

# JM



# 2022 Benefits Program Overview

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[elements.matthey.com](https://elements.matthey.com)

 Elements



# Connecting what matters

**One of our JM values is protecting people and the planet. This means that we not only practice the highest standards of health and safety, but also that we promote and support the wellbeing of people both inside and outside of work.**

Elements is helping you to understand and manage your JM benefits, but it's evolving to help you focus on your overall wellbeing – for you and your family.



# Your personal benefits portal

The Elements portal is personalized to you. More information about your complete benefits package is viewable at [elements.matthey.com](https://elements.matthey.com).

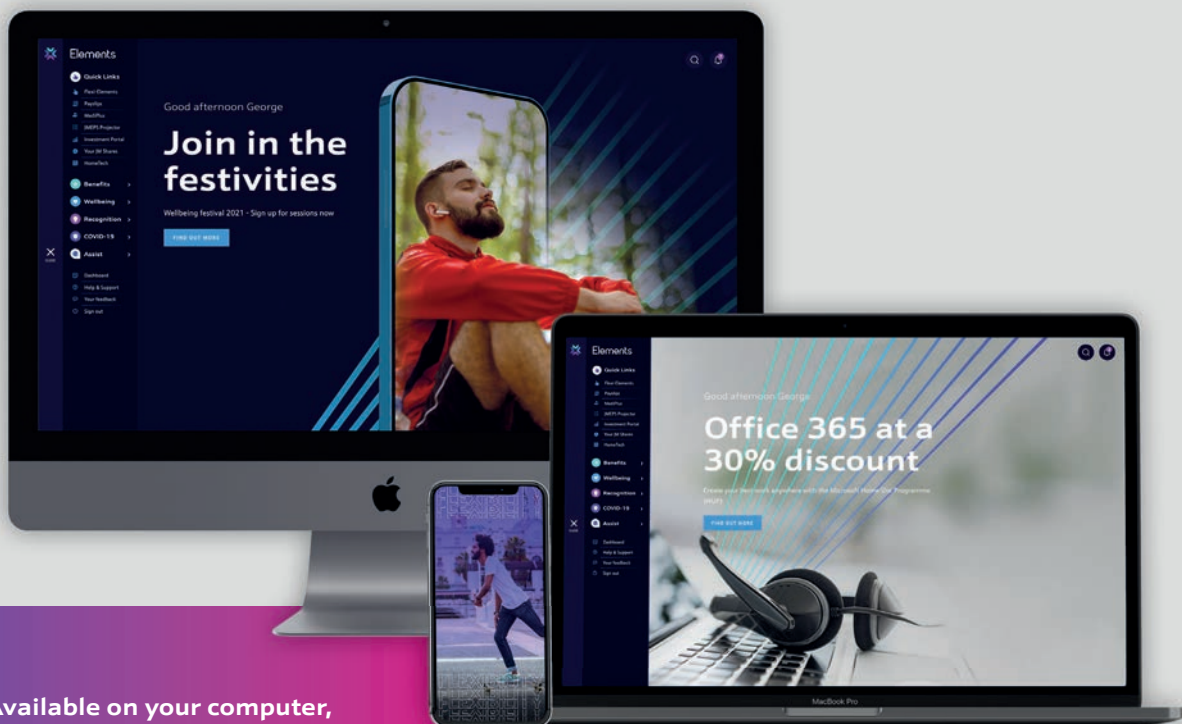
It's your one-stop benefits portal including in-depth information about our benefits, links to our insurance carriers and access to the employee discount program, known as 'More'. Another feature of Elements is the ability for single sign-on access to our various benefit carriers.

The Reward and Benefits team uses Elements to send important information via your registered email address. On occasion, useful documents are uploaded to your Elements account in conjunction with these email communications.

## New to Elements?

If you haven't already registered, you can do so by creating a username and password and confirming your identity. You'll then have access to your personalized portal.

For assistance creating your account, email the Reward & Benefits team at [elements.us@jmus.com](mailto:elements.us@jmus.com).



Available on your computer, tablet or smartphone, at home or at work.



[elements.matthey.com](https://elements.matthey.com)

# Healthcare Plan offerings and premium costs

At JM, we believe your health, as well as your family's, is important, and we are committed to ensuring that you have access to comprehensive healthcare benefits that are both affordable and meet your needs. Healthcare benefits include traditional medical, prescription, dental and vision insurance with additional income protection coverage such as life and disability.

Provided below is a high-level overview of the plan design for each of the healthcare benefits. More detailed benefit summaries are viewable on Elements, under the Benefits section.

## Medical

The Medical Plans are administered through Aetna, and you have the choice of these three options:

### ① Platinum

You may prefer to pay higher premiums through your pay check and pay less when you actually use the Plan services. If so, this option may suit you.

### ② Gold

For moderate premiums and cost at the time services are received, the Gold plan is the median of our other two options.

### ③ Silver

You may prefer to pay much lower premiums and have more cost exposure at the time services are received. The Silver plan's Health Savings Account can offset costs and also be utilized as a retirement medical account.

Using The Aetna Network – You Pay	Platinum	Gold	Silver
Deductible (Single/Family)	\$200/\$400	\$400/\$800	\$1,750/\$3,500
OOP Max (S/F)	\$1,000/\$2,000	\$2,000/\$4,000	\$4,000/\$7,900
Preventive Care	Covered at 100%	Covered at 100%	100% covered, no deductible
PCP Visits	\$20	\$20	100% covered after deductible
Specialist Visits	\$40	\$50	30% after deductible
Urgent Care	\$50	\$50	30% after deductible
Laboratory & X-ray	10% after deductible	20% after deductible	30% after deductible
Inpatient Hospital	10% after deductible	20% after deductible	30% after deductible
Outpatient Surgery	10% after deductible	20% after deductible	30% after deductible
Emergency Room	10% after deductible	20% after deductible	30% after deductible
<b>Prescription Drug Coverage</b>	<b>CVS Caremark</b>	<b>CVS Caremark</b>	<b>CVS Caremark</b>
Deductible (Single/Family)	None	None	Included with Medical
OOP Max (S/F)	\$1,100/\$2,200	\$2,200/\$4,400	Included with Medical
Generic (30-day fill)	\$10	\$10	100% covered after deductible
Brand (30-day fill)	\$35	\$45	30% after deductible
Non-Formulary (30-day fill)	\$70	\$90	30% after deductible
Specialty (30-day fill)	30% or \$0 w/ PrudentRx	\$30% or \$0 w/ PrudentRx	30% after deductible
90-Day Supply	2x copay	2x copay	30% after deductible

Members receive only one ID card for both medical (Aetna) and pharmacy (CVS Caremark).

# Prescription drug coverage – CVS Caremark



## The PrudentRx Copay Program for Specialty Medications

CVS Caremark has contracted with PrudentRx to provide a comprehensive and cost-effective program for certain medications in the specialty tier. The PrudentRx Copay Program assists members by helping them enroll in manufacturer copay assistance programs. Enrolled members who receive a copay card for their applicable specialty medication will have a \$0 out-of-pocket cost. Without the copay card, the specialty medication will be subject to a 30% co-insurance. Even if there is no copay card program for your medication, your cost will be \$0 for as long as you are enrolled in the program.

If you or a dependent currently take one or more medications eligible for the program, you will receive a welcome letter and phone call from PrudentRx that provides information about the program as it relates to your medication. If you or a dependent start a new medication covered under the program, you may either contact PrudentRx or wait to be contacted by them so that you can take full advantage of the program. You may opt-out of the program by contacting PrudentRx.

For more information on the program including enrollment, please visit the "Medical" page under "Benefits" on Elements.

## Medical and Pharmacy on One ID card



Your I.D card will have the Aetna logo on the top left and the CVS Caremark Logo on the top right. Your medical group and ID numbers as well as your covered members will be located under the Aetna logo. The RxBIN, RxPCN and RxGRP numbers will be under the CVS Caremark logo. The back of the card will list the Aetna Concierge Services (medical) and CVS Customer Care (pharmacy) phone numbers. A max of two ID cards will be issued but more are available on request to Aetna. You may also use the Aetna Mobile App to display your ID card at a provider.

# Medical credits

## Wellness programs

JM rewards you for taking various actions to maintain your mental, financial, and physical health by offering credits on health care costs.



### Tobacco free

If you and your covered Spouse (if applicable) are tobacco free, or can attest that you have been tobacco free for at least three months, you will receive a \$37.50 credit per pay to offset your 2022 health care costs. This is a dynamic program which means you could lose or gain the credit depending on changes to your (and/or your covered Spouse's) tobacco status throughout the year. Any changes to one's tobacco status during the year must be recorded in Flexi-Elements (our benefits election portal). All new joiners are included in this wellness program and will be asked to provide their tobacco status.

JM is committed to helping you achieve your best health status possible. Rewards for participating in our wellness programs are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact the Reward and Benefits team at 610-971-3025, and we will provide you with our acceptable alternatives.



### Wellbeing activities

All JM employees, regardless of enrollment in our medical plan, are encouraged to choose from numerous activities and complete what is required of that activity to earn its corresponding points. The more activities you complete between October 1, 2021 through September 30, 2022, the more points you will earn, and the higher your wellbeing credit amount will be to offset your 2023 health care costs (for the benefit plan year beginning on January 1, 2023). Dependents (spouses and children) are not required to participate.

For information on the activities, please refer to the "Wellbeing Program" page (under "Benefits") on Elements.

### 2022 Open Enrollment and New Hires

All employees going through 2022 Open Enrollment as well as any 2022 new hires are grandfathered into the 2021 program and will automatically receive Reward group B's credit of \$22.50 per pay.

If you are hired on or before April 30, 2022, you will want to participate in the 2022 Wellbeing activities to reduce your 2023 health care cost. New joiners hired on or after May 1, 2022 will automatically be given the Reward group B credit amount.



# 2022 U.S. Wellbeing Program

Two different credits to earn:

**1 Wellbeing Activities**  
No spousal participation is required.

**2 Tobacco Free Status**  
Spousal participation is required.

Get started soon on the Wellbeing Activities so you can earn as many points as possible to reduce your 2023 health care cost.

Only activities completed from 10/1/2021 – 9/30/2022 will receive points.

Pillar	Activity	Point value
Health	Health Assessment on Aetna Member Website	5
Health	Quest Biometric Screening (portal available in January)	10
Health	2021/22 Flu Vaccination	5
Health	COVID-19 Vaccination/Booster	10
Health	Preventive Exam (Well Woman, Well Adult or Annual Physical)	5
Health	Preventive Screening (Mammogram or Colonoscopy)	10
Financial	Utilize/Update "Your Plan" from Financial Engines	5
Health	Annual Eye Exam	5
Health	Dental Cleaning (max of 1)	5
Physical	"Journey" (self-guided course) on Aetna Member Website (max of 2)	5
Social	Blood Donation (each occurrence – max of 3)	5
<b>Maximum amount of points</b>		<b>70+</b>

**Group A**  
Min 45 points

**Group B**  
Min 35 points

**Group C**  
Min 25 points

Keep an eye out for emails from Elements throughout the year giving you details on the program as well as informing you of when point updates are available on your Elements dashboard!

Check out the "Wellbeing Page" (under "Benefits") on Elements for more information.



# Medical premiums

Follow the formula below to determine your premium costs for the Medical Plans in 2022.

Full Per Pay Cost	Platinum	Gold	Silver
Single	\$91.00	\$74.00	\$40.50
Employee + Child	\$106.50	\$81.00	\$42.00
Employee + Children	\$126.50	\$90.00	\$44.00
Employee + Spouse	\$130.00	\$91.50	\$44.00
Family	\$164.00	\$107.00	\$47.00

⊖ 2021 Wellbeing credit of \$22.50 (Group B)\*

⊖ Tobacco Free credit of \$37.50 per pay

Per Pay Cost with Wellbeing Group B & Tobacco Free Credits Applied	Platinum	Gold	Silver
Single	\$31.00	\$14.00	\$3.00
Employee + Child	\$46.50	\$21.00	\$4.50
Employee + Children	\$66.50	\$30.00	\$6.50
Employee + Spouse	\$70.00	\$31.50	\$6.50
Family	\$104.00	\$47.00	\$9.50

\*If enrolled in the Silver plan, you will receive your earned 2021 Wellbeing credit via a per pay contribution into your HSA.



# Healthcare account



## Health Savings Account

The Silver Plan comes with a Health Savings Account (HSA)\* which is a tax-efficient way to save for future health costs. You can make pre-tax contributions (up to certain limits) directly from your pay into an account to put toward future healthcare costs, should you need them. The money rolls over from year-to-year so you won't need to worry about not using or losing the funds. The HSA is also portable so you can still use the account even if you leave the Silver Plan. The IRS allows a total contribution (combined employee and employer) for 2022 of \$3,650 for Single level coverage and \$7,300 for all coverage levels above Single.

\*You are not eligible to contribute to a HSA if you are enrolled in a health plan (including Medicare) other than the JM Silver plan.

# Dental



## Dental insurance

The Dental Plans are provided through Delta Dental (PPO Plus Premier Plan network), and you have the option to enroll in one of the following Dental Plan coverages. The dental coverage type (Single, Family, etc) does not need to match your medical coverage type, however, any covered dependents must be in the same Core or Buy Up plan as you.

Dental Services	Core Dental	Buy Up Dental
Preventive	100%	100%
Basic Coverage	80%	80%
Major	Not covered	50%
Annual Allowance	\$1,000	\$2,000
Orthodontia (Age 6 to 19)	Not covered	50%
Orthodontia Lifetime Max	Not covered	\$1,500

Coverage Type	Core Dental Per Pay Cost	Buy Up Dental Per Pay Cost
Single	\$1.00	\$3.50
Employee + Child	\$1.50	\$5.00
Employee + Children	\$3.00	\$7.50
Employee + Spouse	\$1.50	\$5.00
Family	\$3.50	\$9.50

# Vision

## Vision insurance

The Vision Plans are provided through VSP, and you have the option to enroll in one of the following Vision Plan coverages. The vision coverage type (Single, Family, etc.) does not need to match your medical coverage type, however, any covered dependents must be in the same Core or Buy Up plan as you.

Benefits	Core Vision	Buy Up Vision
<b>Benefits Frequency</b>		
Exam	Every Calendar Year	Every Calendar Year
Lenses	Every Calendar Year	Every Calendar Year
Frames	Every Other Calendar Year	Every Calendar Year
Contacts	Every Calendar Year	Every Calendar Year
<b>Frames</b>		
	\$100 Allowance with 20% discount on excess charges	\$200 Allowance with 20% discount on excess charges
<b>Lenses</b>		
Single, Bifocal or Trifocal Progressive, Photochromic or Anti-Reflective	\$35 material copay Discounted	\$20 material copay Pick 1 for full coverage with discount for additional enhancements
<b>Contacts</b>		
Elective (Conventional/Disposable)	\$100 Allowance	\$200 Allowance
Necessary (Conventional/Disposable)	Covered in Full	Covered in Full

Coverage Type	Per Pay	Per Pay
Single	\$0.50	\$2.00
Employee + Child	\$1.50	\$4.50
Employee + Children	\$1.50	\$4.50
Employee + Spouse	\$1.50	\$4.50
Family	\$2.50	\$7.00



# Income protection benefits



## Life insurance

### Basic Life Insurance

JM provides Basic Life insurance coverage equal to \$100,000 at no cost to you. The IRS requires JM to impute income taxes for any company-provided life insurance amount in excess of \$50,000. The imputed income is coded as GTL on your pay statements.

### Accidental Death and Dismemberment

In conjunction with your Basic Life insurance, the Company provides, at no cost to you, Accidental Death and Dismemberment (AD&D) coverage equal to 100% of your Basic Life insurance.

### Employee Optional Life Insurance

Through the JM Optional Life program, you have the option to supplement your Basic Life Insurance with additional coverage. You can elect either \$100,000 (1x Basic Life) or \$200,000 (2x Basic Life). The guaranteed issue amount for your first-time offered election is \$100,000. Any new coverage not elected at initial eligibility or any increase to Employee Optional Life coverage will be subject to Evidence of Insurability (EOI).

### Spouse Optional Life Insurance

Through the JM Spousal Optional Life program, you have the option to elect life insurance coverage for your Spouse. Eligibility to elect Spousal Life insurance is contingent on electing Employee Optional Life insurance. You can elect an amount from \$5,000 but it cannot exceed 100% of the enrolled Employee Optional Life coverage amount. The guaranteed issue amount for your first-time offered election is \$50,000. Any amount in excess of \$50,000 will require EOI. AD&D is not provided under this program. Any new coverage not elected at initial eligibility or any increase to spousal life coverage will be subject to EOI.



## Sick and Accident benefits

JM provides a salary continuation type benefit for Sick and Accident. You may qualify to receive this benefit if you are unable to work due to a non-work related illness or injury. Sick and Accident benefit coverage will be 55% of an employee's basic straight time weekly rate for a maximum of 39 weeks.

### Sick and Accident payments begin on the

- First calendar day of in-patient hospitalization;
- Third calendar day if injured; or
- Eighth calendar day of illness.

# Healthcare eligibility and enrollment

## Coverage effective dates

New hire coverage begins the first of the month after 30 days of continuous service for all healthcare benefits, unless indicated otherwise. If you were previously employed by JM and are recalled within your recall period, your coverage for the Healthcare Plans begins immediately. Service credit is also recognized if you are within the recall period and coverage would begin immediately.

## Dependent eligibility

JM provides healthcare coverage for you and any eligible dependents. Eligible dependents for benefit coverage include:

### Your legally married spouse

This includes same-sex Spouses. Ex-Spouses who are required to have coverage due to a divorce settlement are not permitted to participate in the JM Plans. You must satisfy the court order with coverage from another source. The JM Plan Rules are not superseded by any state or local laws.

### Your dependent children

- Your naturally-born children, legally-adopted children, step-children or court-ordered dependent children for whom you are the court-appointed legal guardian.
- Your dependent children up to age 26 regardless of student status. Coverage ends the date they turn 26.
- Your continuously disabled dependent children, if disabled prior to age 26, who are incapable of self-sustaining employment and dependent upon you for support, regardless of age. Please note this circumstance by identifying the dependent as "disabled" on the Enrollment Tool.

## How and when to enroll

Enrolling in the JM Healthcare Plans is done through our online enrollment tool, Flexi-Elements. You can access Flexi-Elements from the Elements homepage and select the Flexi-Elements tile.

### As a New Hire

You have until your benefits effective date to make your elections in Flexi-Elements. If you fail to make your elections, you will be required to wait until the next Open Enrollment or for the occurrence of a Qualifying Life Event.

### Open Enrollment

JM holds its annual benefits Open Enrollment in the fall, and this is when you can make changes, without validation, to your benefits. Benefits elections during Open Enrollment take effect on the subsequent January 1st.

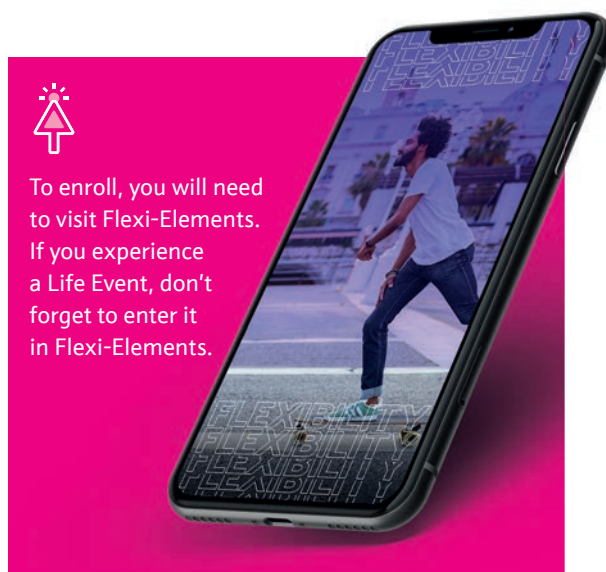
### Qualifying Life Events

Life Events can occur throughout the year, and may require you to adjust your benefit coverage. Qualifying Life Events which permit changes to your benefit coverage include:

- Birth or adoption of a child;
- Marriage;
- Divorce and/or legal separation;
- Death or loss of a dependent (including loss of dependent status); and
- Change in your Spouse's employment status, causing loss or gain of benefits coverage.

You must take action within 31 days of the Qualifying Life Event by accessing your Flexi-Elements account to enter the event and make changes to your benefit coverage(s).

Be sure to check out our "Elements Health and Welfare Enrollment & Change Guide" for assistance with enrolling (both as a new hire and during Open Enrollment) in Flexi-Elements. The guide is located on Elements under "Benefits" and then "Benefits downloads".





# Retirement programs

JM provides retirement benefits through the Hourly Employees 401(k) Plan and the Hourly Employees Pension Plan.

## 401 (k) plan

The 401(k) Plan is administered through T. Rowe Price and allows you to contribute up to 50% of your weekly base earnings on a pre-tax basis. The IRS maximum contribution to your 401(k) Plan is established every year. An additional catch-up contribution can be made to the Plan if you will reach age 50 during the Plan year.

Employees are eligible to participate in the 401(k) Plan on the first of the month following/coincident with successful completion of the full probationary period. The probationary period is 90 days worked.

## How to enroll

As a new participant, you will receive a new hire booklet from T. Rowe Price, which provides an outline of the Plan's investment options, including JM Stock. Your information is sent to T. Rowe Price on the Friday of your first pay and this generates your packet and online access within a few business days. You may make your deferral elections to your 401(k) account through Elements.

Just click on the T. Rowe Price tile on the Elements homepage to be connected. Deferral elections will be applied to the next applicable payroll once received by our benefits department.

## Vesting and company matching contribution

Participants in the 401(k) plan will be immediately vested in their own 401(k) plan contributions. Employees must have a minimum of one-year full-time active service to be eligible for a JM matching contribution. There are three different matching scenarios:

- **Employees hired on or before December 31, 2018 who chose to remain in the DB Pension Plan:** JM contributes \$.50 for each dollar contributed up to a maximum contribution of 8% of base wages.
- **Employees hired on or before December 31, 2018 who chose to leave the DB Pension Plan (and enter the DC Plus Plan):** JM contributes \$1.00 for each dollar contributed up to a maximum contribution of 4% of base wages.
- **Employees hired on or after January 1, 2019:** JM contributes \$1.00 for each dollar contributed up to a maximum contribution of 4% of base wages.

When you do not contribute any pre-tax monies on a pay date, matching contributions are not calculated and/or funded. Active employees with at least three years of company service who participate in the plan will become vested in the JM matching contributions.



## JM Pension Plan

The pension plan in which you participate is dependent on your hire date with the company. Employees hired after January 1, 2019 are enrolled in our Defined Contribution Pension (JMPP DC+) which uses T. Rowe Price as the recordkeeper. Additionally, for those hired on or before December 31, 2018, we have a traditional Defined Benefit Pension (DB Pension).

DB Pension	JMPP DC +
<p><b>Employees hired on or before December 31, 2018 who chose to remain in the DB Pension Plan:</b></p> <p>Continue to earn a pension benefit in accordance with this plan's rules.</p> <p>Refer to the CBA for more details.</p>	<p><b>Employees hired on or before December 31, 2018 who chose to leave the DB Pension Plan (and enter the DC Plus Plan):</b></p> <p>Any pension earned in the DB Pension Plan through June 30, 2019 will be vested and frozen.</p> <p>Beginning on July 1, 2019, JM contributes 5.5% of your base pay through JMPP DC+ employer contributions, earned each pay into your 401(k) account.</p> <p><b>Employees hired on or after January 1, 2019:</b></p> <p>Employees are automatically enrolled in this plan. JM contributes 4% of your base pay each payroll.</p>
	<p>Your JMPP DC+ employer contributions account will become 100% vested after three years of service.</p>

# Other benefits



Although your healthcare and retirement benefits are important, JM provides you with a range of additional benefit options of which you can take advantage.



## ID protection

We have partnered with **Allstate Identity Protection** (formerly InfoArmor) to give you the option of ID Protection – the proactive fraud detection and prevention benefit designed to help keep your identity safe. You can benefit from ID Protection at a JM-exclusive and discounted monthly rate with deductions made directly from your post-tax pay.

**You can elect ID Protection only as a new hire or during Open Enrollment but you can cancel the coverage at any time.**



## More

More gives you exclusive deals and discounts at online and in-store retailers. There's no catch; it's simply designed to help you save on everyday shopping. You can find out more information, check out the latest deals, and start saving by visiting Elements. Remember, if you're thinking of buying something, always check for discounts at More first.

**You can find big savings at major retailers, including Macy's, Walmart, Target, Kmart and Lowe's.**



## Assist

Assist is a free independent counseling and information service designed to help you lead and maintain a healthy lifestyle. It's confidential and easily accessible – available 24 hours a day, 365 days a year, either online or by telephone. Assist provides support on any issues and concerns such as stress, bereavement and financial problems.

**You may reach Assist by calling 1-888-851-7032. Calls and support sessions are free and confidential. More details can be found on Elements.**



## GymFlex

GymFlex is designed to help you get fit for less by offering you and your family exclusive low rates at over 9,000 nationwide gyms, fitness centers and studios. You can choose from top brands including LA Fitness, Anytime Fitness and Gold's Gym, as well as specialty studios including CrossFit, kickboxing and yoga.

**You can also receive exclusive discounts on weight loss and healthy eating programs from brands including Nutrisystem, Jenny Craig, PowerUp, ManUp, Diet-to-Go, and Kurbo.**



# Get to know AETNA



## Our medical plan administrator

Aetna administers several of JM's benefit programs, such as our Medical, Critical Illness and Accident Insurance. It is one of the largest healthcare companies in the US and offers a vast network of providers, facilities and a range of useful healthcare service tools.



## Aetna Member Website & Aetna Mobile App

Once you are enrolled with Aetna, you will be able to create your own Aetna online account which is accessible via single-sign-on from your Elements homepage.

Aetna Member Website lets you find care and pricing through their search tool, look up **Discount Programs**, download ID card information and access your FSA or HSA for reimbursement submission as well as your CVS Caremark prescription information. Their "**Live Chat**" feature can assist with questions.

Access the most popular Aetna Member Website features remotely on the Aetna Mobile App. View your claims, manage your account and even download an electronic ID card to show at a physician's office.

## Speak to Aetna directly



## Concierge line

In addition to the regular 24/7 customer service assistance, the concierge resource helps you understand your benefits and gives you the tools to make more informed decisions about your healthcare. The JM dedicated concierge number is **855-586-6958** and can be found on the back of your ID card.



## Informed Health Line

This 24-hour information line makes it possible for you to speak to a registered nurse anytime about health issues. Call as many times as you need – at no extra cost. The Informed Health Line can be reached at 800-556-1555.



## Aetna Behavioral Health

Take control of your mental and emotional health by working with a care advocate through Aetna's Behavioral Health Program. Your care advocate will answer questions and help you find a network licensed professional.

# Teladoc



## Your comprehensive virtual care solution

This service gives you access to doctors by phone or video 24/7 for the cost of a PCP visit (or \$47 if enrolled in the Silver Plan). With an average of over 20 years of experience, Teladoc's board-certified physicians can diagnose, treat and prescribe medication for your non-emergency conditions. This includes treatments for the flu, eye infections, colds, bronchitis, sinus infections, allergies and more. They also offer dermatology and behavioral health services. The average response time is 10-minutes. You may reach Teladoc at 1-855-835-2362.



## Benefit materials

**Important benefit materials related to the JM Healthcare and Retirement programs, such as plan summaries, notices and forms, can be found on Elements. Documents available include:**

- Summary Plan Descriptions (SPDs)
- Summary of Benefit Coverage (SBCs)
- Public Exchange Notice
- Medicare Part D Notice of Creditable Coverage
- HIPAA Special Enrollment Rights Notice
- HIPAA Privacy Notice
- Women's Health and Cancer Rights Act
- Medicaid and the Children's Health Insurance Program

If you would like a free copy of any document, please contact the Reward and Benefits team at **610-971-3025**.





## Get in touch

**If you have any questions about your JM benefits, please get in touch with People Services or the Reward & Benefits team.**

**Address:** Reward & Benefits, 435 Devon Park Drive, Suite 600, Wayne, PA 19087

**Phone:** 610-971-3025

**Email:** [elements.us@jmus.com](mailto:elements.us@jmus.com)