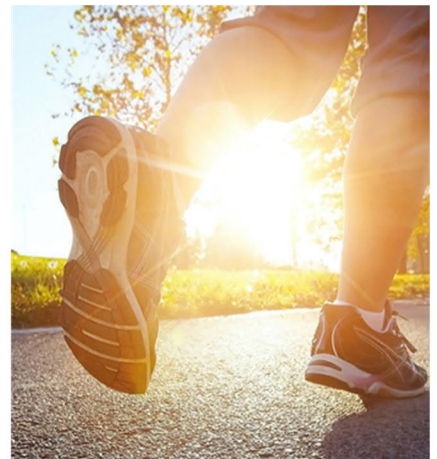


**ATERRA
DESIGNS**



2022 EMPLOYEE BENEFITS GUIDE





Eligibility

WELCOME!

Aterra Lighting & Controls, LLC offers you and your family a comprehensive and valuable benefits package! To get the most out of your benefits—please review this Guide and other details.

Are You Eligible?

Yes, if you're a full-time employee. Full-time employees work an average of 30 or more hours per week. New hires are eligible for benefits to be effective on or after the 1st of the month following the date of hire of full-time employment.

Covering Your Family Members

You can enroll the following family members for medical and dental coverage at the same time you enroll:

- Your legal spouse
- Your child(ren), spouse's child(ren) to age 26



When & How to Sign Up

Open enrollment is held for a limited time each year. New hires' notification of eligibility includes sign-up deadline.

To enroll: Complete the enrollment material and return them to your HR Manager.

Can I Change My Decisions Later?

Once you have enrolled, you cannot make changes to your benefits until the next open enrollment period—UNLESS you have a "Qualifying Event*", which includes things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan

*If you qualify to change benefits, you must submit your request within 30 days of the qualifying event.

Documentation (such as birth certificate or marriage license) may be required.

Inside This Guide

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- 4 Health Savings Account (HSA)
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- 6 Dental Insurance
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This guide is not intended to be a complete description of the insurance coverage offered, nor is it a binding contract. Controlling provisions are provided in each benefit plan policy. Should there be a difference between this guide and the official plan documents, the official plan documents will govern.

More information about specific terms and conditions of each plan is included in the Summary Plan Description (SPD) and Summary of Benefits and Coverage (SBC).



Aterra Lighting & Controls, LLC is pleased to offer 2 choice of quality medical plans :

- ⇒ HSA-qualified plan (Save money and taxes with your Health Savings Account)
- ⇒ PPO Plan with Copay
- ⇒ To locate a contracted provider, visit www.myuhc.com Network Name: Choice Plus

Medical Benefit Highlights		
NOTE: In-Network amounts are shown. See Summary of Benefits & Coverage (SBC) for out-of-network benefits and more details.	HSA \$4,500 100% Choice Plus Plan	PPO \$1,500 80% Choice Plus Plan
Calendar Year Deductible	\$4,500 Individual \$9,000 Family	\$1,500 Individual \$3,000 Family
Coinsurance (after deductible is reached)	You pay 0% after deductible	You pay 20% after deductible
Out-of-Pocket Maximum (Includes deductible, coinsurance and copays)	\$4,500 Individual \$9,000 Family	\$8,550 Individual \$17,100 Family
Physician Office Visit Primary Care / Specialist	You pay 0% after deductible	\$30 / \$100 deductible waived
Preventive Care	Covered At 100%	Covered At 100%
Outpatient Facility Services	You pay 0% after deductible	You Pay \$350 copay, deductible then 20%
Inpatient Facility Services	You pay 0% after deductible	You Pay 20% after deductible
Urgent Care	You pay 0% after deductible	You Pay \$25 copay deductible waived
Emergency Room Services	You pay 0% after deductible	You Pay 20% after deductible
Prescription Drugs Retail: 30-day supply Mail order is 2.5X the retail copay for a 90 day supply Medicare Part D—Creditable	You pay 0% after deductible	Deductible waived, you pay: Tier 1: \$10 copay Tier 2: \$50 copay Tier 3: \$125 copay Tier 4: 50%

Employee Contribution Per Pay Period		
Employee Only	\$115.96	\$111.30
Employee + Spouse	\$231.93	\$222.60
Employee + Child(ren)	\$226.13	\$217.04
Employee + Family	\$382.68	\$367.29



Health Savings Account (HSA) - Optum Bank

Only available for those enrolled in the **High Deductible Health Plan (HSA)**

A Health Savings Account (HSA) is a tax-advantaged savings vehicle available to individuals covered by a High Deductible Health Plan (HDHP). Funds in the account are used to pay for qualified medical, dental and vision expenses.

An HSA is a great way to save money on taxes and to budget for medical expenses. You can use HSA funds for medical expenses now or save for future medical costs, even into retirement. Your HSA belongs to you. You do not lose funds if you don't spend them; funds remain in your account.

FUNDING YOUR HSA

You can contribute on a tax-free basis, per paycheck. You can change your contribution amount at any time during the year, as long as you do not exceed the IRS limits.

2022 HSA Contribution Limit	
Individual	\$3,650
Family	\$7,300

Additional \$1,000 "catch-up" contribution allowed if you are 55 or older. Please note the limits are based on a calendar year and subject to change each year based on IRS regulations.



Important things to know about your HSA

- ◆ Triple Tax Savings! You do not pay federal tax* on:
 1. Contributions to the account
 2. Spending on qualified expenses
 3. Interest that accrues
- ◆ You must be enrolled in an HSA-qualified health plan. You also cannot be covered by other health insurance, including through your spouse, Health Care FSA, or Medicare.
- ◆ To pay for qualified expenses, your HSA must be opened prior to incurring those expenses.
- ◆ If your child is under the age of 26, but does not qualify as a dependent on your tax return, she/he may be covered under your medical plan, but your HSA funds cannot be used for expenses for that dependent.
- ◆ Enrollment in Medicare Part A may be retroactive by up to 6 months when you begin taking Social Security retirement after your Social Security Normal Retirement Age (SSNRA). This may affect your HSA eligibility.

*Tax treatment of HSAs for state tax purposes may vary by state.





TELEMEDICINE

Telemedicine enables virtual visits with board-certified physicians, counselors and psychiatrists using a smartphone, tablet, or computer. Healthcare professionals are available any day, any time for treating a wide range of physical and psychological care needs – either within minutes of a request or by appointment.



Quality medical care is available 24 hours a day, 7 days a week and 365 days per year throughout the United States. For minor medical care, a virtual visit is the least expensive and most convenient option. Use virtual visits when:

- ⇒ Your doctor is not available/You become ill while traveling/You are considering going to the emergency room for a non-emergency health condition

CONDITIONS COMMONLY TREATED THROUGH TELEHEALTH

- Bladder infection
- Bronchitis
- Cold/Flu Symptoms
- Diarrhea
- Ear Infections
- Gastroenteritis
- Fever
- Headaches/Migraine
- Insect Bites
- Respiratory Infections
- Sinus Infections
- Stomach Ache
- Sore Throat
- Urinary Tract Infection
- Minor Burns
- And many more non-emergency medical conditions

How it works®

- 1) You can access virtual visits by logging into myuhc.com® or you can go online to www.uhc.com/virtualvisits. You can also download the following apps from Google Play® or the App Store®: United Healthcare Health4ME®, Amwell, Teledoc or doctorondemand. www.teledoc.com www.amwell.com www.doctorondemand.com.
- 2) To Register, have your member UHC Medical ID card. After registering and requesting a virtual visit, you will pay your portion of the service cost, if applicable, and then you will enter a virtual waiting room.
- 3) Most Physician consultations generally take about 10-15 minutes. If prescription is required, it is sent electronically to your pharmacy of choice.

EMPLOYEE ASSISTANCE PROGRAM (EAP) SANVELLO



If you need guidance navigating mental health, financial or legal concerns, take advantage of the Employee Assistance Program (EAP) for 24/7 support — at no extra cost. Download the App: Sanvello

Call the member phone number on your health plan ID card and ask to speak to an EAP consultant. Or, contact EAP directly 24/7 at 1-888-887-4114.

<https://www.uhc.com/individual-and-family/member-resources/health-care-programs/employee-assistance-program>



Dental Insurance - Delta Dental of Arizona

In addition to protecting your smile, dental insurance helps pay for dental care and includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

In-Network coverage level is applied when you use a contracted Delta Dental PPO Dentist. When you use a Delta Dental Premier Dentist or a Non Delta Dental Dentist, you may incur higher out-of-pocket expenses. To locate a contracted provider, visit www.deltadentalaz.com.

Dental Benefit Highlights			
	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non Delta Dental Dentist
Calendar Year Maximum	\$1,000	\$1,000	\$1,000
Preventive Services- (Type I)	100%	100%	100%
Calendar Year Deductible Individual / Family	\$50 / \$150	\$50 / \$150	\$50 / \$150
Basic Services- (Type II)*	90%	90%	90%
Major Services- (Type III)*	60%	60%	60%
Orthodontia- (Type IV) (to age19)	50%	50%	50%
Orthodontia Lifetime Maximum	\$1,000	\$1,000	\$1,000
*Deductible Applies.			

Employee Contribution Per Pay Period	
Employee Only	\$6.34
Employee + Spouse	\$13.24
Employee + Child(ren)	\$15.28
Employee + Family	\$25.16





Life and Disability Insurance - Principal Financial Group

BASIC LIFE & AD&D - **Cost paid for by Aterra Lighting & Controls, LLC**

Eligible full-time employees are covered with \$50,000 group life insurance and an equal amount of coverage for Accidental Death & Dismemberment (AD&D).

****BE SURE THAT YOUR EMPLOYER HAS CURRENT BENEFICIARY INFORMATION****

DISABILITY INSURANCE - **Cost paid for by Aterra Lighting & Controls, LLC**

Short-Term Disability and Long-Term Disability

Disability insurance is paycheck insurance. This ensures you will receive a portion of your income if you were out of work due to injury or illness. Short-Term Disability provides a weekly benefit, whereas Long-Term Disability will pay a monthly benefit **after** Short-Term Disability has been exhausted. See below for more information on the plans.

	Short-Term Disability	Long-Term Disability
Benefit Amount	60% of your weekly earnings to a maximum benefit of \$1,000 per week	60% [^] of monthly earnings to a maximum benefit of \$6,000 per month
When Do Benefits Begin?	Accident - 1 day Sickness - 8 days	91st Day
How Long Are Benefits Paid?	Accident—13 weeks Sickness—13 weeks	Refer to Certificate for details.

IF YOU BECOME DISABLED, HOW WOULD YOU...



Pay your bills?



Make monthly rent or mortgage payments?



Make car payments?



Provide for your children's education?



Buy your groceries?





Contacts

Company Name /Benefit	Group Number	Phone Number	Website/ Email
Aterra Lighting & Controls. LLC Paul Salmonson	N/A	(480) 368-9955	paul.salmonson@aterradesigns.com
UnitedHealthcare Medical	TBD	1 (866) 633-2446	www.myuhc.com
Telemedicine/Virtual Visits Amweel, Teledoc and doctorondemand	TBD	N/A	www.uhc.com/virtualvisits www.teledoc.com www.amwell.com www.doctorondemand.com
Sanvello Employee Assistance Program	N/A	1 (888) 887-4114	www.myuhc.com
Optum Bank HSA Administrator	#8M6936	1 (800) 234-8913	www.optumbank.com
Delta Dental of AZ Dental	#31205	1 (800) 652-6132 Option 1	www.deltadentalaz.com
Principal Financial Basic Life & AD&D	#1093071	1 (800) 245-1522	www.principal.com
Principal Financial Disability (STD & LTD)	#1093071	1 (800) 245-1522	www.principal.com
Benefit Commerce Group April Cisman Asst. Client Manager	N/A	(480) 565-8319	april.cisman@benefitcommerce.com

Benefits provided through



This benefit summary brochure is intended to highlight major coverage categories. Please refer to actual plan documents for complete outline of coverage. If there are any discrepancies between this brochure and the policy document, the policy document shall prevail.