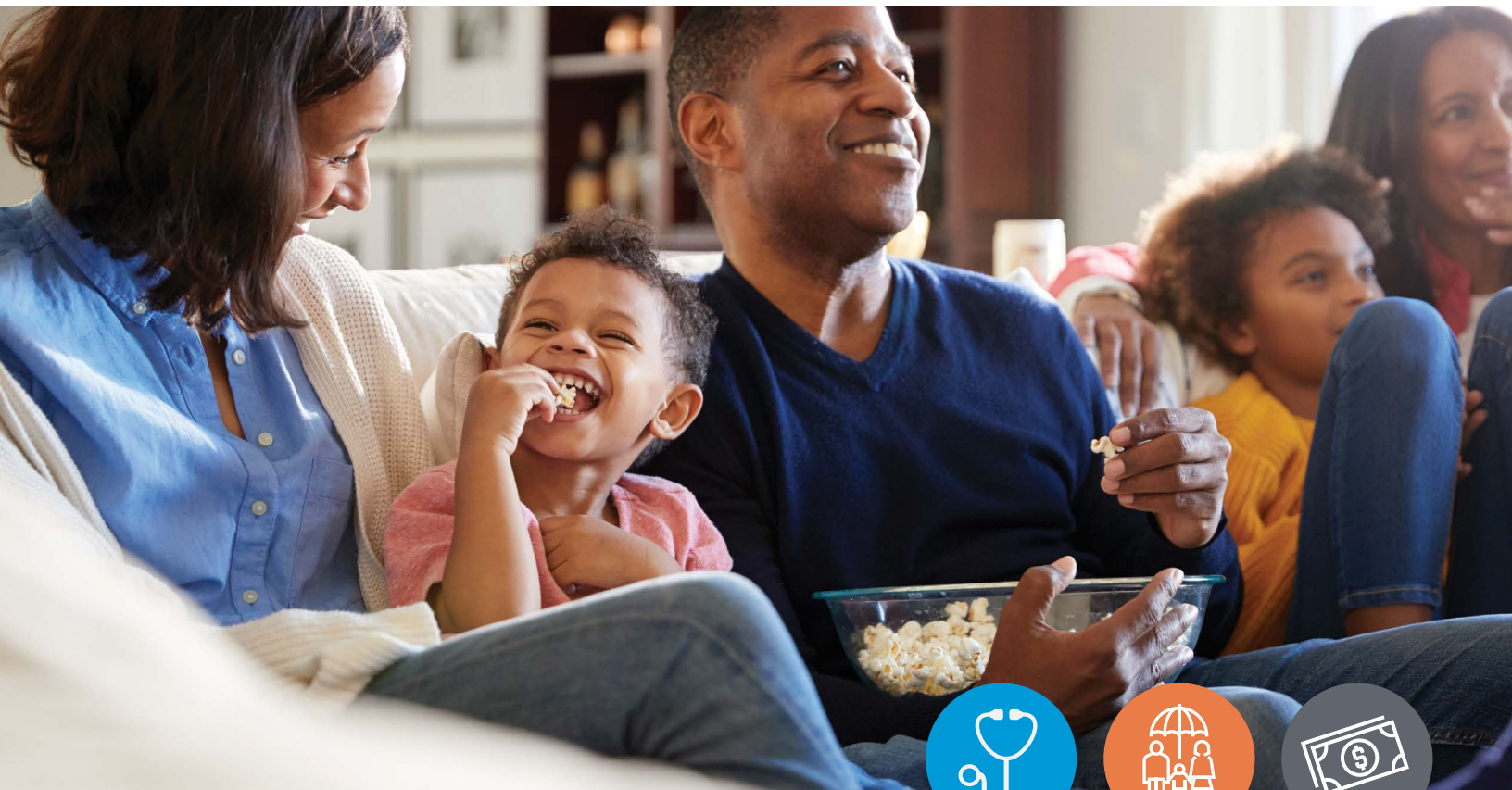


2021

Healthy You. Healthy Huber.



J.M. Huber places the highest priority on your health and wellbeing. The investments we make in our benefits reflect our priorities and reinforce Huber's principles and culture of rewarding our employees. As we work together to improve today for a better tomorrow, Huber provides a comprehensive benefits program to help you along the way. We know that a healthy you is a healthy Huber. That's why for 2021 we will continue to offer benefits for your total health, giving you and your family the support you need for your physical, financial, and emotional wellbeing.

We recognize that having the resources you need to make informed choices about your benefits is important. Read this brochure to:

- ✓ Discover key information about your 2021 benefits.
- ✓ Learn about resources that can help you during these challenging times, as well as throughout the year.
- ✓ Know what to do when you are ready to enroll.

**Annual Enrollment:
November 2 - 13, 2020**



What's Ahead for 2021?

No Increases to Medical, Dental, and Vision Contributions!

Huber is pleased to announce that despite continued increased healthcare costs, there will be no employee contribution increases for these benefits, as a result of recent program changes and enhancements.

New! Additional Voluntary Benefits

To further enhance our benefit offering package, we are introducing Identity Theft Protection, a Legal Services Plan, and Pet Insurance to help plan for the unexpected. These benefits are optional, and you would pay the full cost on a post-tax basis through automatic payroll deductions. For more detailed information on these new voluntary benefits, please visit www.huber.com/mybenefits.



LifeLock with Norton Benefit Premier, provided through NortonLifeLock, will offer you and your family:

- Identity theft protection services and credit monitoring – with additional privacy protection features to alert you of suspicious activity most commonly associated with identity theft and fraud.
- Remediation services and a \$1 million Identity Theft Insurance Policy to help reimburse you for any expenses related to your credit and identity being stolen and/or used fraudulently.
- Norton security features, including the ability to install Norton protection on your personal devices, use the Norton password manager, and set up Norton family parental controls for your children's devices.

Bi-weekly rates are **\$4.98** for your coverage, and **\$9.96** for coverage for you and your dependent(s). For more information, please call 1-844-698-8640.



MetLife Legal Plans will help you and your family with legal needs including:

- Real estate matters
- Debt collection and defense
- Identity theft defense
- Legal document review
- Court appearances
- Will preparation
- Family matters
- Divorce assistance
- Immigration assistance

Plus, the MetLife Legal Plans website will provide you with the ability to create wills, living wills, and powers of attorneys from the comfort of your own home – in as little as 15 minutes! Telephone and office consultations are also available. More than 18,000 network attorneys nationwide participate in the legal services network, and your premiums cover the cost of any services required.

Bi-weekly rates are **\$9.69** for all coverage levels, including all of your eligible dependents. For more information, call 1-800-821-6400 or visit info.legalplans.com/jmhuber.





My Pet ProtectionSM provided through Nationwide[®], will include coverage to help protect you from the financial impact of veterinary care for your pet.

- If you decide to enroll in coverage for dogs and/or cats*, you'll be able to choose a 90%, 70%, or 50% reimbursement option, which will determine your premiums, as well as the percentage you'll be reimbursed for claims submitted.
- Once you meet a \$250 annual deductible, you'll be able to receive reimbursement for accidents, injuries, common and chronic illnesses, hospitalizations, and prescription medications.

Beginning November 1, 2020, you can call 1-877-738-7874 or visit benefits.petinsurance.com/huber to get a quote or enroll for coverage beginning January 1, 2021. You can enroll for coverage at any time throughout the year. Changes to your coverage can only be made during your individual annual policy renewal period.

**For exotic animals, call Nationwide to learn more about your coverage options.*



New! Rx Savings Solutions Tool

Get help managing prescription costs by taking advantage of Rx Savings Solutions' transparency tool to help you save money on prescription medications. You'll receive alerts about ways you can save money on your current prescriptions. You can also use the search portal to find the best prices and options for any prescription drug. Starting in November, visit myrxss.com/huber to complete a pre-registration form! For more information, call 1-800-268-4476.



Savings and Spending Accounts – Updated Contribution Limits

The Health Savings Account (HSA) contribution limits for 2021, from both you and Huber, are:

- Up to \$3,600 for employee-only coverage.
- Up to \$7,200 if you cover dependents.

If you enroll in an HSA during Annual Enrollment, Huber will contribute \$500 to your account for employee-only coverage, or \$1,000 to your account if you also cover dependents. If you're age 55 or older, you may contribute an additional \$1,000.

The Flexible Spending Accounts (FSA) contribution limits for 2021 are:

- Up to \$2,750 for the Health Care FSA*.
- Up to \$5,000 for the Dependent Care FSA (\$4,550 from you plus \$450 from Huber, a 10% match).

**The maximum pre-tax amount you may contribute to your Health Care FSA will increase to match the new IRS maximum limit for 2021 (IRS announcement anticipated in late 2020, after this brochure is finalized).*

You **must** actively enroll in your HSA and/or FSAs each year, as your current elections **will not** carry over into the following year.

Fitbit Devices at a Preferred Price and Fitbit Premium

Available Again! Fitbit Devices: We are continuing our partnership with Fitbit to offer you another opportunity to gain access to the most current Fitbit products at a discounted price. Plus, Huber will subsidize up to \$60 off the already discounted cost — so that you can get a new Fitbit tracker or smartwatch (one device per employee) at a preferred price. Already have a Fitbit wearable device? Get a more complete picture of your health with Fitbit Aria Air™, an easy-to-use smart scale that displays your weight and syncs it to the Fitbit app where you can view BMI, track trends over time, and more. With Huber's subsidy, the Aria Air™ is available at no cost to you!

Visit www.huber.com/mybenefits and view the Fitbit Welcome Guide to learn more. All Huber employees are eligible for this preferred pricing opportunity. Employees may purchase up to three additional discounted devices through the Friends & Family store, so extend the invitation to your family and friends!

Available Now! Fitbit Premium: Enjoy access to thousands of video and audio workouts, participate in guided programs to help you build healthy habits that last, use advanced sleep tools to help you sleep deeper, and gain personalized insights about what you're doing well and what you can do to improve — right in the Fitbit mobile app. Fitbit Premium, which typically costs \$79.99 per year, is fully paid for by Huber and now available to you at no cost! Visit www.fitbit.com/care/go/491700 to get started.



Your 2021 Contributions

There will be **no contribution increases** for medical, dental, and vision!



Please note that starting in 2021, contributions will be reflected as bi-weekly costs rather than monthly costs; see below for the 2021 bi-weekly costs for the medical, dental, and vision plans.

Medical - Bi-Weekly Costs

Active (>=30 hours)	Core		Choice I		Choice II	
	Wellness Credit*	No Credit	Wellness Credit*	No Credit	Wellness Credit*	No Credit
Employee only	\$57.69	\$85.38	\$33.23	\$60.92	\$9.23	\$36.92
Employee + spouse	\$125.54	\$180.92	\$79.38	\$134.77	\$34.62	\$90.00
Employee + child(ren)	\$107.54	\$135.23	\$67.85	\$95.54	\$23.08	\$50.77
Family	\$196.15	\$279.23	\$125.54	\$208.62	\$57.69	\$140.77

***Remember!** To earn the wellness credit for 2021, if you (and your spouse, if enrolled) successfully completed the Aetna online health assessment by August 31, you will need to confirm that you are a tobacco-free family during Annual Enrollment. If you or any member of your family uses tobacco, you can still earn the wellness credit if you and/or your family member completes Aetna's tobacco cessation coaching program.

Dental - Bi-Weekly Costs

Active Full-time	Dental I	Dental II
Employee only	\$8.30	\$5.39
Employee + spouse	\$16.18	\$10.41
Employee + child(ren)	\$16.18	\$8.22
Family	\$27.28	\$15.49

Vision - Bi-Weekly Costs

Active Full-time	EyeMed Vision Care Plan
Employee only	\$3.12
Employee + spouse	\$5.92
Employee + child(ren)	\$6.24
Family	\$9.97



Additional 2021 Rate Changes

Life & Disability

- Supplemental Life Insurance rates will not be increasing, and employees between age 40-59 continuing coverage will see a rate reduction.
- Supplemental Long-Term Disability rates will be increasing.

Voluntary Benefits

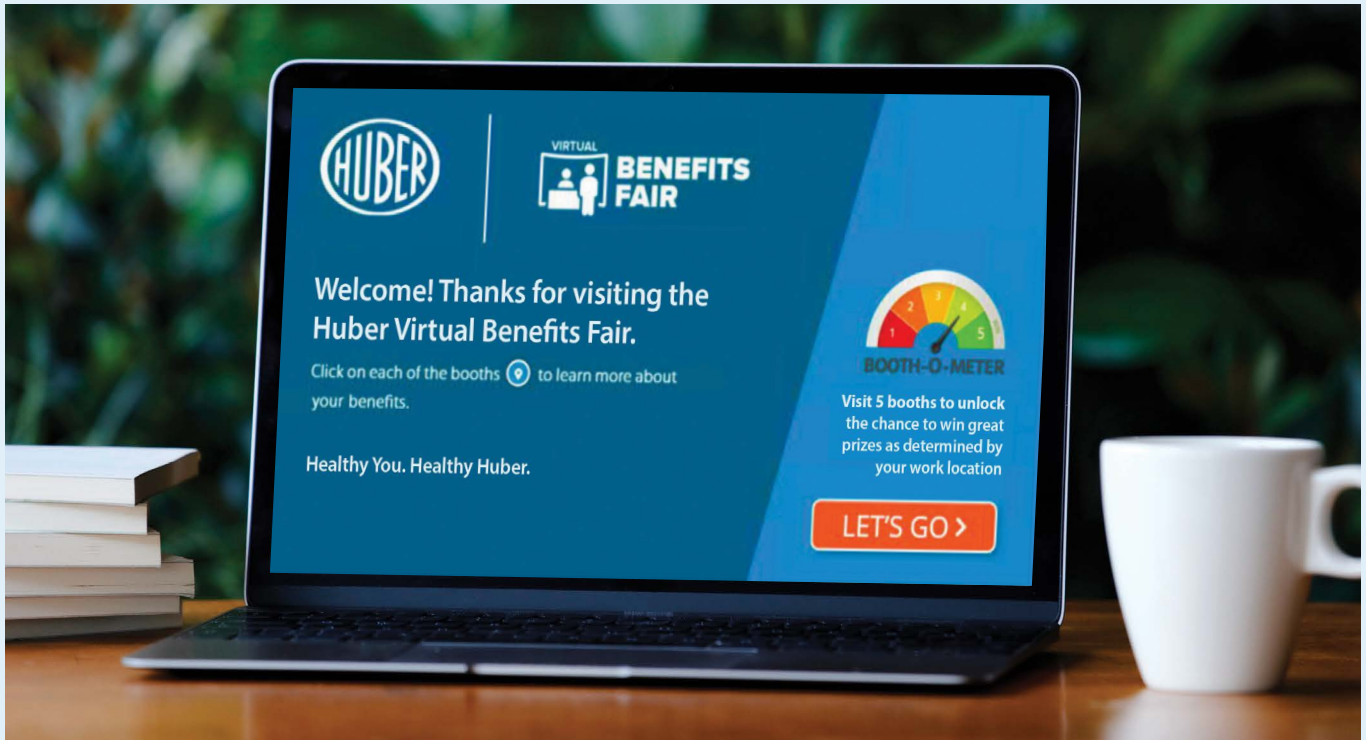
- Hospital Indemnity Insurance rates will be increasing due to the addition of newborn benefits and increase in the hospital admission benefit payable from \$500 to \$600 for the first day.

Your calculated individual coverage costs will be made available to you during your Annual Enrollment window from November 2 - 13, 2020.

Resources to Help You Choose

As you think about your health needs for 2021, carefully review your options to ensure you are prepared to make an informed choice.

- > **New! Explore Huber's Virtual Benefits Fair** to easily access important information about your benefit options and learn directly from your carriers. In addition, you will be able to watch videos on a variety of benefit topics through the Virtual Benefits Assistant. If you visit at least five booths, your name will be entered into a drawing to win a prize! See your local HR representative for details. Visit benefitsfair.online/huber to get started.



- > **Review the latest Benefits Decision Guide** on www.huber.com/mybenefits to learn more about your health plan options and other important benefits.
- > **Visit Huber's benefits site, www.huber.com/mybenefits**, to find benefit plan summaries and the contact information of your benefit plan providers. You'll also find information about specific vendor programs, such as Aetna's Wellbeing Complete \$50 gift card program, 401(k) Savings Plan, Cigna's Dental Virtual Care, and much more.
- > **Get Decision Support** to better understand your prescription drug costs by medical plan option. Express Scripts offers an interactive tool to help you to get to know your prescription drug benefits. Visit www.express-scripts.com/frontend/open-enrollment/jmhubercorporation to price a medication, find out what medications are covered, locate a pharmacy, and more.

Additional Programs to Support You

As a part of our Healthy Huber Initiative program, Huber provides resources to help you and your family get the care and support you need. These resources may provide valuable support to you and your family during the ongoing COVID-19 pandemic – you can also access the support whenever you need to throughout the year.

- Employee Assistance Program (EAP)** – Whether you're trying to lose weight, get in shape, quit smoking, or manage stress, the EAP offers you a variety of resources, tools, and services available 24/7, 365 days a year.
 - The EAP provides legal assistance* and financial coaching, as well as support for your emotional wellbeing, including challenges with anxiety and depression.
 - You'll also be able to participate in eight in-person or video conference counselling sessions** per family member, at no cost!Visit www.magellanascend.com to learn more about the services offered and then call 1-800-327-9294 to be connected with the appropriate resource or professional.
*Separate from MetLife Legal Plans. **Separate from Teladoc.
- Aetna's Concierge** – Aetna provides a personal health care assistant, Aetna's Concierge, to help you understand your health plan. Log in to your member website through www.aetna.com or call the number on your Aetna member ID card to speak with a representative and get answers to questions you may have about your coverage, a diagnosis, selecting a doctor, and more!
- Teladoc** – Aetna provides access to telehealth services as a part of your medical plan through Teladoc.
 - In 2021, you will pay \$47 until the deductible is met; 20% coinsurance would then apply. 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!
 - In addition to scheduling Teladoc appointments as an alternative for urgent care visits, beginning in 2021 you can also schedule behavioral health and dermatology appointments.Call 1-855-Teladoc (835-2362) or visit www.teladoc.com/aetna to get started.
- Aetna's Wellbeing Complete Program** – As a reminder, if you completed Aetna's online health assessment, you can earn a **\$50 gift card** when you complete a biometric screening and participate in a coaching call with a lifestyle and condition coach by December 31, 2020. Covered spouses are eligible, too. For more information, please visit www.huber.com/mybenefits and view the Wellness Brochure.

When You're Ready to Enroll

You have two easy ways to enroll – online or by phone.



www.huberbenefits.com

Enroll online at your convenience at any time of day or night.

Easy access via single-sign-on available through Okta and selecting "COMPASS" or by visiting www.huber.com/mybenefits.



1-844-347-9035

Representatives are available to assist you Monday through Friday, from 9am to 6pm, EST.

What action is required?

You must take action before the enrollment deadline if you want to make changes to your benefits, confirm your tobacco-free status to receive your wellness credit (if you – and your spouse, if enrolled – successfully completed the Aetna online health assessment by August 31), and/or enroll in an FSA or HSA.

What happens if you don't enroll?

If you don't enroll, you will keep your current coverage, with the exception of your wellness credit and/or FSA and HSA annual contribution elections.

This document highlights some of the provisions of the company's benefits programs as of January 1, 2021. Complete details may be found in the 2021 Huber benefits decision guide and in the official plan documents. In case of a conflict between the information contained in this brochure and the plan documents, the plan documents always prevail. In addition, the company reserves the right to amend or end these plans at any time for any reason.

**Don't miss out!
Enroll by
November 13.**