



Dudek & Bock Spring Manufacturing Co.

2021 Employee Benefits Program

Union Employee Benefit Guide

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The screenshot displays the 'ENROLLED BENEFITS' section of the Maxwell Health portal. It features a navigation bar with 'MY BENEFITS', 'MY PROFILE', and 'SHOP BENEFITS'. The main content area is titled 'Current Benefits' and shows effective dates from 1/1/19 to 12/31/19. It lists three benefit categories: 'LONG TERM DISABILITY' (Non Union Long Term Disability 2019) with a cost of \$88.10 per pay period; 'VOLUNTARY SHORT TERM DISABILITY' (ARM - Short Term Disability - Non Union 2019) with a cost of \$0.00 per pay period; and 'LIFE AND AD&D' (Basic Life and AD&D 2019) with a cost of \$0.00 per pay period. A 'Need to make a change?' section is also visible on the left.

Maxwell Health is your one-stop-shop for your benefits enrollment as well as information about your plans.

Log in today!



A Message from HR at Dudek and Bock Spring Manufacturing Co.

At Dudek and Bock Spring Manufacturing Co. we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access and affordable for all our employees. This brochure will help you choose the type of plan and level of coverage that is right for you.

You can also view overviews of our benefit plans by accessing our benefits website, [MaxwellHealth.com](https://www.MaxwellHealth.com).

Sincerely,

Human Resources



Eligibility & Wellness

Eligible Employees:

You may enroll in the Dudek and Bock Spring Manufacturing Co. Employee Benefits Program if you are a Full-Time employee working at least 30 hours per week.

Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse, and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, step-children and children obtained through court- appointed legal guardianship.

When Coverage Begins:

The effective date for your benefits is January 1, 2021. Newly hired employees and dependents will be effective in Dudek and Bock Spring Manufacturing Co.'s benefits programs. All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a qualifying event.

Qualifying Event:

A qualifying event is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some qualifying events include:

- Change of legal marital status (i.e. marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e. birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such an event occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change in benefits within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact HR to make these changes.

Wellness Premium Discount

This year, to receive the wellness health premium discount you and/or your spouse need to have either gotten a flu shot or visited your primary care physician during the last 4 months. HR will provide a form to fill out and declare whether you fulfilled these requirements.

Medical Insurance



BlueCross BlueShield of Illinois

Dudek and Bock Spring Manufacturing Co. will offer medical coverage through **Blue Cross Blue Shield of Illinois** this year. The chart on the following page is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

	BCBS of IL HMO Plan	BCBS of IL PPO Plan	
	In-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Annual Deductible			
Individual	\$0	\$2,500	\$5,000
Family	\$0	\$7,500	\$15,000
Coinsurance	0%	20%	40%
Maximum Out-of-Pocket			
Individual	\$1,500	\$4,500	\$13,500
Family	\$3,000	\$12,000	\$36,000
Physician Office Visit			
Primary Care	\$40 copay	\$30 copay	40% after deductible
Specialty Care	\$60 copay	\$50 copay	40% after deductible
Preventive Care			
Adult Periodic Exams	100%	No Charge	40% after deductible
Well-Child Care	100%	No Charge	40% after deductible
Diagnostic Services			
Diagnostic Test (X-Ray, blood work)	No Charge	\$30 PCP / \$50 SPC	40% after deductible
Imaging (CT/PET scans, MRIs)	No Charge	20% after deductible	40% after deductible
Urgent Care Facility	\$40 PCP / \$60 SPC	20% after deductible	20% after deductible
Emergency Room Facility Charges	\$350 copay	\$150 copay	\$150 copay
Inpatient Facility Charges	\$250/day for first 5 days	20% after deductible	\$300, then 40% after deductible
Outpatient Facility Charges	No Charge	20% after deductible	40% after deductible
Retail Pharmacy (30 Day Supply)			
Preferred Generic Drugs	\$0 copay	\$0 copay	\$10 copay plus 50%
Non-Preferred Generic Drugs	\$10 copay	\$10 copay	\$20 copay plus 50%
Preferred Brand Drugs	\$35 copay	\$50 copay	\$70 copay plus 50%
Non-Preferred Brand Drugs	\$75 copay	\$100 copay	\$120 copay plus 50%
Preferred Specialty Drugs	\$150 copay	\$150 copay	\$150 copay plus 50%
Non-Preferred Specialty Drugs	\$250 copay	\$250 copay	\$250 copay plus 50%
Mail Order Pharmacy (90 Day Supply)			
Generic (Tier 1)	2x Retail Copay (Specialty not included)	2x Retail Copay (Specialty not included)	Not covered

You may be eligible for the wellness premium discount. Contact HR to find out.

Employee Contributions (Bi-Weekly 26 per year)		
	HMO Plan	PPO Plan
Employee	\$45.76	\$66.23
Employee & Spouse	\$92.72	\$125.82
Employee & Child(ren)	\$82.70	\$112.43
Employee & Family	\$137.70	\$199.39

Blue Cross Blue Shield of IL Extras

VIRTUAL VISITS (MDLIVE®)– All Medical Plans

As a BCBSIL member, you and your covered dependents may access a telemedicine benefit.

Through MDLIVE®, participants and their covered dependents can utilize virtual visits for non-emergency medical issues and behavioral health needs, 24 hours a day, seven days a week. MDLIVE® provides anytime access to board certified doctors and pediatricians from anywhere - home, office, or on the go.



After registering at MDLIVE.com/bcbsil.com, you can have a virtual consult to diagnose non-emergency medical issues over the phone or through secure video on your computer or Smartphone.

Virtual visits will be the same as a PCP copay for the PPO and deductible/coinsurance on the HSA PPO. Not available to the HMO plans.

Blue Access for Members (www.bcbsil.com)

Find additional information on the programs outlined below on the Blue Access for Members portal:

- Fitness Program
- Smoking Cessation
- Vision Discount Program offered through EyeMed for members.
- Hearing Aid Discount Program is available through an arrangement with TruHearing* to members and their covered dependents, as well as parents and grandparents.

24/7 Nurseline (800) 299-0274

The 24/7 Nurseline is staffed by registered nurses who are available 24 hours a day, 7 days a week. In a matter of minutes, they can help you identify some options. Plus, you have the option to learn about more than 1,200 health topics over the phone via an audio library system. For medical emergencies, call 911 or your local emergency services first.

Blue Care Connection

Blue Care Connection also gives you access to the Personal Health Manager (PHM), an online resource to help you maintain your health. You can complete a health risk assessment, ask a trainer about an exercise plan and much more. Go to Blue Access® for Members at www.bcbsil.com and click on the PHM icon to start.

Identity Theft

Identity theft protection is now available at no cost to you and your dependents through Experian. Multiple levels of vital detection and support are included:

- Experian credit report upon sign up
- Daily one-bureau credit monitoring
- U.S. based fraud customer support 7-days/week
- Online & Phone Enrollment
- Identity Restoration
- Experian Identity Works ExtendCARE
- Up to \$1 million identity theft insurance

For questions about ProtectMyID or to enroll, please log into Blue Access for Members and click on Identity Protection, under Quick Links, or call (866) 926-9803





Dental Insurance

Dudek and Bock Spring Manufacturing Co. will offer dental through Lincoln Financial Group this year. Regular dental exams can help you and your dentist detect problems in the early stages when treatment is more basic and costs are much lower. The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details.



	Dental High Plan		Dental Low Plan	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Annual Deductible				
Individual	\$50		\$25	\$75
Family	\$150		\$75	\$225
Waived for Preventive Care	Yes		Yes	
Annual Maximum				
Per Person	\$1,750	\$1,250	\$2,250	
Covered Services				
Preventive	100%	100% of R&C	100%	90% of MAC
Basic	80%	80% of R&C	80%	70% of MAC
Major	50%	50% of R&C	50%	50% of MAC
Orthodontia				
Benefit Percentage	50%	50% of R&C	50%	50% of MAC
Dependent Child(ren)	Covered up to age 19		Covered up to age 19	
Lifetime Maximum	\$1,000 per child		\$1,500 per child	

Employee Contributions (Bi-Weekly 26 per year)		
	High Plan	Low Plan
Employee	\$14.88	\$10.81
Employee & 1 Dep	\$28.74	\$21.27
Employee & 2+ Deps	\$50.55	\$39.50

Vision Insurance

Dudek and Bock Spring Manufacturing Co. provides Vision Insurance through EyeMed Vision Care. Vision plans provide coverage for routine eye exams and also pays for all or a portion of the cost of glasses or contact lenses if you need them. You can see in- or out-of-network providers, however, keep in mind that out-of-network providers require you to pay up front and be reimbursed at a lower benefit level than in-network providers.



Visit www.eyemed.com/en-us to find a provider near you.

Benefit	In-Network	Out-of-Network
Exam with dilation as necessary	\$10 Copay	Up to \$40 reimbursement
Frequency <ul style="list-style-type: none"> • Exam • Lenses • Frames 	12 months 12 months 24 months	12 months 12 months 24 months
Frames	Covered 100% up to \$130, 20% off retail price over \$130	Up to \$91 reimbursement
Lenses	Covered at 100%, \$25 Copay applies	Single: \$30 reimbursement Bifocal: \$50 reimbursement Trifocal: \$70 reimbursement
Medically Necessary Contacts	\$0 Copay, Covered at 100%	Up to \$210 reimbursement
Elective Contacts in lieu of Glasses	\$0 copay, \$130 allowance, 15% off balance over \$130	Up to \$130 reimbursement

Employee Contributions (Bi-Weekly 26 per year)	
Employee	\$2.70
Employee & Spouse	\$5.14
Employee & Child(ren)	\$5.41
Employee & Family	\$7.95



Life and AD&D Insurance

Dudek and Bock Spring Manufacturing Co. provides Basic Life and AD&D through Lincoln Financial Group. The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan. This is provided at no cost to you.

Employee Life AD&D Benefit - \$40,000

Voluntary Life AD&D Insurance

In addition to your company paid Life and AD&D, you have the option to buy additional life insurance for which you pay the cost.



Voluntary Life AD&D	
You	
Benefit Maximum	Lesser of 5x your salary or \$500,000
Guaranteed Issue	\$150,000
Your Spouse	
Benefit Maximum	Lesser of 50% of EE election or \$100,000
Guaranteed Issue	\$30,000
Your Child	
Benefit	\$10,000

Employee Age Range	Life AD&D Premium Rate
0 – 24	0.000113
25 – 29	0.000113
30 – 34	0.000138
35 – 39	0.000151
40 – 44	0.000229
45 – 49	0.000361
50 – 54	0.000522
55 – 59	0.000795
60 – 64	0.001165
65 – 69	0.001923
70 – 74	0.003472
75 – 79	0.003472
80 – 99	0.003472

Calculate your Voluntary Life AD&D Rates

The estimated monthly premium for life insurance is determined by multiplying the desired amount of coverage (in increments of \$10,000 for you and \$5,000 for your spouse) by the employee age-range premium rate.

$$\begin{array}{c}
 \$ \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}} \\
 \text{coverage amount} \quad \text{premium rate} \quad \text{monthly premium}
 \end{array}$$

Note: Rates are subject to change and can vary over time.

Child Voluntary Life AD&D coverage costs \$2.54 per month for all eligible dependent children

Important Reminder! Be sure to assign a beneficiary or living trust to ensure your assets are distributed according to your wishes.

Short-Term Disability Insurance

Dudek and Bock Spring Manufacturing Co. offers a short-term disability option through Lincoln Financial Group. This benefit covers 70% of your weekly base salary up to \$400. The benefit begins after 7 days of illness or on the first day of an accident and lasts up to 25 and 26 weeks, respectively. Please see the summary plan description for complete plan details.



Long-Term Disability Insurance

Dudek and Bock Spring Manufacturing Co. offers long-term income protection through Lincoln Financial Group in the event you become unable to work due to a non-work-related illness or injury. This benefit covers 60% of your monthly base salary up to \$2,000. Benefit payments begin after 180 days of disability. See Certificate of Coverage for benefit duration. Please see the summary plan description for complete plan details.



Flexible Spending Accounts

The Flexible Spending Account (FSA) plan with Discovery Benefits, Inc. allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. The plan is comprised of a health care spending account and a dependent care account. You pay no federal or state income taxes on the money you place in an FSA.



How an FSA works:

- Choose a specific amount of money to contribute each pay period, pre-tax, to one or both accounts during the year.
- The amount is automatically deducted from your pay at the same level each pay period.
- As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit the appropriate paperwork to be reimbursed by the plan.

Important rules to keep in mind:

- The IRS has a strict "use it or lose it" rule. If you do not use the full amount in your FSA, you will lose any remaining funds.
- Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- You cannot transfer funds from one FSA to another.

Please plan your FSA contributions carefully, as any funds not used by the end of the year will be forfeited. Re-enrollment is required each year.

Maximum Annual Election	
Health Care FSA	\$2,750
Dependent Care FSA	\$5,000



EmployeeConnect – Employee Assistance from Lincoln Financial

Along with electing Long-Term Disability coverage, Dudek & Bock Spring Manufacturing Co. provides Team Members and their immediate family members *EmployeeConnect*. *EmployeeConnect*, offered through Lincoln Financial Group and administered by ComPsych, is designed to provide an array of confidential services to help you and your loved ones meet the challenges that life, work, and relationships can bring. This service is available to all benefits eligible Team Members.



Unlimited 24/7 assistance

You can access the following services anytime, online or with a toll-free call:

- Information, resources, and referrals on family matters, such as child and elder care; kennels and pet care; event and vacation planning; moving and relocation; car buying; college planning; and more
- Legal information and referrals for situations requiring expertise in family law, estate planning, landlord/tenant relations, consumer and civil law, and more
- Guidance with financial matters, including household budgeting, and short- and long-term planning

In-person guidance

Some matters are best resolved by meeting with a professional in person. With EmployeeConnect, you get:

- In-person help for short-term issues (up to four* sessions with a counselor per person, per issue, per year)
- In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and subsequent meetings at a reduced fee

Online resources

EmployeeConnect offers a wide range of information and resources that you can research and access on your own just by visiting GuidanceResources.com. You'll find:

- Articles and tutorials
- Streaming videos
- Interactive tools — including financial calculators, budgeting spreadsheets, and a language translator

See how to contact EmployeeConnect below!

EmployeeConnectSM

Employee Assistance Program Services ▶ Family
Confidential help 24 hours a day, 7 days a week for employees and family members ▶ Parenting
▶ Addictions
▶ Emotional
▶ Legal
▶ Financial
▶ Relationships
▶ Stress

COMPSYCH
GuidanceResources Worldwide

Visit www.Lincoln4Benefits.com or
www.GuidanceResources.com (user name = LFGsupport; password = LFGsupport1).
Or talk with a specialist at 888-628-4824.

EmployeeConnect counselors are experienced and credentialed

When you call our toll-free line, you'll talk to an experienced professional who will provide counseling, worklife advice, and referrals. All counselors hold master's degrees, with broad-based clinical skills and at least three years of experience in counseling on a variety of issues. For face-to-face meetings, you will be referred to a fully credentialed, state-licensed clinician.



EmployeeConnect services are provided by ComPsych® Corporation, Chicago, IL. ComPsych® and GuidanceResources® are registered trademarks of ComPsych® Corporation. ComPsych® is not a Lincoln Financial Group® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

TravelConnect – Travel Assistance from Lincoln Financial

You and your family have access, with enrollment in Lincoln Financial Group’s Life Insurance, to **TravelConnect**. **TravelConnect** is a program that provides a wealth of travel, medical and safety-related services you can access while traveling. Lincoln has partnered with United Healthcare Global, a worldwide leader in travel assistance, to make this valuable service available.

Medical emergency evacuation and transportation:

- Arrangement and payment for transportation of the patient to the nearest medical facility able to treat the injury or illness
- Arrangement and payment for the trip home once the patient can travel home

Dependent Child Transportation:

- Emergency travel arrangements for child in case of medical emergency
- Arrangement and payment for family member to travel to and care for the child

Travel Monitoring:

- Care management when traveler has a medical emergency
- Services vary from case to case but can include:
 - Medical record requests and reviews to ensure treatment is appropriate
 - Intermediary Services
 - Medical translation services for patient and/or family

... and much more

Destination info — weather, currency and more
Emergency travel arrangements and funds transfer
Lost or stolen travel documents assistance
Language translation services
Medical and dental referrals
Assistance with corrective lenses or medical device replacement
Arrangement for the delivery of medications, vaccines or blood
Updates to family, employer and/or home physician
Repatriation of a deceased traveler
Security and political evacuation assistance

Get Travel Help on the Go

A program description is available at www.Lincoln4Benefits.com.

Travel Assistance Services

1-401-453-6330

United Healthcare Global ID: 332541

Group Name: Lincoln Financial Group



TravelConnect travel assistance services are provided by UnitedHealthcare Global, Baltimore, MD. UnitedHealthcare Global is not a Lincoln Financial Group® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.



LifeKeys – Life Assistance from Lincoln Financial

When you choose life insurance, you're planning for your family's future — assuring their comfort and securing their plans. With Lincoln Term Life Insurance, you can also access services that make a real difference now as well as in the future. *LifeKeys* services, included at no additional cost with all Lincoln Term Life and Accidental Death and Dismemberment Insurance policies, provide assistance to you, your family and your beneficiaries.

For You and Your Family

EstateGuidance® will preparation

Create your will online — easily and economically. Follow a step-by-step guide through the entire process, and then use online instructions to execute your will. You can:

- Name an executor to manage your estate
- Choose a guardian for your children
- Specify wishes for your property
- Provide funeral and burial instructions

GuidanceResources® Online

- Law and regulations
- Money and investments
- Family and relationships
- Health and wellness
- Work and education
- Leisure and home

Identity Theft

Identity theft is one of the fastest-growing crimes in the U.S. Be sure you have the information you need to recognize and prevent it. Our online resource helps you:

- Spot the warning signs
- Take steps to protect your cell phone, computer and tax records from fraud
- Lessen the damage and repair your credit if identity theft occurs
- Link to essential resources such as credit reporting bureaus, the FBI Internet Crime Complaint Center, ID Theft Resource Center, and more.



To access *LifeKeys* services: Call 1-855-891-3684 or visit Lincoln4Benefits.com (Web ID = LifeKeys)

*LifeKeys*SM services
help you meet life's
challenges

LifeKeys services are provided by ComPsych® Corporation, Chicago, IL. ComPsych® is not a Lincoln Financial Group® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations. EstateGuidance® and GuidanceResources® Online are trademarks of ComPsych® Corporation.





Changes in Benefit Elections

Open Enrollment:

With few exceptions, Open Enrollment is the only time of year when you can make changes to your benefits plan. All elections and changes take effect on the first day of the plan year. During Open Enrollment, you can:

- Add, change, or delete coverage
- Add, or drop dependents from coverage
- Enroll, or re-enroll in dependent or health care flexible spending accounts. To continue your FSA benefits, you must re-enroll each plan year.

Maxwell Health – Your Employee Benefits Portal

Your employer uses Maxwell Health to make choosing and enrolling in your benefits quick and simple. You'll receive more information from HR on how to sign in and make your elections. Here's a quick overview of what to expect once you log in!

Entering your personal and dependent information

1. Complete your personal information. Be sure to enter all required and additional information.
2. Be sure to enter all dependent information even if you don't intend to add them to your benefits at this time.
3. Include all required AND additional information including dependent Social Security Numbers.
4. Click Add Dependent for each additional dependent before moving forward.

Enrolling in Benefits

- Follow the left-hand bar as you add or waive each plan.
- For medical, dental, and vision plans, you can compare two or three plans against each other by checking the box for each plan and clicking Compare.
- You'll choose which family members you want to cover on a product-by-product basis.
- As you select your benefits, they will be added to your online "cart" and once you've finished your selections, you'll be able to review and "check out".



Contact Information

Have Questions? Need Help?

Dudek and Bock Spring Manufacturing Co. is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals and their primary responsibility is to assist you.

The Specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time at 855-874-0829 or via e-mail at BRCMidwest@usi.com. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.

Additional information regarding benefit plans can be found on MaxwellHealth.com or the websites below. Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

Carrier Customer Service

PLAN	CARRIER	PHONE NUMBER	WEBSITE
Medical HMO	Blue Cross Blue Shield of IL	800-892-2803	www.bcbsil.com
Medical PPO	Blue Cross Blue Shield of IL	800-541-2767	www.bcbsil.com
Dental PPO	Lincoln Financial Group	800-423-2765	www.Lincoln4Benefits.com
Vision	EyeMed Vision Care	866-804-0982	www.eyemedvisioncare.com
Life and AD&D	Lincoln Financial Group	800-423-2765	www.Lincoln4Benefits.com
Short Term Disability (STD)	Lincoln Financial Group	800-423-2765	www.Lincoln4Benefits.com
Long Term Disability (LTD)	Lincoln Financial Group	800-423-2765	www.Lincoln4Benefits.com
Health FSA, Dependent Care FSA, COBRA	Discovery Benefits, Inc.	866-451-3399	www.discoverybenefits.com
EAP Employee Connect	Lincoln Financial Group	888-628-4824	www.GuidanceResources.com
TravelConnect	Lincoln Financial Group	401-453-6330	www.Lincoln4Benefit.com
LifeKeys Services	Lincoln Financial Group	855-891-3684	www.Lincoln4Benefits.com

Maxwell Health Online Enrollment Portal

Phone: 866-629-7445 Email: support@maxwellhealth.com
www.MaxwellHealth.com

This brochure summarizes the benefit plans that are available to Dudek and Bock Spring Manufacturing Co. eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department.

Information provided in this brochure is not a guarantee of benefits.