Aeries®

Open Enrollment (Nov. 1-15, 2024)

For Plan Year Dec. 1, 2024 – Dec. 31, 2025

Active Enrollment Required

What's new for 2024-2025

- Medical – Triple-Option Medical Plan, including a Qualified High-Deductible Health Plan (QHDHP) through Cigna,
- Health Savings Accounts (HSA) – Now Available, when enrolled in the QHDHP,
- HSA Seed – Aeries contributes to your account (Prorated from date of hire)
- Long-Term Disability – An Aeries-paid benefit,
- Basic Life and Accidental Death & Dismemberment – An Aeries-paid benefit,
- Thirteen-Month Plan year – Plans year transitioning to a Jan. 1 effective date starting in 2026.

Welcome to Your Benefits!

Eligibility

If you work at least 30 hours per week, you are eligible for benefits. Most of your benefits are effective on the first day of the month following your date of hire. You may also enroll your eligible dependents for coverage.

Eligible dependents could be:

Changing Benefits After Enrollment

During the year, you cannot make changes to your benefits unless you have a Qualified Life Event. If you do not make changes to your benefits within 30 days of the Qualified Life Event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified Life Event).

Qualified Life Event		Documentation Needed
Change in marital status	Marriage	Copy of marriage certificate
	Divorce/Legal Separation	Copy of divorce decree
	Death	Copy of death certificate
Change in number of dependents	Birth or adoption	Copy of birth certificate or copy of legal adoption papers
	Step-child	Copy of birth certificate plus a copy of the marriage certificate between employee and spouse
	Death	Copy of death certificate
Change in employment	Change in your eligibility status (i.e., full time to part time)	Notification of increase or reduction of hours that changes coverage status
	Change in spouse's benefits or employment status	Notification of spouse's employment status that results in a loss or gain of coverage

Definitions

The following are important terms that will be used throughout this document, as well as their definitions:

- **Coinsurance** – The amount you pay for certain covered healthcare services under your health plan. It is calculated as a percentage, and you pay it in addition to whatever deductible you may owe.
- **Copayment** – Amount the insured person pays every time he or she receives a health service. For example: If your copay to see your regular doctor is $20, you pay that amount each time you see your regular doctor.
- **Deductible** – The amount you owe before your health insurance benefits kick in.
- **Health Savings Account (HSA)** – An HSA allows you to make tax-free payroll contributions to an account that you may then use to pay for certain out-of-pocket medical expenses. To be eligible to open an HSA, you must participate in a qualified High Deductible Health Plan (HDHP). Your employer may also make contributions to your HSA. Unused money stays in the account year to year and can be invested for long-term use. There is a limit on how much you can contribute each year, but there is no limit on how much you can accumulate year to year. If your employer contributes to your HSA, you will need to subtract the employer contribution from the annual maximum to determine what you may contribute for the annual maximum.

Definitions

- High Deductible Health Plan (HDHP) – A health plan that contains a deductible which must be met before the health plan provides coverage. This typically means that 100 percent of the charges you and your family members incur for health and prescription services are subject to the deductible. This plan has no co-pays for office visits, prescriptions, etc.
- Out-of-pocket maximum – The maximum amount you will pay for covered services during a plan year.
- Preferred Provider Organization (PPO) – A health plan that includes a network of doctors, hospitals, and other healthcare providers that participate in a managed care plan. Members receive greater benefits by staying within the network but also have the option of receiving medical care outside of the network.
- Primary Care Physician (PCP) – The doctor you select to coordinate your care. This generally includes family practice physicians, general practitioners, internists, pediatricians, etc.
- Premium – A fee that is paid to provide insurance. Premiums can be paid by you, Aeries, and/or a combination of both.

Medical

Open Access Plus (OAP) Network

	Cigna HDHP OAPin Low	Cigna OAPin Mid	Cigna OAP High	
	IN-NETWORK	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK
You Pay				
Calendar Year Deductible				
Individual	$2,500	$1,000	$250	$5,000
Family	$5,000	$2,000	$500	$10,000
Calendar Year Out-of-Pocket Maximum (Includes Deductible)				
Individual	$8,000	$6,000	$4,000	$10,000
Family	$16,000	$12,000	$8,000	$20,000
Coinsurance / Copays				
Preventive Care	$0	$0	$0	Not covered
Primary Care	$30 copay*	$20 copay	$10 copay	50% coinsurance*
Specialist Visit	$60 copay*	$40 copay	$20 copay	50% coinsurance*
Emergency Room	$300 copay & coins.	$250 copay (waived if admitted)	$200 copay (waived if admitted)	

* After deductible

Medical

Open Access Plus (OAP) Network

	Cigna HDHP OAPin Low	Cigna OAPin Mid	Cigna OAP High	
	IN-NETWORK	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Retail Prescription Drugs				
Tier 1 (Generic)	$10 copay*	$10 copay	$10 copay	Not covered
Tier 2 (Brand Preferred)	$30 copay*	$30 copay	$30 copay	Not covered
Tier 3 (Brand Non-Preferred)	$50 copay*	$50 copay	$50 copay	Not covered
Tier 4 (Specialty)	20% up to $250*	30% up to $250*	30% up to $250*	Not covered

* After deductible

Cigna Pre-Enrollment Counselors

Choose a Plan With Confidence Cigna One Guide Service Can Help.

Whether you're a current Cigna customer or considering Cigna for the first time, we understand how confusing and overwhelming it can be to review your health plan options. And we want to help by providing the resources you need to make a decision with confidence. That's why Cigna One Guide® is available to you now.

Call a Cigna One Guide representative during preenrollment to get personalized, useful guidance.

Your personal guide will help you:

- Easily understand the basics of health coverage
- Identify the types of health plans available to you that best meet the needs of you and your family
- Check if your doctors are in-network to help you avoid unnecessary costs
- Get answers on any other questions you may have about the plans or provider networks available to you

The best part is, during the enrollment period, your personal guide is just a call away.*

Don't Wait Until the Last Minute to Enroll.

Call 888-806-5094 to speak with a Cigna One Guide representative today.*

Together, All the Way. ®

* During enrollment, personal guides available Monday through Friday, 8:00 am–9:00 pm EST. Once your coverage begins, call the number on your ID card to speak with a personal guide. Additional customer service representatives are available 24/7.

After Enrollment, the Support Continues For Cigna Customers.

Your Cigna One Guide representative will be there to guide you through the complexities of the health care system, and help you avoid costly missteps. Our goal is a simpler health care journey for you and your family.

Cigna One Guide Service Provides Personalized Assistance to Help You:

- Resolve health care issues
- Save time and money
- Get the most out of your plan
- Find the right hospitals, dentists and other health care providers in your plan's network
- Get cost estimates and avoid surprise expenses
- Understand your bills

Access Cigna One Guide – After Enrollment – in the Way That's Most Convenient For You:

App | Chat | Phone

Telemedicine

When you need care — anytime, day or night — or when your primary care provider is not available, telemedicine can be a convenient option. With telemedicine, you don't have to drive to the doctor's office or clinic, park, walk into or sit in a waiting room when you're sick — you can see your doctor from the comfort of your own bed or sofa.

Register Today so You Are Ready When You Need Care

- Avoid germs in the ER, urgent care clinic, or doctor's office.
- See a board-certified, licensed, telehealth-trained doctor on your schedule with on-demand virtual visits 24/7, including nights, weekends and holidays.
- Get treated for more than 80 common conditions including colds, flu, allergies and more.
- Get a prescription or short-term refill of any existing prescription sent to a pharmacy nearby in less time than your usual doctor visit.
- Avoid costly copays and deductibles of the ER and urgent care clinic.

Using Telemedicine is as Easy as One, Two, Three

Step 1 – Access MDLIVE

Login to myCigna.com, click on "Talk to a doctor." Or call MDLIVE at 888-726-3171.

Step 2 – Select care needed

Select medical care or counseling, cost will be displayed on both myCigna.com and MDLIVE.

Step 3 – Schedule Appointment

Schedule a future appointment or start your visit today.

Aeries®

Health Savings Account

To be eligible to open an HSA, you must be Enrolled in a qualified HDHP, and NOT:

- Enrolled in Medicare (including Part A), Medicaid, HIP, or Tricare
- Covered under other health insurance with first-dollar coverage
- Claimed as a dependent on another person's tax return
- Enrolled in a general medical FSA through your spouse's employer
- Received VA medical benefits within three months of the date your make contributions into an HSA

A Health Savings Account (HSA) is a personal savings account you can use to pay for qualified out-of-pocket medical expenses with pretax dollars — now or in the future. Once you're enrolled in the HSA, you'll receive a debit card to help manage your HSA reimbursements. Your HSA can also be used for your expenses and those of your spouse and dependents, even if they are not covered by the HDHP medical plan.

How a Health Savings Account Works

Eligibility

You must be enrolled in the Qualified High-Deductible Health Plan.

Contributions

The company contributes: Employee Only (EE): $600; Employee + Spouse (ES): $900; Employee + Child(ren) (EC): $900; Employee + Family (EF): $1,200.

You contribute on a pretax basis and can change how much you contribute from each paycheck up to the 2025 annual IRS maximum of $4,300 if you enroll only yourself or $8,550 if you enroll in family coverage. You can make an additional $1,000 catch-up contribution if you are age 55 or older.

Aeries

Health Savings Account

Eligible Expenses

You may use your HSA funds to cover medical, dental, vision and prescription drug expenses incurred by you and your eligible family members.

Using Your Account

Use the debit card linked to your HSA to cover eligible expenses, or pay for expenses out of your own pocket and save your HSA money for future health care expenses.

Your HSA is always yours — no matter what.

One of the best features of an HSA is that any money left in your account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave the Company or retire, your HSA goes with you so you can continue to pay for or save for future eligible health care expenses.

SaveOnSP

Specialty medications can cost a lot of money. That's why your plan offers you access to a service called SaveOnSP. With SaveOnSP, you'll pay $0 out-of-pocket for your medication. There's no extra cost to participate – it's available through your pharmacy benefit.

Pay $0 with SaveOnSP

If you're filling a medication through Accredo that's available at $0 with SaveOnSP, you should consider using this service.

- **With SaveOnSP, you'll pay $0 out-of-pocket for your medication.** The medication's full cost will be paid through a manufacturer copay assistance program.
- **Without SaveOnSP, you'll pay 30% coinsurance to fill your medication.** You can use the Price a Medication tool on the myCigna® App or myCigna.com® to see how much your medication will cost.

How it Works

John's taking an eligible specialty medication. His copay is currently $70. He has a choice to make.

- With SaveOnSP, he won't pay anything ($0) out-of-pocket. However, the cost won't count toward his deductible (if he has one) and/or out-of-pocket maximum.
- Without SaveOnSP, he'll pay his full 30% coinsurance (which is $1,000) out-of-pocket. Also, the cost won't count toward his deductible (if he has one) and/or out-of-pocket maximum.

Aeries®

Member Choice – Pharmacy Network Options

Your Pharmacy Network Options – Choice and Convenience

You and each covered family member can choose between two networks:

CVS Pharmacy Network

- 30-day supplies can be filled at any in-network retail pharmacy, including CVS.
- 90-day supplies are available at select in-network pharmacies, including CVS.
- Walgreens is not in this network. Prescriptions at Walgreens may not be covered.

Walgreens Pharmacy Network

- 30-day supplies can be filled at any in-network retail pharmacy, including Walgreens.
- 90-day supplies are available at select in-network pharmacies, including Walgreens.
- CVS is not in this network. Prescriptions at CVS may not be covered.

Both Networks Offer Over 55,000 Pharmacies, including local independent pharmacies, grocery stores, retail chains, and wholesale warehouse stores.

Changing Your Pharmacy Network

- **By Phone:** Call customer service using the toll-free number on your Cigna HealthcareSM ID card.
- **Online:** Log in to myCigna® App or myCigna.com®, go to the profile section, and follow the instructions to change networks.

Dental

MetLife

	MetLife Dental Plan - In-Network	
	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Plan Maximum		
Per Individual	$5,000 per individual (Basic and Major Services combined)	
	You Pay	
Calendar Year Deductible		
Individual	$25 per individual	$50 per individual
Family	$75 per family	$150 per family
Preventive Care		
Exams, Cleanings, X-rays	$0	$0
Basic Services		
Fillings, Sealants, Extractions, Emergency Exams	20%*	20%*
Major Procedures		
Crowns, Inlays/Onlays, Dentures and Bridgework, Repairs	50%*	50%*

Aeries®

Vision Plan

MetLife

Utilizing the

VSP Network

	MetLife Vision Plan – VSP Network
	IN-NETWORK
	You Pay
Exam	$20 up to $39
Single Vision Lenses	$0 after copay
Bifocals Lenses	$0 after copay
Trifocals Lenses	$0 after copay
Frames	Balance over $180 allowance after copay
Contacts in lieu of Frames/Lenses	Balance over $180 allowance after maximum $60 copay
Benefit Frequency	
Exams	Once every 12 months
Lenses	Once every 12 months
Frames	Once every 12 months
Contacts	Once every 12 months

Aeries

Income Protection

Basic Life and AD&D

For You

$50,000 employer-paid

Voluntary Life and AD&D

For You

Increments of $10,000 up to $500,000, not to exceed 5 times your salary

For Your Spouse

Increments of $5,000 up to $250,000, not to exceed 100% of employee coverage

For Your Child

Increments of $2,000 up to $10,000 (Maximum benefit of $250 for children 14 days to 6 months)

You must add your beneficiary(ies) in Employee Navigator.

Guaranteed Issue and Evidence of Insurability

Employees and spouses who elect Voluntary Life and AD&D coverage when they are first eligible can elect up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). If the amount requested is more than GI, you will need to provide EOI before the amount over GI becomes effective.

Income Protection

Voluntary Life

Age	Monthly Rates per $1,000	Age	Monthly Rates per $1,000
Child Rate	$0.200*	50–54	$0.350
15-24	$0.060	55–59	$0.560
25–29	$0.070	60–64	$0.780
30–34	$0.090	65–69	$1.290
35–39	$0.100	70–74	$2.510
40–44	$0.140	75+	$4.850
45–49	$0.220		

*Note: The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have. Children are eligible up to age 26.

Income Protection

Disability Benefits at a Glance

First 7 Days

PTO replaces 100% of your pay.

Next 12 Weeks

Approved STD replaces 60% of your earnings to a $2,000 maximum for 12 weeks.

Benefit begins after 7 days of disability.

After 90 Days

LTD replaces 60% of your earnings to a $10,000 maximum per month.

Benefit begins after 90 days of disability and payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever is sooner.

Planning for Retirement

As a part of your plan, your account dashboard gives you a real-time view of spending, saving, debt and more so you can track, manage and plan all your financial priorities in one place.

1. **Know your estimated monthly retirement income**
   - See what your retirement might look like and what percentage of your goal you're on track to reach.
   - Adjust the sliders to see how changes affect yoursavings in real time.
   - Put your savings in context.
   - Make changes with just one click.
2. **See and understand your net worth**

Your net worth is a good measure of where you stand at a point in time. The more accounts you link, the clearer view you'll have of what you own (your assets) and what you owe (your liabilities).

3. **Manage progress toward your goals**

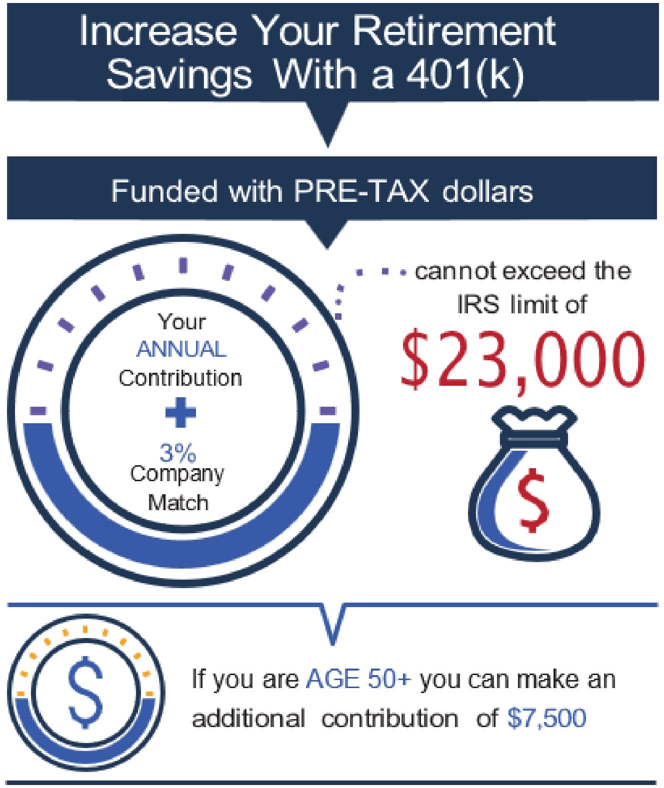
Your dashboard includes a progress meter and personalized next steps to help you reach your individual goals.

4. **Easily and securely link other accounts**

Advanced security measures are taken to protect your privacy and information and ensure your accounts can't be viewed by your employer or plan administrators.

5. **Access an expanded financial toolbox**

Designed to help you better plan and manage your finances, it includes a retirement planner, a savings planner, budgeting tools and more.



View Tips and Best Practices to Protect Yourself

See what you can do to help defend against cybersecurity threats. Visit empowermyretirement.com and click on the Security Tips link at the bottom of the page.

Log in to Your Accounts and Start Linking Accounts

Take advantage of all the tools available to you and link outside accounts to enjoy a 360° view of your finances.

It's easy to create your account if you haven't already.

- Log on and select Register.
- Choose the I do not have a PIN tab.
- Follow the prompts to create your username and password.

Click Español to view the website and receive your statements in Spanish.

For more help, call 800-338-4015.

Representatives are available weekdays from 6 a.m. to 8 p.m. Mountain time and Saturdays from 7 a.m. to 3:30 p.m. Mountain time.

Employee Assistance Program

LifeCare EAP Program through ADP
Call toll-free, 24 hours a day
1-866-338-5516 (1-800-873-1322 TTY). Please mention your affiliation with ADP.
Log into http://member.lifecare.com. Screen name: GROUPADPEAP and Password: login

Our Employee Assistance Program is available at no cost to you — whether or not you elect other benefits coverage.

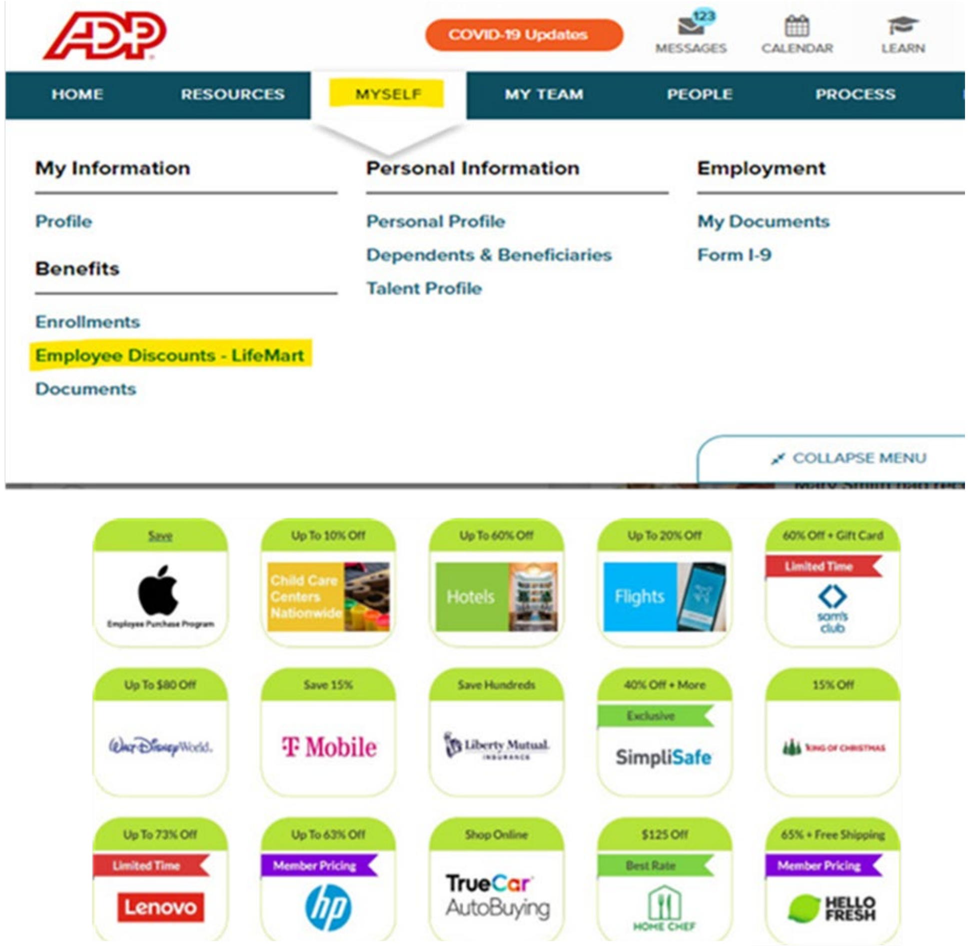
You can contact the EAP for help with the following:

Additional Benefits

LifeMart

Through our partnership with ADP, you have access to thousands of discounts. If you are in the market for something, please check LifeMart first before making a purchase online.

These discounts vary and can change throughout the year. The link can be found on the homepage of ADP. Discounts include, pet insurance, Apple products, electronics, cell phones, food & grocery, home and auto insurance and much more!



Aeries®

Additional Benefits

Legal Services - Unum

Navigating legal matters can be complex and costly. With Unum's Legal Services, you have access to a network of experienced attorneys to assist with a variety of personal legal issues, such as estate planning, real estate transactions, family law matters, and more. Whether you need legal advice, document preparation, or representation, this service helps ensure you receive the support you need without the high cost of typical attorney fees. Protect your peace of mind by taking advantage of this valuable benefit. Call 800-854-1446 or visit www.unum.com/lifebalance.

Travel Assistance Program - Unum

If you're looking for peace of mind while traveling, consider the travel assistance program. It offers toll-free emergency assistance to you, your spouse and your dependents 24 hours a day, seven days a week when you're traveling 100 miles or more from your primary home for 90 days or less. Services provided by Assist America, Inc. through your Unum group life and disability insurance plans. Call 800-872-1414 within the U.S., +01 609-986-1234 outside the U.S., or email mailto:medservices@assistamerica.com. You may also download the mobile app from the Apple® App Store or Google Play™. Reference No. 01-AA-UN-762490

Tuition Reimbursement - Aeries

Through the Tuition Reimbursement benefit, full-time employees are eligible to receive reimbursement for a portion of the tuition costs for study or training programs pursued outside of working hours.

Please note that reimbursement is only for educational courses in areas that will improve your present job performance. You must have advance written approval. Contact Human Resources for more information.

Voluntary Benefits

Short-Term Disability

The loss of income due to illness or injury can cause serious financial hardship for your family. Disability insurance replaces a portion of your income to help you continue paying your bills and meeting your financial obligations during this difficult time.

How Does Short-Term Disability Insurance Work?

- You are eligible to receive STD benefits after you have been disabled for seven days due to a non-work-related illness or injury, or pregnancy.
- Replaces up to 60% of your eligible income, up to a maximum of $2,000 per week.
- Benefits end after 12 weeks.

Voluntary Benefits

Short-Term Disability

	Full-time Employees
Age Band	**Rates per $10 of Weekly Benefit**
Under 25	$0.041
25–29	$0.103
30–34	$0.231
35–39	$0.157
40–44	$0.072
45-49	$0.055
50-54	$0.071
55-59	$0.086
60-64	$0.118
65+	$0.142

Voluntary Benefits

Accident Insurance

Accident insurance pays out a lump sum if you become injured because of an accident — even if the injuries you incur do not keep you out of work. While health insurance companies pay your provider or facility, Accident insurance pays you directly.

How Does Accident Insurance Work?

Accident insurance policies can provide you with a lump sum paid directly to you that will help pay for a wide range of situations, including initial care, surgery, transportation and lodging, and follow-up care. Here's how it works:

- A set amount is payable based on the injury you suffer and the treatment you receive.
- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Accident insurance covers injuries that happen on the job or off the job — unlike workers' compensation, which only covers on-the-job injuries.
- Benefit payments are not reduced by any other insurance you may have with other companies.

Examples of Covered Expenses

- Emergency Room Visits
- Hospital Stays
- Fractures and Dislocations
- Medical Exams
- Physical Therapy
- Transportation and Lodging

Voluntary Benefits

Accident Insurance

	Full-Time Employees - Monthly Premiums
Employee Only	$12.55
Employee + Spouse	$22.20
Employee + Child(ren)	$27.79
Employee + Family	$37.44

Voluntary Benefits

Critical Illness Insurance

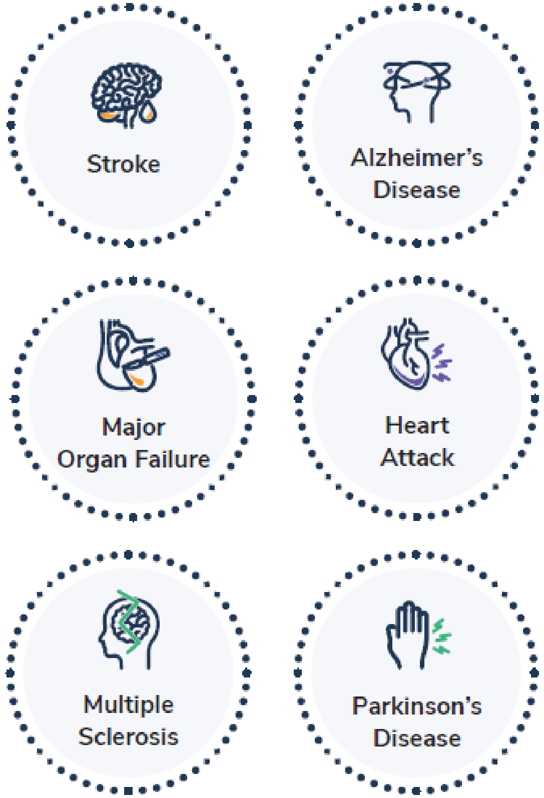
While medical insurance is vital, it doesn't cover everything. If you suffer from a serious illness, such as cancer, stroke or a heart attack, Medical insurance may not provide the coverage you need. Critical Illness insurance will ease the financial strain and help you focus on your recovery.

How Will a Critical Illness Claim Get Paid?

After purchasing Critical Illness insurance, if you suffer from one of the serious illnesses covered by your policy, you'll be paid in a lump sum. The payment will go directly to you instead of to a medical provider. The payment you receive can be used for many things including:

- Child care costs
- Medical and living expenses
- Travel expenses for you and your family
- Lost wages from missed time at work

Examples of Covered Expenses



Voluntary Benefits

Critical Illness Insurance

	Full-time Employees - Monthly Critical Illness Attained Age Rates per $1,000	
Age	Employee & Child(ren) Rate	Spouse Rate
Under 25	$0.42	$0.42
25–29	$0.50	$0.50
30–34	$0.57	$0.57
35–39	$0.66	$0.66
40–44	$0.82	$0.82
45-49	$1.10	$1.10
50-54	$1.41	$1.41
55-59	$1.86	$1.86
60-64	$2.68	$2.68
65-69	$3.60	$3.60
70-74	$5.14	$5.14
75-79	$7.00	$7.00
80-84	$9.14	$9.14
85+	$12.54	$12.54

Voluntary Benefits

Critical Illness Insurance

	Full-time Employees - Monthly Critical Illness Attained Age Costs $10,000 Employee and $10,000 Spouse, $50 Be Well Benefit	
Age	**Employee & Child(ren) Rate**	**Spouse Rate**
Under 25	$4.20	$4.20
25–29	$5.00	$5.00
30–34	$5.70	$5.70
35–39	$6.60	$6.60
40–44	$8.20	$8.20
45-49	$11.00	$11.00
50-54	$14.10	$14.10
55-59	$18.60	$18.60
60-64	$26.80	$26.80
65-69	$36.00	$36.00
70-74	$51.40	$51.40
75-79	$70.00	$70.00
80-84	$91.40	$91.40
85+	$125.40	$125.40

Voluntary Benefits

Critical Illness Insurance

	Full-time Employees - Monthly Critical Illness Attained Age Costs $20,000 Employee and $20,000 Spouse, $50 Be Well Benefit	
Age	**Employee & Child(ren) Rate**	**Spouse Rate**
Under 25	$8.40	$8.40
25–29	$10.00	$10.00
30–34	$11.40	$11.40
35–39	$13.20	$13.20
40–44	$16.40	$16.40
45-49	$22.00	$22.00
50-54	$28.20	$28.20
55-59	$37.20	$37.20
60-64	$53.60	$53.60
65-69	$72.00	$72.00
70-74	$102.80	$102.80
75-79	$140.00	$140.00
80-84	$182.80	$182.80
85+	$250.80	$250.80

Voluntary Benefits

Hospital Indemnity Insurance

Hospital Indemnity insurance is a plan designed to pay for the costs of a hospital admission that may not be covered by other insurance. The plan covers employees who are admitted to a hospital or ICU for a covered sickness or injury. Even if your Medical insurance covers most of your hospitalization, you can still receive payments from your Hospital Indemnity insurance plan to cover extra expenses while you recover.

How Does Hospital Indemnity Insurance Work?

You pay monthly premiums for your Hospital Indemnity insurance plan. If you are admitted to the hospital for an injury or illness, your Hospital Indemnity plan makes cash payments to you. And with the payments going directly to you, you can use these emergency funds to pay for costs not covered by your Medical insurance, Medical insurance deductibles, copays and coinsurance, child care expenses while you are in the hospital or cost-of-living expenses as you recover.

Examples of Covered Expenses

- Hospital Admission
- Hospital Confinement
- Hospital Intensive Care
- Surgical Care
- Diagnostic and Imaging
- Transportation and Lodging

Voluntary Benefits

Hospital Indemnity Insurance

	Full-Time Employees - Monthly Premiums
Employee Only	$17.44
Employee + Spouse	$35.39
Employee + Child(ren)	$24.82
Employee + Family	$42.77

Voluntary Benefits

Learn more about your annual Be Well Benefit

Your Unum plan pays a Be Well Benefit for one Be Well screening each year.

With the Unum Be Well Benefit, you and other covered family members can receive a valuable incentive for important tests and screenings. Many of these tests are routinely performed, so it's easy to take advantage of this benefit.

Your Critical Illness Insurance Be Well benefit is $50.

Your Accident Insurance Be Well benefit is $50.

Your Hospital Insurance Be Well benefit is $50.

BE WELL SCREENINGS

- Annual exams by a physician including sports physicals and well-child visits, dental and vision exams
- Cancer screenings including pap smear, colonoscopy
- Cardiovascular function screenings
- Cholesterol and diabetes screenings
- Imaging studies, including chest X-ray, mammography
- Immunizations including HPV, MMR, tetanus, influenza

HOW TO FILE A CLAIM

You can receive a benefit for tests that are performed after your initial coverage date.

Follow these steps:

Online: www.unum.com
App: MyUnum for Members
Phone: 1-800-635-5597

You will need to provide the following:

- First and last names of the employee and claimant (the employee might not be the claimant)
- Employee's Social Security number or policy number
- Name and date of the test
- Name of physician and the facility where the test was performed.

Each year, you can earn a valuable incentive just for taking care of your health. And so can each of your covered family members.

Employee Contributions

Medical

Rates are per pay period

	HDHP Low Plan	PPO Mid Plan	PPO High Plan
Employee Only	$9.38	$29.06	$47.26
Employee + Spouse	$20.63	$63.93	$103.96
Employee + Child(ren)	$18.75	$58.11	$94.51
Employee + Family	$28.13	$87.17	$141.77

Dental

Rates are per pay period

	DPPO Plan
Employee Only	$0.00
Employee + Spouse	$6.44
Employee + Child(ren)	$6.44
Employee + Family	$10.25

Aeries®

Employee Contributions

Vision

Rates are per pay period

	Vision Plan
Employee Only	$0.00
Employee + Spouse	$0.99
Employee + Child(ren)	$0.99
Employee + Family	$1.58

Important Contacts

Coverage	Contact	Phone	Website
Medical	Cigna	866-494-2111	www.mycigna.com
Dental	MetLife	800-438-6388	www.metlife.com/insurance/dental-insurance
Vision	MetLife	800-438-6388	www.metlife.com/insurance/vision-insurance
Basic Life, AD&D, LTD	Unum	800-445-0402 (Life) 866-779-1054 (DI)	www.unum.com
Voluntary Benefits (STD, Accident, Critical Illness, Hospital Indemnity)	Unum	800-635-5597	www.unum.com
HSA	Optum	866-234-8913	www.optumbank.com
401(k)	Empower	800-338-4015	www.empowermyretirement.com
HR Contact	Nica Tahsequah	714-575-3685	N/A

Open Enrollment

11/1 – 11/15

- **This is an ACTIVE enrollment. Your participation is required.**
- It's here - your **once-a-year opportunity to enroll or make changes to your benefits** without experiencing a qualified life event (marriage/divorce, birth/adoption, job change, etc.).
- **Choose carefully** since elections you make will be in effect for the next plan year.
- **To waive all benefits,** please see the **quick and easy online instructions below. Available 24/7.**
- Be sure to **review your benefit information** before you enroll.

Speak with a Benefit Coach by phone for

- Help with benefit decisions
- Password reset or login assistance
- Help enrolling in your benefits

Call Center

1.888.592.1840

BEGINS	ENDS
11/11	11/15

Weekdays, 9 am – 6 pm MT

Se Habla Español

Aeries®

Be prepared with:

Dependents you want to enroll

- **Name**
- **Social Security #**
- **Date of Birth**

Beneficiaries for Life Insurance

- **Name**
- **Date of Birth**
- **Relationship to you**

NEW Unum Benefits!

- Voluntary Short Term Disability
- Employer Paid Long Term Disability

Don't forget these great benefits offered by Unum:

- Accident
- Critical Illness
- Hospital Indemnity

Enroll online 24/7:

https://www.EmployeeNavigator.com/benefits/Account/Login

Company Identifier: aeries

Note, this is the **best & most convenient way to waive all benefits.**

This summary highlights the main features of many of the benefit plans sponsored by Aeries Software. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. Aeries Software reserves the right to modify, amend, or terminate any benefit plan or practice described in this summary. Nothing in this summary guarantees that any new plan provisions will continue in effect for any period of time. This summary serves as a Summary of Material Modifications (SMM) as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended.