



2022



BENEFIT ENROLLMENT GUIDE

Hourly Employees*

*New hires have 30 days to enroll

GENERAL INFORMATION

TABLE OF CONTENTS

Open Enrollment Begins	3
The Benefits We Offer	4
Benefits Portal	5
Medical Insurance Plan	6
Where to go Guide	7
Prescription Plan/HealthChampion	8
Health Savings Account (HSA)	9
Virgin Pulse	10
Dental Plan	11
Vision Plan	12
Flexible Spending Accounts (FSAs)	13
Accident Insurance	14
Critical Illness Insurance	15
Hospital Indemnity Insurance	16
Identity Theft Protection/Legal Insurance	17
Enhanced Ability Assist (EAP)/401(k)	18
Tuition Assistance/Travel Insurance/Employee Discounts	19
Disability Insurance	20
Life Insurance	21
Special Notices	22
Contact Information	25
Employee Contributions	26

YOUR RESPONSIBILITY

- Review this booklet in its entirety
- Determine which benefits are best for you and your family
- Log into the Mauser Packaging Solutions Benefits Portal at digital.alight.com/mauserpackaging or via the Alight Mobile app during your enrollment window
- It is your responsibility to log into the Benefits Portal and make your elections during your allowed time frame
- If you have questions about the benefits you are offered or need assistance enrolling, contact the Benefits Service Center at **1-833-793-0802**

YOUR BENEFIT RESOURCES

Review this guide in detail for a brief overview of the benefits offered to you as a Mauser Packaging Solutions employee. Further details for plans can be found by:

- Logging into the Benefits Portal at digital.alight.com/mauserpackaging
- Registering on the new Alight Mobile app
- Registering on the insurance company websites
- Downloading the insurance company smartphone app (if available)
- Calling the insurance company directly (see page 25)

QUALIFYING LIFE EVENTS

Changes throughout the year can only be made within 30 days of a qualifying life event. Examples of a qualifying life event include:

- Marriage or divorce
- Birth or adoption of a child
- Medicare eligibility
- Death of a covered dependent
- Loss of coverage elsewhere

To report a life event, log into the Benefits Portal. Documentation for one of the above qualifying events must be provided.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, Federal Law gives you more choices about your prescription drug coverage. Please see page 22 for details.

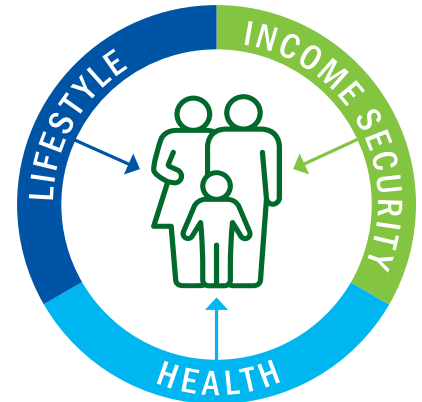
OPEN ENROLLMENT BEGINS NOVEMBER 4

You are a vital part of our success. That's the reason we invest so much into a Benefits Plan that helps protect your health, your income, and so much more. It is important for you to learn about the options we offer and consider how they can help you build a secure future.

Just a few of the things your benefits help you with include:

- Managing your health and ensuring you have access to medical care when you need it
- Maximizing the tax advantages of Health Savings Accounts and Flexible Spending Accounts
- Protecting your income and reducing your financial exposure from a serious illness or injury

For these and other reasons, we strive to give you the options to put together a plan that protects you and your family now and in the future.



Take a few minutes to get familiar with the benefits we offer. Start by reviewing this enrollment guide. It's time well spent.

ACTION REQUIRED!

Open Enrollment ends November 18, 2021. Review your benefits in this booklet and complete enrollment by going to digital.alight.com/mauserpackaging, registering via the Alight Mobile app, or by calling **1-833-793-0802**. If you do not participate in Open Enrollment, your benefits will carry over from 2021 with the exception of the Health Savings Account and Flexible Spending Accounts (Medical and Dependent), which you **must** make a new election for 2022 if you want these coverages.

Also:

- Remember to update or add beneficiaries.
- Remember to print your enrollment confirmation to keep with your important documents.

WHAT'S CHANGING

- ✓ **New!** Employee discounts with the BenefitHub marketplace. See page 19 for more information.
- ✓ If you elect vision coverage with EyeMed, you will receive an ID card for 2022 coverage.
- ✓ Supplemental Life Insurance coverage through MetLife in 2022. You can elect a one level increase during Open Enrollment with no Evidence of Insurability required.
- ✓ Ensure all leaves are reported to The Hartford in 2022.
- ✓ Check out our newly-added Employee Assistance Program and Advocacy Services provided by The Hartford's HealthChampion and Enhanced Ability Assist. Visit page 18 for additional information.

THE BENEFITS WE OFFER

Mauser Packaging Solutions provides a full range of coverage that protects you financially and helps you build a secure future. The Mauser Packaging Solutions health care year is from January 1 – December 31. Unless otherwise noted, benefits elected during Open Enrollment become effective on January 1, 2022.

HEALTH & WELLBEING

- Medical and Prescription Plan
- Health Savings Account
- Virgin Pulse – Wellness Plan
- Dental Insurance
- Vision Insurance
- Flexible Spending Accounts
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

INCOME SECURITY

- Basic Life and AD&D Insurance
- Supplemental Life
- Short-Term Disability Insurance
- World Traveler Program
- Business Accident Insurance

RETIREMENT & LIFESTYLE

- Legal Insurance
- Identity Theft Protection and Insurance
- Enhanced Ability Assist (EAP)
- 401(k) Retirement Savings Plan
- **NEW!** HealthChampion
- **NEW!** BenefitHub

WHO WE COVER

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. New hire benefits are effective the first of the month following 30 days of service. **You have until the day before the effective date to enroll, however we encourage you to enroll between day 7 and day 30 from your hire date.**

Your Dependents May 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)

If you are enrolling a dependent, you will be prompted to submit dependent verification documentation by the deadline provided.

HOW TO ENROLL

We offer different ways to enroll to give you the level of support that is best for you.



Benefits Portal: Online and App – The online enrollment system is available 24/7.

Visit digital.alight.com/mauserpackaging or download the Alight Mobile app to register or log in, and follow the prompts to complete your enrollment. See your Enrollment Instructions insert for details. **For the best user experience, use Google Chrome when enrolling online.**



Benefits Service Center by Phone – Call **1-833-793-0802** to speak with a representative who will explain your options, answer your questions, help you with benefit decisions, and take your elections over the phone. See your Enrollment Instructions insert for details. Available Monday through Friday, 9 a.m. to 6 p.m. (CT)

BENEFITS PORTAL

ALIGHT

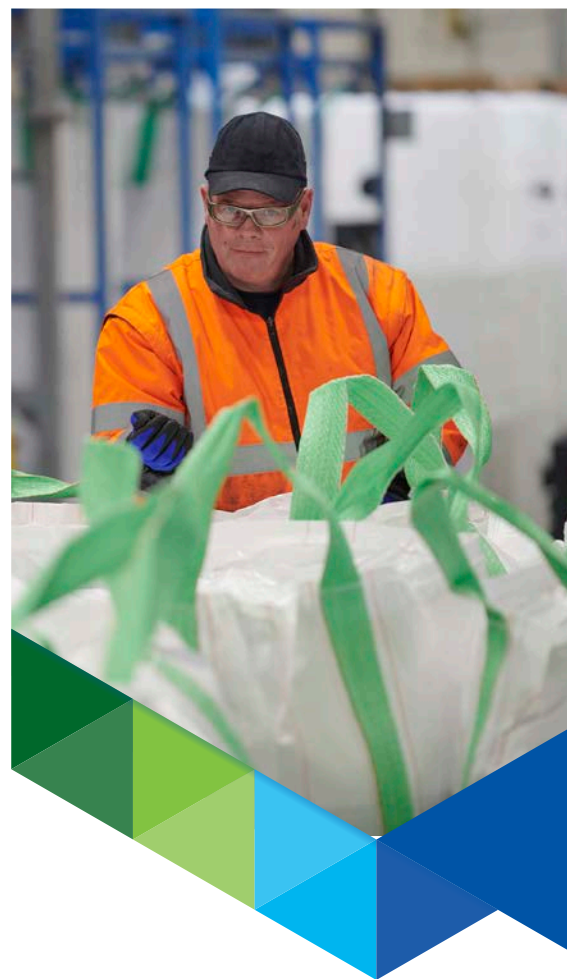
During Enrollment, log into the Benefits Portal at digital.alight.com/mauserpackaging to make your benefit elections. You may also enroll by downloading and utilizing the new Alight Mobile app, or by calling the Mauser Packaging Solutions Benefits Service Center at **1-833-793-0802**.

Please note, if using the website or app, keep your login information – if you experience a Qualifying Life Event that prompts you to make a change to your benefit elections, you have 30 days from the event date to log into the Benefits Portal and request a change. You may also be required to re-enroll each year as part of the Mauser Packaging Solutions' annual Benefits Open Enrollment. Even if you wish to waive all other benefits, ensure you add your beneficiary for company paid life insurance.

HOW TO LOG IN: ONLINE AND APP



- Go to digital.alight.com/mauserpackaging if enrolling online or download the Alight Mobile app with your mobile device
- The first time logging in, choose the “New User?” link
- Identify yourself using the last 4 digits of your SSN, DOB, and Zip Code
- Establish your security questions and answers (Choose 5)
- Create a User ID (Must be at least 8 characters long and is not case sensitive)
- Create a Password (Must be at least 10 characters long and contain 3 out of 4 of the following: a Capital Letter, Lower Case Letter, Number, and Special Character)
- All future logins will require only the User Name and Password unless you are logging in from a previously unknown device in such case, challenge questions may be used to further authenticate the account



THE DASHBOARD

Once you are logged in you will have access to the Benefits Portal. The Benefits Portal is your year-round resource for your Mauser Packaging Solutions benefits. You are able to login throughout the year to:

- View your benefit election summary
- Make a change to your benefits if you experience a Qualifying Life Event
- Access benefit overviews, plan documents, forms & flyers, important employee notices, and more

MEDICAL INSURANCE PLAN

Health care needs are different for everyone. That's why our medical plan offers a network of providers and facilities that have agreed to accept specific, negotiated rates for certain services. When you use doctors in the network of providers, you pay less for services. Providers who are out-of-network have not agreed upon negotiated rates and can charge more for their services. Unless you have an emergency, it is best to use in-network providers whenever possible. To search the provider networks for your plan, simply visit www.myuhc.com or call the number on the back of your ID card. The Plan name is: UnitedHealthcare Choice Plus-HSA

HSP/HSA PLAN

Mauser Packaging Solutions employees may enroll in the Health Savings Plan (HSP) offered through United Healthcare (UHC).

UHC's website contains valuable tools and resources for you to access 24/7. Register to track claims, search for network providers, learn more about your benefits and the special programs available to you with the Mauser Packaging Solutions health plan:

- Go to www.myuhc.com
- Click on [Register Now](#)
- Enter the information on the registration page. Then, [Continue](#) to enter a username, password, and email to [Create my ID](#)
- You are also able to use your website log-in on the mobile app, by searching [UnitedHealthCare](#) in the App Store or Google Play

The HSP/HSA medical plan includes other convenient ways to help you control your health care costs, such as:

- **Virtual Visits (Approximately \$50):** A virtual visit lets you see a doctor via your smartphone, tablet, or computer by visiting www.myuhc.com
- **Quit Power (\$0):** UHC's Tobacco Cessation Program provides tools and support to help you tackle tobacco. Call [866-784-8454](tel:866-784-8454) or visit www.quitnow.net for more information.

	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	\$2,800/\$5,400	\$4,600/\$9,200
Out-of-Pocket Maximum (Individual/Family)	\$4,100/\$8,200	\$5,600/\$11,200
Coinsurance	85%	50%
Preventive Care	100%	Not covered
Primary Care Physician	85%, after deductible	50%, after deductible
Specialist	85%, after deductible	50%, after deductible
Virtual Visit	85%, after deductible	Not covered
Hospital Inpatient	85%, after deductible	50%, after deductible
Hospital Outpatient	85%, after deductible	50%, after deductible
Urgent Care	85%, after deductible	50%, after deductible
Emergency Room	85%, after deductible	85%, after deductible
Pre-Existing Condition Limitations	None	None

WHERE TO GO GUIDE

The cost for care and time you wait can vary greatly depending on where you go. Below is a simple guide to choosing the right place to go for health care. If you are unsure where to go for treatment, call the number found on the back of your ID card to speak with an Advocate who can further assist and direct you to the right place for care.

	Conditions Treated*	Your Cost & Time
Emergency Room		
For the immediate treatment of critical injuries or illness. If a situation seems life-threatening, call 911 or go to the nearest emergency room. Open 24/7.	<ul style="list-style-type: none"> Sudden numbness, weakness Uncontrolled bleeding Seizure or loss of consciousness Shortness of breath Chest pain Head injury/major trauma Blurry or loss of vision Severe cuts or burns Overdose 	<ul style="list-style-type: none"> Costs are highest No appointment needed Wait times may be long, averaging over 4 hours
Urgent Care Center		
For conditions that are not life threatening. Staffed by nurses and doctors and usually have extended hours.	<ul style="list-style-type: none"> Minor cuts, sprains, burns, rashes Fever and flu symptoms Headaches Chronic lower back pain Joint pain Minor respiratory symptoms Urinary tract infections 	<ul style="list-style-type: none"> Costs are lower than an ER visit No appointment needed Wait times vary
Doctor's Office		
The best place to receive routine or preventive care, track medications, or get a referral to see a specialist.	<ul style="list-style-type: none"> General health issues Preventive services Routine checkups Immunizations and screenings 	<ul style="list-style-type: none"> May include coinsurance and/or deductible Appointment usually needed May have little wait time
Convenience Care Clinic		
Staffed by nurse practitioners and physician assistants. Treat minor medical concerns that are not life threatening. Located in retail stores and pharmacies, they're often open nights and weekends.	<ul style="list-style-type: none"> Common cold/flu Rashes or skin conditions Sore throat, earache, sinus pain Minor cuts or burns Pregnancy testing Vaccinations 	<ul style="list-style-type: none"> Costs are same or lower than office visit No appointment needed Wait times typically 15 minutes or less
Virtual Visits		
Virtual visits with a doctor anytime 24/7/365 via computer with webcam capability or smartphone mobile app.	<ul style="list-style-type: none"> Cold and flu symptoms such as a cough, fever and headaches Allergies Sinus infections Family health questions 	<ul style="list-style-type: none"> Cost is lower than an office visit No appointment needed Immediate, private, and secure visits



*List is not all inclusive. To find a specific health care facility or doctor, go to your UHC's website at www.myuhc.com or call the number on your ID card. The information provided here is for informational purposes only. During a medical emergency, you should always visit the nearest hospital or call 911 for assistance.

PRESCRIPTION PLAN/ HEALTHCHAMPION

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

Prescription drug coverage is one of the most valuable, but also one of the most expensive benefits offered. Always discuss lower cost alternatives with your physician, and because periodically drugs can change from one tier to another, you are encouraged to check the United Healthcare website for the most recent Prescription Drug List (PDL) at www.myuhc.com (Pharmacies & Prescriptions>Member Tools>PDL).

	In-Network
Retail - 30-day supply	COPAY
Tier 1	\$15 copay after deductible
Tier 2	\$40 copay after deductible
Tier 3	\$75 copay after deductible
Mail Order - 90-day supply	
Tier 1	\$30 copay after deductible
Tier 2	\$80 copay after deductible
Tier 3	\$150 copay after deductible

HEALTHCHAMPION

Employees of Mauser Packaging Solutions have access to HealthChampion, a program designed to help you and your family navigate health care and insurance-related issues. You will have unlimited access and support from HealthChampion specialists, who can guide you through your health care options and assist you throughout administrative and clinical concerns.

They can help you by:

- Offering an easy-to-understand explanation of your benefits
- Providing step-by-step guidance on billing issues and claims
- Referring financial resources and support groups
- Reviewing your health concerns and needs on a one-on-one basis
- Preparing you for upcoming doctor's visits, lab work, and more
- Negotiating fees and payment plans for non-covered services
- And more

You may contact HealthChampion 24 hours a day/7 days a week by calling **1-800-96-HELPS (1-800-964-3577)**.



HEALTH SAVINGS ACCOUNT (HSA)

When you elect to enroll in the HSP medical plan, you are eligible to open a Health Savings Account (HSA) through Optum Bank. You are the owner of this bank account, and unlike a traditional Flexible Spending Account, your funds can rollover from year-to-year and build over time. You have the opportunity to have **pre-tax dollars** deducted from your paycheck and deposited into this account.

In addition, Mauser Packaging Solutions will contribute to employee HSA accounts up to \$1,000 (single) or \$2,000 (family) for **FULL YEAR** participants. January 1st enrollees will receive a \$250 (single) or \$500 (family) contribution deposit by the end of January. Remaining HSA dollars are tied to wellness activities and will be coordinated through Virgin Pulse. Once HSA contributions are earned, they will be deposited mid-month to active employee accounts in April, July, October, and December.

To determine how much you should contribute to your Health Savings Account, estimate your tax savings, and see how your savings may grow over time visit www.openrollment123.com



HSA's DELIVER TRIPLE TAX SAVINGS

1. You don't pay income tax on the money you contribute.
2. You don't pay taxes on the interest you earn in your account.
3. You don't pay taxes when you use the money to pay for qualified medical services.

KEYS TO GROWING YOUR HSA:

- Try not to use your HSA for routine expenses. If you can pay out-of-pocket, leave your HSA funds alone so that they can grow for when you need them in the future.
- Consider electing supplemental medical plans to cover big ticket expenses from unexpected serious injuries or accidents and ensure they don't wipe away the money in your HSA.
- Monitor your fund's growth. Like a 401(k), your HSA funds earn interest through investments. Make sure your money is growing at an acceptable and safe pace. Balance over \$2,100 may have investment options.
- You may not contribute to an HSA if you are enrolled in Medicare in 2022.

HOW MUCH CAN YOU CONTRIBUTE?	ANNUAL IRS CONTRIBUTION LIMIT	MAXIMUM ANNUAL EMPLOYER CONTRIBUTION	YOUR MAXIMUM CONTRIBUTION AMOUNT
Individual Coverage	\$3,650**	\$1,000	\$2,650***
Family Coverage	\$7,300**	\$2,000	\$5,300***

**Total IRS contribution limits for 2022 are cumulative of Mauser Packaging Solutions funding.

*** Individuals age 55 or older can make an additional \$1,000 in "catch up" contributions.

If you are new to the HSA, an account will be opened when you elect the Health Savings Account through the Benefits Portal. NOTE: Due to the Patriot Act, Optum Bank may reach out to you via mail to verify your identity and request supporting documentation. If you receive a request, you MUST reply in a timely manner so that your account can be opened to be able to receive the Mauser Packaging Solutions contributions, any contributions you decide to elect, and any HSA dollars earned through wellness activities.

VIRGIN PULSE: WELLNESS PROGRAM

Mauser Packaging Solutions is continuing its focus on the health and well-being of our employees with our wellness program, Virgin Pulse. The program encourages participants to become, or stay, engaged in their own health. Virgin Pulse is completely voluntary and confidential and is available to employees who enroll in the Mauser Packaging Solutions medical plan. The best part, employees enrolled in the HSP Medical plan receive rewards in the form of HSA dollars!

You may earn Virgin Pulse points from January 1 through November 30. Points equate to dollars that will be contributed to your Health Savings Account. Please see the points and levels chart below.

LEVELS & POINTS:	LEVEL 1 7,500	LEVEL 2 15,000	LEVEL 3 22,500	LEVEL 4 30,000	TOTAL:
Single HSA Rewards*:	\$75	\$150	\$225	\$300	\$750
Family HSA Rewards*:	\$150	\$300	\$450	\$600	\$1,500

Employees 65 and older may participate if they are not enrolled in Medicare in 2022.

THE BASICS

- Start by making a commitment to healthier living and sign up on or after January 1 at join.virginpulse.com/mauser or by downloading the mobile app for IOS or Android.
- Use your free Max Buzz activity tracking device to track steps and log other activities in the portal.
- Check in by entering health measurements like weight and blood pressure.
- Get rewarded for all the healthy things you do.

NEW TO THE PLAN? ACCESS THE VIRGIN PULSE STORE TO REDEEM YOUR FREE MAX BUZZ WITH CLIP

From Your Desktop:

- After you have registered, log into your Virgin Pulse account at member.virginpulse.com.
- Hover over your profile picture and a drop-down menu will appear.
- Click on the block labeled “Store.” Under Featured Categories click “Fitness Tacking Devices,” scroll toward the bottom and choose Max Buzz with Clip.

From Your Smartphone:

- After you have downloaded the app, log into your Virgin Pulse account.
- On the lower right hand side of your home screen, select **Profile**. At the top next form, select **More**.
- Press the “Shop” option.



- You will have until November 30 each year to earn points.
- You are able to start tracking steps before your Max Buzz arrives.
- Ways to track include the health app via your iPhone or Google Fit for Android, Fitbit, Apple watch, and Garmin.

10 *Employees must be actively employed with Mauser Packaging Solutions on the day of deposit to receive any earned rewards. Earned rewards are deposited April 15, October 15, December 15, and June 15 (approximated dates).

DENTAL PLAN

DENTAL PLAN

Dental coverage is offered through Guardian. Regular dental cleanings and check-ups are extremely important to your overall health and you are encouraged to take advantage of your preventive dental benefits.

Our plan provides for exams and cleanings every six months. You may seek care from any dentist, but by choosing in-network providers, you will lower your out-of-pocket costs. To find an in-network dentist, call toll-free **1-800-541-7846** or go to www.guardiananytime.com.

	In-Network
Calendar Year Maximum	\$1,500
Annual Deductible (Individual/Family)	\$50 / \$150
Preventive Services	Plan pays 100%, deductible waived
Basic Services	Plan pays 80% after deductible
Major Restorative Services	Plan pays 50% after deductible
Orthodontia (Children up to age 26)	Plan pays 50% after deductible
Orthodontia Lifetime Maximum	\$1,500
Fluoride Treatment (All ages)	Plan pays 100%, deductible waived
NEW! ViziLite Cancer Screening	Plan pays 100%, deductible waived

WHAT DOES PREVENTIVE DENTAL CARE TYPICALLY COVER?

Every dollar spent on preventive care can save you money later on procedures that are more urgent, complex, and costly.



Routine dental checkups and cleanings should be scheduled every six months. Your dentist may recommend more frequent or fewer visits, depending on your dental health history.



Professional fluoride treatments can be a key defense against cavities if you're at high risk for decay. Professional fluoride treatments have significantly more fluoride than tap water or toothpaste, and take only a few minutes to apply.



Dental sealants go a step beyond fluoride by providing a thin, plastic coating to the chewing surface of your teeth. Most dental plans cover sealants as preventive care for children under 18 on their first and second molars.



X-ray images of your mouth may be taken by your dentist or dental hygienist to better evaluate your oral health. These images go beneath the surface to provide a more detailed look inside your teeth and gums.

VISION PLAN

VISION PLAN

Vision coverage is offered through EyeMed. Your routine vision exams, eyeglasses, or contact lenses are available through EyeMed's network of vision care providers. You will receive an ID card for 2022 if you elect coverage through EyeMed. To find an in-network provider, go to www.eyemed.com and click **Find an eye doctor** or call **1-844-225-3107**.

	In-Network
Eye Examination Copay (every 12 months)	\$10 copay
Lenses (every 12 months)	
Single Vision	\$15 copay
Bifocal	\$15 copay
Trifocal	\$15 copay
Frames (every 24 months)	Plan pays 100% up to \$150, 20% off amount over \$150
Contact Lenses (once per 12 months in lieu of eyeglass lenses)	
Conventional	\$150 allowance, then 15% off amount over \$150
Disposable	\$0 copay, 100% of balance over \$150
Lasik or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1-800-988-4221 for more information

In addition to your funded EyeMed benefits, you can also take advantage of discounts through vision retailers like LensCrafters and Target Optical, including Freedom Pass. Once enrolled, you'll receive details in your member Welcome Kit on how to take advantage of these special savings.

Visit the EyeMed Virtual Benefit Fair for more information. To get started, go to www.eyemedvirtualbenefitfair.com and enter password HQ481GW3.

EYEMED HEARING BENEFITS

As an EyeMed member, you'll also have access to hearing tests and discounts through Amplifon Hearing Health Care. Call **1-877-203-0675** or visit www.eyemed.com and click **EyeMed Perks** for more information.



5 TIPS FOR A LIFETIME OF HEALTHY VISION

- 1. Schedule yearly eye exams.** Visiting your ophthalmologist regularly helps you see your best, protect your sight, and even detect serious health conditions such as diabetes.
- 2. Protect your eyes against UV rays.** No matter what the season, it is important to wear sunglasses. When selecting and purchasing sunglasses, be sure to confirm they offer 100% UVA/UVB protection.
- 3. Give your eyes a break from digital devices.** Digital screens emit a specific type of blue and violet light which can negatively impact eye health and cause digital eye strain.
- 4. Live a smoke-free lifestyle.** Smoking increases your risk of developing macular degeneration, optic nerve damage, and cataracts.
- 5. Practice safe wear and care of contact lenses.** Keep them clean and follow your optometrist's recommendations for use and wear.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

With a Flexible Spending Account (FSA), you can set aside pre-tax dollars to pay for out-of-pocket expenses incurred for either health care or dependent day care. Because the amount you elect is taken on a pre-tax basis, you have the opportunity to save up to an estimated 25% of out-of-pocket expenses! Please note: **Employees are only eligible to enroll in the Health Care FSA plan if they waive medical coverage through Mauser Packaging Solutions.**

Health Care – \$2,750* Annual Maximum

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 back into the plan. If employment is terminated, you have until the end of the month to use your balance. You can incur expenses only during the plan year you are enrolled (January 1 through December 31).

HEALTH CARE FSA CALCULATION WORKSHEET	AMOUNT SPENT IN AVERAGE YEAR
Doctor visits?	
Hospital services?	
X-rays, lab exams, tests?	
Glasses/contacts and cleaning supplies?	
Eye doctor visits?	
Prescriptions?	
Dental expenses?	
Total: regular expenses (max. yearly contribution = \$2,750)	
÷ Number of paychecks you receive each year	
= Amount to deposit into your health care reimbursement plan each pay period	

Dependent Care – \$5,000* Annual Maximum – A

Dependent Care FSA is available to employees who have a dependent child under the age of 13 or parent for which they pay expenses such as day care, 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. 2021 funds can be used for expenses incurred up until March 31, 2022.

DEPENDENT CARE FSA CALCULATION WORKSHEET	AMOUNT SPENT IN AVERAGE YEAR
Last year's tax credit-eligible day care expenses?	
Day care/preschool programs?	
After-school programs?	
Adult day care or elder care?	
+ Any fee increases?	
Total: regular expenses (max. yearly contribution = \$5,000)	
÷ Number of paychecks you receive each year	
= Amount to deposit into your dependent care reimbursement plan each pay period	

***2021 Annual Maximums.** Upon publication, 2022 Annual Maximums for Health Care and Dependent Care were not yet known. Please log into Alight for current year limits.

USE IT OR LOSE IT: Be sure to calculate your FSA contributions carefully. The funds won't rollover from year-to-year, and you will have to actively re-enroll on a yearly basis. You are not automatically re-enrolled.

FSA Reminders

- You may participate in one, both, or neither. You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa
- Save your receipts. No matter how you access your FSA Funds, be sure to keep your receipts to validate your reimbursements.
- You must re-enroll each year if you wish to continue funding the account(s).
- Your entire Health Care FSA balance, even money you have not yet contributed, is available as of January 1. Dependent Care funds are only available as you contribute to them through payroll deductions.

New Jersey Parking & Transit – \$270 Monthly

Maximum – Residents of NJ have the option to set aside pre-tax funds to pay for certain expenses incurred for work-related parking and transit. For more information on how this benefit works, contact the Optum Bank Employer Service Team at **1-800-791-9361** or via email at **hsagroup@optumbank.com**



ACCIDENT INSURANCE



The Aflac Group Accident Insurance plan provides cash benefits directly to you (unless otherwise assigned) that help with medical and nonmedical out-of-pocket 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. The plan covers a wide variety of injuries and accident-related expenses, including:

Ambulance	\$300
Eye Injury	\$200
Major Diagnostic Testing	\$150
Concussion	\$500
Hospital Admission	\$750

PLAN FEATURES

- Guaranteed Issue:** There are no health questions or physical exams required.
- Family Coverage:** You can elect to cover your spouse and children.
- 24/7 Coverage:** Benefits are paid for accidents that happen on and off the job.
- Portable Coverage:** You can take your plan with you if you change jobs or retire.
- Wellness Benefit:** The plan provides a \$75 benefit per covered person per calendar year if you, your covered spouse, or your covered child completes a covered wellness test such as an annual physical exam, mammogram, pap smear, eye exam, and more.

Group Critical Illness, Accident and Hospital Indemnity is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers and is a wholly-owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. Columbia, South Carolina. This is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. AGC2001992RI EXP 8/22



HOW ACCIDENT INSURANCE WORKS

Sam had a concussion. Even with medical insurance, this will cost Sam money out of his pocket.

Fortunately, Sam has Accident Insurance. **This coverage paid Sam a total benefit of \$1,750.**

HOW SAM'S ACCIDENT BENEFIT WAS CALCULATED:

Medical Service	Benefit
Concussion	\$ 500
Ambulance (ground)	\$ 300
Hospital Admission	\$ 750
Hospital Confinement (one-night)	\$ 200
TOTAL BENEFIT	\$1,750

See the plan details available on the Benefits Portal for the full benefit schedule.

CRITICAL ILLNESS INSURANCE



You can help protect yourself from the unexpected costs of a covered critical illness with Group Critical Illness Insurance from Aflac.

Even the most generous medical plan does not cover all of the expenses of a critical illness like a heart attack or cancer. Critical Illness Insurance pays a full lump sum benefit as elected, based on the condition, directly to you (unless otherwise assigned) if you are diagnosed with a covered critical illness. The benefit is paid in addition to any other insurance coverage you may have. See the Benefits Portal for additional information.

COVERED CRITICAL ILLNESSES INCLUDE:

- Heart Attack
- Stroke
- Cancer
- Major Organ Failure
- End Stage Renal (Kidney) Failure
- Coronary Artery Bypass Surgery

PLAN FEATURES:

- ✓ **Guaranteed Issue:** There are no health questions or physical exams required.
- 👤 **Family Coverage:** You can elect to cover your spouse and children.
- 🏠 **Preventive Health Screening Benefit:** The plan provides a \$75 benefit per covered employee and spouse (benefit is not payable for dependent children) per calendar year for having a covered health screening test such as a mammogram, blood test for triglycerides, serum cholesterol test to determine level of HDL and LDL, and more.
- ➔ **Portable Coverage:** You can take your plan with you if you change jobs or retire.

Group Critical Illness, Accident and Hospital Indemnity is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers and is a wholly-owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, the Virgin Islands, Columbia, South Carolina This is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. AGC2001992RI EXP 8/22

WHY WE OFFER SUPPLEMENTAL BENEFITS

Medical insurance may not prevent all of the financial strain of a major illness or injury.

Many families may not have enough in their savings to cover the deductible and coinsurance of a major medical event. Supplemental benefits can help cover this out-of-pocket cost.

The benefits are paid directly to you, allowing you to use the funds however you choose. You receive the full benefit even if you have other insurance.

HOSPITAL INDEMNITY INSURANCE



Receive lump sum payments to help cover the cost of a hospital stay from Aflac.

If you are admitted into a hospital, it doesn't take long for the out-of-pocket costs to add up. Group Hospital Indemnity Insurance pays lump sum benefits directly to you (unless otherwise assigned) if you are admitted into a hospital for care due to a covered sickness or injury. Benefits are paid even if you have other coverage.

You receive a benefit for hospital admission and then an additional benefit based on the number of days you are confined to the hospital. This is a post-tax payroll deduction.

PLAN FEATURES

- Guaranteed Issue:** There are no health questions or physical exams required.
- Family Coverage:** You can elect to cover your spouse and children.
- Payroll Deduction:** Premiums are paid through convenient payroll deductions.
- Portable Coverage:** You can take your plan with you if you change jobs or retire.
- Preventive Health Screening Benefit:** The plan provides a \$75 benefit per covered person per calendar year if you, your covered spouse, or your covered child completes a covered wellness test such as a mammogram, pap smear, immunization, and more. **Please note due to State regulation the Hospital Indemnity Plan in MA does not offer a Preventive Health Screening Benefit.*

TREATMENT	BENEFIT
Hospital Admission	\$500 per calendar year
Hospital Confinement	\$100 per day / max 15 days

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HOW HOSPITAL INDEMNITY INSURANCE WORKS

Cindy is injured in a car accident and has to go to the hospital.

Cindy has Hospital Indemnity Insurance. She receives a benefit for being admitted into the hospital and for each day of her in-patient stay.

HOW CINDY'S HOSPITAL INDEMNITY BENEFIT WAS CALCULATED:

Medical Service	Benefit
Hospital Admission	\$500 per admission
Hospital Confinement (2 days)	\$200 per admission
TOTAL BENEFIT	\$700

See the plan details for the benefit schedule for the plan offered to you.

IDENTITY THEFT/LEGAL INSURANCE

IDENTITY PROTECTION, REMEDIATION, AND REIMBURSEMENT

Digital thieves constantly discover new ways to extract your personal information, open credit accounts in your name, sell your sensitive data on the dark web, and take over your financial accounts.

For 2022, Core ID Services has partnered with **Allstate Identity Protection** to deliver the Connect+ plan which is designed with proactive measures to help you avoid identity theft. With security services activated, you can protect and monitor your identity, accounts, and credit. In the event you become a victim of identity fraud, there is full-service remediation support to restore your identity and insurance up to \$1,000,000*. **All family members will be managed under the primary member's account, which requires an email address.**

AWARENESS

- Secure portal access
- Identity Health Status
- Monthly e-newsletter
- Rapid alerts
- Credit fraud alerts

MONITORING

- Allstate Digital Footprint
- High-risk transaction monitoring
- Financial transaction monitoring
- Dark-web monitoring
- Data breach notifications

RESTORATION

- U.S.-based, 24/7 customer care
- Full-service remediation support
- Identity theft expense coverage*
- Stolen funds reimbursement*
- Lost wallet assistance



MONITOR YOUR CHILD'S IDENTITY

A child's Social Security number and Date of Birth gives ID thieves a fraudulent "clean slate."

Monitor you child's identity as often as your own.

Learn more at: coreidservices.com/aip-mauserpackaging.

Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.

*Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of Assurant. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

LEGAL INSURANCE

The LegalShield program provides legal protection with access to lawyers in all 50 states. Under the plan, you can receive consultation for common legal issues, such as wills, power of attorney, traffic tickets, rental disagreements, auto accidents, credit disputes, estate management, and more. A sample of covered services include demand letters or phone calls to a third party on your behalf, document reviews, telephone consultations, office consultation, and 24/7 emergency legal access. The plan also provides coverage for up to 20 hours of legal services in an uncontested divorce. Log into the Benefits Portal to access the brochure outlining all the services covered in the network. For more information go to benefits.legalshield.com/mauserpackaging.

If you enroll in the LegalShield plan, you will receive a welcome kit. Follow the authentication instructions included. Then, download the LegalShield mobile app to access your ID and legal contacts customized to your geographic area.

EMPLOYEE ASSISTANCE PROGRAM/401(K)

We offer a variety of other benefits that give you options beyond health care and income protection.

ENHANCED ABILITY ASSIST (AN EMPLOYEE ASSISTANCE PROGRAM VIA COMPSYCH)

There are times in life when you might need a little help coping or figuring out what to do. Take advantage of the Employee Assistance Program (EAP) which includes The Hartford's Enhanced Ability Assist Counseling Services, available to you and your family at no cost 24/7. Receive professional support and consultation with issues including:

- Legal concerns including debt, divorce, and guardianship (unlimited telephonic assistance)
- Financial assistance: managing a budget, retirement, tax questions, saving for college (unlimited telephonic assistance)
- Alcohol and drug abuse
- Relationship difficulties
- Stress, anxiety, depression
- Life improvement and goal-setting

Enhanced Ability Assist may also include up to three face-to-face counseling sessions per occurrence per year.

Call **1-800-964-3577** or visit www.guidanceresources.com for support. If you're a first-time user, enter HLF902 in the Organization Web ID field. In the Company Name field at the bottom of the personalization page, enter: ABILI. After selecting "Ability Assist program," create your own confidential user name and password.

401(K) RETIREMENT PLAN

Saving for retirement is an important piece of your overall financial wellness. Because of this, Mouser Packaging Solutions offers a robust 401(k) retirement plan through Vanguard.

- Employees (including interns) are eligible to participate as soon as administratively possible after your date of hire.
- Unless you elect otherwise on the Vanguard site, after 30 days of service, an automatic contribution of 2% of your eligible salary will be deducted from your paycheck on a pre-tax basis and contributed to your Retirement Savings Plan account.
- Unless you elect otherwise, after completion of one year of service your contribution will automatically increase by one percent each subsequent year until your contributions reach 6%.
- After one year of service, Mouser Packaging Solutions will match 100% on the first 4% of eligible compensation you contribute.
- Go to vanguard.com/contributionlimits for your 2022 401k contribution limit. (The 2021 limit was \$19,500).
- If you are age 50 or older you may be eligible to make an additional "catch-up contribution." For more information please go to vanguard.com/contributionlimits.
- You have a choice as to whether you contribute to the plan on a pre-tax or after-tax basis.
- Unless you elect otherwise, all contributions will be invested in the default Vanguard Target Date Fund closest to the date year you reach age 65. You have a variety of investment options to choose from and can change your investment choices at any time directly through Vanguard.
- Please review your beneficiary(ies) on an annual basis on the Vanguard website at www.vanguard.com.
- Web register today: Log on to your account at vanguard.com/retirementplans to check your balance, conduct transactions, research investments, get investment, use financial planning tools, and more. To register for secure online account access, you will need your plan number: 092237.
- Download the Vanguard app: Go to vanguard.com/bemobile so you can access your account on the go.



TUITION ASSISTANCE/TRAVEL INSURANCE/EMPLOYEE DISCOUNTS

TUITION ASSISTANCE PROGRAM

Mauser Packaging Solutions encourages a continuous learning environment and supports such learning through tuition assistance for job related educational courses. The Tuition Reimbursement Plan is intended to cover courses offered by accredited local educational institutions.

Employees are eligible to begin a class after one year of service and coursework must be approved in advance by the Department Manager and Human Resources. This program will provide a maximum annual reimbursement of \$3,000/year for certificate programs, \$5,250/year for high school and undergraduate programs, and \$8,250/year for graduate or masters programs. Please contact your Human Resources Representative for a copy of the Tuition Reimbursement Policy and application form.

AETNA WORLD TRAVELER PROGRAM

In the event that you are traveling on Mauser Packaging Solutions business outside of the United States, Aetna International provides emergency and urgent care medical benefits and health-related services for employees traveling internationally for six months or less. If you are planning an overseas business trip, please contact your Human Resources Director for additional information and ID card.

BUSINESS TRAVEL ACCIDENT INSURANCE

If you suffer a covered loss in an accident while traveling on Mauser Packaging Solutions business, Business Travel Accident Insurance, with Cigna, will be payable in addition to any of your other life insurance benefits. You are covered for \$200,000 effective your first day of active employment with Mauser Packaging Solutions paying for the full cost of coverage.

NEW! BENEFITHUB

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. To register, go to mauserpackaging.benefithub.com and enter referral code UBMA3L. Create an account to complete your registration.



DISABILITY INSURANCE

Whether you are totally disabled and unable to work due to an accident or illness, Mauser Packaging Solutions provides disability benefits. Mauser Packaging Solutions pays the full cost of coverage for these benefits. Disability benefits will be provided once you satisfy the waiting period based on whether you experience an accident or illness. If your absence is scheduled, such as a hospital stay, it is recommended to contact The Hartford 30 days prior to your last day of work. If your absence is not scheduled, contact The Hartford as soon as possible, but not more than 3 days from absence, by calling **1-888-899-3891**.

SHORT-TERM DISABILITY INSURANCE (STD)

Short-Term Disability Insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time.

COVERAGE	BENEFITS
Waiting Period	Accident: 0 days / Illness: 7 days
Benefit	\$400 per week
Benefits Payable	Up to 13 weeks



It is recommended to supply Short-Term Disability documentation to The Hartford as soon as possible to limit any disruption regarding pay or benefits.

LIFE INSURANCE

BASIC TERM LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Mauser Packaging Solutions provides each employee with Basic Life and Basic AD&D Insurance through MetLife, and pays for the full cost of coverage. Coverage is calculated based on your hourly rate multiplied by 2,080 hours per year. The Basic Life and AD&D benefits reduce based on age: age 70 – receive 50%; age 75 – receive 40%; age 80 – receive 30%. Should you receive the unfortunate diagnosis of a terminal illness, an accelerated benefit of up to 75% of the face value is included in this plan. Mauser Packaging Solutions also provides Dependent Life Insurance for your spouse and dependent children up to age 26 at no cost to you if the dependent is documented in the Benefits Portal. This benefit can be converted upon termination.

- **Hourly rate x 2,080 hours per year** - Life Insurance, AD&D
- **\$4,000 for your spouse** - Life Insurance
- **\$2,500 for each dependent child** - Life Insurance

SUPPLEMENTAL LIFE INSURANCE

You have the option to supplement your Basic Life Insurance by purchasing additional after-tax amounts of coverage through MetLife up to five times your base annual pay to a combined maximum of \$2,000,000 for Basic and Supplemental Life coverage. Amounts over \$1,500,000 require Evidence of Insurability at initial enrollment. Should you receive the unfortunate diagnosis of a terminal illness, an accelerated benefit of up to 75% of the face value is included in this plan. The policy is portable if you leave Mauser Packaging Solutions and follows the same benefits reduction scheduled outline in the Basic Life section above. Supplemental Life Insurance reduces based on age, similar to the above Basic Life Insurance reductions.

You also have access to Will Preparation and Estate Resolution Services when you purchase Supplemental Life Insurance through MetLife. Will Preparation fully covers legal fees by a Network Attorney for preparing or updating a will, living will or power of attorney. Estate Resolution fully covers attorney fees by a Network Attorney to settle an estate.

Contact a Client Services representative for more information by calling the MetLife Legal Plans' toll-free number at 1-800-821-6400.



SPECIAL NOTICES

Full versions of the below notices along with Summary Plan Descriptions (SPD) and Summary of Benefits and Coverage (SBC) can be found by logging into the Mauser Packaging Solutions Benefits Portal. If you are unable to access these for any reason, contact the Benefits Service Center for a printed copy.

HIPAA PRIVACY AND SECURITY – NOTICE OF PRIVACY PRACTICES

Summary: HHS regulations require that participants be provided with a detailed explanation of their privacy rights, the plan's legal duties with respect to protected health information, the plan's uses and disclosures of protected health information, and how to obtain a copy of the Notice of Privacy Practices.

HIPAA PORTABILITY – NOTICE OF SPECIAL ENROLLMENT RIGHTS

Summary: This notice describes a group health plan's special enrollment rules including the right to special enroll within 30 days of the loss of other coverage or of marriage, birth of a child, adoption, or placement of a child for adoption, or within 60 days of a determination of eligibility for a premium assistance subsidy under Medicaid or CHIP.

COBRA – FIRST NOTICE OF COBRA RIGHTS

Summary: This notice advises covered employees, covered spouses, and covered dependents of the right to purchase a temporary extension of group health coverage when coverage is lost due to a qualifying event.

CHILDREN'S HEALTH INSURANCE PROGRAM REAUTHORIZATION ACT NOTICE (CHIPRA)

Summary: This annual notice notifies employees of potential state opportunities for premium assistance to help pay for employer-sponsored health coverage. See following pages for full notice.

PRESCRIPTION DRUG COVERAGE AND MEDICARE

Summary: Entities that offer prescription drug coverage on a group basis to active and retired employees and to Medicare Part D eligible individuals – must provide, or arrange to provide, a notice of creditable or non- creditable prescription drug coverage to Medicare Part D eligible individuals who

are covered by, or who apply for, prescription drug coverage under the entity's plan. This creditable coverage notice alerts the individuals as to whether or not their prescription drug coverage is at least as good as the Medicare Part D coverage. See following pages for full notice.

WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE (WHCRA)

Summary: Participants and beneficiaries of group health plans who are receiving mastectomy-related benefits can choose to have breast reconstruction following a mastectomy.

HEALTH CARE REFORM NOTICE: NOTICE OF EXCHANGE/ MARKETPLACE

Summary: Employer must provide all employees with an Exchange Notice that includes a description of services provided by the Exchange. The notice must explain the premium tax credit available if a qualified health plan is purchased through the Exchange. The employee must also be informed that they may lose the employer contribution to any benefit plans offered by the employer if a health plan through the Exchange is elected.

MEDICAL PRE-TAX PREMIUMS PLAN

Summary: Enrollment in a pre-tax premium plan authorizes premiums for group health plan benefits to be payroll deducted on a pre-tax basis.

WELLNESS PROGRAM DISCLOSURE

If it is unreasonably difficult due to a medical condition for you to achieve the standard for reward or if it is medically inadvisable for you to attempt to achieve the standard for reward under your employer's wellness program, please contact your employer's Human Resources representative to develop another way for you to qualify for the wellness program reward.

IMPORTANT NOTICE FROM MAUSER PACKAGING SOLUTIONS ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Mauser Packaging Solutions and about your options under Medicare's prescription drug coverage. This information can help you decide whether or

not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Mauser Packaging Solutions has determined that the prescription drug coverage offered under our United Healthcare medical plans are, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

WHAT HAPPENS TO YOUR CURRENT COVERAGE IF YOU DECIDE TO JOIN A MEDICARE DRUG PLAN?

If you decide to join a Medicare drug plan, your current United Healthcare coverage will not be affected. When you become eligible for Medicare Part D coverage, you may keep this coverage if you elect part D and this plan will coordinate with Part D coverage;

SPECIAL NOTICES, CONT.

If you do decide to join a Medicare drug plan and drop your current United Healthcare coverage, be aware that you and your dependents will be able to get this coverage back during an open enrollment period.

WHEN WILL YOU PAY A HIGHER PREMIUM (PENALTY) TO JOIN A MEDICARE DRUG PLAN?

You should also know that if you drop or lose your current coverage with Mauser Packaging Solutions and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you

may have to wait until the following open enrollment period to join.

FOR MORE INFORMATION ABOUT THIS NOTICE OR YOUR CURRENT PRESCRIPTION DRUG COVERAGE...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Mauser Packaging Solutions changes. You also may request a copy of this notice at any time.

Date: October 5, 2021

Name of Entity/Sender: Mauser Packaging Solutions
Contact: Lori Tumilty
Phone Number: 630.203.4109

FOR MORE INFORMATION ABOUT YOUR OPTIONS UNDER MEDICARE PRESCRIPTION DRUG COVERAGE...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare

prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2021. Contact your State for more information on eligibility –

SPECIAL NOTICES, CONT.

ALABAMA – Medicaid
Website: <https://www.myalhipp.com/>
Phone: 1-855-692-5447

ALASKA – Medicaid
The AK Health Insurance Premium Payment Program
Website: <https://www.myakhipp.com/>
Phone: 1-866-251-4861
Email: CustomerService@MyAKHIPP.com
Medicaid Eligibility: <https://www.dhss.alaska.gov/dpa/Pages/medicaid/default.aspx>

ARKANSAS – Medicaid
Website: <https://www.myarhipp.com/>
Phone: 1-855-MyARHIPP (855-692-7447)

CALIFORNIA
Website: Health Insurance Premium Payment (HIPP) Program <http://dhcs.ca.gov/hipp>
Phone: 916-445-8322
Email: hipp@dhcs.ca.gov

COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)
Health First Colorado Website:
<https://www.healthfirstcolorado.com/>
Health First Colorado Member Contact Center:
1-800-221-3943/ State Relay 711
CHP+: <https://www.colorado.gov/pacific/hcpf/childhealth-plan-plus>
CHP+ Customer Service:
1-800-359-1991/ State Relay 711
Health Insurance Buy-In Program (HIBI):
<https://www.colorado.gov/pacific/hcpf/health-insurancebuy-program>
HIBI Customer Service: 1-855-692-6442

FLORIDA – Medicaid
Website: <https://www.flmedicaidtprecovery.com/hipp/>
Phone: 1-877-357-3268

GEORGIA – Medicaid
Website: <https://www.medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>
Phone: 678-564-1162 ext 2131

INDIANA – Medicaid
Healthy Indiana Plan for low-income adults 19-64
Website: <https://www.in.gov/fssa/hip/>
Phone: 1-877-438-4479
All other Medicaid
Website: <https://www.indianamedicaid.com>
Phone 1-800-403-0864

IOWA – Medicaid and CHIP (Hawki)
Medicaid Website: <https://dhs.iowa.gov/ime/members>
Medicaid Phone: 1-800-338-8366
Hawki Website: <http://dhs.iowa.gov/Hawki>
Hawki Phone: 1-800-257-8563
HIPP Website: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>
HIPP Phone: 1-888-346-9562

KANSAS – Medicaid
Website: <https://www.kancare.ks.gov/>
Phone: 1-800-792-4884

KENTUCKY – Medicaid
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:
<https://chfs.ky.gov/agencies/dms/member/Pages/kihhipp.aspx>
Phone: 1-855-459-6328
Email: KIHIPPPROGRAM@ky.gov
KCHIP Website: <https://kidshealth.ky.gov/Pages/index.aspx>
Phone: 1-877-524-4718
Kentucky Medicaid Website: <https://chfs.ky.gov>

LOUISIANA – Medicaid
Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

MAINE – Medicaid
Enrollment Website: <https://www.maine.gov/dhhs/ofi/applications-forms>
Phone: 1-800-442-6003 TTY: Maine relay 711
Private Health Insurance Premium Webpage:
<https://www.maine.gov/dhhs/ofi/applications-forms>
Phone: 1-800-977-6740 TTY: Maine relay 711

MASSACHUSETTS – Medicaid and CHIP
Website: <https://www.mass.gov/eohhs/gov/departments/masshealth/>
Phone: 1-800-862-4840

MINNESOTA – Medicaid
Website:
<https://www.mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp>
Phone: 1-800-657-3739

MISSOURI – Medicaid
Website: <https://www.dss.mo.gov/mhd/participants/pages/hipp.htm>
Phone: 573-751-2005

MONTANA – Medicaid
Website: <https://www.dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>
Phone: 1-800-694-3084

NEBRASKA – Medicaid
Website: <https://www.ACCESSNebraska.ne.gov>
Phone: (855) 632-7633
Lincoln: (402) 473-7000
Omaha: (402) 595-1178

NEVADA – Medicaid
Medicaid Website: <https://www.dhcfp.nv.gov>
Medicaid Phone: 1-800-992-0900

NEW HAMPSHIRE – Medicaid
Website: <https://www.dhhs.nh.gov/oi/hipp.htm>
Phone: 603-271-5218
Toll free number for the HIPP program:
1-800-852-3345, ext 5218

NEW JERSEY – Medicaid and CHIP
Medicaid Website:
<https://www.state.nj.us/humanservices/dmahs/clients/medicaid/>
Medicaid Phone: 609-631-2392
CHIP Website: <https://www.njfamilycare.org/index.html>
CHIP Phone: 1-800-701-0710

NEW YORK – Medicaid
Website: https://www.health.ny.gov/health_care/medicaid/
Phone: 1-800-541-2831

NORTH CAROLINA – Medicaid
Website: <https://medicaid.ncdhhs.gov/>
Phone: 919-855-4100

NORTH DAKOTA – Medicaid
Website: <https://www.nd.gov/dhs/services/medicalserv/medicaid/>
Phone: 1-844-854-4825

OKLAHOMA – Medicaid and CHIP
Website: <https://www.insureoklahoma.org>
Phone: 1-888-365-3742

OREGON – Medicaid
Website:
<https://www.healthcare.oregon.gov/Pages/index.aspx>
<https://www.oregonhealthcare.gov/index-es.html>
Phone: 1-800-699-9075

PENNSYLVANIA – Medicaid
Website: <https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx>
Phone: 1-800-692-7462

RHODE ISLAND – Medicaid and CHIP
Website: <https://www.eohhs.ri.gov/>
Phone: 855-697-4347, or 401-462-0311 (Direct Rlte Share Line)

SOUTH CAROLINA – Medicaid
Website: <https://www.scdhhs.gov>
Phone: 1-888-549-0820

SOUTH DAKOTA – Medicaid
Website: <https://www.dss.sd.gov>
Phone: 1-888-828-0059

TEXAS – Medicaid
Website: <https://www.gethipptexas.com/>
Phone: 1-800-440-0493

UTAH – Medicaid and CHIP
Medicaid Website: <https://www.medicaid.utah.gov/>
CHIP Website: <https://www.health.utah.gov/chip>
Phone: 1-877-543-7669

VERMONT – Medicaid
Website: <https://www.greenmountaincare.org/>
Phone: 1-800-250-8427

VIRGINIA – Medicaid and CHIP
Website: <https://www.coverva.org/en/famis-select>
<https://www.coverva.org/en/hipp>
Medicaid Phone: 1-800-432-5924
CHIP Phone: 1-800-432-5924

WASHINGTON – Medicaid
Website: <https://www.hca.wa.gov/>
Phone: 1-800-562-3022

WEST VIRGINIA – Medicaid
Website: <https://www.mywvhipp.com/>
Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

WISCONSIN – Medicaid and CHIP
Website:
<https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf>
Phone: 1-800-362-3002

WYOMING – Medicaid
Website: <https://health.wyo.gov/healthcarefin/medicaid/programsand-eligibility/>
Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2021, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

CONTACT INFORMATION

BENEFIT/INSURANCE COMPANY	GROUP #	PHONE NUMBER	WEBSITE
401(k) Retirement – Vanguard	092237	1-800-523-1188	www.vanguard.com/retirementplans
Accident, Critical Illness & Hospital Indemnity Insurance – Aflac	AGC0000164730	1-800-433-3036	www.aflacgroupinsuarnce.com
Aetna WorldTraveler Program	299440-012-00085	International: 1-877-301-5042 Collect: 1-813-775-0239	www.aetnainternational.com Registration Key: 30350
Benefits Service Center	Available 9–6 (CT), M–F	1-833-793-0802	
Business Travel Accident – Cigna	ABL667894	Contact Local Human Resources	Contact Local Human Resources
Dental – Guardian	400175	1-800-541-7846	www.guardiananytime.com
Disability/FMLA – The Hartford	681997	1-888-899-3891	www.thehartford.com
EAP - Enhanced Ability Assist, The Hartford	Organization ID: HLF902 Company Name: ABILI	1-800-964-3577	www.guidanceresources.com
Employment Verification – The Work Number	16978	1-800-367-2884	www.employees.theworknumber.com
Flexible Spending Accounts (health, dependent care, NJ transportation, NJ parking) – United Healthcare	711193	1-877-311-7849	www.myuhc.com
HealthChampion	N/A	1-800-964-3577	
Health Savings Account – Optum Bank	707605	1-800-791-9361	www.optumbank.com
Identity Theft – AllState Identity Protection	N/A	1-800-789-2720	coreidservices.com/aip-mauserpackaging
Legal Plan – LegalShield	N/A	1-888-807-0407	membersupport@legalsshield.com
Life Insurance – MetLife	235264	Contact the Benefits Service Center: 1-833-793-0802	
Medical – United Healthcare	707605	1-866-734-7670	www.myuhc.com
Medicare Questions – Your Insurance Advocates	N/A	1-404-474-3176	www.yiadvocates.com
Quit Power Tobacco Cessation Program – United Healthcare	707605	1-866-784-8454	www.quitnow.net
Vision – EyeMed	1033933	1-844-225-3107	www.eyemed.com
Wellness Program – Virgin Pulse	N/A	1-888-671-9395 (8:00am - 9:00pm EST)	join.virginpulse.com/mauser



QUESTIONS?

For more information, visit the Benefits Portal.
digital.alight.com/mauserpackaging.



BENEFITS SERVICE CENTER

Call **1-833-793-0802** to speak with a representative 9:00 a.m. – 6:00 p.m. (CT), Monday – Friday

EMPLOYEE CONTRIBUTIONS

MEDICAL

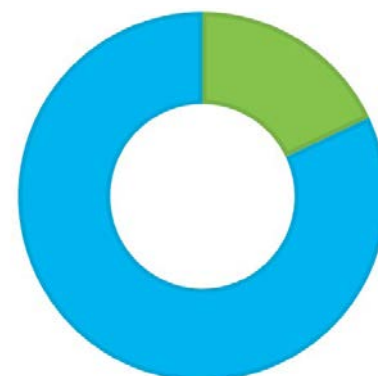
MONTHLY COST (PRE-TAX)

Single	\$141.00
Tobacco Surcharge ¹	\$25.00
Family	\$348.00
Tobacco Surcharge ¹	\$59.00
Working Spouse Provision ²	\$100.00

¹ Because using tobacco is proven to increase medical costs, employees who choose to use tobacco will have a surcharge added to their medical premiums.

² If your spouse is offered medical coverage through his/her employer but you choose to cover your spouse on the Mauser Packaging Solutions medical plan, there will be a pre-tax surcharge added to your medical premiums.

MEDICAL PLAN COST



■ Your Contribution ■ Mauser Contribution

DENTAL & VISION

MONTHLY COST (PRE-TAX)

	DENTAL	VISION
Single	\$19.00	\$5.32
Family	\$34.00	\$10.70

VOLUNTARY PLANS

MONTHLY COST (POST-TAX)

	ACCIDENT	NON-MA HOSPITAL INDEMNITY	MA HOSPITAL INDEMNITY
Single	\$10.32	\$9.08	\$6.70
Employee + Spouse	\$18.13	\$19.22	\$14.22
Employee + Child(ren)	\$22.55	\$17.16	\$12.61
Family	\$30.36	\$27.30	\$20.12

ID THEFT

MONTHLY COST (POST-TAX)

Single	\$4.00
Family	\$12.00

LEGAL PLAN

MONTHLY COST (POST-TAX)

Full Coverage	\$22.25
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(includes employee + spouse + child(ren) up to age 26)

BASIC LIFE

Mauser Packaging Solutions provides Basic Life Insurance and pays the full cost of coverage.

CRITICAL ILLNESS

Critical Illness rates are based on age, coverage amounts, and tobacco use. Your cost for coverage can be calculated when making elections in the Benefits Portal.

DISABILITY INSURANCE

Mauser Packaging Solutions provides Disability and pays the full cost of coverage.

SUPPLEMENTAL LIFE

Supplemental Life rates are based on age and coverage amounts. Your cost for coverage can be calculated when making elections in the Benefits Portal.



MAUSER
Packaging Solutions

NOTE: This statement is intended to summarize the benefits you receive from Mauser Packaging Solutions. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources department.