

2023 BENEFITS-AT-A-GLANCE

ELIGIBILITY CRITERIA

All full-time Mauser Packaging 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 children up to age 26 (children may include biological, adopted, step-children, and children for whom you have legal guardianship)
- Your unmarried children over age 26 who are not able to support themselves due to a physical or mental disability that occurred prior to age 26 (must be enrolled prior to age 26)

MEDICAL PLAN

Mauser employees have the choice to enroll in the HSP/ HSA plan that is a High Deductible Health Plan (HDHP) or the Preferred Provider Organization (PPO) plan through United Healthcare (UHC). Both plans offer preventive care at 100% and out-of-network coverage when needed. With the HSP plan, participants pay lower premiums up front (from your paycheck) and have a higher deductible to meet before the plan pays benefits. The PPO plan carries higher premiums (from your paycheck) in exchange for fixed copays and lower annual deductibles.

The HSA associated with the HSP plan allows you to set aside pre-tax contributions to pay for out-of-pocket health care expenses. The money in your HSA can build over time and roll over from year-to-year. Mauser contributes up to \$1,000/ individual or \$2,000/family into your HSA. Both the HSP and PPO plans utilize the Virgin Pulse app to participate in our Wellness Program's incentive and for earning your rewards.

HSP/HSA PLAN MONTHLY COST			
	SALARY < \$50,000	SALARY \$50,000 - \$150,000	SALARY \$150,000+
Employee Only	\$141.00	\$152.00	\$164.00
Employee + Spouse	\$353.00	\$381.00	\$411.00
Employee + Child(ren)	\$310.00	\$335.00	\$355.00
Family	\$370.00	\$399.00	\$431.00

PPO PLAN MONTHLY COST			
	SALARY < \$50,000	SALARY \$50,000 - \$150,000	SALARY \$150,000+
Employee Only	\$162.00	\$175.00	\$189.00
Employee + Spouse	\$405.00	\$438.00	\$473.00
Employee + Child(ren)	\$358.00	\$380.00	\$400.00
Family	\$425.00	\$459.00	\$497.00

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

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

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 (QLE). 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 dollars 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.

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 the members of their household 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 masters 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 your contributions reach 6%.
- 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 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, electronics, restaurants, entertainment and more!

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