



2025 New Hire  
**Benefits Guide**

**Bright Future.  
Great Benefits.  
Enroll Now.**

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# HEALTH PLAN OVERVIEW

## Three Options. More Choice.

Quality health coverage is one of our most valuable benefits. We offer three health plans so you can choose the best option for you and your family.

### All of our health plans offer:

- ✓ Access to high-quality providers
- ✓ Free preventive care covered at 100%
- ✓ Employer contribution to a Health Savings Account (HSA); you can contribute pre-tax dollars, too!
- ✓ Both in-network and out-of-network coverage
- ✓ Prescription drug coverage
- ✓ Base Critical Illness coverage for you and your enrolled family members (page 16)

### Option 1

**\$2,000 / \$4,000  
Deductible**

This plan features a lower deductible, with lower out-of-pocket expense. This plan is suited for employees who expect ongoing moderate to high medical expenses.

### Option 2

**\$4,000 / \$8,000  
Deductible**

Middle of the road deductible with middle of the road out-of-pocket expense potential. This plan is suited for those who expect low to moderate medical expenses.

### Option 3

**\$6,000 / \$12,000  
Deductible**

Higher deductible, with higher total out-of-pocket expense potential. **This plan is suited for those who do not anticipate significant expenses and are willing to accept more cost risk.**

[Find a Provider](#)

Anthem 

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Visit: [anthem.com](https://www.anthem.com)



# HEALTH PLAN OVERVIEW

2025 Health Plan Premiums	Option 1		Option 2		Option 3	
	Weekly	Biweekly	Weekly	Biweekly	Weekly	Biweekly
Employee Only	\$32.84	\$65.68	\$16.54	\$33.09	\$4.55	\$9.09
Employee + Spouse	\$78.86	\$157.72	\$43.00	\$86.01	\$16.61	\$33.22
Employee + Child(ren)	\$64.78	\$129.57	\$35.45	\$70.89	\$13.85	\$27.71
Employee + Family	\$107.78	\$215.56	\$58.89	\$117.77	\$22.90	\$45.79

## Tobacco Surcharge.

If you enroll in an Arcwood Environmental health plan and use tobacco, you will be required to pay a \$75 monthly surcharge in addition to your weekly or bi-weekly payroll deductions.

A person is considered a tobacco user if they currently use any of the following products, including but not limited to: cigarettes, e-cigarettes, cigars, chewing tobacco, smokeless tobacco, snuff, vapor, etc.

If you and/or your spouse/domestic partner use tobacco and enroll in a company health plan, a single \$75 monthly tobacco surcharge will be deducted from your pay. If you and your spouse/domestic partner do NOT use tobacco, you can avoid this charge by simply selecting your non-tobacco use status during the benefit enrollment process.

## How to avoid the surcharge

- **Quit your tobacco use for at least three months.** If you're ready to quit, your body and wallet will thank you! Contact Arcwood HR to report your change in status to waive the tobacco surcharge.
- **Complete the Freedom from Smoking Plus Tobacco Cessation Program\***. When you complete this eight-week program, you will receive a certificate of completion statement. Submit this to Arcwood HR to waive the tobacco surcharge. To ensure you have no surcharges for the next year, you must complete this program by December 15th. Please contact Arcwood HR for a direct link to participate!

\* All regular, full-time employees may participate in the Smoking Plus Tobacco Cessation Program. You do not have to be enrolled in an Arcwood health plan to participate. Spouses / domestic partners and dependent children ages 18-26 who are enrolled in an Arcwood health plan may also participate.

## Frequently Asked Questions

**Q: When will the surcharge be deducted from my paycheck?**

**A:** The annual tobacco surcharge is \$900, or \$75 x 12 months. The surcharge will be evenly distributed between each pay period of the year. If you are hired mid-year, the annual surcharge will be prorated.

**Q: My spouse/domestic partner and I do not use tobacco products. How will you monitor my tobacco status?**

**A:** Honesty and integrity are at the heart of our core values. We trust our employees will make the appropriate selection for themselves and their spouses/partners when updating their tobacco status in the system.



# HEALTH PLAN COMPARISON

	Option 1	Option 2	Option 3
<b>Anthem Blue Cross Blue Shield</b>			
<b>Annual HSA Contribution</b>			
Employee Only	\$600	\$600	\$600
Employee + Spouse	\$1,200	\$1,200	\$1,200
Employee + Child(ren)	\$1,200	\$1,200	\$1,200
Employee + Family	\$1,600	\$1,600	\$1,600
<b>Annual Deductible</b>			
Individual	\$2,000	\$4,000	\$6,000
Family	\$4,000	\$8,000	\$12,000
<b>Coinsurance Paid by Plan</b>			
	90%	90%	90%
<b>Coinsurance Paid by Employee</b>			
	10%	10%	10%
<b>Out-of-Pocket Maximum</b>			
Individual	\$3,000	\$5,000	\$7,000
Embedded Amount (Individual in a Family)	\$3,500	\$5,000	\$7,000
Family	\$5,500	\$10,000	\$14,000
<b>Preventive Care</b>		Covered at 100%	
<b>Primary Care Physician Visit</b>		Deductible + Coinsurance	
<b>Specialist Visit</b>		Deductible + Coinsurance	
<b>Urgent Care</b>		Deductible + Coinsurance	
<b>Emergency Room</b>		Deductible + Coinsurance	
<b>Infertility Care</b>		Covered as Claims Through Health Plan	
Maximum Lifetime Limit		\$15,000	
<b>Prescription Drugs</b>			
Preventive Rx - Enhanced Drug List		Covered at 100%	
Tier 1 (Generic)		Deductible + Coinsurance	
Tier 2 (Preferred Brand)		Deductible + Coinsurance	
Tier 3 (Non-Preferred Brand)		Deductible + Coinsurance	
Specialty		Deductible + Coinsurance	
<b>Out-of-Network Benefits</b>			
Deductible (Person / Family)	\$4,000 / \$8,000	\$8,000 / \$16,000	\$12,000 / \$24,000
Out of Pocket Maximum (Person / Family)	\$6,000 / \$12,000	\$10,000 / \$20,000	\$14,000 / \$28,000
Coinsurance Paid by Plan	70%	70%	70%
Prescription Drugs	Greater of \$75 or 50% Coins.		



# ANTHEM DIGITAL TOOLS & SERVICES

## Additional Resources. More Support.

As a member of an Anthem health plan, you have access to tools to save you time, money, and keep you better informed about your health plan.

### Anthem Member Website Portal

Once you receive your Anthem ID card, register on the portal at [anthem.com](https://www.anthem.com). You'll have access to:

- ✓ ID cards
- ✓ Claim summaries
- ✓ Explanation of Benefits (EOB) statements
- ✓ Search and compare the costs of different providers, services, and medications
- ✓ Download claims and mail delivery forms

### 24-Hour Nurse-Line

Anthem has you covered by offering a **24/7 nurse-line**. You can get help finding providers or get assistance for minor illnesses or injuries. Call (800) 337-4770 to speak to a nurse anytime, day or night.

### Pharmacy Immunization

If your physician has given you a prescription for the flu, pneumonia, or shingles vaccine, you can have that vaccine administered at a participating pharmacy at no cost to you. It's simple:

1. Visit CVS, Kroger, Meijer, Target, Walgreens, or Walmart.
2. Show them your ID card.

### Discounts

You can receive discounts on:

- Lasik
- Hearing aids
- Activity trackers
- Gym memberships
- Pet insurance
- Glasses and contacts
- Vitamins
- Smoking cessation

Visit your Anthem portal and select **Discounts** to view the member exclusive offers.

### Sydney Health App

This app gives you access to all your **health plan information while on the go**. You can:

- Find care and check costs
- Access digital ID cards
- See an overview of your benefit plan
- View claims
- Check health records

### Sydney Health 24/7 Virtual Care

**Need immediate care?** Through the Sydney Health app, you can **schedule doctor visits 24/7 through live video** with board-certified physicians. Costs range from \$85-175 per visit. Licensed psychiatrists and psychologists are also available at an additional cost.



When you travel outside the U.S., your Anthem plan covers you in the event of an emergency. Visit [bcbsglobalcore.com](https://www.bcbsglobalcore.com) for more information regarding the 24/7 Services Center contact information and claim forms.

## Traveling Outside the U.S.?



# ANTHEM WELLNESS INCENTIVES

## Well-being Focus. Earn Rewards.

The Wellbeing Solution Program from Anthem connects you with easy-to-use digital health and wellness tools that can help you stay at your best.

### The more activities you complete, the greater your reward!

When you complete any of the activities listed below, you'll earn rewards to put toward a gift card.

- ✓ Choose the activities you'd like to complete
- ✓ Earn up to \$200 in rewards
- ✓ Enrolled spouses are also eligible
- ✓ It's that easy!

## Preventive Care

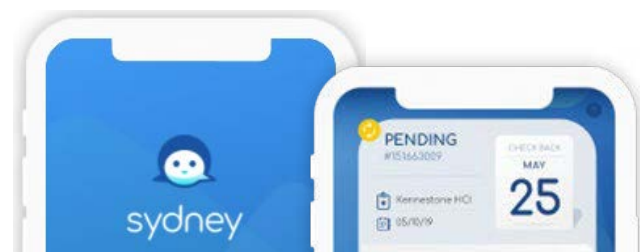
Annual preventive wellness or well-woman exam with your doctor	\$25
Annual cholesterol test	\$20
Colorectal cancer screening	\$25
Routine mammogram	\$25
Annual eye exam	\$25
Get an annual flu shot	\$20

## Digital & Wellness

Log in to your Anthem account	\$5
Connect a fitness or lifestyle device	\$5
Complete a health assessment	\$20
Complete action plans around eating healthy, weight management, and physical activity	Up to \$25
Track your steps	Up to \$60
Complete Well-being Coach digital check-ins	Up to \$20
Update your contact information	\$10

## Condition Management

<b>ConditionCare:</b> Work one-on-one with your health coach and earn rewards for participating in and completing the program	Up to \$50
<b>Future Moms:</b> Moms-to-be can receive support from a registered nurse and earn rewards for completing initial, interim, and postpartum assessments	Up to \$40
<b>Well-being Coach: Weight Management:</b> Receive one-on-one coaching by phone as you complete your goal to earn a reward	\$25
<b>Well-being Coach/Tobacco Cessation:</b> Receive one-on-one coaching by phone as you complete your goal to earn a reward	\$25



- Open the Sydney Health app or visit [anthem.com](https://www.anthem.com).
- Go to **My Health Dashboard**.
- Select **My Rewards**.
- Select **Redeem Rewards** to see how much you've earned.
- Use your rewards toward a gift card.

## How to View Your Rewards



# PRESCRIPTION

Access Discounts. Save Money.

Did you know prescription drug costs vary from pharmacy to pharmacy? Our plans provide discounts for prescriptions when you use your ID card at the time of fill. However, there are other vendors that may provide greater or additional discounts.

Here are the tools you should know about before you fill your next prescription:



You don't need to register or show your ID card to benefit from this service.

**How to use:**

- Go to their website or mobile app to compare pricing.
- Type in your drug name.
- Costs will be displayed for multiple pharmacies.
- Show your coupon to the pharmacist.



This resource is best for a high-cost brand name medications as they work directly with the drug manufacturers.

**How to use:**

- Visit their website or call **(866) 478-9593**.



This company dramatically reduces the cost of drugs like Albendazole and introduces price transparency to the pricing of drugs, so you know if you're getting a fair price.

**How to use:**

- Visit the website and click on the **See all medications** section.
- Type in your drug name.
- Each medication will show a retail price, the site's price, and your savings.





# HEALTH SAVINGS ACCOUNT

**Tax-advantaged Account for Expenses.** Your HSA earnings grow tax-deferred, can be used tax-free without “use it or lose it rules” and roll over to the following year.

A health savings account (HSA) is part of our high-deductible health plan (HDHP).

HSA funds can be used for all qualified medical, pharmacy, dental and vision expenses, including:

- Medical services
- Dental procedures
- Over-the-counter medications
- Eyeglasses
- Prescription drug coverage

## How it works:

### Employer Contributions

If you enroll in one of our health plans, we deposit money in your Health Savings Account (HSA) each paycheck to help with the cost of your eligible medical expenses.

Employer Annual HSA Contributions	Annual	Weekly	Biweekly
Employee Only	\$600	\$11.54	\$23.08
Employee + Spouse	\$1,200	\$23.08	\$46.15
Employee + Child(ren)	\$1,200	\$23.08	\$46.15
Employee + Family	\$1,600	\$30.77	\$61.54

### You Contribute, Too!

- Just like regular savings accounts, HSAs allow money to accumulate year after year and earn interest.
- The money in your HSA always belongs to you, even if you retire or change employers.
- You can contribute up to \$4,300 for employee and \$8,550 for family, with a \$1,000 catch-up available if you are 55 or older. Remember, the money your employer contributes counts toward the annual maximum.

## Turning 65 in 2025?

You have the options to accept or decline enrollment in Medicare, including Medicare Part A, which can impact contributions to an HSA. For more information about your options, reach out to Arcwood HR.

## How to Use Your HSA

- 1 When you visit a provider, you typically do not pay at the time of service.
- 2 After your visit, your provider submits your claim to Anthem.
- 3 Anthem applies network discounts, and you'll receive an Explanation of Benefits.
- 4 Your doctor will then send you a bill for what you owe.
- 5 You can pay your bill by using your HSA.

### To qualify for an HSA, you must meet the following requirements, as defined by the IRS:

- You must be covered under a High Deductible Health Plan
- You have no other health coverage except what is permitted by the IRS
- You are not enrolled in Medicare
- You cannot be claimed as a dependent on someone else's tax return



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empowermyretirement.com



# DENTAL

Two Options. Complete Care.

## You can choose from two plans to fit your needs

Both plans cover 100% of preventive services with in-network dentists.

### ✓ Base Dental

Offers coverage for preventive, basic, and major services but does not include orthodontia.

### ✓ Enhanced Dental

Has a higher annual plan maximum and offers orthodontia coverage for dependents aged 18 and under.

## Delta Dental provides three levels of dental coverage based on where you receive services.

**Delta PPO Network:** If you use a provider in the PPO network, you will benefit from significant discounts and avoid extra charges. You can choose from 108,000 dentist locations.

**Delta Premier Network:** If you use a provider in the Premier network, you will benefit from set fees and avoid extra charges. You can choose from 186,000 dentist locations.

**Out-of-Network:** If your provider is out-of-network, you will not be able to access discounted fees.

Visit [deltadentalin.com](http://deltadentalin.com) to search for a provider by network.

## 2025 Premiums

	Base Dental	Enhanced Dental	
		Weekly	Biweekly
Employee Only		\$2.40	\$4.80
Employee + Spouse,	Included with Health Plan	\$4.83	\$9.65
Employee + Child(ren)		\$6.53	\$13.05
Employee + Family		\$9.87	\$19.73

	Base Dental		Enhanced Dental	
	Delta PPO Network	Delta Premier Network	Delta PPO Network	Delta Premier Network
<b>Annual Deductible/Maximum</b>				
Individual	\$50		\$50	
Family	\$100		\$100	
Annual Maximum per Person	\$1,000		\$1,500	
<b>Coinsurance</b>				
Preventive	100%		100%	
Basic Services	90%	80%	90%	80%
Major Services	60%	50%	60%	50%
Orthodontia	Not Covered		50%	
<b>Orthodontia Lifetime Maximum</b>				
	Not Covered		\$1,500 per dependent age 18 and under	



Call: (800) 524-0149

Visit: [deltadentalin.com](http://deltadentalin.com)



# VISION

Extensive Network.  
Comprehensive Benefits.

Our vision plan offers a wide choice of providers and comprehensive coverage for services including:

- ✓ Routine Eye Exams
- ✓ Eyeglass Frames
- ✓ Eyeglass Lenses
- ✓ Contacts

## Blue View Vision

Anthem Blue Cross and Blue Shield vision members have access to one of the nation's largest vision networks, Blue View Vision. This is the only network that gives you in-network benefits and access to:

- Private eye doctors
- Retail vendors such as LensCrafters®, Sears Optical, Target Optical®, and most Pearle Vision locations
- 1-800-CONTACTS

## 2025 Premiums

	Weekly	Biweekly
Employee Only	\$1.45	\$2.89
Employee + Spouse	\$2.54	\$5.07
Employee + Child(ren)	\$2.76	\$5.51
Employee + Family	\$4.20	\$8.40

	Cost
<b>Routine Eye Exam</b> Once every calendar year	\$10 copay
<b>Frames</b> Once every 2 calendar years	\$150 allowance then 20% off any remaining balance
<b>Standard Plastic Lenses</b> Once every calendar year for one pair of single, bifocal, or trifocal lenses	\$10 copay
<b>Contact Lenses</b> Once every calendar year in lieu of glasses	\$150 allowance for elective; covered in full non-elective



Anthem

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Visit: [anthem.com](https://www.anthem.com)



# FLEXIBLE SPENDING ACCOUNTS

## Pre-tax Accounts. Offset Costs.

We provide ways for you to set aside money for health and dependent care expenses by offering two flexible spending account (FSA) options.

You can choose to save pre-tax dollars for different types of expenses based on your family's needs.

Our FSA partner is HRPro.

### ✔ Limited Purpose FSA

Set aside money on a pre-tax basis to pay for dental or vision expenses

### ✔ Dependent Care FSA

Put aside funds for certain dependent care expenses on a pre-tax basis

	Limited Purpose FSA	Dependent Care FSA
IRS Limits	\$3,300	\$5,000
What Funds Are Used For	<ul style="list-style-type: none"> <li>Dental services such as crowns, bridges, dentures, implants, and oral surgery.</li> <li>Vision services such as prescription eyeglasses, eye exams, prescription sunglasses, Lasik surgery, contact lenses and related supplies.</li> </ul>	<ul style="list-style-type: none"> <li>Nursery school, preschool, or similar program below the level of kindergarten.</li> <li>Before and after school care of a child in kindergarten or a higher grade.</li> <li>Day camp expenses.</li> </ul>
Rollover	Funds must be used by December 31, 2025. You can roll over up to \$640 of 2024 unused funds into 2025.	Funds must be used by December 31, 2025 and any unused balance will be forfeited.
Who Can Use Funds?	Funds can be used by you, your spouse, and/or dependent(s).	Dependents who are under the age of 13, or a dependent who is physically or mentally incapable of self-care and who has the same principal place of abode as you for more than half the taxable year, qualify for this account.
Debit Card	Yes.	No. You must submit claims for reimbursement directly with HRPro.
Funds Available	Jan. 1, 2025	Services can only be paid for as they occur and as funds exist in the account.



Call: (800) 989-8776

Visit: [hrpro.com](https://hrpro.com)



# EMPLOYEE ASSISTANCE PROGRAM

**Support Anytime. From Anywhere.**  
Access confidential support and resources for life's challenges at no additional cost to you.

## All full-time employees

What you need to know:

- ✓ You and your family members can access our Employee Assistance Program (EAP) for six confidential sessions per year.
- ✓ There is no cost to you.

### Emotional Support

Highly trained clinicians are available for counseling, in person or via telehealth sessions. Find assistance for anxiety, depression, grief and life adjustments, relationship conflicts, and more.

### FamilySource®

Receive qualified referrals and resources from specialists for finding child and elder care, hiring movers or home repair contractors, planning events, locating pet care, and more.

### LegalConnect®

Talk to attorneys for practical assistance with your most pressing legal issues, including divorce, adoption, family law, wills, trusts, and more. Need representation? Get a free 30-minute consultation and a 25% reduction in fees.

### Financial Connect®

Financial experts can assist with a wide range of topics such as retirement and tax planning, mortgages, budgeting, debt, bankruptcy, and more.

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Visit: [guidanceresources.com](http://guidanceresources.com)  
Web ID: My5848i



# ACCIDENT

**Unforeseen Events. Extra Coverage.**  
 Providing you peace of mind and additional coverage in the event of an unexpected accident.

Designed to cover expenses related to accidents that occur when you are not at work.

How it works:

- ✓ Pays fixed cash benefits directly to you or a covered family member for a covered accident.
- ✓ Covers out-of-pocket expenses such as hospital/emergency room care, surgery, physical therapy, and recovery.

## Eligibility

You, your spouse and/or children up to age 26

## What you need to know:

- Enrollees are eligible for a \$50 annual wellness benefit for each covered individual that meets screening test criteria.
- Benefits are paid regardless of any health or worksite coverage you have.

## 2025 Premiums

	Weekly	Biweekly
Employee Only	\$1.86	\$3.72
Employee + Spouse	\$2.99	\$5.99
Employee + Child(ren)	\$3.68	\$7.36
Employee + Family	\$4.81	\$9.63

## ! Example: Bicycle Accident

John's son was riding his bike when he swerved to miss an object, fell and broke his arm.

After an ER visit, follow-up doctor visits, and physical therapy, expenses added up quickly. John's accident insurance helped him pay for out-of-pocket costs for his son's care, including transportation and parking to and from appointments.



Call: (877) 236-7564

Visit: [voya.com](https://voya.com)



# CRITICAL ILLNESS

## Unexpected Illnesses. Additional Protection.

Safeguard your finances with Critical Illness Insurance.

### You can choose from two plans to fit your needs:

This insurance pays a cash benefit for certain serious illnesses such as stroke, cancer, and heart attacks.

#### ✓ Basic Critical Illness

Health Plan participants are automatically enrolled in a basic critical illness benefit at no cost.

#### ✓ Enhanced Critical Illness

Increases cash benefit and covers additional complex conditions such as cerebral palsy, cystic fibrosis, spina bifida, and more.

## Eligibility

You, your spouse and/or children up to age 26

## What you need to know:

- You may use the payment to help you pay for out-of-pocket medical and non-medical expenses your medical insurance doesn't cover.
- Enhanced option:** Employee-paid benefit increases your maximum payout for critical illnesses up to \$25,000.
- Enrollees are eligible for a \$50 annual wellness benefit for each covered individual that meets screening test criteria.

### ! Example: Stroke

Mary had not been feeling well for several weeks when she woke in the middle of the night with chest pains. Her husband reacted quickly and called 911.

Although Mary suffered a heart attack, she recovered following surgery, a weeklong hospital stay, and a few days at a rehabilitation facility. Because Mary had a critical illness policy, which covers heart attacks, she received a cash benefit to help pay for her medical, transportation, and living expenses, as well as lost income from being off work during recovery.

**Example:** Mary is 36 years old and has \$10,000 of coverage.  $(\$10,000 / \$1,000) * 0.48 = \$4.80$  monthly premium

	Basic Critical Illness Cash Benefit	Enhanced Critical Illness Cash Benefit
Employee	\$5,000	\$10,000
Enrolled Spouse/ Domestic Partner	\$5,000	\$10,000
Enrolled Child(ren)	\$5,000	\$10,000

## 2025 Enhanced Critical Illness Premiums

To calculate your monthly premium, find your age below. Divide your life insurance value by 1,000 and then multiple it by the rate from the table below.

Age	Monthly Rate per \$1,000 of Coverage	Age	Monthly Rate per \$1,000 of Coverage
<24	\$0.27	50-54	\$1.35
24-29	\$0.31	55-59	\$1.88
30-34	\$0.40	60-64	\$2.70
35-39	\$0.48	65-69	\$3.24
40-44	\$0.65	70+	\$4.54
45-49	\$0.92		

- Coverage for child(ren) is included in employee premiums.
- Spouse rate is determined by your age (not theirs).



Call: (877) 236-7564

Visit: [voya.com](http://voya.com)



# LIFE INSURANCE

**Safeguard Tomorrow. Start Today.**  
Enhance your peace of mind with additional life insurance protection.

## Consider adding supplemental coverage to your basic life insurance.

While basic life is available at no cost to all full-time employees, supplemental coverage may be added.

- ✓ **Basic Life & Accidental Death & Dismemberment**  
Full-time employees are provided one times your base annual earnings.

- ✓ **Supplemental Life AD&D Insurance**  
This is an employee-paid benefit and supplements the company-provided coverage.

## Eligibility

- All full time employees are automatically enrolled in the employer-paid Basic Life/AD&D
- You can choose to elect supplemental Life/AD&D insurance for yourself, your spouse/partner and/or your children up to age 26

Basic Life/AD&D	
Employee	1x annual base earnings
Supplemental Life/AD&D	
Employee	1,2 or 3x annual base earnings Guaranteed Issue: \$500,000
Enrolled Spouse/ Partner	100% of the employee's Supplemental Life insurance amount, not to exceed \$500,000 Spouse Guaranteed Issue: \$50,000
Enrolled Child(ren)	\$10,000

## What you need to know:

- Evidence of Insurability** will not be required for elections made up to the listed guaranteed issue amounts for employee and spouse/domestic partner coverage. There is no evidence of insurability for child(ren) coverage.

## 2025 Supplemental Life Premiums

To calculate your monthly premium, find your age below. Divide your life insurance value by 1,000 and then multiply it by the rate from the table below.

- Premiums must be calculated for each covered individual.
- Spouse rate is determined by your age (not theirs).

## Employee & Spouse Rates

Age	Monthly Rate per \$1,000 of Coverage	Age	Monthly Rate per \$1,000 of Coverage
<25	.09	50-54	.34
25-29	.09	55-59	.53
30-34	.11	60-64	.80
35-39	.13	65-69	1.51
40-44	.15	70-74	2.43
45-49	.20	75+	2.43

- Age reduction: 35% at age 65, 50% at age 70+.
- The monthly cost for Child(ren) coverage is \$2.60 per month and covers all children in a family.



Call: (877) 236-7564

Visit: [voya.com](https://voya.com)





# DISABILITY

## Unexpected Issue. Supporting You.

For unexpected health issues such as an illness, injury or other circumstance, these benefits offer additional support and resources.

You have two types of disability coverage, short-term and long-term.

### ✔ Short-Term Disability

Protect your income during a period in which you are unable to work because of an illness or injury not related to your job.

### ✔ Long-Term Disability

Receive income continuation during an extended period of disability resulting from illness or injury.

## Short-Term Disability (STD)

These benefits protect your income during a period in which you are unable to work because of an illness or injury not related to your job. Arcwood Environmental covers 100% of the cost for STD.

All employees will have salary continuation for Short-Term Disability with no elimination period.

### How it works:

- Benefits begin immediately with no elimination period.
- Benefits eligible employees receive salary continuation equal to 100% of their current weekly earnings for weeks 1-13 and 80% of their current weekly earnings for weeks 14-26.
- Coverage is available for up to 26 weeks.
- This benefit is paid through payroll. Your normal taxes and benefit deductions, including 401(k) contributions, will be withheld from your benefit payment.

## Long-Term Disability (LTD)

These benefits provide income continuation during an extended period of disability resulting from illness or injury. Arcwood Environmental covers 100% of the premium for LTD.

### How it works:

- Benefits begin on the 181st day of disability (after Short-Term Disability ends).
- LTD pays 60% of your pre-disability income in the event you are unable to work.
- The maximum monthly benefit for all employees is \$15,000.
- Pre-disability income is defined as gross income including commissions and mileage, but excluding bonuses and overtime.
- LTD benefits continue until your Social Security Normal Retirement Age (SSNRA).



Short-Term Disability  
Email: [HRS@arcwoodenviro.com](mailto:HRS@arcwoodenviro.com)



Long-Term Disability  
Call: (877) 236-7564  
Visit: [voya.com](http://voya.com)



# ADOPTION ASSISTANCE PROGRAM

Arcwood Environmental provides an adoption assistance program to support new parents adopting a child. The Adoption Program provides financial reimbursement to employees for Eligible Adoption Expenses.

## Eligibility

All active, full-time regular employees working thirty (30) or more hours per week are eligible. An Eligible Child for adoption is any child who: (1) has not attained the age of eighteen (18) before the adoption is finalized or is physically or mentally incapable of self-care even if over the age of eighteen (18) after the adoption is finalized, and (2) is not the child of the employee's spouse or domestic partner. Adoption of a stepchild or relative is not an Eligible Child for purposes of the Adoption Program.

## Benefit

The Adoption Program offers a one-time reimbursement to employees of up to \$10,000 (lifetime maximum) for Eligible Adoption Expenses. Eligible Adoption Expenses incurred can be submitted for reimbursement after you have been approved to participate in the Adoption Program (Application Process) and after the adoption of the Eligible Child is final. Reimbursement claims must be submitted within ninety (90) days of the date the adoption is final, and you must be a current Arcwood Environmental employee.



# RETIREMENT PLAN

## Future Plans. Save Now.

Participating in a 401(k) plan is crucial for building a secure financial future and with our matching contributions, you can accelerate the growth of your savings even more.

### You can choose from two ways to save:

#### ✓ Pre-Tax 401(k)

You invest a piece of your paycheck before taxes are withheld. This reduces your taxable income, and your earnings and deferrals are not taxed until you withdraw the funds.

#### ✓ Post-Tax Roth

You pay taxes on your retirement savings today. Your earnings will grow tax-free, and you will not pay taxes when you withdraw funds during retirement.\*

## Eligibility

All employees are eligible to participate in saving for retirement.

- **Full-time and part-time employees:** You are automatically enrolled into a 401(k) with a 6% election with automatic increases annually until you reach a total of 15%, or you change your initial election.
- **Temporary employees and interns:** You will not be automatically enrolled but you can contact Arcwood HR to enroll.

\*Withdrawals must be taken after age 59 ½ and the funds must be held in the Roth account at least five years prior to withdrawal.

## Matching Contributions

Arcwood Environmental offers you a 7% company match – deposited on a pre-tax basis for both the 401(k) and Roth accounts.

## Rollovers

Need assistance rolling over your existing retirement plan? Contact Empower's Rollover Services Team at 888-737-4480.

For each \$1 you contribute up to 6% of your eligible pay, we will match with a \$1.17 contribution.



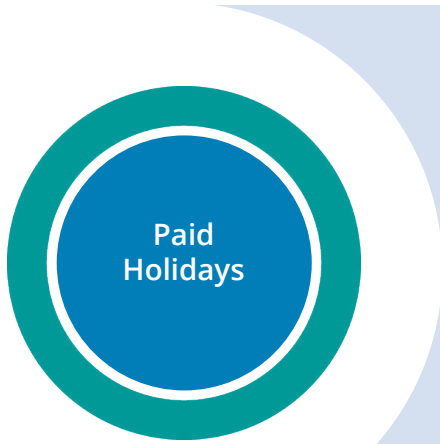
Call: (844) 465-4455

Visit:  
[empowermyretirement.com](https://empowermyretirement.com)



# 2025 PAID HOLIDAYS

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**New Year's Day**, Wednesday, Jan. 1  
**Martin Luther King Jr. Day**, Monday, Jan. 20  
**Good Friday**, Friday, Apr. 18  
**Memorial Day**, Monday, May 26  
**4th of July**, Friday, July 4  
**Labor Day**, Monday, Sept. 1  
**Thanksgiving Day**, Thursday, Nov. 27  
**Day after Thanksgiving**, Friday, Nov. 28  
**Christmas Eve**, Wednesday, Dec. 24  
**Christmas Day**, Thursday, Dec. 25  
**New Year's Eve**, Wednesday, Dec. 31

## BENEFIT ELIGIBILITY

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All active, full-time, regular employees scheduled to work at least 30 hours per week are eligible for the benefits program. (Reviewed Annually)

### What you need to know:

- You may insure yourself and eligible family members.
- Eligible dependents include your lawful spouse, your domestic partner (tax implications apply), and your or your spouse/partner's children younger than 26.
- Your children of any age are also eligible if you support them and they are incapable of self-support due to a mental or physical disability.

### How to Make Benefits Changes After Open Enrollment

If you have a qualifying life event, you may make a change to your benefits during the year. Otherwise, you will have to wait until the next open enrollment.

#### Qualifying life events included:

- Change in marital status
- Birth or adoption of a child
- Change in a child's dependent status
- Death of a spouse/domestic partner, child, or other qualified dependent
- Change in your spouse/domestic partner's benefits or employment status



# HOW TO ENROLL

## Select Benefits. Enroll Now.

Enroll in Your Benefits Online – It’s as Easy as 1-2-3!

### Benefits Checklist

Familiarize yourself with your benefit options.

- ✓ Select your health plan coverage.
- ✓ Select your dental coverage.
- ✓ Select your vision coverage.
- ✓ Understand your options if you will turn 65 and draw Social Security benefits in 2025.
- ✓ Review all dependent Social Security numbers and dates of birth.
- ✓ Elect a Health Savings Account (HSA) (if you’re enrolling in a health plan).
- ✓ Determine if a Limited Purpose and/or a Dependent Care Flexible Spending Account (FSA) is right for you.
- ✓ Make other benefit choices to protect you and your eligible dependents.
- ✓ Review your beneficiaries on plans to make sure they are accurate.

## From your Computer

To enroll, log into UKG using single sign-on and go to Benefits → Manage My Benefits → Get Started.

## From your Mobile Phone

Visit [benefits.plansource.com](https://benefits.plansource.com)

- Username: First initial of your first name, first six characters of your last name, and last four of your Social Security number.

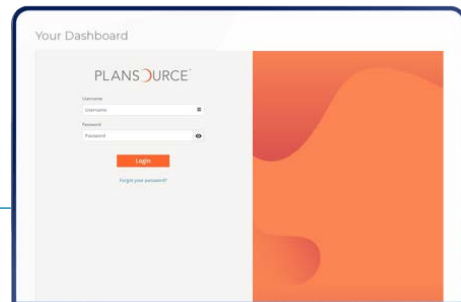
Example: John Employee, SSN 123-45-7891 = jemploy7891

- First-time Temporary Password: Your date of birth formatted as YYYYMMDD.

Example: June 1, 1980 = 19800601

Note: When adding a new dependent, be sure to have the following information for everyone you are enrolling:

- Birthdate and Social Security numbers
- Marriage date (if applicable)



## ENROLL

Complete the enrollment steps to shop for benefits. After completing each screen, click Update Cart.

## CHECKOUT

Review all your personal, dependent, and enrollment information closely, and make changes if necessary. You can print or email the enrollment confirmation if you choose.



# CONTACTS

01

**Medical**  
[www.anthem.com](http://www.anthem.com)  
1 (844) 995-1747

02

**Pharmacy**  
[www.anthem.com](http://www.anthem.com)  
1 (833) 267-2133

03

**Dental**  
[www.deltadentalin.com](http://www.deltadentalin.com)  
1 (800) 524-0149

04

**Vision**  
[www.anthem.com](http://www.anthem.com)  
1 (866) 723-0515

05

**401(k) Empower**  
[www.empowermyretirement.com](http://www.empowermyretirement.com)  
1 (844) 465-4455

06

**HSA Empower**  
[www.empowermyretirement.com](http://www.empowermyretirement.com)  
1 (800) 331-5455

07

**HRPro - FSAs & COBRA**  
[www.hrpro.com](http://www.hrpro.com)  
1 (800) 989-8776

08

**Life, Disability, Accident,  
Critical Illness**  
[www.voya.com](http://www.voya.com)  
1 (877) 236-7564

09

**ComPsych EAP**  
[www.guidanceresources.com](http://www.guidanceresources.com)  
Web ID: My5848i  
1 (877) 533-2363



## Tip:

Websites are the best resources for information about providers, pharmacies, and general claims. Customer Service phone numbers are able to assist you with benefits and specific claim questions.

Looking for additional resources?  
Talk to your HR team for more information.

Visit: [myarcwoodenviro.com](http://myarcwoodenviro.com)

Email: [HRS@arcwoodenviro.com](mailto:HRS@arcwoodenviro.com)





2025 New Hire  
**Benefits Guide**