

2024 EMPLOYEE BENEFITS OVERVIEW



Kinex is pleased to offer our employees a very comprehensive benefits package. These benefits are offered to full-time employees working 30 hours or more per week.

BENEFITS OVERVIEW

MEDICAL PLAN

Network: UHC ChoicePlus

Kinex offers an HSA-qualified plan through UHC. The network offers an extensive and national directory of medical professionals. [Click here to access UHC Member Booklet.](#)

In-Network Benefits*:

Deductibles and Out-of-Pockets - based on Calendar Year

Deductible: Individual \$4,000 / Family \$8,000

Out-of-Pocket Maximums: Individual \$6,350 / Family \$12,700

Coinsurance: 20%

Physician Office Visit: Deductible & Coinsurance Apply

Specialist Office Visit: Deductible & Coinsurance Apply

Urgent Care Visit: Deductible & Coinsurance Apply

Emergency Room: Deductible & Coinsurance Apply

Rx: Tiers 1/2/3: Deductible & Coinsurance Apply

**Deductibles and Out-of-Pockets are Embedded, meaning that any individual family member has to meet the Single Deductible and Out-of-Pocket. See Plan document for full benefit details.*



UHC VALUE ADDS

UHC offers additional value adds to all policyholders. Enroll at myuhc.com or [click here to learn more](#)

24/7 VIRTUAL VISIT

Consider 24/7 Virtual Visits for Allergies, Eye infections, Flu, Rashes, Sore throats and more. With a UHC plan, your cost for a 24/7 Virtual Visit is no charge by a Designated Virtual Network Provider. Connect to a provider by phone 1.855.615.8335 or video through myuhc.com or the UHC app.

UHC REWARDS

Earn up to \$300 by doing things you may already be doing like tracking your steps or sleep, taking a health survey, getting your annual check up and more

ONE PASS SELECT

Can help you reach your fitness goals. Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan. You & your eligible family members (18+) can get started with One Pass Select on 1.1.2024. Choose from our large nationwide network of gym brands and local fitness studios. Starting at \$29/mon up to \$144/mon. An enrollment fee may apply or get started with a digital only plan for \$10/mon.

REAL APPEAL ON RALLY COACH

A proven weight management program designed to help you get healthier and stay healthier. Available to you and eligible family members at no additional cost.

1/1/2024-12/31/2024 MEDICAL EMPLOYEE CONTRIBUTIONS		
	PER MONTHLY PAY PERIOD	PER BI-WEEKLY PAY PERIOD
Employee Only	\$129.00	\$59.54
Employee + Spouse	\$387.01	\$178.62
Employee + Child(ren)	\$361.21	\$166.71
Family	\$696.62	\$321.52

If you participate in the Group Medical Plan, Kinex will provide a monthly contribution of \$50/month, which will be deposited into your HSA account through Optum Bank. The maximum employer contribution is limited to \$50/month and is not impacted by your enrollment tier (i.e. Single or Family).



UHC VALUE ADDS cont.



QUIT FOR LIFE

If you use tobacco and have thought about quitting, Quit for Life on Rally Coach may be able to help. Get tools and online resources designed to help you quit – and stay quit – at no additional cost. Get coach support, Access anytime/anywhere, View quit recommendations. Stay on track with help from nicotine replacement therapy like gum and patches delivered to your door, if eligible.

BEHAVIORAL HEALTH IS HEALTH

- Feeling down and want to explore self-care tools and tips – get access to clinician created self care techniques, coping tools, meditations anytime/anywhere from AbleTo. Visit ableto.com/begin and follow the steps to begin your self care program: have your health plan ID card handy
- Dealing with life transitions and could use some support or guidance – your EAP through UHC offers up to 3 provider visits for \$0, short term support and advice to help with stress, personal challenges, work/life balance. Call 1.888.887.4114 for 24/7 phone support.
- Have a concern that needs long term support from a licensed therapist – connect virtually or in person with a licensed provider to help with Bipolar & neuro-development disorders, Compulsive habits & eating disorders or Substance abuse. Answer a few questions and find support at myuhc.com/mh-recommendations

DENTAL PLAN

Network: Delta Dental of Wisconsin

Deductibles and benefits based on Calendar Year (1/1/2024-12/31/2024)

Annual Maximum: \$1,500

Deductible: Individual \$50 / Family \$150

Preventive Services covered at 100%

(Exams, Cleanings, X-rays, Fluoride Treatments, Space Maintainers, Sealants – does not apply to annual maximum)

Basic Services covered at 80%

(Extractions, Fillings, Emergency Treatment to relieve pain)

Major Services covered at 50%

(Endodontic, Periodontics, Crowns, Bridges, Implants, Dentures)

Orthodontics: Lifetime Maximum: \$1,000 for children up to age 19; covered at 50%

Additional Benefits:

Additional cleanings available for participants with the following health conditions:

- Periodontal Disease
- Diabetes
- Pregnancy
- High Risk Cardiac Conditions
- Suppressed Immune Conditions
- Kidney Failure or Dialysis
- Cancer-related Chemotherapy and/or Radiation

See Dental policy for full benefit details.

VISION PLAN

Offered through Delta Dental of Wisconsin

Network: EyeMed

Deductibles and benefits based on Calendar Year (1/1/2024-12/31/2024)

Eye Exam: \$10 co-pay

Frame Allowance: Up to \$150

Lenses: \$10 co-pay

Contact Lenses Fitting: Up to \$55 co-pay

Contact Lens Allowance: Up to \$150

Glasses Options: Co-pay varies by option

See Vision Summary for full benefit details.



1/1/2024-12/31/2024 DENTAL EMPLOYEE CONTRIBUTIONS		
	PER MONTHLY PAY PERIOD	PER BI-WEEKLY PAY PERIOD
Employee Only	\$719	\$3.32
Employee + Spouse	\$22.41	\$10.34
Employee + Child(ren)	\$24.26	\$11.20
Family	\$42.30	\$19.52

1/1/2024-12/31/2024 VISION EMPLOYEE CONTRIBUTIONS		
	PER MONTHLY PAY PERIOD	PER BI-WEEKLY PAY PERIOD
Employee Only	\$6.14	\$2.83
Employee + Spouse	\$11.66	\$5.38
Employee + Child(ren)	\$13.65	\$6.30
Family	\$19.22	\$8.87

BENEFITS OVERVIEW *cont.*

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

Administered through EBC

Employees can pay for certain IRS-approved out-of-pocket health care expenses with pre-tax dollars. The annual maximum amount you may contribute to the Health Care FSA is \$3,200. You may carry-over a balance of up to \$610 from year to year. **IRS regulations require that you complete an annual enrollment form.** Debit cards are available to pay for qualifying expenses.

LIMITED PURPOSE HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

Administered through EBC

If you are enrolled in a Qualified High Deductible Health Plan either through Kinex or through another employer, this account allows you to pay for Dental and Vision care expenses only with pre-tax dollars. The annual maximum you may contribute is \$3,200. You may carry over a balance of up to \$610 from year to year. **IRS regulations require that you complete an annual enrollment form.** Debit cards are available to pay for qualifying expenses.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)

Administered through EBC

Employees can use pre-tax dollars toward qualified dependent care, such as caring for children under the age of 13 or caring for elders. The annual maximum amount you may contribute for 2024 is \$5,000 for single taxpayers and married couples filing jointly, or \$2,500 for married people filing separately. There is no rollover option available for Dependent Care; it's use it or lose it, so please plan accordingly. **IRS regulations require that you complete an annual open enrollment form.**



VOLUNTARY BENEFITS

VOLUNTARY LIFE AND (AD&D) INSURANCE

Offered through Mutual of Omaha

You have the opportunity to enroll in Voluntary Life insurance for yourself, spouse, or dependents. You must be enrolled in order to elect coverage for your spouse and/or dependent children.

Coverage is available for you in multiples of \$10,000, subject to a maximum of \$300,000. As a new hire, you are eligible for coverage up to \$100,000 without medical underwriting; amounts above \$100,000 require completion of Evidence of Insurability.

Coverage for current employees, if currently enrolled, may be increased during annual open enrollment up to \$20,000 without medical underwriting, subject to the overall maximum of \$300,000. The guarantee issue still applies. If the amount of coverage is over \$150,000, medical evidence will be required. Also, current employees who are not enrolled can enroll for up to \$20,000 during the annual enrollment without medical underwriting.

Coverage for your spouse is available in multiples of \$5,000, subject to a maximum of \$150,000. The amount of your spouse's coverage cannot exceed 100% of the employee's coverage. If you currently have spousal coverage, you may increase the coverage by \$10,000 without medical underwriting, subject to the overall maximum of \$150,000. The guarantee issue still applies. If the amount of coverage is over \$20,000, medical evidence will be required. Also, current spouses who are not enrolled can enroll for up to \$10,000 during the annual enrollment without medical underwriting.

Coverage for dependents, is available in multiples of \$5,000, subject to a maximum of \$10,000. The employee contribution covers all children in your family.

If you currently have dependent coverage during annual open enrollment, you may increase the coverage by \$5,000 without medical underwriting, subject to the overall maximum of \$10,000. Also, children who are not enrolled can enroll for up to \$5,000 during the annual enrollment without medical underwriting.

If you previously waived coverage, you can enroll during the annual enrollment period. Employees can enroll for up to \$20,000 without medical underwriting; Spouses can enroll for up to \$10,000 without medical underwriting and children can enroll for up to \$5,000 without medical underwriting.

See Human Resources for further details. See policy for full benefit details.

COMPANY-PAID BENEFITS

DISABILITY INSURANCE

All short and long term disability premiums paid for by the company on your behalf will be grossed-up on your paycheck on a monthly basis. The employee's premiums are paid by the Company, but the employee must pay income taxes on the premium. This allows any benefit paid under these plans to be non-taxable, resulting in more funds paid to an employee in their time of need.

Additionally, the IRS requires anyone that receives an employer-paid life insurance benefit of over \$50,000 to pay tax on the portion of the premium that represents above the \$50,000 threshold.

SHORT-TERM DISABILITY INSURANCE

Offered through Mutual of Omaha

Kinex provides each eligible employee with coverage for Short-Term Disability. There is a waiting period of seven days for illness and zero days for accident. The benefit pays 60% of your pre-disability earnings for a period of 90 days. *See policy for full benefit details.*

LONG-TERM DISABILITY INSURANCE

Offered through Mutual of Omaha

Kinex provides each eligible employee with coverage for Long-Term Disability. There is a benefit elimination period of 90 days (13 weeks) for illness or accident. The benefit pays 60% of your pre-disability earnings. *See policy for full benefit details.*

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Offered through Mutual of Omaha

Kinex provides each eligible employee with Life and Accidental Death & Dismemberment insurance up to one times (1x) your annual earnings subject to a maximum benefit of \$250,000. *See policy for full benefit details.*

HAUSKEY

Offered through Hausmann Group

HausKey advocates help give you peace of mind by taking the confusion out of the claims process. Experts will assist on claim issues, ID cards, finding a provider, benefits information, billing reconciliation, Rx help, negotiating payment plans, explanation of benefits help, and general questions.

Call **262-332-4600** or email hauskey@myhaus.com

All services offered through Mutual of Omaha can be found on their website: www.mutualofomaha.com

LIFE SERVICES

Offered through Mutual of Omaha

Online tools are available to assist you with Estate Planning, Will Preparation, Financial Planning, and Identity Theft Prevention.

TRAVEL ASSISTANCE

Offered through Mutual of Omaha

Travel assistance is available if you travel more than 100 miles from home, or internationally for up to 180 days for business or pleasure. It offers aid and assistance with passport replacement, lost luggage, replacement prescriptions, emergency evacuation, interpreter services, and transportation arrangements.

IDENTITY THEFT PROTECTION

Offered through Mutual of Omaha

If you are a full-time employee, you, your spouse, and qualifying children have up to \$25,000 in identity theft protection at no added cost.

FINANCIAL WELLNESS

Offered through Mutual of Omaha

To help you make better informed financial decisions, you have access to a financial wellness tool that's part of the Employee Assistance Program. The financial wellness tool from Enrich is a convenient, one-stop shop that provides access to a variety of informational and educational resources with one goal in mind – to help you become financially healthy.

HEARING DISCOUNT

Offered through Mutual of Omaha

Through partnership with Amplifon Hearing Health Care, Mutual of Omaha provides hearing aid benefits and discounted hearing screening services. The national network of credentialed hearing care professionals and clinics are dedicated to helping you hear better with custom hearing solutions from the leading manufacturers at negotiated low prices.

WORK-LIFE BALANCE

EMPLOYEE CONTRIBUTIONS

Employee contributions may be made on a pre-tax or post-tax basis. Please contact Human Resources with any questions you may have. All contributions will be taken pre-tax unless you indicate otherwise in writing to Human Resources.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Offered through Mutual of Omaha

Kinex offers the EAP program to provide guidance for personal issues you might be facing and information about other concerns that affect your life, whether it's a life event or on a day-to-day basis. The EAP is a confidential program, designed to assist employees/family members (dependent children up to age 26) with personal, family, work-life, financial, legal and/or professional concerns. Contacting the EAP is free to employees and their families. They offer access to master-degree clinicians 24/7 by phone, live chat, email, or text.

Our program offers up to 6 face-to-face and counseling sessions per issue, per person, are covered. EAP services help with:

- Depression, grief, loss and emotional well-being
- Family and relationship issues, stress or anxiety
- Addictions and substance abuse
- Financial and legal concerns, identity theft/fraud
- And more

Contact Mutual of Omaha at mutualofomaha.com/eap or call: 1-800-316-2796

ADDITIONAL BENEFITS

JOB-PROTECTED LEAVE

When you or a loved one experiences a serious health condition that requires you to take time off from work, the stress from worrying about keeping your job may add to an already difficult situation. The Family and Medical Leave Act (FMLA) may be able to help. Whether you are unable to work because of your own serious health condition, or because you need to care for your parent, spouse, or child with a serious health condition, FMLA provides unpaid, job-protected leave.

You may be, if eligible, able to take up to 12 weeks of job-protected time off under FMLA. If you take FMLA, the Company must continue your health insurance, if applicable, as if you were not on leave. You will be required to continue to make any normal employee contributions. Please contact Human Resources if you have a situation that may qualify for FMLA.



DISCLAIMER

Enrollment eligibility and specific benefits coverage is per benefit plan documents. The plan document will be followed in the event of any conflict between this document and the plan document. Nothing in this document constitutes any obligation or agreement by Kinex concerning continued employment or conditions of employment. This is presented as a matter of information only and its content may be revised, modified, suspended, or discontinued by the Company at any time with or without notice.

UHC REWARDS

Offered through UnitedHealthcare

Your health plan comes with a new way to earn up to \$300. UnitedHealthcare Rewards is included in your health plan at no additional cost.

With UHC Rewards, a variety of actions — including many things you may already be doing — lead to rewards. The activities you go for are up to you — same goes for ways to spend your earnings. Here are some ways you can earn:

Reach daily goals

- Track 5,000 steps or 15 active minutes each day, or double it for an even bigger reward
- Track 14 nights of sleep

Complete one-time reward activities

- Go paperless
- Get a biometric screening
- Take a health survey
- Connect a tracker

Personalize your experience by selecting activities that are right for you — and look for new ways of earning rewards to be added throughout the year.

Sign in or register on myuhc.com or download the UnitedHealthcare app.