



2020

SUMMARY OF SELECTED BENEFITS AND POLICIES

(Detailed information may be obtained from Human Resources)

BENEFITS	SPECIFICS
<p style="text-align: center;"><b>Health Insurance</b></p> <p style="text-align: center;">CareFirst  <a href="http://member.carefirst.com">http://member.carefirst.com</a></p> <p>For more information, please see the CareFirst Benefits Plan Booklet.</p> <p style="text-align: center;">Plan: BluePreferred PPO Gold Plan</p>	<ul style="list-style-type: none"> <li>● Ashkore pays the premiums for employee coverage</li> <li>● Coverage begins on the first of the month</li> <li>● Health insurance premiums for dependent coverage and/or plan enhancements are deducted from the employee's pay pre-tax</li> <li>● Dependent eligibility: Until age 26</li> <li>● Charge for Spousal coverage varies based on age and gender. Please inquire for more information</li> <li>● Copays vary - please see detailed health insurance benefits summary</li> <li>● Annual deductible: In-network: Individual \$500, Family: \$1000. Out-of-network: \$1000 individual, \$200 family</li> <li>● Annual maximum out of pocket: In-network \$5,750 individual, \$11,500 family; Out-of-network \$11,500 individual plus deductible, \$23,000 family plus deductible</li> <li>● Pediatric Dental and Vision coverage included</li> <li>● Lifetime maximum: <b>None</b></li> <li>● Prescriptions are covered - \$10 for generic, \$45 for brand name formulary, and \$65 for brand name non-formulary</li> <li>● Mail-order prescriptions are available with reduced co-pays</li> <li>● Prescription Deductible: \$250</li> </ul>
<p style="text-align: center;"><b>Dental Insurance</b></p> <p style="text-align: center;">Aetna  <a href="http://www.aetna.com">www.aetna.com</a></p>	<ul style="list-style-type: none"> <li>● Ashkore pays premiums for employee coverage</li> <li>● Coverage begins on the first of the month</li> <li>● Choose between DMO or PPO to best fit your needs</li> <li>● Charge for Family Coverage: 1 dependent \$30/paycheck; 2 or more dependents \$45/paycheck (Charged only if coverage is elected)</li> <li>● Dental insurance premiums are deducted from the employee's pay pre-tax</li> <li>● Annual deductible: DMO - None; PPO - \$50/ind, \$150/fam</li> <li>● Annual benefit maximum: DMO - None; PPO - \$1,000</li> <li>● Preventive &amp; Diagnostic services are covered at 100%; Basic Services are covered at 90% for DMO and 70% PPO; Major Services are covered at 60% DMO and 40% PPO</li> <li>● Dependent Eligibility: Until age 26</li> <li>● Orthodontics: Not covered</li> </ul>
<p style="text-align: center;"><b>Vision Insurance</b></p> <p style="text-align: center;">United Healthcare  <a href="http://www.myuhcvision.com">www.myuhcvision.com</a></p>	<ul style="list-style-type: none"> <li>● Ashkore pays the premiums for employee coverage</li> <li>● Coverage begins on the first of the month</li> <li>● \$10 co-payment for in-network vision exams</li> <li>● Dependent Eligibility: Until age 26</li> </ul>

	<ul style="list-style-type: none"> <li>● This benefit can only be elected with medical coverage</li> </ul>
<b>Life Insurance</b>	<ul style="list-style-type: none"> <li>● Ashkore pays the premiums for employee coverage for a flat \$50,000</li> </ul>
<b>Short Term Disability</b>	<ul style="list-style-type: none"> <li>● Ashkore pays the premiums for employee coverage</li> <li>● Coverage begins on the first of the month</li> <li>● Benefits are paid at 66.67% of weekly earnings and are reduced by other income benefits</li> <li>● Weekly Maximum: \$750</li> <li>● Maximum Duration of Benefits: 26 weeks</li> <li>● Elimination Period: Injury on day 0 of disability and Sickness on day 7 of disability</li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>● Ashkore pays the premiums for employee coverage</li> <li>● Coverage begins on the first of the month</li> <li>● Benefits are paid at 66 2/3% of monthly salary to maximum of \$3,000, never less than \$50</li> <li>● Benefits are payable after the employee has been unable to work for 90 consecutive days</li> </ul>
<b>401(k) Retirement</b>	<ul style="list-style-type: none"> <li>● Ashkore Matching: For each dollar that an employee contributes, Ashkore will contribute a dollar to his/her account, up to and not exceeding 4% per pay period.</li> <li>● No waiting period</li> <li>● Annual Maximum Contribution: The Federal maximum amount allowable (\$19,500). Employees 50 or older may contribute an additional amount up to \$6,500</li> <li>● Deductions are made through payroll and are deposited within 10 days from each payday</li> <li>● Online access of your account information</li> </ul>
<b>Employee Handbook</b>	<ul style="list-style-type: none"> <li>● An Ashkore Employee Handbook is provided to all new employees on or before their first day of employment with Ashkore. This book further explains the above benefits.</li> </ul>