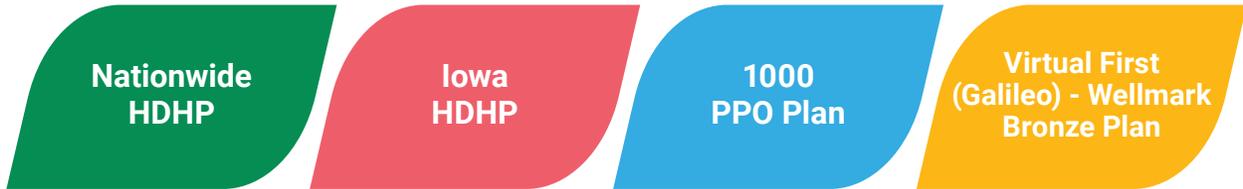


MEDICAL

We offer four medical plan options. Our medical plans are self-insured, meaning, **KENT WORLDWIDE** pays medical claims directly as the insurer. **KENT WORLDWIDE** contracts with Wellmark, our third-party administrator. Through this arrangement, Wellmark provides the provider network, fee schedule, insurance cards, and processes claims.

Four Medical Plan Options:



Preventive care is covered 100% in all four health plans.

What is preventive care?

Preventive care is the medical care you receive to help prevent disease before it happens. It can include age-appropriate or diagnostic testing, lifestyle changes, vaccines and early disease detection, and support in preventing future health or behavioral conditions.

What are preventive exams?

Medically speaking, preventive exams are care received in the absence of a medical condition or symptom. That means preventive exams or services can help avoid sickness or disease by identifying health conditions in their early stages when they are easier and less costly to treat. Preventive exams can include a complete physical, standard immunizations, blood pressure screenings, blood work, depression screenings, eye exam and more.

Full list can be found at:

https://www.wellmark.com/-/media/sites/public/files/insurance-explained/wellmark-aca-preventive-services-list.pdf?sc_lang=en&hash=EBE2213ED02AF1B53083A24A1D81A221

Term	Description
Premium	The amount you pay for health insurance coverage out of each paycheck.
Deductible	Generally, the amount you pay for covered health care services before your insurance plan starts to pay.
Co-pay	A fixed dollar amount a patient must pay upfront for medical services.
Coinsurance	An insured individuals share of the cost of a covered health care expense.
Out-of-Pocket Maximum (OOP)	A cap or limit on the amount of money you have to pay for covered health care services in a plan year.

Traveling Abroad

Access care via GeoBlue. Download the GeoBlue Mobile App for country specific hospitals, providers, and more resources.



NATIONWIDE HIGH DEDUCTIBLE

The Nationwide High Deductible Health Plan is an option for eligible **KENT WORLDWIDE** employees.

Overview of coverage:

Category	Employee Only	With Spouse, Child(ren), or Family
Deductible	\$3,400	\$6,800 (\$3,400 per individual, but not more than \$6,800)
Out-of-Pocket Maximum	\$3,400	\$6,800 (max)
Provider Network	Alliance Select (Nationwide)	
Pharmacy (CVS Caremark through RxBenefits)	Participant pays 100% of cost up to deductible	
Office Visit (Primary Care)	Participant pays 100% of cost up to deductible	
Office Visit (Specialist)	Participant pays 100% of cost up to deductible	
Emergency Room	Participant pays 100% of cost up to deductible	
Tax Advantaged Account Option	Health Savings Account	
Preventive Care	100% covered by plan	
Telehealth (see below)	Dr. on Demand, participant pays 100% of cost up to deductible	

Who this plan works well for:

- This plan is great for healthy individuals, or low utilizer of health care services to take advantage of a lower premium.
- This plan has the lowest out-of-pocket maximum, so it also works well for someone who knows they will have services or high-cost medications and reach the out-of-pocket maximum.
- This plan is also for anyone wanting to take advantage of a Health Savings Account.

SEE A DOCTOR IN MINUTES

Getting sick is bad enough without having to get out of bed, go to the doctor and sit in a waiting room with other sick people.

With Doctor on Demand, you and your family members can see a board-certified doctor in minutes who can treat the most common medical conditions and prescribe medication if needed.



Get treatment for:

- Cold and flu
- Bronchitis and sinus infections
- Urinary tract infections
- Sore throats
- Allergies
- Fever
- Headache
- Pink eye
- Skin condition
- Mental health issues (including anxiety, depression, relationship issues, grief, eating disorders, smoking cessation or alcohol dependence)²

Questions? Call 800-997-6196.

IOWA HIGH DEDUCTIBLE

The Iowa High Deductible Health Plan is an option for eligible **KENT WORLDWIDE** employees at Iowa locations. Guest plan access is available for children who live outside of Iowa but still within the United States, including those away at college.

Overview of coverage:

Category	Employee Only	With Spouse, Child(ren), or Family
Deductible	\$3,400	\$6,800 (\$3,400 per individual, but not more than \$6,800)
Out-of-Pocket Maximum	\$3,400	\$6,800 (max)
Provider Network	Blue Access (Iowa and Surrounding Communities)	
Pharmacy (CVS Caremark through RxBenefits)	Participant pays 100% of cost up to deductible	
Office Visit (Primary Care)	Participant pays 100% of cost up to deductible	
Office Visit (Specialist)	Participant pays 100% of cost up to deductible	
Emergency Room	Participant pays 100% of cost up to deductible	
Tax Advantaged Account Option	Health Savings Account	
Preventive Care	100% covered by plan	
Telehealth (see below)	Dr. on Demand, participant pays 100% of cost up to deductible	

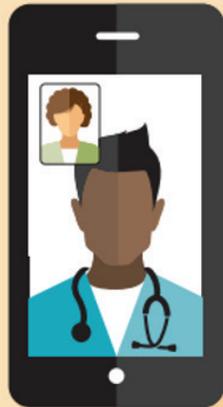
Who this plan works well for:

- Everything under Nationwide HDHP
- Lives in & receives primary care in Iowa to take advantage of lower premium & fee schedule within narrow provider network.
- Emergency coverage or Telehealth is available when traveling out of Iowa.

SEE A DOCTOR IN MINUTES

Getting sick is bad enough without having to get out of bed, go to the doctor and sit in a waiting room with other sick people.

With Doctor on Demand, you and your family members can see a board-certified doctor in minutes who can treat the most common medical conditions and prescribe medication if needed.



Get treatment for:

- Cold and flu
- Bronchitis and sinus infections
- Urinary tract infections
- Sore throats
- Allergies
- Fever
- Headache
- Pink eye
- Skin condition
- Mental health issues (including anxiety, depression, relationship issues, grief, eating disorders, smoking cessation or alcohol dependence)²

Questions? Call 800-997-6196.

\$1,000 DEDUCTIBLE

The \$1,000 Deductible PPO Health Plan is an option for eligible **KENT WORLDWIDE** employees.

Overview of coverage:

Category	Employee Only	With Spouse, Child(ren), or Family
Out-of-Pocket Maximum	\$3,500	\$9,750 (max)
Deductible	\$1,000	\$3,000 (\$1,000 per individual, but not more than \$3,000)
Provider Network	Alliance Select (Nationwide)	
Pharmacy (CVS Caremark through RxBenefits)	15% Generic, 30% Preferred Brand, 45% Non-Preferred Brand, 10% Specialty	
Office Visit (Primary Care)	\$45 copay	
Office Visit (Specialist)	\$65 copay	
Emergency Room	\$200 copay and 30% coinsurance per visit for facility and physician(s) combined	
Tax Advantaged Account Option	Flex Spending Account (FSA)	
Preventive Care	100% covered by plan	
Telehealth (see below)	Dr. on Demand, participant pays \$45 co-pay	

Who this plan works well for:

- Prefers co-pays for office visits.
- Has Rx that are low to moderate cost.
- Takes advantage of Flex Spending Account.

SEE A DOCTOR IN MINUTES

Getting sick is bad enough without having to get out of bed, go to the doctor and sit in a waiting room with other sick people.

With Doctor on Demand, you and your family members can see a board-certified doctor in minutes who can treat the most common medical conditions and prescribe medication if needed.



Get treatment for:

- Cold and flu
- Bronchitis and sinus infections
- Urinary tract infections
- Sore throats
- Allergies
- Fever
- Headache
- Pink eye
- Skin condition
- Mental health issues (including anxiety, depression, relationship issues, grief, eating disorders, smoking cessation or alcohol dependence)²

Questions? Call 800-997-6196.

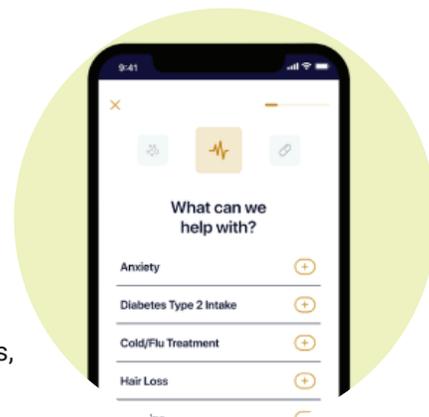
VIRTUAL FIRST

The Virtual First Health Plan is an option for eligible **KENT WORLDWIDE** employees. This plan provides unlimited, no cost virtual health visits through Galileo. For health issues not able to be addressed virtually, this plan is paired with a Wellmark Bronze plan. This is the lowest premium plan offered.

90% of health issues managed virtually.

Galileo is a digital multi-specialty and primary care clinic. Conveniently accessible 24/7/365 for everything from prescription refills to chronic care management.

Virtually treat a full spectrum of medical issues, examples include: Everyday Care, Prescription Renewals, Birth Control Selection, Urinary Tract Infection, Referral Requests, Urgent Care, Gastrointestinal Issues, Abdominal Pain, Back Pain, Insomnia, Persistent Cough, Ongoing Care, Thyroid Disorders, High Cholesterol, Acid Reflux, Diabetes, Anxiety.



Overview of coverage for the Wellmark Bronze Plan:

Category	Employee Only	With Spouse, Child(ren), or Family
Deductible	\$5,000	\$7,500
Out-of-Pocket Maximum	\$5,000	\$7,500 (max)
Provider Network	Alliance Select (Nationwide)	
Pharmacy (CVS Caremark through RxBenefits)	15% Generic, 30% Preferred Brand, 45% Non-Preferred Brand, 10% Specialty	
Office Visit (Primary Care)	\$100 copay	
Office Visit (Specialist)	\$100 copay	
Emergency Room	\$200 copay and 30% coinsurance per visit for facility and physician(s) combined	
Tax Advantaged Account Option	Health Reimbursement Account (HRA) \$500 from KENT WW	Health Reimbursement Account (HRA) \$1,000 from KENT WW
Preventive Care	100% covered by plan	
Telehealth (see below)	Galileo 100% covered by the Plan	

Who this plan works well for:

- Maximizing take home pay because of low premium.
- Those who require care on an infrequent basis.
- Rural, with limited access to care in surrounding area.