

2022

# Benefits Decision Guide



**Healthy You. Healthy Huber.**

A partnership for total well-being

# welcome

You are essential to the success of Huber, and we want you to feel and be at your best every day. We believe this starts with providing coverage options that support the diverse needs of you and your families for your total well-being. Our focus is on providing quality programs and services for your **physical, financial, and emotional health**. These categories of total well-being represent our holistic, inclusive approach to benefits.

## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

In this guide, you'll learn about your health & welfare, plan options, 401(k) Savings Plan, and other available benefits. Use this information, along with other helpful resources available on [www.huber.com/mybenefits](http://www.huber.com/mybenefits), to choose the best coverage for yourself and your family. 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. You can also explore our Virtual Benefits Fair at [virtuallfairhub.com/huber](http://virtuallfairhub.com/huber) to learn more.



## 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 contributing to a Health Savings Account (HSA) or Health Care Flexible Spending Account (FSA), determining if a provider is in-network or out-of-network before your visit, or using Huber's Employee Assistance Program (EAP) resources to cope with stress — make a big difference. And that helps build a stronger, healthier future for all of us at Huber.



# benefit details

## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability.....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## 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, children to age 26, and disabled dependent children.
- For a disabled child over the age of 26 to be considered eligible, they must be primarily supported by you and incapable of self-sustaining employment due to disability. Proof of the condition and dependence will need to be provided to the medical provider.

### Learn more, then enroll!

- 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 “Ask Debbie” Virtual Benefits Assistant. Visit [virtualfairhub.com/huber](https://virtualfairhub.com/huber) to get started.
- Enroll by logging on to [www.huberbenefits.com](https://www.huberbenefits.com) or by calling the J.M. Huber Service Center at **1-844-347-9035** between 9am and 6pm EST, Mon.– Fri.



### Supporting you throughout the COVID-19 Pandemic.

- For the latest updates on how Huber is addressing the COVID-19 situation, please visit the **COVID-19 page** on HuberNet. *Note: You must be on the Huber network to access this page.*
- To learn more about benefit programs and resources that may be helpful to you throughout the COVID-19 pandemic, visit [www.huber.com/mybenefits](https://www.huber.com/mybenefits).

## Important reminders

- If you don’t actively enroll in coverage or select opt-out credits within this time period, you will be defaulted to no coverage, and you will not receive any opt-out credits. You will still receive Huber coverage for plans and programs that are fully funded by Huber, such as basic life insurance, short-term and long-term disability, business travel accident, caregiver support, and the EAP.
- **After your 31 day 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 marriage, divorce, birth or adoption of a child, or a change in your or your spouse’s employment status that impacts your benefits eligibility.
- **Qualify for the wellness credit.** In order to receive the wellness credit to reduce your medical premium contributions, you will need to confirm that you are a tobacco-free family during your initial enrollment and on an annual basis as required (see [page 15](#)).
- **Earn the COVID-19 vaccination credit by submitting valid proof documentation.** During your initial enrollment, if you are fully vaccinated against COVID-19, you may earn the COVID vaccine credit to reduce your medical premium contributions. Complete the COVID-19 attestation and upload a valid copy of your CDC issued COVID-19 vaccination card (front & back) during your enrollment. However, there is no deadline to receive the COVID-19 vaccination. You may submit an online COVID-19 Vaccine Life Status Event (LSE) where you will be able to upload valid proof documentation that you are fully vaccinated to have the surcharge removed and the credit applied anytime effective the first of the month following the LSE date (see [page 14](#)).



As a Huber employee, you are provided access to high-quality, valuable health coverage. Our benefits program offers plans to keep you and your family healthy, while also providing important protection in the event of an illness or injury.



## Introduction

welcome ..... 2  
benefit details ..... 3



## Physical

health ..... 4  
dental and vision benefits ..... 12  
your cost of coverage ..... 14  
wellness programs ..... 17



## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits ..... 26  
401(k) ..... 30



## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave ..... 34

## Additional Topics

my pay ..... 35  
enroll ..... 36  
benefits at a glance ..... 38  
contacts ..... 41

## Medical plan options

Huber offers you a choice of three Aetna medical plans with a range of coverage levels and costs, to provide you with the flexibility to select the best option for you and your family.

### Choose from:

- **Core** – You will have higher payroll deductions, reducing your out-of-pocket responsibility, in exchange for a lower deductible.

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

**Choice I or Choice II** – You will have lower payroll deductions with both options. These high deductible health plans are designed to encourage you to understand your treatment options and the cost implications of your choices. Bundled with a tax-free Health Savings Account (HSA), you will receive an annual employer contribution in the amount of \$500 for employee-only coverage, or \$1,000 for employee and dependent coverage (subject to mid-year proration\*). In order for any HSA employee or employer contributions to post, you must verify your HSA once established. The HSA contributions, along with your lower payroll deductions, can help you cover out-of-pocket costs.

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

\* If your coverage is effective July 1 through November 30, Huber will contribute \$250 for employee-only coverage or \$500 if you cover dependents.



## How the Plans Work

- 1 Free preventive care** You pay nothing for in-network **preventive care.**
- 2 Deductible** You pay your medical expenses up to the annual deductible amount. Use your HSA or FSA to plan ahead for these costs and save money by paying with tax-free dollars.
- 3 Coinsurance** After meeting your annual deductible, the plan starts to pay coinsurance. You'll only pay a percentage of each bill.
- 4 Out-of-pocket maximum** You're protected by an annual limit on costs. The plan starts to pay 100% once you've paid this amount during the year.



# health

## Introduction

welcome ..... 2  
benefit details ..... 3



## Physical

health ..... 4  
dental and vision benefits ..... 12  
your cost of coverage ..... 14  
wellness programs ..... 17



## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits ..... 26  
401(k) ..... 30



## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave ..... 34

## Additional Topics

my pay ..... 35  
enroll ..... 36  
benefits at a glance ..... 38  
contacts ..... 41

## 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 Aetna'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%.
- **Prescription drug coverage** included with each medical plan. You also have access to the Rx Savings Solutions Tool to help you save money on prescriptions. See **page 7** for more information.
- **A choice of four coverage levels:** employee only, employee + spouse, employee + child(ren), or family (includes employee, spouse, and children).



Visit **www.aetna.com**

or text "AETNA" to 90156 to receive a link to download the Aetna Health app. (message and rates may apply)

Both Aetna's website and app will provide you valuable resources to manage your health and benefits.

- View benefits and pay claims for your whole family
- Search for providers and procedures
- Get cost estimates before you get care
- Track spending and progress towards meeting your deductible
- Access your member ID card whenever you need it

## Which plan is right for you?

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



## Introduction

welcome ..... 2  
benefit details ..... 3

## Physical

health ..... 4  
dental and  
vision benefits ..... 12  
your cost of coverage ..... 14  
wellness programs ..... 17

## Financial

savings and spending  
accounts ..... 19  
life and disability ..... 24  
voluntary benefits ..... 26  
401(k) ..... 30

## Emotional

employee assistance  
program ..... 32  
caregiver support ..... 33  
parental leave ..... 34

## Additional Topics

my pay ..... 35  
enroll ..... 36  
benefits at a glance ..... 38  
contacts ..... 41

### CONTACT:

www.aetna.com  
1-866-276-1820

## Compare medical plan options

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

Plan Features	Core		Choice I		Choice II	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
<b>Deductible</b>						
Single	\$300	\$750	\$1,500	\$3,000	\$3,000	\$4,500
Family	\$900	\$2,250	\$3,000	\$6,000	\$6,000	\$9,000
You pay (Coinsurance)	20%	40%	20%	40%	20%	40%
<b>Out-of-pocket Maximum</b>						
Single	\$2,500	\$5,000	\$3,400	\$6,800	\$4,000	\$6,800
Family	\$5,000	\$10,000	\$6,800	\$13,600	\$8,000	\$13,600
<b>HSA Funding*</b>						
Single	N/A		\$500		\$500	
Family	N/A		\$1,000		\$1,000	

\* If your coverage is effective July 1 through November 30, Huber will contribute \$250 for employee-only coverage or \$500 if you cover dependents.

Keep in mind, the Choice I and Choice II plans offer access to a Health Savings Account (HSA) for **tax-free health care spending** to cover your deductible, coinsurance, and more. For more details on the HSA, please see **Savings and Spending Accounts**.



## Introduction

welcome ..... 2  
benefit details ..... 3

## Physical

health ..... 4  
dental and vision benefits..... 12  
your cost of coverage..... 14  
wellness programs..... 17

## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits..... 26  
401(k)..... 30

## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave..... 34

## Additional Topics

my pay..... 35  
enroll ..... 36  
benefits at a glance..... 38  
contacts ..... 41

### CONTACT:

[www.express-scripts.com/huber](http://www.express-scripts.com/huber)  
**1-877-263-2913**  
[myrxss.com/huber](http://myrxss.com/huber)  
**1-800-268-4476**

## Prescription Coverage

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 are covered before you meet your deductible. For most prescription drugs, your cost share (coinsurance) will apply, but depending on the drug, some may be covered at 100%. Review the **Express Scripts Formulary list** to determine if your or a family member's prescriptions are covered.

Express Scripts also offers an interactive tool to help you to get to know your prescription drug benefits. Visit [www.express-scripts.com/frontend/open-enrollment/jmhubercorporation](http://www.express-scripts.com/frontend/open-enrollment/jmhubercorporation) to price a medication, find out what medications are covered, locate a pharmacy, and more.

Plan Features	Core		Choice I & Choice II	
	In-network	Out-of-network	In-network	Out-of-network
<b>Retail (up to 30-day supply)</b>				
Generic	\$10	100% of the in-network cost minus copay	Deductible then 20%*	Deductible then 40%*
Brand	\$30 + cost difference from generic			
Nonformulary	\$50 + cost difference from generic			
<b>Home Delivery (up to 90-day supply)</b>				
Generic	\$25	100% of the in-network cost minus copay	Deductible then 20%*	Deductible then 40%*
Brand	\$75 + cost difference from generic			
Nonformulary	\$125 + cost difference from generic			

\*Under the Choice I & Choice II options, certain preventive medications can be filled without satisfying the 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.

## Get help managing your prescription costs.



Take 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 use the search portal to find the best prices and options for any prescription drug

You can activate your account at no cost through [myrxss.com/huber](http://myrxss.com/huber). To learn more, download the RxSS app or view the RxSS flyer on [www.huber.com/mybenefits](http://www.huber.com/mybenefits).

### Questions?

Call **1-800-268-4476**

Email [support@rxsavingsolutions.com](mailto:support@rxsavingsolutions.com)



# health

## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## Teladoc

Aetna provides access to telehealth services as part of your medical plan through Teladoc. Teladoc helps you get the care you need — including most prescriptions — for a wide range of minor conditions from the comfort of your home. You can connect with a board-certified doctor via video chat or phone, when, where, and how it works best for you!

Teladoc is a fast, convenient, and cost-effective alternative to the ER and urgent care. In some cases, it may also be less expensive than your primary care physician.

Consider Teladoc for the following symptoms:

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

You can also schedule behavioral health and dermatology appointments through Teladoc.

A Teladoc virtual visit costs \$49 until your deductible is met, and then coinsurance would apply. Register today to ensure you are ready to use Teladoc when and where you need it.

You can access Teladoc by:

- Downloading the Aetna app
- Visiting [www.teladoc.com/aetna](http://www.teladoc.com/aetna)
- Calling **1-855-TELADOC (835-2362)**



### CONTACT:

[www.teladoc.com/aetna](http://www.teladoc.com/aetna)  
1-855-835-2362





# health

## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## 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:

- **A connected meter** - The Livongo meter 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 a mobile app to give you guidance on your nutrition and lifestyle questions.

Learn more and enroll at [www.welcome.livongo.com/jmhuber](http://www.welcome.livongo.com/jmhuber) or call 1-800-945-4355.



CONTACT:  
[www.welcome.livongo.com/jmhuber](http://www.welcome.livongo.com/jmhuber)  
1-800-945-4355



## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## Transform Oncology Program

Being diagnosed with cancer can be a life changing experience that's difficult to navigate all on your own. However, receiving support through the Transform Oncology Program can help you learn more about your condition, give you confidence in your treatment plan, and help keep you encouraged. If enrolled in one of Huber's medical plans, you and your family will have access to the Transform Oncology Program. The Transform Oncology Program provides:

- A dedicated advocate with experience in cancer diagnosis and treatment to provide personalized support to you and your caretakers along your cancer journey
- Convenient, local access to optimized sites of care for specialized infusion treatment
- Targeted cancer testing to help identify treatment options that work best for you (member cost share may apply)
- Access to genetic counseling and testing to promote preventive care for breast, ovarian, and colorectal cancers (member cost share may apply)

For more information, log in to your member website through [www.aetna.com](http://www.aetna.com) or call the number on your Aetna member ID card to speak with a representative.

## Hinge Health

Hinge Health provides access to virtual, in-home programs designed to help you conquer pain, recover from injuries or stay healthy and pain free. Best of all, Hinge Health's programs are provided for free to you and your eligible dependents enrolled in an Aetna medical plan sponsored by Huber. Here are some of the ways your treatment plan could be tailored to you:

- Get a personal care team, including a physical therapist and health coach
- Get access to personalized exercise therapy and unlimited 1-on-1 health coaching
- Receive wearable sensors that give live feedback on your form in the app

The programs are tailored to fit your personal abilities and pain, while also adapting as you continue to improve. Your health coach serves as an unlimited resource, available via email, text, or phone to answer all of your questions. If you don't have pain and are just looking to stay healthy, you can sign up for Hinge Health's free app. Recommended exercises will be tailored to you based on your job and lifestyle.

Visit [www.hingehealth.com/huber](http://www.hingehealth.com/huber) to learn more and sign up for the waitlist - enrollment opens January 1, 2022! For more information, please call 1-855-902-2777 or view the Hinge Health Brochure on [www.huber.com/mybenefits](http://www.huber.com/mybenefits).



### CONTACT:

[www.aetna.com](http://www.aetna.com)

[www.hingehealth.com/huber](http://www.hingehealth.com/huber)

1-855-902-2777

# health

## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## Progyny Fertility Benefits

Our fertility benefits, provided through Progyny, include comprehensive and inclusive coverage to support all paths to parenthood! Progyny brings together cutting-edge science and a high-quality network of fertility experts from across the nation to deliver superior clinical outcomes and to shorten the path to pregnancy. Progyny offers comprehensive coverage for family building benefits through their Smart Cycle plan, in addition to:

- Personalized guidance and support from a dedicated Patient Care Advocate
- Leading specialists to provide the most advanced, effective fertility treatment that is best for you

Employees and spouses are eligible for treatment through the Progyny fertility benefits. In order to receive treatment through the Progyny fertility benefits, you must be enrolled in an Aetna Huber medical plan. To learn more, call 1-833-215-5348. You can also view the Progyny Fertility Benefits brochure on [www.huber.com/mybenefits](http://www.huber.com/mybenefits).



CONTACT:  
1-833-215-5348

# dental & vision benefits



## Introduction

welcome ..... 2  
benefit details ..... 3

## Physical

health ..... 4  
dental and vision benefits ..... 12  
your cost of coverage ..... 14  
wellness programs ..... 17

## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits ..... 26  
401(k) ..... 30

## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave ..... 34

## Additional Topics

my pay ..... 35  
enroll ..... 36  
benefits at a glance ..... 38  
contacts ..... 41

## Dental plan options

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 plans, administered by Cigna, available to help you maintain your oral health.

**If you are in need of dental care, but are unable to reach your provider, you can connect with a licensed dentist through video call for help addressing urgent dental situations such as toothaches, infection, swelling, bleeding, and more. Cigna Dental Virtual Care is available 24/7, 365 days each year! Log on to your myCigna.com account, and follow the prompts to the virtual care portal to get started.**

Plan Features	Dental I	Dental II
<b>Deductible In-network</b>		
Single / Family	\$25/\$50	\$50/\$150
<b>You Pay (coinsurance)</b>		
Preventive*	0%	0%
Basic	20%	20%
Major	50%	50%
Annual dental maximum per covered person	\$2,000	\$1,000
Progressive annual maximum	Yes	No
Implants lifetime maximum per person	\$2,000	\$2,000
Orthodontia lifetime maximum per person	\$2,000	Not covered

\* Preventive care services do not count toward your annual dental maximum.

Note: All out-of-network services will be reimbursed according to reasonable and customary allowance.

Aetna covers oral surgery that is dental in nature, such as simple extractions. We strongly recommend that you ask your provider to submit requests for predetermination of coverage to both Aetna and Cigna prior to any dental surgery being performed.

### Take advantage of preventive care

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

**Example:** If you and your eligible dependents each complete a routine cleaning in 2022, your annual dental maximum will increase by \$100 in 2023, 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 their annual dollar maximum of \$2,300.**

### CONTACT:

[www.myCigna.com](http://www.myCigna.com)  
1-800-244-6224

# dental & vision benefits

## Introduction

welcome ..... 2  
benefit details ..... 3

## Physical

health ..... 4  
dental and  
vision benefits..... 12  
your cost of coverage..... 14  
wellness programs..... 17

## Financial

savings and spending  
accounts ..... 19  
life and disability ..... 24  
voluntary benefits..... 26  
401(k)..... 30

## Emotional

employee assistance  
program ..... 32  
caregiver support ..... 33  
parental leave..... 34

## Additional Topics

my pay..... 35  
enroll ..... 36  
benefits at a glance..... 38  
contacts ..... 41

### CONTACT:

[www.eyemed.com](http://www.eyemed.com)  
1-866-800-5457

## 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. Please refer to the EyeMed Summary of Benefits for additional details regarding retail locations, costs of brands, and costs of specific lenses.

Plan Features	EyeMed Vision Care Plan	
	In-network member cost	Out-of-network reimbursement
Annual exam • Contact Lens Fit and Follow Up	\$10 copay • Up to \$55; contact lens fit and two follow-up visits	Up to \$35 N/A
Frames	\$180 allowance; 20% off balance over \$180	Up to \$72
Standard plastic lenses • Single vision • Bifocal • Trifocal	\$10 copay	Up to \$25 Up to \$40 Up to \$55
Standard progressive lenses *	\$75 copay**	Up to \$40
Premium progressive lenses *	\$75 copay, 80% of charge less \$120 allowance**	Up to \$40
Contact lenses • Conventional  • Disposable  • Medically necessary	• \$180 allowance: 15% off balance over \$180 • \$180 allowance plus balance over \$180 • Covered in full**	• Up to \$104 • Up to \$104 • Up to \$200
Lasik or PRK from US Laser Network	15% off retail price or 5% off promotional price (whichever is less)	N/A

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

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

### Money-saving tip

Remember, you can use your Health Savings Account (HSA) or Health Care Flexible Spending Account (FSA) for qualified out-of-pocket vision expenses.



# 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, the coverage level you select, and the credits and/or surcharge you receive.



## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## COVID-19 Vaccination Credit/Surcharge

For the 2022 plan year, Huber is rewarding employees who are fully vaccinated against COVID-19 with a monthly credit on their medical contributions. We believe that being fully vaccinated keeps you safe, supports our ability to keep our business moving forward, and is our best defense during the pandemic. Employees who aren't fully vaccinated will pay more for medical coverage through a surcharge on their contributions.



If you are fully vaccinated against COVID-19, you'll receive a credit, or a reduction of \$13.85 per pay check (\$30/month up to \$360 for the year) on your medical contributions. To receive the COVID-19 vaccination credit, you must submit your valid proof documentation.

If you are not vaccinated – or you do not disclose your vaccination status, you'll be assessed a surcharge, or an increase of \$13.85 per pay check (\$30/month up to \$360 for the year) on your medical contributions.

You may submit valid proof documentation that you are fully vaccinated to have the surcharge removed and the credit applied anytime effective the first of the month following the COVID-19 Vaccine Life Status Event (LSE) date. For example, if you submit your COVID-19 Vaccine LSE along with valid proof documentation on March 15, the credit will begin on April 1, 2022.

To submit your proof documentation that you are fully vaccinated, if you are using the Huber network, visit [www.huber.com/mybenefits](http://www.huber.com/mybenefits) and select "Sign in within the Huber network" for easy access via single-sign-on. Or, if you are outside the Huber network, access COMPASS by visiting [www.huberbenefits.com](http://www.huberbenefits.com).

### Key things to know

- The COVID-19 vaccination policy does not apply to spouses and covered dependents.
- Employees who have a valid vaccination exemption due to a medical condition or sincere religious belief may receive the credit, subject to weekly COVID-19 testing. An approved accommodation form will be required. See your local HR representative for more information.
- When you enroll for benefits:
  - You will be prompted to complete a COVID-19 attestation and upload a valid vaccination record to receive the credit.
  - If you do not complete a COVID-19 attestation or do not provide a valid vaccination record, you will be assessed the monthly surcharge.
- If you receive the \$50 monthly opt-out credit, you are not eligible for the COVID-19 vaccination credit or surcharge.

# your cost of coverage

## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## Wellness credit

All Huber employees and their covered spouses who participate in the Huber medical program can receive a wellness credit toward medical premium costs:

### New hires/newly eligible

You will need to confirm you are a tobacco-free individual or family during your enrollment process. To earn the wellness credit in the future, you will need to confirm that you are a tobacco-free individual or family each year.

### Current employees

You will need to confirm you are a tobacco-free individual or family during the Annual Enrollment process.

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 the Quit Genius tobacco cessation coaching program. Quit Genius is a digital program designed to help you quit smoking or vaping. Enroll today at no cost to you at [my.quitgenius.com/expressscripts](https://my.quitgenius.com/expressscripts), or scan the QR code below with your smartphone.



# your cost of coverage

## Introduction

welcome ..... 2  
benefit details ..... 3

## Physical

health ..... 4  
dental and vision benefits ..... 12  
your cost of coverage ..... 14  
wellness programs ..... 17

## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits ..... 26  
401(k) ..... 30

## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave ..... 34

## Additional Topics

my pay ..... 35  
enroll ..... 36  
benefits at a glance ..... 38  
contacts ..... 41

## 2022 Bi-Weekly Employee Rates

For 2022, our Core and Choice I Medical contributions will be slightly increasing, but our Choice II Medical contributions will not be increasing. Our dental and vision contributions will also be slightly increasing.

### Medical Contributions

	Full Time/ Part Time (work 30 or more hours)			
	With Vaccination (Credit)		Without Vaccination (Surcharge)	
	Wellness Credit	No Credit	Wellness Credit	No Credit
<b>Core</b>				
Employee only	\$45.85	\$73.54	\$73.54	\$101.23
Employee + spouse	\$115.69	\$171.08	\$143.38	\$198.77
Employee + child(ren)	\$95.69	\$123.38	\$123.38	\$151.08
Family	\$188.31	\$271.38	\$216.00	\$299.08
<b>Choice I</b>				
Employee only	\$21.38	\$49.08	\$49.08	\$76.77
Employee + spouse	\$69.54	\$124.92	\$97.23	\$152.62
Employee + child(ren)	\$56.00	\$83.69	\$83.69	\$111.38
Family	\$117.69	\$200.77	\$145.38	\$228.46
<b>Choice II</b>				
Employee only	-\$4.62 <sup>1</sup>	\$23.08	\$23.08	\$50.77
Employee + spouse	\$20.77	\$76.15	\$48.46	\$103.85
Employee + child(ren)	\$9.23	\$36.92	\$36.92	\$64.62
Family	\$43.85	\$126.92	\$71.54	\$154.62
<b>Opt-out<sup>2,3</sup></b>	\$23 bi-weekly cash back			

<sup>1</sup>Your contribution will be reflected as a bi-weekly credit.

<sup>2</sup> If you receive the opt-out credit, you are not eligible for the COVID-19 vaccination credit or surcharge.

<sup>3</sup> If you have the Medical and/or Dental opt-out and do not actively enroll during Annual Enrollment, the opt-out will carry over to 2022.

### Dental

Active Full-time	Dental I	Dental II
Employee only	\$8.71	\$5.65
Employee + spouse	\$16.98	\$10.93
Employee + child(ren)	\$16.98	\$8.63
Family	\$28.64	\$16.27
Opt-out <sup>3</sup>	\$2.30 bi-weekly cash back	

### Vision

Active Full-time	EyeMed Vision Care Plan
Employee only	\$3.95
Employee + spouse	\$7.49
Employee + child(ren)	\$7.89
Family	\$12.62

### Remember!

To earn your wellness credit for 2022, you will need to confirm that you are a tobacco-free family during Annual Enrollment. For more information, visit [page 15](#).



# wellness programs

To help you and your family get the care and support you need, Huber provides multiple wellness programs as part of our Healthy Huber Initiative. The following wellness programs are available at no additional cost and without an enrollment requirement. Plus, you have the opportunity to purchase a Fitbit activity tracker at a preferred price (see **page 18**).



## Introduction

- welcome ..... 2
- benefit details ..... 3



## Physical

- health ..... 4
- dental and vision benefits..... 12
- your cost of coverage..... 14
- wellness programs..... 17



## Financial

- savings and spending accounts ..... 19
- life and disability ..... 24
- voluntary benefits..... 26
- 401(k)..... 30



## Emotional

- employee assistance program ..... 32
- caregiver support ..... 33
- parental leave..... 34

## Additional Topics

- my pay..... 35
- enroll ..... 36
- benefits at a glance..... 38
- contacts ..... 41

## Healthy Huber Rewards

### Aetna’s Well-being Rewards Gift Cards

Beginning in 2022, you can get rewarded for completing wellness activities that enhance your overall health and well-being. Upon completion of certain wellness activities such as those shown below, you will receive a gift card reward through Aetna.

Wellness Activity	Reward – Up To \$50	How To Confirm Activity Was Completed
Annual Physical (Well Adult exam)	\$25	Automated with Aetna
Biometric Screening with Quest or other third party vendor	\$25	Self-Attestation
Age-appropriate preventive screenings (such as cervical cancer screening, mammogram, and colonoscopy)	\$25 each	Automated with Aetna
Online Health Assessment	\$25	Automated with Aetna
Complete 5,000 steps or 30 minutes of physical activity per day for any 50 days within a quarter	\$10	Automated- device sync
Get vaccinated. Self-attest to getting any of the following vaccinations: COVID-19, influenza or any age appropriate vaccines	\$10	Self-Attestation

Covered employees and their spouses can earn up to \$50 each in gift cards. Be sure to redeem your Aetna Well-being gift card by the end of the calendar year because the gift cards do not roll over to the next year. A minimum of \$25 in rewards is required in order to redeem gift cards. For more information about Aetna’s incentive-based wellness activities, call 866-276-1820 or visit [www.aetna.com](http://www.aetna.com). You can also review the Wellness Brochure on [www.huber.com/mybenefits](http://www.huber.com/mybenefits) to learn more.

### Voya’s Wellness Gift Cards

If you’re enrolled in Critical Illness, Accident, or Hospital Indemnity Insurance through Voya, you can also earn ADDITIONAL rewards by completing health screening tests! Covered employees and their spouses can each earn up to \$50 in gift cards, and covered children can each earn up to \$25 in gift cards (maximum of \$100 for all covered children in calendar year). View the Voya Wellness Brochure on [www.huber.com/mybenefits](http://www.huber.com/mybenefits) or visit [www.hubervoluntarybenefits.com](http://www.hubervoluntarybenefits.com) to learn more!



## CONTACT:

[www.aetna.com](http://www.aetna.com)  
1-866-276-1820

[www.hubervoluntarybenefits.com](http://www.hubervoluntarybenefits.com)

# wellness programs

## Introduction

welcome ..... 2  
benefit details ..... 3



## Physical

health ..... 4  
dental and vision benefits..... 12  
your cost of coverage..... 14  
wellness programs..... 17



## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits..... 26  
401(k)..... 30



## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave..... 34

## Additional Topics

my pay..... 35  
enroll ..... 36  
benefits at a glance..... 38  
contacts ..... 41

### CONTACT:

Fitbit  
<http://help.fitbit.com/cwsupport>  
1-844-534-8248

## Fitbit

As part of our Healthy Huber Initiative program, we partner with Fitbit to offer you the opportunity to get a new Fitbit activity tracker or smartwatch (one device per employee) at a discounted price. Plus, Huber will subsidize up to \$60 off the already discounted cost - so that you can get your device at a preferred price. All Huber employees are eligible for this one-time preferred pricing opportunity. Visit [www.fitbit.com/welcome/huber](http://www.fitbit.com/welcome/huber) to learn about the most current Fitbit products and to purchase your new Fitbit device!

Employees may also purchase up to three additional discounted devices through the Friends & Family Store. So, extend the invitation to your family and friends! Visit [www.fitbit.com/welcome/huberFF](http://www.fitbit.com/welcome/huberFF) to learn more.

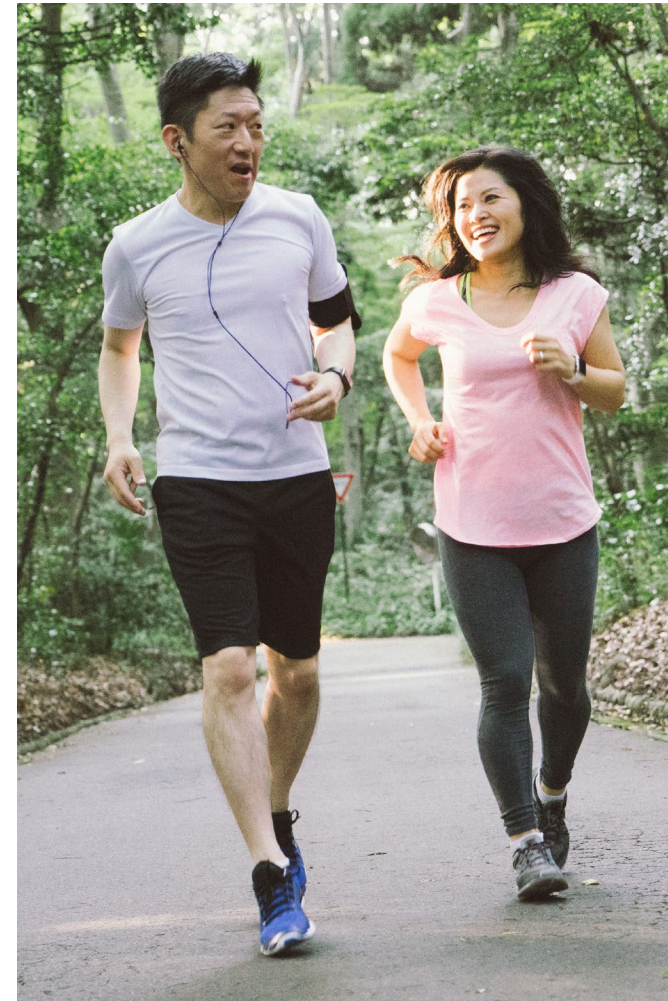
Note: The Huber Fitbit storefront links listed already reflect the discounted prices. Just add the device to the cart, complete the purchase, and receive your device in the mail with free shipping.

## Fitbit Premium

You also have access to Fitbit Premium, which would typically cost \$79.99 per year, but is fully paid for by Huber and now available to you at no cost! Enjoy video and audio workouts, guided programs, advanced sleep tools, and personalized insights in the Fitbit mobile app. Visit [www.fitbit.com/care/go/027387](http://www.fitbit.com/care/go/027387) to get started.

## Questions?

Email: [cwsupport@fitbit.com](mailto:cwsupport@fitbit.com)  
Phone: 1-844-5-FITBIT (1-844-534-8248)  
Online: <http://help.fitbit.com/cwsupport>



# savings and spending accounts



## Introduction

welcome ..... 2  
benefit details ..... 3



## Physical

health ..... 4  
dental and vision benefits ..... 12  
your cost of coverage ..... 14  
wellness programs ..... 17



## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits ..... 26  
401(k) ..... 30



## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave ..... 34

## Additional Topics

my pay ..... 35  
enroll ..... 36  
benefits at a glance ..... 38  
contacts ..... 41

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 Accounts (FSAs). These accounts let you set aside tax-free money from your paycheck to pay for eligible expenses.

Huber offers the following tax-advantaged accounts, administered by PayFlex:

**Health Savings Account (HSA)** – You can use your HSA to pay for plan deductibles, coinsurance, and other qualified medical, dental, and vision expenses. To learn more, see IRS Publication 502 at [www.irs.gov](http://www.irs.gov).

### Flexible Spending Accounts (FSAs)

- **Health Care FSA** – You can use your Health Care FSA to pay for plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at [www.irs.gov](http://www.irs.gov). You can also find eligible expenses on [payflex.com](http://payflex.com). Log in and click “Quick Tips,” then select “Explore Eligible Expenses.”
- **Dependent Care FSA** – You can use your Dependent Care FSA to pay for child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at [www.irs.gov](http://www.irs.gov).

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

### 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
<b>Her total tax savings for the year with an HSA or FSA</b>	<b>\$733</b>



*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.*

## CONTACT:

[www.payflex.com](http://www.payflex.com)  
1-844-729-3539



# health savings account (HSA)

If you enroll in the Choice I or Choice II plan, you are eligible to open an HSA. An HSA is a tax-free savings account you can use to pay for eligible health expenses at any time, even in retirement.

## Introduction

welcome ..... 2  
benefit details ..... 3



## Physical

health ..... 4  
dental and vision benefits..... 12  
your cost of coverage..... 14  
wellness programs..... 17



## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits..... 26  
401(k)..... 30



## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave..... 34

## Additional Topics

my pay..... 35  
enroll ..... 36  
benefits at a glance..... 38  
contacts ..... 41

## How does an HSA work?

### Employee Contributions

The total amount that can be contributed to your HSA for 2022 is limited by the IRS (includes company contributions):

- Up to \$3,650 for employee-only coverage.
- Up to \$7,300 if you cover dependents.
- Add \$1,000 to these limits if you're age 55 or older.

Note for New Hires: The annual maximum HSA contribution amount is reduced based on the number of months you are eligible.

### Employer 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.

An HSA has the **triple tax advantage** of:

- tax-free contributions
- tax-free earnings
- tax-free eligible withdrawals



**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 coverage beginning, as long as your HSA has been established with PayFlex.

- **Keep your money.** Unlike the Health Care FSA (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 you should keep them for your records.
- **Invest more.** Once you have a minimum balance (typically \$1,000) in your HSA, you can open an investment account. There are a variety of mutual funds to choose from. There are also no transfer or trading fees and no minimum investment amount for a trade request.
- **Eligible\* withdrawals are tax-free.** Contributions are made on a before-tax basis, and your withdrawals will never be taxed when used for eligible\* expenses.

\* For a list of eligible expenses, see page 19 or IRS Publication 502, available at [www.irs.gov](http://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 before age 65. After age 65, withdrawals for ineligible expenses are only subject to ordinary income tax.



# health savings account (HSA)

## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability.....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## 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 Flexible Spending Account (FSA).
- You are claimed as a dependent on another person’s tax return.

When opening up an HSA Bank Account, the account holder is the only one that must meet the IRS eligibility requirements even if covered under a family medical plan.

It is important that you verify your HSA once established, in order for any HSA employee or employer contributions to post. Contact PayFlex directly for any questions or concerns at **1-844-PAYFLEX (729-3539)**.

### Money-saving tip



If you enroll in the Choice I or Choice II plan, 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 accounts (FSAs)

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.

## Introduction

welcome .....	2
benefit details .....	3

## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17

## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30

## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## 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, coinsurance, and more.
- You may contribute any amount from \$260 to \$2,750.

## Dependent Care FSA\*

*Available regardless of medical plan election*

- 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 contribute 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. The total combined annual contribution limit for the Dependent Care FSA is \$5,000.

**Incurring Expenses:** FSAs are “use-it-or-lose-it” accounts. If you have any amount left in your Health Care FSA or Dependent Care FSA at the end of your plan year, you will be able to incur new eligible expenses through the grace period of an additional two and a half months after the end of your plan year. After the end of the current plan year, eligible expenses incurred until March 15, 2022 may be paid for with FSA dollars from 2021. Any money left in the FSAs after March 15, 2022 will be forfeited.

**Submitting Reimbursement Requests:** Huber offers you a 120-day period after the end of your prior plan year to submit reimbursement requests. For the 2021 plan year, you have until April 30, 2022 to submit requests for reimbursements for eligible expenses incurred in the 2021 plan year and grace period of two and a half months after the end of the plan year. If all funds are not claimed by April 30, 2022, those funds will be forfeited.

You can submit claims for reimbursement through [payflex.com](https://payflex.com), the PayFlex app, mail, or fax. Visit [payflex.com](https://payflex.com) for more information.

**If you leave Huber:** You will not be able to use your debit card, but you can submit reimbursement requests until April 30, 2022 through the [payflex.com](https://payflex.com) employee portal.

- You can submit Health Care FSA expenses incurred only when you were active in the plan.
- You can submit Dependent Care FSA expenses incurred both while you were active in the plan and after your termination date through the end of the plan year.

\*The maximum pre-tax amount you may contribute to your Health Care FSA and to your Dependent Care FSA will increase to match the new IRS maximum limit for 2022 (IRS announcement anticipated in late 2021, after this guide is finalized).

### 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 and grace period. It’s important to decide which accounts you want to participate in and how much to contribute.

# savings and spending accounts

## Introduction

welcome ..... 2  
benefit details ..... 3



## Physical

health ..... 4  
dental and vision benefits..... 12  
your cost of coverage..... 14  
wellness programs..... 17



## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits..... 26  
401(k)..... 30



## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave..... 34

## Additional Topics

my pay..... 35  
enroll ..... 36  
benefits at a glance..... 38  
contacts ..... 41

## Compare the savings and spending accounts

	HSA	Health Care FSA	Dependent Care FSA
Available if you enroll in the ...	Choice I Choice II	Core No coverage	Choice I & II Core No coverage
Eligible for Employer contributions	Yes	No	Yes
Change your contribution amount at any time	Yes	No	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes	No
Access only funds that have been deposited	Yes	No	Yes
"Use it or lose it" at year-end	No	Yes	Yes
Money rolls over annually, and is yours to keep if you leave Huber*	Yes	No	No

\*See [page 22](#) for more information about incurring expenses and submitting reimbursement claims for both the Health Care and Dependent Care FSA if you leave Huber.



# life and disability

Huber offers a variety of programs, administered by Prudential, 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.



## Introduction

welcome ..... 2  
benefit details ..... 3



## Physical

health ..... 4  
dental and vision benefits..... 12  
your cost of coverage..... 14  
wellness programs..... 17



## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits..... 26  
401(k)..... 30



## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave..... 34

## Additional Topics

my pay..... 35  
enroll ..... 36  
benefits at a glance..... 38  
contacts ..... 41

## 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 three times salary or \$300,000 if elected when you first become eligible. Coverage is reduced beginning at age 65.

## 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.

### 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.



## 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.

\* 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.

### Have you named a beneficiary?

The named beneficiary will receive the benefit paid by a life, AD&D, survivor benefit, or travel insurance policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. Visit [www.huberbenefits.com](http://www.huberbenefits.com) to add or change a beneficiary.

### CONTACT:

[www.prudential.com/mybenefits](http://www.prudential.com/mybenefits)

#### Life

1-800-524-0542

#### Disability

1-800-842-1718





# life and disability

## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## Disability insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. Effective January 1, 2022, Huber provides you with basic long-term disability (LTD) insurance equal to 60% of your annual base pay, at no cost to you.

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.
- Conversion is available if coverage was in effect for at least 12 months.



# voluntary benefits

Voluntary insurance can help protect you from significant expenses not covered by your primary medical plan.



## Introduction

welcome ..... 2  
benefit details ..... 3



## Physical

health ..... 4  
dental and vision benefits..... 12  
your cost of coverage..... 14  
wellness programs..... 17



## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits..... 26  
401(k)..... 30



## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave..... 34

## Additional Topics

my pay..... 35  
enroll ..... 36  
benefits at a glance..... 38  
contacts ..... 41

## Complement your medical plan

Huber offers three different types of voluntary insurance benefits offered through Voya. You can choose any combination of the following, with benefits paid directly by you on a post-tax basis through payroll deductions:

- Critical illness insurance
- Accident insurance
- Hospital indemnity insurance

If you leave Huber or retire, you can take the policy with you and select from a variety of payment plans.

## 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 treatments 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.

**Be sure to consider your anticipated medical needs for the coming year — for example, a major surgery — when deciding if voluntary insurance benefits coverage is right for you.**

### Did you know?

If you're enrolled in Critical Illness, Accident, or Hospital Indemnity Insurance, you can also earn ADDITIONAL rewards for completing health screenings through Voya! See **page 17** for more information.

### CONTACT:

[www.hubervoluntarybenefits.com](http://www.hubervoluntarybenefits.com)  
1-877-236-7564



# voluntary benefits

## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability.....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## 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.

## 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 coinsurance, deductibles, and other out-of-pocket costs. A hospital indemnity insurance plan provides supplemental payments that you can use to cover expenses resulting from 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.

### Submitting Claims

If you need to submit a claim, you must do so within 90 days of the date of the event by visiting [www.hubervoluntarybenefits.com](http://www.hubervoluntarybenefits.com). You will be required to complete the online form and upload supporting documentation. For any questions, please call the Voya Employee Benefits Customer Service at **1-877-236-7564**.

### 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.



# voluntary benefits

Huber provides a variety of additional voluntary benefits to help you and your family plan for the unexpected. These benefits are optional, and you would pay for them post-tax through payroll deductions.

## Introduction

welcome ..... 2  
benefit details ..... 3



## Physical

health ..... 4  
dental and vision benefits ..... 12  
your cost of coverage ..... 14  
wellness programs ..... 17



## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits ..... 26  
401(k) ..... 30



## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave ..... 34

## Additional Topics

my pay ..... 35  
enroll ..... 36  
benefits at a glance ..... 38  
contacts ..... 41

## Identity theft protection

LifeLock with Norton Benefit Premier, provided through NortonLifeLock, offers 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 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.

Enroll in Identity Theft Protection coverage or make changes to your coverage level at any time during the plan year at [www.huberbenefits.com](http://www.huberbenefits.com). 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** or visit [www.huber.com/mybenefits](http://www.huber.com/mybenefits) to view the enrollment flyer. Once you've registered, visit [my.norton.com](http://my.norton.com) to access your account.

## Legal services plan

MetLife Legal Plans helps you and your family with legal needs, including real estate matters, debt collection, identity theft defense, and legal document review. Covered services include:

- Court appearances
- Document review and preparation
- Debt collection and defense
- Will preparation
- Family matters
- Divorce assistance
- Real estate matters
- Immigration assistance

The MetLife Legal Plans website also provides you with the ability to create wills, living wills, and powers of attorneys from the comfort of your home in as little as 15 minutes.

Telephone and office consultations are also available. More than 18,000 attorneys nationwide participate in the legal services network, and your premiums cover the cost of any services required.

You must enroll during Annual Enrollment through [www.huberbenefits.com](http://www.huberbenefits.com) to be covered by MetLife Legal Plans. Bi-weekly rates are **\$9.69** for all coverage levels, including all of your eligible dependents. Changes to your coverage can only be made during your Annual Enrollment period or during a qualified life status event. If you are a new hire, you will be able to enroll during your new hire enrollment period. For more information, please call **1-800-821-6400** or visit [info.legalplans.com/jmhuber](http://info.legalplans.com/jmhuber).

### CONTACT:

**Identity Theft Protection**  
[my.norton.com](http://my.norton.com)  
**1-844-698-8640**

**Legal Services Plan**  
[info.legalplans.com/jmhuber](http://info.legalplans.com/jmhuber)  
**1-800-821-6400**



# voluntary benefits

## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

### CONTACT:

[benefits.petinsurance.com/huber](https://benefits.petinsurance.com/huber)  
1-877-738-7874

## Pet insurance

My Pet Protection<sup>SM</sup>, provided through Nationwide<sup>®</sup>, includes 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 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 receive reimbursement for accidents, injuries, common and chronic illnesses, hospitalizations, and prescription medications.

You can call **1-877-738-7874** or visit [benefits.petinsurance.com/huber](https://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 more information, please visit [benefits.petinsurance.com/huber](https://benefits.petinsurance.com/huber).

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



# 401(k)



## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## 401(k) savings plan

The J.M. Huber Corporation 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.

Visit Voya's 401(k) Savings Plan Enrollment Information Site at [jmhsave.com](http://jmhsave.com) to learn more about your J.M. Huber 401(k) Savings Plan features.

## Eligibility

You are eligible to participate as soon as administratively possible following your hire date.

## Auto enrollment

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.

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

## Pre-tax & Roth 401(k) contributions

You can contribute between 1% and 75% of your eligible pay between Pre-tax and Roth 401(k) with 75% being the maximum total toward the IRS annual 402(g) limit.

If you will be age 50 or older by the close of the current calendar year, you can take advantage of catch up contributions. Once you hit the IRS annual 402(g) limit, additional contributions will automatically re-characterize as catch up contributions (up to the annual IRS catch up limit). Catch-up contributions are not match eligible.

## 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 salary, overtime pay, commissions, and some bonus types. For a detailed list of eligible pay, refer to the 401(k) Plan Summary Plan Description.

Here's how the Company match works:



For every \$1.00 you contribute



The Company contributes \$1.25



And \$2.25 goes into your 401(k) savings account!

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

## CONTACT:

<http://jmhuber.voya.com>  
1-800-354-8237



# 401(k)

## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## 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.

## Investment elections

The 401(k) Savings Plan offers you a variety of investment options. There are nine Core Funds and an array of Target Date Retirement Funds. If you do not make an investment election, you will be automatically enrolled into the Target Date Retirement Fund closest to your estimated date of retirement. Your contribution will remain invested in the Plan's default investment fund until you change your investment election. It's important to carefully consider your investment goals, retirement time frame, and risk tolerance when deciding how to invest your plan contributions. Visit <http://jmhuber.voya.com> to learn more about your investment options.

Target Date Funds are 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 **1-800-35-HUBER (1-800-354-8237)** for a prospectus and, if available, a summary prospectus, or an offering circular containing this and other information. Please read them carefully.

## 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. Visit <http://jmhuber.voya.com> to add or update beneficiary information.

### 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.



# employee assistance program



## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## Employee assistance program (EAP)

The LifeWorks Global EAP is a confidential support service that can help you and your dependents solve a wide range of problems and challenges in your lives - at no cost to you!

### The EAP can help you:

- Strengthen relationships and improve communication
- Deal with stress, anxiety and depression
- Resolve personal and emotional difficulties
- Address marital and relationship difficulties
- Understand grief and bereavement
- Find solutions for work-related issues
- Work towards life goals
- Cope with isolation and loneliness
- Adapt across cultures
- Identify and cope with culture shock
- Address alcohol and drug misuse
- Access crisis and trauma support

The EAP Care Access Center can be contacted toll-free, 24 hours per day, 7 days per week so that you can access support when you want it.

There is no cost to you for taking advantage of the Global EAP service, as these costs have been paid for by Huber. For each concern you are experiencing, you can receive a series of support sessions, over the telephone, online or in person. If you need more specialized or long-term support, your Global EAP will help you select an appropriate specialist or service. While fees for these additional services are your responsibility, a qualified counselor or consultant will review with you your possible support options and any related costs.

Visit [login.lifeworks.com](https://login.lifeworks.com) or call 1-800-433-7916 to get started.

### Did you know?

Huber provides you with access to a variety of teletherapy options, in addition to your Employee Assistance Program! You can also schedule behavioral health appointments through Teladoc, and you have access to mental health support through Aetna's Telemedicine.

### CONTACT:

[login.lifeworks.com](https://login.lifeworks.com)

1-800-433-7916





# caregiver support



## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## Caregiver support

Huber offers caregiver support benefits through Bright Horizons, providing valuable services including Back-Up Care, Enhanced Family Supports, Elder Care, and College Coaching Services. Discounts are available, and it's easy to register!

### Did you know? You have access to up to 10 days of back-up care each year!

Back-up care is subsidized, vetted care for children and adults when regular care is unavailable. This can be very helpful if your child's school is closed or your babysitter is suddenly unavailable – and you need to be at work. Or, maybe your mom or dad needs support while you're at work. Back-up care is one of the most valuable benefits available through the Bright Horizons program because it allows you to get the assistance you need in order to be at work. This program provides high-quality options either at a center or in-home. For example, you may pay a Bright Horizons center copay of \$15/child or \$25/family, or an in-home copay of \$6/hour.

Visit <https://backup.brighthorizons.com> or call 877-242-2737 to learn more.

To learn more and activate your caregiver support benefit, please visit <https://clients.brighthorizons.com/Huber>, or download the mobile app (Username: Huber; Password: Benefits4You).

### Enhanced Family Supports

Bright Horizons provides Enhanced Family Supports services to help you support your family and be at work. The program includes an online platform where you can easily search for and screen caregivers. And, you'll receive preferred enrollment into Bright Horizons centers and discounts on nanny placement services! You'll also have access to pet sitters and housekeepers, in addition to exclusive discounts and connections to academic support and tutors.

### Elder Care

Whether you want a professional opinion on Mom's care needs, short-term care for Dad, or guidance throughout the caregiving journey, your Elder Care benefits can help. Bright Horizons connects families with the resources they need and provides an online care platform to help manage all aspects of a care plan! Bright Horizons also provides comprehensive supports, including onsite assessments and family consultations. Plus, you can receive financial guidance, legal assistance, and provider referrals.

### College Coaching

The Bright Horizons College Coaching services provide access to a team of college admissions and finance experts who can help you maximize your child's chances of admissions success and plan for college costs. The College Coaching services include live workshops and an online learning center, personalized guidance through 1:1 sessions with experts in college admissions and college finance, and resources for parents of newborns through college students – including unlimited access to expert videos, resources, and FAQs! Call 1-888-527-3550 to learn more about College Coaching services.

## CONTACT:

<https://clients.brighthorizons.com/Huber>



# parental leave



## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## Parental Leave

Your time away from work is important! Remember, Huber's parental leave policy allows you up to six weeks of paid leave, if you have completed six months of full-time continuous service. Leave must be used within nine months following the birth or adoption of your child. Each paid week is a maximum of 40 hours. For more information, please contact your local HR Representative.



# my pay

## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## 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.

We encourage you to 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 or access GPS.

## 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>.

## 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.

### Easier access to view your pay

You can access MyPay easily and securely through Single Sign-On (SSO)! Visit [huber.okta.com](http://huber.okta.com) and select the UltiPro (MyPay) button. If you are in a company office or plant location, you will be able to access MyPay immediately. If you are not at a company location, you will need to sign in with your company email address and Huber Windows password.

You can also use the MyPay mobile app, available for Apple and Android, when you're on the go. If you're downloading the app for the first time, use the code: MyPayJMHuber.



# enroll

Anticipate your coverage needs for 2022 and enroll in the benefit options that best fit the needs of you and your family. If you have questions about specific benefits, visit [virtualfairhub.com/huber](https://www.virtualfairhub.com/huber) to explore Huber's Virtual Benefits Fair, contact the J.M. Huber Benefits Service Center at **1-844-347-9035** between 9am and 6pm EST, Mon.-Fri., or contact the specific benefit provider listed in the Contacts section.

## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## How to enroll

You have two options for enrolling in your benefits:

### Online



Log in to COMPASS at [www.huberbenefits.com](https://www.huberbenefits.com)

Enroll from any device 24 hours a day, seven days a week. Follow the prompts to register your account.

If you've already registered, visit [www.huber.com/mybenefits](https://www.huber.com/mybenefits) from the Huber network and select "Sign in within the Huber network" for easy access via single-sign-on.

### J.M. Huber Benefits Service Center



Call **1-844-347-9035**

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, short-term and long-term disability insurance, business travel accident, caregiver support, and EAP.

**During Annual Enrollment** - If you want to make changes to your benefits, receive the 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 maintain your current coverage, with the exception of your annual wellness credit and/or FSA and HSA annual contribution elections. Note, if you have the Medical and/or Dental opt-out and do not actively enroll during Annual Enrollment, the opt-out will carry over to 2022.

Be sure to upload valid proof documentation of your vaccination status confirming you are fully vaccinated to receive the COVID-19 vaccination credit beginning January 1, 2022.

*Note: To receive the COVID-19 vaccination credit beginning January 1, 2022, you must submit your valid proof documentation by December 15, 2021. All other employees will receive the COVID-19 vaccination surcharge beginning January 1, 2022. However, there is no deadline to receive the COVID-19 vaccination. You may submit an online COVID-19 Vaccine Life Status Event (LSE) where you will be able to upload valid proof documentation that you are fully vaccinated to have the surcharge removed and the credit applied anytime effective the first of the month following the LSE date.*

# enroll

## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability .....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

## Verify dependents

You are required to verify eligibility for all **new** dependents you add to your benefit plans within 31 days of **your hire date or qualified life status event**. If verification is not completed, the dependents will not be added to coverage, and can only be added during the next Annual Enrollment or life status event.

You may upload documentation by logging in to your COMPASS account.

If you do not have online access, you may submit proof documentation to Emyprean via mail or fax at:

J.M. Huber Benefits Service Center  
Attn: J.M. Huber Dependent Verification Dept.  
P.O. Box 1227  
Bellaire, TX 77402

Fax: 866-440-8220

## 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 or adoption of a child, or a change in your or your spouse's employment status that affects your benefits eligibility.

If you experience a qualifying life status event, you must provide supporting documentation and submit through either [www.huberbenefits.com](http://www.huberbenefits.com) or the J.M. Huber Benefits Service Center.

When adding or dropping dependents, you must also ensure that your coverage selections are updated.



# benefits at a glance

## Introduction

welcome ..... 2  
benefit details ..... 3



## Physical

health ..... 4  
dental and vision benefits ..... 12  
your cost of coverage ..... 14  
wellness programs ..... 17



## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits ..... 26  
401(k) ..... 30



## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave ..... 34

## Additional Topics

my pay ..... 35  
enroll ..... 36  
benefits at a glance ..... 38  
contacts ..... 41

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	Choose between Core, Choice I, Choice II, or "Opt-out" plan coverage. No action results in waived coverage.	Huber and Employee
Savings and spending accounts	All regular full-time employees <ul style="list-style-type: none"><li>• Health Care FSA</li><li>• Dependent Care FSA</li><li>• Health Savings Account (HSA)</li></ul>	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 coverage level (proration will apply).	Huber and Employee
Dental	All regular full-time employees	First of the month following hire date	Choose between Dental I, Dental II, or "Opt-out" plan coverage. No action results in waived coverage.	Huber and Employee
Vision	All regular full-time employees	First of the month following hire date	Choose EyeMed Vision Care or waive coverage.	Employee
Employee Assistance Program (EAP)	All regular full-time employees Regular part-time employees	Hire date	LifeWorks Global EAP is a confidential support service that can help you and your dependents solve a wide range of problems and challenges in your lives, at no cost to you.	Huber
Caregiver Support	All regular full-time employees Regular part-time employees	Hire date	Bright Horizons provides valuable services including Back-Up Care, Enhanced Family Supports, Elder Care and College Coaching Services.	Huber and 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 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 60% of your annual base pay at no cost to you.	Huber

# benefits at a glance

## Introduction

welcome ..... 2  
benefit details ..... 3



## Physical

health ..... 4  
dental and vision benefits ..... 12  
your cost of coverage ..... 14  
wellness programs ..... 17



## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits ..... 26  
401(k) ..... 30



## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave ..... 34

## Additional Topics

my pay ..... 35  
enroll ..... 36  
benefits at a glance ..... 38  
contacts ..... 41

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	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										
Survivor Benefit	All regular full-time employees	Hire date	\$2,500 survivor benefit paid upon your death if actively employed.	Huber										
Critical Illness Insurance	All regular full-time employees Regular part-time employees with a minimum of 30 hours	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 Regular part-time employees with a minimum of 30 hours	First of the month following hire date	Pays a lump-sum benefit for specific injuries and events resulting from a covered accident.	Employee										

# benefits at a glance

## Introduction

welcome ..... 2  
benefit details ..... 3



## Physical

health ..... 4  
dental and vision benefits ..... 12  
your cost of coverage ..... 14  
wellness programs ..... 17



## Financial

savings and spending accounts ..... 19  
life and disability ..... 24  
voluntary benefits ..... 26  
401(k) ..... 30



## Emotional

employee assistance program ..... 32  
caregiver support ..... 33  
parental leave ..... 34

## Additional Topics

my pay ..... 35  
enroll ..... 36  
benefits at a glance ..... 38  
contacts ..... 41

Program	Eligibility: Who	Eligibility: When	Description	Who Pays
Hospital Indemnity Insurance	All regular full-time employees Regular part-time employees with a minimum of 30 hours	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
Identity Theft Protection	All regular full-time employees Regular part-time employees with a minimum of 30 hours	First of the month following hire date	LifeLock with Norton Benefit Premier, provided through NortonLifeLock, will offer you and your family identity theft protection, credit monitoring, remediation services, a \$1 million Identity Theft Insurance Policy, and more Norton security features.	Employee
Legal Services Plan	All regular full-time employees Regular part-time employees with a minimum of 30 hours	First of the month following hire date	MetLife Legal Plans will help you and your family with legal needs, including real estate matters, debt collection, identity theft defense, legal document review, up to 20 hours of divorce assistance, and more.	Employee
Pet Insurance	All regular full-time employees Regular part-time employees with a minimum of 30 hours	First of the month following hire date	My Pet Protection <sup>SM</sup> , provided through Nationwide <sup>®</sup> , will include coverage to help protect you from the financial impact of veterinary care for your pet.	Employee
401(k) Savings Plan	All employees	401(k) Feature • As soon as administratively possible following your date of hire  Non-Elective Employer Contribution Feature • Eligible to receive if employed for at least 12 months as of December 31 of prior year	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).  Following each Plan year, Huber will contribute 5% of your eligible pay for that year to your account.	Huber and Employee  Huber





# contacts

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

## Introduction

- welcome ..... 2
- benefit details ..... 3



## Physical

- health ..... 4
- dental and vision benefits..... 12
- your cost of coverage..... 14
- wellness programs..... 17



## Financial

- savings and spending accounts ..... 19
- life and disability ..... 24
- voluntary benefits..... 26
- 401(k)..... 30



## Emotional

- employee assistance program ..... 32
- caregiver support ..... 33
- parental leave..... 34

## Additional Topics

- my pay..... 35
- enroll ..... 36
- benefits at a glance..... 38
- contacts ..... 41

Benefit plan	Provider	Phone number	Website
Medical	Aetna	1-866-276-1820	<a href="http://www.aetna.com">www.aetna.com</a>
Prescription Drug	Express Scripts Rx Savings Solutions	1-877-263-2913 1-800-268-4476	<a href="http://www.expressscripts.com">www.expressscripts.com</a> <a href="http://myrxss.com/huber">myrxss.com/huber</a>
Telehealth	Teladoc	1-855-835-2362	<a href="http://www.Teladoc.com/Aetna">www.Teladoc.com/Aetna</a>
Physical Therapy Support	Hinge Health	1-855-902-2777	<a href="http://www.hingehealth.com/huber">www.hingehealth.com/huber</a>
Cancer Support	Aetna	1-866-276-1820	<a href="http://www.aetna.com">www.aetna.com</a>
Fertility	Progyny	1-833-215-5348	<a href="http://www.huber.com/mybenefits">www.huber.com/mybenefits</a>
Diabetes Management	Livongo	1-800-945-4355	<a href="http://www.welcome.livongo.com/jmhuber">www.welcome.livongo.com/jmhuber</a>
Health Savings Account	PayFlex	1-844-PAYFLEX	<a href="http://www.payflex.com">www.payflex.com</a>
Flexible Spending Account	PayFlex	1-844-PAYFLEX	<a href="http://www.payflex.com">www.payflex.com</a>
Dental	Cigna	1-800-244-6224	<a href="http://www.myCigna.com">www.myCigna.com</a>
Vision	EyeMed	1-866-800-5457	<a href="http://www.eyemed.com">www.eyemed.com</a>
Healthy Huber Fitness Wearable Devices	Fitbit	1-844-5-FITBIT (1-844-534-8248)	Employees: <a href="https://www.fitbit.com/welcome/huber">https://www.fitbit.com/welcome/huber</a>
			Friends & Family: <a href="https://www.fitbit.com/welcome/huberFF">https://www.fitbit.com/welcome/huberFF</a>
Caregiver Support	Bright Horizons	Back-up Care: 1-877-242-2737 College Coaching: 1-888-527-3550	<a href="https://clients.brighthorizons.com/Huber">https://clients.brighthorizons.com/Huber</a>
Employee Assistance Program (EAP)	LifeWorks	1-800-433-7916	<a href="http://login.lifeworks.com">login.lifeworks.com</a>
Life and Disability	Prudential	Life: 1-800-524-0542 Disability: 1-800-842-1718	<a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a>
Critical Illness Accident Insurance Hospital Indemnity	Voya	1-877-236-7564	<a href="http://www.hubervoluntarybenefits.com">www.hubervoluntarybenefits.com</a>
Identity Theft Protection	NortonLifeLock	1-844-698-8640	<a href="http://my.norton.com">my.norton.com</a>
Legal Services Plan	MetLife	1-800-821-6400	<a href="http://info.legalplans.com/jmhuber">info.legalplans.com/jmhuber</a>
Pet Insurance	Nationwide®	1-877-738-7874	<a href="http://benefits.petinsurance.com/huber">benefits.petinsurance.com/huber</a>
401(k) Savings Plan	Voya	1-800-35-HUBER (1-800-354-8237)	<a href="http://jmhuber.voya.com">http://jmhuber.voya.com</a>
Benefits Enrollment	Empyrean	1-844-347-9035	<a href="http://www.huberbenefits.com">www.huberbenefits.com</a>



## Introduction

welcome .....	2
benefit details .....	3



## Physical

health .....	4
dental and vision benefits.....	12
your cost of coverage.....	14
wellness programs.....	17



## Financial

savings and spending accounts .....	19
life and disability.....	24
voluntary benefits.....	26
401(k).....	30



## Emotional

employee assistance program .....	32
caregiver support .....	33
parental leave.....	34

## Additional Topics

my pay.....	35
enroll .....	36
benefits at a glance.....	38
contacts .....	41

**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.

