



Dudek & Bock Spring Manufacturing Co.

2022 Employee Benefits Program

Union Employee Benefit Guide

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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 access overviews of our benefits by visiting our benefits website, www.workforcenow.adp.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, 2022. 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.

Medical Insurance

Dudek and Bock Spring Manufacturing Co. will offer medical coverage through United Healthcare 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.



	UHC HMO Plan	UHC Core PPO Plan		UHC Choice Plus PPO Plan	
	In-Network Benefits	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Annual Deductible					
Individual / Family	\$0	\$2,500 / \$7,500	\$5,000 / \$15,000	\$2,500 / \$7,500	\$5,000 / \$15,000
Coinsurance	0%	20%	40%	20%	40%
Maximum Out-of-Pocket					
Individual / Family	\$1,500 / \$3,000	\$4,500 / \$12,000	\$13,500 / \$36,000	\$4,500 / \$12,000	\$13,500 / \$36,000
Physician Office Visit					
Primary Care	\$40 copay	\$30 copay	40% after deductible	\$30 copay	40% after deductible
Specialty Care	\$60 copay	DN: \$30 copay N: \$50 copay	40% after deductible	DN: \$30 copay N: \$50 copay	40% after deductible
Preventive Care					
Adult Periodic Exams / Well-Child Care	No Charge	No Charge	40% after deductible	No Charge	40% after deductible
Diagnostic Services					
Diagnostic Test (X-Ray, blood work)	No Charge	No Charge	40% after deductible	No Charge	40% after deductible
Imaging (CT/PET scans, MRIs)	No Charge	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Urgent Care Facility	\$75 copay	\$75 copay	40% after deductible	\$75 copay	40% after deductible
Emergency Room Facility	\$350 copay/visit	\$150 copay/visit	\$150 copay/visit	\$150 copay/visit	\$150 copay/visit
Inpatient Facility	\$250/day to \$1,250 max per admit	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient Facility	No Charge	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Retail Pharmacy (30 Day Supply)					
Tier 1 Drugs	\$10 copay	\$10 copay	In-Network Retail copay, plus any cost over UHC's payment	\$10 copay	In-Network Retail copay, plus any cost over UHC's payment
Tier 2 Drugs	\$40 copay	\$40 copay		\$40 copay	
Tier 3 Drugs	\$75 copay	\$75 copay		\$75 copay	
Tier 4 Drugs	\$125 copay	\$125 copay		\$125 copay	
Mail Order Pharmacy (90 Day Supply)					
Mail Order	2.5x Retail Copay (Specialty not included)	2.5x Retail Copay (Specialty not included)	Not covered	2.5x Retail Copay (Specialty not included)	Not covered

Employee Contributions (Bi-Weekly 26 per year)			
	HMO	Core PPO	Choice Plus PPO
Employee	\$45.76	\$66.23	\$111.44
Employee & Spouse	\$92.72	\$125.82	\$220.76
Employee & Child(ren)	\$82.70	\$112.43	\$190.19
Employee & Family	\$137.70	\$199.39	\$335.92

United Healthcare Extras

United Healthcare makes many resources available to you to make obtaining the healthcare you need as simple and cost-effective as possible. These resources include:



Myuhc.com – United Healthcare’s member website

Myuhc.com is your personalized member website to help you access and manage your medical plan 24 / 7 / 365. With myuhc.com you can:

- Download plan documents to check what services are covered
- Request new ID cards or print temporary cards
- Check on your deductible and out-of-pocket amounts, and much more.

Log on and register to take advantage of these resources. One of the most important resources that myuhc.com provides is the Provider Search.

Provider Search


When seeking healthcare services, one of the first things you need to do is make sure the provider is in network. The best way to ensure you are maximizing the value of your health plan is to seek in-network providers in order to ensure the greatest discounts and least cost responsibility for you. For the Navigate HMO, *you are required* to designate a Primary Care Provider (PCP). You can access the Provider Search by:

- Logging onto **uhc.com/providersearch** or by logging onto myuhc.com and navigating to the Provider Search
- Selecting **Medical Directory**, then **Employer and Individual Plans**
- Selecting **Navigate HMO, Core or Choice Plus** depending on the plan you’re looking up.
 - **HMO Plan – Navigate HMO**
 - **Core PPO Plan – Core**
 - **Choice Plus – Choice Plus**
- Searching based on your zip code and/or searching for a specific doctor or facility
- **For the HMO Plan**, click on the provider you wish to designate as your PCP and locate the **Provider ID** under the Additional Information section.

United Healthcare App


For the healthcare consumer on the go, the United Healthcare app puts your health plan at your fingertips. Download the app for iPhone or Android and register with the information on your ID card. Then you can start to:

- Start to find nearby providers
- Chat with doctors
- See claim details
- Keep tabs on your deductible and out-of-pocket max



Sign up in minutes at myuhc.com today.

- Easily access and manage your health plan details.
- Dependents 18 and over can also create their own accounts.
- Have your health plan ID card handy.



Get the app and log on with Touch ID®.



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	\$300
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 R&C
Basic	80%	80% of R&C	80%	70% of R&C
Major	50%	50% of R&C	50%	50% of R&C
Orthodontia				
Benefit Percentage	50%	50% of R&C	50%	50% of R&C
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	\$16.51	\$12.00
Employee & 1 Dep	\$31.90	\$23.60
Employee & 2+ Deps	\$56.11	\$43.85

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 Mutual of Omaha. 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	\$25,000
Your Child	
Benefit	\$10,000

Employee Age Range	Life AD&D Premium Rate
0 – 24	0.000060
25 – 29	0.000060
30 – 34	0.000080
35 – 39	0.000090
40 – 44	0.000150
45 – 49	0.000252
50 – 54	0.000377
55 – 59	0.000588
60 – 64	0.000874
65 – 69	0.001460
70 – 74	0.002658
75 – 79	0.002580
80 – 99	0.002580

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.

$$\$ \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}}$$

coverage amount
premium rate
monthly premium

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

Child Voluntary Life AD&D coverage costs \$2.00 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 Mutual of Omaha. 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 Mutual of Omaha 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	\$2,850
Dependent Care FSA	\$5,000



Employee Assistance Program (EAP)

Dudek & Bock Spring Manufacturing Co. offers an Employee Assistance Program through Mutual of Omaha should you need help with personal or professional issues/concerns, including emotional well-being, family and relationships, healthy lifestyles, work and life transitions, legal and financial.

What are my EAP benefits?

- Access to EAP professionals 24/7 – Provides information and referral resources
- Service for employees and eligible dependents
- Robust network of licensed mental health professionals
- Three face-to-face sessions with a counselor (per issue)
 - One legal consultation (per issue)
- Legal Resources
 - Online will preparation
 - Legal library & online forms
 - Legal consultations
- Resources for:
 - Financial tools and resources
 - Work/Life balance
 - Substance use and other addictions
 - Dependent and elder care resources
- Access to a library of educational articles, handouts and resources via www.MutualOfOmaha.com/EAP



Who will I be talking to when I call in?

Mutual of Omaha's EAP team of licensed, Master's Level Professionals. This team has an average of 17 years of experience and a majority of them are Certified Employee Assistance Professionals. Translation services are available to those employees or dependents that require them.

Where do I sign up?

There's no need to sign up! Simply by virtue of employment with Dudek & Bock Spring Manufacturing Co., you're eligible to utilize these services. If you have any concerns or if you're even just curious about this service, then please feel free to reach out to the Mutual of Omaha EAP team.

— Don't delay if you need help —

Visit mutualofomaha.com/eap or call
800-316-2796 for confidential consultation
and resource services.



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 workforcenow.adp.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 & PPO	United Healthcare	866-414-1959	www.myuhc.com
Dental PPO	Mutual of Omaha	800-999-2330	www.MutualofOmaha.com
Vision	EyeMed Vision Care	866-804-0982	www.eyemedvisioncare.com
Life and AD&D	Mutual of Omaha	800-775-8805	www.MutualofOmaha.com
Short Term Disability (STD)	Mutual of Omaha	800-877-5176	www.MutualofOmaha.com
Long Term Disability (LTD)	Mutual of Omaha	800-877-5176	www.MutualofOmaha.com
Health FSA, Dependent Care FSA, COBRA	Discovery Benefits, Inc.	866-451-3399	www.discoverybenefits.com
EAP Employee Connect	Mutual of Omaha	800-316-2796	www.MutualofOmaha.com/EAP

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.