

# Employee Benefits

Everything you need to know about your employee benefits for the 2024 plan year

Idaho Plans



# Table of Contents

---

This guide is designed to highlight your benefit options so that you can make the best possible decisions for you and your family. Use this guide as your go-to-resource when you're enrolling for benefits and throughout the plan year. The choices you make will remain in effect during the plan year, unless you have a qualifying major life event.

We are committed to providing our employees with quality benefits programs that are comprehensive, flexible and affordable. Giving our employees the best in benefit plans is one way we can show you that as an employee, YOU are our most important asset.

<b>3</b>	Benefits Overview
<b>5</b>	Online Benefits Enrollment
<b>6</b>	Medical
<b>9</b>	Prescription Savings
<b>10</b>	HealthJoy
<b>11</b>	Health Savings Account
<b>12</b>	Dental
<b>13</b>	Vision
<b>14</b>	Flexible Spending Account
<b>15</b>	Life and Disability
<b>16</b>	Accident & Hospital Indemnity
<b>17</b>	Employee Assistance Program
<b>18</b>	401(k)
<b>19</b>	Additional Benefits



# 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.
- 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 for benefits 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 ask any questions you may have in a timely manner. It is important to review your paycheck to ensure the accuracy of payroll deductions. Notify HR immediately if there are any discrepancies.

## Who Is Eligible?

For all associates working 30 or more hours per week, coverage will begin on the first of the month following your hire date. 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 medical plan is age 26 but may vary by plan.

## When Do I Enroll?

You can enroll for coverage within 30 days of your date of hire, or during the annual open enrollment period. Outside of your open enrollment period, the only time you can change your coverage is within 30 days after you experience a qualifying event.



# Benefits Overview

## Making Changes During The Year

The IRS provides strict regulations about the changes to elections during the plan year.

Once you enroll in benefits, you will not be able to make any changes to your elections until the next annual open enrollment period, unless you experience a qualified life event.

Qualified life events include, but are not limited to:

- › Change in your legal marital status
- › Change in number of dependents
- › A dependent no longer meets the eligibility requirements
- › You and/or your dependent becomes eligible or loses eligibility for Medicare, Medicaid or the Children's Health Insurance Program (CHIP)
- › Employee or dependents change in employment status resulting in loss or gain of eligibility for employer sponsored benefits
- › A court or administrative order

It is your responsibility to notify Human Resources within 30 days after a qualified life event. Any benefit changes must be directly related to the qualified life event.

## When Coverage Ends

For most 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 with Woodgrain ends

Your dependent(s) coverage ends:

- › When your coverage ends, or
- › The last day of the month in which the dependent is no longer eligible

## Health Care Reform and You

For the most up-to-date information regarding the ACA, please visit [www.healthcare.gov](http://www.healthcare.gov).

In addition to the plan information in this Benefits Guide, you can also review a Summary of Benefits and Coverage for each medical plan. This requirement of the ACA standardizes health plan information so that you can better understand and compare plan features. Electronic copies of the SBC can be found at [hr.woodgrain.com](http://hr.woodgrain.com).



# Online Benefits Enrollment

## How To Get Started

Go to [hr.woodgrain.com](http://hr.woodgrain.com) to learn more about your benefits. This site links to MyTools where you can enroll or change your benefits.

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 department.

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



Open Enrollment runs from October 16, 2023 through November 15, 2023.



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 in MyTools at any time.

Change your 401(k) contributions on Vanguard’s site at any time.



View or print your Benefit Statement



# Medical

## Allegiance - Copay PPO Plan

Calendar Year Benefits	In-Network You Pay	Out-of-Network You Pay
<b>Deductible</b>	\$1,500/ Person \$3,000/ Family	\$5,000 / Family \$10,000 / Family
<b>Coinsurance</b>	20%	50%
<b>Out-of-Pocket Maximum</b>	\$3,000 / Person \$6,000 / Family	\$10,000 Person \$20,000 / Family
<b>Preventive Care</b>	Covered in Full	50% AD
<b>Office Visits</b>		
Primary Care	\$25	50% AD
Specialist	\$50	50% AD
Urgent Care	20% AD	50% AD
Telemedicine - HealthJoy	Covered in Full	Not Available
<b>Emergency Room</b>	20% AD	20% AD
<b>Hospital Services</b>		
Minor Lab Testing and X-Ray	20% AD	50% AD
Major Diagnostic and Imaging Services	20% AD	50%AD
OP Mental Health/Substance Abuse	20% AD	50% AD
Inpatient Hospital	20% AD	50% AD
Outpatient Surgery	20% AD	50% AD
<b>Pharmacy</b>	<b>Retail</b> 30 Day Supply	<b>Mail Order</b> 90 Day Supply
Tier 1	\$10	\$20
Tier 2	\$25	\$50
Tier 3	50%	50%

AD = After Deductible

### 2024 Premiums Per Pay Period (24 times per year)

Status	Woodgrain's Cost Non-Tobacco	Employee Cost Non-Tobacco	Employee Cost Tobacco
Employee Only	\$230.26	\$76.76	\$106.75
Employee & Spouse	\$495.41	\$165.14	\$195.14
Employee & Child(ren)	\$435.88	\$145.30	\$175.29
Family	\$741.32	\$247.11	\$277.11

Looking for a provider? Check out the [Provider Search Here >](#)



# Medical

## Allegiance - Buy Up HSA Plan

Calendar Year Benefits	In-Network You Pay	Out-of-Network You Pay
<b>Deductible</b>	\$2,000/ Person \$4,000/ Family	\$5,000 / Family \$10,000 / Family
<b>Coinsurance</b>	20%	50%
<b>Out-of-Pocket Maximum</b>	\$4,000 / Person \$8,000 / Family	\$12,000 Person \$24,000 / Family
<b>Preventive Care</b>	Covered in Full	50% AD
<b>Office Visits</b>		
Primary Care	20% AD	50% AD
Specialist	20% AD	50% AD
Urgent Care	20% AD	50% AD
Telemedicine - HealthJoy	Covered in Full	Not Available
<b>Emergency Room</b>	20% AD	20% AD
<b>Hospital Services</b>		
Minor Lab Testing and X-Ray	20% AD	50% AD
Major Diagnostic and Imaging Services	20% AD	50%AD
OP Mental Health/Substance Abuse	20% AD	50% AD
Inpatient Hospital	20% AD	50% AD
Outpatient Surgery	20% AD	50% AD
<b>Pharmacy</b>	<b>Retail</b> 30 Day Supply	<b>Mail Order</b> 90 Day Supply
Tier 1	20% AD	20% AD
Tier 2	20% AD	20% AD
Tier 3	50% AD	50% AD

AD = After Deductible

### 2024 Premiums Per Pay Period (24 times per year)

Status	Woodgrain's Cost	Employee Cost Non-Tobacco	Employee Cost Tobacco	HSA Contribution
Employee Only	\$203.97	\$67.99	\$97.99	\$22.00
Employee & Spouse	\$438.57	\$146.19	\$176.19	\$44.00
Employee & Child(ren)	\$385.90	\$128.64	\$158.64	\$44.00
Family	\$656.14	\$218.72	\$248.72	\$66.00

Looking for a provider? Check out the [Provider Search Here >](#)



# Medical

## Allegiance - Base HSA Plan

Calendar Year Benefits	In-Network You Pay	Out-of-Network You Pay
<b>Deductible</b>	\$4,000/ Person \$8,000/ Family	\$5,000 / Family \$10,000 / Family
<b>Coinsurance</b>	30%	50%
<b>Out-of-Pocket Maximum</b>	\$7,500 / Person \$15,000 / Family	\$13,800 Person \$27,000 / Family
<b>Preventive Care</b>	Covered in Full	50% AD
<b>Office Visits</b>		
Primary Care	30% AD	50% AD
Specialist	30% AD	50% AD
Urgent Care	30% AD	50% AD
Telemedicine - HealthJoy	Covered in Full	Not Available
<b>Emergency Room</b>	30% AD	30% AD
<b>Hospital Services</b>		
Minor Lab Testing and X-Ray	30% AD	50% AD
Major Diagnostic and Imaging Services	30% AD	50%AD
OP Mental Health/Substance Abuse	30% AD	50% AD
Inpatient Hospital	30% AD	50% AD
Outpatient Surgery	30% AD	50% AD
<b>Pharmacy</b>	<b>Retail</b> 30 Day Supply	<b>Mail Order</b> 90 Day Supply
Tier 1	30% AD	30% AD
Tier 2	30% AD	30% AD
Tier 3	50% AD	50% AD

AD = After Deductible

### 2024 Premiums Per Pay Period (24 times per year)

Status	Woodgrain's Cost	Employee Cost Non-Tobacco	Employee Cost Tobacco	HSA Contribution
Employee Only	\$176.49	\$58.83	\$88.83	\$28.00
Employee & Spouse	\$379.15	\$126.39	\$156.38	\$56.00
Employee & Child(ren)	\$333.66	\$111.22	\$141.22	\$56.00
Family	\$567.10	\$189.04	\$219.04	\$84.00

Looking for a provider? Check out the [Provider Search Here >](#)





# Prescription Savings

## Strategies to Save

The average American spends about \$1,200 each year on prescription drugs. And with drug prices on the rise, 1 in 4 Americans are paying more today than they were a year ago. Consider the following ways to help lower your bills for pills:

- › Go generic or ask your doctor or pharmacist if there's a similar drug with a generic version.
- › Compare prices by using an app, like GoodRx, to find the least expensive option. Call stores and pharmacies as well.
- › Order a 90-day supply and look into a mail-order program.
- › Sign up for a drugstore or chain store reward program to receive coupons and accumulate points.
- › Use a preferred pharmacy in your network.

One of the great aspects of your health plan is the full coverage of many preventive care services and medications. In addition to a healthy lifestyle, preventive medications can help members avoid many illnesses and conditions. You can visit [hr.woodgrain.com](http://hr.woodgrain.com) to print the Navitus preventive drug list. Consult your doctor regarding your prescription medications and ask if a preventive drug will work well for you.

If you have prescription drug questions, talk to your pharmacist for additional cost-cutting tips and guidance.

### GoodRx

Stop paying too much for your prescriptions! With the GoodRx Comparison Tool, you can

compare drug prices at over 70,000 pharmacies, and discover free coupons and savings tips.

### Isn't health insurance all I need?

Your health insurance provides valuable prescription and other health benefits, but a smart consumer can save much more, especially for drugs that are not covered by health insurance (weight-loss medications, some antihistamines, etc.), drugs that have limited quantities, drugs that can be found for less than your copay, or drugs with a lower priced generic.

### How can I find these savings?

The GoodRx Comparison Tool provides you with instant access to current prices on more than 6,000 drugs at virtually every pharmacy in America.

1. On the web: <https://www.goodrx.com/>  
Instantly look up current drug prices at CVS, Walgreens, Walmart, Costco, and other local pharmacies.
2. On your phone: Available in the App Store or Google Play. Or, simply visit [m.goodrx.com](http://m.goodrx.com) from your phone.

### Please Note:

- › Prescription drug pricing displayed on the GoodRx Comparison Tool may be more or less than your insurance drug card.
- › Please be sure to compare all discount pricing options before you purchase.
- › Check your insurance carrier's pharmacy benefit before purchasing a 90-day supply.

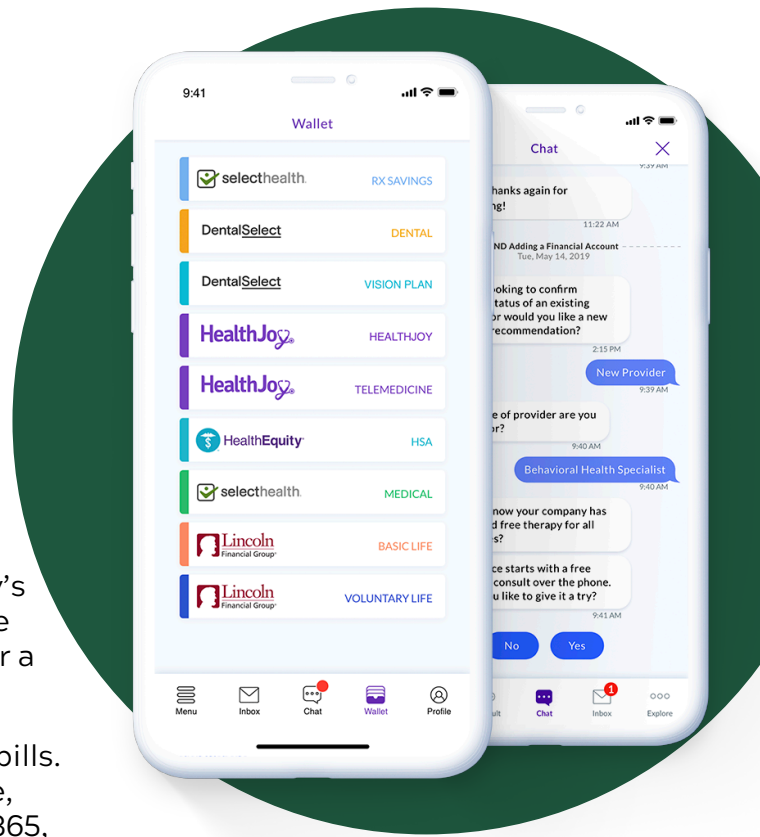


# HealthJoy

HealthJoy is the first stop for all your healthcare needs. They make healthcare and employee benefits simple, quick, and painless. Their easy-to-use mobile app uses modern technologies to deliver a seamless experience. HealthJoy will save you time, money, and a ton of aggravation.

## The Experts Are In

Don't try and navigate your benefits alone. HealthJoy's healthcare concierge and online doctors are available LIVE. You can get a personalized recommendation for a local doctor, consult with a medical provider, view Woodgrain's holiday schedule, or have an expert review and negotiate your confusing medical bills. HealthJoy is here to help you and your family anytime, anywhere. HealthJoy is always available to you 24/7/365, and it is free to you and your family.



## Chat With Us Today!

Watch for an email and/or a text to your cell phone to invite you to set up your HealthJoy account! You can also call customer service at 855-947-6900.



Benefits  
Wallet



Online Doctor  
Consultations



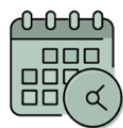
Healthcare  
Concierge



Rx Savings  
Review



Medical Bill  
Review



Appointment  
Booking



Provider  
Recommendations



HSA / FSA  
Support



# Health Savings Account

HealthEquity

A Health Savings Account (HSA) paired with our qualified high deductible health plan helps you and your family plan, save and pay for qualified health care expenses. An HSA empowers you to build savings for health care expenses in a tax advantaged account.

## About Health Savings Accounts

A Health Savings Account (HSA) is a tax advantaged savings account that you own and control. HSAs are similar to retirement accounts in that they rollover year-to-year, they are portable when you move jobs or retire, the balance can be invested in mutual funds, and there are survivor benefits.

[▶ Watch Now: What is an HSA?](#)

## Who Is Eligible?

You must be enrolled in our qualified high deductible health plan and meet the following requirements:

- › Have no other health insurance coverage except what's permitted by the IRS
- › Not be enrolled in Medicare
- › Not be claimed as a dependent on someone else's tax return
- › Please keep in mind you can change your HSA allocation at any time during the plan year via [MyTools](#).

## Qualified Health Care Expenses

You can use money in your HSA to pay for any qualified health care expenses you, your legal spouse and your tax dependents incur, even if they are not covered on your plan. Qualified health care expenses are designated by the IRS (Publication 502). They include medical, dental, vision and prescription expenses not covered by the insurance carrier.

## ▶ Qualified Medical Expenses

## How Much Can I Contribute To An HSA?

Each year the IRS establishes the maximum contribution limit. The chart below represents the limits for 2024. These limits are for the total funds contributed, including company contributions, your contributions and any other contributions. Please keep in mind you can change your HSA allocation at any time during the plan year.

### IRS HSA Limits for 2024

Single	\$4,150
Family	\$8,300

*At age 55, an additional \$1,000 contribution is allowed annually*



# Dental

## Cigna Dental PPO SA Plus

Plan Features	DPPO - Base Plan You Pay	DPPO - Buy Up Plan You Pay
<b>Calendar Year Deductible</b> (waived for Preventive Services and Orthodontics)	\$50 per person (maximum 3 per family)	
<b>Annual Maximum</b>	\$1,000 per person (for all expenses)	\$2,000 per person (for all expenses)
<b>Preventive Services</b> X-rays, cleanings, exams	Covered in Full	Covered in Full
<b>Basic Services</b> Fillings, extractions, root canals	10% AD	10% AD
<b>Major Services</b> Dentures, crowns, bridges	40% AD	40% AD
<b>Orthodontic Benefits</b> For Adults & Children	No Benefit	50%
<b>Orthodontic Lifetime Maximum</b>	N/A	\$2,000

AD = After Deductible

### 2024 Premiums Per Pay Period (24 times per year)

Status	Woodgrain's Cost Base Plan	Employee Cost Base Plan	Woodgrain's Cost Buy-Up Plan	Employee Cost Buy Up Plan
Employee Only	\$8.04	\$2.68	\$9.99	\$3.33
Employee & Spouse	\$16.09	\$5.36	\$19.80	\$6.60
Employee & Child(ren)	\$20.72	\$6.91	\$27.18	\$9.06
Family	\$31.47	\$10.49	\$40.83	\$13.61

Looking for a provider? Check out the [Provider Search Here >](#)



# Vision

## VSP

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

Woodgrain’s vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

Plan Features	Base Plan You Pay	Buy Up Plan You Pay
<b>Exam</b> (once every 12 months)	\$20	\$10
<b>Frames</b> (one every 24 months for Base plan, once every 12 months on Buy Up plan)	\$130 allowance + 20% discount	\$200 allowance + 20% discount
<b>Lenses</b> (one every 12 months)		
SingleVision	\$20	\$20
Bifocal	\$20	\$20
Trifocal	\$20	\$20
<b>Contact Lenses in Lieu of Eyeglasses</b> (one every 12 months)		
Elective	\$130 allowance	\$200 allowance

Out-of-network benefits are available on both the Base and Buy Up plans. Benefits vary and any applicable benefit payments will be reimbursed to you upon completion of a claim form.

[Click here](#) for information on how to submit for reimbursement.

### 2024 Premiums Per Pay Period (24 times per year)

Status	Base Plan	Buy Up Plan
Employee Only	\$2.33	\$3.77
Employee & Spouse	\$4.66	\$7.55
Employee & Child(ren)	\$4.98	\$8.07
Family	\$7.96	\$12.90

Looking for a provider? Check out the [Provider Search Here >](#)



# Flexible Spending Account

HealthEquity

A Flexible Spending Account (FSA) provides you the opportunity to pay for health care and dependent care expenses on a pre-tax basis. By anticipating your family’s health care and dependent care costs for the next plan year, you can lower your taxable income.

## How It Works

Each plan year you designate an annual election to be deposited into your health care and/or dependent care accounts. Your annual election will be divided by the number of pay periods in the plan year and deducted equally from each paycheck on a pre-tax basis. For health care expenses, you have immediate access to the total amount you elected to contribute for the plan year. With the dependent care, you have access to the amount of the current contributions in your account at the time you request reimbursement.

## Things To Consider

- › Be conservative when estimating your annual election amount. The IRS has a strict “use it or lose it” rule. You are allowed to

roll over up to \$610 per year. Any funds left in the account over \$610 will be forfeited at the end of the plan year.

- › Your 2024 contributions must be used for expenses you incur January 1, 2024-December 31, 2024.
- › The health care and dependent care FSAs are two separate accounts and funds cannot be transferred between accounts.
- › You cannot stop or change your FSA contribution amount during the year unless you have a qualified change in family status.
- › Expenses reimbursed through an FSA cannot be used as a deduction or credit on your federal income taxes.

## FSA Reimbursement Options

To receive reimbursement from your FSA, you can submit a claim online, complete a paper claim form or use your FSA debit card. It is important to save your receipts. HealthEquity may ask you to provide a copy to substantiate a claim.

	Health Care FSA	Limited Health FSA	Dependent Care FSA
<b>Maximum Plan Year Contribution Amount</b>	Up to \$3,200	Up to \$3,200	Up to \$5,000 (\$2,500 if married and filing separate income tax returns)
<b>Examples of Eligible Expenses</b>	Medical, Rx, Dental, & Vision Deductible, Coinsurance, and Copays	Dental, Vision Expenses Only	Cost of childcare for children under age 13 so you and your spouse can go to work or look for work.



# Life and Disability

## New York Life

Life Insurance and Accidental Death & Dismemberment (AD&D) benefits provide you and your loved ones financial protection in the event of an illness, accident, or death.

### **Basic Life Insurance and Accidental Death and Dismemberment (AD&D)**

Woodgrain provides all eligible employees with a basic group life insurance and accidental death and dismemberment coverage at no cost to you. The policy amount is equal to 1 times your annual salary up to \$125,000.

### **Optional Life Insurance and AD&D**

You also have the option to purchase additional life insurance coverage for yourself, your spouse / domestic partner and your dependent 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 this coverage through payroll deductions on a post-tax basis. As an employee, you can elect up to \$500,000 in increments of \$10,000. You can also purchase up to \$500,000 of optional life insurance on your spouse in increments of \$5,000 (not to exceed 100% of the employee election).

New hires can elect up to \$400,000 in supplemental life coverage without submitting Evidence of Insurability (EOI). Spouses and domestic partners are eligible for up to \$30,000 in coverage without submitting EOI. During Open Enrollment, existing employees can elect to purchase up to these Guaranteed Issue amounts for themselves and their spouse/domestic partner without providing EOI.

It's important to designate a beneficiary for your life insurance to ensure any claim payment is distributed accordingly.

### **Disability Insurance = Paycheck Insurance**

Disability insurance benefits replace a portion of your income if you are unable to work for a period of time due to a qualified off-the-job injury or illness.

### **Employer Paid Short Term Disability**

If you are unable to work due to an illness or injury, you will receive a percentage of your salary (65% if hourly or 100% if salaried) per week. Benefits begin after 5 working days from being out due to disability.

### **Employer Paid Long Term Disability**

If your illness or injury extends beyond 90 days, you will begin collecting Long Term Disability benefits. Long Term Disability will pay 40% of your monthly salary up to \$1,500 a month until you can return to work or move to Social Security Benefits.

### **Buy-Up Long Term Disability**

The employer paid Long Term Disability will pay up to \$1,500 each month. You have the option to purchase the Buy-Up option, which will pay up to 60% of your monthly salary, up to \$10,000 per month. The Buy-Up option will also continue to pay until you can return to work or move to Social Security Benefits.



# Accident & Hospital Indemnity Plans

MetLife

Don't miss your chance - enroll for Accident and Hospital Indemnity coverage.

## Accident Plan

Accidents happen and can be very costly. Even the best medical plans may leave you with additional out-of-pocket expenses when dealing with the unexpected. Accident insurance can help you be better prepared. There are over 150 covered events that could trigger benefits, including **injuries, hospitalization, medical services** and **treatments**.

## Hospital Indemnity Plan

Hospital visits and stays are costly and often unexpected. If you are out of work, you may have trouble meeting essential household expenses such as your mortgage and car payments, on top of any medical expenses you need to cover like **deductibles, copays** and **out-of-network care** or **treatments**. It all adds up. But with **hospital indemnity insurance**, you receive a lump-sum payment to use how you see fit, including to help cover costs that result from a hospitalization.

Click here to learn more and see pricing



Scan here with your phone to view plans and pricing





# **Employee Assistance Program**

Compsych

## **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 and 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**

We know losing a loved one is difficult. We 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 the 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 Compsych offers a full-service financial wellness program. Compsych 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.

## **Face-to-Face Counseling**

Receive three free face-to-face sessions per person per household. Counselors can help with marriage, individual, family and relationship issues, stress and anxiety.

## **Additional Services**

In addition to the services listed above, your EAP can help with locating childcare and eldercare services, mediation services, financial counseling, identity theft services, and more.

**Contact Us Today!**

**Call: 800-344-9752**

**[www.guidanceresources.com](http://www.guidanceresources.com)**

**Access Code: NYLGBS**



# **401(k)**

## Vanguard

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. You can manage your account anytime 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 18 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](http://www.vanguard.com/retirementplans).

For more information on saving for retirement, to check your balance, or increase your election, go to [www.vanguard.com](http://www.vanguard.com).



# Additional Benefits

Woodgrain

## 2024 Holiday Calendar

New Year's Day	Monday, January 1
Memorial Day	Monday, May 27
Independence Day	Thursday, July 4
Labor Day	Monday, September 2
Thanksgiving	Thursday, November 28
Day After Thanksgiving	Friday, November 29
Christmas Eve	Tuesday, December 24
Christmas Day	Wednesday, December 25
One Floating Holiday	Employee's choice, pending pre-approval

## Scholarship Program

Dependent children of a full-time Woodgrain employee (minimum 1-year of service) are eligible for a scholarship through the Woodgrain Scholarship program. Graduating high school seniors or returning college students who have a minimum GPA of 2.5 and are accepted to an accredited college, university, technical or vocational school are eligible to apply. All students who apply and meet the eligibility requirements will receive a scholarship award. Applications must be received by April 1<sup>st</sup> of each year.

## Community Donations

The mission and aim of the 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.

- All grants are requested online. Interested individuals and organizations may fill out the application found at <https://www.woodgrain.com/donations/>.
- 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 four 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.

If you have questions about	Contact	Call	Click
Plan brochures, enrollment materials, general benefit information	Benefits Department	(208) 452-3801	<a href="mailto:benefits@woodgrain.com">benefits@woodgrain.com</a>
Medical and Dental	Allegiance	(855) 999-2268	<a href="http://www.askallegiance.com">www.askallegiance.com</a>
Pharmacy	Navitus	(855) 673-6504	<a href="http://www.navitus.com">www.navitus.com</a>
Telemedicine	HealthJoy	(855) 947-6900	HealthJoy App
Vision	VSP	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Spending Accounts	HealthEquity	(866) 346-5800	<a href="http://www.healthequity.com">www.healthequity.com</a>
Life and AD&D Disability	New York Life	(800) 225-5695	<a href="http://www.newyorklife.com">www.newyorklife.com</a>
Accident and Hospital Indemnity Plans	MetLife GBS Voluntary Team	(800) 438-6388 (801) 819-7744	<a href="http://www.metlife.com/info/woodgrain">www.metlife.com/info/woodgrain</a> <a href="mailto:vbcustomerservice@gbsbenefits.com">vbcustomerservice@gbsbenefits.com</a>
Employee Assistance Program	Compsych	(800) 344-9752	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a> Access Code: NYLGBS
Retirement	Vanguard Plan #093555	(800) 523-1188	<a href="http://www.vanguard.com/retirementplans">www.vanguard.com/retirementplans</a>