



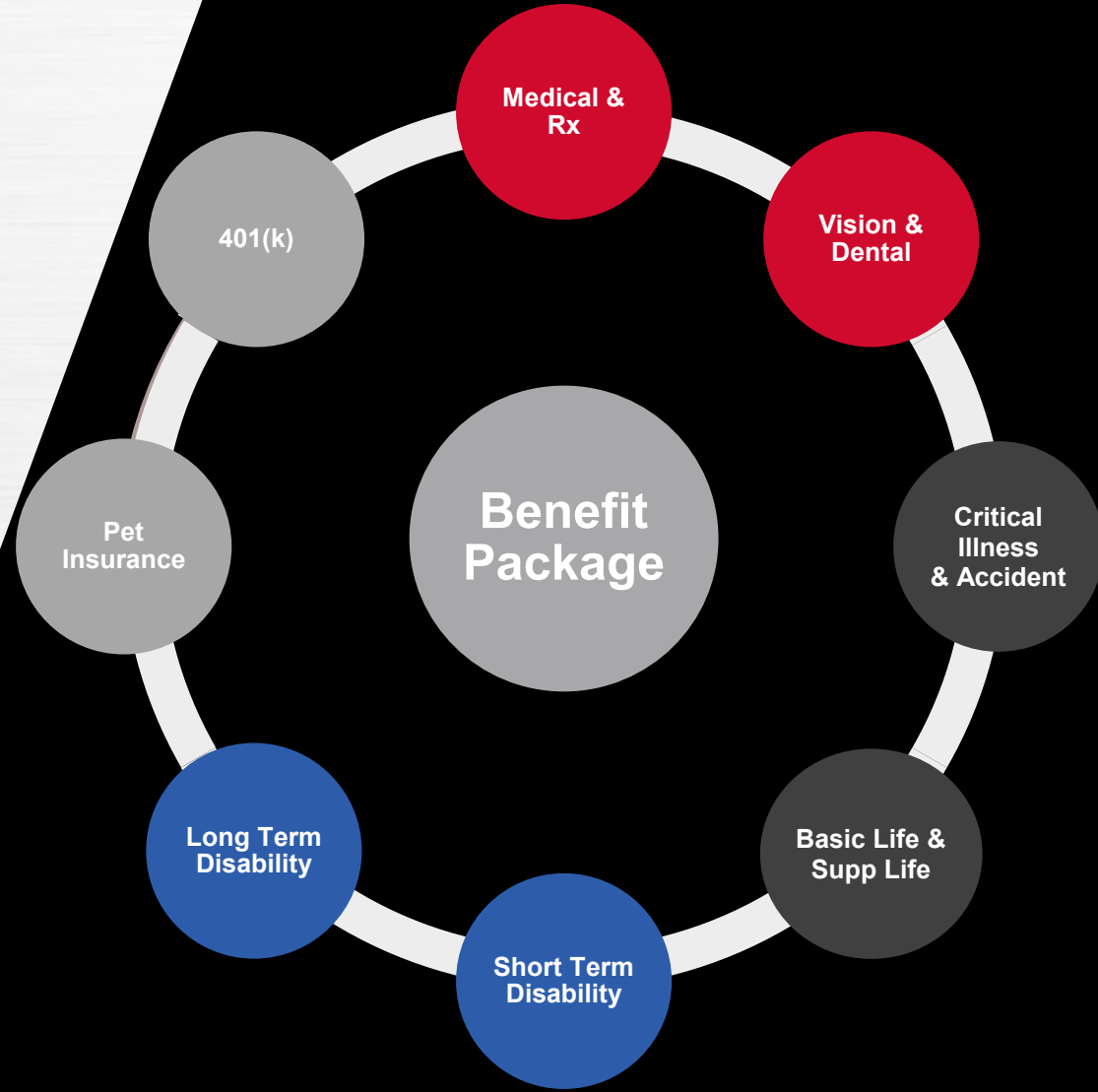
2025 OPEN ENROLLMENT PRESENTATION

MARCH 24, 2025 TO APRIL 7, 2025

OPEN ENROLLMENT

2025 Open Enrollment is March 24th – April 7th

- **Passive Open Enrollment:** All Associates for **medical, Rx, dental, vision**
 - If you take no action, your participation in benefits will continue without interruption
- **Active Open Enrollment:** All associates for **Supplemental/Dependent Life, Accident, Critical Illness**
 - Associates **MUST** complete open enrollment in UKG and either elect or waive coverage for Supplemental/Dependent Life, Accident, Critical Illness
 - These benefits are moving to Lincoln effective 5/1/2025
 - During this Open Enrollment, Associates can enroll in Supplemental Life with a Guarantee Issue of **\$200,000**. The Supplemental Spouse Life has increased to a maximum of \$250,000 with a Guarantee Issue of \$50,000. Please note, if you do not take advantage of this during this OE, you will be subject to medical questions in the future.



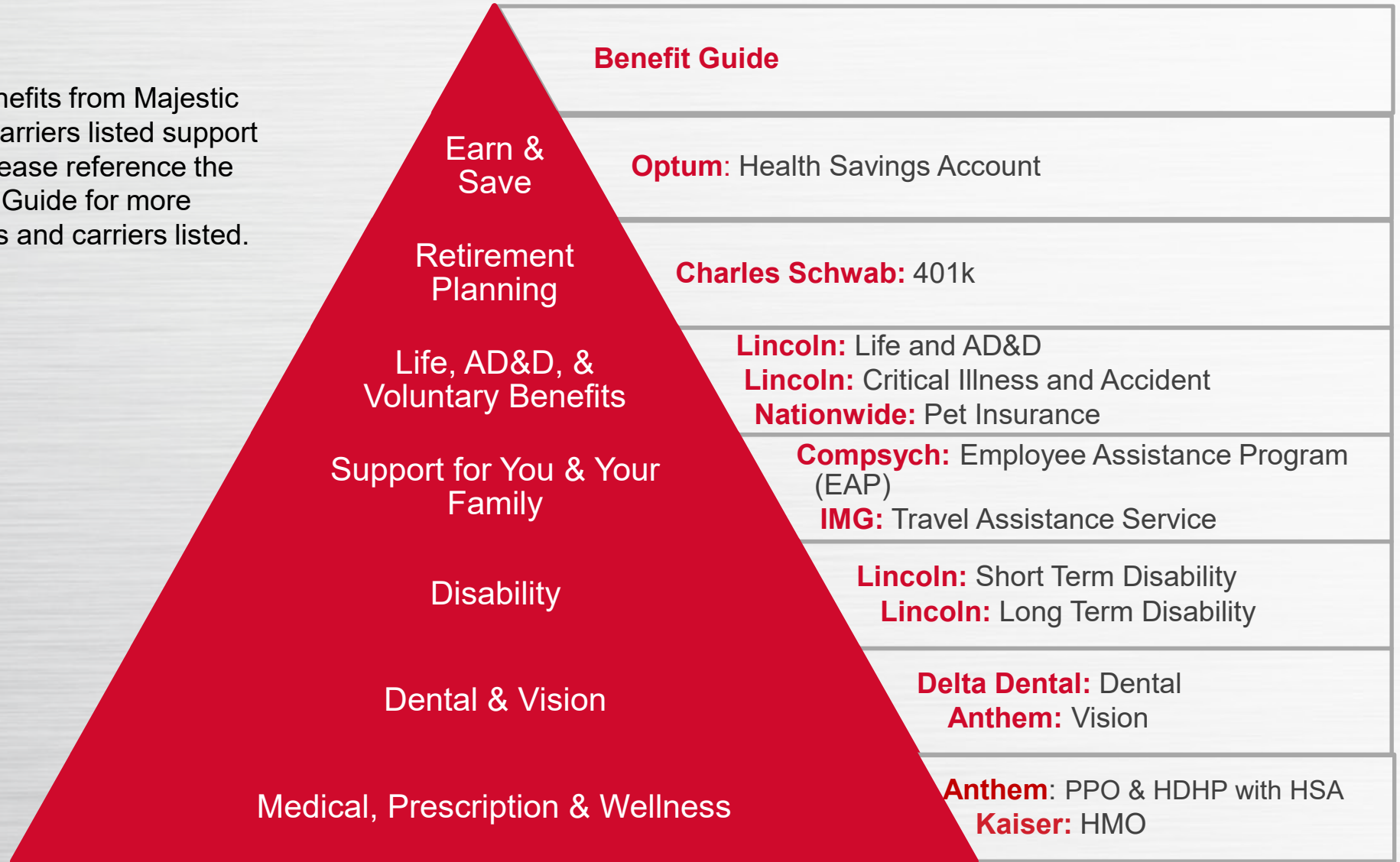
MAKING BENEFIT CHANGES

- Open Enrollment is the only time to make a change to your benefits without a qualifying event.
 - Provides you the opportunity to update coverage for yourself and your dependents
- Qualified Life Events allow for benefit changes outside of open enrollment.
 - Examples of qualifying events include:
marriage, divorce, birth of a child, etc.
 - Notify People Operations within 30 days



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
CASUAL SERVICES		
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%
PRESCRIPTION COVERAGE		
Deductible	N/A	Integrated with Medical
Generic (Retail)	\$10 Copay	Preventive: 100%
Brand Preferred (Retail)	\$35 Copay	All others:
Brand Non-preferred (Retail)	\$70 Copay	Ded+20%
Specialty (Retail)	\$100 Copay	
FACILITY BASED EXPENSES		
Deductible (single/family)	\$2,000/\$4,000	\$3,500/\$7,000
Inpatient Coverage	Ded+20%	Ded+20%
Outpatient Coverage	Ded+20%	Ded+20%
MAXIMUM OUT OF POCKET		
OOP Limit (single/family)	\$5,000/\$10,000	\$5,000/\$10,000

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



	Associate	Associate + Spouse	Associate + Child(ren)	Family
PPO Bi-Weekly	\$95.00	\$198.00	\$178.00	\$283.00
HSA Bi-Weekly	\$51.00	\$132.00	\$118.00	\$188.00

**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).

2025 IRS Total Contributions

Enrollee Type	Total Annual Maximum Contribution
Individual	\$4,300*
Family	\$8,550*

*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 - \$3,300	\$4,300
Associate + Spouse	\$1,250	\$0 - \$7,300	\$8,550
Associate + Child(ren)	\$1,250	\$0 - \$7,300	\$8,550
Family	\$1,500	\$0 - \$7,050	\$8,550


THE CONTRIBUTION LIMITS ABOVE ARE BASED ON A CALENDAR YEAR (JANUARY 1, 2025 - DECEMBER 31, 2025).


*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 the right is a search bar with the text 'Search Anthem.com' and a magnifying glass icon. Below the logo is a navigation 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 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 with a list, a paragraph of text, a search input field containing 'MJA', 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 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 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



	\$2000 Kaiser Plan
Medical Benefits	
Calendar Year Deductible (single/family)	\$2,000 / \$4,000
Maximum Out of Pocket Limit (single/family)	\$4,000 / \$8,000
PCP Office Visit	\$30
Specialist Office Visit	\$40
Urgent Care	\$30
Emergency Room	20% after deductible
Inpatient Services	20% after deductible
Outpatient Services	20% after deductible
Prescription Drugs (Retail)	
Generic	\$10
Brand	\$30
Specialty	20% not to exceed \$250

MEDICAL RATES



	Associate	Associate + Spouse / Registered Domestic Partner	Associate + Child(ren)	Family
\$2000 Bi-Weekly	\$110.00	\$242.00	\$204.00	\$340.00

**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		
Service Level/Frequency					
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		
Deductible					
Single/Family		\$50/\$150			
Waived Against		Preventive			
Annual Maximum		\$2000/Per Person			
Associate Rates		Associate	Associate + Spouse	Associate +Child(ren)	Family
	Bi-Weekly	\$6.00	\$14.00	\$16.00	\$18.00

LOOKING FOR A PROVIDER?
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

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 this annual open enrollment, you can enroll in up to \$200,000 of coverage and not have to answer any medical questions.
- For future Open Enrollments, Amounts over \$200,000 require personal health application or if increasing by more than \$10,000.

Spouse

- \$5,000 increments up to \$250,000 max not to exceed 2.5x the associate's annual salary or 50% of the associates benefit amount.
- During this annual open enrollment, a spouse can elect \$50,000 without having to answer any medical questions.

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
- 1st day for accident or injury
- 8th 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

LINCOLN RESOURCES

WILL PREPARATION

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

LIFEKEYS 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

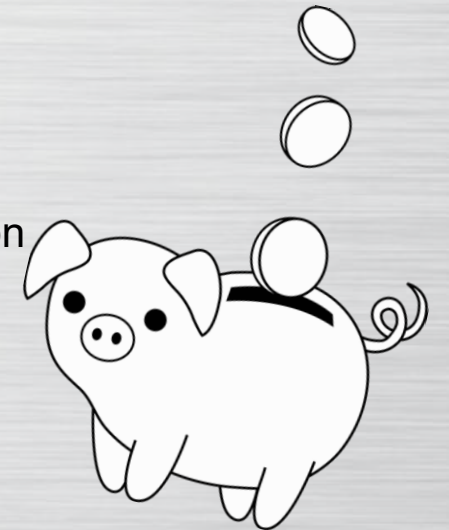
FINANCIAL TOOLS AND RESOURCES

Discuss financial concerns such as estate planning, investments, budgeting, overcoming debt.

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	\$2.51	\$3.64
Associate + Spouse	\$4.56	\$6.54
Associate + Children	\$4.96	\$7.45
Family	\$7.00	\$10.34

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!

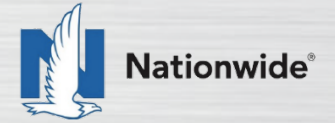
PET INSURANCE

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
- \$20,000 ANNUAL MAXIMUM WITH \$5,000 PER CATEGORY

Bi-weekly rates will vary depending on type of animal and number of animals on plan. | 50, 70% or 80% 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 1st 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



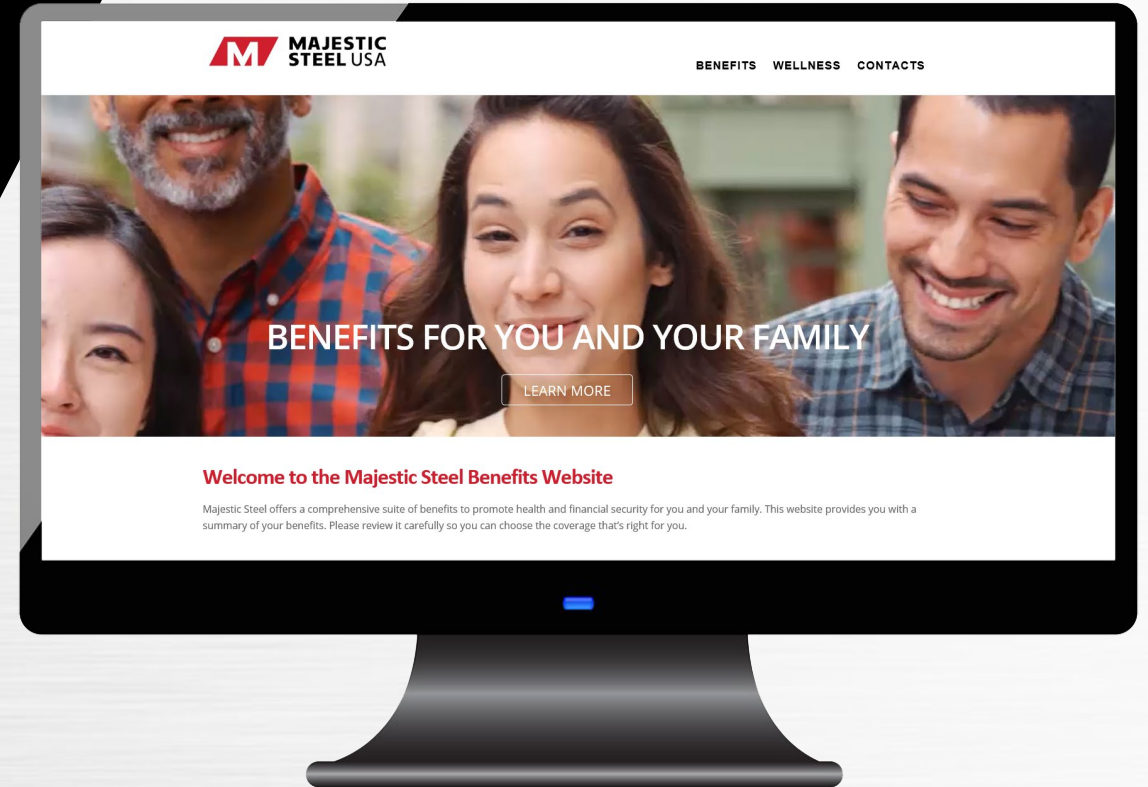
BENEFITS WEBSITE

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



HOW DO I SELECT MY BENEFITS?

OPEN ENROLLMENT WILL BE HELD FROM March 24th – April 7th

Open Enrollment will be managed through UKG

Associates will need to take action on the following benefits in UKG:

- Supplemental/ Dependent Life
- Accident
- Critical Illness

For all other benefits, this is a Passive open enrollment. Current elections for the following plans will carryover into the 2025/2026 benefit year if no changes are made in UKG:

- Medical/Rx
- Dental
- Vision

Associates will automatically be enrolled in benefits that are 100% paid by Majestic:

- Basic Life Insurance
- Short-term and Long-term disability

If this is your first time waiving medical insurance, please provide proof of other insurance to People Operations (to receive waiver pay) To receive waiver pay proof of other insurance must be on file.

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

M MSUSA

THANK
YOU

MAJESTICSTEEL.COM