

Covia | Front Porch

Connect

**Build
Trust**

Collaborate

**Lead
Responsibly**

**Inspire
Creativity**

**Embrace
Change**

**Employee Benefits
2022**

Open Enrollment

It is now time to enroll for your Covia benefits for the January 1, 2022 plan year. This open enrollment will be a "Passive" enrollment, which means if you do not want to make any changes to your current benefit plans or add/remove any dependents, there is nothing for you to do. Covia did not make any plan changes for this open enrollment.

You may enroll and make your benefit elections or changes between November 08, 2021 and November 19, 2021 in your MyADP account (Go to the Benefits Tab): If you do not enroll by November 19, 2021, your coverage will default to your current benefit elections (except for FSA and/or DCA). Your elections will remain in effect until March 31, 2022 unless you experience a family status change due to a qualifying life event.

Covia will not be offering the FSA or Dependent Care (DCA) plans during the November 2021 Open Enrollment. When we merge with Front Porch and join their benefit platform, we will have another open enrollment in February 2022. You will have an opportunity to enroll in the FSA and/or Dependent Care plans during the February 2022 Open Enrollment with an April 1, 2022 effective date.

Please login to your My ADP account to complete your enrollment at <https://my.adp.com>. If you have any questions about your benefits enrollment or My ADP login and/or access please contact your local Human Resources Representative.

Thank you!



Eligible Dependents

You may cover your dependents under many of the benefit plans as long as they are one of the following:

- Your spouse or registered domestic partner
- Your child(ren) up to age 26, regardless of student or marital status
- Your disabled child(ren), regardless of age if incapable of self-sustaining employment, and if the disability began before the limiting age

Keep your address & personal information up to date...

Update your address and personal information through [MyADP.com](https://myadp.com). If you need help with your login information please see your local Human Resources representative.

Employee Benefits Overview

The company is committed to providing exceptional benefits to our employees. Keeping in mind the unique and diverse needs of our employees, we have put together a benefits program that will help protect the personal and financial well being of you and your family.

Upon joining The company, your benefits are effective on the first of the month following 60 days from your date of hire. The plan and dependent elections that you make when you are hired or during our annual open enrollment are effective for the entire plan year unless you experience a qualifying event (i.e. marriage, birth, adoption, or loss of coverage).

Our Benefits Website

Looking for more information? Please visit our benefits website at benefits.filice.com/covia for more information regarding our benefits, plan designs, required notices, evidence of coverage documents, links to carrier websites, directories, and other valuable employee resources.

How Do I Enroll in Benefits?



All enrollments are completed electronically via the MyADP.com employee portal.

Your benefit elections must be made within 30 days after your date of hire to ensure you are successfully enrolled with all the benefit carriers. During our annual Open Enrollment you must complete your elections by the deadline listed in MyADP.

Retirement - 403(b) Plan

The 403(b) plan is a powerful tool to help you reach your retirement goals. As a supplement to other retirement benefits or savings that you may have, this plan allows you to save and invest money for your retirement with tax-deferred dollars. Employees are automatically enrolled with a 3% deferral and deductions will start in the pay period 30 days after their hire date. It costs less than you think to save a little and plan for your future through a 403(b) plan.

Highlights of your 403(b) plan:

- *Investment options are available to help you grow your funds.*
- *Plan services are available to assist with managing your account and retirement planning*
- *Convenient payroll deductions are automatic and directed into your account each pay period.*
- *Individual annual contribution limits set by the IRS for 2022 expected to be \$20,500; if you are turning age 50 or older in 2022, you may contribute an additional amount up to \$6,500.*

Please visit the Principal website, www.principal.com, to enroll and make investment changes.

Employee Referral Program

Our company is always looking for great people, and you can help. We believe the best employees can be found from the referrals of our own employees. Our employees already know the company's culture as well as the quality standards and expectations. New hires that come to our organization through employee referrals are excellent contributors, stay with us longer and are more cost effective to recruit.

If you know someone who you think would be a great addition to our organization and they meet the qualifications for an existing open requisition, you can receive a referral bonus of up to \$500 if you refer them for employment and they are hired.

For details, conditions and instructions, please contact your Human Resources Representative.

Holiday Schedule 2022

Day	Date	Holiday
Friday	<i>December 31, 2021 (in observance of January 1, 2022)</i>	New Year's Day
Monday	<i>January 17</i>	Martin Luther King Jr. Day
Monday	<i>February 21</i>	President's Day
Monday	<i>May 30</i>	Memorial Day
Monday	<i>July 4</i>	Independence Day
Monday	<i>September 5</i>	Labor Day

Day	Date	Holiday
Thursday	November 24	Thanksgiving Day
Monday	December 26 (in observance of December 25)	Christmas Day
Monday	January 2 (in observance of January 1, 2023)	New Year's Day

- Part-time (employees under 36 hours), temporary, and on-call employees are not eligible for holiday pay unless they work on the actual holiday.
- Employees must work the last scheduled day immediately preceding and the first scheduled day immediately following the holiday to be paid for the holiday.

Hire Date Anniversary Recognition Day - All full-time employees (36 hours or more per week) will receive a paid day off in recognition of their hire date. All eligible employees will receive the Anniversary Recognition Day to be taken within 7 days prior or 7 days after the anniversary date. If the Anniversary Recognition Day is not taken during this period, it will be forfeited. This day cannot be paid out in lieu of time off.

Paid Time Off (PTO)

If you work 36 hours or more per week, you will accumulate Paid Time Off (PTO). PTO is paid time off that is used for vacation and sick days. The following PTO chart shows how much PTO you will earn (accrue) during your employment:

Amount of Time Working at the company	PTO Accrued Each Pay Period	PTO Accrued Per Year	The Maximum You Can Accrue
61 days to end of your 1st year	5.40 hours	119 hours	119 Hours
First day of year 2 to the end of your 3rd year	5.55 hours	144 hours	240 hours
First day of year 4 to the end of your 11th year	7.38 hours	192 hours	288 hours
First day of year 12 and onward	9.23 hours	240 hours	320 hours

*Employees who are currently accruing 8 hours of PTO per pay period will continue to accrue 8 hours per pay period until the end of their 11th year. The maximum amount of PTO you can accrue will be 40 days (320 hours).

You cannot accrue more than the maximums listed above. Once you reach the PTO maximum, you will not accrue any more PTO hours until you use some and your PTO balance falls below the maximum. We encourage you to take your paid time off to rest and re-energize.

Paid Sick Leave

If you work less than 36 hours per week, you will accrue one hour of paid sick leave for every 30 hours you work, to a maximum of 80 hours.

If you plan to use your paid sick leave time, please give your supervisor as much advance notice as possible.

Paid sick leave can be used for time off for health-related issues for you or a family member. A family member includes your spouse or registered domestic partner, your children (of any age), parents (including step-parents and in-laws), grandparents, grandchildren, and siblings.

Accrued Paid Sick Leave will carry over year to year (maximum 80 hours). Paid Sick Leave is not cashed-out if you leave your employment with the company.

TicketsatWork

TicketsatWork offers discounts to theme parks, attractions and shows nationwide. Through TicketsatWork, you will receive discounts and special access to theme parks and attractions including the Walt Disney World® Resort, Universal Studios®, Las Vegas and New York City shows and performances, Disneyland®, SeaWorld®, Six Flags, and Cirque du Soleil! Also check with TicketsatWork.com for savings on car rentals, hotels, tours and attractions across the US. If you're staying local, save on movie tickets, sporting events, and other special events. And feel free to share the code with friends and family!

Follow these easy steps below to order tickets today!

1. Visit www.ticketsatwork.com.
2. Click on the "Become a Member" box at the top of the homepage.
3. You will then be prompted to create an account with your email address and company code.
4. Or you can place your Order by phone. Call customer service at 800-331-6483. Orders are taken from 8:30am-12am/7 days a week (holidays included). Eastern Standard Time.

*When prompted, enter your company code: **coviatix1**

Travel Assistance

Toll-free travel assistance is available through Assist America, Inc. which includes 24/7 emergency assistance when employees and their families are traveling 100 miles or more from home.

- *Assistance with hospital admission outside the US and necessary emergency medical evacuations to a facility to obtain care.*
- *Medical care monitoring and supervised repatriation if required.*
- *Trauma counseling and prescription replacement assistance...and more.*

Contact Assist America day or night, within the U.S. 800-872-1414, or outside the U.S. (U.S. access code)+609-986-1234. You can also email to medservices@assistamerica.com. Be sure to Reference number **01-AA-UN-762490** when contacting Assist America.

Medical and Prescription Drugs

The following chart shows what you pay when enrolled on one of our medical plans **when using in-network providers** (you may refer to an Evidence of Coverage document for information regarding Out-of-Network benefits and/or other covered services).

NOTE: Plan Deductibles and Out-of-Pocket Maximums are on a calendar year cycle, they will reset every January 1.

Medical Plan Highlights		Kaiser* HMO 9987	Kaiser* DHMO 7621	Anthem BlueCross HMO	Anthem BlueCross PPO (in-network)
Network		(Kaiser)	(Kaiser)	CA Care HMO	Prudent Buyer PPO
Deductible	Individual	None	\$1,500	None	\$1,000
	Family	None	\$3,000	None	\$3,000
Physician Visit (PCP = Primary Care Physician)		\$30 PCP \$30 Specialist	\$20 PCP \$20 Specialist	\$20 PCP \$40 Specialist	\$20 PCP \$40 Specialist
Diagnostic Lab & X-ray		\$10 per encounter	\$10 per encounter	No charge	10% after deductible
Adv. Diag. Imaging		\$50 per procedure	\$50 per procedure	\$100 per procedure	10% after deductible
Hospitalization		\$250 per admit	20% after deductible	\$500 per admit	10% after deductible
Outpatient Surgery		\$100 per procedure	20% after deductible	\$250 per procedure	10% after deductible
Emergency Room		\$100 per visit	20% after deductible	\$150 per visit	\$150 + 10% after deductible
Prescriptions: Tier 1 / Tier 2 / Tier 3 / Tier 4		\$15 / \$30 / NA / 30% up to \$200	\$10 / \$30 / NA / 20% for Specialty Rx	\$5 or \$20 / \$40 / \$60 / 30% to \$250	\$5 or \$20 / \$40 / \$60 / 30% to \$250
Out-of-Pocket Maximum	Individual	\$2,000	\$4,000	\$2,000	\$3,500
	Family	\$4,000	\$8,000	\$4,000	\$7,000

IMPORTANT NOTES: Only the Anthem Blue Cross PPO offer (non-emergency) coverage with Out-of-Network providers.

**Kaiser plans are not available for Canterbury Woods employees.*

Dental

Dental coverage is provided for you and your family members through MetLife.

If you elect the Dental HMO plan you must select a MetLife HMO Dental Office and have all of your services done by them, otherwise there will be no coverage.

If you elect the Dental PPO plan you may utilize services from any dentist, however, your out-of-pocket costs will be much lower if you utilize an in-network dentist (a provider who is contracted with MetLife.) Also, Dental PPO charges from out-of-network dentists are subject to Reasonable and Customary limits. You will be responsible for all amounts over the R&C limits. The following chart illustrates some of the ways each of the Dental plans are different from one another. You may review each plan summary on our benefits website for additional details.

Dental Plan Highlights	MetLife Dental PPO High Plan PDP Plus Network	MetLife Dental PPO Low Plan PDP Plus Network	MetLife Dental HMO Plan MET50
Annual Benefit Maximum	\$2,500 per Individual (excludes Preventive Services)	\$2,000 per individual (excludes Preventive Services)	All services are subject to a fee schedule. For more information, please visit our benefits website.
Deductible	Applies to Basic and Major services only; \$25 per Individual; \$75 per Family	Applies to Basic and Major services only \$50 per Individual; \$150 per Family	None
Preventive Services (Type A)	Exams, cleanings, x-rays: 100% In-Network / 90% Out-of-Network	Exams, cleanings, x-rays: 80% In-Network / 80% Out-of-Network	Most services are no charge. See Schedule of Benefits for details.
Basic Services (Type B)	Fillings, Extractions: 90% In-Network / 70% Out-of-Network	Fillings, Crowns, Extractions, Crowns: 80% In-Network / 80% Out-of-Network	Service fees range, see Schedule of Benefits for details.
Major Services (Type C)	Crowns, Bridges, Dentures, Implants: 60% In-Network / 50% Out-of-Network	Bridges, Dentures, Implants: 50% In-Network / 50% Out-of-Network	Service fees range, see Schedule of Benefits for details.
Orthodontia Services (Adult & Children)	Deductible Waived Lifetime Benefit \$1,500 per Individual 50% In-Network / 50% Out-of-Network	Deductible Waived Lifetime Benefit \$1,500 per Individual 50% In-Network / 50% Out-of-Network	Service fees range, see Schedule of Benefits for details.

Vision

Vision coverage is provided for you and your family members through VSP. If you utilize the services of an in-network VSP provider you will maximize the benefit allowances shown below. You may refer to the plan summary on our benefits website for out-of-network plan allowances and other details.

Vision Plan Highlights	VSP PPO
Network	Choice
Member Copayment	\$25 for Exam and Materials
Well Vision Exams	Plan pays 100% after Copayment every 12 months
Lenses	Plan pays 100% after Copayment every 12 months
Frames	Plan pays up to \$130 for a wide selection of frames every 24 months You also receive a discount off the amount over your allowance
Contact Lens Care (in lieu of other benefits)	Plan pays up to \$130 every 12 months Up to \$60 copay for Contact lens exam (fitting and evaluation)

Term Life Insurance

The company provides eligible employees with a base level of employee Term Life & Accidental Death and Dismemberment (AD&D) coverage through Unum.

Conversion or Portability of your Life insurance may be available if your employment ends. Please see Human Resources for more information.

NOTE: Please be sure to keep your beneficiary information in MyADP up to date.

Disability Insurance

The company provides eligible exempt employees Long Term Disability coverage through Unum, and pays 100% of the cost of this benefit.

- *Tax Choice Disability option – If you choose to have the cost of the disability insurance deducted from your paycheck, the benefits you receive from a disability claim in the future will be tax-free.*

Disability Coverage	Benefit Features
Benefit Amount	66.67% of pre-disability earnings up to \$14,000 per month.
Elimination Period	90 Days

Commuter Benefits

The company also provides you the opportunity to pay for out-of-pocket transit and parking expenses with pre-tax dollars. (Note: tolls for tunnel, bridge or highway are not eligible.)

More information can be found at our benefits website by clicking on the link for Commuter Benefits or contacting the Commuter Benefits plan administrator, WageWorks, at 877-924-3967 (877-WageWorks).

Legal Assistance & Identity Theft Protection

Legal assistance and identity theft protection coverage is also available to you, as well as your family members, through LegalShield.

LegalShield Membership includes:

- *Personal Legal advice on unlimited issue; Letters/calls made on your behalf*
- *Contracts & documents reviewed (up to 15 pages)*
- *Residential Loan Document Assistance*
- *Lawyers prepare your Will, your Living Will and your Health Care Power of Attorney*
- *Moving Traffic Violations (available 15 days after enrollment)*
- *IRS Audit Assistance*
- *Trial Defense (if named defendant/ respondent in a covered civil action suit)*
- *Uncontested Divorce, Separation, Adoption and/or Name Change Representation (available 90 days after enrollment)*
- *25% Preferred Member Discount (Bankruptcy, Criminal Charges, DUI, Other Matters, etc.)*
- *24/7 Emergency Access for covered situations*

IDShield Membership includes:

- **Privacy Monitoring:** *Monitoring your name, SSN, date of birth, email address (up to 10), phone numbers (up to 10), driver license & passport numbers, and medical ID numbers (up to 10) provides you with comprehensive identity protection service that leaves nothing to chance.*
- **Security Monitoring:** *SSN, credit cards (up to 10), and bank account (up to 10) monitoring, sex offender search, financial activity alerts and quarterly credit score tracking keep you secure from every angle. With the family plan, Minor Identity Protection is included and provides monitoring for up to 8 children under the age of 18.*
- **Consultation:** *Your identity protection plan includes 24/7/365 live support for covered emergencies, unlimited counseling, identity alerts, data breach notifications and lost wallet protection.*
- **Full Service Restoration:** *Complete identity recovery services by Kroll Licensed Private Investigators and our \$5 million service guarantee ensure that if your identity is stolen, it will be restored to its pre-theft status.*

Please see our benefits website for more information on this benefit.

Additional Supplemental Voluntary Benefits

Voluntary Term Life

Employees may also purchase supplemental Voluntary Term Life & AD&D coverage. In order to purchase this coverage for your Spouse/Domestic Partner, and/or child(ren), you must purchase coverage for yourself.

Conversion or Portability of your Voluntary Term Life insurance may be available if your employment ends. Please see Human Resources for more information.

Voluntary Life & AD&D	Benefit Features
Employee Benefit Amount	\$10,000 increments up to the lesser of 5 X Annual salary or maximum of \$500,000
Employee Guarantee Issue (GI)*	\$150,000
Spouse Benefit Amount	Up to 100% of Employee amount in increments of \$5,000 up to \$500,000
Spouse Guarantee Issue (GI)*	\$30,000
Child Benefit Amount	Up to 100% of Employee amount in increments of \$2,000 up to \$10,000

*Evidence of Insurability (EOI) is required for amounts over the GI; or for any amount if you are enrolling after your initial enrollment period.

NOTE: Voluntary Life Insurance Benefit reduces to 65% at age 70; 50% at age 75

Other Voluntary Benefits in MyADP from Corestream

Group Voluntary Accident Insurance

Even when you live well, accidents happen. Treatment can be vital to recovery, but it can also be expensive. And if an accident keeps you away from work during recovery, the financial worries can grow quickly. Most major medical insurance plans only pay a portion of the bills. Accident insurance is supplemental, it pays in addition to other coverage you may already have in place.

Group Voluntary 24-hour Accident Insurance from Allstate Benefits pays you cash benefits that correspond with hospital and intensive care confinement. Your plan may also include benefits for a variety of occurrences, such as: dismemberment; dislocation or fracture; ambulance services; physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, house payments, and more.

Group Voluntary Critical Illness Insurance

You can't predict the future, but you can plan for it. Group Voluntary Critical Illness Insurance can help give you the power to take control of your health when faced with a covered critical illness. This insurance pays benefits that can be used for non-medical expenses that health insurance might not cover. The cash benefit is in the form of a lump sum payment, which is paid to the employee after a covered diagnosis.

You select the benefit coverage amount that you want based on your individual need and your budget. If you have covered family members, our coverage also provides cash benefits for them. If diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

Group Indemnity Medical (Hospital) Insurance

Life is unpredictable. Without any warning, an illness or injury can lead to a hospital visit – and costly out-of-pocket expenses. Expenses associated with a hospital stay can be financially difficult if money is tight and you are not prepared. But having the right coverage in place before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it is needed most. Allstate Benefits offers a solution to help you protect your income and empower you to seek treatment.

Our Indemnity Medical insurance pays a cash benefit if you have a covered, inpatient hospital stay. This benefit is payable directly to you and can keep you from withdrawing money from your personal bank account or your Health Savings Account (HSA) for hospital-related expenses your major medical doesn't cover. You can use the money toward deductibles, copays, premiums or even to help cover your daily living expenses. Plus, it works well with your major medical plan, helping close gaps in your coverage.

Group Whole Life Insurance

Group Whole Life insurance gives you simplified and straightforward coverage for your final expenses. The rates are guaranteed for the life of the policy, and a guaranteed death benefit is paid to the bene-

fiary of your choice. As the policy builds value, you can achieve your financial goals or borrow against the policy if the need arises. While coverage is in force, if you die a fully-guaranteed death benefit is paid, or if you live to age 121, you receive a lump-sum maturity benefit. Coverage can be continued if you leave your job. Premiums are also conveniently payroll deducted. Through careful planning, the death benefit can go to your beneficiaries free from state or federal estate taxes; consult with your tax advisor for specific information.

With Group Whole Life insurance from Allstate Benefits, you can secure protection for the future while building peace of mind right now. Are you in good hands? ® You can be.

Auto Insurance

Get a no-obligation quote and switch your carrier at any time.

- *Real time, side-by-side auto insurance quotes from leading national carriers*
- *Special employee savings and payroll deduction discount*
- *Additional coverage available for your home, vacation property, boats, recreational vehicles, etc.*

Pet Insurance

A pet insurance policy can help you plan for your pet's healthcare—and offset costs for routine care and unexpected illness or injury. There are 3 plans to choose from, ranging from Wellness and everyday care to Comprehensive Major Medical.

Student Loan Refinancing

Refinance your student loans and become debt free faster.

- *Access a multi-lender platform*
- *One-on-one financial education over the phone*
- *Strategic refinancing and consolidation plans*

Big-Ticket Purchasing

Get what you need without the hassle when you pay through payroll deduction.

- *Shop thousands of brand-name products*
- *Upfront delivery; pay over time*
- *No credit check required*

Roadside Assistance

Find roadside assistance when and where you need it.

- *24/7 coast-to-coast roadside services*
- *Towing, fuel delivery, tire changes, lockout services and more*
- *Same benefits for spouse/other designated driver and household drivers*

More Great Deals & Discounts

Discover great deals on everything from computers and clothes to theme parks and hotels.

- *Hundreds of discounts*
- *Local and national retailers*
- *New deals added weekly*

Premiums & Contributions (January 1, 2022 - March 31, 2022)

Medical		Employee Cost Pay Per Period	Company Cost Per Pay Period	Employee Cost Per Month	Company Cost Per Month	Total Premium Per Month
Kaiser HMO 9987*	Employee Only	\$57.32	\$261.11	\$124.19	\$565.74	\$689.93
	Employee + Spouse	\$273.21	\$427.33	\$591.96	\$925.89	\$1,517.85
	Employee + Child(ren)	\$200.61	\$372.56	\$434.65	\$807.22	\$1,241.87
	Employee + Family	\$444.21	\$542.92	\$962.45	\$1,176.33	\$2,138.78
Kaiser DHMO 7621*	Employee Only	\$22.43	\$257.95	\$48.60	\$558.90	\$607.50
	Employee + Spouse	\$203.56	\$413.28	\$441.04	\$895.45	\$1,336.49
	Employee + Child(ren)	\$141.31	\$363.38	\$306.18	\$787.31	\$1,093.49
	Employee + Family	\$356.37	\$512.82	\$772.13	\$1,111.11	\$1,883.24
Anthem Blue Cross HMO	Employee Only	\$104.16	\$416.65	\$225.69	\$902.74	\$1,128.43
	Employee + Spouse	\$515.62	\$630.20	\$1,117.17	\$1,365.43	\$2,482.60
	Employee + Child(ren)	\$393.75	\$543.75	\$853.12	\$1,178.12	\$2,031.24
	Employee + Family	\$807.28	\$807.28	\$1,749.11	\$1,749.11	\$3,498.22
Anthem Blue Cross HMO Canterbury Woods	Employee Only	\$67.71	\$453.11	\$146.70	\$981.73	\$1,128.43
	Employee + Spouse	\$515.62	\$630.20	\$1,117.17	\$1,365.43	\$2,482.60
	Employee + Child(ren)	\$356.25	\$581.25	\$771.87	\$1,259.37	\$2,031.24
	Employee + Family	\$807.28	\$807.28	\$1,749.11	\$1,749.11	\$3,498.22
Anthem Blue Cross PPO	Employee Only	\$135.16	\$540.66	\$292.86	\$1,171.42	\$1,464.28
	Employee + Spouse	\$669.06	\$817.75	\$1,449.64	\$1,771.78	\$3,221.42
	Employee + Child(ren)	\$486.59	\$729.89	\$1,054.29	\$1,581.43	\$2,635.72
	Employee + Family	\$942.79	\$1,152.30	\$2,042.72	\$2,496.65	\$4,539.37

*Kaiser plans are not available for Canterbury Woods employees.

Dental		Employee Cost Pay Per Period	Company Cost Per Pay Period	Employee Cost Per Month	Company Cost Per Month	Total Premium Per Month
MetLife Dental HMO	Employee Only	\$0.92	\$7.91	\$2.00	\$17.13	\$19.13
	Employee + Spouse	\$7.56	\$7.91	\$16.37	\$17.13	\$33.50
	Employee + Child(ren)	\$7.66	\$7.91	\$16.60	\$17.13	\$33.73
	Employee + Family	\$14.52	\$7.91	\$31.47	\$17.13	\$48.60

MetLife Dental PPO Low	Employee Only	\$3.83	\$19.59	\$8.31	\$42.44	\$50.74
	Employee + Spouse	\$25.12	\$20.60	\$54.42	\$44.63	\$99.05
	Employee + Child(ren)	\$27.63	\$20.72	\$59.86	\$44.89	\$104.74
	Employee + Family	\$52.54	\$21.90	\$113.84	\$47.46	\$161.29
MetLife Dental PPO High	Employee Only	\$16.00	\$17.63	\$34.66	\$38.19	\$72.85
	Employee + Spouse	\$47.09	\$18.54	\$102.03	\$40.17	\$142.20
	Employee + Child(ren)	\$50.74	\$18.65	\$109.93	\$40.41	\$150.34
	Employee + Family	\$87.18	\$19.72	\$188.89	\$42.72	\$231.61
Vision		Employee Cost Pay Per Period	Company Cost Per Pay Period	Employee Cost Per Month	Company Cost Per Month	Total Premium Per Month
VSP Choice PPO	Employee Only	\$0.46	\$2.22	\$1.00	\$4.82	\$5.82
	Employee + Spouse	\$0.91	\$2.34	\$1.98	\$5.08	\$7.06
	Employee + Child(ren)	\$0.73	\$2.36	\$1.59	\$5.12	\$6.71
	Employee + Family	\$2.51	\$2.58	\$5.44	\$5.58	\$11.02
Group Voluntary Life						
Unum Voluntary Term Life		See MyADP or the Unum benefit summary for specific age rates.				
Legal Assistance & Identity Theft		Employee Cost Pay Per Period	Company Cost Per Pay Period	Employee Cost Per Month	Company Cost Per Month	Total Premium Per Month
LegalShield	Employee Only	\$7.82	\$0	\$16.95	\$0	\$16.95
	Employee + Family	\$8.75	\$0	\$18.95	\$0	\$18.95
IDShield	Employee Only	\$4.13	\$0	\$8.95	\$0	\$8.95
	Employee + Family	\$8.75	\$0	\$18.95	\$0	\$18.95
LegalShield & IDShield Combo	Employee Only	\$11.95	\$0	\$25.90	\$0	\$25.90
	Employee + Family	\$15.65	\$0	\$33.90	\$0	\$33.90
Additional Voluntary Insurance						
Allstate Accident, Critical Illness, Medical Indemnity & Whole Life Insurance		Option to enroll limited to once a year, during Open Enrollment. See Allstate benefit summaries in MyADP for more info.				

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Our Insurance Carriers & Plan Administrators Contact Information

Carrier / Vendor	Group # / Ref ID	Phone	Website / Email
Kaiser Permanente	8709	800-464-4000	www.kaiserpermanente.org
Anthem Blue Cross	HMO: 5710 PPO: 1173	800-888-8288	www.anthem.com/ca
MetLife Dental	5943666	800-275-4638	www.metlife.com/dental
VSP Vision	00116273	800-877-7195	www.vsp.com
Unum – Life, Disability & Vol. Life	406927 & 406928	800-421-0344	www.unum.com
Corestream (Allstate) – Accident, Critical Illness, Indemnity, Whole Life	Covia	855-952-1400	adp-covia.corestream.com
Travel Assistance	01-AA-UN-762490	Within US:800-872-1414 Outside US: (US access code) +609-986-1234	medservices@assistamerica.com
WageWorks Commuter Benefits	Covia	877-924-3967	www.wageworks.com
LegalShield	Covia	800-654-7757	www.legalshield.com
Principal 403b Plan Covia Communities	7-10413	800-547-7754	www.principal.com
Mutual of America 403b Thrift Plan Covia Affordable Communities	056048	925-937-9900	www.mutualofamerica.com
Filice Insurance Broker Account Manager, Kirk Enney	Covia	916-235-4115	kirk@filice.com

REQUIRED NOTICES: All official documents relating to the company Employee Benefits Program, including the SBC's, Summary Plan Descriptions, HIPAA Privacy Notice, Initial Cobra Notice, Medicare Part D notice, and any other relevant plan documents or notices, are available electronically through the benefits website. You may also receive a paper copy by contacting HR.

Our Insurance Broker

Want to ask a question? In addition to the insurance carrier contacts noted above, you may also contact our dedicated Account Manager, Kirk Enney, at our health insurance broker, Filice Insurance, for assistance with health benefits related questions throughout the year. His email address is kirk@filice.com, and his direct phone number is 916-235-4115. Your local HR department and Toni Eslick, Covia Communities Human Resources Director, are also always available to help answer any questions.

The information in this Benefits Guide is presented for illustrative purposes. The text contained in this Guide was taken from various summary plan descriptions and benefits information. While every effort was taken to accurately report your benefits, discrepancies and/or errors are always possible. In case of a discrepancy or error between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. The company reserves the right to modify any content of this document at any time.



Vision

To empower individuals to live connected and fulfilled lives through community and innovation.

Values

Connect

We welcome everyone's contributions. Our greatest resource is our people. The relationships we share build community and strengthen us.

Build Trust

Our actions inspire trust and confidence. We treat each other with respect and fairness. We are open, inclusive, honest and keep our promises.

Collaborate

Our best performance happens when we learn and grow together. Through listening and communication, we seek input, share ideas, and work as one team to accomplish our goals.

Lead Responsibly

Leaders unlock potential, empower others, and share responsibility for strategy and results. Together, we take initiative to do what is right and achieve high standards.

Inspire Creativity

We do everything Humanly Possible® to create our future. As a team, we take risks and learn from success and failure. We are courageous, open-minded and encourage fresh ideas.

Embrace Change

Everything is changing, from needs to expectations to the world around us. To succeed, we must constantly adapt and improve, delivering service excellence and achieving outstanding customer satisfaction.

Mission

To inspire and build community, cultivating meaningful relationships and experiences that respond creatively to changing needs.

front porch