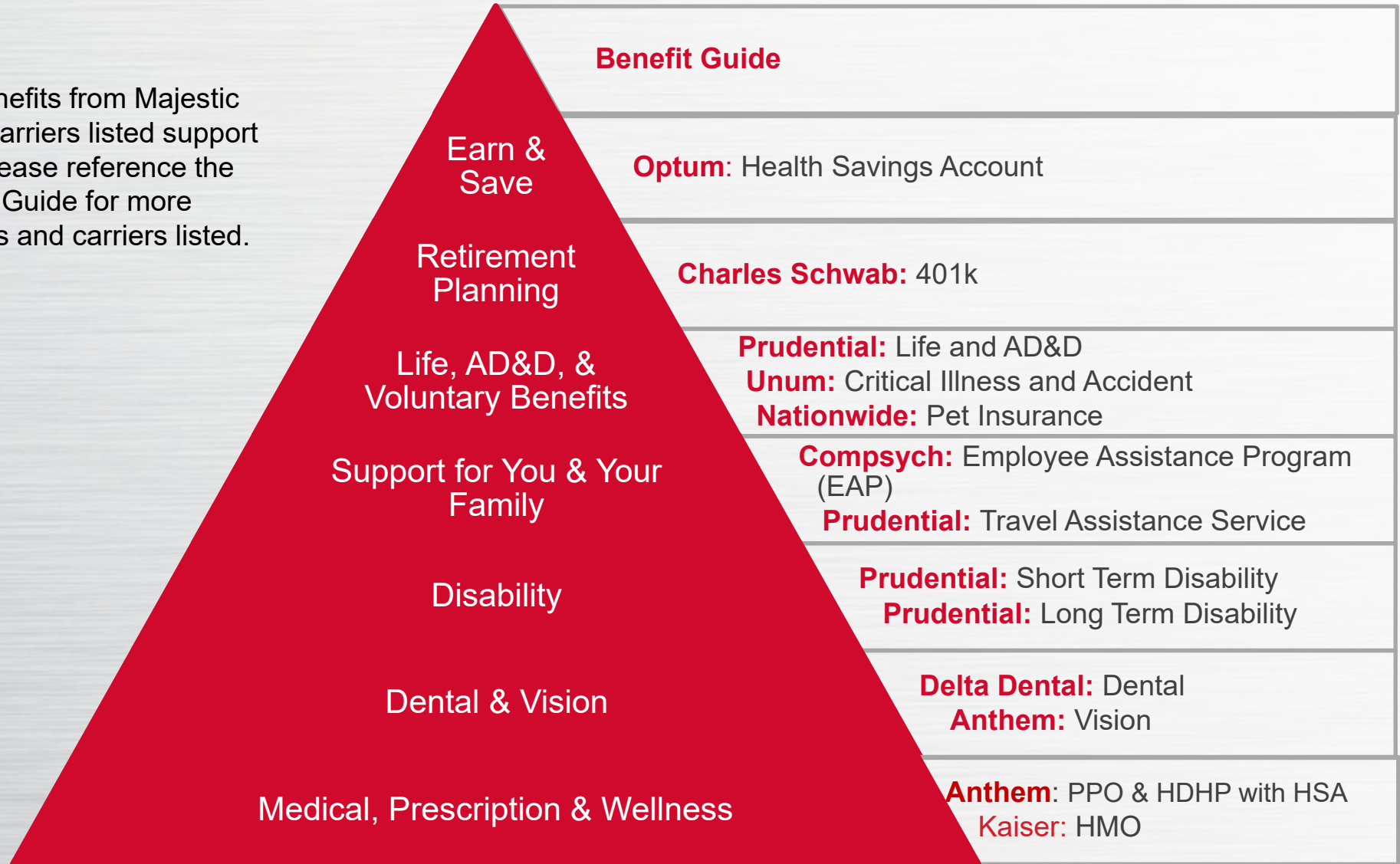




# 2024 NEW HIRE PRESENTATION

# MAJESTIC STEEL'S BENEFIT PACKAGE

Understanding your benefits from Majestic Steel starts here! The carriers listed support you and your needs. Please reference the Majestic Steel Benefits Guide for more information on the plans and carriers listed.



# MEDICAL PROGRAM



	PPO	HSA
	In-Network	In-Network
<b>CASUAL SERVICES</b>		
Preventive Care	No Cost	No Cost
Primary Care Physician Visit	\$30 Copay	Ded+20%
Specialists Office Visit	\$50 Copay	Ded+20%
Urgent Care	\$75 Copay	Ded+20%
Emergency Room	\$250+20%	Ded+20%
<b>PRESCRIPTION COVERAGE</b>		
Deductible	N/A	Integrated with Medical
Generic (Retail)	\$10 Copay	Preventive: 100% All others: Ded+20%
Brand Preferred (Retail)	\$35 Copay	
Brand Non-preferred (Retail)	\$70 Copay	
Specialty (Retail)	\$100 Copay	
<b>FACILITY BASED EXPENSES</b>		
Deductible (single/family)	\$1,500/\$3,000	\$3,200/\$6,400
Inpatient Coverage	Ded+20%	Ded+20%
Outpatient Coverage	Ded+20%	Ded+20%
<b>MAXIMUM OUT OF POCKET</b>		
OOP Limit (single/family)	\$3,500/\$7,000	\$4,000/\$8,000

**IN-NETWORK PREVENTIVE CARE IS COVERED AT 100% FOR BOTH PLANS!**

**ENROLLED IN THE HSA? MAJESTIC CONTRIBUTES:**

- \$1,000
- \$1,250
- \$1,500

**LOOKING FOR A PROVIDER?**

[HTTPS://WWW.ANTHEM.COM/](https://www.anthem.com/)  
LOG IN TO YOUR INDIVIDUAL PORTAL

# MEDICAL RATES



	<b>Associate</b>	<b>Associate + Spouse</b>	<b>Associate + Child(ren)</b>	<b>Family</b>
<b>PPO Bi-Weekly</b>	\$86.00	\$180.00	\$162.00	\$257.00
<b>HSA Bi-Weekly</b>	\$48.00	\$125.00	\$113.00	\$179.00

*\*A TOBACCO SURCHARGE OF \$75 PER MONTH WILL BE ADDED TO THE PREMIUMS ABOVE UNLESS PROHIBITED BY ANY FEDERAL, STATE OR LOCAL LAW(S)*

*\*IF YOUR SPOUSE HAS ACCESS TO COVERAGE THROUGH THEIR OWN EMPLOYER, THEY ARE NOT ELIGIBLE FOR MAJESTIC STEEL'S MEDICAL PLAN.*

# HEALTH SAVINGS ACCOUNT OVERVIEW



**OPTUM WILL REMAIN MAJESTIC STEEL'S HSA PROVIDER. ALTHOUGH OUR MEDICAL PROVIDER IS CHANGING, YOUR ACCOUNT AND ACCOUNT NUMBERS WITH OPTUM WILL REMAIN THE SAME.**

- Money is put into special savings account which is then used to pay for qualified medical expenses\*
- No income tax is paid on the money put in
- No income tax is paid on the interest earned
- No income tax is paid on the money taken out

\*For a full list of qualified medical expenses, please visit the IRS website

## **YOUR HSA IS PORTABLE REGARDLESS OF:**

- Changes to age or marital status
- Which employer you work for
- Future medical coverage
- Whether you're employed or not
- Which state you move to

**TAX-ADVANTAGED MEDICAL SAVINGS ACCOUNT AVAILABLE TO TAXPAYERS WHO ARE ENROLLED IN A HIGH-DEDUCTIBLE HEALTH PLAN (HDHP).**

### **2024 IRS Total Contributions**

<b>Enrollee Type</b>	<b>Total Annual Maximum Contribution</b>
Individual	\$4,150*
Family	\$8,300*

\*AGE 55+ MAY CONTRIBUTE AN EXTRA \$1,000 PER YEAR

# HEALTH SAVINGS ACCOUNT OVERVIEW



MAJESTIC STEEL PARTNERS WITH OPTUM BANK TO OFFER YOUR HEALTH SAVINGS ACCOUNT

## Total Contributions

Enrollee Type	Majestic Contribution	Potential Associate Contribution	Total Annual Maximum*
Associate	\$1,000	\$0 - \$3,150	\$4,150
Associate + Spouse	\$1,250	\$0 - \$7,050	\$8,300
Associate + Child(ren)	\$1,250	\$0 - \$7,050	\$8,300
Family	\$1,500	\$0 - \$6,800	\$8,300


THE CONTRIBUTION LIMITS ABOVE ARE BASED ON A CALENDAR YEAR (JANUARY 1, 2024 – DECEMBER 31, 2024).


\*AGE 55+ MAY CONTRIBUTE AN EXTRA \$1,000 PER YEAR

FOR 65+: IT IS THE MEMBER'S RESPONSIBILITY TO ENSURE ELIGIBILITY REQUIREMENTS AS WELL AS IF THEY ARE ELIGIBLE FOR THE PLAN AND EXPENSES SUBMITTED. MEMBERS SHOULD CONSULT A TAX ADVISOR AS INDIVIDUAL FACTORS AND SITUATIONS VARY.


# FINDING A PROVIDER

The screenshot shows the Anthem website's navigation and search interface. At the top left is the Anthem logo. To its right is a 'Find Care' button and a search bar containing 'Search Anthem.com'. Below the logo is a horizontal menu with links for 'Individual & Family', 'Medicare', 'Medicaid', 'Employers', 'Producers', 'Providers', and 'COVID-19 Info'. The 'Providers' link is underlined. To the right of the menu is a 'Log In' button and a link for 'Español'. Below the navigation is a large blue banner. Underneath the banner, there are two main sections. The left section is titled 'Log in for Personalized Search' and includes a circular arrow icon, a paragraph of text, and a 'Log In to Find Care' button. The right section is titled 'Use Member ID for Basic Search' and includes a person icon, a paragraph of text, a search input field with 'MJA' entered, and a 'Continue' button.

**Anthem.** 

[Find Care](#) | Search Anthem.com 


[Individual & Family](#) [Medicare](#) [Medicaid](#) [Employers](#) [Producers](#) [Providers](#) [COVID-19 Info](#) [Log In](#) [Español](#)



## Log in for Personalized Search


Find doctors, hospitals, and more in your plan's network. Get detailed estimates for procedures or services (not available with some plans). If you don't have an account, [register now](#).

[Log In to Find Care](#)



## Use Member ID for Basic Search

Find doctors, hospitals and more near you.

Search your medical plan without logging in. 

MJA [Continue](#)

# SMART SHOPPER



## SAVE MONEY ON HEALTH TESTS & PROCEDURES

SmartShopper helps you find the best value for high-quality care

Shop online at [SmartShopper.com](https://SmartShopper.com) or call the SmartShopper personal assistant team. Your personal assistant will help you understand your options and schedule your appointments.

### SmartShopper is easy to use:

1. When your health care provider suggests a test or procedure, visit [SmartShopper.com](https://SmartShopper.com) or call the SmartShopper personal assistant team at 1-844-328-1582
2. Choose where you would like to have your test or procedure. All of the options will be in your plan's network.
3. After anthem pays your claim, SmartShopper will mail you a reward check. Your check should arrive in about six weeks.



# MEDICAL PROGRAM

YOU'VE GOT QUICK ACCESS TO YOUR HEALTH CARE!

Register on [Anthem.com](https://www.anthem.com) or the Sydney mobile app. Have your member ID card handy to register



**NEED HELP SIGNING UP?  
CALL ANTHEM AT 1-866-755-2680**



## FROM YOUR COMPUTER

1. GO TO [ANTHEM.COM/REGISTER](https://www.anthem.com/register)
2. PROVIDE THE INFORMATION REQUESTED
3. CREATE A USERNAME AND PASSWORD
4. SET YOUR EMAIL PREFERENCES
5. FOLLOW THE PROMPTS TO COMPLETE YOUR REGISTRATION

## FROM YOUR MOBILE DEVICE

1. DOWNLOAD THE FREE SYDNEYHEALTH MOBILE APP AVAILABLE IN APP STORE OR GOOGLE PLAY. ONCE DOWNLOADED, SELECT REGISTER ON THE LOGIN PAGE
2. CONFIRM YOUR IDENTITY
3. CREATE A USERNAME AND PASSWORD
4. CONFIRM YOUR EMAIL PREFERENCES
5. FOLLOW THE PROMPTS TO COMPLETE YOUR REGISTRATION



## LiveHealth Online

- Speak to a doctor 24/7 using your mobile device or computer, no appointment required
- If you receive a diagnosis and need a prescription, a prescription can be sent to your local pharmacy
- Provide care for cold/flu, fever, pinkeye and many more minor medical needs



## ConditionCare

- 24/7 access to nurses to receive information on routine illness, minor injuries, stress and anxiety and many more
- Ability to connect with nurse care managers, dietitians and healthcare professionals to help you reach health goals
- Educational guides, electronic newsletters and tolls to help you learn more about the conditions you may have



## Future Moms

- 24/7 availability of a nurse specializing in obstetrics to answer your questions
- Screenings to check your health risks
- Resources to help you make healthier decisions during pregnancy
- Free phone access to pharmacists, nutritionists, and other specialists
- Access to materials to guide you through your pregnancy



## Wellbeing Solutions

- A suite of programs built to help you with your every-day health and wellbeing. You receive extra guidance and support in managing your health, plus you can earn monetary rewards
- Earn up to \$200 in rewards
- Wellbeing coach is included for 24/7 support



## Discounts

- With anthem, you are able to utilize various discounts through special offers to help you save money while taking care of your health
- Vision, hearing, dental, fitness and health, family and home, medicine and treatment discounts available
- Utilize discounts through your health plan to make taking care of your health easier

# HOME DELIVERY



**DID YOU KNOW YOU CAN GET UP TO A  
90-DAY SUPPLY OF MEDICATIONS  
DELIVERED TO YOUR DOOR?**

## Getting set up for home delivery is easy!

There are multiple ways to get started:

- Call the pharmacy member services phone number on the back of your id card.
- Mail a completed home delivery order form along with your prescription.
- Online through Anthem.com or the Sydney mobile app.
- Have your provider send anthem the prescription request.

### **NEED HELP?**

CALL THE HOME DELIVERY PHARMACY AT  
1-833-203-1739 AND ANTHEM WILL GET YOU STARTED.

# MEDICAL PROGRAM



		\$1500 Kaiser Plan
<b>Medical Benefits</b>		
Calendar Year Deductible (single/family)		\$1,500 / \$3,000
Maximum Out of Pocket Limit (single/family)		\$4,000 / \$8,000
PCP Office Visit		\$20
Specialist Office Visit		\$20
Urgent Care		\$20
Emergency Room		20% after deductible
Inpatient Services		20% after deductible
Outpatient Services		20% after deductible
<b>Prescription Drugs (Retail)</b>		
Generic		\$10
Brand		\$30
Specialty		20% not to exceed \$200

# MEDICAL RATES



	Associate	Associate + Spouse / Registered Domestic Partner	Associate + Child(ren)	Family
<b>\$1500 Bi-Weekly</b>	\$92.00	\$201.00	\$170.00	\$283.00

*\*IF YOUR SPOUSE OR REGISTERED DOMESTIC PARTNER HAS ACCESS TO COVERAGE THROUGH THEIR OWN EMPLOYER, THEY ARE NOT ELIGIBLE FOR MAJESTIC STEEL'S MEDICAL PLAN.*



## Choose Healthy Program

- Get discounts up to 55% or more on popular health and fitness brands
- Enroll in the Active&Fit Direct program and choose from 10,000+fitness centers for \$25 a month
- Save up to 25% on services from specialty health care practitioners



## Manage your Care Online

- Register on kp.org to access many time-saving tools and tips for healthy living
- View most lab test results
- Refill most prescriptions
- Choose your doctor based on what's important to you, and change anytime
- Email your Kaiser Permanente doctor's office with nonurgent questions
- Schedule and cancel routine appointments



## Learn more about your health

- Use interactive tools and reference guides to find answers to your health questions at kp.org
  - Drug Encyclopedia
  - Health Encyclopedia
  - Health Guides
  - Interactive tools and calculators
  - Medical test directory
  - Natural Medicine Database

# DENTAL PROGRAM & RATES



		In-Network	Non-Network		
<b>Service Level/Frequency</b>					
Preventive Care		100%	100%		
Restorative Care		80%	80%		
Major Care		50%	50%		
Orthodontic Care		50%	50%		
Eligibility Requirement		Children up to age 19	Children up to age 19		
Lifetime Maximum		\$1,000/Per Person	\$1,000/Per Person		
<b>Deductible</b>					
Single/Family		\$50/\$150			
Waived Against		Preventive			
Annual Maximum		\$2000/Per Person			
<b>Associate Rates</b>		<b>Associate</b>	<b>Associate + Spouse</b>	<b>Associate +Child(ren)</b>	<b>Family</b>
	Bi-Weekly	\$6.00	\$14.00	\$16.00	\$18.00

**LOOKING FOR A PROVIDER?**  
[WWW.DELTADENTALOH.COM/FINDADENTIST](http://WWW.DELTADENTALOH.COM/FINDADENTIST)

# VISION PROGRAM & RATES



Service Level/ Frequency	Cost	Frequency
Corrective Exam	\$10 Copay	Annual
Single Vision Lenses	\$25 Copay	Annual
Bifocal Lenses	\$25 Copay	Annual
Trifocal Lenses	\$25 Copay	Annual
Frames	\$130 Allowance	Biennial
Contacts (in lieu of lenses)	Up to \$130 Allowance; 15% off the balance	Annual

Associate Rates	Associate	Associate + Spouse	Associate + Child(ren)	Family
Bi-Weekly	\$2.02	\$3.84	\$4.50	\$6.32

**ADDITIONAL COMPLETE PAIR OF EYEGLASSES – 40% OFF RETAIL**

**LOOKING FOR A PROVIDER?**  
[WWW.ANTHEM.COM](http://WWW.ANTHEM.COM)



# LIFE AND AD&D INSURANCE

## BASIC LIFE AND AD&D INSURANCE

- 100% paid by Majestic Steel
- 1 times annual earnings rounded to the nearest \$1,000 up to a maximum of \$300,000



## SUPPLEMENTAL LIFE INSURANCE

### Paid 100% by You

#### Associate

- Up to 7 x Annual Earnings up to max of \$500,000
- During annual open enrollment, you can increase your current coverage amount by the lesser of 1 x annual earnings and \$100,000 without evidence of insurability
- Amounts over \$100,000 require personal health application

#### Spouse

- \$5,000 increments up to the \$100,000 max not to exceed 50% of the Associate's supplemental coverage
- All increases and new elections require EOI

#### Child

- Purchase \$5,000 or \$10,000 (up to 26 years of age)

# DISABILITY COVERAGE

## SHORT-TERM DISABILITY

- Covers 60% of earnings up to a weekly maximum of \$1,500
- Paid 100% by Majestic Steel
- 1<sup>st</sup> day for accident or injury
- 8<sup>th</sup> day for sickness (maximum of 26 weeks)



## LONG-TERM DISABILITY

- Covers 60% of earnings to a monthly maximum
- Paid 100% by Majestic Steel
- Begins after 180 days of disability

# PRUDENTIAL RESOURCES



## WILL PREPARATION

Create a legally binding will or plan your final arrangements, additionally have access to legal support if issues arise

## MYGUIDANCE RESOURCES

Available 24/7 to Majestic associates and dependents, address personal issues such as stress, depression, substance abuse, etc.

## BENEFICIARY FINANCIAL COUNSELING

Financial planning assistance for beneficiaries

## TRAVEL ASSISTANCE PROGRAM

Available 24/7 to associates & dependents. Assists with emergency medical & travel services domestically & internationally

## FINANCIAL TOOLS AND RESOURCES

Discuss financial concerns such as saving for college, getting out of debt, retirement planning, or taxes

# DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT



Dependent Care Flexible Spending Accounts (FSAs) are designed to save you money on your taxes. They work in a similar way to a savings account. Each pay period, funds are deducted from your pay on a pretax basis and are deposited to your Dependent Care FSA. You then use your funds to pay for eligible dependent care expenses.



Account Type	Eligible Expenses	Annual Contribution Limits	Benefit
Dependent Care FSA	Dependent care expenses (such as day care, after school programs or elder care programs) so you and your spouse can work or attend school full-time	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns)	Reduces your taxable income

# ACCIDENT INSURANCE



- Provides you with additional funds to help cover out-of-pocket expenses in the event of an accident.
- Accidents must occur off the job.
- Some covered events/services could be fractures, concussions, ambulance, emergency care and more.
- Dependents are eligible for 100% of the scheduled payout.

Coverage Level	Low Plan Bi-Weekly Rates	High Plan Bi-Weekly Rates
Associate Only	\$2.80	\$3.03
Associate + Spouse	\$5.07	\$5.49
Associate + Children	\$5.51	\$5.97
Family	\$7.79	\$8.43

# CRITICAL ILLNESS INSURANCE



- Gives you access to additional funds to help cover out-of-pocket expenses in the event of a qualified serious illness. (Cancer, heart attack, kidney failure, stroke, multiple sclerosis, etc.)
- Provides you with a lump-sum cash benefit following diagnosis.
- Funds paid directly for expenses related to deductibles, copays, coinsurance, and non-medical related expenses.
- Can choose between \$15,000 or \$30,000 policies; dependents are offered 50% of your benefit amount.
- If a covered individual receives preventative screening, may be eligible to a benefit of \$50/year.
- If an associate enrolls in the Critical Illness, your children are enrolled automatically at no extra cost!

# PET INSURANCE

## MY PET PROTECTION

- \$250 ANNUAL DEDUCTIBLE
- ACCIDENTS AND ILLNESS
- HEREDITARY & CONGENITAL
- CANCER
- DENTAL DISEASES
- RX THERAPEUTIC DIETS & SUPPLEMENTS
- USE ANY VET
- SPECIALTY & ER COVERAGE INCLUDED
- \$7,500 ANNUAL MAXIMUM

Bi-weekly rates will vary depending on type of animal and number of animals on plan. | 90% back on veterinary bills. | Covers dogs, cats and exotic animals. | Discounts for more than one pet. | Access to any vet worldwide and ER is included. | VetHelpLine available 24/7.

Additional benefits: Boarding & kennel fees | Loss due to theft or straying | Mortality benefit



## MY PET PROTECTION INCLUDES THESE ADDITIONAL BENEFITS

- LOST PET ADVERTISING AND REWARD EXPENSE
- EMERGENCY BOARDING
- LOSS DUE TO THEFT
- MORTALITY BENEFIT
- VET HELPLINE
- PET RX EXPRESS

# CALM APP AVAILABLE FOR ASSOCIATES



**Associates and up to 5 dependents can get the Calm App at no cost**

**Practicing mindfulness with Calm can help you build resilience and support your overall emotional health and wellness. Anyone can benefit from Calm, and the app offers something for everyone:**



- ✓ A new 10-minute Daily Calm meditation every day
- ✓ Guided meditations covering anxiety, stress, gratitude, and more
- ✓ Sleep Stories (soothing bedtime tales for grown-ups)
- ✓ Music for focus, relaxation, and sleep
- ✓ Calm Masterclasses taught by world-renowned experts and celebrities



# 401(K) RETIREMENT PLAN

charles  
SCHWAB

- Eligible to enroll following 3 months of service during the next open enrollment date.
  - Automatically enrolled during first open enrollment following eligibility at 2%
  - Open enrollment quarterly on the first day of the month (January 1st, April 1st, July 1st, October 1<sup>st</sup> of each year)
- Majestic will match 100% up to 5%
- Traditional pre-tax 401(k) or post-tax Roth 401(k)
- Associates may contribute 1% to 100%
- Vested 100% completely
- My Retirement Progress: retirement plan advice



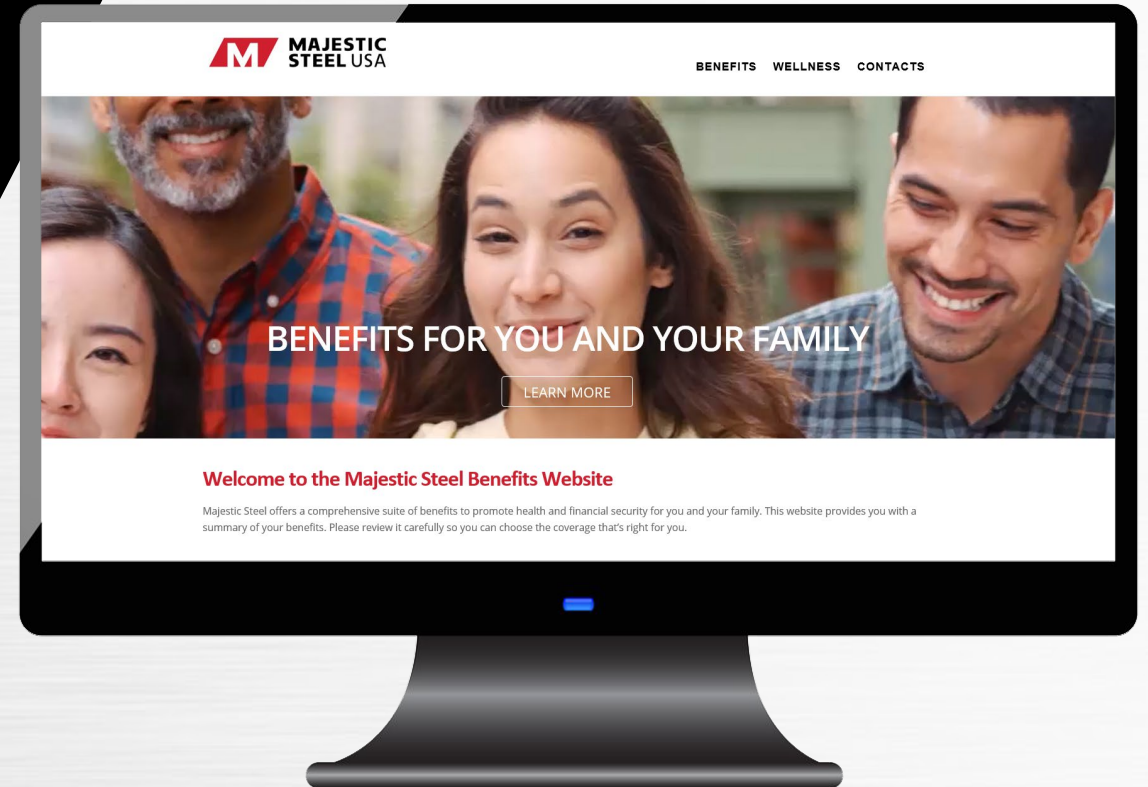
# BENEFITS WEBSITE

Majestic Steel has a benefit's website available to you and your family members!

This website houses:

- Detailed Benefit Information
- Important Notices
- Contact Information
- Commonly Asked Questions
- Much More!

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



# HOW DO I SELECT MY BENEFITS?

**Benefit elections are managed through UKG**

You have 30 days from your date of hire to elect your benefits

Benefits become effective 30 days after your date of hire

If you are waiving medical insurance, please provide proof of other insurance to People Operations (to receive waiver pay)

**Reach out to People Operations if you have questions with online benefit enrollment or benefit questions.**

**M** MSUSA

THANK  
**YOU**

MAJESTICSTEEL.COM