

Woodgrain Employee Benefit Guide 2022

Improving the Health and Financial Security of Woodgrain
Employees and their Families

Health Advantage Plus — Iowa

Welcome to Benefits Enrollment!

Elections you make during Open Enrollment will become effective January 1, 2022.

Woodgrain cares about all of its employees. The company strives to improve the health and financial well-being of all Woodgrain employees. Woodgrain provides generous and comprehensive benefits, some designed to increase health and wellness, others designed to help employees be financially prepared for the future. The company wants to help educate employees on what these generous benefits are and how employees can use these benefits to their advantage. Through its benefits package, Woodgrain shows its commitment to improving employees' health and financial security.

We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

Woodgrain Benefits and You

If you are a full-time or part-time hourly employee working 30 or more hours per week, coverage will begin on the first day of the month following 59 days of Continuous employment (coverage will begin on the first day of the month following date of hire for exempt status employees). You may also enroll your eligible dependents in the same plans you choose for yourself.

Eligible dependents include your legal spouse and your natural, adopted, or step-child(ren). The dependent age limit for children on your healthcare plans is age 26 (may vary for other benefits offered.)

How to Enroll

The first step is to review your current benefit elections. Verify your personal information in Success-Factors Employee Central and make any changes if necessary. Make your benefit elections. Once you have made your elections, you will not be able to change them until the next open enrollment period unless you have a qualifying life event.

When to Enroll

Open Enrollment is 100% online through MyTools. Login and get started by tapping on “My Benefits”, then “Now Open! Annual Open Enrollment” (<https://Mytools.woodgrain.com>).

Open Enrollment runs from October 15th to November 15th, 2021. Outside of the annual open enrollment period, the only time you can change your coverage is if you experience a qualifying life event.

New employees should enroll soon after starting work.

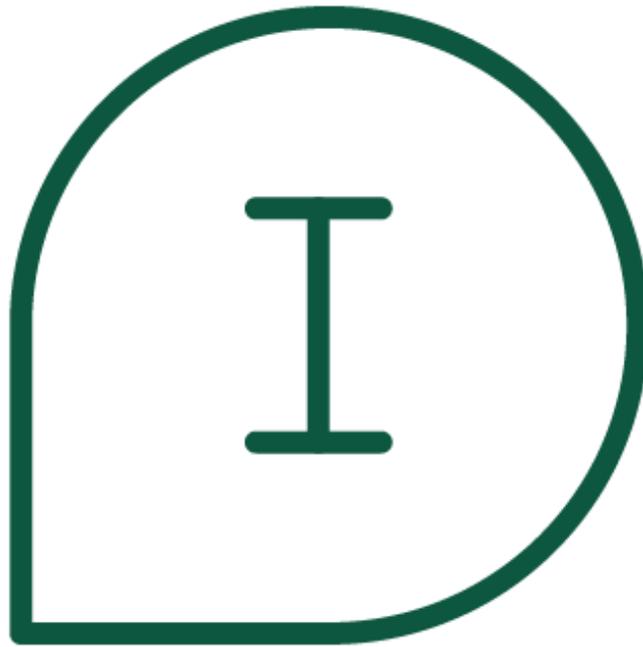
How to Make Changes

Once you enroll in or decline benefits, you will not be able to make any changes to your elections until our next annual open enrollment period, unless you experience a qualifying life event. Qualified life events include, but are not limited to: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you, or your legal spouse, or a change in spouse's benefits or employment status.

If your qualified life event is due to change loss or gain of Medicaid or CHIP coverage, you have 60 days to complete the necessary enrollment forms and return them to us. All other qualified life events must be reported to us within 30 days of the event. It is your responsibility to notify us when you have a qualified life event and would like to make changes to your benefit elections. Please do not miss this important deadline!

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General Benefit Information

Benefits Overview

Making wise decisions about your benefits requires planning. By selecting benefits that provide the best care and coverage, you can optimize their value and minimize the impact to your budget. The best thing you can do is “shop” for benefits carefully, using the same type of decision-making process you use for other major purchases.

1. **Take advantage of the tools available to you.** That includes this guide, access to plan information, provider directories, and enrollment materials. Learn more at HR.Woodgrain.com.
2. **Be a smart shopper.** If you were buying a car or purchasing a home, you would do a lot of research beforehand. You should do the same with medical costs because the wrong decision could be costly.
3. **Don't miss the deadline and keep record of your enrollment.** Pay attention to the enrollment deadline and be sure to provide us with your benefit elections online through MyTools. It is important to check your Benefits Statement to ensure the accuracy of payroll deductions. Notify us immediately if there are any discrepancies.
4. **Remember: Once the Enrollment Period has ended, you may not make or change your benefit elections, unless you experience a qualified life event.**

How We Define Medical Benefits Eligibility

We are a large employer according to the Employer Shared Responsibility provisions of the ACA. The enrollment guidelines listed in this guide may vary if you are hired to work less than 30 hours per week (130 hours per month) or your hours worked drop below the threshold. Please contact us for our complete policy on Measurement Methods to determine full-time benefits eligibility status under the Employer Shared Responsibility.

When Coverage Ends

All benefits coverage will end on the last day of the month in which your regular work schedule is reduced to fewer than 30 hours per week, your employment ends, or you stop paying your share of the coverage. Your dependent(s) coverage ends when your coverage ends, or the last day of the month in which the dependent is no longer eligible. Certain benefits may terminate on the date of event.

Health Care Reform

For the most up-to-date information regarding the ACA, visit www.healthcare.gov.

Summary of Benefits and Coverage (SBC) and Uniform Glossary—In addition to the plan information in this Benefits Guide, you can also review a Summary of Benefits and Coverage for the medical plan. This requirement of the ACA standardizes health plan information so that you can better understand and compare plan features. We will provide you a copy of the SBC annually during Open Enrollment.

Plan Document Summary Plan Description—Contact Human Resources for a copy of the Woodgrain Employee Benefit Plan document.

This guide provides highlights of our benefits program. A complete description of your benefit plans can be found in the plan documents, Summary Plan Descriptions (SPD), and contracts. While every effort has been made to provide an accurate summary of the plans, the information contained in this guide does not replace or change the meaning of our employer-sponsored benefit(s) plan documents; SPDs and contracts; the plan documents and contracts are controlling in the event of any discrepancy. We reserve the right to terminate or amend these employer-sponsored plans at any time, in whole or in part, for any reason. Any such amendment or termination may apply to current and future participants, covered spouses, beneficiaries, and dependents.

Online Benefits Enrollment

Go to hr.woodgrain.com to learn more about Woodgrain benefits. Use the system to enroll in or change your benefits.

Employees simply follow the steps below to elect or waive coverage for the benefit plan year. Before you begin, you will need to have the following information: You/your dependent(s) names, social security number(s), date(s) of birth and home address.

Step 1—Review your personal data for accuracy.

Step 2—Complete the Enrollment process. Select or waive coverage for each plan. Your selections will not be saved until all plans are checked and you click “Complete Enrollment”.

Step 3—Review that your selections are complete and accurate.

Each benefit plan in which you enroll has a Summary Plan Description (SPD) that describes the key provisions of the plan. Plan Amendments are also important because the Amendment will notify you of any changes to the Plan document. You may request a copy of the Summary Plan Descriptions and related Amendments by contacting your local Human Resources.

My Benefit Apps



Open Enrollment runs October 15th to November 15th.



New employees at Woodgrain use the “I’m New, Enroll in Benefits” app to make their benefit elections. You have 30 days from your date of hire to complete enrollment.



You have 30 days to change your benefit elections during a Qualifying Life Event.



Change your HSA contribution anytime.



View or print your Benefit Statement.

If you leave the process at any time before confirming you selections, your progress will not be saved and you must start over.

Woodgrain Employee Benefits

Open Enrollment for Plan Year 2022: Plan Highlights

Woodgrain strives to provide quality coverage while keeping your monthly premiums as low as possible. We are excited about our four Health Advantage Plus plans. The Health Advantage Plus plans are designed to improve the health and financial well-being of all Woodgrain employees and their families. The Health Advantage Plus plans will assist you and your family in becoming better consumers of health care. As Plan participants make wiser choices, we all benefit through low premiums and improved coverage.

Health Advantage Plus Plans

The Health Advantage Plus plan deductible for 2022 is \$1,500 for single coverage/\$3,000 for family coverage. The maximum out-of-pocket amount you pay is \$3,000 for single coverage/\$6,000 for family coverage. Medical premiums increased 7.5% for Plan Year 2022. Pharmacy is included in the medical plan and applies towards the deductible and out-of-pocket maximum. Preventive services are paid at 100%. Telemedicine is an alternative service to see a doctor and receive a prescription. See more details under Medical Benefits—page 10.

Health Saving Account (HSA)

HSAs are an easy win in today's complex health care system! See HSA details on page 17. This benefit immediately adds value to the Health Advantage Plus plan by putting dollars in a savings account that you can use to pay for health expenses. Beyond Woodgrain's contribution, you can start contributing to your HSA as soon as you enroll in the health plan. Your pre-tax contributions are deposited to your HSA each pay period and are an excellent way to save for future medical expenses. You own the HSA account. HSA funds used for qualified medical expenses are not taxed.

Health Advantage Plus Dental

Participation in the Dental plan is voluntary and claims are processed through Allegiance Benefit Management, Inc. Stay In-Network to take full advantage of the discounts offered through the Cigna Dental PPO Plan. You have access to a Nationwide network of quality dental professionals. 3% increase to premiums for 2022. To learn more, see details on page 22.

Health Advantage Plus Vision

The monthly premiums for 2022 are the same and you will receive the same great coverage & services (page 25).

Group Term Life Insurance & Accidental Death/Dismemberment

Woodgrain provides all employees Group Term Life Insurance and Accidental Death and Dismemberment Insurance. The benefit is one times your annual salary, rounded up to the nearest \$1,000. You have the option to convert the coverage to an individual life policy if the need arises. For more details, see page 31.

Supplemental Life Insurance & Accidental Death/Dismemberment

You can enroll for additional Supplemental Life Insurance and Accidental Death & Dismemberment Insurance. The benefit is voluntary. During the 2021 Open Enrollment, if you want to choose more coverage for yourself or your spouse, you will be allowed to increase to the Guarantee Issue amount without completing a "Evidence of Insurability" form. You cannot elect more coverage for your spouse than you have for yourself. See page 31-32 for rates and more details.

- Supplemental "Employee" Insurance Guarantee Issue amount - \$400,000.
- Supplemental "Spouse" Insurance Guarantee Issue amount - \$30,000.
- Supplemental "Child" Insurance maximum - \$20,000.

Long Term Disability

Woodgrain provides a Long-Term Disability benefit at no cost to you! Supplemental Long-Term Disability (page 33) is a voluntary benefit available to you. Woodgrain encourages all employees to purchase the extended coverage so you can maximize the benefit to you.

Retirement

Will you have enough money in your 401(k) Account when you retire? Watch our video about saving for your retirement. Go to <http://hr.woodgrain.com> and tap on 401(k) Benefits.

Payroll Deductions

Two paychecks per year do not have benefit premiums withheld. We call that a "**Benefit Holiday**". All benefit coverage extends to the end of the month if your employment terminates anytime during the month.

2022 Benefit Holidays:

1. *March 31, 2022 paycheck*
2. *September 29, 2022 paycheck*



Medical Benefits

Health Advantage Plus — Iowa

Health Advantage Plus—Iowa

Medical Benefits Cost Sharing Provisions	Network	Non-Network
Deductible (medical & Pharmacy is combined):	You Pay	You Pay
Single Coverage	\$1500	If you don't use the network, you'll have to pay for all costs.
Family Coverage	\$3000	

Non-Network Charges will apply towards the deductible for both Network and Non-Network. However, Network charges will only apply towards the deductible for Network and will not apply towards the Deductible for Non-Network

Benefit Percentage:	You Pay	UHC Pays	You Pay
Before Satisfaction of Out-of-Pocket Maximum,	20%	80%	If you don't use the network, you'll have to pay for all costs.
After Satisfaction of Out-of-Pocket Maximum.	0%	100%	

The Benefit Percentage applies after the satisfaction of the applicable Deductible to all eligible expenses, unless specifically stated otherwise in the Plan Document. Eligible expenses will be paid by the plan according to the applicable Benefit Percentage.

After Deductible:	You Pay	UHC Pays	You Pay	UHC Pays
Telemedicine Consultation (applies to deductible and OOP Max).	\$40	None	If you don't use the network, you'll have to pay for all costs.	
Primary Care Physician (PCP) Office Visit (includes General Practitioner, Family Physician, Pediatrician, Gynecologist, Internist).	20%	80%		
Specialist Physician Office Visit				
Urgent Care Facility				
Emergency Services				
Out-of-Pocket Maximum (OOP) (Medical & Pharmacy):	You Pay	UHC Pays		
This protection limits the maximum amount you will have to pay for medical/pharmacy expenses in the plan (or calendar) year.				
Per covered person per benefit period (Employee Only).	\$3,000*			
Per Family per benefit period (employee with Children, Employee plus Spouse and Family Coverage).	\$6,000*			

*Includes the Deductible, any pharmacy co-insurance and eligible expenses in excess of the benefit percentage.

2022 Premiums

Remember to “shop” for your healthcare needs and stay In-Network so you can receive the best care for your dollar.

Iowa Medical (Monthly Premiums)

You Pay*		Woodgrain Pays	
Employee Only	\$132.96	Employee Only	\$378.42
Employee & Spouse	\$289.91	Employee & Spouse	\$825.13
Employee & Child(ren)	\$271.95	Employee & Child(ren)	\$774.01
Family	\$408.08	Family	\$1,161.46

Tobacco User — Additional \$60

Your Prescription Drugs

Prescription Drug Benefits

Copayment Per Prescription (After Deductible)

Tier Level	Retail		*Mail Order
	Up to 31-day Supply		Up to 90-day Supply
	Network	Non-Network	Network
Tier 1	\$10	\$10	\$25
Tier 2	\$35	\$35	\$87.50
Tier 3	\$60	\$60	\$150

*Only certain Prescription Drug Products are available through mail order: please visit www.myuhc.com or call Customer Care at the telephone number on the pack of your ID card for information.

A deductible and out-of-pocket limit may apply. Please refer to the medical plan documents for the annual deductible and out-of-pocket limits amounts, which include both medical and pharmacy expenses. This means that you will pay the full amount we have contracted with the pharmacy to charge for your prescriptions (not just your co-payment), until you have satisfied the deductible. Once the Deductible is satisfied, your prescriptions will be subject to the co-payments outlined below. If you reach the out-of-pocket limit, you will not be required to pay a co-payment.

myuhc.com

Myuhc.com and more in the palm of your hand.
Find out what you're missing!



UnitedHealthcare
Health4Me



Download the App today!

United Healthcare Network



Woodgrain has teamed with the United HealthCare to provide you with a network of physicians and facilities that aim for better health, lower healthcare costs, and provide better care for their patients. You can find an in-network provider by visiting welcometouhc.com/choicehsa or call 1-866-873-3903.

Take a few minutes to learn more about their new and exciting approach to the healthcare needs of Woodgrain employees.

Know Your Network

You have the power to improve the quality and reduce the cost of your healthcare!

When you use an in-network doctor or other health care provider, the Woodgrain Plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. If your doctor refers you to another doctor or facility, always ask if you are being referred to an In-Network affiliated provider or facility. When you receive healthcare services within the network, you will receive the most cost savings possible.

United Healthcare is Here to Assist You

Finding your way around in the healthcare delivery system is often times very confusing and time consuming. “**Customer Care**” is available to help you. Call them at **(866) 873-3903** to help answer your questions and steer you in the direction of the best healthcare that can be provided to you as a Woodgrain employee. They are available to help you, Monday-Friday, 8am-8pm (local time) or visit online a welcometouhc.com/choicehsa to look for in-network providers and facilities.



People

Doctors and other professionals by specialty



Places

Hospitals, clinics, labs, imaging centers



Tests and Imaging

Lab tests, screenings, X-rays, scans



Services and Treatments

Office visits, tests, treatments, surgeries



Care by Condition

Find care for common concerns

Your Health System

Know Where to go for Care

When you're sick or injured, deciding where to get care is the last thing you want to worry about. Understanding your options now will make decisions easier when you need care.



Telemedicine

Provides access to U.S. board certified physicians and pediatricians via phone or video at any time (24/7/365). The service is secure, confidential and compliant with all medical privacy regulations. Telemedicine is a less expensive alternative to in-office doctor or urgent care visits. For routine illnesses such as the cold & flu, ear infections, allergies and more, this is a great option. For non-emergency situations and times when your primary physician is not available, consider Telemedicine.

Primary Care

A primary care doctor plays a very important part in your long term health. The doctor knows your medical history and the conditions you've suffered from and has access to your medical records. That means the doctor can come to more educated conclusions when you come in with symptoms. Just as importantly, the doctor is your home base for illness or chronic condition management and can advise you on the next step based on everything you've already tried. Crucial consistency is not something you can get at urgent care centers.

Urgent Care

If you are unable to see your primary care doctor during regular office hours, an urgent care center may be used as a supplement. Urgent care centers support patients going through urgent medical conditions. Office hours are extended into the evening and through the weekend. There is usually a medical doctor on call but you may receive services from a nurse practitioner or physician assistant. The cost for urgent care may be twice as much as a doctor's office. Remember, urgent care is not a substitute for a primary care physician.

EMERGENCY ROOMS

Emergency rooms are the best place for treating severe and life-threatening conditions. They're open 24 hours, seven days a week. Specialized care is available but also makes it the most expensive type of care.

The important thing is, use your best judgment when choosing where to get care.

Frequently Asked Questions

Q: How do I find out if my provider is In-Network?

A: There are Network links available online to look up a physician and/or healthcare facility. Always refer to your Provider Directory for a listing of Participating Physicians, Hospitals, and other Providers. Services will cost less for you and the plan. Go to myuhc.com or call 866-873-3903 to find a provider for the Iowa Health Advantage Plus Plan.

Q: My son/daughter is attending an out-of-state college. Will his/her health care claims be processed out-of-network?

A: No. Your dependents who are full-time college students living outside the service area can still be covered. In other words, benefits will be paid as if they lived in the service area. You must contact United Healthcare at 866-873-3903 to find out how to access a network for the state they are attending college. But remember, other family members who live in the service area must continue to use their regular in-network providers.

Q: Will my health care services be paid in-network if my primary doctor sends me to another doctor that is not in my network?

A: It is your responsibility to confirm in-network providers. There are many tools you can use for a provider confirmation. Access the provider directories at myuhc.com or contact them at 866-873-3903.

Q: What is the difference between going to the Urgent Care Facility and the ER Department at the hospital?

A: An urgent care visit is substantially lower in cost than the emergency room and can also serve as a same-day supplement for primary care because of the extended hours and additional locations. Going to the Urgent Care facility is an effective and convenient option for people to seek treatment for minor to moderate conditions, particularly when care is needed quickly and the symptoms don't appear to be life-threatening. If you feel you may be experiencing a life-threatening situation, always call 9-1-1.

Q: My child is entering Kindergarten this coming year. Are immunizations considered preventive care?

A: Yes, immunizations (and even flu shots) are part of the preventive care services and are covered at 100%. You can view at list of preventive care benefits at Healthcare.gov. <https://www.healthcare.gov/preventive-care-benefits/>. Some immunizations are also covered by In-Network Pharmacies that participates in the Pharmacy Vaccine Network.

Q: If I enroll a dependent in the Health Advantage Plus plan, does the entire family deductible requirement need to be met before the coinsurance pays? Or is each individual required to meet an individual deductible amount?

A: The full family deductible must be met before coinsurance will help pay on claims. The full family out-of-pocket maximum must also be met before the Plan pays 100% of the cost of approved services.

Q: What does it mean if my family reaches the out-of-pocket maximum?

A: It means you have reached the most you will pay for your family's health care services during the policy period (the calendar year). After you have reached the out-of-pocket maximum, the Plan begins to pay 100% of the allowed amount for healthcare services. This limit never includes your premiums, balance-billed charges or health care the Plan doesn't cover.

Telemedicine

Medical Plan Enhancement—Woodgrain added the Telemedicine feature to all our Health Advantage Plus Plans as a convenient option to the traditional doctor’s office visit. Telemedicine is a less expensive alternative to in-office doctor or urgent care visits. Telemedicine provides 24/7/365 access to board-certified primary-care doctors and pediatricians. Whether you are at home, traveling, or you simply want the most convenient way to see a doctor, telemedicine is easy to use and available on your schedule anytime, anywhere. The service is secure, confidential, and compliant with all medical privacy regulations.

When should I use Telemedicine?

- If you’re considering the ER or urgent care for a non-emergency medical issue
- Your primary care physician is not available.
- At home, traveling or at work
- 24/7/365, even holidays!

What can be treated?

- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Ear Aches
- Joint Aches
- Respiratory Infections
- Sinus Infections

Who are the Telemedicine doctors?

Practitioners are Board Certified doctors that practice primary care, pediatrics, family and emergency medicine. The doctors have incorporated Telemedicine into their normal practice to provide convenient access to quality care.

Frequently Asked Questions

Q: When can I use Telemedicine consultations?

A: Woodgrain employees can access the services provided by the Telemedicine providers anytime. Remember to register your account first.

Q: Will my medical insurance be billed for the consultation fee?

A: No. You are responsible to pay the consultation fee up front but the cost will be applied to your annual deductible and the annual out-of-pocket maximum.

Q: How do I pay the consultation fee?

A: When you request a consultation, you will be asked to pay. The representative will tell you the payment options. Most often, a debit card is used for payment. Don’t forget...you can use your **Health Equity HSA debit card** to pay for your consultation.

Q: Why did Woodgrain add Telemedicine to the medical insurance plan?

A: Woodgrain understands the value of your time and money. Telemedicine consultations are a great alternative to visiting the doctor’s office and is a very cost effective alternative to an office visit, an urgent care visit, or a late night trip to the ER for a non-emergency medical issue.

Telemedicine

Virtual Visits Offered Through:



Get Started!

1. Register online or by phone

Register online anytime by visiting myuhc.com.

You will need to enter your First Name, Last Name, Gender, Date of Birth and the Group ID#.

2. Complete Medical History

The first time you register you will be asked about your medical history. Just complete your medical history during registration. Then, request a **Virtual Visits** consultation.

3. Request a consultation

You can pay using any major credit or debit card, including your HSA debit card. Pay the \$40 consultation fee. The cost will be applied to our deductible and out-of-pocket maximum.

Virtual Visits staff is available 24/7/365 by video streaming.





Health Savings Account

HealthEquity

Health Savings Account (HSA)

The Perfect Complement to the Woodgrain Health Advantage Plus Plans

A Health Savings Account (HSA) can be used to save and pay for qualified healthcare expenses—tax-free. You are automatically enrolled in the HSA plan when you enroll in the Woodgrain Health Advantage Plus plan. You can begin bi-weekly payroll contributions immediately upon enrollment and you can increase your contribution any-time at MyTools.Woodgrain.com. You can grow your HSA and plan for future medical expenses.

Why an HSA?

Save up to 30% more for healthcare

An HSA isn't just any bank account—it's a tax-advantage account. That means you don't pay taxes on the money you put in, take out, or earn in an HSA, helping you save up to 30% more.

The money never expires

Unlike a Flexible Spending Account (FSA), the money saved in your HSA is yours and carries over from year-to-year. Even if you change jobs, switch health plans, or retire—you own your HSA and all the money in it.

Use it for your family

You can use your HSA to pay for your qualified expenses, for those of your spouse, and for qualified health expenses of your tax dependents, even if they're not covered by your health plan.

It's more than a spending account

Even if you don't spend much on healthcare, an HSA can still be very useful. Save or invest your HSA funds so the money is there when you need it—now or 30 years from now!

Ways to Pay:

- Health Equity HSA Debit Card
- Online Bill Pay
- You pay now and reimburse yourself later



Discovering the **power** of health savings accounts

What Expenses Are

Here are some examples:

- Doctor, hospital, and surgery costs
- Prescription medicines
- Dental care and braces
- Eye exams and surgery
- Glasses and contacts
- Mental health care
- Acupuncture, chiropractic, and physical therapy
- Medical supplies
- Fertility treatment
- Nursing home care
- And More!

Ways to Save:

- Pre-tax payroll deductions
- One-time contribution
- Anytime contributions



Every little bit counts!

Health Savings Account (HSA)

Employer Contribution

Annual Contribution:

- Single member \$520
- Two or more members \$1,040
- Family \$1,560

Direct Deposit to HSA

Schedule:

Every Bi-Weekly Pay Day:

- Single member \$20
- Two or more members \$40
- Family \$60

Log On

Sign in to the member portal by visiting www.MyHealthEquity.com. For the first-time, select “Begin Now” and follow the step-by-step process to verify your account.

- Add a beneficiary
- Elect to receive e-statements (no monthly charge for statements).
- Navigate through the portal and familiarize yourself with the features and capabilities.

Build Your Savings

- Pre-tax payroll deductions
- One-time Contribution
- Change your contribution anytime thru MyTools

Know how to Calculate Your HSA Contribution

1. Know your IRS Annual Limit.
2. Know how much Woodgrain will contribute to your account.
3. Know if you are eligible for the catch-up contribution (age 55 and over).
4. Know when you need to re-calculate your contribution.

To Calculate:

Your Annual IRS Limit for *Single* or *Family* coverage **minus** the Woodgrain Annual Employer Contribution **minus** any other YTD contributions to your HSA account. Then **divide** by the remaining Pay Dates in the calendar year. This **equals** the amount you can contribute each pay check.

Example: \$3,650 (Single IRS Limit)+ \$1,000 (Catch Up Amount, if applicable) -\$520 (WG Annual Contribution)= \$4,130 (Allowable Total to Contribute); Then, \$4,130 (Allowable Total to Contribute) -\$450 (Your YTD Contributions) = \$3,680 / 18 (Remaining Pay Dates) = \$204.44. This is the highest amount you can contribute for the remainder of the calendar year pay dates. If these numbers change, **RE-CALCULATE**.

Did You Know

If you overcontribute to your HSA, you may miss out on Woodgrain contribution funds.

Explore! HealthEquity Online

Explore! HealthEquity Online

Access your account at:

<https://my.healthequity.com>



Your Account Dashboard

Account Balances

HSA Available to Spend	\$12,795.23
HSA Contributions YTD	\$7,000.00
HSA Distributions YTD	\$2,563.12
Vanguard Retirement Plan (s)	\$503,338.70

Quick Links

- Pay Doctor/Provider >
- Request Reimbursement >
- Make Contribution >
- Transaction History >
- Investments >

To Do

- Unlinked Receipts/Docs 0

92%
Joe Sample
Overall Account Optimization
Optimize Your HSA

CONGRATS!
You can now begin investing & increase your earning potential.
INVEST NOW

Resources

- Vanguard Retirement Plan (s)
- HSA Education >
- Qualified Medical Expenses >
- Medical Journal >

Toggle to Your Vanguard account without logging in again.

Explore! HealthEquity Online

Q: Will Woodgrain contribute to my HSA in 2022?

A: Yes. Woodgrain will contribute to the HSAs in 2022. Employee Only Coverage—\$520. Employee plus Spouse coverage or Employee plus Children coverage—\$1,040. Family coverage—\$1,560. The contribution is only for active employees on the Woodgrain Health Advantage Plus plan. The IRS prohibits an HSA for anyone participating on Medicare.

Q: Does my dental and vision costs apply towards my health plan deductible and out-of-pocket maximums?

A: Dental and Vision costs can be paid through the HSA, but they do not count towards your health plan deductible or out-of-pocket maximum.

Q: My spouse is enrolled in a traditional PPO plan at his/her employer and I am enrolled in Woodgrain's Health Advantage Plus plan. Can our children be covered on both plans?

A: No. The children can only be enrolled in one or the other plan. If the children are enrolled in the Woodgrain Health Advantage Plus plan, they cannot be claimed on someone else's taxes.

Q: If my spouse and I enroll in separate plans, can the HSA funds be used for the spouse enrolled in the traditional PPO plan?

A: Yes. Your spouse and dependents do not need to be covered by the Woodgrain Health Advantage Plus plan to use your HSA funds to pay their out-of-pocket medical expenses. Your spouse and children must be claimed on your taxes to qualify for the HSA funds to be used for their expenses.

Q: If I have accumulated over \$1,000 in the HSA account and elect to invest those funds over the \$1,000, what happens if my account goes below \$1,000 because I have used funds to pay qualified expenses?

A: You would have to liquidate some of the money invested in order to get back to the \$1,000 level.

Q: If I have a claim in February for \$1,000 but only have \$250 in my HSA, can I pay the entire claim through the HSA?

A: No, you cannot exceed the balance in your account as it is a debit card and would decline. Your available balance will always show on the HealthEquity web portal. You are allowed to change your pre-tax payroll contribution at anytime through MyTools.Woodgrain.com.

Q: Can I contribute a check to HealthEquity mid-year if I realize I did not set my payroll contributions high enough to take care of the expenses I have incurred?

A: Yes, as long as you stay below the IRS annual limit. Don't forget to include the employer contribution in your total annual limit. You will not realize the tax savings until you file your taxes the next year.

Q: Is there a maximum balance I can have in my HSA?

A: No. You can grow it to any sum...well into your retirement.

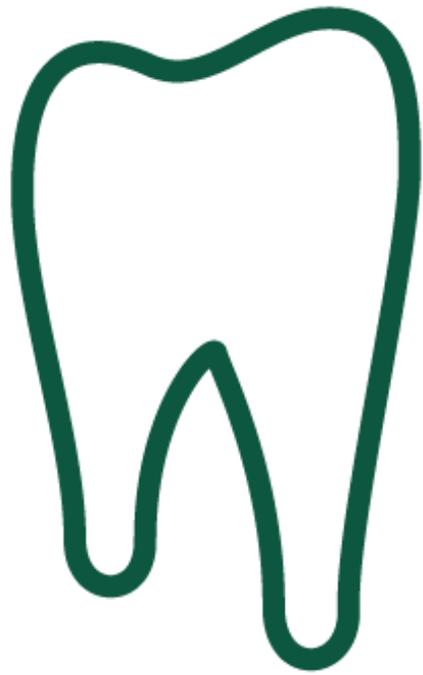
Q: Are there limits to the amount I can contribute to my HSA?

A: Yes. The IRS limits the amount you are allowed to contribute to your HSA. 2022 limits are: Single—\$3,650; Family—\$7,300 and Catch-up (age 55 and over) \$1,000.

Remember, any employer contributions you receive from Woodgrain count toward the IRS limit.

Please keep in mind you can change your HSA allocation at any time during the plan year through MyTools.

If you have more questions, call HealthEquity at 866-346-5800 or visit www.HealthEquity.com/HSALearn.



Dental Benefits

Cigna Dental PPO SA Plus

Your Dental: Cigna Dental PPO SA Plus

Woodgrain’s dental plan is a separate plan from the medical plan with independent premiums, and its own network of providers.

After you elect dental coverage, you will receive a dental plan card in the mail. Present the card at all office visits. The dentist office can call 1-800-877-1122 to verify your coverage. Allegiance is the manager for the dental plan and will process all dental claims.

Most likely, your current dentist is already in the network – over 118,000 dentists are! But don’t just assume that is the case.

Woodgrain has partnered with Cigna Dental to provide a nationwide dental network. To take full advantage of this great benefit. Make sure to verify that your dentist is in the Cigna Dental PPO SA Plus network.

Go to cignadentalsa.com to find an in-network dentist near you.

Don’t Forget!! You can use HSA funds to pay for dental service costs.



Dental/Ortho Benefits

Dental Monthly Premiums*

You Pay	
Employee Only	\$6.18
Employee + Spouse	\$13.39
Employee + Child(ren)	\$11.59
Family	\$20.09
Your Employer Pays	
Employee Only	\$18.54
Employee + Spouse	\$40.17
Employee + Child(ren)	\$34.76
Family	\$60.26

*3% increase to rates for plan year 2022

Dental Coverage

- Preventative dental services, like cleanings, are covered 80% by the Woodgrain Dental plan.
- Deductible per covered Person is \$50 per calendar year.
- The deductible is waived for preventive dental services.
- Basic dental services such as fillings are paid at 80%, after deductible.
- Major Restorative services such as crowns, bridges and dentures are paid at 50%, after deductible.
- Maximum Benefit for the plan year is \$1,250 per person per calendar year.

Orthodontic Treatment

- 50% of orthodontic treatment is paid after the annual deductible is paid.
- Maximum Lifetime Benefit of \$1,250.
- Dependent children less than nineteen (19) years of age qualify for orthodontic treatment.

Waiting Periods

- Major Restorative Services – 12 months of continuous coverage under the Plan.
- Orthodontic Treatment – 12 months of continuous coverage under the Plan.
- Prior coverage in a Woodgrain Plan qualifies as continuous coverage.

All benefits payable under this plan are subject to the applicable plan exclusions, the maximum eligible expense (MEE) or procedure based limit.

MILES OF SMILES.

Cigna Dental PPO SA Plus



Looking for a dental network that will help you take better care of your teeth and your wallet? Consider it found: Cigna Dental offers you access to a nationwide network of quality dental professionals at an affordable price.

Cigna Dental PPO SA Plus gives you access to:

- 118,000 dentists at more than 270,000 locations across the country (projected for year-end 2014)¹
- Opportunities to lower your expenses when you receive care from an in-network dentist
- Service you can trust from a company that's been offering people access to dental care for close to 50 years.

How to find a dentist

1. Go to www.CignaDentalSA.com.
2. Select the Cigna Dental PPO Shared Administration Plus network.
3. On the next screen, enter your search criteria.
4. Fine tune your results by speciality or location. You can also get directions and view the location on a map.

Home »

Welcome to Cigna Dental PPO
Your employer has selected one of the largest dental networks in U.S. to provide you with quality dental service.

How to Search for a Provider

1. Enter address, you must provide a ZIP code or a city and state. The more detail you provide, the more accurate the results will be.

Address: 115 Main Street
City: Burlington
State: NY
Zip: 01234

Dental Speciality: Select a Speciality
Dentist Last Name: _____

2. Select how many miles away the provider can be from the address:
Distance in miles: 5 10 15 25 50 75

GO YOU.

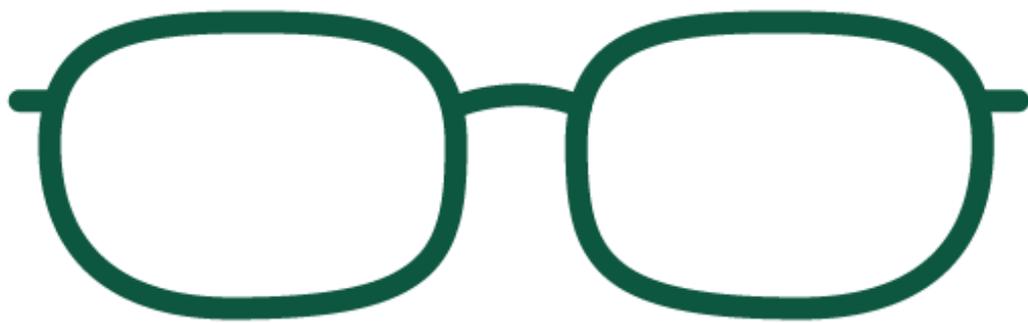


1. NetMinder DPPO data as of March 2013, comparing counts of individual dentists in networks available to Third Party Administrators. Data is subject to change. The Ignition Group makes no warranty regarding the performance of the data and the results that will be obtained by using. Numbers based upon projection for year-end 2014. Growth will come from credentialing dentists currently under different contracts, new dentists according to network growth plan, and client specific initiatives.

Offered by: Cigna Health and Life Insurance Company.

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872747 09/13 © 2013 Cigna Payer Solutions. Some content provided under license.



Vision Benefits

EyeMed

Your Vision

As part of your comprehensive benefit coverage, we are pleased to offer EyeMed Vision Care. EyeMed offers valuable vision protection! Remember, enrollment is optional because the coverage is voluntary.

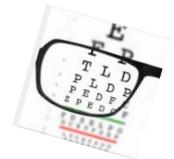
Vision Monthly Premiums*

You Pay	
Employee Only	\$5.35
Employee + Spouse	\$10.16
Employee + Child(ren)	\$10.69
Family	\$15.71

*No change to rates for plan year 2022

Member Register & Provider Lookup

1. Go to: [Eyemedvisioncare.com/member](https://eyemedvisioncare.com/member).
2. Enter your zip code
3. The Plan is: [Insight H](#).



Welcome [Redacted] [Manage Profile](#) [Log Out](#)
 [Nondiscrimination Notice and Language Assistance](#)

[Home](#) [View Your Benefits](#) [Special Offers](#) [Locate a Provider](#) [Help and Resources](#) [Know Before You Go](#)

You won't have to go far to find an EyeMed provider.

[Find a provider](#) ▶



Your claims

Get status details for all your EyeMed claims and access a printable Explanation of Benefits document for each. [See My Claims](#)

Find a provider

EyeMed has a nationwide network of thousands of independent and retail providers. [Find a provider](#)

Got questions?

How do I use my benefits? How can I get a new ID card? [Get answers here](#) or [watch our video tutorial](#) for more personalized help.

Need Assistance?



Visit our [Help & Resources](#) page.



[Contact Us](#)
Mon-Sat 7:30AM to 11:00PM ET
Sun 11:00AM to 8:00PM ET

Frequently Asked Questions

Using Your Vision Benefit & FAQs Register

Q. How do I use my benefit?

A. Using your vision benefit at a network provider is easy.

Locate a provider that services your plan by using the Enhanced Provider Search on EyeMed's website.

Call the eyewear provider to confirm he or she accepts our plan (The plan name is – [Insight H](#)).

Schedule an appointment.

Show your EyeMed Member ID card at the time of service. *Don't have your ID card?* No worries! You don't need one to receive services. Simply show your driver's license or pull up your digital card on the [EyeMed Members App](#).

The provider's staff will do the rest! You pay for any copays indicated, as well as any applicable amounts over the allowances. Your provider will supply you with these amounts.

Q. As a subscriber, why do I not see benefits or claims information for my dependent?

A. Due to privacy guidelines, we only show family members who are under the age of 18 under the subscriber's account. Anyone 18 or older will need to register for his or her own account.

The EyeMed Provider Network

Q. How do I find a provider who accepts my EyeMed plan?

A. EyeMed makes it easy to find an eye doctor and schedule an exam online. Visit the enhanced provider search on the website to choose from more than 95,000 in-network providers. You can even filter your search by your frame preferences, provider hours and much more.

Q. Can I use my benefits online?

A. Absolutely! You can utilize your in-network EyeMed benefits online by visiting www.contactsdirect.com, www.lenscrafterscontacts.com or [Target Optical](#) to purchase contact lenses online. To purchase glasses online visit www.glasses.com or [Target Optical](#).

Q. I can't find a provider near my home or office, who can I see?

A. You can visit an out-of-network provider and access your in-network level of benefits when you cannot schedule an appointment within two-weeks because there is no in-network provider available without excessive travel or delay. You must submit a claim form to EyeMed for reimbursement. Complete the OON claim form, which includes additional information and requirements. See more details online at: Eyemedvisioncare.com/member.



Know Before You Go:

An online tool to help you estimate the cost of a new pair of glasses. Login to your account at: [Eyemedvisioncare.com/member](https://eyemedvisioncare.com/member)

Home View Your Benefits Special Offers Locate a Provider Help and Resources **Know Before You Go**

Know Before You Go out-of-pocket cost estimator

Understanding vision benefits can be confusing. That's why we make it easy for you to estimate your out-of-pocket costs ahead of time. See a list of services and products, choose your preferences and we'll estimate your savings and out-of-pocket costs based on your specific plan. It's a simple and smart tool for savvy shoppers.

Let's get started ▶



We've done the math, and here's the good news.

You will have estimated savings of \$189.50 thanks to your Woodgrain Millwork, Inc vision Insurance!

Your selections

- ✔ Vision products without exam Glasses
- ✔ Basic Frame
- ✔ Single Vision
- ✔ Polycarbonate
- ✔ Scratch Resistant

Retail Price	\$330
Woodgrain Millwork, Inc Vision Plan Savings	-\$189.50
Estimated out of pocket cost	\$140.50

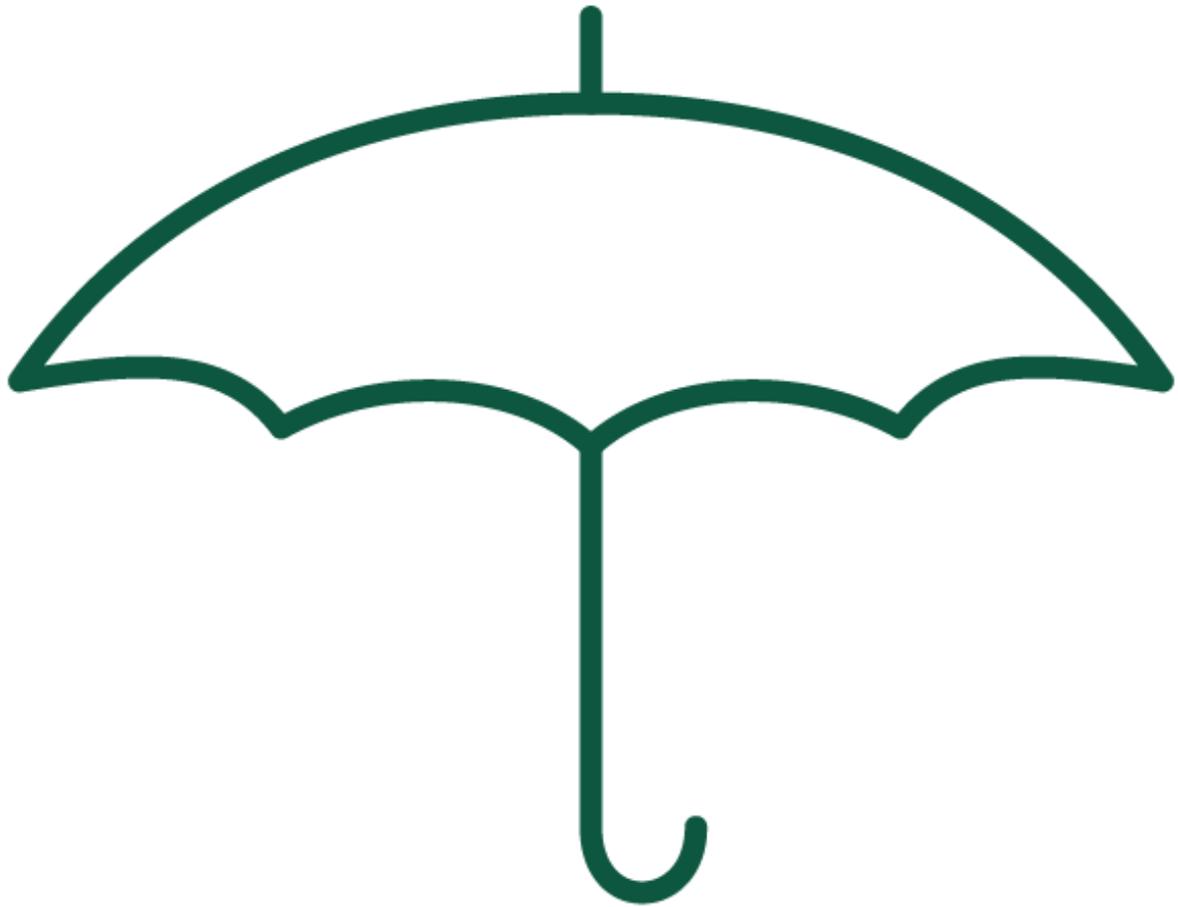
There's so much more to your vision benefits than copays and coverage. With members-only savings and discounts, simplified paperwork and access to a vast network of leading retailers and independent providers, you're in good hands.

In addition to your vision benefits, you can also grab extra discounts just for being a member:

- ▶ 40% off your second pair of complete prescription eyeglasses
- ▶ 20% off non-prescription sunglasses
- ▶ Reduced out-of-pocket on balances over your frame allowance
- ▶ Discount on balances over your conventional contact lens allowance
- ▶ Access to special offers and coupons that are always updated in your Member Portal account

Find an eye doctor and make your eye exam appointment online today:

Find a provider and
make an
appointment



Life and AD&D Insurance

New York Life

Group Term Life Insurance and Accidental Death & Dismemberment



Your basic benefits package includes Group Term Life (GTL) Insurance for you at no additional cost .

What do I get?

The amount of your coverage depends on your annual base salary. Your coverage is equal to one times your annual salary, rounded up to the nearest \$1,000. The maximum amount of coverage you will have is \$125,000.

Accidental Death & Dismemberment

If you are involved in an accident and killed or lose a limb, your benefits package also includes accidental death and dismemberment insurance. The amount of insurance depends on the severity of your injuries. Please read your plan summary for more information.

What does it cost?

Again, your monthly cost, or premium, is paid for by Woodgrain, 100%. There is no cost to you for basic Group Term Life & Accidental Death and Dismemberment (ADD) insurance.

Can I buy additional life insurance?

Yes, Supplemental Life & Accidental Death and Dismemberment (ADD) insurance is available. See the Supplemental Group Term Life and AD&D section of this packet.

Benefit Reduction

Your coverage will be reduced by 35% at age 70 and an additional 15% at age 75. The reduction in coverage will occur on your date of birth.

Example: \$100,000 benefit.

Reduces by 35% at age 70: \$100,000 - \$35,000 = \$65,000 Total amount allowed at age 70.

Reduces by 15% at age 75: \$100,000 - \$50,000 = \$50,000 Total amount allowed at age 75.

Don't Forget to Designate Your Beneficiary

It is important to designate who should receive this benefit in the unfortunate event of your passing. You can designate your primary and contingent beneficiaries online through MyTools OR by visiting your local Human Resources Department.

Supplemental Life Insurance and Accidental Death & Dismemberment



In addition to your company-paid GTL benefit, you have the opportunity to buy additional term life insurance for yourself and your loved ones.

Woodgrain offers the opportunity to purchase supplemental life insurance through New York Life. New York Life is one of the most trusted names in insurance and are backed by over 175 years of experience. You will be working with financial professionals, who will partner with you to achieve the best result for you. Woodgrain is happy to be a partner with New York Life to help our employees plan their financial futures and protect their loved ones.

Open Enrollment

The 2021 Open Enrollment will be an “initial enrollment event”. That means for coverage beginning 01/01/2022 eligible employees working a minimum of 30 hours per week will be allowed to enroll or increase supplemental insurance. The available coverage for you, your spouse and your children will receive equal amounts of Term Life and Accidental Death and Dismemberment insurance. For more details, ask your local HR resource for a “Term Life and Accidental Death & Dismemberment Insurance informational flyer.

Employee coverage— \$10,000 minimum benefit in units of \$10,000 to reach the maximum coverage; 5x annual salary or up to \$500,000 OR the guaranteed issue, whichever is less. Annual Compensation includes your annual wage or salary including commissions. Annual Compensation excludes bonuses, overtime pay and extra compensation.

Employee Minimum Benefit is \$10,000. As you increase your coverage, you must select it in \$10,000 increments.

Employee guarantee issue amount is \$400,000; spouse coverage guarantee issue amount is \$30,000.

Spouse Maximum Benefit is \$500,000 but must not exceed 100% of the employee’s benefit. Any selected amount over the Guarantee Issue is subject to New York Life approval. Units are in \$5,000 increments.

Note: Evidence of Insurability is required if desired coverage is over the guarantee issue amount.

What does Guarantee Issue mean to me?

Guarantee Issue is available to new Woodgrain employees. Guarantee Issue means if you enroll within 31 days of becoming eligible, the Guarantee Issue amount is available without providing Evidence of Insurability. Evidence of Insurability will be required for any amounts above the guarantee issue, for late enrollees or increases in insurance coverage. Guarantee Issue for Employee Supplemental Life Insurance is \$400,000. Coverage is elected in \$10,000 increments. Guarantee Issue for Spouse Supplemental Life Insurance is \$30,000. Coverage is elected in \$5,000 increments.

Evidence of Insurability

A statement of medical history and related information, which is used to determine whether an applicant will be approved for coverage. It will be your responsibility and expense to visit your doctor in order to have the Evidence of Insurability completed.

What about coverage for my spouse and children?

Supplemental Life Insurance is available for your spouse and children to age 26. However, you may only elect coverage for your dependents if you elected additional coverage for yourself. You pay for the cost of additional coverage through payroll deductions on a post-tax basis. Coverage for children is available in \$2,000 increments up to \$20,000. The premium covers all dependent children regardless of the number of children.

Beneficiaries

We recommend you designate a beneficiary for your life insurance policy(ies). A beneficiary is the person (or people, estate, trust, etc.) to whom benefits will be paid to in the event of your death. You may change your beneficiary at anytime during the plan year. Simply go online through MyTools.

Supplemental Life Insurance Continued

Supplemental Life/ADD Insurance*

Age	Vol. Life Rate	AD&D Rate	Combined Rate
Under 25	0.05	0.03	0.08
25 — 29	0.05	0.03	0.08
30 — 34	0.06	0.03	0.09
35 — 39	0.09	0.03	0.12
40 — 44	0.15	0.03	0.18
45 — 49	0.26	0.03	0.29
50 — 54	0.37	0.03	0.40
55 — 59	0.65	0.03	0.68
60 — 64	1.12	0.03	1.15
65 — 69	1.71	0.03	1.74
70 — 74	3.44	0.03	3.47
75 — 79	7.04	0.03	7.07
80 — 99	7.04	0.03	7.07

Rates are age based. As you move from one age level to another, the new rate will be effective on your birthday.

Example for Premium Calculation:

Employee is 33 Years old and Requests \$200k of Supplemental Life Coverage.

The AD&D coverage is included in the combined rate.

Age	Requested Amount
33	200,000

Age	Age Rate	Divide Coverage Amount by 1,000	Monthly Premium	Bi-Monthly Premium
33	\$0.09	200	\$18.00	\$9.00

*This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

Child Cost

Units	Coverage Amount	Rate
2	\$2,000	\$0.334
4	\$4,000	\$0.668
6	\$6,000	\$1.002
8	\$8,000	\$1.336
10	\$10,000	\$1.670
12	\$12,000	\$2.004
14	\$14,000	\$2.338
16	\$16,000	\$2.672
18	\$18,000	\$3.006
20	\$20,000	\$3.340

The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have, all the children would be covered.

Example: Units X Rate

Coverage	Monthly Rate From Above Chart	Times 12, Divided by 24. Equals Payroll Deduction
\$20,000	\$3.340	\$1.67



Disability Insurance

New York Life

Long-Term Disability



Long-Term Disability is intended to protect your income for a long duration after you have depleted Short-Term Disability offered by Woodgrain.

Woodgrain covers the cost of the Core Long -Term Disability Insurance Plan.

What does the Core Plan cover?

If, for whatever reason, you are hurt and cannot work for an extended period of time, the Core Long-Term Disability Insurance benefit will pay you 40% of your monthly salary up to \$1,500 per month. Woodgrain covers the cost of this benefit.

What is the Buy-Up Option and why do I need to enroll?

Your benefits package also includes a Supplemental Buy-Up Option. You can buy coverage of up to 60% of your monthly salary, up to a maximum of \$10,000 per month, at a minimal cost to you. When you elect the Buy-Up Option, you are making a sound decision for future peace-of-mind.

What does it cost?

The monthly premium for the Core Plan is paid for by Woodgrain 100%.

The monthly premium for the Buy-Up Option is \$0.293 per \$100 of your salary.

A blue speech bubble pointing to the left, containing the text "Premium Decrease".

Premium Decrease

If I am disabled, how do I receive this benefit?

You must apply for Long-Term Disability through your Human Resources Department. There is a 90-day waiting period from the time you become disabled before your long-term disability benefit begins.

Do I need a health examination to sign up for Long-term Disability Insurance?

To continue the coverage you have now, simply re-enroll in the Long-Term Disability insurance plan. If you waived coverage before but would like to enroll in Long-Term Disability during Open Enrollment, you will be Allowed to do so during the Open Enrollment period for effective coverage on 01/01/2022.

For more details, ask your local HR resource for a Long Term Disability Insurance Flyer. Now is the time to enroll so you will receive up to 60% of you monthly salary in case of total or partial disability.



Employee Assistance Program

New York Life

Helping Employees Balance Work & Life



Employee Assistance Programs (EAP) Provided Through New York Life

Woodgrain cares about you and your family members. Woodgrain offers employee assistance programs through New York Life. These programs provide outside counselors, resources, and referrals to assist you and your loved ones. The assistance you and/or your family members receive remains confidential; Woodgrain has no insight into your specific use of the services.

Life Assistance Counseling

Life. Just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, your Life Assistance & Work/Life Support Program is there for you. It can help you and your family find solutions and restore your peace of mind.

Survivor Assurance—Providing Peace of Mind

New York Life knows losing a loved one is difficult. They understand how challenging it can be for beneficiaries to manage their loved one's insurance benefits among other pressures during such a difficult time. This program provides support for beneficiaries when they need it most.

Health Advocacy

Health Advocacy Services offers you expert assistance with a wide range of healthcare and health insurance issues. Let them help you—your spouse, dependents, parents and parents-in-law get answers you need, when you need them, 24/7, at no additional cost to you.

My Secure Advantage

Financial issues are one of the leading causes of stress in America. That's why New York Life offers a full-service financial wellness program. New York Life can help support the financial health of your household, at no additional cost to you.

Secure Travel

Secure Travel offers pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home (see your plan for details). Service is a phone call away, 24/7/365.



Retirement Planning

Vanguard

Retirement



Vanguard

Woodgrain Employee Savings Plan & Trust

Watch Your Retirement Account Grow!

Woodgrain's retirement savings plan is a great way to save for your future. If you don't save, you won't be ready for retirement. Save enough to receive your employer's full match, and increase your savings every year! Below are just a few ways you can grow your retirement account or at any time, you can manage your account online and have total control over your financial future. Either way, dedicate yourself to saving for retirement.

When am I eligible to participate in the Retirement Savings Plan?

You are eligible to participate on the first day you are employed with Woodgrain if you are at least 21 years old and live in the United States. If you are new to Woodgrain, ask Human Resources how you can get started now.

How will Woodgrain help me reach my retirement goals?

You will be enrolled automatically 30 days after your hire date for a pre-tax contribution rate of 6% of your pay. If you do not want to be enrolled, you must contact Vanguard within 30 days of your hire date.

To help you save more, Vanguard's annual One Step program automatically increases your pre-tax payroll contribution rate by one percentage point annually in April or whatever month you choose. These annual increases will continue until your contributions reach 14% of your pay or the annual IRS limit, whichever is less.

How do I make sure I'm receiving the full employer match?

You must contribute 6% of your pay to receive the full 3% of employer match. Woodgrain wants to help you save for retirement. The company matches 3% on 6% of your earnings. This means for every \$1 you contribute (up to 6% of your pay), Woodgrain will contribute \$0.50 to your 401(k) account.

Do I need to designate a Beneficiary for my Retirement Account?

Yes. Properly designating beneficiaries ensures that when you die, your hard-earned savings are distributed according to your wishes. To name beneficiaries, follow simple steps at www.vanguard.com/retirementplans.

- ✓ Save
- ✓ Save Now
- ✓ Save More

For more information on saving for retirement, to check your balance, or increase your election, go to: **Vanguard.com**.

Explore the Vanguard Dashboard

EMPLOYER PLANS ▾ INVEST OUTSIDE YOUR PLAN FORMS HELP CENTER LOG OFF



MENU 

Email  [Edit](#) Last login: [Tuesday, October 08, 2019 11:16 AM ET](#) ⌵

HI , HERE'S YOUR STORY...

What you have

So far, you have saved

\$ 503,338.70

Balance as of 10/9/19

[VIEW BALANCE DETAILS](#) ⌵

 [CHANGE HOW MUCH YOU SAVE](#) →

How you're doing

You could have **\$3,396** per month in retirement income

How your estimate is created ⌵

We think you need **\$2,219** more per month

[SEE HOW WE GOT THERE](#) →

Consider this next

Pay yourself first! Gradually increasing your savings rate can pay off big time come retirement.

[FIND OUT WHY](#)



[SIGN UP TODAY](#) →

 MESSAGES  YOUR PERFORMANCE  MANAGE MY MONEY  STATEMENTS & TAXES  GET ADVICE

Provided by	Balance as of 10/08/2019
HealthEquity	
HSA available to spend*	\$12,795.23
HSA invested*	\$12,127.75

See HealthEquity HSA Balance in your Vanguard Dashboard. Click on "**View Balance Details**" to explore.



More Woodgrain Benefits

2022 Holiday Schedule

New Years Day Holiday	Monday, January 3rd
Memorial Day	Monday, May 30th
Independence Day	Monday, July 4th
Labor Day	Monday, September 5th
Thanksgiving Day	Thursday, November 24th
Day After Thanksgiving	Friday, November 25th
Christmas Eve Holiday	Friday, December 23rd
Christmas Day Holiday	Monday, December 26th

Don't forget the Woodgrain Benefit Holidays!

Benefit Holidays are pay dates where no medical premium deductions are taken out of your pay check due to being the 3rd pay date of the month.

April 29, 2022

September 30, 2022

Short-Term Disability

Accidents happen. We're here to help.

Unfortunately, accidents happen. If you find yourself in a situation where you are unable to work due to a non-work related injury, you may qualify for short-term disability.

What's offered?

Woodgrain provides short-term disability with no extra cost to you as a full-time employee.

What is the Benefit?

Hourly Employees on Short Term Disability receive 65% of their normal pay, defined as weekly base pay excluding overtime, but including shift differentials.

Exempt Employees on Short Term Disability receive 100% of their normal pay.

How does it work?

Short-term disability benefits begin on the sixth (6) work day after the date of disability and can continue up to 90 calendar days while you are unable to work.

A doctor's note or other medical proof is required to be considered for short-term disability.

What's not covered?

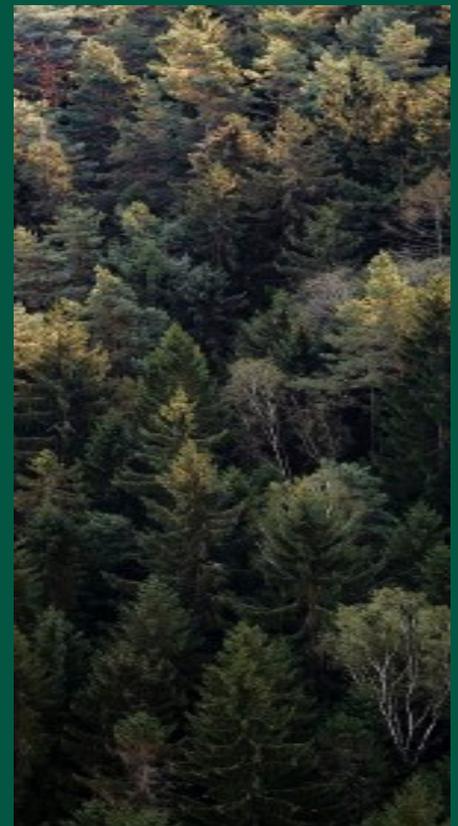
Elective surgeries as well as work-related incidents do not qualify for short-term disability. Work-related incidents fall under workers' compensation.

For additional details regarding short-term disability and how to apply, see Woodgrain's Short-Term Disability Policy (policy number 018).

What can I do while waiting for short-term disability to

Accrued sick and/or vacation leave can be used during the 5-day waiting period. Short-term disability also runs concurrently with FMLA.

For your own safety, a doctor's note is also required when returning to work.



Scholarship Program

Eligibility and General Guidelines

- Dependent child of a full-time employee (minimum 1-year of service)
- Graduating high school senior or returning college student
- Minimum GPA 2.5
- Accepted to accredited college, university, technical or vocational school

APPLICATION
DEADLINE

April 1st

Selection
Criteria

All students who apply and meet the eligibility requirements will receive a scholarship award.

Community Donations

The mission and aim of this policy is to enhance the lives of our employees, their families, and the communities in which they live by supporting programs that promote education, ease suffering, and enrich the community. Woodgrain believes that leadership is most effective in serving others, and strives to have a positive influence within its local communities through supporting programs and projects that improve the community at large.

Eligibility and General Guidelines

- All grants are requested online. Interested individuals and organizations may fill out the application found at <https://www.woodgrain.com/donationfund/>
- The organization receiving a grant must be a 501(c)(3) tax exempt organization and provide a valid tax ID number.
- Grant requests are reviewed by the Woodgrain Donation Fund Board. Grants are awarded 4 times per year. Submission deadlines are: April 1, June 1, September 1, and December 1. The selection process begins the day after the submission date and lasts 3 weeks.
- The Board will respond to each applicant with either an official approval or denial.
- For approved grants, Woodgrain will request the organization to provide some return measurements after the project is complete (i.e. pictures, potential advertisement opportunities).

See your local HR resource for more details.

Annual Flu Vaccine Benefits

Woodgrain cares about your health and the health of your family. Take advantage of the Annual Flu Vaccine Campaign held each Fall at all Woodgrain locations.

There are many reasons to get an influenza (flu) vaccine each year.

- Flu vaccination can keep you from getting sick with flu.
- Flu vaccination can reduce the risk of flu-associated hospitalization for children, working age adults, and older adults.
- Flu vaccination is an important preventive tool for people with chronic health conditions.
- Flu vaccination helps protect women during and after pregnancy
- Flu vaccine can be lifesaving in children
- Flu vaccination has been shown in several studies to reduce severity of illness in people who get vaccinated but still get sick.
- Getting vaccinated yourself may also protect people around you

Getting an annual flu vaccine can also support and save healthcare resources for the care of patients with COVID-19 or other serious healthcare issues.

For More Information, visit: www.cdc.gov/flu

or call **1-800-CDC-INFO**

(1-800-232-4636)



**U.S. Department of
Health and Human Services**
Centers for Disease
Control and Prevention



Understanding Medicare & Social Security

As a part of your benefits package, you are entitled to a **FREE** consultation about Medicare & Social Security. If you are 59 or older, it's important that you understand your options when it comes to electing Social Security and Medicare enrollment. Even IF you DON'T plan to retire when you turn 65.

Medicare

Topics Include

- ✓ What is the difference between a Medicare Supplement & Medicare Advantage Plan?
- ✓ What is Original Medicare and what does it cover?
- ✓ How do I pay for Medicare?

Included with the consultation

- "Understanding Medicare" reference material
- Medicare enrollment guide
- Medicare & You Booklet



Social Security

Topics Include

- ✓ When is the best time to elect Social Security?
- ✓ How to avoid being taxed on Social Security benefits?
- ✓ When is the best time to start to planning for retirement?

Included with the consultation

- Digital Social Security Optimization Guide
- FREE 1-1 Social Security consultation
- Social Security Optimization Report
- Tuition to the online Retirement University



CONTACT:

ENROLL365

SCHEDULE A CONSULTATION

medicare@enroll365.org
801.898.9788

**Get
Started**

CONTACT:

ALLIANCE
WEALTH ADVISORS

SCHEDULE A CONSULTATION

ben@awaplanning.com
801.683.6000

COBRA Benefits

COBRA is an acronym for the Consolidated Omnibus Budget Reconciliation Act, which provides eligible employees and their dependents the option of continued health insurance coverage when an employee loses their job or experience a reduction of work hours.

The cost of COBRA coverage is usually high because the unemployed individual pays the entire cost of the insurance because employers usually pay a significant portion of healthcare premiums for employees. (See medical premiums on page 12.) Health insurance coverage from COBRA extends for a limited period of 18 or 36 months, depending upon applicable scenarios.

If you become unemployed and qualify for COBRA Continuation Coverage, Allegiance will send you a COBRA packet within a couple of weeks from your termination date.

2022 COBRA Premiums for the Iowa Medical and Dental Plan

COBRA Iowa Medical Monthly Premiums

Level of Coverage	2022 Medical COBRA Rates
Employee Only	\$521.61
Employee + Spouse	\$1,137.34
Employee + Children	\$1,066.87
Family of 5 or more (Must include an employee & spouse)	\$1,600.93

COBRA Dental Plan Monthly Premiums

Level of Coverage	2022
Employee Only	\$25.21
Employee + Spouse	\$54.63
Employee + Children	\$47.28
Family of 5 or more (Must include an employee & spouse)	\$81.95

Contact Information

January 1, 2022 — December 31, 2022

Woodgrain

If you have

questions about...

Contact

Call

Click

Plan brochures, enrollment materials, general benefits information	Pete Crivaro Director of Human Resources –Window Div	(515) 223-6660	pcrivaro@woodgrain.com
	Liz Mallaney Human Resources Mgr.	(515) 223-6660	lmallaney@woodgrain.com
Medical and Dental	United Healthcare Choice Plan / HSA	(866) 873-3903	welcometouch.com/choicehsa
Pharmacy	Optum RX	(866) 633-2446	www.myuhc.com
Telemedicine	Virtual Visits	(877) 753-7992	www.myuhc.com
HSA Account	Health Equity	(866) 346-5800	www.healthequity.com
Vision	EyeMed	(866) 800-5457	www.eyemedvisioncare.com
Life and AD&D Disability	New York Life	(800) 225-8695	www.newyorklife.com
Retirement	Vanguard (Plan #093555)	(800) 523-1188	www.vanguard.com/retirementplans

If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. We reserve the right to change any benefit plan without notice. Benefits are not a guarantee of employment.



Annual Notices

Newborn's and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborns' attending provider, after consulting with the mother, from discharging the mother or newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Women's Health and Cancer Rights Act of 1998 (WHCRA)

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient. Coverage includes reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment of physical complications at all stages of mastectomy, including lymphedemas. This plan is in compliance with the (WHCRA).

Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium programs.

If you or your dependents are already enroll in Medicaid or CHIP, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact our State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekindsnow.gov to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not already enrolled. This called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, you can contact the Department of Labor electronically at www.askebsa.dol.gov or by calling toll-free **1-866-444-EBSA (3272)**.

For State Specific contact information, please go to: www.dol.gov/ebsa/chipmodelnotice.doc

Medicare Part D Creditable Coverage Notice

Creditable Drug Coverage Notice

Date: September 30, 2021
Company: Woodgrain Inc.
Plan Name: United Healthcare
Contact: Pete Crivaro
Address: 900 S 19th Street West Des Moines, IA 50265
Phone: 515-223-6660

Important Notice about Your Prescription Drug Coverage and Medicare:

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription and drug coverage with Woodgrain and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare Drug Plans Provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for higher monthly premium.
2. Your Employer has determined that the prescription drug coverage offered by the Woodgrain Rx Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage, ***Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if your later decide to join a Medicare drug plan.***

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However if your lose your current credible prescription drug coverage, through no fault of your own, you will also be eligible for two (2) months Special Enrollment Period (SEP) to join a Medicare drug plan.

CMS Form 10182-CC | Updated April 1, 2011

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0990. The time required to complete this information collection is estimated to average 8 hours per response initially, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

Creditable Coverage Notice Continued

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current employer group **WILL NOT** be affected. For example, you and your dependents **WILL BE** able to keep your current employer coverage if you join a Medicare drug plan.

If you do decide to join a Medicare drug plan and drop your current employer group coverage be aware that you and your dependents **WILL BE** able to get this coverage back.

Please contact us at the address and/or telephone number at the top of this notice for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.

When will you pay a higher premium (Penalty) to join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with your employer and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice or Your Current Prescription Drug Coverage:

Contact the person listed at the top of this notice for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through your employer changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

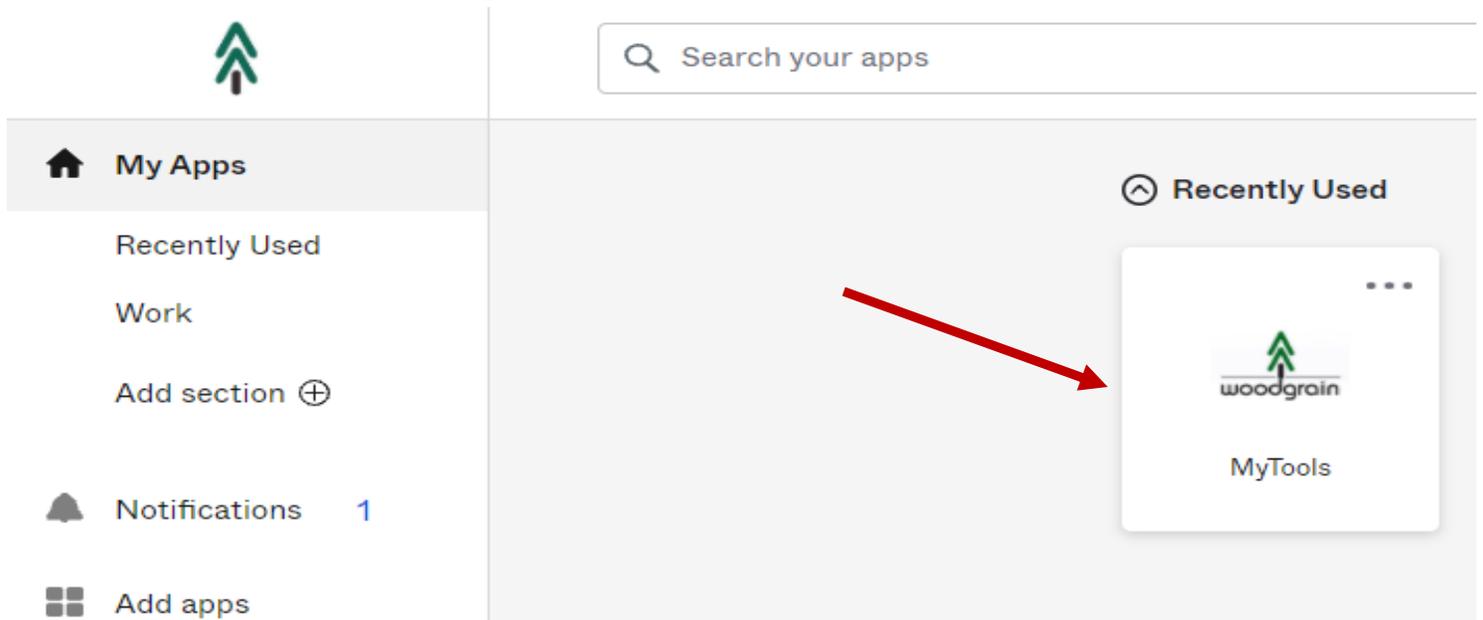
For more information about Medicare prescription drug coverage:

- - Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-800-486-2048.

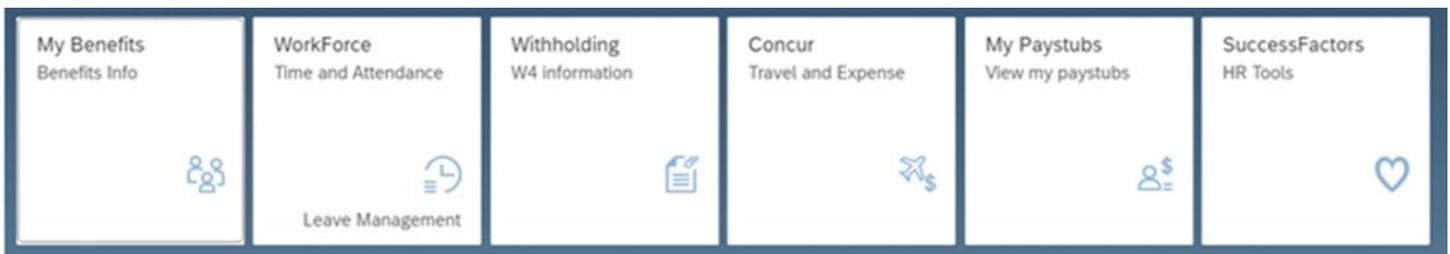
If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

MyTools



Log on to “MyTools” through your Apps Dashboard



You have online access to all your information, benefits, notices, educational videos, and so much more!

Click on the tiles for access to **My Benefits** and see four function options. **Now Open! Annual Open Enrollment.** Open Enrollment for the 2022 plan year will be October 15th through November 15th. This is the only time you can change your coverage outside of a qualifying life event. When Open Enrollment ends, you will no longer see this function. **Change HSA Contribution.** Increase your contribution anytime and watch your Health Savings Account grow. **Learn More! Explore My Benefits.** Use the Woodgrain Benefits site to learn how you can save more for you retirement, use your health savings account, and much more. *You hold the power to learn about your Woodgrain benefits.* **Benefit Statement.** Review your benefit enrollments. Use the interactive calendar to view or print your benefit statement for current or future benefit enrollments. Use 01/01/2022 to see your Open Enrollment Benefit choices. **Workforce** - Request time off. See your current timesheet and bank balances. **Withholding** - Change your payroll withholdings. **Concure** – Used to track and submit expenses. **My Paystubs**—you can view/print your paystub(s). **SuccessFactors** – Login to *Employee Central*. You can view/change your personal information and address; dependents and/or beneficiary* information; change your withholdings; and/or banking for payroll direct deposit. The employee lookup is located in *Employee Central*—you can lookup other Woodgrain employees and managers.

*To add a primary/contingent beneficiary and the percent designation outside of the Open Enrollment window, see your local HR.

MyTools



Have more questions or looking for more information?

Visit us at hr.woodgrain.com to learn more about all your Woodgrain benefits, get help to MyTools, and so much more!

Check out COVID-19 news....Woodgrain will continue to invest heavily in cleanliness and personal protective equipment at all locations. Thank you for your efforts to keep yourself and your co-workers safe! Just as you use personal protective equipment at work to protect yourself and others, get the COVID-19 shot to add a layer of protection from this devastating global disease.