

SEPTEMBER 2020 – AUGUST 2021

BENEFITS SUMMARY

OFFICE GUIDE



Benefits

BENEFITS SUMMARY

SEPTEMBER 2020 – AUGUST 2021

Options Tailored to Fit Your Needs

At Flagger Force, we have worked hard to provide a variety of coverage options for you and your eligible family members. This allows you to select plans that provide the best coverage for your particular situation and budget. Each benefit type may be selected individually, so that you're able to enroll in just the coverage you and your family need.

No one wants to pay for something they'll never use. Under a "one size fits all" benefits package, employees often end up getting options they don't need at the expense of options they do need. At Flagger Force, we believe in giving our employees the power to make their own choices, making them happier with the plans they're paying for.

Ultimately, the choice is yours. For your own health and for the benefit of your loved ones, please consider taking advantage of one of our health coverage plans. We want you to stay well and take good care of yourself to not only ensure your safety at work, but to help you live a long and fulfilling life.



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When am I Eligible for Benefits?

Benefit	When Eligible	Other Qualifications	Cost for Employee
PSECU Membership: PSECU offers lower fees for loan rates, higher rates on deposits made, free checking, debit card, free in-network ATM usage, mobile & online banking convenience, and free Bill Payer Service.	1 st day of employment	N/A	None—use our promo code to waive entrance fee: JESS
Employee Assistance Program—24-hour hotline services and family counseling.	1 st day of employment	N/A	None
Medical Coverage, Health and Vision, Dental, Voluntary Disability Insurance, and Term Life Insurance. <i>All tailored to fit your needs.</i>	1 st day of the month following 60 days of employment* (annual enrollment is in August)	Must be a budgeted .75 FTE or greater (30 hours per week)	Varies depending upon coverage options selected.
401K Plan	1 st day of the quarter following 90 days of employment	Company match available after 1 year anniversary; see Enrollment Guide for details.	Dependent upon employee contribution amount.
Basic Life and AD&D Insurance	Following 90 days of employment	Life and AD&D (Accidental Death & Dismemberment) insurance, each equal to 1x employee's annual base pay (max \$100k)	None
Long Term Disability Insurance (LTD)	Following 90 days of employment	60% of monthly earnings up to \$6,000 per month following 90 days of continuous disability.	None

NOTE: Above information is valid September 2020–August 2021. Details are subject to change. (recommended for field also)

*See CBC Benefits Timeline below.

BENEFIT OPTIONS

September 2020 – August 2021 Weekly Employee Contributions

The contribution amount is determined by the level of coverage the employee has selected. Below is an outline of the weekly contributions for the medical, dental, and visions plans.

Carrier	Plan	Employee Only	Employee + Spouse	Employee + Child	Employee + Children	Family
CBC	Consumer Value HDHP	\$37.00	\$85.00	\$63.00	\$63.00	\$107.00
CBC	Silver PPO Plan	\$34.00	\$82.00	\$61.00	\$61.00	\$104.00
CBC	Gold PPO Plan	\$49.00	\$107.00	\$81.00	\$81.00	\$135.00
CBC	Dental - Base PPO Plan	\$1.47	\$2.94	\$2.47	\$2.47	\$3.94
CBC	Dental - Buy-Up PPO Plan	\$3.23	\$6.47	\$5.44	\$5.44	\$8.66
CBC	Vision - 12/10 Plan	\$1.00	\$2.50	\$2.00	\$2.00	\$3.00

If you would like to speak to our providers directly, please call Capital BlueCross at **1.800.962.2242**.

MEDICAL TERMS YOU SHOULD KNOW

Term	Definition
Deductible	<p>The dollar amount you pay for most services each calendar year before the plan will pay benefits.</p> <p>HDHP/Aggregate Deductible: will begin to pay benefits for any covered family member only after the entire single/family deductible has been satisfied.</p> <p>PPO/Embedded Deductible: will begin to pay benefits for any covered family member who satisfies the individual deductible. Once combined individual deductible amounts reach the full family level, the plan will pay benefits to all family members, even the members who have not satisfied the individual deductible.</p>
Copay	The flat dollar amount you may pay for certain services, such as office visits and prescription drugs, when you go to a network provider. HDHP enrollees will not have copays until deductible has been met, except for eligible preventive care.
Out-of-Pocket Limit	The maximum share of expenses you may have to pay each calendar year before the plan begins to pay at 100%. The out-of-pocket limit includes what you spend on copays, the deductible, and coinsurance.
Preferred Provider Organization (PPO)	A network of doctors and health care facilities that have agreed to provide services to plan members at discounted rates.
Medicare Reimbursement Rates	If you go to an out-of-network provider, the plan will pay benefits based on Medicare reimbursement rates for medical services in your area. Medicare's fee schedule is a national standard recognized by all providers; it is used to reimburse a significant portion of all medical claims in the United States.
High Deductible Health Plan (HDHP)	A type of health plan with lower premiums and a higher deductible. This plan can be a more affordable type of health insurance in terms of payroll deductions, but the deductible must be met before coverage begins, except for eligible preventive care and preventive medications.

CHOOSE THE BEST SOURCE FOR YOUR CARE

Different health problems require different levels of care. Save time and money by choosing what's best for the care you need.

Family Doctor

If it's not an urgent matter, call your doctor first when you are sick or injured.

Urgent Care

If you believe you should have same-day care and can't see your family doctor, an urgent care facility may be right for you. Many urgent care centers can take care of X-rays, stitches, and other minor injuries/ailments, such as:

- Colds and flus
- Minor skin rashes
- Earaches
- Small cuts
- Minor burns
- Sprains and strains

Call the Capital BlueCross Nurse Line at **800.454.2583** or visit **CapBlueCross.com** for more information.

PAID TIME OFF

FF 2020–2021

Paid time off (also known as PTO) may be used for all absences, including but not limited to vacation, sick time, medical reasons, or other personal business.

- The amount of PTO increases with the length of employment.
- PTO is measured on a rolling calendar year based on hire date. Employees who are promoted from a field to office position will receive a prorated PTO amount based on length of employment on the date in which they are promoted. Promoted employees' one-year period will be based on their original hire date.
- PTO can be used in full-day (8-hour) or half-day (4-hour) increments.
- Requests for time off should be submitted via Kronos at least two weeks in advance, barring extenuating circumstances.
- To receive PTO, you must be a full time employee in an active pay status.
- Upon separation of employment, unused PTO is not eligible to be paid out.
- 24 hours of unused PTO may be rolled over to the following year.

Virtual Visits

Doctor visits by live video using a smartphone, tablet, or computer, (no copay for PPO plan members). You can see a doctor for these common conditions:

- Sinus infection
- Sore throat
- Bladder infection
- Urinary tract infection
- Abdominal pain
- Diarrhea
- Fever
- Pink eye
- Painful urination
- Influenza
- Respiratory infection
- Headache
- Strep throat

Emergency Room (ER)

You should only use the ER for serious problems that require immediate attention.

- Chest pain
- Breathing trouble
- Severe dizziness or confusion
- Seizures
- Heavy bleeding
- Large open wounds
- Severe vomiting
- Poisoning

Call 911 if problem is serious.

PAID HOLIDAYS

Flagger Force pays full-time employees at their regular rate for the following holidays:

- | | | |
|-------------------------|---------------------------|---------------------------|
| 1 New Year's Day | 2 Memorial Day | 3 Independence Day |
| 4 Labor Day | 5 Thanksgiving Day | 6 Christmas Day |

Non-exempt employees must be employed for at least ninety days and must work the scheduled day before and scheduled day after the holiday in order to be eligible for holiday pay. (For example, if a non-exempt employee is out sick or otherwise has an absence that was not approved on the day before or after a holiday, they are not paid for the holiday.)



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Are you or your family experiencing a difficult time? Are you feeling overwhelmed or depressed or are you dealing with a difficult family or job situation? The road of life is full of twists and turns. For the times when you need extra support, lean on our EAP—a 24/7/365 online and phone-based network of counselors that can point you in the right direction to get the help you need. This confidential program is offered **FREE** of charge to all Flagger Force employees and their family members from the moment you are hired.

Counselors can offer consultations with licensed mental health professionals, referrals to local community resources, online info/webinars/podcasts, and private self-screening services—all at no cost to you and your family. If you need assistance beyond the scope of the EAP, the counselor will help you find an affordable, local solution.

A simple phone call or visit to the EAP website can offer solutions to life's everyday challenges, including but not limited to:

- Marital and family related issues
- Children and adolescents
- Anger, stress, and time management
- Grief and loss
- Elder care concerns
- Alcohol and substance abuse
- Domestic abuse
- Tax/Debt/Financial Services
- Job-related stress

Help is just a click or phone call away:

Call **1.800.386.7055** or visit **IBHWorkLife.com** and click "Member Login" in the top right corner. Use the Username (matters) and the Password (wlm70101) to sign in or create your own account.

COMPANY PAID BENEFITS

Basic Life and AD&D Insurance

All eligible employees are automatically covered by the Group Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance benefits. Each of these benefits are equal to 1x your annual base salary (max \$100,000). Flagger Force pays the full cost of these plans, which are insured by Guardian Life Insurance. Benefits are payable to your designated beneficiary. Benefits are reduced by certain a percentage as an employee ages starting at age 65.

Long-Term Disability (LTD) Insurance

The financial consequences of a lengthy disability can be very serious. The LTD plan provides partial monthly income protection, after 90 days of disability, at 60% of your monthly earnings up to a max of \$6,000 per month.

OTHER BENEFITS

- Vision coverage can be used to acquire **prescription safety glasses**
- AT&T customers can receive **21% off** their monthly service charge by bringing their Flagger Force paystub into any AT&T store and mentioning FAN #2829769.
- Employees have the option to open free checking and savings accounts at Pennsylvania State Employees
- Credit Union (PSECU). Benefits of PSECU accounts include: lower fees & loan rates, free checking, debit cards, free in-network ATM usage, online banking, and free Bill Payer service. For more information, please visit their website at **PSECU.com** or contact our representative, Jessica Cleland, at **JClealand@PSECU.com** or at **PSECU.com/JESS**.

Short Term Disability, Term Life, Accident, & Hospital Confinement Insurance through Guardian.

Guaranteed issue during open enrollment

There are no denials due to medical history.

Pick what coverage works best for your needs

It's not required to participate in medical benefits to enroll.

Voluntary Short-term

Short term disability insurance provides up to 13 weeks of income protection you need if you are not able to work due to a covered accident or sickness. Examples of ways you can use this valuable benefit:

- Mortgage payments
- Utility bills and other household expenses
- Food, clothing, and other necessities
- Medical costs not covered under other plans
- Travel and lodging costs for treatment

Voluntary Accident Insurance

Accidents happen every day. Did you know almost 39 million emergency room visits a year are due to an injury? If you were injured from an accident, chances are you will have expenses that you were not anticipating—will you be prepared? Accident insurance can help you deal with those expenses. Benefit payments can help you with your medical deductibles and copay and help to cover household costs, like mortgage payments, grocery expenses, and childcare.

The economic impact of unintentional injuries is about \$6,600 per household (including out-of-pocket prices for goods, services, and taxes). Even if you have good insurance, you may still have to cover out-of-pocket costs, such as:

- Deductibles, coinsurance, and co-payments
- Doctor, specialist, and physical therapy copays
- Ambulance or other transportation fees
- Inpatient hospital or outpatient surgical costs
- Crutches, wheelchairs, or other medical aids

Voluntary Term Life and AD&D Coverage

Your family depends on you in many ways and you've worked hard to ensure their financial security. But if something happened to you, will your family be protected? Will your loved ones be able to stay in their home, pay bills, and prepare for the future? Life insurance provides a financial benefit that your family can depend on. And getting it at work is easier, more convenient, and more affordable than doing it on your own. If you have financial dependents, a spouse, children, or aging parents, having life insurance is a responsible and smart decision. Benefits include:

- Lower premium option than cash value insurance
- Multiple-plan design and rider options available
- Portability allows you to take it with you if you change jobs or retire
- \$10,000 increments to a maximum of \$500,000
- Voluntary Term Life Insurance Coverage is also available for your spouse, as well as for children below the age of 26
- AD&D (Accidental Death & Dismemberment) insurance pays benefits in the event of an accidental death and/or fractional benefits in the event of loss of a body part or the use of a body part, sight, etc.

Voluntary Hospital Confinement Insurance

Focus on recovery during a hospital stay—not your out-of-pocket costs. A hospital confinement due to an illness or injury can happen to anyone. Chances are when it occurs, you will have unplanned expenses to pay. Will you be prepared? Hospital Indemnity insurance benefit payments are made directly to you, no matter what other coverage you may have, and can be used however you choose. These benefit payments can help pay for out-of-pocket healthcare costs or other household expenses which can pile up during a hospital stay. Hospital Indemnity insurance helps provide financial peace of mind. Advantages include:

- Benefits are paid directly to you (unless you specify otherwise)
- You are paid regardless of any other insurance
- Coverage is guaranteed, for you, your spouse, and/or your eligible dependent children
- Two plan options to choose from



Voluntary benefits are insurance products that an employee can purchase from their employer at **rates lesser than those available in the market.**

FLAGGER FORCE FOUNDATION

Hardship Assistance

Has a recent unexpected life event caused you a financial hardship? The Flagger Force Foundation's Employee Hardship Grant Program may be able to help. This program is supported by Flagger Force employee donations with the purpose of helping one another when in need. Consider applying for assistance if you are facing a financially challenging situation and have been actively employed for six months or more.



For more information or to apply for assistance, visit FlaggerForce.com/Hardship-Application.

SCHOLARSHIPS

*Earn a minimum
\$500 scholarship!*

Stephanie Steffy Scholarship Program

Stephanie Steffy was one of the original Flagger Force employees who had been working within the business for over ten years. In honor of her service, this scholarship program was developed.

This program awards eligible Flagger Force employees with a maximum annual scholarship of \$1,500.00 each who are enrolled in an accredited learning institution pursuing their trade school, bachelor or graduate degree, or obtaining a specific certification related to their current role. Full-time, part-time, online and distance learning programs are acceptable.

There are a few basic eligibility requirements:

- You must be an active, full time employee.
- You must have completed a minimum of 2 consecutive years of full-time service.
- You must be actively pursuing a trade school, bachelor or graduate college degree through an accredited institution of higher learning or a specific certification related to your current role.
- You must complete and submit the application and submit with the required documents.
- You must be an active, full-time employee at the time of payout.

For more information, email Scholarships@FlaggerForce.com.



A scholarship is an **award of financial aid** for a student to further their education. Scholarship money is not required to be repaid.

RESOURCES TO HELP YOU QUIT SMOKING



FREE Telephonic Coaching

- Free Quit line:
1.800.QUIT.NOW
(available for PA, MD, & VA)

CBC Tools

- Complete LIVING FREE Tobacco Cessation Program (online/website)
- Digital Heath Coaching
- Telephonic Tobacco Cessation Program (Healthy Rewards – BRAVO) \$1.75 PEPM + \$1,100 one-time setup fee
- Freed from Smoking – 7-week class; \$25/person
- Tobacco Free Work site Campaign Resources
- Health Exhibit/Presentation

Medications

- Chantix (Check Plan)
- Free nicotine replacement therapy

FREE Local Hospitals

- One-on-one counseling
- Group Support Sessions
- Freedom from Smoking – 7-week class

Apps

- Kwit
- Smart Quit
- Quit Smoking
- Quit for Life (ACS)
- 3-2-1 Quit Smoking Now

LIFE AT FLAGGER FORCE



Communication App

Connecting all employees
in one place.



FF Foundation

Proving opportunities
to give back.



Development/Growth

Opportunities for personal
and professional progress.



Gym On Site

Stay fit—available on the
corporate campus.



Team Atmosphere

Collaborate in a safe,
caring environment.



Coffee On Site

A warm cup of joe (or tea)
is always available.

FORD X-PLAN

FF 2020–2021

Ford's X-Plan Partner Recognition Vehicle Purchase Program

The Ford Motor Company's Partner Recognition Program provides exclusive savings on eligible Ford and Lincoln vehicles. Program benefits include exclusive pricing, an exceptionally simple process, and great value!

Who's Eligible | Flagger Force employees, members, retirees, and people within the same household are eligible.

Follow the simple steps to X-Plan savings:

- 1 Visit FordPartner.com and enter your Partner Code: **NY557**.
- 2 Click on **GENERATE MY PIN** and enter your information to receive your X-Plan PIN.
- 3 Print your PIN Certificate and bring it along when you visit a participating dealer. (You will also receive an email confirmation of your PIN number.)

Contact Info | Visit FordPartner.com to view X-Plan pricing and incentives for vehicles, to generate your PIN, and to view rules and your PIN history.

FIRESTONE PARTNER PLUS

Flagger Force and Firestone Partners Plus Auto Care Savings Plan

Firestone Partners Plus Auto Care Savings Plan is a special program available for Flagger Force employees. There is no cost to being enrolled. Use the benefits when it's convenient for you at any of the 2,000+ locations nationwide.

Follow the simple steps to savings:

- 1 Visit BSRO.com/PartnersPlusSavings and log in with your Company Code: **12106**.
- 2 You will be asked to type in your first and last name, as well as the Flagger Force assigned code (12106). Then press **"ENTER"** and you will see the certificate that details your savings and offers.
- 3 Print the certificate and present it at any of our Bridgestone Retail Operations corporate-owned stores. The benefit code does **NOT** expire, so if you print a coupon and don't use it in time, just log back in and get a new coupon.

Benefits

- ✓ Save instantly on leading brands.
- ✓ Receive special offers to ensure the lowest price.
- ✓ Provide your email in the store and receive maintenance tips.

More Info | The plan is accepted at over 2,200 Firestone Complete Auto Care, Tires Plus and Wheel Works locations nationwide.

AFFILIATE REWARDS PROGRAM

Formerly known as the Supplier Discount, the Affiliate Rewards program is an exclusive new vehicle pricing benefit for employees of FCA US LLC's partner companies. With it, you and your spouse can buy or lease eligible new Chrysler, Dodge, Jeep®, Ram, FIAT®, and Alfa Romeo Brand vehicles at the Affiliate Rewards Preferred Price: 1% below dealer invoice. You can also combine the Affiliate Rewards Preferred Price with any current incentives, like summer or year-end sales events.

1 First, you need to generate a Control Number at **www.FCAUSAffiliates.com**. To log in, use the Company Code (F00B3K). Click on the "Generate a Control Number" button on your home page and complete the form to create your Control Number, which you'll also receive via email.

2 Then, take your Control Number with proof of employment at your company—a company ID, W-2 form or recent paycheck stub—to a participating local dealership and request the Affiliate Rewards Preferred Price. You can ask to see the vehicle invoice, where the Preferred Price ("PP") is listed. A \$75 administration fee is already included in the Preferred Price on the invoice.

3 That's it! You're ready to drive away in your vehicle.

Have a question not answered here or on the website? Contact Affiliate Rewards Program Headquarters at **AffiliateRewards@FCAGroup.com** or call **1.888.444.4321**.

RETIREMENT READY

Based on today's life expectancy, and the uncertain funding for the future of the U.S. Social Security System, you will need supplemental retirement income to sustain your living expenses for up to 20 years or more after you stop working.

It is an effective way to accelerate your savings without paying taxes on them, and a great way to earn "free money" from your company!

Our 401K Retirement Plan is administered by PenServ. To be eligible to make contributions to the 401K Plan, you must be age 21 or older and have been employed by Flagger Force at least 3 consecutive months. Entry dates are quarterly, so if you reach your 3-month service date on February 15, you may enroll on the first day of the following quarter (April 1).

You may elect to defer pre-tax contributions up to \$19,000 per year (as of 2019). If you are 50 or older, and need to make up for lost time, you may elect up to an additional

\$6,000 per year (as of 2019). Company matching available after 1 year anniversary; refer to PenServ Enrollment Guide for details on matching and vesting.

We care greatly about our employees and want to help you set yourself up for success. Take advantage of Flagger Force's retirement programs now, and reap the benefits later.

NOTE:

Past performance is no guarantee of future results. Investment return, principal value, and yields of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. These investments are not insured or guaranteed by the PDIC, Federal Reserve, or any other government agency.

For more information, refer to your PenServ materials or call **800.849.4001**, between 8 a.m.–5 p.m. EST.



For more information on benefits, visit **FlaggerForce.com/Benefits**.

Benefit Plan	Carrier/Administrator	Phone	Website
Silver PPO and Gold PPO Plans	Capital BlueCross	1.800.962.2242	CapBlueCross.com
Consumer Value HDHP	Capital BlueCross	1.800.962.2242	CapBlueCross.com
Virtual Visits	Capital BlueCross/ Virtual Care	1.833.433.5914	VirtualCareCbc.com
Pharmacy Benefit Manager	Capital BlueCross/ CVS Caremark National Network	1.800.962.2242	CapBlueCross.com
Dental PPO Plan	Capital BlueCross	1.800.962.2242	CapBlueCross.com
Vision Plan	Capital BlueCross	1.800.962.2242	CapBlueCross.com
Health Savings Account Learning Portal	Health Equity	1.866.346.5800	HealthEquity.com HealthEquity.com/ FlaggerForceInc
Basic Life and AD&D Insurance	Guardian Life Insurance	1.800.627.4200	GuardianAnytime.com
Voluntary Life Insurance	Guardian Life Insurance	1.800.627.4200	GuardianAnytime.com
Disability Insurance	Guardian Life Insurance	1.800.627.4200	GuardianAnytime.com
Employee Assistance Program	IBH/WorkLifeMatters	1.800.386.7055	IBHWorkLife.com
Accident Insurance	Guardian Life Insurance	1.800.627.4000	GuardianAnytime.com
Hospital Indemnity Plan	Guardian Life Insurance	1.800.627.4200	GuardianAnytime.com
401K Plan	PenServ Plan Services	1.800.849.4001	PenServ.com
Flagger Force Contact	Michael Nichols Benefits Specialist	717.256.9048 or 1.888.312.3524	Benefits@FlaggerForce.com

Most insurance companies now offer free mobile apps to help manage your care on the go. Visit their website for details.

Newly eligible employees will receive an email notification with benefits enrollment information and instructions approximately 3 weeks prior to their eligibility date.



For more information on benefits or if you have any questions, please contact Michael Nichols, benefits specialist, at **Benefits@FlaggerForce.com**.



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