

Benefits decision guide

2019



You & your benefits
A partnership for good health



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Providing great benefit choices to you and your family is just one of the many ways Huber supports the physical, financial, and emotional well-being of the people who make our company successful.

In this guide, you'll learn about your health plan options and other important benefits. Use this information and other helpful resources available on www.huberbenefits.com to choose the coverage that's right for you and your family. For questions regarding Huber's benefits program, please call the J.M. Huber Benefits Service Center at **844-347-9035** between 9am and 6pm EST, Mon.-Fri.



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Take action

We want you to choose and use your benefits wisely, so you can make the most of the moments that matter in your life. Your choices make a difference! Simple actions — like keeping up with preventive care, looking up the cost of a procedure beforehand, or determining if a provider is in-network or out-of-network — give you more control over your health and spending. And that helps build a stronger, healthier future for all of us at Huber.

Who can enroll?

- **Regular full-time or part-time employees** – You must enroll within 31 days of your hire date, newly eligible date, or life status event date.
- **Eligible dependents** – Includes employee’s spouse and children to age 26, plus disabled dependent children.
- For a disabled child to be considered eligible, they must be primarily supported by you and incapable of self-sustaining employment due to disability. Proof of condition and dependence will need to be provided.

More information

You can find more information about your benefit plans, including detailed Summary Plan Descriptions (SPDs), on www.huber.com/mybenefits. For questions regarding Huber’s benefits program, please call the J.M. Huber Benefits Service Center at **844-347-9035** between 9am and 6pm EST, Mon. – Fri.

Important reminders

- **New employees: Enroll within 31 days from your date of hire.** If you don’t actively enroll or opt-out within this time period, you will be defaulted to no coverage, and will not receive any opt-out credit. You will still receive Huber coverage for plans and programs that are fully funded by Huber, such as basic life and disability insurance.
- **After your enrollment opportunity ends, you will not be able to make changes to your benefits** until the next Annual Enrollment, unless you experience a qualified life status event, such as a birth, marriage, divorce, adoption, or a change in your or your spouse’s employment status that impacts your benefits eligibility.
- **Qualify for wellness credit.** In order to receive wellness credit to reduce your medical premium contribution, be sure to complete the Annual Wellness Qualifiers during the wellness cycle of September 1 to August 31 and confirm you’re a tobacco-free individual or family during the next Annual Enrollment period. (**see page 20**).



health

Quality health coverage is one of the most valuable benefits you enjoy as a Huber employee. Our benefits program offers plans to help keep you and your family healthy and also provide important protection in the event of illness or injury.

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Two medical plans available

Huber offers you a choice of two medical plans with a range of coverage levels and costs, so you have the flexibility to select the option that's best for you.

Choose from:

- **Cigna Core** – This preferred provider organization plan helps reduce your out-of-pocket responsibility when you need care by offering a moderate deductible. You will have higher payroll deductions than with the Choice Fund with HSA option.
Compatible with: Health Care Flexible Spending Account (HCFSA) and Dependent Care Flexible Spending Account (DCFSA)
- **Cigna Choice Fund with HSA** – This high deductible health plan is designed to encourage you to understand your treatment options and the cost implications of your choices. You have a higher deductible; however, your tax-free Health Savings Account (HSA) with an annual employer contribution, along with your lower payroll deductions can help you cover out-of-pocket costs.

Compatible with: Health Savings Account (HSA) and Dependent Care Flexible Spending Account (DCFSA)

Voluntary Benefits

If you need protection from large or unexpected medical expenses, you may wish to choose voluntary benefits to complement your primary medical plan ([see page 10](#)).





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What is included?

Huber’s medical plans include:

- **Comprehensive, affordable coverage** for a wide range of health care services.
- **Flexibility to see any provider** you want, although you’ll save money when you use Cigna’s nationwide network of health care providers.
- **Free in-network preventive care**, with services such as annual physicals, immunizations, well-woman and well-child exams, flu shots, and routine cancer screenings covered at 100%. That means you pay \$0 deductible, \$0 coinsurance, and \$0 copay.
- **Prescription drug coverage** included with each medical plan.
- **Annual deductible.** You pay for initial medical and prescription drug costs until you meet your annual deductible.
- **Coinsurance.** After meeting the deductible, you pay a small percentage of eligible costs through coinsurance, then the plan pays the rest.
- **Copay** (Core PPO plan only). You may have a small cost to pay at the time of each doctor’s visit or service.
- **Annual out-of-pocket maximums** that limit the amount you’ll pay each year.
- **Choice of four coverage levels:** Employee Only, Employee + Spouse, Employee + Child(ren), or Family (includes employee, spouse, and children).

Which plan is right for you?

Consider which plan features are most important to you. Do you want to:	Core PPO	Choice Fund with HSA
Have lower deductions from your paychecks with a higher deductible?		✓
Save for future medical costs by opening and contributing to a tax-free HSA that rolls over from year to year.		✓
Balance your out-of-pocket and payroll deduction costs with a moderate deductible and premium?	✓	



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Compare medical plans

The following chart provides a comparison of key coverage features and costs.

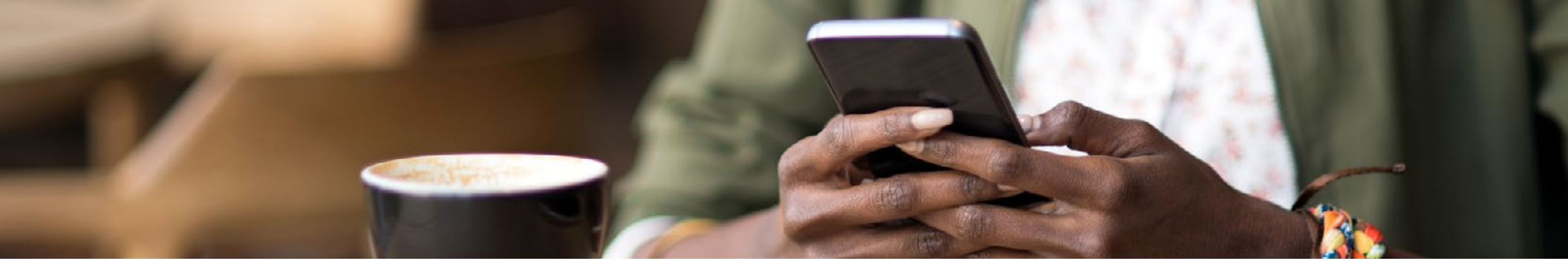
www.myCIGNAplans.com
 Enrollment ID: **jmhuber2019**
 Password: **cigna** (case sensitive)
888-806-5042

Plan Features	Core PPO		Choice Fund with HSA	
	In-network	Out-of-network	In-network	Out-of-network
Annual employer HSA funding				
Individual/all other levels	NA		\$500/\$1,000*	
Annual deductible				
Per person/per family	\$300/\$900	\$750/\$2,250	\$1,500/\$3,000	\$3,000/\$6,000
Out-of-pocket maximum				
Per person/per family	\$2,500/5,000	\$5,000/\$10,000	\$3,400/\$6,800	\$6,800/\$13,600
Medical coverage				
Doctor's office visits	80% less ded.	60% less ded.	80% less ded.	60% less ded.
Preventive care (including routine physical exam)	Covered 100%	60% less ded.	Covered 100%	60% less ded.
Specialist visits	80% less ded.	60% less ded.	80% less ded.	60% less ded.
Outpatient surgery	80% less ded.	60% less ded.	80% less ded.	60% less ded.
Inpatient hospital (per stay) (Precertification required)	80% less ded.**	60% less ded.**	80% less ded.**	60% less ded.**
Emergency room	80%	80%	80% less ded.	80% less ded.

*ded. = deductible * If your coverage is effective July 1 through November 30, Huber will contribute \$250 or \$500 respectively.
 ** Reduction for non-compliance.*

Keep in mind, the Choice Fund with HSA offers access to a medical savings account for **tax-free health care spending** to cover your deductible, coinsurance, copay (if applicable), and more.





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Telehealth

Cigna provides access to two telehealth services as part of your medical plan – AmWell and MDLIVE. Telehealth lets you get the care you need – including most prescriptions – for a wide range of minor conditions. You can connect with a board-certified doctor via video chat or phone, without leaving your home or office when, where and how it works best for you!

Fast, convenient and cost-effective alternative than an ER, Urgent Care and in some cases less than your primary care physician.

Primary conditions to have telehealth visit:

- Sore throat, fever, rash
- Headache, cold and flu, acne
- Stomachache, allergies, UTIs, and more

Telehealth Service	AmWell	MDLIVE
Website	https://amwellforcigna.com/landing.htm	https://www.mdliveforcigna.com/mdliveforcigna/landing_home
Contact	855-667-9722	888-726-3171
Cost	\$49.00 until deductible is met, then 20% or \$9.80	\$45.00 until deductible is met, then 20% or \$9.00

Register for one or both today so you'll be ready to use a telehealth service when and where you need it.



www.express-scripts.com/Huber
877-263-2913

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Prescription coverage included

Both Huber medical plans provide prescription drug coverage through Express Scripts, as shown below. As a part of our preventive care coverage, there is a **list of drugs** that insurance may be applied to prior to meeting your deductible.

Review the **Express Scripts Formulary list** to determine if your or a family member’s prescriptions are covered.

Plan Features	Core PPO		Choice Fund with HSA	
	In-network	Out-of-network	In-network	Out-of-network
Retail (up to 30 days)				
Generic	\$10	100% of network cost less copay	80% less ded.*	60% less ded.
Preferred Brand Copay	\$30 + cost difference from generic		80% less ded.*	60% less ded.
Non-Preferred Brand Copay	\$50 + cost difference from generic		80% less ded.*	60% less ded.
Home Delivery (up to 90 days)				
Generic	\$25	100% of network cost less copay	80% less ded.*	60% less ded.
Preferred Brand Copay	\$75 + cost difference from generic		80% less ded.*	60% less ded.
Non-Preferred Brand Copay	\$125 + cost difference from generic		80% less ded.*	60% less ded.

ded. = deductible

** Under the Cigna Choice Fund with HSA, 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.*



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Diabetes management program

The Livongo® diabetes program provides employees and family members who are enrolled in one of Huber’s medical plans and who have been diagnosed with diabetes a new way to approach diabetes management. If you elect to participate in the Livongo program, you will receive personalized support to help you better manage life with diabetes – at **no cost** to you.

The Livongo program provides:

- **Connected meter** - The Livongo meter is connected and provides real-time tips and automatically uploads your blood glucose readings, making log books a thing of the past.
- **Unlimited strips at no cost to you** - Get as many strips and lancets as you need with no hidden costs. When you are about to run out, Livongo ships more supplies, right to your door.
- **Coaching anytime and anywhere** - The Livongo coaches are Certified Diabetes Educators who are available anytime via phone, text, and our mobile app to give you guidance on your nutrition and lifestyle questions.

Learn more and enroll at welcome.livongo.com/jmhuber or call **1-800-945-4355**.

voluntary benefits

Voluntary insurance can help protect you from significant expenses not covered by your primary medical plan. Be sure to consider your anticipated medical needs for the coming year — for example, a major surgery — when deciding if voluntary benefits coverage is right for you.

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Complement your medical plan

Huber offers three different types of voluntary insurance benefits. You can choose any combination of the following, with benefits paid directly to you on a post-tax basis (unless assigned to someone else):

- Critical illness insurance
- Accident insurance
- Hospital indemnity insurance

Keep in mind

These plans are designed to complement your primary medical plan in the form of cash payments paid directly to you and provide additional protection. On their own, they don't provide the level of coverage you need in order to meet your day-to-day health care needs.



Critical illness insurance

When a serious illness strikes, critical illness insurance can provide financial support to help you through a difficult time. It protects against the financial impact of certain illnesses, such as a heart attack, stroke, or cancer. You receive a lump-sum benefit to cover out-of-pocket expenses for your treatment that aren't covered by your primary medical plan. You can also use the money to take care of your everyday living expenses like housekeeping services, special transportation services, and day care.

The level of coverage will vary depending on whether 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.

- You can enroll in critical illness insurance during Annual Enrollment without having to provide Evidence of Insurability (EOI).
- Benefits are not paid for any critical illness diagnosed before your coverage effective date.
- You can take your critical illness insurance coverage with you if you leave Huber.



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Accident insurance

Accident insurance pays benefits for specific injuries and events resulting from a covered accident. The actual benefit amounts paid depend on the type of injury you sustain and the medical services you need. The benefit can be used for things like lost time from work, mortgage/rent payments, copays, deductibles, and everyday living expenses. Keep in mind, you can take your accident insurance coverage with you if you leave Huber.

Note: These supplemental medical policies are limited benefit policies. They do not provide the necessary medical coverage to meet your everyday needs or health care reform requirements.

Hospital indemnity insurance

A trip to the hospital can be stressful, and so can the bills. Even with a major medical plan, you may still be responsible for copays, deductibles, and other out-of-pocket costs. A hospital indemnity insurance plan provides supplemental payments that you can use to cover expenses that your medical plan doesn't pay for, like hospital stays, ICU confinement, rehabilitation facilities, and certain inpatient or outpatient treatments. These benefits can be used for any purpose, such as lost time from work, mortgage/rent/utilities, copays/deductibles/coinsurance, home health care expenses, and childcare expenses.

Learn more

For more information on Huber's Voluntary benefits or to access the certificates of insurance, please call the Voya Employee Benefits Customer Service at 877-236-7564 or log on to www.hubervoluntarybenefits.com.

savings and spending accounts

You can save money on your health care and dependent care expenses by enrolling in a tax-advantaged Health Savings Account (HSA) and/or Flexible Spending Account (FSA). These accounts let you set aside tax-free money from your paycheck to pay for eligible expenses.

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Note that you **must** re-enroll in your HSA and/or FSAs each year. Your current elections will not carry over into the following year.

Huber offers the following tax-advantaged accounts:

- **Health Savings Account (HSA):** Available only to employees who enroll in the Choice Fund with HSA medical plan.
- **Flexible Spending Accounts (FSAs):**
 - Health Care FSA: Available to employees who are either enrolled in the Cigna Core medical plan or not enrolled in any Huber medical plan.
 - Dependent Care FSA: Available to all employees regardless of medical plan election.

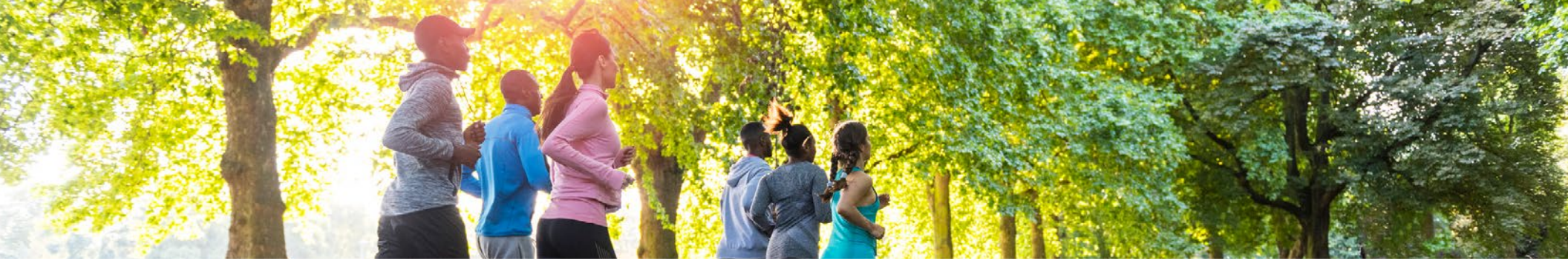
How much could you save?

Here’s an example. Let’s say Kathy decides to set aside \$2,000 in an HSA or FSA for the year. Normally, on that money, she’d pay \$480 in federal income tax, \$100 in state income tax, and \$153 in FICA tax. So, by contributing that \$2,000 to her HSA or FSA, she’ll get a \$733 tax savings for the year.

Without an HSA or FSA, Kathy would pay ...	Savings
24% in federal income tax	\$480
5% in state income tax	\$100
7.65% in Federal Insurance Contributions Act (FICA) tax	\$153
Her total tax savings for the year with an HSA or FSA	\$733



This hypothetical illustration is for educational purposes only. Dollar amounts or savings will vary depending on income, state and city tax rules, and other factors. Please consult a tax, legal, or financial advisor about your specific personal situation.



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Choice Fund with HSA

The Choice Fund with HSA plan takes less from your paycheck, so you keep more of your money. This plan rewards you for taking an active role as a health care consumer and making smart decisions about your health care spending. As a result, you could pay less in annual medical costs.

Plan advantages

1. Lower paycheck costs

Your per-paycheck costs are lower than with the Core PPO plan, allowing you to keep control over more of your money.

2. Tax-advantaged savings account

To help you pay your deductible and other out-of-pocket costs, the Choice Fund option lets you open a Health Savings Account (HSA) and make tax-free contributions directly from your paycheck.

3. Employer contribution

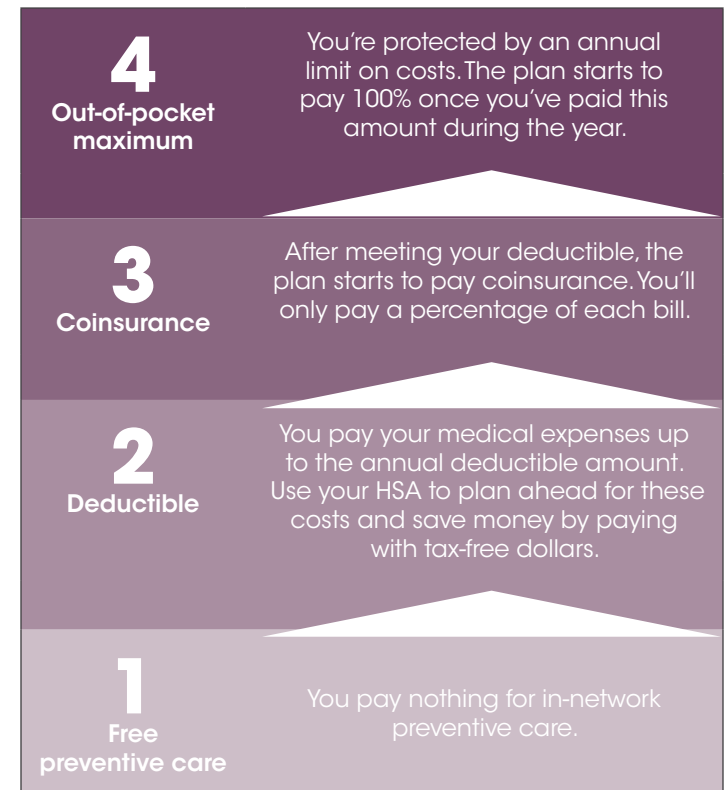
Huber will also contribute to help cover your annual deductible. Withdrawals are made tax-free when funds are used for IRS-qualified medical expenses. And funds grow tax-free.

4. Free in-network preventive care

Like the Core PPO plan, preventive care is fully covered under the Choice Fund option — you pay \$0 deductible and no copays when you receive in-network care. Preventive care includes annual physicals, well-child and well-woman exams, immunizations, flu shots, and cancer screenings. For a more complete list of preventive care, [click here](#).

5. Extensive provider network

The Choice Fund with HSA uses **Cigna’s large network** of doctors and other health care providers.



health savings account (HSA)

If you enroll in the Choice Fund, you are eligible to open a Health Savings Account (HSA). An HSA is a tax-free savings account you can use to pay for eligible health expenses at any time, even in retirement.

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How does an HSA work?

- **Tax-free health care savings.** The total amount that can be contributed to your HSA for 2019 is limited by the IRS (includes company contributions):
 - Up to \$3,500 for employee-only coverage.
 - Up to \$7,000 if you cover dependents.
 - Add \$1,000 to these limits if you're age 55 or older.

Note: Annual maximum HSA contribution amount will reduce by the number of months you are eligible.

- **Company contributions.** Huber will make the following contribution to your account if you enroll during Annual Enrollment, or your coverage becomes effective between January 1 and June 30:
 - \$500 for employee-only coverage.
 - \$1,000 if you cover dependents.

If your coverage becomes effective July 1 through November 30, the amount Huber will contribute is:

- \$250 for employee-only coverage.
- \$500 if you cover dependents.

Important: In order to make your own employee contributions to your HSA, you must elect an annual goal amount during your enrollment. The annual Huber employer contribution will automatically post to your HSA within 30 days of your enrollment.

- **Keep your money.** Unlike an FSA, the money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave Huber.
- **Use it like a bank account.** Pay for eligible medical, prescription, dental, and vision expenses for yourself and your family by swiping your HSA debit card, or reimburse yourself for payments you've made (up to the available balance in your account). Keep in mind that you may only access money that is actually in your HSA when making a purchase or withdrawal. There's no need to turn in receipts (but keep them for your records).
- **Invest more.** Once your HSA balance is \$2,000 or more you can invest in mutual funds, stocks or more, and other linked investment options as part of a long-term retirement strategy, through Devenir or TD Ameritrade.
- **Never pay taxes.** Contributions are made on a before-tax basis, and your withdrawals will never be taxed when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free, too. *

* Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at www.irs.gov). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 20% penalty tax if you withdraw the money for ineligible expenses before age 65. After age 65, withdrawals for ineligible expenses are only subject to ordinary income tax.





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HSA eligibility

You are NOT eligible to open or contribute to an HSA if:

- You are covered under another plan (e.g., a spouse’s plan), unless that plan is a qualifying high deductible health plan.
- You are enrolled in Medicare Part A and/or Part B.
- You are covered by Tricare or receiving benefits through the VA.
- You are participating in a Health Care FSA.
- You are claimed as a dependent on another person’s tax return.

Money-saving tip

If you enroll in the Choice Fund option, put the money you save through lower paycheck deductions into your tax-free HSA so you’ll have money available when you need to pay out-of-pocket costs.



flexible spending account (FSA)

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you need to pay for eligible health care and dependent care expenses.

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Huber offers you the following FSAs:

Health Care FSA

Pairs with the Core plan; also available if you waive Huber medical coverage

- Pay for **eligible health care expenses**, such as plan deductibles, copays, coinsurance, and more.
- Contribute up to the annual IRS limit of \$2,700 for 2019.

Dependent Care FSA

Pairs with any (or no) medical plan

- Pay for eligible dependent care expenses, such as day care for a child so you and/or your spouse can work, look for work, or attend school full time.
- You may enroll for any amount from \$260 to \$4,550 for the year.
- Huber helps stretch your tax-free dollars even further by matching 10 cents for every dollar you contribute, up to an annual employer maximum contribution of \$450.



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Estimate carefully!

Keep in mind, FSAs are “use-it-or-lose-it” accounts. You will forfeit any amount left in the account at the end of the plan year.



What’s an eligible expense?

- **Health Care FSA** – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at www.irs.gov. You can also find eligible expenses on www.myCigna.com.
- **Dependent Care FSA** – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at www.irs.gov.
- **Health Savings Account (HSA)** – Plan deductibles, coinsurance, and other qualified medical expenses. To learn more, see IRS Publication 502 at www.irs.gov.

	HSA	Health Care FSA
Available if you enroll in the ...	Choice Fund	Core
Eligible for Company contributions	Yes	No
Change your contribution amount at any time	Yes	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes
Access only funds that have been deposited	Yes	No
“Use it or lose it” at year-end	No	Yes
Money is always yours to keep	Yes	No



dental & vision benefits

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Dental plan

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plan available to help you maintain your oral health.

www.myCigna.com
800-244-6224

Plan Features	Cigna Dental PPO Plan
	In-network
Annual deductible (individual/family)	\$25/\$50
Calendar year maximum (see sidebar)	\$2,000 per individual
Preventive/diagnostic services	Covered 100% with no ded. *
Basic restorative services	80% after ded.
Major restorative services	50% after ded.
Orthodontia (child to age 19)	50% after ded.
Orthodontia lifetime maximum	\$2,000 per person
Implants	50% after ded.
Implants lifetime maximum	\$2,000 per person

ded. = deductible

Note: 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.*

Take advantage of preventive care

Huber offers the opportunity to increase the dental and orthodontia calendar year maximum when you receive preventive care such as cleanings, oral exams, and X-rays for the following plan year. Your annual dollar maximum will grow each year by \$100 as long as you stay enrolled in the plan and keep getting preventive care.

Example: If you and your eligible dependents each complete a routine cleaning in 2018, your annual dental maximum will increase by \$100 in 2019, from \$2,000 to \$2,100. (This means members of the same family could have different annual dollar maximums in future years).

A covered member can have up to three progressions in increases to a maximum cap of \$2,300.





www.eyemed.com
866-800-5457

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Vision plan

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents.

Plan Features	EyeMed Vision Care Plan	
	In-network	Out-of-network
Exam (every 12 months)	\$10 copay	\$35 allowance
Eyeglass lenses allowances (every 12 months)	\$10 copay	Up to \$55*
Lens options (add to price of lens)	Up to \$75 depending on option**	\$40
Contact lenses (every 12 months) (in lieu of glasses) • Medically necessary • Elective	Covered in full* \$150 allowance: 15% off balance over \$150 (conventional only)	\$200 allowance Up to \$104
Frame retail allowance (every 12 months)	80% of balance over \$150	Up to \$60
Lasik and PRK vision correction procedures	15% retail OR 5% off promotional price	

* Cost depends on type of eyeglass lenses (single vision, bifocal, or trifocal).

** Discounts/allowances must be available for standard and premium progressives

Money-saving tip

Remember, you can use your HSA or HCFSAs for qualified out-of-pocket vision expenses.



wellness programs

The following wellness programs are automatically available to you and your family at no cost, with no enrollment required. Plus, you now have the opportunity to purchase a Fitbit activity tracker at a preferred price (see below).

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Wellness credit

All Huber employees and their covered spouses who participate in the Huber medical program can receive a wellness credit toward medical costs by satisfying the following three qualifiers between September 1, 2018, to August 31, 2019. New hires and newly benefits-eligible employees have within 60 days of hire date to complete the following qualifiers:

- **Tobacco-free.** Confirm you are a tobacco-free individual or family during your enrollment process.
- **Annual well visit.** You and your spouse (if enrolled) must complete an annual physical exam and/or complete an on-site biometric screening at your work site, if available. (Note: Only active employees can access on-site biometric screenings.)
- **Health assessment.** You and your spouse (if enrolled) must each log in to your individual www.myCigna.com accounts and complete the online health assessment with your biometric values. **Your online Health Assessment must be entered with Numerical Biometric Values (including HDL value) to be accepted for the Huber wellness qualifier.**

All three qualifiers must be completed to receive a wellness credit to reduce your costs for Huber's medical plans. The annual physical and health assessment are required for you and your covered spouse, but not for covered dependent children.

Regarding your confidentiality

The results of your screenings, annual physical, and health assessment are all confidential and will not be provided or shared with Huber. Cigna will collect the information and will only inform the Company of who completed the qualifiers.





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MotivateMe Incentive Awards Program

Huber offers employees and spouses enrolled in either Cigna medical plan an optional awards program that can be accessed on www.myCigna.com. By completing wellness activities, employees and covered spouses can earn points toward a **gift card valued at \$50 annually**. Points can be earned by doing the following activities:

- Completing your health assessment with biometric values.
- Having your appropriate preventative screenings.
- Participating in a Fitbit Company Challenge.
- Getting your flu shot.
- Participating in an online coaching program.

To see what rewards you can earn, visit www.myCigna.com, then look for “Incentive Award Programs.”

Employee assistance program (EAP)

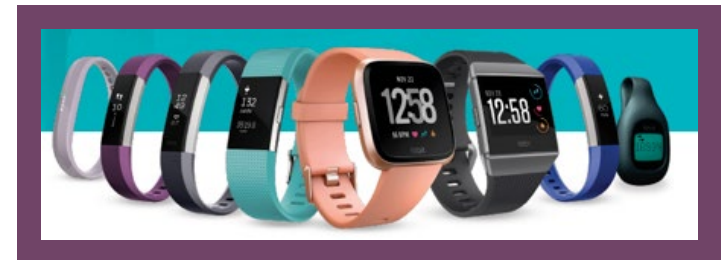
Huber’s EAP can help you and your family be healthier and feel better. Whether you’re trying to lose weight, get in shape, quit smoking, or manage stress, the EAP provides online access and personal assistance to expert information. Active part-time employees (< 30 hours/wk.) are also eligible to receive EAP services. Visit MagellanHealth.com/member or call **800-327-9294** to learn more or seek assistance.

Fitbit

As part of our Healthy Huber Initiative program, we’ve partnered with Fitbit to offer you the opportunity to get a new Fitbit activity tracker (one device per employee) at a preferred price. Visit www.fitbit.com/welcome/huber to purchase your new Fitbit device!

You can now extend the invitation to friends and family up to three devices per employee by having them access www.fitbit.com/welcome/huberFF.

Note: The Huber Fitbit storefront links listed already reflect the discounted prices. Just add the device to the cart, complete the purchase, and receive your device in the mail with free shipping.



Questions?

Email: cwsupport@fitbit.com

Phone: **844-5-FITBIT (844-534-8248)**

Online: <http://help.fitbit.com/cwsupport>

your cost of coverage

You and Huber share the cost of your health care benefits — Huber pays a generous portion of the total cost and you pay the remainder. The amount you pay is deducted from your paycheck before taxes. Your specific cost is determined by the plans you choose and the coverage level you select.

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2019 Monthly Employee Rates

Medical

Active Full-time or Part-time \geq 30 hrs/wk	Core		Choice Fund with HSA	
	Wellness Credit	No Credit	Wellness Credit	No Credit
Employee only	\$116	\$176	\$72	\$132
Employee + spouse	\$252	\$372	\$166	\$286
Employee + child(ren)	\$219	\$279	\$144	\$204
Family	\$391	\$571	\$264	\$444
Opt-Out*	\$50 monthly cash back (full-time only)			

*Note: In order to receive the opt-out credit(s), you must actively enroll and select the Medical and/or Dental opt-out plan options.

Active Part-time < 30 hours/wk.				
Employee only	\$232	\$352	\$144	\$264
Employee + spouse	\$504	\$744	\$332	\$572
Employee + child(ren)	\$438	\$558	\$288	\$408
Family	\$782	\$1,142	\$528	\$888

Dental

Active Full-time	Cigna Dental PPO
Employee only	\$17.98
Employee + spouse	\$35.05
Employee + child(ren)	\$35.05
Family	\$59.11
Opt-Out	\$5 monthly cash back

Vision

Active Full-time	EyeMed Vision Care Plan
Employee only	\$6.76
Employee + spouse	\$12.83
Employee + child(ren)	\$13.51
Family	\$21.61



life and disability

Huber offers programs to help ensure financial security for you and your family. We also provide access to other benefits designed to help you save money on important services and valuable supplemental insurance coverage.

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Basic employee life insurance*

Huber provides you with basic life insurance so that you can protect those you love from the unexpected. There is no cost to you for this coverage. Your benefit amount will be two times your annual base salary.

Supplemental life insurance

If you want added protection, you can purchase supplemental life insurance for yourself — one to four times your salary, up to a maximum amount of \$1,250,000 combined between basic and supplemental coverage. Evidence of Insurability (EOI) isn't required for coverage up to four times salary or \$300,000 if elected when you first became eligible.

Supplemental AD&D insurance

You may elect additional Accidental Death & Dismemberment (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 with child(ren), or family coverage.

Spouse life insurance

You may purchase spouse life of \$10,000, \$25,000, \$50,000, or \$100,000. You can select up to \$25,000 without EOI if elected when first eligible.

Child life insurance

Optional child life insurance provides \$5,000, \$10,000, or \$15,000 of coverage per child from live birth to age 26.

Basic business travel accident insurance

Huber provides \$200,000 of basic business travel accident insurance (BTA) at no cost to you. Coverage is limited to Huber business travel and doesn't cover your normal commute to work each day. Coverage is reduced beginning at age 70. Active part-time employees (< 30 hours/wk.) are also eligible to receive BTA.

** Federal tax law requires Huber to report the cost of company-paid life insurance in excess of \$50,000 as imputed income. AD&D benefits are paid in addition to any life insurance you may receive.*

Note: Be sure to choose beneficiaries for all of your life and AD&D coverages.

What is AD&D insurance?

Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure. AD&D benefits are paid as a percentage of your coverage amount — from 50% to 100% — depending on the type of loss.





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Have you named a beneficiary?

The beneficiary will receive the benefit paid by a life insurance policy in the event of policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. Visit www.huberbenefits.com to add or change a beneficiary.



Disability insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. Huber's basic and supplemental long-term disability insurance program replaces a portion of your income when you're unable to work. The disability benefits you receive allow you to continue paying your bills and meeting your financial obligations during this difficult time.

- Effective date - first of the month following 6 months of continuous employment.
- Benefits are offset by other payments (SSDI, Worker's Comp.).
- Maximum monthly benefit is \$21,000.
- EOI will be required for supplemental LTD if election isn't made when first eligible.
- Conversion is available if coverage was in effect for at least 12 months.
- Spouses are eligible to receive supplemental long-term disability.



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401(k) savings plan

The J.M. Huber 401(k) savings plan administered by Voya Financial provides advantages you may not get with other types of savings plans and helps you meet one of life’s important goals — saving for a financially secure retirement.

Eligibility

You are eligible to participate upon new hire date.

Enrolling in the plan

You will be automatically enrolled in the Huber 401(k) savings plan 30 days after your date of hire if you do not actively enroll sooner. At that time, 5% of your income will be invested in the Target Date Fund that most closely matches your expected retirement year, based on your date of birth and a retirement age of 65.

If you do not want to participate or you would like to change your enrollment, such as increasing your contribution rate or making a different investment selection, visit <http://jmhuber.voya.com> or call **800-35-HUBER (800-354-8237)**.

Your contributions

You can contribute between 1% and 75% of your eligible pay to your 401(k) with pre-tax money toward the IRS maximum of \$19,000 in 2019.

If you are age 50 or older, you may make additional catch-up contributions — up to \$6,000 in 2019.

Company matching contributions

To support your retirement savings efforts, Huber matches 125% of the first 5% of your eligible pay, subject to IRS limits. Eligible pay includes your base salary, not including any bonus or commissions.

Here’s how the company match works:



IMPORTANT: Company matching contribution is only for the first 5% you contribute; above 5% no match.

Non-elective contribution

Following each plan year, Huber provides a tax-deferred annual non-elective contribution of 5% of your eligible pay. You are eligible to receive this contribution provided you have been employed for the 12-month period ending on December 31 of the eligible plan year.



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Investment elections

The 401(k) savings plan offers you a variety of investment options to choose from: core funds, target date retirement funds, default investments. It’s important to carefully consider your investment goals, retirement timeframe, and risk tolerance when deciding how to invest your plan contributions. Visit <http://jmhuber.voya.com> to learn more about your investment options.

Vesting

Vesting refers to your ownership of the money in your account. You are automatically 100% vested in your own contributions along with Huber’s matching contributions. Non-elective contributions are vested as follows:

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

Name a beneficiary

Be sure to name a beneficiary who will receive your 401(k) benefits in case something unexpectedly happens to you. During enrollment is a good time to ensure all of your beneficiary information is up to date.

It’s always the right time

Saving for retirement is important for your financial future, whether you are retiring soon or years from now. The Huber 401(k) savings plan is designed to assist you in meeting your retirement goals

The target date investment is designed for investors expecting to retire around the year indicated in the fund name. The asset allocation strategy generally becomes increasingly conservative as the fund approaches its target date and beyond. Investment risks change over time as the underlying investment asset allocation changes. The investment is subject to the volatility of the financial markets, including equity and fixed-income investments in the US and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity-linked, and foreign securities. Principal invested is not guaranteed at any time, including at or after the target dates.

Investing involves risk, including the risk of loss. Before investing, carefully consider the funds’ or investment options’ objectives, risks, charges, and expenses. Call **800-35-HUBER (800-354-8237)** for a prospectus and, if available, a summary prospectus, or an offering circular containing this and other information.

Please read them carefully.

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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 W2.
- Preview year-to-date pay information.
- View your personal information: address, phone number, hire date, and current position.

We encourage you visit the site and review your information:

- All tax holdings will default to single zero if you don't 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.

View your pay information online

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”

You can help Huber reduce administrative costs, while helping to preserve our world's resources — and it's easy. Simply choose to receive your pay statements and W-2 electronically. You can make this choice 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 them, 24/7, through the MyPay website at <http://mypay.huber.com>.

enroll

Carefully consider your benefit options and your anticipated needs. Then follow the instructions to enroll yourself and any eligible dependents in health and insurance benefits for 2019. If you have questions about specific benefits, contact the J.M. Huber Benefits Service Center at **1-844-347-9035** between 9am and 6pm EST, Mon.–Fri., or the specific benefit provider listed in the Contacts section.

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How to enroll

You have two options for enrolling in your benefits:

Online



Log in to COMPASS account at www.huberbenefits.com
Enroll from any computer with internet access, 24 hours a day, seven days a week. Follow the prompts to set up your account and select a secure password.

J.M. Huber Benefits Service Center



Call **844-347-9035**
Representatives are available to assist you Monday through Friday between 9am and 6pm Eastern Time.

What happens if you don't enroll?

As a new employee - If you don't enroll in benefits within 31 days of your hire date, you will not have benefits coverage, except for those that are fully paid by Huber, such as basic life, AD&D insurance, short-term disability insurance, BTA, and EAP.

During Annual Enrollment - If you want to make changes to your benefits, receive wellness credit (confirming your tobacco-free status), and/or enroll in an FSA or HSA, you must take action before the enrollment deadline. If you don't enroll, you will keep your current coverage, with the exception of your wellness credit and/or FSA and HSA annual elections.

Verify dependents

You are required to verify eligibility for all **new** dependents you add to your benefit plans within 30 days of when coverage begins. If verification is not completed, the dependents will not be added to coverage, and can only be added during the next Annual Enrollment.

Changes during the year

After your enrollment opportunity ends, you won't be able to change your benefits coverage during the year unless you experience a qualifying life status event, such as marriage, divorce, birth, adoption, or a change in your or your spouse/ domestic partner's employment status that affects your benefits eligibility.

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Program	Eligibility: Who	Eligibility: When	Description	Who Pays
Medical	All regular full-time employees Regular part-time employees	First of the month following hire date First of the month following 60 calendar days of service	Choose between Cigna Core, Cigna Choice Fund HSA or "Opt-Out" plan coverage.	Huber and Employee
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	All regular full-time employees	First of the month following 6 full months of continuous service	Basic: Huber provides basic LTD coverage equal to 50% of your annual base pay at no cost to you. Supplemental: Basic benefit may be increased by an additional 10% and the additional cost will be employee paid.	Huber and Employee



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Program	Eligibility: Who	Eligibility: When	Description	Who Pays										
Life Insurance	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. Supplemental: You can choose one, two, three, or four times your annual base pay.	Huber and Employee										
Spouse & Child Life Insurance	All regular full-time employees	First of the month following hire date	<table border="1"> <thead> <tr> <th>Spouse</th> <th>Child</th> </tr> </thead> <tbody> <tr> <td>\$10,000</td> <td>\$5,000</td> </tr> <tr> <td>\$25,000</td> <td>\$10,000</td> </tr> <tr> <td>\$50,000</td> <td>\$15,000</td> </tr> <tr> <td>\$100,000</td> <td></td> </tr> </tbody> </table>	Spouse	Child	\$10,000	\$5,000	\$25,000	\$10,000	\$50,000	\$15,000	\$100,000		Employee
Spouse	Child													
\$10,000	\$5,000													
\$25,000	\$10,000													
\$50,000	\$15,000													
\$100,000														
Business Travel Accident Insurance	All regular full-time employees Regular part-time employees	Hire date First of the month following hire date	Basic: Huber provides \$200,000 of Business Travel Accident Insurance at no cost to you.	Huber										
Accidental Death & Dismemberment (AD&D)	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	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										
<ul style="list-style-type: none"> • Health Care FSA • Dependent Care FSA • Health Savings Account (HSA) 														



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Program	Eligibility: Who	Eligibility: When	Description	Who Pays
401 (k) Savings Plan	All Employees (Full-time, Part-time, Temporary)	401 (k) Feature	Employees can contribute up to 75% of eligible pay up to the IRS limits. Huber will match 125% of your contributions up to the first 5% of your eligible pay (subject to IRS limits).	Huber and Employee
		Non-Elective Employer Contribution Feature	Following each Plan year, Huber will contribute 5% of your eligible pay for that year to your account.	Huber
Survivor Benefit	All regular full-time employees	Hire date	\$2,500 survivor benefit paid upon your death if actively employed.	Huber
Employee Assistance Program (EAP)	All regular full-time employees Regular part-time employees	Hire date	Magellan Health offers confidential evaluation, treatment, and referrals for a range of legal, physical health, and mental health needs.	Huber



contacts

You can contact the individual providers listed below when you have a question about a specific benefit plan.

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Benefit plan	Provider	Phone number	Website
Medical	Cigna	800-CIGNA24	www.myCigna.com
Prescriptions	Express Scripts	877-263-2931	www.expressscripts.com
Diabetes Management	Livongo	800-945-4355	www.livongo.com/jmhuber
Health Savings Account	HSA Bank	800-CIGNA24	www.hsabank.com
Flexible Spending Accounts	Cigna	800-CIGNA24	www.myCigna.com
Dental	Cigna	800-244-6224	www.myCigna.com
Vision	EyeMed	866-800-5457	www.eyemed.com
Voluntary Benefits <ul style="list-style-type: none"> • Critical Illness • Accident Insurance • Hospital Indemnity 	Voya Financial	877-236-7564	www.hubervoluntarybenefits.com
Life and Disability	Prudential	Life – 800-524-0542 Disability – 800-842-1718	www.prudential.com/mybenefits
Healthy Huber Fitness Wearable Devices	Fitbit	844-5-FITBIT (844-534-8248)	Employees: https://www.fitbit.com/welcome/huber
			Friends & Family: https://www.fitbit.com/welcome/huberFF
Employee Assistance Program (EAP)	Magellan	800-327-9294	MagellanHealth.com/member
401(k) Savings Plan	Voya Financial	800-35-HUBER	http://jmhuber.voya.com
Enrollment	Empyrean	844-347-9035	www.huberbenefits.com

The fine print: This guide describes the benefit plans and policies available to you as an employee of J.M. Huber Corporation. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. This guide is meant only to cover the major points of each plan or policy. It doesn't contain all of the details that are included in your Summary Plan Descriptions (as required by ERISA) found in your other employee benefit materials. If there is ever a question about one of these plans and policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern. In addition, the company reserves the right to modify or terminate any benefit plans at any time.

Note: The benefits highlighted and described in this interactive guide may be changed at any time and do not represent a contractual obligation — either implied or expressed — on the part of J.M. Huber Corporation.

