or mentally handicapped may be eligible for coverage at any age.

For Supplemental Life coverage you may cover your lawful spouse and dependent children. A dependent child is defined as a natural child, adopted child or stepchild who is under age 26 and unmarried.

What Happens if I Fail to Enroll?

Newly eligible employees, who do not enroll by the deadline given to them, will be enrolled for only Basic Life/AD&D Insurance.

Can I Change My Coverage During the Year?

The benefits you choose will remain in effect through the end of the plan year. You can only make a change to your coverage:

- During open enrollment, or
- During the year if you have a qualifying change in family or employment status. Qualifying changes include:
 - A change in your legal marital status,
 - A change in your number of dependents, including:
 - Birth of a child
 - Your legal adoption of a child
 - The legal placement of a child with you for adoption
 - Your dependent child satisfying or ceasing to satisfy eligibility requirements for coverage
 - The death of your dependent child or spouse
 - Your change in employment status or that of your spouse or dependent child

Please keep in mind that the change in coverage you wish to make must be consistent with the change in status. In addition, you must notify Human Resources of the change within 30 days of the change in status.

Enrollment Forms

Don't forget to enroll by the deadline!

Change Requests

Don't be late! Make your changes within the allotted timeframe!

HELPFUL DEFINITIONS

Calendar Year – January 1st through December 31st of each year.

Coinsurance – The percent of eligible charges that the plan pays.

Copayment (Copay) – The amount paid by a covered person to a network provider at the time services are rendered. Copayments for covered services are not applied to your deductible.

Deductible – The amount you pay each calendar year before the plan begins to pay for certain covered health care expenses.

Guarantee Issue – The amount of coverage pre-approved by the Life Insurance Company regardless of health status.

Medical Emergency – A sudden, serious, unexpected and acute onset of an illness or injury where a delay in treatment would cause irreversible deterioration resulting in a threat to the patient's life or body part.

Network Benefits – The benefits applicable for the covered services of a network provider.

Non-Network Benefits – The benefits applicable for the covered services of a non-network provider.

Open Enrollment – The period during which existing employees and their dependents are given the opportunity to enroll in or change their current elections.

Out-of-Pocket Maximum – The most a covered person can pay in coinsurance in a calendar year for covered health care expenses (excluding reductions for provider contracts and usual and customary guidelines and co-pays).

Plan Year – Medical runs May 1 through April 30. Non-medical runs October 1st through September 30th.

Preferred Provider Organization (PPO) – A network of health care providers contracted to provide medical services to covered employees and dependents at negotiated rates. You may seek care from either a network or non-network provider, but network care is covered at a higher benefit level and the employee is responsible for a greater portion of the cost when using a non-network provider.

Usual and Customary Rates – Non-network health plan expenses are considered for reimbursement at usual and customary (U&C) rates. U&C rates are determined to be the prevailing charge made for a service by a similar provider in the same geographic area. Charges above U&C are not covered by the plan and are the responsibility of the participant.

**Using In-Network /
Preferred Providers helps
YOU SAVE MONEY!!**

2020-2021 Per Paycheck Deductions – Medical/Dental/Vision

BAS/HealthComp Medical \$5000 Deductible Plan	0-3 Years		3-7 Years		7+ Years	
	Hourly	Salaried	Hourly	Salaried	Hourly	Salaried
Employee	\$49.54	\$53.67	\$44.59	\$48.30	\$39.63	\$42.94
Employee + Spouse	\$112.09	\$121.43	\$100.88	\$109.29	\$89.67	\$97.15
Employee + Child(ren)	\$100.94	\$109.36	\$90.85	\$98.42	\$80.76	\$87.48
Employee + Family	\$143.68	\$155.65	\$129.31	\$140.08	\$114.94	\$124.52

BAS/HealthComp Medical \$2500 Deductible Plan	0-3 Years		3-7 Years		7+ Years	
	Hourly	Salaried	Hourly	Salaried	Hourly	Salaried
Employee	\$91.24	\$98.85	\$82.12	\$88.96	\$72.99	\$79.08
Employee + Spouse	\$200.60	\$217.31	\$180.54	\$195.58	\$160.48	\$173.85
Employee + Child(ren)	\$181.81	\$196.97	\$163.63	\$177.27	\$145.45	\$157.57
Employee + Family	\$271.04	\$293.63	\$243.94	\$264.27	\$216.83	\$234.90

MetLife - Dental Plan	Hourly	Salaried
Employee	\$ 7.93	\$ 8.59
Employee + 1	\$ 16.37	\$ 17.73
Employee + Family	\$ 32.91	\$ 35.66

MetLife - Vision Plan	Hourly	Salaried
Employee	\$ 2.95	\$ 3.20
Employee + 1	\$ 5.61	\$ 6.08
Employee + Child(ren)	\$ 5.91	\$ 6.41
Employee + Family	\$ 8.69	\$ 9.42

MetLife BASIC LIFE & AD&D INSURANCE

100% Employer Paid

MetLife VOLUNTARY LIFE & AD&D INSURANCE

Please see rates listed in Life and AD&D Section

MetLife SHORT TERM DISABILITY INSURANCE

Employee Paid - \$0.54/\$10 of Coverage

MetLife LONG TERM DISABILITY INSURANCE

Employee Paid - \$0.37/\$100 of Coverage

LEGAL SHIELD IDENTITY THEFT PROTECTION AND LEGAL SERVICES

Please see rates listed in Legal Shield Section

NEXSTEP MEDICAL GAP COVERAGE FOR DEDUCTIBLES

Please see rates listed in GAP Section.

Medical Benefits – BAS/HealthComp

\$5,000 Deductible Medical Plan

Lifetime Maximum	Unlimited	
Calendar Year Deductible	Multiplan Provider	Other Provider
Individual	\$5,000	\$10,000
Family limit	\$10,000	\$20,000
Coinsurance	80%	60%
Out-of-Pocket Maximum (includes deductible)		
Individual	\$5,600	\$20,000
Family limit	\$11,200	\$40,000
Hospital Services		
Inpatient	80% of allowable amt.	60% after ded.
Outpatient Surgery	80% after ded.	60% after ded.
Primary Care Office Visit	\$35 copay	60% after ded.
Specialist Office Visit	\$45 copay	60% after ded.
Urgent Care Visit	\$55 copay	60% after ded.
Preventive Care Services	100%	60% after ded.
Emergency Room - Accident	\$150 copay; then 80% ded waived	\$150 copay; then 80% ded waived
Skilled Nursing Facility (25 days per cal year)	80% after ded.	60% after ded.
Home Health Care (60 visits per cal year)	80% after ded.	60% after ded.
Mental & Nervous/Substance Abuse		
Hospital Inpatient	80% of allowable amt.	60% after ded.
Outpatient	\$45 Copay	60% after ded.
Prescription Drug Program		
Rx Drug Deductible (Applies to Brand Name Drugs Only)	\$150 per individual/\$350 per family	
Rx Drug Out-of-Pocket Maximum	\$1,000 per Individual/\$2,000 per Family	
Prescription Drugs Retail (up to 30-day supply)	Caremark	Other Provider
Preferred Generic	\$20	60% after \$20 copay
Preferred Brand	\$40	60% after \$40 copay
Non-Preferred	\$60	60% after \$60 copay
Mail Order Drugs (30-day supply)	Caremark	Other Provider
Preferred Generic	\$20	Not Covered
Preferred Brand	\$40	
Non-Preferred	\$60	

Medical Benefits – BAS/HealthComp

\$2,500 Deductible Medical Plan

Lifetime Maximum	Unlimited	
Calendar Year Deductible	Multiplan Provider	Other Provider
Individual	\$2,500	\$7,500
Family limit	\$5,000	\$15,000
Coinsurance	90%	70%
Out-of-Pocket Maximum (includes deductible)		
Individual	\$5,000	\$22,500
Family limit	\$10,000	\$45,000
Hospital Services		
Inpatient	90% of allowable amt.	70% after ded.
Outpatient Surgery	90% after ded.	70% after ded.
Primary Care Office Visit	\$25 copay	70% after ded.
Specialist Office Visit	\$40 copay	70% after ded.
Urgent Care Visit	\$50 copay	70% after ded.
Preventive Care Services	100%	70% after ded.
Emergency Room - Accident	\$150 copay; then 90% ded waived	\$150 copay; then 90% ded waived
Skilled Nursing Facility (25 days per cal year)	90% after ded.	70% after ded.
Home Health Care (60 visits per cal year)	90% after ded.	70% after ded.
Mental & Nervous/Substance Abuse		
Hospital Inpatient	90% of allowable amt.	70% after ded.
Outpatient	\$40 Copay	70% after ded.
Prescription Drug Program		
Rx Drug Deductible (Applies to Brand Name Drugs Only)	\$150 per individual/\$350 per family	
Rx Drug Out-of-Pocket Maximum	\$1,000 per Individual/\$2,000 per Family	
Prescription Drugs Retail (up to 30-day supply)	Caremark	Other Provider
Preferred Generic	\$15	70% after \$15 copay
Preferred Brand	\$35	70% after \$35 copay
Non-Preferred	\$55	70% after \$55 copay
Mail Order Drugs (30-day supply)	Caremark	Other Provider
Preferred Generic	\$15	Not Covered
Preferred Brand	\$35	
Non-Preferred	\$55	

Medical Gap Coverage

Special Insurance Services (SIS)

Medical GAP coverage is intended to help you offset out of pocket costs associated with deductibles and out of pocket maximums in certain scenarios.

Maximum Indemnity Benefit (per insured)	Up to \$2,000, or \$5,000 per Calendar Year
Outpatient Benefit (per Sickness or Injury)	Up to \$2,000– Max. of 4 Occurrences per Family/Year
Physician Benefit (per physician visit)	Not Covered
Wellness Benefit (per family)	Not Covered
<i>All Benefits are subject to Exclusions and Limitations as outlined in the policy.</i>	

GAP Supplemental Insurance - Per Check Payroll Deductions

\$2000 Plan	Under 40		40-49		50 +	
	<i>Bi-Weekly</i>	<i>Semimonthly</i>	<i>Bi-Weekly</i>	<i>Semimonthly</i>	<i>Bi-Weekly</i>	<i>Semimonthly</i>
Employee Only	\$13.55	\$12.51	\$17.15	\$15.83	\$35.14	\$32.44
Employee + Spouse	\$24.39	\$22.51	\$30.87	\$28.50	\$63.22	\$58.36
Employee + Children	\$31.95	\$29.49	\$38.42	\$35.46	\$59.48	\$54.90
Employee + Family	\$42.77	\$39.48	\$50.72	\$46.82	\$87.92	\$81.16

\$5000 Plan	Under 40		40-49		50 +	
	<i>Bi-Weekly</i>	<i>Semimonthly</i>	<i>Bi-Weekly</i>	<i>Semimonthly</i>	<i>Bi-Weekly</i>	<i>Semimonthly</i>
Employee Only	\$20.97	\$19.36	\$26.57	\$24.53	\$54.32	\$50.14
Employee + Spouse	\$37.76	\$34.86	\$47.83	\$44.15	\$97.76	\$90.24
Employee + Children	\$51.73	\$47.75	\$53.69	\$49.56	\$95.66	\$88.30
Employee + Family	\$68.50	\$63.23	\$74.92	\$69.16	\$143.56	\$132.52

Dental Benefits	MetLife	
First You Pay a Calendar Year Deductible of:	MAC Plan	U&C Plan
Individual/Family	\$50/\$150 per family	
Then the Plan Pays:		
Preventive Services		
Oral Exams, Bitewing X-Rays, Full Mouth X-Rays Prophylaxis/Cleaning, Fluoride Treatments	100%	100%
Basic Services		
Fillings, Non-surgical extractions	100%	80%
Other Services		
Root canals, Crowns, Endodontic Services, Oral Surgery, Dentures, Bridges	60%	50%
Calendar Year Maximum Benefit	\$1,500	\$1,500
Orthodontics – Lifetime Maximum	\$1,500	\$1,500
Orthodontia	50%	50%

Maximum Allowable Coverage Plan (MAC) vs. Usual & Customary Plan (U&C)

The MAC Plan is great if your dental providers are in-network with MetLife. Under the MAC Plan, preventive **and** basic services will be covered at 100% while other, more extensive services with in-network providers would be covered at 60%. If you choose to go to an out-of-network provider, however, the MAC plan only pays 60% of the rate allowed by MetLife's fee schedule. If your provider charges more than that fee, you will be responsible for 40% of the MetLife rate PLUS the difference between the MetLife rate and the rate your provider charges.

In contrast, the U&C Plan is a better deal if your favored provider is out-of-network. Under the U&C Plan, preventative services are still covered at 100%, but basic services are covered at 80% and other, more extensive services are covered at 50%. When it comes to out- of-network providers, however, those reduced percentages are based on the usual and customer fees for the area – **not** MetLife's rate.

For example, say you needed to have a tooth extracted, which is covered under the MAC Plan at 60% and under the U&C Plan at 50%, and that the MetLife negotiated rate for a tooth extraction is \$1000. If your dental provider is in the MetLife network, your cost under each plan would be \$400 under the MAC Plan and \$500 under the U&C Plan.

But let's say that your dental provider is not in the MetLife network, and that his fee for a tooth extraction matches the usual and customary rate for your area at \$1500. In this scenario, your cost under the MAC Plan would be 40% of the \$1000 MetLife rate PLUS the \$500 difference between the MetLife rate and your provider's rate – bringing your total cost to \$900. Under the U&C Plan, your cost would simply be 50% of the provider's rate – \$750.

The differences can be summarized as follows:

	MAC Plan	U&C Plan
In-network	Benefits are based on a negotiated fee schedule. No additional fees to the dentist	
Out-of-network	<ul style="list-style-type: none"> Benefits are based on the MetLife network fee schedule Any amount that is charged over the network fee schedule is the responsibility of the patient 	<ul style="list-style-type: none"> Benefits are based on usual and customary charges that dentists in your area charge for each procedure

How to determine if your Dental Provider is in MetLife's Network

- Go to www.metlife.com
- Click on Find a Dentist
- Click on PDP Plus (as the network)
- Enter city, state or zip code to search
- Results appear
 - You do have the option to filter results by gender, specialty, distance, etc

In-network benefits

There are no claims for you to file when you go to a participating vision specialist. Simply pay your copay and, if applicable, any amount over your allowance at the time of service.

Frequency**Eye exam**Once every **12** months

- Eye health exam, dilation, prescription and refraction for glasses: Covered in full after a **\$10** copay.
- Retinal imaging: Up to a **\$39** copay on routine retinal screening when performed by a private practice provider.

FrameOnce every **24** months

- Allowance: **\$130** after **\$10** eyewear copay.
- Costco, Walmart and Sam's Club: **\$70** allowance after **\$10** eyewear copay. You will receive an additional **20%** savings on the amount that you pay over your allowance. This offer is available from all participating locations except Costco, Walmart and Sam's Club.

Standard corrective lensesOnce every **12** months

- Single vision, lined bifocal, lined trifocal, lenticular: Covered in full after **\$10** eyewear copay.

Standard lens enhancements¹Once every **12** months

- Polycarbonate (child up to age 18), Ultraviolet (UV) coating and Scratch-resistant coatings: Covered in full after **\$10** eyewear copay.
- Progressive Standard, Progressive Premium/Custom, Polycarbonate (adult), Photochromic, Anti-reflective and Tints: Your cost will be limited to a copay that MetLife has negotiated for you. These copays can be viewed after enrollment at www.metlife.com/mybenefits.

Contact lenses instead of eye glassesOnce every **12** months

- Contact fitting and evaluation: Covered in full with a maximum copay of \$60.
- Elective lenses: **\$130** allowance.
- Necessary lenses: Covered in full after eyewear copay.

Out-of-network reimbursement

You pay for services and then submit a claim for reimbursement. The same benefit frequencies for **In-network benefits** apply. Once you enroll, visit www.metlife.com/mybenefits for detailed out-of-network benefits information.

- | | | |
|--------------------------------|--|---|
| • Eye exam: up to \$45 | • Single vision lenses: up to \$30 | • Progressive lenses: up to \$50 |
| • Frames: up to \$70 | • Lined bifocal lenses: up to \$50 | |
| • Contact lenses: | • Lined trifocal lenses: up to \$65 | |
| • Elective up to \$105 | • Lenticular lenses: up to \$100 | |
| • Necessary up to \$210 | | |

How to determine if your Vision Provider is in the MetLife Network

- Go to www.metlife.com/vision
- Click on the Find Vision Provider button
- Enter city, state or zip code to search
- Results appear
 - You have the option to filter results by gender, provider type, distance, etc

MetLife Basic Life and AD&D Insurance

Employees eligible are active full-time employees working 30 hours or more per week.

Basic Life Insurance:

Republic Plastics pays for and provides Basic Life Insurance for all full-time employees in the amount of \$15,000.

Accidental Death & Dismemberment:

Accidental Death benefits are payable to your beneficiary, in addition to your Life Insurance benefit, if you die within 365 days after a covered accident and the cause of your death can be attributed to the covered accident. Accidental Dismemberment benefits are payable to you if you suffer a loss that is covered under the plan. The loss must have occurred within 365 days of the covered accident.

	Basic AD&D Benefit
Loss of Life	100%
Loss of Both Hands, Feet, or Eyes	100%
Loss of Hand, Foot, or an Eye	100%
Loss of thumb and index finger of same hand	25%



MetLife / Supplemental Life & AD&D

For You	For Your Spouse	For Your Child(ren)
<i>You must purchase coverage for yourself to purchase coverage for your family.</i>	<i>Spouse coverage cannot exceed the employee coverage.</i>	<i>Coverage begins on Day 1</i>
Amount of Coverage	Amount of Coverage	Amount of Coverage
Increments of \$10,000	Increments of \$5,000	Increments of \$2000
Maximum is \$500,000 or 7 x Salary - whichever is less	Maximum is the Lesser of 100% of Employee amount or \$500,000	Maximum is \$10,000
Guarantee Issue is \$150,000	Guarantee Issue is \$30,000	Guarantee Issue is \$10,000

Employees have the ability to elect additional coverage for themselves and their dependents up to the guaranteed issue amount without having to provide Evidence of Insurability if coverage is elected within 30 days of your date of eligibility. Proof of good health is required if you enroll for coverage over the guarantee issue amount, or if you do not enroll within 30 days from your initial date of eligibility.

Supplemental Life Insurance

If you want a greater level of protection, Supplemental Life Insurance coverage is available to purchase. Life doesn't always bring us what we expect. It helps to know that **financial security** is available for your family...even if you aren't. But not everyone has the same need for protection. That's why Republic Plastics provides you with the opportunity to elect Supplemental Life Insurance on yourself as well as for your family.

*Please Note: You must enroll in Employee Supplemental Life to enroll in spouse or child Supplemental Life. Spouse Supplemental Life cannot exceed 100% of the Employee Supplemental Life.

Some things in life are too important to pass up! Elect the appropriate amount of coverage now to protect your family's financial needs.

MetLife / Supplement Life & AD&D

Voluntary Life monthly premiums for you and your spouse are based on the amount of coverage chosen and your age.

Employee's Age	Rate per \$1000 of coverage
25-29	\$0.073
30-34	\$0.073
35-39	\$0.098
40-44	\$0.170
45-49	\$0.260
50-54	\$0.396
55-59	\$0.606
60-64	\$0.962
65-69	\$1.535
70-74	\$2.415
75-79	\$2.415

Child Life and AD&D monthly premiums are \$0.19 per \$1000 of coverage.

Life and AD&D coverage amounts for all new enrollees must be the same.

For example, if you are 33 and you elect \$150,000 of coverage, your monthly premium would be as follows:

$$\$0.73 * 150 = \$14.70 \text{ per month}$$

Dearborn Disability Insurance

Long-Term Disability & Short Term Disability provides the protection you need to ensure that your way of life is protected in case of a serious injury or illness. The following is a summary of the LTD & STD disability plans offered through Dearborn. Employees eligible are full time employees working 30 hours or more per week.

Dearborn	STD Benefit
Basic Benefit	60% of salary
Maximum Weekly Benefit	\$600
Maximum Benefit Duration	25 weeks
Benefits Begin	8th day
Pre-existing Conditions	3/12

Dearborn	LTD Benefit
Basic Benefit	60% of salary
Maximum Monthly Benefit	\$6,000
Elimination Period	180 days
Pre-existing Conditions	3/12

Short Term Disability and Long Term Disability rates are based on your current pay.

- STD = \$0.54/\$10 of weekly benefit.
- LTD = \$0.37/\$100 of monthly benefit.



LegalShield

Identity Theft Protection and Pre-paid Legal Services

LegalShield offers both identity theft protection and pre-paid legal services to associates and their family members. LegalShield's identify theft protection benefits helps to prevent and resolve issues related to identity theft and, for an additional premium, can include such services as credit monitoring and credit alerts. LegalShield also provides pre-paid legal services which allow employees 24/7 access to licensed attorneys who can provide legal advice and assistance on a variety of legal matters. Associates can elect to purchase either the identify theft benefits, or the pre-paid legal services benefits or a combination of both.

Type of Coverage	Per-check Premium	
	Semi-monthly	Bi-weekly
Identity Theft Shield	\$6.48	\$5.98
Identity Theft Shield + children	\$6.98	\$6.44
Identity Theft Shield Premium	\$12.48	\$11.52
Identity Theft Shield Premium + children	\$12.98	\$11.98
Legal Shield	\$7.88	\$7.27
Legal Shield + Identity Theft Shield	\$12.85	\$11.86
Legal Shield + Identity Theft Shield + children	\$13.35	\$12.32
Legal Shield + Identity Theft Shield Premium	\$17.85	\$16.48
Legal Shield + Identity Theft Shield Premium + children	\$18.35	\$16.94

Important Contacts

If you have any questions about any of your benefits, below is a list of the plans, the companies who administer them, and their phone numbers and websites:

Plan	Company	Phone Number	Website
Medical	BAS/HealthComp	833-380-8106	www.BASHealth.com
Dental	MetLife	866-832-5756	www.metlife.com/mybenefits
Vision	MetLife	888-438-6388	www.metlife.com/mybenefits
LTD & STD	MetLife	800-858-6506	www.metlife.com/mybenefits
Basic Life & AD&D, Voluntary Life	MetLife	800-523-2894	www.metlife.com/mybenefits
Medical GAP	NexStep	(800) 767-6811	n/a
LegalShield	LegalShield	(888) 494-8519 (IdentityShield) 800-654-7757 (LegalShield)	www.legalshield.com

For additional support or questions regarding your health and welfare benefits, please contact:



(855) 889-3713

scr-support@alliant.com

Monday – Thursday 8:00 am – 5:30 pm CST / Friday 8:00 am – 5:00 pm

This benefit booklet summarizes the provisions of the benefits of choice for Republic Plastics effective October 1, 2019. Complete details of the plan are included in the official plan documents and contracts. If there is a difference between this book and the documents or contracts, then the documents and contracts will govern. Benefits described in this book may be changed at any time and do not represent a contractual obligation on the part of Republic Plastics.