

# ***RUAN***

Presented to:

Industry

Bushwick Employees  
Ruan Benefits Overview

M  
METALS



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## Eligibility and Enrollment

- + Full-time, regular employees eligible to participate
  - Spouse
  - Dependent children under age 26
  - Incapacitated adult children
- + For transitioning Bushwick employees
  - Immediate eligibility if employed at least 60 days with Bushwick
- + 60-day waiting period for benefits for new employees
  - Use this time to review online enrollment materials and enroll through BenXpress
  - Coverage effective on the day you enroll in BenXpress and receive the confirmation sheet generated by the system
- If enrolled **after** 60 days
  - Coverage effective on day form is received in human resources
  - Longer pre-existing condition exclusion period
  - Must wait to enroll in other benefit options

## Making Changes To Your Plan

- + Once enrolled, coverage remains in effect until December 31
- + Limited changes for Qualified Family Status Change
  - Contact HR within 30 days of event to request a change
  - Most common qualified events include marriage, divorce, birth or adoption of child and change in spouse's employment
  - See "Benefits Guide" for list of additional qualified events
- + Able to make all new elections during open enrollment

### Medical Coverage

- + Administered by Wellmark Blue Cross Blue Shield
  - Worldwide BlueCard PPO Network
- + Maintenance of benefits
  - Coordination with a secondary plan (i.e., a spouse's plan or Medicare)
  - Ruan is primary for employee
  - If covering a spouse with other coverage, unpaid portion of spouse's primary plan may be submitted to Ruan
  - Ruan insurance reduced by the primary plan's benefit

### Premier Medical

	You Pay In-Network PPO	You Pay Out-of-Network
<b>Office Visits</b>	\$15 co-pay	30%
<b>Preventive Care*</b>		
Annual Exam	\$0	30%
Mammogram	\$0	30%
Colonoscopy	\$0	30%
* Based on evidence-informed preventive care, including those rated A or B in the current recommendations of the U.S. Preventive Services Task Force.		
<b>Annual Deductible</b>	\$0	
<b>Co-Insurance</b>	10% 10%	30% 30%
<b>Emergency Room*</b>	\$50 co-pay, then 10%	\$50 co-pay, then 30%
* Processed as in-network if true emergency; co-pay waived if admitted; must obtain Pre-Admission Certification within 2 working days.		
<b>Chiropractic Care</b> (\$400/yr limit)	\$15 co-pay	30%
<b>Out-of Pocket Maximum</b>	\$2,000 single \$4,000 family	\$2,500 single \$5,000 family

A complete listing of all plan benefits and exclusions is available in the Summary Plan Description (SPD).

## Choice Savings Medical

- + High deductible or consumer driven plan
- + Deductible is all-inclusive
  - You pay 100 percent of claims until the deductible has been met, including:
    - Office visits
    - Lab/x-rays
    - Prescription drugs
- + Employee + One and Family elections must meet the higher family deductible and out-of-pocket amounts
- + Deductible is waived for preventive services:
  - Annual exams, well baby care and preventative prescriptions
- + Includes a company funded health care flexible spending account (FSA)

### Choice Savings Medical

	You Pay In-Network PPO	You Pay Out-of-Network
<b>Office Visits</b>	\$0 after deductible	0% after deductible
<b>Preventive Care*</b>		
Annual Exam	\$0	\$0 after deductible
Mammogram	\$0	\$0 after deductible
Colonoscopy	\$0	\$0 after deductible
*Based on evidence-informed preventive care, including those rated A or B in the current recommendations of the U.S. Preventive Services Task Force. A preventive procedure that becomes diagnostic must apply to the deductible.		
<b>Annual Deductible</b>	\$2,000 single \$4,000 family	\$3,000 single \$6,000 family
<b>Co-Insurance</b>	\$0 after deductible \$0 after deductible	\$0 after deductible \$0 after deductible
<b>Emergency Room*</b>	\$0 after deductible	\$0 after deductible
*Processed as in-network if true emergency; co-pay waived if admitted; must obtain Pre-Admission Certification within 2 working days.		
<b>Chiropractic Care</b> (\$400/yr limit)	\$0 after deductible	\$0 after deductible
<b>Out-of Pocket Maximum</b>	\$2,000 single \$4,000 family	\$3,000 single \$6,000 family

A complete listing of all plan benefits and exclusions is available in the Summary Plan Description (SPD).



## Choice Savings Medical

- + Choice Savings plan includes company funded health care FSA
  - \$420 single coverage
  - \$840 EE+One/Family coverage
  - Amounts are prorated if coverage is effective after January 1
- + Account flexibility
  - Entire annual pledge is available on your effective date
  - May be used for medical, dental and/or vision expenses
- + Employees may add their own pre-tax contributions
- + Flex debit card automatically issued to access the account
  - New cards mailed in plain white envelope
  - Debit card is for your convenience, but still follows IRS rules
  - Keep all receipts and copies of debit card transactions!
- + Unused funds at end of the year are returned to the plan

## Basic Medical

- + Qualified High Deductible Health Plan (HDHP)
- + Deductible is all-inclusive
  - You pay 100 percent of claims until the deductible has been met, including:
    - Office visits
    - Lab/x-rays
    - Prescription drugs
- + Deductible is waived for preventive services
  - Annual exams, well baby care and preventive prescriptions
- + Allows participation in a health savings account (HSA)

### Basic Medical

	You Pay In-Network PPO	You Pay Out-of-Network
<b>Office Visits</b>	\$30 co-pay after deductible	30% after deductible
<b>Preventive Care*</b>	\$0	30% after deductible
Annual Exam	\$0	30% after deductible
Mammogram	\$0	30% after deductible
Colonoscopy	\$0	30% after deductible
<i>*Based on evidence-informed preventive care, including those rated A or B in the current recommendations of the U.S. Preventive Services Task Force. A preventive procedure that becomes diagnostic must apply to the deductible.</i>		
<b>Annual Deductible</b>	\$3,000 single \$6,000 family	
<b>Co-Insurance</b>	20%	30%
<b>Emergency Room*</b>	\$100 co-pay after deductible, then 20%	\$100 co-pay after deductible, then 30%
<i>*Processed as in-network if true emergency; co-pay waived if admitted; must obtain Per-Admission Certification within 2 working days.</i>		
<b>Chiropractic Care</b> (\$400/yr limit)	\$30 co-pay after deductible	30% after deductible
<b>Out-of Pocket Maximum</b>	\$4,500 single \$9,000 family	\$6,000 single \$12,000 family

## Health Savings Account (HSA)

- + Available to members under Basic medical plan
  - No secondary coverage (i.e., a spouse's plan or medical FSA)
  - Not entitled to Medicare
  - Not claimed as dependent under someone else's tax return
- + Pre-tax employee contributions
  - Up to \$3,350 single (for 2015)
  - Up to \$6,650 family per year (for 2015)
  - Withdrawals for qualified health care expenses are pre-tax
  - Available debit card or bank checks to access funds
  - Use for medical, prescription drug, dental, vision expenses
  - No need to submit receipts, but keep on file in case of an audit
  - Non-qualified funds are subject to taxes and possible 20 percent penalty
- + Balance carries over year-to-year– funds never lost or forfeited

## Prescription Drug Coverage

	Premier	Choice Savings— Preventive <sup>1</sup>	Choice Savings— All Other	Basic— Preventive <sup>1</sup>	Basic— All Other
	In-Network <sup>2</sup>	In-Network <sup>2</sup>	In-Network <sup>2</sup>	In-Network <sup>2</sup>	In-Network <sup>2</sup>
<b>Tier 1— Generics</b>	\$10 or 25% whichever is greater	\$15 or 25% whichever is greater	\$0 after deductible/OPM	\$20 or 25% whichever is greater	\$20 or 25% whichever is greater after deductible
<b>Tier 2— Select Brands</b>	\$25 or 25% whichever is greater	\$30 or 25% whichever is greater	\$0 after deductible/OPM	\$35 or 25% whichever is greater	\$35 or 25% whichever is greater after deductible
<b>Tier 3— All Other</b>	\$40 or 25% whichever is greater	\$45 or 25% whichever is greater	\$0 after deductible/OPM	\$50 or 25% whichever is greater	\$50 or 25% whichever is greater after deductible

- 1) The Preventive Drug List is available in your enrollment kit, on the Intranet Portal or through human resources
- 2) Out-of-Network (or non-participating) pharmacy rates equal your co-pay or 50% (whichever is greater) and subject to Usual, Customary and Reasonable charges
- 3) Specialty drugs/injectables sometimes received at the doctor's office or home infusion therapy may require you to get a prescription to be filled at a local pharmacy and pay a \$85 co-pay

NOTE: Mail order is available for maintenance medications. You pay three co-pays for a three-month supply with no "whichever is greater" clause.

## How Do I Choose?

- + Consider how often you use your health benefits
  - Office visits
  - Prescriptions
  - Medical equipment
  - Possible out-patient services or in-patient hospital care
- + Consider financial aspects
  - Annual premiums (payroll deductions)
  - Deductibles
  - Co-insurance/co-pays
  - Available pre-tax medical savings accounts
- + Do the math

## Dental Coverage

	Premier Dental (in-network)	Standard Dental (in-network)
Preventive Care	100%	80%
Basic Care	\$25 deductible 20% co-insurance	\$50 deductible 20% co-insurance
Major Care	50% co-insurance (after deductible)	50% co-insurance (after deductible)
Dental Max.	Annual \$2,000	Annual \$1,000
Orthodontia Care*	\$50 deductible 50% co-insurance Ortho Life \$1,500	\$50 deductible 50% co-insurance Ortho Life \$1,000

\*Orthodontia is available for dependent children under age 19.

## **Vision Coverage**

- + Extensive network through VSP
- + Network providers offer discounts and file all claims
- + Annual exam, up to \$40
- + Up to \$125 once per year for hardware expenses
  - Frames
  - Lenses (single, bifocal, trifocal)
  - Progressive lenses
  - Contacts



## Health Care Flexible Savings Account

- + Automatic enrollment if covered under Choice Savings medical
- + Available to anyone eligible for the Benefits By Choice plan
  - Do not have to be enrolled in a medical plan to participate
  - Participation in a medical FSA disqualifies participation in HSA
- + Pre-tax contributions
  - Minimum \$100 per year
  - Maximum \$2,500 per year
- + Pre-tax withdrawals for qualified expenses, up to annual pledge
  - Co-pays, deductible, co-insurance, prescription drug
  - Dental
  - Vision
- + Flex debit card to access funds
  - No need to submit receipts, but keep on file in case of audit
  - Option to file a claim form to get reimbursed
- + Two-and-a-half month grace period to use up remaining funds
  - Leftover funds after grace period are forfeited

## Dependent Care Flexible Spending Account

- + Allows pre-tax dependent care savings so employee or spouse may work or attend school
- + Minimum \$100
- + Maximum \$5,000 (or \$2,500 if married and filing separate)
- + Pre-tax savings for day care, nursery school, elder care or care for a disabled dependent
- + File a claim form to get reimbursed, up to current account balance
- + If your adjusted family gross income is less than \$39,000, you may be better off using the Federal Tax Credit– check with your tax advisor

## Disability

- + Core Short-term Disability (STD)
  - Benefits on eighth day of disability
  - \$200 per week benefit for driver/mechanic/warehouse
  - Percent of pay for exempt or hourly administrative
  - May continue up to 26 weeks
- + Supplemental Short-term Disability
  - Able to purchase additional coverage to equal 60 percent of pay
- + Core Long-term Disability (LTD)
  - Benefits after six months of disability
  - 50 percent of monthly wages
- + Supplemental Long-term Disability
  - Able to purchase additional coverage to equal 60 percent of pay

## Life Insurance

- + Core benefit of one times annual salary (up to \$50,000)
- + May purchase additional coverage
  - First \$150,000 of coverage is automatically approved if you enroll when first eligible
- + Core spouse life insurance of \$1,000
- + If employee has supplemental life, may elect additional spouse coverage
  - \$5,000 increments up to half of employee supplemental life rate
  - First \$25,000 of coverage is automatically approved if you enroll when first eligible
- + May purchase dependent (child) life insurance
  - \$2,000 increments up to \$10,000 or half of employee's supplemental life election

## Time Off Benefits

### + Paid holidays

- New Year's Day                      Labor Day
- Memorial Day                        Thanksgiving Day
- Fourth of July                         Christmas Day

### + Earned vacation

- Earned throughout the calendar year
- Hourly administrative and salary office staff accrue vacation hours
- Driver accrual vacation dollars based on prior year's wages
- Other time off benefits may be available based on job groups, so verify with your manager which plan(s) you may be eligible for

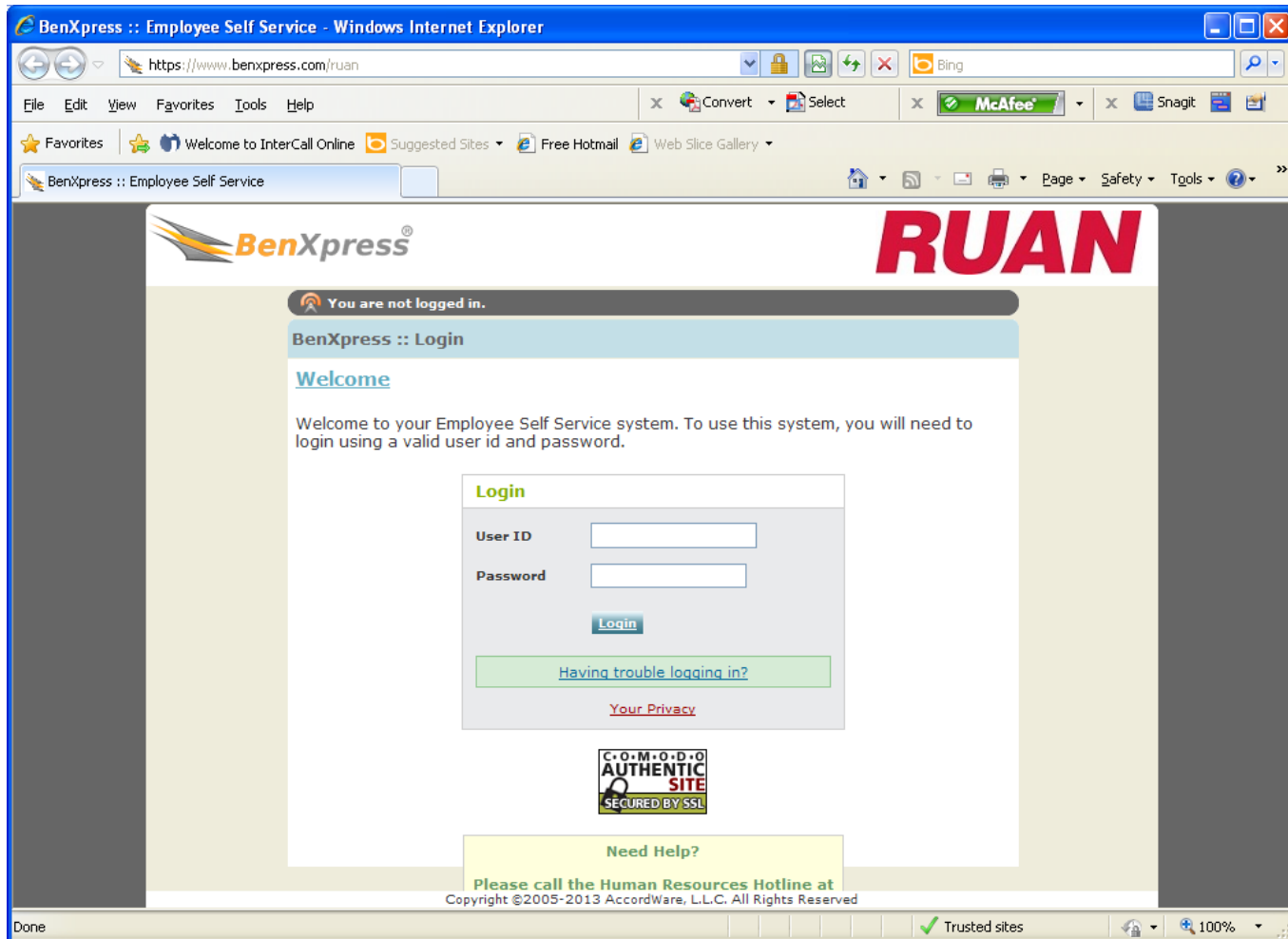
### Other Benefits

- + Wellness reimbursement
  - 50 percent up to \$200 per year per family for weight loss, smoking cessation or gym/fitness facility fees
- + Tuition reimbursement
- + Direct deposit
- + Referral bonus
- + Holiday savings club
- + Employee assistance program
- + Employee discounts
  - Avis Rent-a-Car
  - GM Supplier Discount
  - Dell Computers
  - Cell phone services
  - Floral and gift baskets
  - And more. Check the Ruan Portal for details

[www.ruan.com/benefits](http://www.ruan.com/benefits)

The screenshot shows a Windows Internet Explorer browser window displaying the Ruan Benefits Overview page. The browser's address bar shows the URL <http://www.ruan.com/benefits.aspx>. The page features a dark red header with the Ruan logo and navigation links: SERVICES, ABOUT RUAN, DRIVERS, EMPLOYMENT, NEWSROOM, and CONTACT. Below the header, there are additional links for COMMUNITY INTERESTS, LOCATIONS, RESOURCES, EQUIPMENT SALES, and RUAN STORE, along with a search bar. The main content area has a light brown background and includes a navigation bar with links: BENEFITS BY CHOICE, BENEFIT PLANS, READY TO ENROLL, FAQs, and 401K. The primary heading is "Welcome To Benefits By Choice". The text describes the program as a flexible benefits package for eligible full-time team members. It also mentions a FAQ section and a "Ready To Enroll" tab. A "New Hires" section explains that a benefits letter with enrollment instructions is mailed to new hires. To the right, there is a grid of eight icons representing various benefits: Health & Wellness Incentives, Vision Benefits, Insurance, Vacation & Paid Time Off, Retirement Savings Plan, Dental Benefits, Health Care & Medical Savings Accounts, and Additional Benefits. A large, bold headline on the right side reads "Benefits for our most important asset. You." The browser's status bar at the bottom shows "Internet" and "100%" zoom.

<https://www.benxpress.com/ruan>







### 2013 Confirmation Statement

John Doe  
3200 Grand Ave.  
Des Moines, IA 50309

SSN: 123-45-6789  
Plan Period: 1/1/2013 to 12/31/2013  
Birthdate: 9/15/1968  
Hire Date: 5/27/1998

<b>Medical</b> Effective: 01/01/2013-12/31/2013	<b>Per Pay Pricetag</b>
You elected Basic (Non-Tobacco User), Employee Only coverage.	\$0.00
<b>Health Savings Account</b> Effective: 01/01/2013-12/31/2013	<b>Monthly Pricetag</b>
You elected to contribute \$100.00 each month to this account. This deduction will be taken from the LAST paycheck of the month.	\$100.00
<b>Medical FSA</b> Effective: 01/01/2013-12/31/2013	<b>Per Pay Pricetag</b>
You have elected not to contribute to this account.	\$0.00
<b>Dental</b> Effective: 01/01/2013-12/31/2013	<b>Per Pay Pricetag</b>
You elected Standard, Employee Only coverage.	\$1.58
<b>Vision</b> Effective: 01/01/2013-12/31/2013	<b>Per Pay Pricetag</b>
You elected Vision, Employee Only coverage.	\$2.25
<b>Core Life and AD&amp;D</b> Effective: 01/01/2013-12/31/2013	<b>Per Pay Pricetag</b>
You elected 1x Annual Salary (\$50,000).	\$0.00
<b>Employee Supplemental Life and AD&amp;D</b> Effective: 01/01/2013-12/31/2013	<b>Per Pay Pricetag</b>
You elected \$80,000.	\$8.49
<b>Spouse Supplemental Life</b> Effective: 01/01/2013-12/31/2013	<b>Per Pay Pricetag</b>
You elected Decline Coverage.	\$0.00
<b>Dependent Supplemental Life</b> Effective: 01/01/2013-12/31/2013	<b>Per Pay Pricetag</b>
You elected Decline Coverage.	\$0.00
<b>Core Short Term Disability</b> Effective: 01/01/2013-12/31/2013	<b>Per Pay Pricetag</b>
You elected 100% of Weekly Wages. Your estimated benefit amount is \$1,038.	\$0.00
<b>Core Long Term Disability</b> Effective: 01/01/2013-12/31/2013	<b>Per Pay Pricetag</b>
You elected 50% of Basic Monthly Pay. Your estimated benefit amount is \$2,250.	\$0.00
<b>Supplemental Long Term Disability</b> Effective: 01/01/2013-12/31/2013	<b>Per Pay Pricetag</b>
You elected Decline Coverage.	\$0.00

## 401(k) Plan Highlights

- + Eligible first pay period after 60 days of employment
- + Automatic enrollment of five (5) percent of gross pay, invested in a T. Rowe Price target-dated fund based on age
- + May change deferrals weekly and investments daily
- + Choice of pre-tax or Roth post-tax deferral
- + Ruan matches after one year of employment
- + Several investments to choose from or T. Rowe Price
- + May borrow against your account (loan option)
- + Fully vested after six years of employment
- + Quick access: TeleTouch, internet, weekly returns
- + Catch-up provision for employees age 50+

## 401(k) Matching Example

### Employee Contribution

Annual wages \$40,000 x 6% deferral = \$2,400

### Company Contributions

Employee deferral \$2,400 x 50% match = \$1,200

### Total Annual Contributions

**\$3,600**

www.principal.com

The image shows a screenshot of the Principal Financial Group website as viewed in a Windows Internet Explorer browser. The browser's address bar shows the URL <http://www.principal.com/index.shtm>. The website header includes the Principal Financial Group logo and navigation links such as "About The Principal@", "Investor Relations", "Contact Us", "Careers", "Global Locations", "Site Map", "Help", and "En Español". A search bar is also present.

The main content area features a navigation menu with tabs for "Home Page", "For Businesses", "For Individuals", "For Financial Professionals", and "For Partners". Below this, a banner reads "The Principal Financial Group®. Helping individuals, families, and businesses with their financial goals since 1879." A prominent advertisement for "HELP PROTECT YOUR EMPLOYEES' FINANCIAL SECURITY WITH CRITICAL ILLNESS INSURANCE" is displayed, noting it is "Now available in 40 states!" with a "LEARN MORE" button.

On the left side, there is an "Account Login" section with a "Select login type:" dropdown menu set to "Personal" and a "Go" button. Below this, a "Quick Links" sidebar lists various services like "Provider Directory", "Global Asset Management", and "News Room".

At the bottom, there are sections for "What would you like to do?" (listing links like "Dream Again, Start a financial plan"), "Products & Services" (with sub-sections for "For Individuals" and "For Businesses"), and "CEO Zimpleman Blogs" featuring a photo of a man and a "Read more" link.

An inset window titled "Sign On - Windows Internet Explorer" is overlaid on the right side of the main page. It shows the login page with a "Username:" field, a "Forgot your username?" link, and a "Continue" button. At the bottom of the login window, there is a message: "Having trouble logging in? Try resetting your password. First time logging in? Establish your username and password." A black arrow points to this message.

Windows Internet Explorer - Your Account Overview - <https://secure05.principal.com/RetirementServiceCenter/memberview?cor>

Principal Financial Group

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Personal Summary Retirement & Investments Insurance Banking Health, Dental & Vision

Your Account Planning Center

John Doe - RUAN EMPLOYEES' PROFIT SHARING AND SAVINGS PLAN - (3)81756

### Your Account Overview

[Logout](#)

**Your Account**

- Overview
- Contributions
  - Summary
  - Manage
  - Future Allocation
  - By Source
- Investments
- Account History
- Plan Info & Forms
- Statements
- Loans & Withdrawals
- Roll Over Funds

**Tools**

Account Balance <small>(more info)</small>	This Year
<b>Beginning Balance</b> <small>on 01/01/2013</small>	\$80,928.05
<b>Additions</b>	\$1,780.28
<b>Withdrawals</b>	\$0.00
<b>Deducted Fees</b> <small>(what's this?)</small>	--
<b>Gain/Loss</b> <small>(what's this?)</small>	▲ \$5,850.62
<b>Current Balance</b> <small>through 04/23/2013</small>	<b>\$88,558.95</b>
<b>Vested Balance</b> <small>(what's this?)</small>	\$88,558.95

Other Account Information	This Year
<b>Personalized Rate of Return</b> <a href="#">View details</a>	7.16%
<b>Estimated Monthly Income</b> <small>(as of 06/05/2012)</small> <a href="#">View your personalized guide</a>	\$3,864.00

### Track Your Progress

View changes in your account balance over time.

**Apr 2011 - Apr 2013**

[View more information about this chart.](#)

[https://secure05.principal.com/RetirementServiceCenter/memberview?page\\_name=contribution](https://secure05.principal.com/RetirementServiceCenter/memberview?page_name=contribution)

## **Questions?**

Call the Human Resources Hotline

**1-800-845-6675**

Phones open from 8:00 a.m. to 4:45 p.m.  
Monday through Friday, Central Standard Time

Email your questions

**Benefits@ruan.com**