

SUMMARY OF BENEFITS

On the following pages you will find a brief summary of BGDC Distribution's sponsored benefits. The benefits and company contribution amounts are reviewed annually and are subject to change. For more detailed descriptions, please refer to your Associate Benefit Guide, Summary Plan Documents, and/or Human Resources.

Eligibility

Full-time associates are eligible for benefits beginning the first of the month following 30 days of employment. Benefits elected during annual open enrollment go into effect January 1st. Some benefits have additional eligibility requirements. These are noted under the descriptions. Please contact the Human Resources Department if you have any questions or to obtain the Summary Plan Documents for these plans. All the benefit programs mentioned are subject to change or termination.

Medical Benefits

BGDC offers four medical plan options – High-Deductible Health Plan (HDHP), Basic PPO, Standard PPO, and the Enhanced PPO through United Healthcare. The HDHP allows you access to a Health Savings Account (HSA) where you can save pre-tax dollars to help cover healthcare costs. BGDC makes an annual contribution to your Health Savings Account as well: \$1,000 for individuals and \$2,000 for families.

Chard Snyder / WEX

Flexible Spending Account(s) (FSA) and/or Health Savings Accounts (HSA) are special associate benefits. You can pay for things before you pay taxes. Eligible expenses include out-of-pocket medical, vision, dental and more. See benefit guide for more information.

Guardian STD & LTD Insurance

Short-Term Disability (STD) insurance can help replace a portion of your income during the initial weeks of a disability to help you pay your bills and help maintain your current lifestyle. All Active Full-Time Associates working at least 30 hours per week are eligible to participate. The plan covers 60% of your weekly income up to the maximum weekly benefit of \$1,000. This benefit is provided at no cost to you. See benefit guide for more information.

Long Term Disability (LTD) insurance helps replace a portion of your income for an extended period of time and is provided at no cost to you. All Active Full Time Associates working at least 30 hours per week are eligible to participate. LTD replaces a portion of your pre-disability monthly earnings, less other income you may receive from other sources. The plan covers 50% of your monthly income up to the maximum monthly benefit of \$10,000. See benefit guide for more information.

Dental Insurance

Full-time associates have the option to enroll in two dental plan options – the Standard Plan and the Enhanced Plan through Guardian. Both plans have the same deductible and cover services at the same rate, however, the annual maximum is higher on the Enhanced plan and only the Enhanced plan offers coverage for orthodontia. See benefit guide for more information.

Vision Benefits

BGDC offers a vision plan through Guardian. Associates can get their routine annual exam for just a \$20 copay. Lenses, Frames, and Contacts (in lieu of glasses) are each available once every 12 months. See benefit guide for more information.

Guardian Life Insurance

All associates are eligible for Basic Life and Accidental Death & Dismemberment Insurance (AD&D), at no cost to you! See benefit guide for more information.

BGDC also offers associate-paid life and Accidental Death and Dismemberment Insurance (AD&D). During annual open enrollment, associates already enrolled in the voluntary life insurance can elect to increase their coverage up to an additional \$10,000 without submitting a health questionnaire. See benefit guide for more information.

Chubb Voluntary Products

Additionally, associates of BGDC have access to purchase Accident, Critical Illness, and/or Hospital Indemnity policies through Chubb. These products provide lump-sum cash benefits for certain conditions/incidents and can assist in covering expenses related to said conditions/incidents. Enrollment may be subject to a health questionnaire. All policies are paid through payroll contributions. See benefit guide for more information.

Chubb also has a Life with Long Term Care Insurance policy available to BGDC associates. This benefit has a premium that will never increase and provides a level death benefit to provide money to your family upon death, and while you are living too. See benefit guide for more information.

Guardian Employee Assistance Program (EAP)

Guardian's EAP is available to you in addition to the benefits provided with your Guardian insurance coverage. This program provides you with easy-to-use services to help with the everyday challenges of life – at no additional cost. The program offers counseling, legal and financial consultation, work-life assistance and crisis intervention services to you and your household family members.

Voluntary Benefits

BGDC offers a Legal Protection Program through LegalEASE to address multiple legal and personal needs like elder care issues, divorce and custody issues, estate planning needs, civil lawsuits and financial matters assistance. The LegalEASE legal network includes over 21,500 attorneys in all 50 states.

BGDC associates have the option to enroll in an ID Theft Protection Program through Norton LifeLock. There are three plan options to choose from, each allowing you to gain knowing your personal information is being monitored and protected. Norton LifeLock helps ensure your personal information is not anywhere it shouldn't be by protecting the things you care about most: identity, money and assets, family, and privacy.

BGDC offers access to an Auto and Homeowners insurance policy through Farmers Insurance. Associates save an average of \$562 on auto insurance when you switch to Farmers Insurance because when you purchase your Auto/Homeowners coverages through this employer-sponsored program, you get access to valuable group discounts.

BGDC associates can purchase Pet Insurance through HealthyPaws to help reimburse you for covered unexpected veterinary expenses for your furry family members. Call 844-260-7911 or visit the HealthyPaws website anytime to request a quote and enroll.

Wellworks Wellness Program

BGDC offers wellness program through Wellworks where you can earn rewards for getting your annual preventive medical, dental and visions exams. Rewards include gift cards to your favorite restaurants, retail stores, and more!

Utopia WellCare

Utopia WellCare is a program that allows you to access nutrition counseling services with Registered Dietitians. Through your health plan, this program offers you 6 free sessions to learn more about your health and nutrition. The program applies a functional nutrition approach to help with any health issue, such as diabetes, high cholesterol, high blood pressure, weight control, and pain management.

Level2 Diabetes Specialty Care

Level2 Diabetes Specialty care is a program that allows associates with Type-1 diabetes access to continuous glucose monitors (CGMs) for free! To learn more about this program, contact Human Resources.

	CARRIER	PHONE NUMBER	WEBSITE
Medical	UHC	Call number on back of ID card or 866-414-1959	myuhc.com
Dental	Guardian	800-541-7846	guardianlife.com
Vision	Guardian	877-393-7363	davisvision.com
Basic Life and AD&D	Guardian	800-525-4542	guardianlife.com
Voluntary Life and AD&D	Guardian	800-525-4542	guardianlife.com
Short-Term Disability (STD)	Guardian	800-268-2525	guardianlife.com
Long-Term Disability (LTD)	Guardian	800-538-4583	guardianlife.com
Critical Illness	Chubb	833-896-2968	chubb.com/workplacebenefitsclaims
Hospital Indemnity	Chubb	833-896-2968	chubb.com/workplacebenefitsclaims
Accident	Chubb	833-896-2968	chubb.com/workplacebenefitsclaims
Flexible Spending Account (FSA)	Chard Snyder	800-982-7715	chard-snyder.com
Health Savings Account (HSA)	Chard Snyder	800-982-7715	chard-snyder.com
Auto/Homeowners	Farmers Insurance	Quotes: 800-438-6381 Service: 800-422-4272 24/7 Claims: 800-854-6011	Quotes: myautohome.farmers.com Service: farmers.com/autohomelogin
Pet Insurance	HealthyPaws	844-260-7911	www.healthypawspetinsurance.com/quote/step1
Legal Plan	LegalEase	1-800-248-9000	legalcorner.legaleaseplan.com
Identity Theft Protection	Norton LifeLock	800-607-9174	My.norton.com
Lifetime Benefit Term with Long Term Care	Chubb	855-241-9891	chubb.com
Employee Assistance Program (EAP)	Guardian	855-239-0743	guidanceresources.com
Wellness Program	Wellworks For You	800-425-4657	wellworksforyou.com
Nutrition Counseling	Utopia WellCare	724-407-1500	utopiawellcare.com
Level2 Specialty Care	UHC	844-302-2821	mylevel2.com/our-approach/
Enrollment Support			
Enrollment Call Center		888-260-8082 Monday – Friday 9am-6pm ET	