

MEDICAL BENEFITS

Anthem BCBS PPO Plan	In-Network Annual Deductible (individual/family)	\$250/\$750
	In-Network Physician/Specialist Office Visit	\$15/\$45 co-pay
	In-Network/Out-of-Network Co-insurance	80%/60%
	In-Network/Out-of-pocket Maximum (includes deductibles & co-pays)	\$2,600/\$5,200

4-Tier Prescription Drug Benefits (30-day supply-in network)	\$10 generic, \$30 preferred brand, \$60 non-preferred brand 25% up to \$200 per RX	
Includes Mail Order Benefits (90-day supply-in network))	\$10 generic, \$75 preferred brand, \$180 non-preferred brand 25% up to \$200 per RX	
Employee's Semi-Monthly Payroll Deduction	Employee - \$61.51, Employee + Spouse - \$141.47, Employee + Child(ren) - \$113.79, Family - \$196.82	

Anthem Lumenos H S A	In-Network Calendar Year Deductible (individual/family)	\$3,000/\$6,000
	In-Network Annual Out-of-Pocket Maximum (includes deductibles)	\$5,000/\$10,000
	In-Network/Out-of-Network Co-insurance	80%/60%
Prescription Drug Benefits	Retail (30-day supply)	20%
	Home Delivery (90-day supply)	10%
Employee's Semi-Monthly Payroll Deduction	Employee - \$10, Employee + Spouse - \$20, Employee + Child(ren) - \$20, Family- \$30	

TAA H S A Pre-Funding Allocation per Plan Year:	Employee - \$500, Employee + Spouse - \$1,000, Employee + Child(ren) - \$750, Family - \$2,000	
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TAA H S A Employer Match Funding:	In addition to the lump sum pre-funding, TAA will Match 100% of employee's contribution up to IRS Maximum (excludes catch-up contribution)	
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DENTAL BENEFITS

Dental Care Plus PPO	In-Network Annual Deductible (individual/family)	\$50/\$150
	In-Network Diagnostic/Preventative	100% - \$0
	In-Network/Out-of-Network Coverage:	
	Basic after deductible	80%/80%
	Major & Orthodontia after deductible	50%/50%
	Annual Maximum	\$2,000
	Child Ortho Maximum (lifetime)	\$1,500
	Fourth Quarter Deductible Credit	

Employee's Semi-Monthly Payroll Deduction	Employee - \$3.75, Employee + Spouse - \$7.50 Employee + Child(ren) - \$11.25, Family - \$15.00	
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VISION BENEFITS

Vision Service Plan (VSP)	One eye exam per year after \$10 co-pay in network	100%
	Lenses once per year after \$25 co-pay in network	100%
	Frames up to \$130 allowance	100%

Employee's Semi-Monthly Payroll Deduction	Employee - \$4.80, Employee + Spouse - \$7.20, Employee + Child(ren) - \$7.80, Family - \$12.60	
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FLEXIBLE SPENDING ACCOUNT(S) BENEFITS

Chard-Snyder Eligible Health Care Expenses – employee may set aside up to \$2,550,
Employer match contribution 25% up to a maximum of \$200
Eligible Dependent Care Expenses – employee may set aside up to \$5,000/household
Your medical, dental, vision, FSA, DCA, HSA employee contributions are deducted on a pre-tax basis.

VACATION

Company Credited Service	Annual Vacation Benefits
1 through 4 years*	80 hours/2 weeks
5 through 9 years	120 hours/3 weeks
10 through 14 years	160 hours/4 weeks
15 through 24 years	200 hours/5 weeks
25 or more years	240 hours/6 weeks

*Subject to the provisions for newly hired employees and experienced new hires.
Vacation Purchase, Rollover and Buy-back Options are offered.

HOLIDAYS

Eight paid holidays and two personal choice/floating holidays annually:
New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, Christmas Day

DISABILITY PLANS

Unum Short-term Disability (STD) (company paid)
Benefit amount based on years of service up to 26 weeks
All full-time employees with less than six (6) years of service receive 100% of weekly earnings for the first six (6) weeks to a maximum benefit of \$4,500 per week;
50% of weekly earnings for the remaining 20 weeks to maximum benefit.

Long-term Disability (LTD) (company paid)
66.67% of base salary after 180 days of disability up to maximum monthly benefit of \$15,000

LIFE & AD&D PLANS

Unum Company paid benefit for basic term life and AD&D insurance equal to two times base pay, not to exceed \$500,000 (guarantee issue \$250,000)

EMPLOYEE ASSISTANCE PLAN

Unum Confidential counseling assistance through the Work Life Balance Employee Assistance Program (EAP) for you and your family members

SUPPLEMENTAL LIFE

Unum This is a voluntary benefit through employee payroll contribution with options for employee, spouse and child(ren). Overall maximum benefit is the lesser of 5 times annual earnings or \$500,000. Evidence of Insurability is required for any amount above the guarantee issue amount of \$40,000 for a new hire employee and \$15,000 for spouse.

RETIREMENT PLAN

Transamerica Traditional and Roth 401(k) Plans with employer matching contributions – 100% of up to 7% of employee’s before-tax deferral amount

Enhanced Employer Contribution

Eligible employees with a service date after 8/1/2011 will receive an enhanced employer contribution equal to 4% of their eligible earnings. Employees with a service date prior to 8/1/2011 receive an employer contribution based on years of service and age.

TAA RRA

The Retiree (Medical) Reimbursement Account is designed to help eligible retirees pay for any qualifying medical expenses. An annual credit is provided based upon age and years of service. Your annual credit in 2016 ranges from \$7,902.72 to \$11,063.81, which is subject to an annual cost-of-living increase based on the CPI-U Medical Care Services as published by the Bureau of Labor Statistics. Partial years of service are pro-rated. You make no contributions to your RRA, and your account accrues no interest.

TAA BONUS PROGRAM

Annual Cash Bonus

A three-tiered structure based on Key Performance Indicators

Long-Term Incentive Plan

Tier One and Management Team Annual Award based on Key Performance Indicators with annual award payout over 3-year term (1/3 per year)

SPOT AWARDS

Discretionary Bonus Program

Awards may be given on an individual or team basis to provide special recognition to TAA employees who have accomplished an extraordinary achievement.

REIMBURSEMENT and ASSISTANCE PROGRAMS

Career-related Education

90% of tuitions/fees with maximums from \$10,000 to \$20,000 per year based on program and approval, i.e., Undergraduate, Graduate, Graduate Executive MBA

Adoption Assistance

After completing first year of service, qualified adoption expenses are reimbursable up to a maximum of \$5,000

Matching Contributions

Up to \$2,000 annually for eligible monetary/stock gifts, volunteer time and sponsored efforts provided to a 401c(3) organization

AAA Membership

Employer paid benefit for all employees to include coverage for basic roadside assistance, free maps, TourBook® routings and all kinds of AAA savings on hotels, stores, restaurants and more. Other immediate family members may apply for membership at the discounted rate of \$25.

International SOS

Employer paid benefit for international travelers through the world’s leading provider of medical assistance, international healthcare, security services and customer care 24/7.

Wellness Program

Administered by Onsite Health Solutions offering lunch and learn programs on health issues and nutrition, monthly activity incentives, Fitbit challenges; health club membership reimbursement and/or qualified fitness activities up to \$800 each calendar year.

This Benefits-at-a-Glance highlights certain benefits under the Tri-Arrows Aluminum Incorporated benefits program. The benefits described are provided for eligible employees who meet eligibility conditions required by the plans. Complete benefits descriptions are found in the insurance contracts and official plan documents that govern the operation of the benefits plans described here. In the event that any information in this flyer conflicts with the official plan documents, the official plan documents will govern in all cases. Tri-Arrows Aluminum retains the right to amend or terminate any of these plans at its sole discretion at any time.