

Safelite Benefits Enrollment for New Hires

2024



You are eligible to participate in Safelite benefits if you are a regular full-time employee scheduled to work at least 30 hours per week.



Part-time associates who are scheduled to work less than 30 hours a week only eligible for our voluntary benefits, EAP, 401k plan

Employee Eligibility

An eligible dependent includes:

Your lawful spouse (as recognized by the laws of the state in which you reside)

Your or your spouse's eligible child, younger than age 26, including a:

- Natural child, Stepchild, Legally adopted child, or child placed with you for adoption, Foster child, Child for whom you're required to provide health care coverage under a Qualified Medical Child Support Order (QMCSO) or other court or administrative order.

Your or your spouse's child, of any age, who is totally disabled because of a mental or physical handicap that exists prior to age 26 and while covered by the plan; and continues to be your tax-dependent.

Dependent Eligibility

Your Safelite Benefits Enrollment

You are eligible for Safelite benefits following 30 days of consecutive employment.

You must enroll within 30 days of your hire date.

Please note, your New Hire Enrollment 30 day window and Open Enrollment are the only times during the year where you can enroll in benefits or make changes to your elections, unless there is a qualifying life event, *such as a birth of a child, an adoption, marriage, divorce, loss or gain of other coverage or a change in job status. (See page 7)*

How To Enroll

There are Four Easy Ways to Enroll:

1. Use the My Benefits link in Workday
2. Go to safelite.benefitsnow.com
3. Download and use the Alight Mobile app
4. Call the My Choice Service Center at **844-315-3794**

Download The Wire app from the Application Store, or text to download by texting the wire to 45411. *Note: It's automatically available on MRM devices.

Your Benefit Resources

- Visit the My Choice website at safelite.benefitsnow.com
- Call the My Choice Service Center at 844-315-3794 to ask questions
- Visit www.safelitebenefits.com
- Reach out to People Direct at 800-631-6966 or via chat
- Go to The Wire > Associate Quick Links > People Direct Portal



Qualified Life Event (QLE)

Generally, you may only change your benefit elections during the annual open enrollment period. However, you can change your benefit elections during the year if you experience a Qualified Life Event. If you have a Qualified Life Event during the year, you have 30 days to report it and make changes through My Choice.

Qualified Life Events include:

Marriage

Divorce or legal separation

Birth of your child

Death of your spouse or dependent child

Adoption of or placement for adoption of your child

Change in employment status of employee, spouse/ domestic partner or dependent child

Qualification by the Plan Administrator of a child support order for medical coverage (QMSCO)

New entitlement to Medicare or Medicaid

Important: If you miss the 30 day deadline to make a change to your Qualified Life Event, you cannot enroll a new dependent or make a change to your benefits until the next open enrollment period.

Medical

Anthem – Medical Plan

Plan Provisions	Anthem Traditional PPO In-Network	Anthem HSA High Option In-Network	Anthem HSA Low Option In-Network
Annual Deductible (Individual/Family)	\$900/\$1,800	\$2,000/\$4,000	\$4,500/\$9,000
Out-of-Pocket Maximum (Includes Deductibles)	\$4,000/\$8,000	\$5,000/\$10,000	\$6,500/\$13,000
Preventive Care	100% Covered	100% Covered	100% Covered
Primary Care Physician Office Visit	\$25	Deductible, 20%	Deductible, 30%
Specialist Office Visit	\$40	Deductible, 20%	Deductible, 30%
Urgent Care	Deductible, 20%	Deductible, 20%	Deductible, 30%
X-Ray and Lab	Deductible, 20%	Deductible, 20%	Deductible, 30%
Inpatient Hospital Services	Deductible, 20%	Deductible, 20%	Deductible, 30%
Outpatient Hospital Services	Deductible, 20%	Deductible, 20%	Deductible, 30%
Emergency Room Care	\$150 copay; Deductible 20%	Deductible, 20%	Deductible, 30%

Pharmacy

Optum – Pharmacy

Plan Provisions	Anthem Traditional PPO In-Network	Anthem HSA High Option In-Network	Anthem HSA Low Option In-Network
Prescription Drug Provisions – Retail Prescription Drugs (30 day supply)			
Generic	\$15 copay	\$15 copay- after deductible	\$15 copay- after deductible
Brand Formulary	20% (\$35 min, \$100 max)	20% (\$35 min, \$100 max) after deductible	20% (\$35 min, \$100 max) after deductible
Brand Non-Formulary	20% (\$60 min, \$150 max)	20% (\$60 min, \$150 max) after deductible	20% (\$60 min, \$150 max) after deductible
Specialty	20% (\$100 min, \$200 max)	20% (\$100 min, \$200 max) after deductible	20% (\$100 min, \$200 max) after deductible
Prescription Drug Provisions – Mail Order Prescription Drugs (90 day supply)			
Generic	\$37.50 copay	\$37.50 copay- after deductible	\$37.50 copay – after deductible
Brand Formulary	2.5x retail	2.5x retail - after deductible	2.5x retail - after deductible
Brand Non-Formulary	2.5x retail	2.5x retail - after deductible	2.5x retail - after deductible
Specialty	2.5x retail	2.5x retail - after deductible	2.5x retail - after deductible

Kaiser Medical Plans

Kaiser is offered to associates in certain states (CA, OR, WA, GA, Mid Atlantic, HA) along with the Anthem plans.

Pharmacy coverage is included in the Kaiser plans.

Spousal and Tobacco Surcharges – no changes

If you cover a spouse under medical, and your spouse has insurance coverage through his/her employer, there will be a weekly surcharge of \$25.00

If you are a tobacco user (including e-cigarettes/vaping) there will be weekly surcharge of \$10.00

Health Savings Account (HSA)

IMPORTANT: The Health Savings Account can only be used if you enroll in one of the two Anthem HSA Medical plans.

What's Great About an HSA?

It's tax-free when it goes in. You put money into your HSA on a before-tax basis through convenient payroll deductions. Not only do you save money on qualified expenses, but your taxable income is lowered.

It's tax-free as it grows. You earn tax-free interest on your money. The interest you earn even earns interest!

It's tax-free when you spend it. When you spend your HSA money on qualified health care expenses, you don't pay any taxes. That means you're saving money on things like your medical, dental and vision coinsurance and deductibles.

It's always your money. Just like a bank account, you own your HSA, so it's yours to keep and use even if you change medical plans, leave the company or retire.



Growing Your HSA

Your Contributions

For 2024 you can save up to \$4,150 if you are covering just yourself, or up to \$8,300 if you are covering yourself and family

If you're age 55 or older (or will turn 55 during the plan year), you can also make additional before-tax "catch-up" contributions up to \$1,000.

Interest

Your account earns tax-free interest. Over time the interest you earn even earns interest

Investment Earnings

You can invest your HSA balance once it reaches \$1,000. This is a great way to put your money to work for you and an opportunity to grow your HSA more quickly. For more information on your investment options, log on to the Bank of America website at myhealth.bankofamerica.com or call 800-615-0322.

Note: You will not be able to use your invested HSA balance for qualified expenses.

Spending Your HSA

Use your HSA Debit Card	Just use it when you're ready to pay for qualified medical expenses, and the funds will be taken directly from your account. Make sure you use the card only for qualified expenses, and that you have enough money in your HSA to cover them. Log on to the Bank of America website at myhealth.bankofamerica.com to check your balance beforehand.
Pay out of Pocket	If you prefer you can pay for your qualified expenses upfront and pay yourself back through your HSA later. To get started, just log on to the Bank of America website at myhealth.bankofamerica.com or call 800-615-0322. You'll be able to transfer money from your HSA to your regular bank account.
Set Up Direct Payments to Your Providers	Another option is to have Bank of America make direct payments to your provider from your HSA. Log on to the Bank of America website at myhealth.bankofamerica.com or call 800-615-0322 to set up direct payment.

Flexible Spending Account (FSA)

The Flexible Spending Account (FSA), administered by WEX, helps you pay for health care and dependent care costs using tax-free dollars.

Each pay period, you decide how much money you would like to contribute to one or both accounts.

Your contribution is deducted from your paycheck on a pre-tax basis and is put into the Health Care FSA, the Dependent Care FSA, or both.

When you incur expenses, you can access the funds in your account to pay for eligible health care or dependent care expenses.

Contributions to your FSA are deducted from your paycheck BEFORE taxes are calculated, which means you pay LESS IN TAXES if you contribute!

Healthcare FSA

The Healthcare FSA will save you money on the cost of medical, dental and vision expenses.

The full annual amount you elect will be available to you after your first paycheck.

Plan carefully! The IRS mandates a “use-it-or-lose it” rule. Any excess balance left in your Healthcare FSA at the end of the year will be forfeited.

You cannot enroll in a Health Care FSA if you are enrolled in one of the two Anthem HSA medical plans.

Dependent Care FSA

The Dependent Care FSA will save you money on the cost of dependent care expenses (daycare, after school programs or elder care programs ONLY), while you and your spouse work.

Childcare expenses like daycare centers or babysitters are eligible for children through age 12.

Disabled or elder daycare expenses are eligible, regardless of age.

The maximum annual contribution to your dependent care FSA is \$5,000 per year.

2024 Limits for FSA

Maximum annual contribution for Health Care FSA is \$3,050 per year.

Maximum annual contribution for Dependent Care FSA is \$5,000 per year.

Important:

The IRS does not allow changes to Flexible Spending Accounts outside of Open Enrollment unless there is a Qualified Life Event

You cannot enroll in a Health Care FSA if you are enrolled in one of the two Anthem HSA medical plans.



Dental

Delta Dental

Plan Components	High Plan	Low Plan
Deductible	\$50 single / \$150 family	\$100 single / \$300 family
Annual Maximum	\$2,500	\$1,500
Preventive Diagnostic	100%	100%
Basic Services	80%	80%
Major Services	80%	50%
Orthodontia	50% to \$2,000 lifetime; Adult and Child	Not Covered

Vision

VSP – Vision

Plan Components	High Plan In-Network	Low Plan In-Network
Well Vision Exam	\$10 copay	\$20 copay
Frames/Lenses/ Routine Eye Exam	Every 12 months	Every 12 months
Frames	\$200 Allowance	\$130 Allowance
Single Vision & Bifocal/Trifocal Lenses	\$10 copay	\$20 copay
Standard progressive lenses	Covered in Full	Covered in Full
Contact Lenses	\$200 Allowance	\$130 Allowance

Life and AD&D Insurance



Life and accidental death & dismemberment (AD&D) insurance benefits are often referred to as “survivor” benefits because they provide financial security to your loved ones if you die or are severely injured in an accident. These benefits are provided through Prudential.



Safelite provides basic life at no cost to you. If you choose to add additional life and AD&D insurance during Open Enrollment, you may be required to submit Evidence of Insurability (EOI).

Life and AD&D Insurance



Basic Life and AD&D

Provided by Safelite at no cost to you

If you've been with Safelite for less than 5 years: Benefit Amount = 1x salary

If you've been with Safelite for more than 5 years: Benefit Amount = 2x salary



Supplemental Life and AD&D

Your cost is based on your age and coverage amount elected

You can elect from 1x up to 5x your salary, capped at \$1.5 million

You can add either \$10,000 or \$20,000 in coverage for your spouse and up to \$10,000 for your child(ren)

Disability Insurance

In the event that you are unable to work due to an illness or injury, Safelite offers Short-Term Disability and Long-Term Disability through Absence One.

These plans pay disability income benefits to help you compensate for a portion of your lost income due to an off-the-job injury or illness.

Short-Term Disability

Short-Term Disability is 100% Company Paid

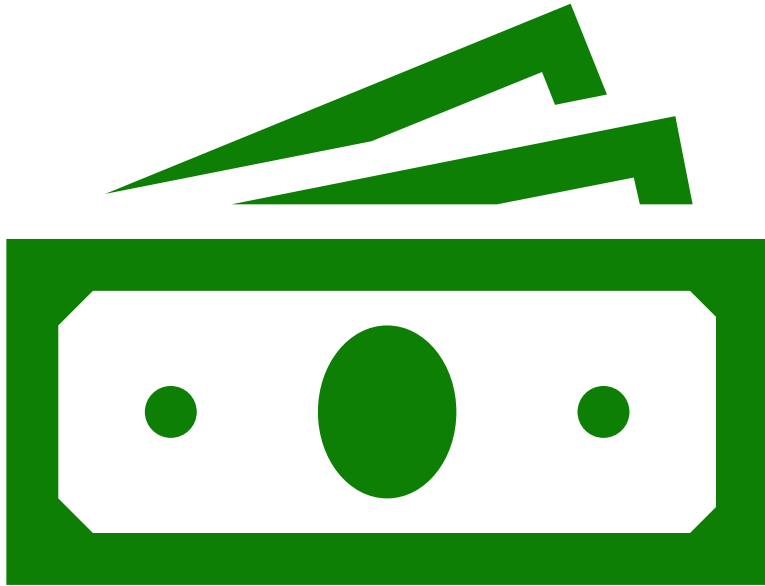
- Benefit Amount
 - 60% of your Weekly Earnings (minus taxes)
- Benefit Duration
 - up to 26 weeks per disability
- Elimination Period (how long your disability must last before you're eligible to begin collecting payments):
 - 7 days from the date your disability begins

Long-Term Disability

Long-Term Disability is 50% Company Paid

- LTD provides financial protection should you experience a serious non-work related illness or injury that prevents you from working for an extended time.
- Benefit is total of 60% of your monthly earnings.
- If you meet the definition of disability, benefits begin after 180 days of Short-Term Disability.
- **Important! If you do not enroll in LTD as a New Hire, you will be required to complete an Evidence of Insurability with Prudential if you choose to enroll later during Open Enrollment.**

401(k) Retirement Savings



Contributions and Safelite Match

- For every \$1 you save, Safelite contributes \$0.50 on the first 8% of your pay. This means that when you save 8% of your pay, Safelite kicks in an amount equal to 4%.
- New hires are automatically enrolled (at 3%) into the Safelite 401(k) plan unless you stop or increase/ decrease this percentage by calling 800-523-1188 or by visiting vanguard.com/retirementplans.
- Auto Escalation of 1% each July, unless you opt out

Vesting

- Less than 3 years of service – 0%
- 3 or more years of service – 100%

Financial Wellness Center

Prudential Financial Wellness Center – A digital hub to help you manage day-to-day finances, achieve financial goals, and protect against financial risks.

Easy-to-Use Interactive Resources:

The Financial Wellness Assessment Tool

Keep Track of Your Money Budgeting Tool

Debt Manager Tool

Life Insurance Calculator & Disability Insurance Calculator

Plus, you can access a library of over 300+ informative articles and videos.

Visit www.prudential.com/safelite for more details

Emotional Well-Being and Work-Life Balance Resources to Keep You at Your Best, through SupportLinc:

- Provided through SupportLinc
- Reach a licensed clinician by phone 24/7/365 for immediate assistance.
- Access up to five (5) no-cost counseling sessions, in-person or via video, to resolve stress, depression, anxiety, work-related pressures, relationship issues or substance abuse.
- Consultation and planning with a financial counselor
- Referrals for child and elder care, home repair, housing needs, education, pet care and so much more.
- Legal Consultation By phone or in-person with a local attorney

Employee Assistance Program (EAP)

Voluntary Benefits

Provided by Allstate

- **Critical Illness** Insurance pays you cash benefits (\$10,000, \$20,000 or \$30,000) directly based on diagnosis of a covered critical illness
- **Accident Insurance** pays you cash benefits that correspond with hospital and intensive care confinement due to an accident such as a dislocation or fracture, ambulance services, or physical therapy.
- **Hospital Indemnity** pays you cash benefits directly based on admission to a hospital for an injury, illness or condition.

These benefits can cover dependents

Identity Theft Protection NortonLifeLock

1

Up to \$1 million for coverage for lawyers & experts – If you become a victim of identity theft while a LifeLock member, NortonLifeLock will provide the necessary lawyers and experts, if needed, to help resolve the case.

2

Up to \$1 million for reimbursement of stolen funds – If you have money stolen due to identity theft, NortonLifeLock will reimburse up to \$1 million. Plus, there's no limit on the number of claims you can file.

3

Up to \$1 million for personal expense compensation – NortonLifeLock will cover personal expenses incurred as a result of identity theft, up to \$1 million.

Legal Insurance LegalEASE

Offers valuable benefits to shield your family and savings from unexpected personal legal issues.

Being a member saves costly legal fees and provides coverage for:

Home & Residential – Purchase/Sale/Refinancing, Tenant Disputes, etc.

Auto & Traffic – License Suspension, Traffic Tickets, etc.

Estate Planning & Wills – Living Will, Living Trust, etc.

Financial & Consumer – Debt Collection Defense, Bankruptcy, Tax Audit, etc.

Family – Divorce, Name Change, Adoptions, etc.

General – Mediation, Civil Litigation Defense, etc.



Pet Insurance



Offered by Nationwide



Up to 90% back on vet bills



Same price for pets of all ages



Average savings of 30% over similar plans
from other pet insurers



Wellness plan option that includes
spay/neuter, vaccinations and more

PTO Payout Full-Time Hourly Associates

PTO Pay Out Program

- **Full-time hourly associates** can elect to cash out accrued but unused PTO Hours, up to maximum of 16 hours in a calendar year.
- This PTO request can be paid out without additional approval.
- Direct Leader enters the amount in Kronos using the code PTO Payout.
- Once the cash-out has been elected, it is irrevocable.
- Any request to cash-out PTO for a year must be entered in the system by December 31.