



Lighting

Electrical

**2022-2023
Benefits at-
a-Glance**

Welcome!

Inline recognizes the importance of being able to provide our employees and their families with quality benefits as part of their overall compensation package. Therefore, Inline has developed a comprehensive benefits package that delivers quality and value while satisfying the diverse needs of our workforce. This summary highlights your benefit options offered by Inline.

Eligibility

If you are an associate working thirty (30) hours a week or more, you are eligible for the benefits outlined in this summary unless otherwise noted. Eligible employees may elect to cover their spouse or domestic partner and child dependents up to age 26. Benefits are effective on your date of hire.

How to Make Changes

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. If you are faced with a qualifying event, you have 30 days to make changes to your benefits. Qualifying events include:

- Marriage
- Divorce
- Birth or adoption of a child
- Death of a dependent
- Change in coverage under another medical plan

Medical Benefits

Inline's medical plan offers competitive coverage and great flexibility in managing care for you and your family. This plan is administered through **BlueCross BlueShield of Alabama**, a provider of exceptional healthcare services. Once enrolled, you may visit www.AlabamaBlue.com to access claims payments, physician directories, and ID cards. Please see the Summary of Benefits and coverage for more information about your medical benefits.

	PPO High		PPO Low	
Annual Deductible	\$500 Individual	\$1,000 Family	\$1,500 Individual	\$3,000 Family
Out-of- Pocket Maximum	\$2,000 Individual	\$4,000 Family	\$3,000 Individual	\$6,000 Family
Employee Coinsurance	20%		20%	
Preventive	100% covered		100% Covered	
Office Visit	\$25 Primary Care/ \$50 Specialist		\$25 Primary Care/ \$50 Specialist	
Emergency Room	\$200 copay		\$350 copay	
Urgent Care	\$50 copay		\$50 copay	
Prescription Drug Coverage:				
Tier I	\$4 copay		\$5 copay	
Tier II	\$40 copay		\$50 copay	
Tier III	\$75 copay		\$100 copay	
Tier IV	Lesser of 75% or \$200 copay		Lesser of 75% or \$250 copay	
Mail Order	Not Covered		Not Covered	
	Biweekly Payroll Contributions		Biweekly Payroll Contributions	
Employee Only	\$68.90		\$35.20	
*Employee Only	\$91.98		\$58.27	
Family	\$205.38		\$113.65	
*Family	\$228.46		\$136.73	

*If you use tobacco products, you will pay an increased amount per pay period. If you complete a tobacco cessation program, you will pay the non-tobacco rate.

Flexible Spending Account (FSA)

Plan for your upcoming expenses and set aside pre-tax dollars to pay for out-of-pocket health care expenses. The health care maximum is \$2,850 and is administered through **Flores**. The FSA will reimburse you for eligible expenses not paid by your existing health care plan.

Teledoc

Employees and their dependents can also utilize Teledoc at no cost! Teledoc give you 24/7/365 access to U.S. board-certified doctors through video or phone visits. This service can be used to treat conditions such as cold or flu, allergies, bronchitis, UTIs, sinus problems, and more! Your Teledoc provider can diagnose and prescribe with just a phone call, all at no cost to you!

Dental Benefits

Staying healthy includes obtaining quality dental care for you and your family. Inline’s dental plan is provided through **Blue Cross Blue Shield of Alabama**, which includes an extensive network of providers and offers flexibility based upon where you choose to access care. Your network is **Access Plus Dental**. To find a dentist in your network, visit www.AlabamaBlue.com/FindADoctor.

Dental Summary	
Annual Deductible	\$25 Individual; \$75 Family
Annual Maximum	\$1,500 with \$500 carry forward
Preventive Care	100%
Basic Treatment	100%
Major treatment (Periodontics- 80%)	50%
Orthodontia Lifetime Maximum	\$1,500
Biweekly Payroll Contributions	
Employee Only: \$4.18	Family: \$12.77

Vision Benefits

Inline is pleased to offer a Vision Program through **VSP**. Your network is **VSP Choice**.

Vision Summary	
Vision Exam	Once every 12 months, \$20 copay
Lenses	Once every 12 months, \$20 copay
Frames	Once every 24 months, \$170 featured allowance, \$150 allowance, \$80 Walmart/Sam's Club allowance, 20% off balance
Contacts	Once every 12 months, up to \$60 copay and \$150 allowance
Biweekly Payroll Contributions	
Employee Only: \$3.62	Family: \$8.67

TruHearing

TruHearing makes hearing aids affordable by providing exclusive savings to all VSP Vision Care members. This benefit is available for you and your dependents and provides you with 3 provider visits for fitting and adjustments, 45-day trial., three-year manufacturer warranty for repairs, one-time loss and damage replacement, and 48 free batteries per hearing aid. Learn more about this VSP Exclusive Member Extra at truhearing.com/vsp or call 877.396.7194.

Basic Life/ AD&D*

Life insurance is an important part of your financial well-being, especially if others depend on you for support. Inline provides basic life and AD&D coverage at no cost to you through **Mutual of Omaha**. The basic life benefit amount is equal to \$50,000. The AD&D benefit amount is \$50,000 and provides benefits to you or your beneficiary if, due to an accident, you suffer loss of life or limb.

Voluntary Employee Life Insurance*

In addition to basic life insurance, Inline offer its employees the opportunity to purchase additional voluntary life insurance through **Mutual of Omaha**. employees may purchase units of \$10,000 to a max of five (5) times annual salary or \$300,000. New hire guaranteed issue is \$130,000.

Employees may also purchase voluntary dependent life insurance for their spouses or child(ren). You may elect a spouse benefit of 100% of the employee’s amount. Guaranteed issue for spousal coverage is \$50,000.

Child benefits can be elected for \$10,000. One election will cover all your children.

*Benefit & age reductions will apply

Disability Benefits

Employees often do not consider the financial hardship that can occur as a result of becoming disabled. Inline understands that financial stability is an important part of any employee’s benefit package and therefore, Inline offers both short- and long-term disability coverage. Inline pays 50% of the cost of these coverages.

- Short-term disability coverage through **Mutual of Omaha** provides:
 - Up to 60% of your weekly salary
 - Up to \$1,500 a week for a maximum of 11 weeks
 - The elimination period for is 14 days.
- Long-term disability coverage through **Mutual of Omaha** provides:
 - Up to 60% of your monthly salary
 - Up to \$5,000 a month until you reach social security normal retirement age
 - The elimination period is 90 days.

Pricing for Voluntary Life and Disability is dependent on your age and salary. Please see the benefit summary for details.

Accident

With Voluntary Accident Benefits from **Mutual of Omaha**, employees are empowered to protect their income from unexpected expenses related to an accident. This insurance will pay you if you suffer accidental injuries based on a schedule corresponding to your injury. There are two plan options to choose from. Both provide a Wellness Screening Benefit of \$50. See full summary for a full schedule of benefits under each plan.

Biweekly Contributions	Employee	Employee + Spouse	Employee + Child(ren)	Family
Low Plan	\$3.13	\$5.31	\$5.89	\$8.07
High Plan	\$4.59	\$6.83	\$9.31	\$11.77

Critical Illness

Critical Illness coverage from **Mutual of Omaha** offers the protection you need to concentrate on what is most important---- your care. Critical Illness Insurance benefits help with costs associated with treatment and recovery. Benefits are paid directly to you unless you specify otherwise. There are two plan options to choose from. See full summary for a full schedule of benefits under each plan. Rates are based on age.

Hospital Indemnity

Being hospitalized for illness or injury can happen to anyone. Medical insurance may not cover the full cost associate with a hospital stay. That’s where Hospital Indemnity coverage with **Mutual of Omaha** can help. If you are admitted to a hospital for a covered sickness or injury, you’ll receive payments to help cover your expenses

Biweekly Contributions	Employee	Employee + Spouse	Employee + Child(ren)	Family
	\$6.11	\$14.04	\$8.43	\$16.85

Employee Assistance Program

Life. Just when you think you’ve got it figured out, along comes a challenge. Whether your needs are big or small, your employee assistance program is there for you. It can help you and your family find solutions and restore your peace of mind.

You have access to confidential clinical and work-life consultation by phone 24/7, three free in-person counseling sessions per issue, legal, and financial consultations. To access Employee Assistance, call 800-316-2796 or visit <https://www.mutualofomaha.com/eap/>.

Identity Guard

Inline provides ID theft prevention for employees through **Aura**. Employees can purchase additional coverage for their dependents. Coverage includes \$1M in insurance protection from financial losses and legal fees, 24/7 guidance if a threat is

detected, around-the-clock scan of billions of online resources, and powerful financial tools including access to your credit report and real-time alerts to changes that impact your credit!

401k and Employee Stock Ownership Plan

Employees are eligible to begin participate in the 401k program after 6 months of employment. Inline will match your contribution dollar for dollar on the first 3% of your salary. Then \$.50 on the dollar for the next 2%.

Employees can participate in the ESOP after 1 year of employment with 1,000 hours worked. The 401k match purchases ESOP shares.

Tuition Assistance/ Student Loan Repayment

After one year of employment, Inline will pay \$2,500 a year towards an employee's tuition or student loan repayment. (spouses and dependents not eligible)

Company Observed Holidays
(Full-time Employees)

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

Plus Paid Time Off "PTO"
(Vacation, Sick, and Personal Leave)

<i>Years with Inline</i>	<i>Annual PTO Potential</i>
Less than 5 years	14 days
6 - 9 years	19 days
10+ years	21 days

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.