



# 2019

## EMPLOYEE BENEFITS







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## Enrollment Instructions

You will receive enrollment packets from our providers:

1. Medical Mutual – Health insurance available the 1<sup>st</sup> of the month, following 30 days of employment
2. Guardian –
  - a. Dental insurance available the 1<sup>st</sup> of the month following 30 days of employment
  - b. Vision insurance available the 1<sup>st</sup> of the month following 30 days of employment
  - c. Life and Disability (base and buy-up options) insurances after working ninety (90) days
  - d. Accident and Critical Illness insurances available the 1<sup>st</sup> of the month following 30 days of employment
3. NEO - Flexible Spending Account to use pre-tax dollars towards qualified medical expenses available the 1<sup>st</sup> of the month following 30 days of employment
4. CH Dean – 401(k) Retirement Savings Plan upon hire; later elections are available at the beginning of each calendar quarter

Please complete and return your enrollment / waiver forms to Human Resources within 30 days of a qualifying event or eligibility period.

## Your Benefits

**Laszeray offers a comprehensive benefits package consisting of:**

- Medical insurance with prescription drug coverage
- Dental insurance
- Vision insurance
- Flexible Spending Account
- Accident & Critical Illness Insurances
- Basic life and AD&D insurance
- Supplemental life insurance
- Short-term disability insurance (base and buy-up option)
- Long-term disability insurance
- 401(k) retirement savings plan
- Employee assistance program

# Employee Benefits Overview

Benefits are an integral part of your overall compensation package provided by Laszeray. It is our objective to offer comprehensive and affordable insurance plans that meet your needs. Within this Benefits Guide you will find important information on the health and welfare benefits available to you for the 2019 plan year. Please take a moment to review the benefits Laszeray offers to determine which benefits are the best for you.

## Benefits Eligibility

Full-time employees scheduled to work at least 30 hours per week are eligible for Medical, Dental and Vision Insurance the 1<sup>st</sup> of the month, following 30 days of employment and for Life & Disability Insurance after 90 days of employment

### Many of the plans offer coverage for eligible dependents, including:

- Your legal spouse\*
- Your children to age 26, regardless of student, marital, or dependent status (including a stepchild, a legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian)
- Voluntary life coverage only: Your children to age 19 or to 23 if the child is enrolled as a full-time student and depends on you for 50% or more of his/her support
- Dependent children of any age who are incapable of supporting themselves because of medical or physical handicaps

**\*Spousal Surcharge:** If your employed spouse is eligible and enrolled in a group medical plan through his/her employer, he or she can also enroll in the Laszeray Benefit Plan, which would provide secondary coverage (paying claims after your spouse's plan has paid the claim on a primary basis) for an additional monthly contribution of \$200.00, in addition to any premiums that you would already contribute to the plan. *Please complete the Spousal Surcharge Waiver when electing this option.*

## Enrollment

### You can sign up for benefits or change your benefit elections at the following times:

- Within 30 days of your initial eligibility date (as a newly hired employee)
- During the annual benefits open enrollment period
- Within 30 days of experiencing a qualifying event

### The choices you make at this time will remain the same through the Benefits Plan

**Year.** If you do not sign up for benefits during your initial eligibility period or during the open enrollment period, you will not be able to elect coverage until the following plan year.



# Medical Insurance Plan



Laszeray offers two different PPO medical plans through Medical Mutual. The plan provides in- and out-of-network benefits, giving you the flexibility to choose any provider. However, you will pay less out of your pocket when you choose an in-network provider. Locate a network provider by registering for My Health Plan at <http://MedMutual.com/member> or by downloading the MedMutual mobile app through iTunes or Google Play.



Plan Type	PPO		PPO	
Carrier	Medical Mutual of Ohio		Medical Mutual of Ohio	
Association (if applicable)	COSE		COSE	
Network Indicator	SuperMed Plus		SuperMed Plus	
Effective Date	1/1/2019		1/1/2019	
Benefit Summary	SMP P2080-1000 Rx 2		SMP 2080-1500 Rx 2	
General Plan Information	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible/Individual	\$1,000	\$2,000	\$1,500	\$3,000
Annual Deductible/Family	\$2,000	\$4,000	\$3,000	\$6,000
Coinsurance	20%	40%	20%	40%
Office Visit/Exam	\$20	\$40/40%	\$20	\$40/40%
Outpatient Specialist Visit	\$40	\$80/40%	\$40	\$80/40%
Annual Out-of-Pocket Limit/Individual	\$3,500	\$7,000	\$4,000	\$8,000
Annual Out-of-Pocket Limit/Family	\$7,000	\$14,000	\$8,000	\$16,000
Total Annual Out-of-Pocket/Individual	\$6,600	Unlimited	\$6,600	Unlimited
Total Annual Out-of-Pocket/Family	\$13,200	Unlimited	\$13,200	Unlimited
Deductible Included in Out-of-Pocket Limits	Yes		Yes	
Medical Copays Included in Total Out-of-Pocket	Yes		Yes	
Prescription Copays Included in Total Out-of-Pocket	Yes		Yes	
Deductible Embedded	Yes		Yes	
Lifetime Plan Maximum	Unlimited		Unlimited	
Inpatient Hospital Services	20%	40%	20%	40%
Outpatient Surgical Services	20%	40%	20%	40%
Emergency Services	\$150/20%		\$150/20%	
Urgent Care	\$40	\$60/40%	\$40	\$60/40%
Prescription Drug Benefits				
Prescription Drug Deductible				
Retail				
Generic / Tier 1	\$10	Not Covered	\$10	Not Covered
Brand (Formulary/Preferred) / Tier 2	\$20	Not Covered	\$20	Not Covered
Brand (Non-Formulary/Non-preferred) / Tier 3	\$40	Not Covered	\$40	Not Covered
Specialty / Tier 4	n/a		25% to \$250 max	Not Covered
Mail Order				
Generic / Tier 1	\$30	Not Covered	\$20	Not Covered
Brand (Formulary/Preferred) / Tier 2	\$60	Not Covered	\$40	Not Covered
Brand (Non-Formulary/Non-preferred) / Tier 3	\$120	Not Covered	\$80	Not Covered
Specialty / Tier 4	n/a		25% to \$250 max	

# Dental Insurance

Laszera offers a PPO dental plan through Guardian, which provides both in- and out-of-network benefits. Please note, you can visit any dentist; but you will pay less out-of-pocket under the Value Plan for an in-network dentist or less under the NAP Plan for an out-of-network dentist. Locate a network dentist at [GuardianAnytime.com](http://GuardianAnytime.com)



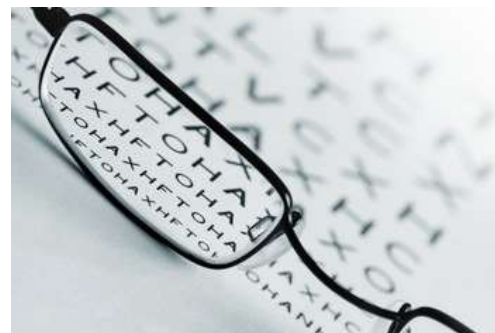
BENEFITS				
	All Eligible Employees			
	Value Plan		NAP Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Contribution/Participation	Voluntary, assumes 61% of eligible employees.		Voluntary, assumes 61% of eligible employees.	
Deductible	\$50		\$50	
Period	Calendar Year		Calendar Year	
Family Limit	3 per family		3 per family	
Waived For	Preventive		Preventive	
Annual Maximum	\$1,000 plus Maximum Rollover		\$1,000 plus Maximum Rollover	
Maximum Rollover				
Threshold	\$500		\$500	
Rollover Amount	\$250		\$250	
In-Network only Rollover	\$350		\$350	
Account Limit	\$1,000		\$1,000	
Claim Payment Basis	Negotiated Fee Schedule	Negotiated Fee Schedule	Negotiated Fee Schedule	UCR 90 <sup>th</sup>
Network	DentalGuard Preferred		DentalGuard Preferred	
Coinsurance - Preventive	100%	100%	100%	100%
	• Oral Exams (once/6 mos.) • Cleanings (once/6 mos.) • X-Rays (Full-mouth series once/60 mos.) • Fluoride Treatment (to age 19, once/6 mos.) • Sealants (to age 18, once/36 mos.) • Space Maintainers/Harmful Habit Appliances • Oral Cancer Screenings, includes Vizilite (age 40 or older, once/24 mos.)			
Coinsurance - Basic	100%	100%	80%	80%
	• Fillings (include posterior composites) • Simple Extractions • Complex Extractions • Repair & Maintenance of Crowns, Bridges & Dentures • General Anesthesia			
Coinsurance - Major	60%	60%	50%	50%
	• Bridges & Dentures • Endodontic Services (eg. Root Canal) • Implants • Single Crowns • Perio Maintenance Procedure (once/6 mos.) • Combined Cleanings/Perio Maintenance Limit (2 in a 12 consecutive months period) • Periodontal Services (eg Scaling and Root Planing) • Periodontal Surgery • Inlays, Onlays & Veneers			
Coinsurance - Orthodontia	50% for children (Orthodontia in Progress - covered)		50% for children (Orthodontia in Progress - covered)	
Orthodontia Lifetime Maximum	\$1,000		\$1,000	
Replacement Age for Prosthetic Devices (Crowns, Bridges & Dentures)	5 Years			
Dependent Age Limits	To Age 26		To Age 26	
Waiting Periods	None		None	



# Vision Insurance

Laszeray offers a vision insurance plan through Guardian / VSP that includes a network of participating eye care providers. You will receive the maximum benefits and pay less out of your pocket when you choose a VSP network provider. If an out-of-network provider is chosen, you may be responsible for paying in full at the time of service and submitting a claim to VSP for reimbursement. Locate a network provider at [GuardianAnytime.com](https://GuardianAnytime.com)

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.



SERVICE FREQUENCIES		
	Once Every:	
Eye Exams	Calendar Year	
Lenses Benefit	Calendar Year	
Contact Lenses	Calendar Year	
Frames	Other Calendar Year	
REIMBURSEMENT SCHEDULE		
	In Network (Copay)	Out Network (Before Copay)
Eye Exams Benefit	\$10	\$39 max
Lenses Benefit		
Single Vision	\$25	\$23 max
Bifocal	\$25	\$37 max
Trifocal	\$25	\$49 max
Lenticular	\$25	\$64 max
Contact Lenses Benefit**		
Medically Necessary	Covered after copay	\$210 max
Elective	\$130 max (Copay waived)	\$100 max (Copay waived)
Fitting and Evaluation	Member pays up to \$60. 15% discount on the fee	Included in the Contact Lens Allowance
Frames Benefit	\$130 retail max + 20% off balance	\$46 max
Visions Upgrade Options Included	• Retail Chain Provider	Not Applicable

\*\*In lieu of eyeglass lenses and/or frames

PLAN HIGHLIGHTS
<ul style="list-style-type: none"> <li>Guardian's affiliation with Vision Service Plan (VSP), offers one of the largest vision care network in the industry with over 70,000 provider access points nationwide. It's easy to find a network provider at <a href="https://GuardianAnytime.com">GuardianAnytime.com</a>.</li> <li>Choice plans offer 20% off any additional pairs of glasses purchased within 12 months of the exam. Members also receive 20% off the amount exceeding the copay and allowance on frames purchased as well as 15% off providers' professional services for prescription contact lenses. These discounts only apply to services from an in network provider.</li> </ul>

# Flexible Spending Account

Laszeray offers two flexible spending account (FSA) options—the health care FSA and the dependent care FSA—which allow you to pay for eligible health care and dependent care expenses with pre-tax dollars. The FSAs are administered by NEO.

The **Health Care FSA** allows you to set aside money from your paycheck on a pre-tax basis (before income taxes are withheld) to pay for eligible out-of-pocket expenses, such as deductibles, copays, and other health-related expenses, that are not paid by the medical, dental, or vision plans. Over-the-counter (OTC) medications are not eligible for reimbursement without a prescription. **The health care FSA maximum contribution is \$2,700 for the 2019 plan year.**

The **Dependent Care FSA** allows you to set aside money from your paycheck on a pre-tax basis for day care expenses to allow you and your spouse to work or attend school full time. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself. **You may contribute up to \$5,000 to the dependent care FSA for the 2019 plan year if you are married and file a joint return or if you file a single or head of household return.** If you are married and file separate returns, you can each elect \$2,500 for the 2019 plan year.

## Things to consider before contributing to an FSA:

- **For the health care FSA, at the end of the plan year, you can roll over \$500 from your health care FSA to use in future years. Any amount in excess of \$500 will be forfeited.**
- **Dependent care FSA dollars are use it or lose it (no roll over allowed).**
- You cannot take income tax deductions for expenses you pay with your FSA(s).
- You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event.

# Critical Illness Insurance

Laszeray offers critical illness insurance through Guardian to help employees offset the financial effects of a catastrophic illness with a lump sum benefit if an insured is diagnosed with a covered critical illness. The benefit is based on the amount of coverage in effect on the date of diagnosis or date treatment is received for a critical illness.

## Covered conditions include (See Schedule for Benefit Levels):

- Cancer
- Heart Attack
- Stroke
- Heart Failure
- Coronary Arteriosclerosis
- Kidney Failure
- Major Organ Failure
- Permanent Paralysis
- Addison's Disease / ALS / Alzheimer's / MS / Parkinson's
- Coma
- Loss of Sight, Speech or Hearing
- Severe Burns
- Covered Conditions for Dependent Children:
  - Cerebral Palsy
  - Cleft Lip / Palate
  - Club Foot
  - Cystic Fibrosis
  - Down Syndrome
  - Muscular Dystrophy
  - Spina Bifida
  - Type 1 Diabetes

## Coverage Amounts:

- **Employee:** \$5,000 or \$10,000
- **Spouse:** 50% of Employee Benefit
- **Dependent Children:** 25% of Employee Benefit



# Accident Insurance



Laszeray offers accident insurance through Guardian to help employees meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. The plan pays lump sum benefits directly to the employee based on the listed schedule of benefits. Please refer to the Summary Plan Document for a complete list of benefits.

Covered Treatments / Benefits	
AD&D	\$50,000
Accident ER	\$200
Accident f/u Dr. Visits	\$75 (up to 6)
Air Ambulance	\$1,500
Blood/Plasma/Platelets	\$300
Burns	
9 – 18 sq. inches	\$0/\$2,000
18-35 sq. inches	\$1,000/\$4,000
>35 sq. inches	\$3,000/\$12,000
Child Organized Sport	20% increase to child benefits
Chiropractic Visits	\$50 (up to 6)
Coma	\$12,500
Concussion	\$100
Dislocations	Up to \$4,800
Diagnostic Exam	\$200
ER Dental Work	\$400/Crown \$100/Extraction
Eye Injury	\$300
Family Care	\$20 / day (up to 30)
Fracture	Up to \$6,000
Hospital Admission	\$1,250
Hospital Confinement	\$250/Day (up to 365)
Hospital ICU Admission	\$2,500
Hospital ICU Confinement	\$500/day (up to 15)
Initial Physician's / Urgent Care Treatment	\$100
Joint Replacement (hip/knee/shoulder)	\$3,500/\$1,750/\$1,750
Laceration	Up to \$500
Occupational or Physical Therapy	\$35/day (up to 10)
Prosthetics	1: \$750 2 or more: \$1,500
Rehabilitation Unit Confinement	\$150/day (up to 15)
Ruptured Disk w/ Surgical Repair	\$750
Surgery (Cranial, Open Abdominal, Thoracic)	Up to \$1,500 Hernia: \$200
Surgery – Exploratory or Arthroscopic	\$350
Wellness Benefit	\$50/year
X-Ray	\$40

# Disability Insurance

Laszeray provides both short-term and long-term disability insurance to eligible employees automatically and at no cost through Guardian. Disability insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury.

## Short-Term Disability Insurance

- **Base Benefit:** 60% of base weekly earnings up to \$500 per week (not including bonuses or commissions)
- **Buy-up Benefit:** 60% of base weekly earnings up to an additional \$1000 per week (over Base Benefit Plan)
- **Elimination period:** 8 days
- **Benefit duration:** Up to 12 weeks, or until you no longer meet the definition of disability as defined in your certificate of coverage

### How the coverage works:

- Pre-existing limitations do not apply if you have a health condition that you have received treatment for prior to enrolling in the plan. (Please read the Summary of Coverage for additional information.)

## Long-Term Disability Insurance

- **Benefit:** 60% of base monthly earnings up to \$5,000 (not including bonuses or commissions)
- **Elimination period:** 90 days
- **Benefit duration:** Age 65 or social security normal retirement age, or until you no longer meet the definition of disability as defined in your certificate of coverage

### How the coverage works:

- Pre-existing limitations will apply if you have a health condition that you have received treatment for in the 3 months prior to enrolling in the plan. If you have received treatment for a condition in the 3 months prior to enrollment, no benefit will be payable for 12 months from your enrollment date.

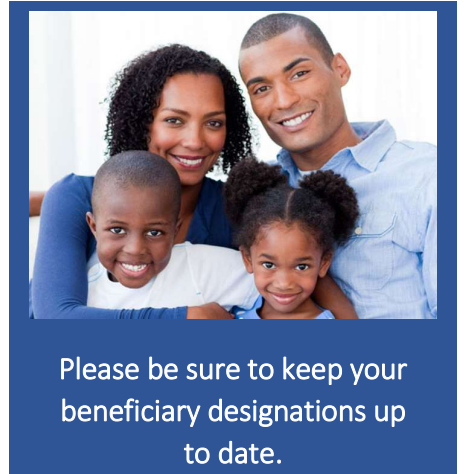
Please refer to the Summary Plan Document for additional information.



# Life and AD&D Insurance

## Basic Life and AD&D Insurance

Laszeray provides a \$25,000 basic life and accidental death and dismemberment (AD&D) insurance to eligible employees automatically and at no cost through Guardian. This policy is a guaranteed issue and will not require you to answer health questions to qualify for coverage. Your life insurance is also portable, meaning you may take coverage with you if you terminate employment.



## Supplemental Life Insurance

Laszeray provides you the option to purchase supplemental life insurance on yourself, your spouse, and your child(ren) through Guardian.

If you elect coverage when first eligible, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Guardian.

Employees must purchase supplemental life insurance on themselves in order to purchase supplemental spouse or child insurance. Spouse rates are based on the employee's age.

- **Employee:** \$10,000 increments to a maximum of 5x annual salary or \$500,000, whichever is less. Guarantee issue is \$150,000
- **Spouse:** \$5,000 increments up to 50% of employee election or \$250,000, whichever is less. Guarantee issue is \$25,000
- **Dependent Children:** \$2,000 increments to a maximum of \$10,000. Guarantee issue is \$10,000

## Enhance Your Life Insurance Plan with LifeAssist (Free Benefit to Laszeray Employees)

The need for quality life benefits is undeniable. Employees want to know that their family will be able to meet financial obligations and basic living expenses. But what about additional costs that occur when an employee suddenly suffers a severe or catastrophic disability? Our LifeAssist benefit provides employees with extra financial protection they may need during this difficult life situation.

How Does the LifeAssist Benefit Work? LifeAssist provides employees with extra income equal to 1% of their Basic Life coverage amount and/or 1% of their Voluntary Life coverage amount to a maximum of \$2,000 for each product. LifeAssist will not reduce any life insurance face value amounts. And, if the group has Guardian Long Term Disability (LTD), LifeAssist benefits will not be deducted from LTD benefits.

EXAMPLE: BASIC LIFE & BUY-UP LIFE WITH GUARDIAN LTD		
Base Annual Earnings	\$30,000 (\$2,500 per month)	
Employee Basic Life Amount	\$25,000	
Employee Buy-Up Life Amount	\$25,000	
LifeAssist Benefit (Basic & Buy-Up Life Amount x 1%)	\$500	Per Month
Guardian LTD Benefit (Monthly Earnings \$2,500 x 60%)	\$1,500	Per Month
<b>Total Monthly Benefits (Life Assist + Guardian LTD)</b>	<b>\$2,000</b>	<b>85% of Pre-Disability Monthly Income</b>

# 401(k) Retirement Savings Plans

Laszeray provides you with a choice of either a Traditional 401(k) or a Roth 401k retirement savings plan, which is designed to help you build the asset base you will need to enjoy a financially secure retirement. Laszeray may make an annual contribution, basis the performance of the business for the year prior. All employee contributions are vested 100% and employer contributions 100% after 6 years.



Employees who are at least 21 years old are eligible to join the plan upon hire. Delayed participation or election changes can be made at the beginning of each calendar quarter (January, April, July, or October).

A 401(k) plan allows you to elect how much salary you want to contribute (between 1% and 100% of your eligible pay up to the annual IRS limit) and direct the investment of your plan account, so you can tailor your own retirement package to meet your individual needs. There are many investment options that have a variety of growth and risk characteristics. You may allocate all of your contributions to one investment option or split them between any combination of options. You can also decide whether you want your contributions deducted from your pay on a pre-tax (Traditional) or post-tax (Roth) basis.

## Traditional vs. Roth 401(k) – What's the Difference?

### Pre-Tax (Traditional) 401(k):

- Contributions made with pre-tax income will result in a tax deduction for the amount contributed.
- Contributions are not counted as income, and they will lower your tax bill come April.
- When you contribute pre-tax, you are allowing your assets to grow on a tax-deferred basis.
- By the time you retire and begin to pull money out of your account, every dollar withdrawn (including the growth) is taxable as ordinary income.

### After-Tax (Roth) 401(k):

- Roth contributions are the opposite of pre-tax contributions.
- When you contribute to a Roth 401k, your deferrals are taken from your income after-tax, but all growth and qualified future withdrawals are tax-free.
- Because you already paid taxes on this money when you contributed to the account, you won't be taxed on this money when you withdraw it in the future.
- Your employer match will still be directed into a pre-tax account, the same as a traditional 401k match.
- Hardship withdrawals are not available until a participant has reached age 59 ½, unlike a traditional 401k
- Loans are available at any age, like a traditional 401k
- Participants are unable to do in-service rollovers.

For more information on the deferral options or plan specific related questions, please review the Summary Plan Description or contact C.H. Dean at [dpc@chdean.com](mailto:dpc@chdean.com) or call (800) 327-3656. Employees can access their accounts at [www.chdean.com](http://www.chdean.com).

# Employee Assistance Program

As your employer, we care about your total well-being, which is why we provide the WorkLifeMatters employee assistance program (EAP), through Guardian, at no cost to all employees and household members.

## EMPLOYEE ASSISTANCE PROGRAM (EAP) CONSULTATIVE SERVICES

- **Telephonic Counseling** — Unlimited, 24/7 consultations with master's and doctoral-level counselors
- **Face-to-face Counseling** — Up to 3 visits per employee/household member per year
- **Bereavement** — Support available through telephonic or face-to-face sessions; online resources available on EAP website
- **Tobacco Cessation Coaching** — Unlimited telephonic support and resources to assist with tobacco cessation; refers members directly to the American Lung Association's Quit program
- **EAP Website Resources** — Comprehensive website that includes articles, videos, FAQs, etc.; additionally, individuals can chat online with an EAP Consultant or email an EAP Counselor through the website
- **College Planning Resources** — Expert assistance in finding the right college that fits your child academically, socially and financially, provided by College Planning USA

## WORK/LIFE ASSISTANCE & RESOURCES

- **WorkLife Services** — Unlimited 24/7 access to WorkLife Specialists (subject matter experts) in the areas of: family and care giving, health and wellness, emotional well-being, daily living, and balancing work/life responsibilities
- **Child and Elder Care Referral** — Unlimited telephonic consultation with a WorkLife Specialist (part of WorkLife Services)
- **Employee Discounts** — Access to discounts on a large number of products and services, from gym memberships to dental, vision and pharmacy items, entertainment, restaurants, computers, cars, and much more
- **Webinars, Podcasts, Articles and FAQs** — Various topics available on the EAP website

## LEGAL/FINANCIAL ASSISTANCE & RESOURCES

- **Legal Consultation** — Unlimited telephonic support and free initial 30 minute face-to-face consultation with an attorney, includes a 25% discount on attorney services thereafter; online legal forms; extensive online law library
- **Financial Consultation** — Unlimited telephonic support for financial problems or planning needs; 30 days of financial coaching; extensive online financial library and calculators
- **ID Theft** — Free consultation with a trained Fraud Resolution Specialist that will assist with ID theft resolution and education; ID theft educational materials available online
- **Will Prep** — Online self-service documents available on EAP website; 30 minute consultation (part of Legal Consultation offering) can be used for estate planning/will preparation
- **Legal Document Preparation** — Online self-service documents available on the EAP website
- **Tax Consultation** — Tax questions only can be answered as part of the Financial Consultation offering
- **Online Self-Service Documents** — Examples include, but are not limited to: Living Trust, Will, Power of Attorney, Deeds



Access the EAP 24/7 by calling 800-386-7055

or email at [eapcounselor@ibhcorp.com](mailto:eapcounselor@ibhcorp.com)

or go online to [www.ibhworklife.com](http://www.ibhworklife.com)

**Username:** Matters **Password:** wlm70101

# Guardian College Tuition Benefit®



It's true. Your Guardian coverage can help pay for college.

**Included** with your Guardian coverage is a college tuition benefit. As the cost of college continues to rise faster than inflation and medical costs,<sup>1</sup> Guardian is helping families keep up by providing this benefit in arrangement with SAGE College Tuition Benefit.

- Members enrolled in a Guardian plan earn \$2,000 in annual Tuition Rewards®.
- One Tuition Reward point = \$1 in tuition reduction.
- Tuition Rewards can be used at over 375 institutions, with 80% ranked among "America's Best" by US News and World Report in 2016.
- Members can share the benefit with eligible relatives, including children, nieces, nephews, step-children and grandchildren, subject to certain restrictions.
- Colleges participate as a way to boost their student recruitment.

**Example** below shows how a 12 year old in the family of a Guardian Dental, Life, Hospital Indemnity and Critical Illness can have their tuition reduced by \$58,500, spread evenly over four years.

Example of College Tuition Benefit® Rewards Potential Accumulation -									
Only Applies if Added to Four Lines of Coverage - see Representative for Details									
Guardian Insurance Product	Sign-up Bonus	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total
Dental *Year 4 = Bonus year with dental	\$500 per child	\$2,000	\$2,000	\$2,000	\$4,500*	\$2,000	\$2,000	\$2,000	\$16,500
Life		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$14,000
Hospital Indemnity		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$14,000
Critical Illness		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$14,000
<b>TOTAL</b>	<b>\$500</b>	<b>\$8,000</b>	<b>\$8,000</b>	<b>\$8,000</b>	<b>\$10,500</b>	<b>\$8,000</b>	<b>\$8,000</b>	<b>\$8,000</b>	<b>\$58,500</b>

## IMPORTANT NOTES

- College Tuition Benefit is available for Guardian. Dental, Vision, Hospital Indemnity, LTD, STD, Life, Critical Illness, Cancer and Accident insurance.
- To use Tuition Rewards, the child receiving the Tuition Rewards must be registered by August 24th of the year he/she enters 11th grade.
- The maximum rewards you can use, per registered student, cannot exceed one year's tuition at a participating school.
- The Scholarship credits are held in the subscriber's account until they are pledged to registered student. Families do not select a college ahead of time.
- When employees register, they receive a Welcome email and an online account is established so they can see their account balance and add as many eligible students as they wish. Eligible students include: children, grandchildren, nieces and nephews.
- Each Tuesday, registered employees receive Market Cap and Gown, an e-newsletter that details events in the college funding space and notifies employees of new colleges in the network.
- This program will be part of the employee benefit package and addresses a top employee concern - saving for college. The service is \$0.45 per employee per month for each coverage accumulating the College Tuition Benefit. This is not a separate line item charge for you, but instead reflected in the total premium billed (though not an insurance charge).

### Deadline dates:

- To use Tuition Rewards, a child must be registered by August 24th of the year he/she enters 11th grade.
- The Scholarship credits are held in the subscriber's account until they are pledged to a registered student. When a Subscriber has a registered student in 11th grade, the subscriber will be emailed and asked if he/she wants to pledge some or all of the Tuition Rewards to the Registered Student. If the subscriber wants to use Tuition Rewards, he/she must go online before August 24th of the year the registered student enters 12th grade and transfer Tuition Rewards to that registered student's account.

# Corporate Gym Membership @ Xtreme Fitness

To some, the gym can be a scary and intimidating place. To others, it's a necessity and a way of life. The reality though is that if given the opportunity to frequent a gym, many people will. Here's a few reasons why:

## **It promotes well-being.**

Work can be demanding. Exercising regularly helps to release some stress before or after work, while keeping fit. Whether you want to simply walk on a treadmill for 30 minutes a day or workout for two hours after work, Xtreme Fitness is open 24/7 and can accommodate anyone's schedule.

## **It helps employee personal finances.**

Gym memberships can be costly. Laszeray has teamed with Xtreme Fitness to offer this employee perk for less than \$20.00 per month, with \$0.00 initiation fee. Our goal was to offer an affordable program, well below the average monthly cost in Northeast Ohio.

## **It reduces sick days.**

Exercise is a known booster for the immune system. Just a few minutes of movement a day can make a huge difference.

## **It boosts endorphins.**

Endorphins are known to help with stabilizing moods and creating a better sense of happiness and contentment. Your endorphins are charged during exercise, which can significantly improve office demeanor.

## **It helps with focus.**

Studies have shown that people who exercise feel more focused in achieving everyday tasks.

## Corporate VIP Benefits:

- 24-hour access to gym
- Unlimited Classes
- Unlimited Tanning
- 1 free personal training session
- Onsite Physical Therapy (with doctor's prescription)

## Monthly Membership Fees:

- |                          |   |
|--------------------------|---|
| • Employee               | \$19.99 annual contract or \$23.00 month-to-month |
| • Family                 | \$10 per family member + employee membership fee  |
| • Annual Maintenance Fee | \$25 (every November)                             |
| • Key Fob                | \$20 (one-time fee)                               |

**Xtreme Fitness**  
14783 Pearl Road  
Strongsville, Ohio

Phone 440-879-1337

## AVAILABLE CLASSES

- Zumba
- Toning
- Club Cardio
- Barre Sculpting
- Kettlebell
- Yoga
- Shakti Flow
- HITT
- Core
- Kangaroo Jumps
- Muay Thai
- Boot Camp
- Barbells & Boxing
- Cardio Boxing & Weights



# 2019 EMPLOYEE BENEFITS

## Important Contact Information

If you have any questions regarding your benefits or the material contained in this guide, please contact the Human Resources Department:

**Tammy Reckman**

**Phone:** 440-628-9548

**Email:** treckman@laszeray.com

Provider / Plan	Group / Policy Number	Contact Number	Website
Medical & Prescription Plan	626850001	(800) 382-5729	<a href="http://www.MedMutual.com/member">www.MedMutual.com/member</a>
Dental Plan			<a href="http://GuardianAnytime.com">GuardianAnytime.com</a>
Vision Plan			<a href="http://GuardianAnytime.com">GuardianAnytime.com</a>
Flexible Spending Account		(800) 775-FLEX	<a href="http://www.flexneo.com">www.flexneo.com</a>
Life and AD&D			<a href="http://GuardianAnytime.com">GuardianAnytime.com</a>
Disability			<a href="http://GuardianAnytime.com">GuardianAnytime.com</a>
Critical Illness Insurance			<a href="http://GuardianAnytime.com">GuardianAnytime.com</a>
Accident Insurance			<a href="http://GuardianAnytime.com">GuardianAnytime.com</a>
401(k)	34-1355054	(800) 327-3656	<a href="http://www.chdean.com">www.chdean.com</a>
EAP	User ID: Matters Password: wlm70101	(800) 386-7055	<a href="mailto:eapcounselor@ibhcorp.com">eapcounselor@ibhcorp.com</a> <a href="http://GuardianAnytime.com">GuardianAnytime.com</a>
The College Tuition Benefit	User ID: Password: Guardian	(215) 839-0119	<a href="http://guardian.collegetuitionbenefit.com">guardian.collegetuitionbenefit.com</a>

