

2021 BENEFITS AT-A-GLANCE For US-Based Positions

Novolex is a strong, diverse team with more than 10,000 employees serving our customers from 60 locations in North America and Europe. With safety as a top priority, and wellbeing an important focus, we offer a comprehensive and competitive benefits package that is aligned with our Company's wellbeing mission: **To create a sustainable wellness culture that positively engages employees to improve their health and wellbeing, ultimately affecting personal happiness, career satisfaction and working safely.**



MEDICAL INSURANCE

Novolex offers four medical plans — 80 Plan, 70 Plan and HSA Plan — administered by UnitedHealthcare (UHC) and local HMO Plans administered by Kaiser. Comprehensive Pharmacy coverage is provided by CVS Caremark for the UHC plans and by Kaiser for the HMO Plans.

2021 Medical Employee Contributions: Weekly				
	80 Plan	70 Plan	HSA Plan	HMO Plan
EE	\$26.86	\$21.21	\$19.10	\$28.00
EE+SP	\$63.66	\$51.84	\$46.45	\$75.00
EE+CH	\$50.35	\$40.11	\$36.13	\$63.00
EE+FAM	\$90.02	\$73.05	\$65.55	\$95.00

* Local Kaiser plans are available in GA, CA and Vancouver, WA only.



DENTAL INSURANCE

Novolex offers two dental plans through Delta Dental that include the nation's largest network of providers. Both plans offer in- and out-of-network coverage. The Basic Plan offers a \$1,250 allowance, while the Enhanced Plan offers a \$2,000 allowance and orthodontia care for children and adults.



VISION INSURANCE

Novolex offers two vision plan options through Superior Vision. Services include an annual eye exam, eye glasses and contacts each year, and frames every two years. Employees are responsible for copays on exams, materials and contact lens fittings.



WELLBEING BENEFITS

Active&Fit

A fitness program that provides access to 10,000+ fitness centers for \$25/month!

Livongo

Modern diabetes and high blood pressure management, available at no cost to you. Livongo provides users with coaching support and several free tools to support management of your condition.

- **Diabetes:** a connected meter that uploads your blood glucose readings to your secure online account and free unlimited strips that are delivered right to your door.
- **Hypertension:** an advanced blood pressure meter with automatic tracking that provides tips as you go.

Real Appeal

A weight loss and healthy lifestyle program available at no cost to you. The program includes access to expert coaching and robust tools to help meet wellbeing goals and prevent chronic conditions such as diabetes or cardiovascular disease.

TeleHealth

24/7/365 access to physician video consultation for all employees and dependents covered on a Novolex medical plan. This benefit is free to access and free to use.

Rally

Rally is a digital platform designed to help you make changes to your daily routine, set smart goals and track your progress. Available to you at no additional cost as part of your employee benefits, Rally can help you create a path to better health that's as unique as you are.

2nd.MD

2nd.MD is a virtual expert medical consultation and navigation service that provides access to elite specialists for questions about: diseases, cancer, chronic conditions, surgeries or procedures; and medications and treatment plans. 2nd.MD is confidential, fast, and no cost to you and your family enrolled in a UnitedHealthcare medical plan.



EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) through The Standard provides free confidential support, resources and information for personal and work-life issues, for all employees and their dependents. This service is free and available 24/7/365.



LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

Novolex provides all full-time employees basic life insurance and accidental death & dismemberment (AD&D) each equal to one time base annual earnings, to a maximum of \$250,000. This benefit is administered by The Standard.

SUPPLEMENTAL LIFE INSURANCE

Available in increments of \$10,000 up to the lesser of five times your base annual earnings or \$500,000. Spousal coverage is available in increments of \$5,000 to a maximum of \$150,000, not to exceed 50 percent of the employee's voluntary life benefit. Dependent Life and AD&D is available at levels of \$5,000 and \$10,000.



BUSINESS TRAVEL ACCIDENT INSURANCE

Employees and their families can be protected for the financial impact of travel and business emergencies with BTA. Benefits are paid based on the severity of the accident, and the maximum benefit payment for loss of life is five times your base salary up to \$1,000,000.



DISABILITY INSURANCE – SALARIED/ PROFESSIONAL NON-EXEMPT

Short-Term Disability

Salaried and Professional Non-Exempt employees with at least six months of continuous service are eligible to receive company provided STD benefits, 70 percent of base pay for a period of up to six months (four months for Professional Hourly employees), should they become disabled due to a non-work related illness or injury.

Long-Term Disability

Salaried and Professional Non-Exempt employees with at least six months of continuous service are eligible to receive company provided LTD benefits. LTD begins following the end of STD. Employees receive 60 percent base monthly pay, up to \$12,000, as long as they remain disabled as defined by the plan; they may receive a benefit to Normal Retirement Age (NRA).



METLIFE LEGAL PLAN

For \$18 a month, employees have access to free legal services covering a wide range of legal matters such as court appearances, estate planning, family law, and money matters. There are no copays, deductibles, or usage limits with this plan.



RETHINK BEHAVIORAL LEARNING

To help address the challenge of caring for a child with learning or behavioral challenges, Novolex offers employees access to Rethink, a behavioral learning support program. Participation in the program is free and includes access to 14 hours per year of teleconsultations.



FINANCIAL WELLBEING

401(k)

Novolex offers a safe harbor 401(k) plan through Transamerica Retirement Services that provides a company match of 100 percent of the first three percent and 50 percent of the next two percent (net company match available = 4%).

529 Savings Plan

Novolex offers this Qualified Tuition Program that allows employees to set aside after-tax money for the purposes of using it for educational expenses in the future. The tax benefit of such a plan is that the interest earned on this savings account is free from federal tax.

Access Perks

This program provides employee discounts at restaurants, retailers, hotels, grocery stores and more.

Flexible Spending Accounts

Novolex offers Flexible Spending Accounts (FSA) through Discovery Benefits, a WEX Company. Employees have an opportunity to set aside a portion of earnings tax free for medical expenses and dependent care expenses. The medical limit for 2021 will be \$2,750; and \$5,000 for dependent care.

Transitions Benefit Group

To help your transition to retirement go smoothly, Transitions Benefit Group helps coordinate continuity of employee benefits, manages Medicare enrollments, prevents contribution errors and assists in assessing the best benefit options for you and your family.