

RUAN

Presented to:

Ryder Employees
Ruan Benefits Overview

Industry

INDUSTRIAL GASES
& CHEMICALS



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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 Ryder employees
 - Immediate eligibility if at least 60 days with Ryder at Praxair account
- + 60-day waiting period for benefits for new employees
 - Use this time to review your enrollment materials and complete your elections
 - Coverage begins on 61st day
- + 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 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 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 taskbar at the bottom shows the Internet Explorer icon and a 100% zoom level.

<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 on the left and the large 'RUAN' logo on the right. A notification bar at the top indicates 'You are not logged in.' Below this, the page is titled 'BenXpress :: Login' and includes a 'Welcome' message. The main content area contains a login form with fields for 'User ID' and 'Password', a 'Login' button, and a link for 'Having trouble logging in?'. A 'Your Privacy' link is also present. At the bottom of the page, there is a 'Need Help?' section with a link to '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 shows 'Done', 'Trusted sites', and '100%' zoom.

RUAN

2013 Confirmation Statement

John Doe	SSN: 123-45-6789
3200 Grand Ave.	Plan Period: 1/1/2013 to 12/31/2013
Des Moines, IA 50309	Birthdate: 9/15/1968
	Hire Date: 5/27/1998

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

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 shows 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. Now available in 40 states!' with a 'LEARN MORE' button. Below this, there are sections for 'What would you like to do?' and 'Products & Services'. A 'Quick Links' sidebar is on the left, and a 'CEO Zimpleman Blogs' section is at the bottom. An inset window shows a zoomed-in view of the 'Sign On' login page, which includes a 'Username' field, a 'Continue' button, and a link for users having trouble logging in.

Principal Financial Group

Home Page | For Businesses | For Individuals | For Financial Professionals | For Partners

The Principal Financial Group®. Helping individuals, families, and businesses with their financial goals since 1879.

HELP PROTECT YOUR EMPLOYEES' FINANCIAL SECURITY WITH CRITICAL ILLNESS INSURANCE.
Now available in 40 states! [LEARN MORE](#)

What would you like to do?

- [Dream Again. Start a financial plan](#)
- [Login to access personal accounts](#)
- [Rollover funds from a 401\(k\) plan](#)
- [Learn about 401\(k\) loans](#)
- [Convert to a Roth IRA](#)
- [Find a dentist](#)

Products & Services

For Individuals

- [Retirement solutions](#)
- [Investments](#)
- [Banking](#)
- [Insurance](#)

For Businesses

- [Retirement](#)
- [Business banking](#)
- [Dental, disability](#)
- [Wellness](#)
- [Business ownership](#)

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 was honored with Fund Awards, including the top Asset Large Fund Group. [Learn more.](#)

Sign On - Windows Internet Explorer

Principal Financial Group

Login

*Username:

[Forgot your username?](#)

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>

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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 View details	7.16%
Estimated Monthly Income <small>(as of 06/05/2012)</small> View your personalized guide	\$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

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