

# BENEFITS SUMMARY

## 2023 Open Enrollment

Non-Union Employees



**Your benefits are important!**  
Learn about next year's benefits and options to make the best choice for you and your family.

## MESSAGE FROM MARK

**2023 Open Enrollment is November 7 – 18, 2022.**

To combat rising health care costs and maintain access to quality care for all employees, we are making changes to the 2023 Mauser health care program that provides you with options that did not exist in the past. In 2023, we are introducing a new PPO Medical Plan option in addition to our legacy HSP/HSA Plan. Additionally, we are introducing tiers that meet your personal situation and different payment bands based on your salary.

This is your time to make an important decision about your health care for 2023. Our team will spend time with you to fully explain the new programs. I encourage all of you to participate in open enrollment by reviewing the 2023 benefits resources and electing the options that make sense for you. Act now to make the best choices for you and your family for 2023.

Mark Burgess  
CEO  
Mauser Packaging Solutions

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## WHICH PLAN RIGHT IS FOR YOU?

Annual Enrollment is your once-a-year opportunity to review your current benefits and ask yourself:

- Will the coverage I have today work for me and my family in 2023?
- Have my family's needs changed? Will we have any known medical expenses in the coming year?
- With two medical plan options, how do I determine which one offers the right coverage and cost levels for what I/we need?
- Should I enroll in the Health Savings Account (HSA) or Health Care or Dependent Care FSAs for 2023?

**Compare the HSP/HSA Plan vs. PPO Plan to determine which is the right fit for you.**

HSP/HSA HIGH DEDUCTIBLE HEALTH PLAN (HDHP)	PREFERRED PROVIDER ORGANIZATION (PPO)
<ul style="list-style-type: none"> <li>• The HSP is a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA)</li> <li>• Participants pay lower premiums up front (from your paycheck) and have a higher deductible to meet before the plan pays benefits</li> <li>• 100% coverage for Preventive Services</li> <li>• Access to the Choice Plus Network of providers for in-network benefits</li> <li>• Can choose services outside of the plan network at a higher cost</li> <li>• Participants can also defer tax-free dollars to their HSA account, which rolls over year-to-year, can earn interest, and is yours to keep</li> <li>• Automatically receive employer contribution if enrolled as of Jan. 1, plus tied to wellness incentive at higher amount levels!</li> </ul>	<ul style="list-style-type: none"> <li>• PPOs carry higher premiums (from your paycheck) in exchange for fixed copays and lower annual deductibles</li> <li>• 100% coverage for Preventive Services</li> <li>• Access to the Choice Plus Network of providers for in-network benefits</li> <li>• Can choose services outside of the plan network at a higher cost</li> <li>• Participants can also defer tax-free dollars to a Health Care Flexible Spending Account to pay for out-of-pocket medical expenses. Remaining funds are forfeited at the end of the year.</li> <li>• Earn up to \$300/year as wellness incentive!</li> </ul>

# WHICH PLAN IS RIGHT FOR YOU? CONTINUED

## 2023 MEDICAL PLAN SUMMARY

Review the in-network coverage costs for the HSP/HSA vs. PPO plans in the chart to the right, to see how much you will pay for services. The PPO offers fixed costs and deductible amounts are lower than the HSP/HSA, while the HSP/HSA costs less out of your paycheck and allows you to contribute and receive employer contributions to a Health Savings Account.

Out-of-Network costs are listed in the 2023 Benefit Enrollment Guide on MauserNOW.

<sup>1</sup>Virtual Visits by a Designated Virtual Network Provider. No Virtual coverage for out-of-network.

	HSP/HSA PLAN In-Network You Pay	PPO PLAN In-Network You Pay
<b>Annual Deductible (Individual/Family)</b>	\$3,000 / \$6,000	\$1,500 / \$3,000
<b>Out-of-Pocket Maximum (Individual/Family)</b>	\$6,000 / \$12,000	\$4,500 / \$9,000
<b>Coinsurance</b>	20%	20%
<b>Preventive Care</b>	\$0 covered at 100%	\$0 covered at 100%
<b>Primary Care Physician (PCP)</b>	20% after deductible	\$30 copay
<b>Specialist</b>	20% after deductible	\$50 copay
<b>Virtual Visit<sup>1</sup></b>	20% after deductible	\$20 copay
<b>Hospital Inpatient</b>	20% after deductible	20% after deductible
<b>Hospital Outpatient</b>	20% after deductible	20% after deductible
<b>Urgent Care</b>	20% after deductible	\$100 copay
<b>Emergency Room</b>	20% after deductible	\$400 copay / 100%
<b>Pre-Existing Condition Limitations</b>	None	None

## MEDICAL: 2023 EMPLOYEE CONTRIBUTIONS

Beginning in 2023, your costs for health insurance will be based on your salary and the tier that meets your needs.

Higher paid employees will pay more toward their premiums, while lower paid employees will likely see a decrease in their contributions. Moving to pay-based contributions is a fair way to make health care affordable for all employees, while allowing us to continue to provide a full spectrum of benefits and coverage options that support your physical, emotional, and financial wellbeing.

The salary bands for 2023 will be: • Under \$50,000 • \$50,000 to \$150,000 • Over \$150,000

Based on your annual base salary (i.e. not inclusive of overtime or other pay) at the time of enrollment.

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
			

HSP/HSA PLAN MONTHLY COSTS		PPO PLAN MONTHLY COSTS	
SALARY < \$50,000		SALARY < \$50,000	
Employee Only	\$141.00	Employee Only	\$162.00
Employee + Spouse	\$353.00	Employee + Spouse	\$405.00
Employee + Child(ren)	\$310.00	Employee + Child(ren)	\$358.00
Family	\$370.00	Family	\$425.00
SALARY \$50,000 - \$150,000		SALARY \$50,000 - \$150,000	
Employee Only	\$152.00	Employee Only	\$175.00
Employee + Spouse	\$381.00	Employee + Spouse	\$438.00
Employee + Child(ren)	\$335.00	Employee + Child(ren)	\$380.00
Family	\$399.00	Family	\$459.00
SALARY \$150,000+		SALARY \$150,000+	
Employee Only	\$164.00	Employee Only	\$189.00
Employee + Spouse	\$411.00	Employee + Spouse	\$473.00
Employee + Child(ren)	\$355.00	Employee + Child(ren)	\$400.00
Family	\$431.00	Family	\$497.00

**\*WORKING SPOUSE PROVISION:** If your spouse is offered medical coverage through his/her employer, but you choose to cover on Mauser's medical plan, there will be a \$100 pre-tax surcharge added to your medical premium.

**\*\*TOBACCO SURCHARGE:** Tobacco is proven to increase medical costs; employees who choose to use tobacco will have a \$59 surcharge added to their medical premiums.

# 2023 BENEFITS-AT-A-GLANCE

## ELIGIBILITY CRITERIA

All full-time Mauser Packing Solutions employees working at least 30 hours per week are eligible for benefits. Temporary and leased employees, interns and independent contractors are not eligible.

### Eligible dependents include:

- Your legal spouse
- Your or your Spouse's child who is under age 26, including a natural child, stepchild, a legally adopted child, a child placed for adoption or a child for whom you or your Spouse are the legal guardian
- An unmarried child age 26 or over who is or becomes disabled and dependent upon you

## PRESCRIPTION PLAN

When you enroll in either medical plan, you are automatically enrolled in prescription drug coverage.

## VIRGIN PULSE

The Virgin Pulse Wellness Program encourages you to get moving and be engaged in your own health. Virgin Pulse is completely voluntary and confidential and is available to employees who enroll in a Mauser medical plan. The best part, you receive rewards in the form of HSA dollars for the HSP/HSA Plan or Pulse Cash for the PPO Plan.

## DENTAL

Dental coverage is offered through Guardian and provides exams and cleanings every six months and orthodontia to dependent children up to age 26. You may seek care from any dentist, but by choosing in-network providers, you will lower your out-of-pocket costs.

MONTHLY COST	
Employee Only	\$21.00
Employee + Spouse	\$34.00
Employee + Child(ren)	\$31.00
Family	\$38.00

## VISION

Your routine vision exams, eyeglasses or contact lenses are available through EyeMed's expansive network of vision care providers. Additionally, you have access to discounts on lens options, additional eyewear, LASIK, and hearing aids.

MONTHLY COST	
Employee Only	\$5.32
Employee + Spouse	\$10.11
Employee + Child(ren)	\$10.64
Family	\$15.64

## VOLUNTARY BENEFITS

(offered through Aflac)

**Accident Insurance** provides cash benefits directly to you that help with medical and non-medical expenses associated with treatment in the event of a covered accident. The benefit amount is calculated based on the type of injury, its severity, and what medical services are required in treatment and recovery.

MONTHLY COST	
Employee Only	\$10.32
Employee + Spouse	\$18.13
Employee + Child(ren)	\$22.55
Family	\$30.36

**Critical Illness Insurance** pays a full lump sum benefit as elected, should you be diagnosed with a critical illness such as: cancer, heart attack, stroke, or major organ failure. The plan also provides a \$75 benefit annually (for covered employee and spouse only) for completing certain health screenings. Monthly cost is based on age, coverage amount, and tobacco use (see Mauser Benefit Guide).

### Hospital Indemnity Insurance

provides a direct benefit in the event of a hospitalization, regardless of other insurance coverage. The plan includes a \$75 Preventive Health Screening Benefit when you or your covered dependents receive one of the various covered health screening tests, including lipid panel, mammography, and colonoscopy. (NOTE: Preventive Health Screening Benefit is not available in MA.)

MONTHLY COST*	
Employee Only	\$9.08
Employee + Spouse	\$19.22
Employee + Child(ren)	\$17.16
Family	\$27.30

\*See Mauser Benefit Guide for MA pricing.

**The Identity Theft Program** through Allstate Identity Protection is designed with proactive features to help you avoid ID theft and protect and monitor your identity and credit. In the event you are a victim of identity fraud, the tools and services provide support to help you recover and correct your identity.

MONTHLY COST	
Employee Only	\$4.00
Family	\$12.00

**The LegalShield Program** provides legal protection with access to lawyers in all 50 states. You can receive consultation for common legal issues, such as traffic tickets, rental disagreements, auto accidents, credit disputes, estate management, wills, power of attorney, and more.

MONTHLY COST	
Family (includes employee + spouse + child(ren) up to age 26)	\$22.25

### Healthcare FSA/Dependent Care FSA

Health Care	\$2,850 Annual Maximum
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For PPO Plan participants or those that waive Mauser health coverage. Based on your estimated amount of medical out-of-pocket expenses, the annual amount you elect is evenly deducted out of each paycheck throughout the year. Once you have elected your FSA amount, you may not change it without a qualifying life event. Please be aware that any unused balance will be forfeited at the end of the plan year.

Dependent Care	\$5,000 Annual Maximum
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A Dependent Care FSA is available to employees who have a dependent child or parent for which they pay expenses such as daycare, preschool, or after school care. Funds in the Dependent Care FSA are not to be used for medical care. It is advised that you seek advice from your tax preparer.

New Jersey Parking & Transit	\$280 Monthly Maximum
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Residents of NJ have the option to set aside pre-tax funds to pay for certain expenses incurred for work-related parking and transit. See additional details in the Benefits Guide.

## DISABILITY & LIFE

**Basic Life and Accidental Death and Dismemberment Insurance** are provided by Mauser through MetLife at no cost to you. Employees receive one times (1x) their annual base salary in coverage. Mauser also provides Dependent Life for your spouse and dependent children (to age 26) at no cost to you - \$4,000 for your spouse and \$2,500 for each child.

# WHAT YOU NEED TO DO TO GET READY

## BENEFITS-AT-A-GLANCE CONTINUED

**Supplemental Life Insurance** is optional for you to purchase additional amounts of coverage through MetLife up to an additional five times (5x) your annual base salary to a combined maximum of \$2,000,000 for Basic and Supplemental Life coverage. Amounts over \$1,250,000 require Evidence of Insurability at initial enrollment. The policy is portable if you leave Mauser Packaging Solutions.

**Business Travel Accident Insurance** covers a loss in an accident while traveling on Mauser business. This benefit is payable in addition to any of your other life insurance benefits. You are covered for \$200,000 effective your first day of active employment. Mauser pays for the full cost of coverage.

**Employee Assistance Program (EAP)** provides access to experienced member advocates who can offer **confidential** consultation and assistance with issues including alcohol and drug abuse, difficulties in relationships, stress and anxiety,

depression, financial and legal concerns. Mauser employees and their family members have access 24/7, 365 days/year. Starting 1/01/23, contact Hartford GuidanceResources at the new number **1-800-327-1850**.

**Tuition Reimbursement Program** covers courses offered by accredited educational institutions. You are eligible for this benefit after one year of service.

- \$3,000/year for certificate programs
- \$5,250/year for high school and undergraduate programs
- \$8,250/year for graduate or master's program

## RETIREMENT

Saving for retirement is an important piece of your overall financial wellness. Mauser offers a robust 401(k) retirement plan through Vanguard, where you can contribute pre-tax or after-tax dollars and save for your future.

- Participation begins on date of hire.

- After 30 days of service, automatic 2% contribution will be deducted from your paycheck on a pre-tax basis and contributed to your retirement account.
- Each year, your automatic contribution will increase by 1% until you are capped at a 6% contribution.
- After one year of service you will be eligible for the company match (100% on the first 4% of contributions).

## BENEFITHUB

Visit and register for free at <https://mauserpackaging.benefithub.com> to find local offers, save money on thousands of national brands, and earn rewards through the BenefitHub discount marketplace. Shopping categories include clothing and shoes, appliances, restaurants, entertainment and more.

Additional details on the benefits featured here are available on MauserNOW> View Resources.

## AVAILABLE RESOURCES & QR CODES

### Checklist:

### Deadline:

<input type="checkbox"/> <b>Review your current medical, dental, and vision coverage for 2023.</b> – If desired, enroll, change, or waive coverage on the online portal at <a href="http://digital.alight.com/mauserpackaging">http://digital.alight.com/mauserpackaging</a> – If applicable, add or drop dependents <b>Remember:</b> If you don't take action during Open Enrollment, your 2022 coverage (except HSA and FSAs) will roll over effective 1/01/23.	<b>11/18</b>
<input type="checkbox"/> <b>Review new benefit changes, including medical coverage through United Healthcare.</b> Find a provider for either the HSA or PPO plan by visiting <a href="http://www.myuhc.com">www.myuhc.com</a> >Find a Provider>Medical Directory>Employer and Individual Plans>Choice Plus.	<b>11/18</b>
<input type="checkbox"/> <b>To participate in a 2023 Health Savings Account (HSA) and Health Care and Dependent Care Flexible Spending Accounts (FSAs), enroll on the Mauser Benefits Portal at <a href="http://digital.alight.com/mauserpackaging">http://digital.alight.com/mauserpackaging</a>.</b> <b>Remember:</b> Unless you make an election, HSA and FSA elections <u>will not</u> carry over to the 2023 plan year.	<b>11/18</b>



### MAUSERNOW

▶ View Resources

<https://www.mausernow.com/2023-open-enrollment/>



### Mauser Benefits Portal

▶ View Resources  
▶ Enroll

Benefits Portal URL: <http://digital.alight.com/mauserpackaging>  
 Log in details required. See enrollment instructions on MauserNOW for credential information.



### Alight Mobile App

▶ Download the App  
▶ View Resources  
▶ Enroll

Log in details required. See enrollment instructions on MauserNOW for more information.

## ATTENTION!

Scan the QR codes or visit <http://digital.alight.com/mauserpackaging> to review your benefit plan details. Log in credentials are required for the Portal and app. See enrollment instructions on MauserNOW for credential information.

**2023 Open Enrollment resources** are available on MauserNOW, the Mauser Benefits Portal and on the Alight Mobile App.

- ▶ 2023 Benefit Guides
- ▶ 2023 Benefit Summaries
- ▶ 2023 Open Enrollment Presentation
- ▶ Enrollment Instructions