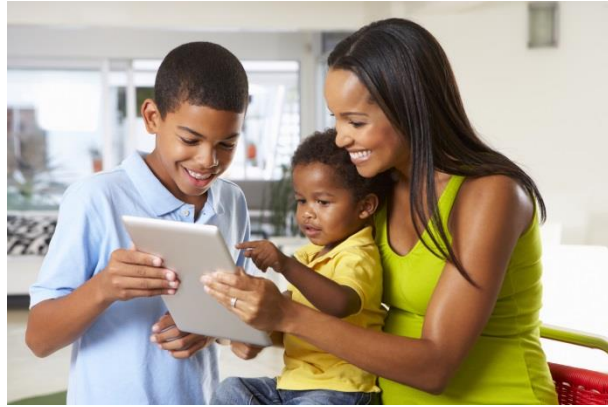


Benefits At-A Glance 2020



NEG-US offers a comprehensive suite of benefits to promote health and financial security for you and your family. [Here is a brief summary of your benefits package which also highlights what is changing for January 1, 2020.](#)

Medical Plan

NEG-US provides you with a choice of medical plan options through BCBS of North Carolina:

- Buy-Up PPO – Annual Deductible Changing to \$1,500 Employee/\$3,000 Family; Annual Total Maximum Out of Pocket Changing to \$3,250 Employee/\$6,500 Family
 - Base PPO – Annual Deductible Changing to \$2,250 Employee/\$4,500 Family; Annual Total Maximum Out of Pocket Changing to \$4,250 Employee/\$8,500 Family
- Amounts shown above reflect In-Network amounts, Out of Network limits are higher

- **New! Telemedicine copayment will now be \$0**
- You must re-enroll for 2020. Benefits do not roll-over.

Dental Plan

The NEG-US dental plan, administered by Cigna, helps pay for the cost of routine checkups and dental procedures. You have the following dental plan available:

- Cigna DPPO – no change in Dental coverage for 2020. You must re-enroll for 2020. Benefits do not roll-over.

Vision Plan

The NEG-US vision plan, administered by EyeMed, helps pay for the cost of routine eye exams, glasses and contacts.

- Vision – no change in Vision coverage or cost/rates for 2020. You must re-enroll for 2020. Benefits do not roll-over.

Flexible Spending Accounts

Health Care and Dependent Care Flexible Spending Accounts, administered by WageWorks, allow you to use pretax dollars to pay for:

- Most medical, dental and vision care expenses (like copayments and deductibles), and
- Dependent care expenses (like day care, babysitters or after school programs).

You may enroll in one or both accounts. You must re-enroll for 2020. Election does not roll-over.

Benefit Eligibility

You are eligible for benefits if you work at least 30 hours per week. Most of your benefits are effective on the first day of the month following your date of hire. You may enroll your eligible dependents for coverage once you are eligible.

Good to Know about Telemedicine Benefit

"Just used MD Live and it worked great. What a time saver. Spoke with a doctor out of Chicago. He called me in a prescription. I needed to fill it at the local Walgreens and completed the interaction within 5 minutes. That's a lot of convenience!"

– Alan Toney
Shelby Plant Manager

Life and Accidental Death & Dismemberment (AD&D) Insurance

NEG-US provides Basic Life and AD&D Insurance at no cost to you. No enrollment is required. You also have the option to purchase Optional Voluntary Supplemental Term Life and AD&D coverage. No re-enrollment is required if you wish to continue your current optional life coverage election.

Disability Insurance

STD: NEG-US provides eligible employees with (STD) short term disability income benefits at no cost. No re-enrollment is required.

Core LTD: NEG-US offers a Core LTD benefit at no cost to you. No enrollment is required.

Buy Up LTD: No re-enrollment is required if you wish to continue this elected optional coverage. If you wish to enroll, enrollment is required.



Voluntary Accident Insurance

Accident insurance, offered through Cigna, pays a fixed benefit directly to you in the event of an accident, regardless of any other coverage you may have. Benefits are paid according to a fixed schedule that includes benefits for hospitalization, fractures and dislocations, emergency room visits, major diagnostic exams, physical therapy and more. No re-enrollment is required if you wish to continue this coverage. Decide if you wish to enroll in this voluntary policy.

Voluntary Critical Illness Insurance

Critical illness, offered through Cigna, insurance pays a fixed benefit that provides a lump sum payment if you are diagnosed with a covered critical illness after your coverage effective date. This coverage helps with the cost associated with a critical illness, such as lost income, child care, travel to/from treatment, high deductibles and copays. The payment is yours to spend as you see fit and is in addition to other insurance you may have. No re-enrollment is required if you wish to continue this coverage. Decide if you wish to enroll in this voluntary policy.

Home and Auto

This voluntary program gives you access to MetLife Home and Auto (coverage you select on your own with MetLife) conveniently payroll deducted through NEG-US. No re-enrollment is required to continue this program. If you wish to enroll for first time or change/terminate coverage, contact MetLife directly at 1-800-GET-MET8 or www.metlife.com/mybenefits. MetLife will notify your payroll department to process your decision.

Legal Services

This voluntary program, administered by MetLife, provides you access to legal assistance for some of the most frequently needed personal legal matters – with no waiting periods, no deductibles or claim forms. No re-enrollment required. Decide if you wish to enroll in this voluntary program.

About this Guide

This benefit summary provides selected highlights of the NEG-US employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. NEG-US reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.

Contact Information

For more information, please contact your local HR Representative.

