

New Hire Benefits Overview 2022



Luxfer recognizes the importance of being able to provide our associates and their families with quality benefits as part of their overall compensation package.

This summary highlights your comprehensive benefit options and will be effective as follows:

- Medical, Dental, Vision, HSA, FSA, Life, Critical Illness and Accident Coverage: **1st of the month coincident with date of hire or following date of hire.**
- Long Term : **61st day of employment**

Tobacco Cessation: All Aetna medical plans offered through Luxfer provide benefits to help you quit tobacco at no cost! If you smoke, vape or use other tobacco products and want to quit, visit your local MinuteClinic® at select CVS Pharmacy® and Target® locations. Go to [MinuteClinic \(cvs.com\)](https://www.minuteclinic.com) to find the closest location, make appointments or view wait times.

ID Theft: We offer two voluntary identity theft monitoring options through Merchants Information Solutions, Inc. (MIS). An outline of the program options and pricing can be found on our Luxfer branded identity theft enrollment site at: <https://luxferidtheft.merchantsinfo.com>

Ramsey SmartDollar: This is a free employee financial wellness program that helps you get on a budget, out of debt, and save for your future. Creating an account is easy. First you will need your Position ID to register, and it can be located by logging into ADP then selecting “Profile” under “My Information”. Once you have your Position ID you are ready to sign up by visiting https://www.smartdollar.com/enroll/trp_0011141 or by scanning the QR Code below.



Scan this code
with your phone's
camera to get started



REQUIRED ACTION

The new hire online enrollment period ends 20 days after your initial eligibility date. If you do not submit your enrollment timely, then you will only be able to enroll within 30 days of a qualifying life event or during a future annual enrollment election period. Therefore, we strongly recommend all benefit eligible employees review the online enrollment portal to elect the life insurance beneficiaries and review other benefit options.

WHERE CAN I FIND MORE INFORMATION?

- Visit Luxfer's Document Website for access to the full benefit summaries, how to find a provider, value-adds, health savings account FAQ's and more. <https://health.horanassoc.com/clients/luxferca>
- If you have questions or need help, please contact the HORAN Engagement Team:

Engagement Team
Engagement@horanassoc.com
844.694.6726



The medical plan for 2022 is with Aetna. To find a provider, visit Aetna.com, and select Find a doctor. If POS or POS HDHP = select **Managed Choice POS (Open Access)**. If HMO = select **Aetna Standard Plans**, then HMO.

Health Insurance Plans

Benefits	HMO	POS	POS HDHP
Deductible	\$750/\$1,500	\$1,800/\$3,600	\$3,000/\$6,000
Coinsurance	10%	20%	0%
Out-of-Pocket Max	\$4,000/\$8,000	\$3,500/\$7,000	\$4,000/\$8,000
Office Visits: PCP sick visit Specialist visit Wellness at PCP	\$30 copay \$40 copay Covered in full	\$25 copay \$50 copay Covered in full	Deductible, then 0% Deductible, then 0% Covered in full
Inpatient Hospital	\$500 copay	Deductible, then 20%	Deductible, then 0%
Outpatient Hospital	Deductible, then 10%	Deductible, then 20%	Deductible, then 0%
Emergency Room	\$150 copay	\$250 copay	Deductible, then 0%
Urgent Care Facility	\$50 copay	\$50 copay	Deductible, then 0%
*Prescription Drugs Tier 1/Tier 2/Tier 3/Tier 4/Tier 5	\$15/\$30/\$50/20% to \$100 max	\$15/\$30/\$50/\$40/\$60	*Deductible, then \$15/\$30/\$50/\$40/\$60
Mail Order (90-day supply)	\$30/\$60/\$100/20% to \$100 max	\$30/\$60/\$100	\$30/\$60/\$100

*HDHP: Some chronic condition prescriptions not subject to deductible



Luxfer's vision coverage is offered by Aetna. Below is a brief summary of the vision plan. A separate vision ID card will be mailed to you. To find a provider visit www.aetnavision.com



Dental coverage is offered by Aetna. You will not receive a dental ID card. To find a dental provider visit www.aetna.com, click *find a doctor*, under *guests* select *plan from employer*, enter your zip code. For the DMO plan choose **DMO/DNO/Managed Dental**; For the PPO plan choose **Dental PPO/PDN with PPO II**.

Vision Insurance Plan

Benefits	In Network
Exam (1 every 12 months)	\$20 copay
Lenses – Single, Bifocal, Trifocal (1 every 12 months)	\$20 copay
Frames (1 every 24 months)	\$130 retail allowance and 20% off balance
Contact Lenses (1 every 12 months)	\$130 allowance

Dental Insurance Plan

Benefits	DMO	PPO
Deductible	None	\$50/\$150
Annual Maximum	None	\$1,500
Preventive Services	Various Copays	Covered in full
Basic Services	Various copays	Deductible, then 20%
Major Services	Various copays	Deductible, then 50%
Orthodontia (Adult and Child)	\$1,500 copay	50% to a max of \$1,000

Ancillary & Voluntary Plans

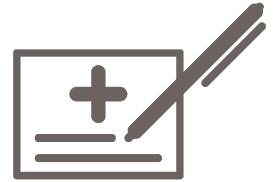
Basic Life AD&D: Luxfer provides a basic life AD&D benefit to all full-time employees in the amount of 1x your annual compensation, plus \$15,000, rounded to next \$1,000, with a minimum of \$50,000, maximum of \$300,000. Luxfer also provides a \$2,000 life benefit for spouses and dependent children. You will need to elect a beneficiary by completing it in the ADP enrollment portal. If no beneficiary is designated, then state intestate rules apply.

Long Term Disability: All full-time employees are provided Long Term disability coverage should an accident or illness prevent you from performing your normal job duties. LTD covers 60% of monthly salary up \$6,000 per month (before any offsets for other specified disability income).

Voluntary Life and AD&D: All full-time employees have the option to purchase additional life insurance through Lincoln Financial for yourself, spouse, and/or child(ren). The premium is post-tax and the beneficiary is paid a non-taxable benefit. You will need to elect a beneficiary by completing it in the ADP enrollment portal.

Critical Illness: Critical Illness coverage pays a flat dollar benefit directly to you if you or a covered member incurs a critical illness such as, a heart attack, stroke, cancer, blindness, plus several others. This coverage also includes a health screening benefit that allows you to receive \$50 per covered member on the plan for getting a health screening test. Premiums are deducted on a post-tax basis, so benefit is not taxed. All amounts are guarantee issue, no medical questions.

Accident: Accident coverage pays a flat dollar benefit directly to you if you or a covered member incurs an accident or receives a covered treatment. Lincoln's accident coverage includes numerous benefits for initial and emergency care, hospitalization, fractures, dislocations, and follow-up care. Coverage is available for employees, spouses and children. Coverage includes a health screening benefit that allows you to receive \$50 per covered member on the plan for getting a health screening test. Premiums are deducted post-tax, and all amounts are guarantee issue, no medical questions.



You and your dependents can enroll in voluntary life up to the guaranteed issue amounts listed in the chart below with no medical questions asked. If you or your spouse want amounts above the guaranteed issue you must complete medical questions. There is a link in ADP to connect to the website to answer questions or here: [EOI\(steps2enroll.com\)](http://EOI(steps2enroll.com))

Member	Guaranteed Amounts	Maximum
You	\$300,000	7x annual salary or \$500,000 max
Spouse	\$30,000	50% of employee's coverage amount or \$250,000 max
Children	\$10,000	\$10,000

Plan & Incentive Information

Health Savings Account (HSA): HSA Bank

If you enroll in the HDHP, Luxfer will contribute the following amount to your HSA for 2022: **\$1,000 (Employee only)** **\$2,000 (Employee + Spouse, Employee + Child(ren), or Family)**. Luxfer's contribution is deposited half in January and half in July with your first contribution pro-rated based on your enrollment date. You may also elect to make contributions to your HSA account. The 2022 IRS maximum contributions are: **\$3,650 (single)** and **\$7,300 (all other tiers)**. Anyone age 55+ can contribute an additional \$1,000 annually. Please note the IRS maximums include both employee and Luxfer contributions to the HSA.

Flexible Spending Account (FSA): isolved

A **Full** or **Healthcare** FSA allows you to voluntarily elect to have up to \$2,750 deducted from your paycheck on a pre-tax basis to pay for qualified expenses, which includes medical, prescription, dental and vision services. This account is use it or lose it, so be conservative with the amount you elect. Any unused funds up to \$550 will roll over to the next plan year and any funds over \$550 will be forfeited.

If you have an HSA, you are eligible to participate in a **Limited** FSA which allows pre-tax dollars to pay for out-of-pocket dental and vision expenses only. The 2022 maximum contribution limit is \$2,750. Just like the FSA, the Limited FSA is also use or lose.

A **Dependent Care** FSA allows you to use pre-tax dollars to pay for eligible out-of-pocket child/adult daycare expenses. The maximum for this account is \$5,000 (or \$2,500 if married filing separately). Remember, the dependent care FSA is only for child/adult daycare expenses for eligible dependents, NOT medical expenses. To cover dependents' medical expenses, you must enroll in the healthcare FSA

Employee Assistance Program (EAP): Luxfer's EAP is offered through Lincoln Financial. You can receive online help and up to 5 face to face visits for a wide range of issues. The EAP is free of charge to you and your family members.

IMPORTANT CONTACT INFORMATION



Aetna
Medical Coverage
www.aetna.com
1-800-238-6716
[MinuteClinic \(cvs.com\)](http://MinuteClinic.cvs.com)



Aetna
Dental Coverage
www.aetna.com
1-877-238-6200



Aetna
Vision Coverage
www.aetnavision.com

1-877-973-3238



Lincoln Financial Group
Voluntary Life, Short Term Disability and Long-Term Disability Coverage
www.lincolnfinancial.com
1-800-423-2765



Lincoln Financial/EmployeeConnect
Employee Assistance Program
www.guidanceresources.com
1-888-628-4824



HSA Bank
Health Savings Account
www.hsabank.com (choose member)
1-800-357-6246



iSolved Benefit Services
Flexible Savings Account/Dependent Care
www.isolvedbenefitservices.com
1-866-370-3040



Merchants Information Solutions, Inc.
SmartIDentity Theft
<https://luxferidtheft.merchantsinfo.com>
1-866-SMART68 (866-762-7868)



https://www.smartdollar.com/enroll/trp_0011141

Throughout the year if you have issues or concerns regarding your plan coverage or claims please contact the insurance carrier and if not satisfied, please call HORAN Engagement Team, 844.694.6726.



If during open enrollment you have questions about your benefit options please call or e-mail the HORAN Engagement Team.



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This packet is intended to provide a brief overview of your employee benefits. If there is a discrepancy between the enclosed documents and the certificate of coverage, the certificate of coverage for each plan will be the final determining document.