

RUAN

Presented to:

Industry

Bushwick Employees
Ruan Benefits Overview

M

MANUFACTURING



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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
- + Pre-existing condition exclusion period
 - Six-month look-back period
 - Any treatment, diagnosis or care for a condition will not be covered for first 12 months of coverage (18 months for a late enrollee)
 - Exclusion period may be reduced or eliminated by crediting prior health insurance (no break in coverage over 62 days)
 - Does not apply to dependents under age 19
- + 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

	In Network PPO	Out of Network
Office Visits	\$15 co-pay	30%
Preventative Care		
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 US Preventive Services Task force.		
Annual Deductible	\$0 single \$0 family	\$0 single \$0 family
Co-Insurance	10%	30%
Emergency Room*	\$50 co-pay, then 10%	\$50 deductible, then 30%
* Processed as in network if true emergency; co-pay waived if admitted; must obtain Pre-Admission Certification within 2 working days.		
Chiropractic (\$400/yr limit)	\$15 co-pay	30%
Out of Pocket Maximum	\$1,500 single \$3,000 family	\$2,000 single \$4,000 family

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

	In Network PPO	Out of Network
Office Visits	\$0 after deductible/OPM	30% after deductible/OPM
Preventative Care		
Annual Exam	\$0	\$0 after deductible/OPM
Mammogram	\$0	\$0 after deductible/OPM
Colonoscopy	\$0	\$0 after deductible/OPM
* Based on evidence-informed preventive care, including those rated A or B in the current recommendations of the US Preventive Services Task force. <i>A preventive procedure that becomes diagnostic must apply to the deductible.</i>		
Annual Deductible	\$2,000 single \$4,000 EE+1/family	\$3,000 single \$6,000 EE+1/family
Co-Insurance	\$0 after deductible/OPM	\$0 after deductible/OPM
Emergency Room*	\$0 after deductible/OPM	\$75 co-pay, then deductible
* Processed as in network if true emergency; co-pay waived if admitted; must obtain Pre-Admission Certification within 2 working days.		
Chiropractic (\$400/yr limit)	\$0 after deductible/OPM	\$0 after deductible/OPM
Out of Pocket Maximum	\$2,000 single \$4,000 EE+1/family	\$3,000 single \$6,000 EE+1/family

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

	In Network PPO	Out of Network
Office Visits	\$30 co-pay after deductible	30% after deductible
Preventative Care		
Annual Exam	\$0	30% after deductible
Mammogram	\$0	30% after deductible
Colonoscopy	\$0	30% after deductible
* Based on evidence-informed preventive care, including those rated A or B in the current recommendations of the US Preventive Services Task force. <i>A preventive procedure that becomes diagnostic must apply to the deductible.</i>		
Annual Deductible	\$2,500 single \$5,000 EE+1/family	
Co-Insurance	20%	30%
Emergency Room*	\$100 co-pay after deductible, then 20%	\$100 co-pay after deductible, then 30%
* Processed as in network if true emergency; co-pay waived if admitted; must obtain Pre-Admission Certification within 2 working days.		
Chiropractic (\$400/yr limit)	\$30 co-pay after deductible	30% after deductible
Out of Pocket Maximum	\$4,000 single \$8,000 EE+1/family	\$5,000 single \$10,000 EE+1/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 \$3,250 single
 - Up to \$6,450 family per year
 - 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 ¹	Choice Savings— All Other	Basic— Preventive ¹	Basic— All Other
	In-Network ²	In-Network ²	In-Network ²	In-Network ²	In-Network ²
Tier 1— Generics	\$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
Tier 2— Select Brands	\$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
Tier 3— All Other	\$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

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 buttons for BENEFITS BY CHOICE, BENEFIT PLANS, READY TO ENROLL, FAQs, and 401K. The primary heading is "Welcome To Benefits By Choice". The text explains that the program offers free core coverages and flexible benefits for eligible full-time team members. It also mentions that information is available on the Benefit Plans tab and that pre-recorded presentations are provided. A section for "New Hires" states that a benefits letter with online enrollment login instructions is mailed to eligible team members two to three weeks after their start date, and that they have 60 days to review options and enroll. A section for "Current Members" is partially visible at the bottom. On the right side, there is a grid of eight icons representing different benefit categories: 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 reads "Benefits for our most important asset. You." The browser's status bar at the bottom shows "Internet" and "100%".

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

The screenshot shows a Windows Internet Explorer browser window displaying the BenXpress Employee Self Service login page. The browser's address bar shows the URL <https://www.benxpress.com/ruan>. The page features the BenXpress logo and the large 'RUAN' logo. A notification at the top states 'You are not logged in.' Below this, the page is titled 'BenXpress :: Login' and includes a 'Welcome' message: 'Welcome to your Employee Self Service system. To use this system, you will need to login using a valid user id and password.' The login form contains two input fields: 'User ID' and 'Password', followed by a 'Login' button. A green button labeled 'Having trouble logging in?' is positioned below the form, and a red link for 'Your Privacy' is located at the bottom of the form. At the bottom of the page, there is a 'Need Help?' section with the text 'Please call the Human Resources Hotline at' and a copyright notice: 'Copyright ©2005-2013 AccordWare, L.L.C. All Rights Reserved'. The browser's status bar at the bottom indicates 'Trusted sites' and a zoom level of 100%.

401(k) Plan Highlights

- + Eligible first pay period after 60 days of employment
- + Automatic enrollment of three 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 displays a screenshot of the Principal Financial Group website in a Windows Internet Explorer browser. The main page features a navigation menu with options like 'Home Page', 'For Businesses', 'For Individuals', 'For Financial Professionals', and 'For Partners'. A prominent banner advertises 'HELP PROTECT YOUR EMPLOYEES' FINANCIAL SECURITY WITH CRITICAL ILLNESS INSURANCE. Below this, there are sections for 'What would you like to do?' and 'Products & Services'. A 'Sign On' window is overlaid on the right side, showing a login form with fields for 'Username' and 'Password', and a 'Continue' button. A black arrow points to the text at the bottom of the sign-on window: 'Having trouble logging in? Try resetting your password. First time logging in? Establish your username and password.'

Principal Financial Group

Account Login

Select login type:

Personal

Login Help Go

DJIA 14,691.93 -27.53
NASDAQ 3,257.97 -11.36
SP500 1,576.90 -1.88
PFG 35.49 +0.24

10:15 AM ET, 04/24/2013

Get Quote or chart

Quick Links

- Provider Directory
- Provider Services
- Global Asset Management
- News Room
- News & Market Information
- Reporting Unethical or Fraudulent Activity

Tools

CEO Zimpleman Blogs

The U.S. retirement evolution remains a model for the world.

Read more.

Investment management

Principal Funds

Learn more.

Sign On - Windows Internet Explorer

Principal Financial Group

Login

*Username:

Forgot your username?

Continue

Having trouble logging in? Try resetting your password.
First time logging in? Establish your username and password.

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

Other Account Information	This Year
Personalized Rate of Return <small>View details</small>	7.16%
Estimated Monthly Income <small>(as of 06/05/2012)</small>	\$3,864.00

[View your personalized guide](#)

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

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