

Overview of Harmonized Health & Well-Being Benefits Plans



SCHOTT provides a variety of benefits to our employees. This overview aims to provide you with basic information regarding the benefits being offered and who pays for them.

Full plan documents and summaries can be found on-line at www.schott.hrintouch.com. You may also contact the benefits support center toll-free at 855-838-2973 or visit your local HR department.

You will elect the benefits you wish to participate in by going onto www.schott.hrintouch.com. Remember, you have 30 days from your date of hire to make your elections for the current calendar year. Elections you make are retro-active to your date of hire. Other than health benefits, termination occurs when your employment ends. In some cases, you may convert your policy. For health benefits (medical, dental, vision, FSAs) termination occurs at the end of the payroll period in which your employment ends. Any contribution you owe to participate are deducted each pay period (usually on a pre-tax basis) to cover that period of time.

HEALTH & WELFARE PLANS	SCHOTT Pays	You Pay
Medical	80%	20%
<p>SCHOTT provides two medical options:</p> <ol style="list-style-type: none"> 1) CIGNA Healthy Consumer Health Reimbursement Account (HRA). This plan allows you to seek in and out of network providers. The plan has an associated reimbursement account funded by SCHOTT. 2) CIGNA Exclusive Provider Organization (EPO). Basically, an EPO is a HMO and so you may only utilize in-network doctors. 		
Dental	80%	20%
<p>SCHOTT Provides two dental options:</p> <ol style="list-style-type: none"> 1) Delta Dental Enhanced (PPO). Provides coverage for all dental procedures to an annual benefit limit of \$1,500 for in-network providers and \$1,200 for providers that are not in the Delta Dental network. 2) Delta Dental Basic PPO. Provides basic and preventive services only 		
Vision	80%	20%
<p>Vision coverage provided by EyeMed allows you to go the network and non-network providers.</p>		
Flexible Spending Accounts	0%*	100%*
<p>FSAs allow you to set aside pre-tax dollars from your salary to help pay for medical out-of-pocket expenses or to help pay for care givers for children or parents so that you may go to work.</p> <p>Health Care: You may set aside from \$120 up to \$2,550 (family maximum)</p> <p>Dependent Care: You may set aside from \$120 up to \$5,000 (family maximum)</p> <p>*SCHOTT pays the administration fees related to this benefit.</p>		
Basic Term Life & Accidental Death & Dismemberment	100%	0%
<p>Loss of Life = 1.5 times your base annual compensation</p> <p>Accident Death = 1.5 times your base annual compensation.</p> <p>Accidental Dismemberment = amounts vary based on loss.</p>		
Employee Assistance Program (EAP)	100%	0%
<p>The Employee Assistance Program provides <i>confidential</i> access to professional counseling services for help in resolving such personal problems as alcohol and other substance abuse, marital and family difficulties, financial or legal troubles. The EAP is available to all employees and their immediate family members offering problem assessment, short-term counseling and referral to appropriate community and private services. There is no cost to the employee to consult with an EAP counselor. If further counseling is necessary, the EAP counselor will outline community and private services available.</p>		
Business Travel Accident Insurance	100%	0%
<p>Loss of Life = 5 times your base annual compensation</p> <p>Accidental Dismemberment = amounts vary based on loss</p>		

Short Term Disability	100%	0%
SCHOTT provides a continuation of a portion or all of your base compensation for up to 26 weeks for approved disabilities. Matrix is SCHOTT's short term disability claims administrator. The benefit is paid to you via payroll.		
Long Term Disability	100%**	0%**
Should your disability last for more than 180 days, SCHOTT provides a long term disability benefit that pays 60% of your base compensation (\$10,000 per month limit) and will continue to pay this benefit as long as you remain disabled (as defined by the plan) until you reach normal retirement age. This benefit is insured through First Reliance Standard Insurance. ** You have the option of paying imputed income tax on the value of SCHOTT's cost which would make the benefit tax exempt should you ever need this disability benefit.		
VOLUNTARY PLANS	100% Employee Paid	
Supplemental Life and AD&D		
Employees may elect a policy with options of 1, 2 or 3 times base annual compensation. The issuance of this policy for you is guaranteed if purchased within 31 days of your date of hire. Thereafter, it is subject to evidence of insurability. This benefit is insured through First Reliance Standard.		
Supplemental Dependent Life and AD&D		
First Reliance Standard Insurance provides SCHOTT employees with three supplemental package options to cover their dependents:		
	Children	
	Spouse	Age 15 day to 6 months
		Children Age 6 months to age 26
A	\$10,000	\$250
B	\$5,000	\$250
C	\$25,000	\$250
		\$4,000 per Child
		\$2,000 per Child
		\$10,000 per Child
AFLAC Accident Insurance for Employees and/or Family		
This coverage provides cash based on the injury suffered by you or a covered family member due to an accident. Employees pay the premium on a pre-tax basis for this and all AFLAC products.		
AFLAC Critical Illness		
This program pays a lump sum cash benefit for a covered critical illness including cancer, heart attack, stroke, major organ transplant and end stage renal disease.		
AFLAC Supplemental Hospital Indemnity		
This product pays a lump sum cash benefit for hospital admissions, confinement, and intensive care.		
AFLAC Dental		
The AFLAC pays you directly after you've had dental procedures from preventive services like cleanings and x-rays to major services such as prosthetics and oral surgery.		
Liberty Mutual Auto, Home		
Liberty Mutual offers Group Auto/Home Insurance to all North America employees. You have access to special group rates and discounts (available in most states to those who qualify) for your personal insurance needs. Policies available include auto, home, condo, mobile/motor home, renters, recreational vehicle, boat, and personal excess liability ("umbrella"). Even if you already have these kinds of coverage, it's worth requesting a quote to make sure you're not currently overpaying for them. Local Liberty Mutual contact information can be found on www.schott.hrntouch.com .		