



## 2021-22 Hourly Associate Benefits Overview

CYT – Ohio Plant (CYT-OH) recognizes that our Associates are our most valuable assets. With this in mind, we recognize the importance of being able to provide our Associates and their dependents with a comprehensive variety of benefits as part of their overall compensation package. This summary highlights some of those benefits and the options available to you (additional limitations may apply).

### Eligibility

All hourly Associates working 30+ hours per week are eligible for benefits. Medical, dental, vision, wellness program and EAP programs become effective on the 91<sup>st</sup> day following your date of hire. Life, AD&D, short & long-term disability become effective 3 months after your date of hire. Aflac’s worksite products become effective on the 1<sup>st</sup> day of the month following 90 days from your date of hire. You can use the on-site clinic starting on your date of hire. You can participate in the flexible spending accounts one year from your date of hire. You have up to 30 days from your effective dates to enroll in these benefits through **Kronos**. If you waive coverage and want to add it later (outside of a qualifying event), open enrollment is typically in March for an April 1<sup>st</sup> effective date.

### Medical Benefits



CYT-OH has two plans (HRA and PPO Plan C) administered by United Healthcare (UHC). Once enrolled, ID cards and other information will be sent directly to your home, and you can also visit their website directly at [www.myuhc.com](http://www.myuhc.com) to view claim payments, find in-network providers, request additional ID cards, take an online health risk assessment and other services. Eligible Associates may elect to cover their spouse and/or dependent children until the end of the month in which they turn age 26. See below for a high-level summary of the In-Network benefits for each plan:

	HRA	PPO Plan C
<b>Annual Deductible</b>	\$1,500 Single \$3,000 Family	\$ 750 Single \$1,500 Family
<b>Out-of-Pocket Max (Includes Deductible)</b>	\$3,500 Single \$7,000 Family	\$2,250 Single \$4,500 Family
<b>Office Visit (PCP/SPC)</b>	Ded, then 20%	\$30/\$60 Copay
<b>Preventive Care</b>	\$0 Copay	\$0 Copay
<b>Emergency Room</b>	Ded, then 20%	\$150 Copay
<b>Urgent Care</b>	Ded, then 20%	\$50 Copay
<b>Hospital Services</b>	Ded, then 20%	Ded, then 20%
<b>Other Services</b>	Ded, then 20%	Ded, then 20%
<b>Retail Drugs</b>	\$15/\$40/\$60	\$15/\$40/\$60
<b>Mail-Order Drugs</b>	\$30/\$100/\$150	\$30/\$100/\$150

Your medical insurance premiums (payroll deduction amounts) will vary based on the number of wellness points you earn. See page 3 for details. \*The HRA plan includes CYT-OH contributions of \$500 for Single and \$1,000 for Family plans into a Health Reimbursement Account for medical expenses.

### Dental Benefits



The CYT-OH dental plan is a Point of Service plan administered by Delta Dental of Ohio at no cost to you. Eligible Associates may elect to cover their spouse and/or dependent children until the end of the month in which they turn age 26. This plan has two networks (PPO and Premier) you can use in addition to being able to see a non-network dentist. Using PPO dentists provides the greatest discounts which helps to stretch your benefit dollars and reduce your out of pocket costs. The Premier network includes additional dentists with balanced billing protection but lower discounts than PPO dentists. Non-network dentists provide no discounts or balanced billing protection but you can still receive a benefit.

By registering online with their “**Consumer Toolkit**” at [www.deltadentaloh.com](http://www.deltadentaloh.com) you can view claim payments, find in-network dentists, print personalized ID cards and find other information about your plan. **See below for a high-level summary of the benefits:**

In & out of Network	
<b>Annual Deductible</b>	\$25 Single
<b>(Excludes preventive care)</b>	\$75 Family
<b>Annual Benefit Maximum</b>	\$2,250 Per Person
<b>Your Coinsurance for:</b>	
<b>Preventive Care</b>	0%
<b>Basic Treatments</b>	20%
<b>Major Treatments</b>	50%
<b>Orthodontic Treatments</b>	50%
<b>Lifetime Ortho Maximum</b>	\$1,500 Per Person

## Vision Benefits



The CYT-OH vision plan is administered by EyeMed and is provided to you and your eligible dependents (spouses and unmarried children until the end of the month they turn age 26) at no cost to you. This plan provides coverage for eye exams with a \$10 copay and frames, lenses and contacts with a separate \$10 copay. Exams, lenses and contacts are available once every plan year and frames once every other plan year.

## Life/AD&D



CYT-OH provides \$50,000 of Group Life AD&D insurance at no cost to you (Those age 65+ and above have a reduced benefit). In addition, supplemental life insurance for you, your spouse and children to age 26 is also available and paid for through after-tax payroll deductions.

## Short Term Disability



The financial consequences of not being able to work due to a disability or illness can be devastating. CYT-OH recognizes this and is pleased to provide a base and voluntary buy-up benefit administered by Mutual of Omaha. The base benefit, paid by CYT-OH, covers 40% of your pre-disability basic weekly earnings to a maximum benefit of \$750 per week. The voluntary buy-up benefit is paid by you with pre-tax payroll deductions and covers an additional 20% of your pre-disability basic weekly earnings up to a maximum benefit of \$500 per week. Disability benefits begin on the 8<sup>th</sup> day of disability due to an accident or illness and extend up to 25 weeks.

## Long Term Disability



CYT-OH also provides LTD benefits starting 181 days after the beginning of your disability. The benefit covers 60% of your pre-disability basic monthly earnings to a maximum benefit of \$4,000 per month for up to 5 years.

## Healthcare FSA



CYT-OH offers both a Healthcare Flexible Spending Account (FSA) which offers you the opportunity to set aside pre-tax up to \$1,500 for medical expenses.

## Worksite



CYT-OH offers voluntary worksite benefits for Accidents, Critical Illness and Hospitalization. You can learn more about these benefits by contacting CYT-OH's Aflac representative or accessing the benefits website.

## On-Site Clinic



CYT-OH has contracted with OhioHealth to staff and operate a free onsite clinic that you and your covered dependents (age 2+) can utilize if you enroll them in the CYT-OH medical insurance plan with UHC. Services include treatments for illness such as upper respiratory infections, sinus infections, sore throats, sprains, earaches, sports physicals and flu shots.

## Wellness Plan



CYT-OH has contracted with Wellness Coaches to promote wellness initiatives and incentives for you to participate. Each year you will be given an opportunity to earn points which are then applied to lowering the cost of medical insurance for you and your dependents the following year.

## Human Resources Contact Info.

If you need assistance or have any questions about the information included here, you can contact Human Resources at any time at (419) 864-8777.

## Assistance & Website



CYT-OH has contracted with Milestone Benefits Agency (MBA) to assist us with any claim or benefit questions you might have throughout the year. For assistance please contact Stacy Green phone at 614-318-3163 or [Stacy@milestonebenefits.com](mailto:Stacy@milestonebenefits.com)

MBA has also prepared our [benefits website](#) that provides a single portal where you can find detailed information about the benefits referenced here as well as things like Summary Plan Descriptions, benefit summaries, certificates of coverage, claim forms and links to on-line provider directories. To access this website, please note the login and password information below:

Website Address: [www.milestonebenefits.com](http://www.milestonebenefits.com)



	<b>CYTOH</b>
	<b>43315</b>

## *Medical Benefit Contribution Amounts <sup>^</sup>*

(Amounts Below Reflect Discounts for the Wellness Coaches Wellness Program)

<b>Gold Level (360 – 400 Points)</b>					
		HRA		PPO Plan C	
		Weekly	Annually	Weekly	Annually
Single		\$6.54	\$340.30	\$34.44	\$1,790.89
Employee & Spouse *		\$20.22	\$1,051.41	\$78.80	\$4,097.61
Employee & Child(ren)		\$11.62	\$604.05	\$61.83	\$3,215.50
Family *		\$37.61	\$1,955.51	\$127.70	\$6,640.22

  

<b>Silver Level (320 – 359 Points)</b>					
		HRA		PPO Plan C	
		Weekly	Annually	Weekly	Annually
Single		\$16.54	\$860.30	\$44.44	\$2,310.89
Employee & Spouse *		\$36.22	\$1,883.41	\$94.80	\$4,929.61
Employee & Child(ren)		\$27.62	\$1,436.05	\$77.83	\$4,047.20
Family *		\$59.61	\$3,099.51	\$149.70	\$7,784.22

  

<b>Bronze Level (280 - 319 Points)</b>					
		HRA		PPO Plan C	
		Weekly	Annually	Weekly	Annually
Single		\$22.54	\$1,172.30	\$50.44	\$2,622.89
Employee & Spouse *		\$46.22	\$2,403.41	\$104.80	\$5,449.61
Employee & Child(ren)		\$37.62	\$1,956.05	\$87.83	\$4,567.20
Family *		\$72.61	\$3,775.51	\$162.70	\$8,460.22

  

<b>Base Contributions (0 – 279 Points)</b>					
		HRA		PPO Plan C	
		Weekly	Annually	Weekly	Annually
Single		\$31.54	\$1,640.30	\$59.44	\$3,090.89
Employee & Spouse *		\$60.22	\$3,131.41	\$118.80	\$6,177.61
Employee & Child(ren)		\$51.62	\$2,684.05	\$101.83	\$5,295.20
Family *		\$92.61	\$4,815.51	\$182.70	\$9,500.22

### **<sup>^</sup> Healthy Ways Discounts for New Hires**

- Hire Date is between:
  - April 2<sup>nd</sup> – September 30<sup>th</sup> – You have until February 28<sup>th</sup> to earn all your points. You will receive the full (Gold) discount until April 1<sup>st</sup>.
  - October 1<sup>st</sup> – April 1<sup>st</sup> – You have until August 31<sup>st</sup> to earn all your points. You will receive the full (Gold) discount until September 1<sup>st</sup>.

\* If your spouse is eligible for other coverage (ie, a group plan at their place of employment or Medicare) and you enroll them on this plan, an additional weekly surcharge of \$50 will apply.

