

# Benefits Summary

## 2025 Open Enrollment

Your benefits are important! Learn about next year's benefits and options to make the best choice for you and your family.

### Message From Mark

2025 Open Enrollment is Nov. 4–15, 2024

As the 2025 Open Enrollment period approaches, it's time to review and adjust your benefits to ensure that they meet your needs for the upcoming year. While your current benefit elections will carry over to 2025, you will need to re-elect the amount you wish to contribute to your Health Savings Account (HSA), Health Care FSA, Dependent Care FSA, and/or Limited Purpose FSA.

To keep things simple, use this high-level summary to guide you through your available options. Additionally, take the time to thoroughly review the benefits information available on MauserNOW, Alight, at your facility, and sent to your home address. If you have any questions or need assistance, our HR team is here to help.

Thank you for your continued dedication and hard work!

Mark Burgess  
President & CEO  
Mauser Packaging Solutions



Non-Union Employees

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### What To Consider During Open Enrollment

The Open Enrollment period allows you to review changes to coverage and costs for the upcoming year. In deciding whether or not you want to make changes, ask yourself:

- Will the coverage I have today work for me and my family in 2025?
- Have my family's needs changed or will we have any known medical expenses in the coming year?
- How do I determine which medical plan offers the right coverage and cost levels for our needs?
- *For HSP/HSA plan:* Should I enroll in HSA or HSA and Limited-Purpose FSA? *For PPO plan:* Should I enroll in Health Care FSA?
- What are Voluntary Benefits and which of these supplemental health benefits is useful to me?

### Compare the HSP/HSA Plan vs. PPO Plan to determine which medical plan is right for you.

HSP/HSA HIGH DEDUCTIBLE HEALTH PLAN (HDHP)	PREFERRED PROVIDER ORGANIZATION (PPO)
<ul style="list-style-type: none"><li>• The HSP is a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA)</li><li>• Participants pay lower premiums up front (from your paycheck) and have a higher deductible to meet before the plan pays benefits</li><li>• 100% coverage for Preventive Services</li><li>• Access to the Choice Plus Network of providers for in-network benefits</li><li>• Services outside of the plan network available at a higher cost</li><li>• Participants can defer tax-free dollars to an HSA account, which rolls over year-to-year, can earn interest, and is yours to keep</li><li>• If enrolled as of Jan 1, receive an automatic employer HSA contribution based on your enrollment election, \$250 employee only / \$500 employee + family member.</li><li>• Earn additional HSA wellness incentive of up to \$750 employee only / \$1,500 employee + family member.</li></ul>	<ul style="list-style-type: none"><li>• PPOs carry higher premiums (from your paycheck) in exchange for fixed copays and lower annual deductibles</li><li>• 100% coverage for Preventive Services</li><li>• Access to the Choice Plus Network of providers for in-network benefits</li><li>• Services outside of the plan network available at a higher cost</li><li>• Participants can defer tax-free dollars to a Health Care Flexible Spending Account to pay for out-of-pocket medical expenses. FSAs are use-it-or-lose-it accounts; unused funds are forfeited at the end of the year.</li><li>• Earn up to \$300/year as wellness incentive, based on your wellness participation.</li></ul>

# What To Consider During Open Enrollment (Continued)

## 2025 Medical Plan Summary

Review the in-network coverage costs for the HSP/HSA vs. PPO plans in the chart to the right, to see how much you will pay for services. The PPO offers fixed costs and deductible amounts that are lower than the HSP/HSA, while the HSP/HSA costs less out of your paycheck and allows you to contribute and receive employer contributions to a Health Savings Account.

Out-of-Network costs are listed in the 2025 Benefit Enrollment Guide on MauserNOW.

<sup>1</sup>Virtual Visits by a Designated Virtual Network Provider. No Virtual coverage for out-of-network. Beginning in 2025, Telemedicine benefits cannot be paid before the deductible under a high deductible health plan.

	HSP/HSA PLAN		PPO PLAN	
	In-Network		In-Network	
	You Pay		You Pay	
Annual Deductible (Individual/Family)	\$3,300 / \$6,600		\$1,500 / \$3,000	
Out-of-Pocket Maximum (Individual/Family)	\$6,000 / \$12,000		\$4,500 / \$9,000	
Coinsurance	20%		20%	
Preventive Care	\$0 covered at 100%		\$0 covered at 100%	
Primary Care Physician (PCP)	20% after deductible		\$30 copay	
Specialist	20% after deductible		\$50 copay	
Virtual Visit <sup>1</sup>	20% after deductible		\$20 copay	
Hospital Inpatient	20% after deductible		20% after deductible	
Hospital Outpatient	20% after deductible		20% after deductible	
Urgent Care	20% after deductible		\$100 copay	
Emergency Room	20% after deductible		\$400 copay / 100%	
Pre-Existing Condition Limitations	None		None	

## What's New for 2025

- Beginning in 2025, Telemedicine benefits cannot be paid before the deductible under a high deductible health plan.
- Physical, Speech and Occupational Therapy coverage is increasing to 60 visits per year.

## Medical: 2025 Employee Contributions

Your health insurance cost is based on plan type, your salary band, and the tier for your specific level of coverage needed.

Your salary band is based on your annual base salary (i.e. not inclusive of overtime or other pay) at the time of enrollment.

HSP/HSA PLAN MONTHLY COSTS		PPO PLAN MONTHLY COSTS	
<b>SALARY &lt; \$50,000</b>			
Employee Only	\$160.00	Employee Only	\$196.00
Employee + Spouse	\$401.00	Employee + Spouse	\$490.00
Employee + Child(ren)	\$352.00	Employee + Child(ren)	\$433.00
Family	\$420.00	Family	\$514.00
<b>SALARY \$50,000 - \$150,000</b>			
Employee Only	\$173.00	Employee Only	\$212.00
Employee + Spouse	\$432.00	Employee + Spouse	\$529.00
Employee + Child(ren)	\$379.00	Employee + Child(ren)	\$460.00
Family	\$453.00	Family	\$555.00
<b>SALARY \$150,000+</b>			
Employee Only	\$186.00	Employee Only	\$229.00
Employee + Spouse	\$466.00	Employee + Spouse	\$573.00
Employee + Child(ren)	\$403.00	Employee + Child(ren)	\$484.00
Family	\$489.00	Family	\$602.00

**\*WORKING SPOUSE PROVISION:** If your spouse is offered medical coverage through their employer, but you choose to cover them on Mauser's medical plan, there will be a \$100 pre-tax monthly surcharge added to your medical premium.

**\*\*TOBACCO SURCHARGE:** Tobacco is proven to increase medical costs; employees who choose to use tobacco will have a monthly surcharge added to their medical premiums at \$25 (Employee Only) and \$59 (Employee + and Family).

# 2025 Benefits-At-A-Glance

## Eligibility Criteria

All full-time Mauser Packing Solutions employees working at least 30 hours per week are eligible for benefits. Temporary and leased employees, interns, and independent contractors are not eligible.

### Eligible dependents include:

- Your legal spouse
- Your or your spouse's child who is under age 26, including a natural child, stepchild, a legally adopted child, a child placed for adoption, or a child for whom you or your spouse are the legal guardian
- An unmarried child age 26 or over who is or becomes disabled and dependent upon you

## Prescription Plan

When you enroll in either medical plan, you are automatically enrolled in prescription drug coverage.

## Personify Health

The Personify Health (formerly Virgin Pulse) Wellness Program encourages you to get moving and be engaged in your own health. This program is completely voluntary and confidential and is available to employees who enroll in a Mauser medical plan. You receive rewards in the form of HSA dollars for the HSP/HSA Plan or Rewards Cash for the PPO Plan (see MauserNOW> Benefit Guide).

## Dental

Dental coverage is offered through Guardian and provides exams and cleanings every six months and orthodontia to dependent children up to age 26. You may seek care from any dentist, but by choosing in-network providers, you will lower your out-of-pocket costs.

MONTHLY COST	
Employee Only	\$21.49
Employee + Spouse	\$34.80
Employee + Child(ren)	\$31.73
Family	\$38.89

## Vision

Your routine vision exams, eyeglasses or contact lenses are available through EyeMed's expansive network of vision care providers. You also have access to discounts on lens options, additional eyewear, LASIK, and hearing aids.

MONTHLY COST	
Employee Only	\$5.32
Employee + Spouse	\$10.11
Employee + Child(ren)	\$10.64
Family	\$15.64

## Voluntary Benefits

All three plans include a \$75 benefit annually per covered person for completing certain health screenings (Critical Illness Insurance only offers this for covered employee & spouse).

**Accident Insurance** provides cash benefits directly to you that help with expenses associated with treatment in the event of a covered accident. The benefit amount is calculated based on the type of injury, its severity, and what medical services are required in treatment and recovery.

MONTHLY COST	
Employee Only	\$9.62
Employee + Spouse	\$18.11
Employee + Child(ren)	\$22.53
Family	\$26.95

**Critical Illness Insurance** pays a full lump sum benefit as elected, should you be diagnosed with a critical illness such as cancer, heart attack, stroke, or major organ failure. The plan also provides a Monthly cost is based on age, coverage amount, and tobacco use (see MauserNOW> Benefit Guide).

**Hospital Indemnity Insurance** provides a direct benefit in the event of a hospitalization, regardless of other insurance coverage.

MONTHLY COST	
Employee Only	\$8.54
Employee + Spouse	\$19.20
Employee + Child(ren)	\$13.87
Family	\$25.48

**The Identity Theft Program** through Allstate Identity Protection is designed with proactive features to help you avoid ID theft and protect and monitor your identity and credit. If you are a victim of identity fraud, the tools and services provide support to help you recover and correct your identity.

MONTHLY COST	
Employee Only	\$4.00
Family	\$12.00

**The LegalShield Program** provides legal protection with access to lawyers in all 50 states. You can receive consultation for common legal issues, such as traffic tickets, rental disagreements, auto accidents, credit disputes, estate management, wills, power of attorney, and more.

MONTHLY COST	
Family (includes employee + spouse + child(ren) up to age 26)	\$22.25

### Flexible Spending Accounts

**Health Care** \$3,200 Annual Maximum

For PPO Plan participants or those that waive Mauser health coverage. Based on your estimated amount of medical out-of-pocket expenses, the annual amount you elect is evenly deducted out of each paycheck throughout the year. Once you have elected your FSA amount, you may not change it without a qualifying life event. Please be aware that any unused balance will be forfeited at the end of the plan year.

**Limited Purpose** \$3,200 Annual Maximum

Works with the HSP/HSA medical plan to cover dental and vision expenses. Functions the same as a Health Care FSA. Any unused balance will be forfeited back into the plan.

**Dependent Care** \$5,000 Annual Maximum

A Dependent Care FSA is available to employees who have a dependent child or parent for which they pay expenses such as daycare, preschool, or after school care. Funds in the Dependent Care FSA are not to be used for medical care. It is advised that you seek advice from your tax preparer.

**New Jersey Parking & Transit** \$315 Monthly Maximum

Residents of NJ have the option to set aside pre-tax funds to pay for certain expenses incurred for work-related parking and transit. See additional details in the Benefits Guide.

## Disability & Life

**Basic Life and Accidental Death and Dismemberment Insurance** are provided by Mauser through MetLife at no cost to you. Employees receive one times (1x) their annual base salary in coverage. Mauser also provides Dependent Life for your spouse and dependent children (to age 26) at no cost to you - \$4,000 for your spouse and \$2,500 for each child.

# Benefits-At-A-Glance (Continued)

**Supplemental Life Insurance** is optional for you to purchase additional amounts of coverage through MetLife up to an additional five times (5x) your annual base salary to a combined maximum of \$2,000,000 for Basic and Supplemental Life coverage. Amounts over \$1,250,000 require Evidence of Insurability at initial enrollment. The policy is portable if you leave Maser Packaging Solutions.

**Business Travel Accident Insurance** covers a loss in an accident while traveling on Maser business. This benefit is payable in addition to any of your other life insurance benefits. You are covered for \$200,000 effective your first day of active employment. Maser pays for the full cost of coverage.

**Employee Assistance Program (EAP)** provides access to experienced member advocates who can offer **confidential** consultation and assistance with issues including alcohol and drug abuse,

difficulties in relationships, stress and anxiety, depression, financial and legal concerns. Maser employees and their family members have access 24/7/365. Contact Hartford GuidanceResources at **1-800-327-1850**.

**Tuition Reimbursement Program** covers courses offered by accredited educational institutions. You are eligible for this benefit after one year of service.

- \$3,000/year for certificate programs
- \$5,250/year for high school and undergraduate programs
- \$8,250/year for graduate or master's program

## Retirement

Saving for retirement is an important piece of your overall financial wellness. Maser offers a robust 401(k) retirement plan through Vanguard, where you can contribute pre-tax or after-tax dollars and save for your future.

- Participation begins on date of hire.
- After 30 days of service, automatic 2% contribution will be deducted from your paycheck on a pre-tax basis and contributed to your retirement account.
- Each year, your automatic contribution will increase by 1% until you are capped at a 6% contribution.
- After one year of service you will be eligible for the company match (100% on the first 4% of contributions).

## BenefitHub

Visit and register for free at <https://mauserpackaging.benefithub.com> to find local offers, save money on thousands of national brands, and earn rewards through the BenefitHub discount marketplace. Shopping categories include clothing and shoes, appliances, restaurants, entertainment and more.

Additional details on the benefits featured here are available on MaserNOW > View Resources.

**Make the most of your Open Enrollment and choose the benefits that best meet your needs.**

### CHECKLIST:

### DEADLINE:

<input type="checkbox"/> <b>Review your current medical, dental, and vision coverage for 2025.</b> – Enroll, change, or waive coverage on the online portal at <a href="http://digital.alight.com/mauserpackaging">http://digital.alight.com/mauserpackaging</a> – If applicable, add or drop dependents <b>Remember:</b> If you don't take action during Open Enrollment most of your 2024 coverage will roll over effective 1/1/25. <b>EXCEPTION:</b> To have HSA & FSA coverage <b>you must enroll</b> each year.	<b>11/15/24</b>
<input type="checkbox"/> <b>Review all benefit offerings and options.</b> – Visit United Healthcare to search/find a provider by visiting <a href="http://www.myuhc.com">www.myuhc.com</a> > Find a Provider > Medical Directory > Employer and Individual Plans > Choice Plus. – Review Voluntary Benefit options for supplemental health benefits for Accident, Critical Illness, and Hospital Indemnity insurances offered that may lessen financial impact should you have a qualifying circumstance.	<b>11/15/24</b>
<input type="checkbox"/> <b>To participate in an HSA and/or Limited-Purpose FSA for those enrolling in HSP/HSA plan, Health Care FSA for those enrolling in PPO plan, or Dependent Care FSA, you must enroll on the Maser Benefits Portal at <a href="http://digital.alight.com/mauserpackaging">http://digital.alight.com/mauserpackaging</a>.</b> <b>Remember:</b> Unless you make an election, HSA and FSA elections <u>will not</u> carry over to the 2025 plan year.	<b>11/15/24</b>

## ATTENTION!

Scan the QR codes or visit <http://digital.alight.com/mauserpackaging> to review your benefit plan details. Log in credentials are required for the Portal and app. See enrollment instructions on MaserNOW for credential information.

**2025 Open Enrollment resources** are available on MaserNOW, the Maser Benefits Portal and on the Alight Mobile App.

- ✓ 2025 Benefit Guides
- ✓ 2025 Benefit Summaries
- ✓ 2025 Open Enrollment Presentation
- ✓ Enrollment Instructions



**MAUSERNOW**

- **View Resources**

<https://www.mausernow.com/2025-open-enrollment/>



**Maser Benefits Portal**

- **View Resources**
- **Enroll**

**Benefits Portal URL:** <http://digital.alight.com/mauserpackaging>

Log in details required. See enrollment instructions on MaserNOW for credential information.



**Alight Mobile App**

- **Download the App**
- **View Resources**
- **Enroll**

Log in details required. See enrollment instructions on MaserNOW for more information.