



A FAMILY OF SOLUTIONS

2018 BENEFITS SUMMARY

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Solutions: Your Guide to Benefits

At J.M. Huber Corporation, we take great pride in our people and appreciate the quality of work our employees demand of themselves. One of the ways we show that appreciation is through our employee benefits program. The Huber benefits program offers:

- Competitive health benefit plans to accommodate your needs and the needs of your family.
- Generous 401(k) Savings Plan that encourages employees to save for retirement.

For questions regarding Huber's benefits program, please call the J.M. Huber Benefits Service Center at 1-844-347-9035 between 9am and 6pm EST, Mon-Fri. Newly hired employees can access benefits information and enroll on their day of hire by visiting www.huberbenefits.com and registering for a new account.

About This Guide to Benefits

This Guide to Benefits describes the highlights of the Huber Benefits Program. Specific rights to benefits under the plan are governed solely, and in every respect, by the official plan documents and not the information contained within this Guide.



ELIGIBILITY

All regular full-time employees scheduled to work 40 hours per week are eligible for benefits. Regular part-time employees with at least 20 standard work hours per week are eligible for certain benefits. For details, see Benefits at a Glance on page 9.

Dependent Coverage

Eligible dependents include (1) legally married spouse, (2) married/unmarried children to age 26 and (3) children of any age physically or mentally disabled, who are wholly dependent on you for support and maintenance.

Medical Benefits

Huber offers two medical plan options, the Core Option and the Choice Fund with HSA Option, through Cigna and each compares favorably with the benefits offered by many companies. The medical plans are self-insured, which means Huber assumes the financial risk for providing healthcare benefits to its employees.

Both medical plans cover a wide range of services and supplies and were designed to provide you with access to quality healthcare. Each option includes prescription coverage provided by Express Scripts. The plans differ in how costs are shared with you. For details, see the benefits and services summary below.

To enroll or opt out, you must sign in to **www.huberbenefits.com** within **31 days of your new hire date**; otherwise, you will default to no coverage and will not be able to enroll again until the next Annual Enrollment.

Plan Comparison Table				
Benefits and Services	Core Option		Choice Fund with HSA Option	
Medical Services	Network	Out-of-Network	Network	Out-of-Network
Doctor's Office Visit	80% less deductible	60% less deductible	80% less deductible	60% less deductible
Routine Physical Exam	100%	60% less deductible	100%	60% less deductible
Laboratory	100%	60% less deductible	80% less deductible	60% less deductible
Prescription Drugs	Provided by Express Scripts		Provided by Express Scripts	
	Network	Out-of-Network	Network	Out-of-Network
Retail (up to 30 days)				
Generic	\$10	100% of network cost less copay	80% less deductible*	60% less deductible
Preferred Brand Copay	\$30 + cost difference from generic		80% less deductible*	60% less deductible
Non-Preferred Brand Copay	\$50 + cost difference from generic		80% less deductible*	60% less deductible
Home Delivery (up to 90 days)				
Generic	\$25	100% of network cost less copay	80% less deductible*	60% less deductible
Preferred Brand Copay	\$75 + cost difference from generic		80% less deductible*	60% less deductible
Non-Preferred Brand Copay	\$125 + cost difference from generic		80% less deductible*	60% less deductible
Emergency Room Services	80%	80%	80% less deductible	80% less deductible
Hospital Inpatient	Precertification Required: 20% Reduction for Non-Compliance		Precertification Required: 20% Reduction for Non-Compliance	
Hospital Service, Semi-private Room/Board & Ancillary Charges, Surgeon's/Anesthesiologist's Fees, Doctor's Visits in the Hospital	80% less deductible	60% less deductible	80% less deductible	60% less deductible
	80% less deductible	60% less deductible	80% less deductible	60% less deductible
Hospital Outpatient Services and Surgical Center	80% less deductible	60% less deductible	80% less deductible	60% less deductible
Lifetime Plan Maximum	Unlimited		Unlimited	
Coordination of Benefits	Maintenance of Benefits		Maintenance of Benefits	
Deductible	\$300 individual \$900 family	\$750 individual \$2,250 family	\$1,500 individual \$3,000 family	\$3,000 individual \$6,000 family
Huber HSA Funding	N/A		\$500** employee only \$1,000** employee + one or family Proration may apply	
Out-of-Pocket Maximum (includes deductible and copays)	\$2,500 individual \$5,000 family	\$5,000 individual \$10,000 family	\$3,400 individual \$6,800 family	\$6,800 individual \$13,600 family

* Under the Cigna Choice Fund with HSA option, certain preventive medications can be filled without a deductible; coinsurance will apply. You must have an authorized prescription and it must be filled at the Express Scripts pharmacy or at an in-network retail pharmacy.

** If your coverage is effective July 1st through November 30th, Huber will contribute \$250 or \$500 respectively.

First Steps to Better Health – and Lower Healthcare Costs!

There are many things you can do to help control your healthcare costs – using available preventive care programs, evaluating your healthcare choices and making sure any treatments are appropriate. The healthy choices you make today can lead to you and the Company spending less on healthcare tomorrow. Now, taking these first simple steps can affect the amount that you pay out of your pocket for the J.M. Huber Corporation medical plan.

The First Steps

All Huber employees and their covered spouses who participate in the Huber medical program will need to satisfy the following three qualifiers to receive the wellness credit.

- Be a tobacco-free family.
- Complete an annual physical with your primary care physician.
- Complete the Cigna health assessment questionnaire, with biometric values.

Each year, you will need to satisfy these qualifiers between September 1st and August 31st of the current year to qualify for the wellness credit for the upcoming plan year.

If you are a new hire, you will only be asked to certify that you and your family are tobacco-free at the time of enrollment. You will then need to complete your new hire qualifiers within 60 days of your benefit coverage begin date.

Complete the Qualifiers

We encourage all of our employees and their covered spouses to make the commitment to a healthier lifestyle by completing each of these qualifiers; but ultimately, it's up to you to take the first steps.

Easy as 1, 2, 3

Step 1: Confirm that you and your family are tobacco-free. If not, enroll in the tobacco cessation program through Cigna.

Step 2: You and your covered spouse must get an annual physical.

Step 3: You and your covered spouse must complete individual health risk assessments, including numeric values.

Note: Employee and spouse must each log in to their individual account at www.mycigna.com to complete the wellness credit assessment.

All three qualifiers must be completed to receive a wellness credit to reduce your premium contribution for Huber's medical programs. Steps 2 and 3 are required for you and your covered spouse; it is not required for your covered dependent children.

Confidentiality

The results of your screenings, annual physical and health assessment are confidential and will not be provided to Huber. Cigna will collect the information and inform us that you completed the qualifiers.

If you choose not to complete all three of these qualifiers, you will pay more for your medical option.



Voluntary Benefits

Critical Illness Insurance

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or disease. Examples of covered illnesses and benefits are heart attack, stroke and cancer. The level of coverage will vary depending if you are electing coverage for yourself or your eligible covered dependents. To elect coverage for your dependents, you must be enrolled for coverage. The maximum covered benefit you can purchase is \$10,000 for yourself, \$5,000 for your spouse and \$5,000 for your children.

Accident Insurance

Accident Insurance pays benefits for specific injuries and events resulting from a covered accident. The benefit amounts paid depend on the type of injury and care received. The benefit can be used for things like lost time from work, mortgage/rent payments, copays, deductibles and everyday living expenses.

Hospital Indemnity

Hospital Indemnity Insurance pays a daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility. These benefits can be used for any purpose, such as lost time from work, mortgage/rent/utilities, copays/deductibles/coinsurance, home healthcare expenses and childcare expenses.

For more information or to access the certificate of insurance, please call **Voya Employee Benefits Customer Service at 1-877-236-7564** or log on to **www.hubervoluntarybenefits.com**.

These are limited benefit policies. These are not health insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Dental

Huber offers you the option to elect the Cigna Dental Preferred Provider Organization (PPO) plan. This option provides you the freedom to use the dental provider of your choice or to obtain lower “negotiated rates” by using dentists in the Cigna network.

Dental Plan Coverage	
Annual Deductible	\$25 individual, \$50 family
Preventive Services	100% with no deductible*
Basic Services	80% after deductible
Major Services	50% after deductible
Annual Maximum	\$1,500/person per calendar year. If you have certain preventive care treatment you can increase the dental maximum by \$100 for the next plan year, up to a maximum of three progressions (\$1,800).
Orthodontia	50% after deductible, with lifetime maximum of \$1,500 per person
Implants	50% after deductible, with lifetime maximum of \$1,500 per person
All out-of-network services will be reimbursed according to reasonable and customary allowance.	
* Preventive care services do not count toward your annual dental maximum.	



Reimbursement Accounts

You have the option to put aside before-tax dollars to pay for eligible healthcare and/or dependent care expenses according to the IRS allowable guidelines. There are many eligible healthcare expenses, including prescriptions, deductibles, coinsurance, copays, eyeglasses, dental and more.

Health Care Flexible Spending Account (FSA)

You may enroll for any amount from \$260 to \$2,600 for the year. You may use your Health Care Spending Account to pay your IRS allowed healthcare expenses not covered by your healthcare coverage and expenses for you and your eligible dependents.

Dependent Care Flexible Spending Account (FSA)

You may enroll in a Dependent Care FSA account for any amount from \$260 to \$4,550 for the year to pay expenses for child or elder care for your eligible dependents. The care must be necessary to allow you and your spouse to work or attend school full-time. Huber recognizes the financial demands of providing child and/or elder care and stretches your dollars even further by matching 10 cents to every dollar you contribute to this account up to a maximum annual contribution of \$450.

Health Savings Account (HSA)

The maximum annual contribution for the year is \$3,450 for single coverage and \$6,900 for family coverage. Huber will make an annual contribution in the amount of \$500 for single and \$1,000 for employee plus one or more. Your contribution and the Company funding will be prorated based on your hire date. Unlike a Health Care FSA account, all the money in your HSA account will roll over year to year and is yours to take with you if you leave the plan or the Company.

Note: If your coverage is effective after July 1st through November 30th, the amount Huber will contribute is \$250 for single and \$500 for employee plus one or more dependents.

Vision

The vision option is provided through EyeMed Vision Care Plan of America. This plan covers vision services and eyewear from EyeMed network opticians, optometrists and ophthalmologists. It allows you to receive a complete eye examination and materials if needed.

If you choose a non-network provider, you will receive a lesser benefit and typically pay more out-of-pocket.

EyeMed Vision Care Plan		
Benefit	In-Network	Out-of-Network
Service Intervals Eye Exam Frames Lenses	Once every 12 months Once every 12 months Once every 12 months	
Copays Eye Exam Frames Lenses Lens Options (add to price of lens)	\$10 copay 80% of any balance over \$130 \$10 copay up to \$75 depending on option ²	Up to \$35 Up to \$60 Up to \$55 ¹ \$40
Contacts (in lieu of glasses) Medically Necessary ² Elective	Covered in full ¹ \$130 Allowance: 15% off balance over \$130 (conventional only)	\$200 allowance Up to \$104
Lasik and PRK Vision Correction Procedures	15% retail OR 5% off promotional price	
¹ Cost depends on type of eyeglass lenses (single vision, bifocal or trifocal). ² Discounts/allowances must be available for standard and premium progressives.		



LIFE AND DISABILITY

Huber offers Life, Accidental Death and Dismemberment (AD&D) and Disability benefits through Prudential Insurance Company of America.

Basic Life and Supplemental Life

The Company provides Basic Life coverage of two times your annual base pay at no cost to you. You may elect additional life insurance coverage in increments of one to four times your annual salary, up to a maximum amount of \$1,250,000 combined between the Basic and Supplemental coverage. Evidence of Insurability (EOI) is not required for coverage up to four times salary or \$300,000 if elected when you first become eligible.

Spouse Life and Child Life

You may purchase life insurance coverage for your legal spouse and child(ren). EOI is not required for Spouse Life up to \$25,000 if elected when you first become eligible.

Accidental Death and Dismemberment (AD&D)

You may choose AD&D coverage for yourself only or for you and your family.

You may elect additional AD&D coverage in increments of \$100,000, \$200,000, \$300,000, \$400,000 and \$500,000. The amount you pay for this coverage will depend on the coverage amount and whether you elect single or family coverage.

Additional Information Regarding Coverage		
Life Insurance and AD&D <ul style="list-style-type: none">■ The beneficiary you designate for Basic Life Insurance will be applicable for Supplemental Life and AD&D.■ Coverage amount and premium reduction begins at age 65 for Supplemental Life and AD&D.■ EOI will be required for Supplemental Life only.■ Conversion is available.	Spouse and Child Life <ul style="list-style-type: none">■ Eligible dependents are your legally married spouse; children up to age 26, provided they are not covered under another group life policy (as an employee or spouse); and children of any age if deemed physically or mentally disabled and wholly dependent on you for support.*■ Evidence of Insurability will be required for Spouse Life only.■ Conversion is available.	Basic and Supplemental LTD <ul style="list-style-type: none">■ Benefits are offset by other payments (SSDI, Worker's Comp.).■ Maximum monthly benefit is \$21,000.■ Evidence of Insurability will be required for Supplemental LTD if election is not made when first eligible.■ Conversion is available if coverage was in effect for at least 12 months.
* Prudential must receive proof documentation within 31 days of being deemed disabled.		

BUSINESS TRAVEL ACCIDENT

The Company provides \$200,000 of Basic Business Travel Accident Insurance (BTA) at no cost to you. This coverage is limited to Huber business travel and does not cover your normal commute to work each day. Coverage is reduced beginning at age 70.



401(k) SAVINGS PLAN

Huber encourages you to play an active role in planning your financial future by contributing to the J.M Huber 401(k) Savings Plan through convenient payroll deductions, and helps you share in the success of the Company at the same time through contributions made by Huber on your behalf. A wide range of investment funds are offered, and investment changes can be made by phone or online. The 401(k) Savings Plan is administered by Voya Financial.

401(k) Contribution

Employee contributions of 1% to 75% of your pay. Huber matches:

- First 5% – dollar for dollar
- Above 5% – no match

Eligibility begins immediately, and payroll deductions are made as soon as administratively possible following your enrollment. You will be automatically enrolled in the Plan, at 5%, unless you actively enroll or decline enrollment within 30 days of your date of hire.

Non-Elective Contribution

Following each Plan year, this feature provides for a tax-deferred Company annual contribution of 5% of your eligible pay. The Company's contributions will be paid annually, provided you are employed for the 12-month period ending on December 31 of the eligible plan year.

Choose Your Investments

The Plan gives you lots of flexibility by offering nine core individual funds and 10 Target Retirement Funds:

- **Core Funds** are individual funds covering specific asset classes, giving you the ability to build a diversified investment portfolio to meet a variety of goals. You can invest in any combination of Core Funds.
- **Target Retirement Funds** are individual portfolios that include a well-diversified, risk-appropriate investment mix that corresponds to a target retirement year. These Funds are designed so you only have to choose one – simply select the Target Retirement Fund with the year closest to when you expect to retire, then direct your contribution and account balance to that Fund. The investment mix and risk exposure in your Target Retirement Fund will shift to become more conservative as you age.
- **Default Investments** are when you are automatically enrolled or do not make an active election and you are defaulted to the Target Retirement Fund closest to your estimated date of retirement. Your contributions will remain invested in the Plan's default investment fund until you change your investment election.

By Web

<http://jmhuber.voya.com>

By Phone

1-800-35-HUBER (1-800-354-8237)

1-877-225-3943 (Hearing-Impaired)

1-617-847-1024 (International)

Vesting Schedule

Employee and Employer 401(k) Contributions

- 100% vested in employee contributions and Huber matching contributions

Non-Elective Contribution

- 20% after 2 whole years
- 50% after 3 whole years
- 60% after 4 whole years
- 100% after 5 whole years

For More Information, See These Resources on the Web

- Plan Highlights
- Investment Fees At-A-Glance
- Plan Investments Overview
- 401(k) Investment Program Summary Plan Description



MY PAY

Access Your Pay Information Online

All US employees can access pay information through an online payroll self-service tool called UltiPro. It's available 24 hours a day, seven days a week from any computer with internet access. The tool will allow you to:

- Add or update direct deposit.
- Change tax withholding (Federal/State).
- View and print your paycheck information.
- Print your W-2.
- Preview year-to-date pay information.
- View your personal information: address, phone number, hire date and current position.

We encourage you to visit the site and review your information:

- All tax holdings will default to single zero if you do not update your tax filing status.
- Are you taking advantage of direct deposit? Enrolling is easy with UltiPro.
- If your personal information needs to be updated, contact your local HR Representative.

Use the Following Steps to View Your Pay Information:

Step 1: Go to: <http://mypay.huber.com>.

Step 2: Enter your username: First letter of your first name, the first letter of your last name, your birth year (YYYY) and the last four digits of your Social Security Number. (Example – Jane Smith, year of birth 1964, SS # 123-45-8613; username: JS19648613.)

Step 3: Enter your default password: Date of birth (MMDDYYYY) plus the last four digits of your Social Security Number. (Example – Date of birth 02/28/1964, SS # 123-45-8613; password: 022819648613.)

Step 4: You will be prompted to change your password and create/answer three security questions to allow for password resets in the future.

Go “Green”

There is an easy way to help Huber reduce administrative costs, while helping to preserve our world's resources – and it has to do with how you receive your pay statements and W-2. You can choose to elect any of these documents electronically. You can change the election at any time. No more paper means no more clutter. You can stop worrying about storing or losing paper pay statements. You can view and print your documents whenever you need, 24/7, through the MyPay website <http://mypay.huber.com>.



BENEFITS AT A GLANCE					
Program	Employee Only	Eligibility: When	Description		Who Pays
Medical	All regular full-time employees	First of the month following hire date	Choose between Cigna Core, Cigna Choice Fund HSA or “Opt-Out” plan coverage.		Huber and Employee
	Regular part-time employees	First of the month following 60 calendar days of service			
Dental	All regular full-time employees	First of the month following hire date	Choose between PPO or “Opt-Out” plan coverage.		Huber and Employee
Vision	All regular full-time employees	First of the month following hire date	Choose between EyeMed Vision Care Plan of America or waive coverage.		Employee
Critical Illness Insurance	All regular full-time employees	First of the month following hire date	Pays a lump-sum benefit if you are diagnosed with a covered illness or disease.		Employee
Accident Insurance	All regular full-time employees	First of the month following hire date	Pays benefits for specific injuries and events resulting from a covered accident.		Employee
Hospital Indemnity Insurance	All regular full-time employees	First of the month following hire date	Pays a daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility.		Employee
Short-Term Disability	All regular full-time employees	First of the month following 6 full months of continuous service	Benefits are paid according to employee type (hourly, non-exempt salaried, exempt salaried, union, non-union) and local practice.		Huber
Long-Term Disability – Basic & Supplemental	All regular full-time employees	First of the month following 6 full months of continuous service	Huber provides basic LTD coverage equal to 50% of your annual base pay at no cost to you.		Huber and Employee
			Supplemental: Basic benefit may be increased by an additional 10%.		
Life Insurance – Basic & Supplemental	All regular full-time employees	First of the month following hire date	Basic: Huber provides Basic Life coverage of two times your annual base pay at no cost to you.		Huber and Employee
			Supplemental: You can choose one, two, three or four times your annual base pay.		
Spouse & Child Life	All regular full-time employees	First of the month following hire date	Spouse \$10,000 \$25,000 \$50,000 \$100,000	Child \$5,000 \$10,000 \$15,000	Employee
Business Travel Accident – Basic & Additional	All regular full-time employees	Hire date	Basic: Huber provides \$200,000 of Travel Accident Insurance at no cost to you.		Huber and Employee
	Regular part-time employees	First of the month following hire date			
Accidental Death & Dismemberment	All regular full-time employees	First of the month following hire date	Choose from benefit amounts of \$100,000, \$200,000, \$300,000, \$400,000 or \$500,000.		Employee
Reimbursement Accounts • Health Care FSA • Dependent Care FSA • Health Savings Account (HSA)	All regular full-time employees	First of the month following hire date	You can put aside pre-tax dollars to pay for eligible health and dependent care expenses up to the annual maximums. For Dependent Care, Huber matches 10 cents to every dollar (to a maximum of \$450). For the HSA, Huber will make an annual contribution of \$500 or \$1,000 based on your family size (proration will apply).		Huber and Employee
401(k) Savings Plan	All employees (full-time, part-time, temporary)	Non-Elective Employer Contribution Feature • Eligible to receive if employed for at least 12 months as of December 31 of prior year.	Following each Plan year, Huber will contribute 5% of your eligible pay for that year to your account under the Plan.		Huber
		401(k) Feature • As soon as administratively possible following your date of hire	Employees can contribute up to 75% of eligible pay up to the IRS limits. Huber will match 100% of your contributions up to the first 5% of your eligible pay (subject to IRS limits).		Huber and Employee
Survivor Benefit	All regular full-time employees	Hire date	\$2,500 survivor benefit paid upon your death.		Huber
Employee Assistance Program	All regular full-time employees	Hire date	This is a Company-provided benefit that is administered by Magellen Health and offers confidential evaluation, treatment and referrals for a range of personal concerns.		Huber
	Regular part-time employees				