



Employee Benefit Program

October 1, 2021 – September 30, 2022



WELCOME!

Stein Industries offers eligible employees the following benefits:

- Health Insurance
- Health Savings Account
- Dental Insurance
- Vision Insurance
- Flexible Spending Plan
- Basic Life Insurance
- Voluntary Life Insurance
- Long-term Disability Insurance
- Supplemental Insurance Plans
- Employee Assistance Program
- Paid Holidays
- Tuition Reimbursement

What You Should Know

- Benefit eligible employees work 30 or more hours per week.
- Benefits begin on the first of the month following your date of employment when your enrollment information is submitted in a timely manner. To elect or waive benefits, please visit www.stein-industries-benefits.com within 15 days of your start date.
- Benefit plan enrollments/changes may occur only:
 1. When you are a new hire within your eligibility period.
 2. During the annual open enrollment period. The next open enrollment occurs in September 2022 for a benefit effective date of October 1, 2022.
 3. If you experience a qualifying life event, such as marriage, divorce, birth, adoption, losing other coverage, job status change, and other events as permitted by law.

Questions about your benefits may be directed to:

Stein Industries, Inc.
7153 Northland Drive No
Brooklyn Park, MN 55428

Julie Schlueter Engen
Director of Human Resources
jengen@stein-industries.com
(763) 504-3529

Charmaine Roethler
Payroll and Benefits Specialist
croethler@stein-industries.com
(763) 504-3515



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Stein Industries, Inc. reserves the right to change, amend, terminate, or otherwise alter any benefit plan at any time. The benefits described in this document are only summaries.

In case of error and for all claim adjudication, the master contracts will prevail.

Please read your benefit certificates for more detail and information. If you do not have certificates, please contact Human Resources.

HEALTH PLANS

Stein Industries offers health plans through Medica for you and your family. These plans may be paired with a Health Savings Account (HSA), cover eligible preventive care at no charge, and offer your choice of networks.

Health Plan Highlights

Plan Service/Feature Network Providers	\$2,800-100% with Rx HSA Plan	\$4,000-100% with Rx HSA Plan	\$6,350-100% HSA Plan
Provider Network Names Choose only one See more on page 5.	<ul style="list-style-type: none"> VantagePlus with MedicaSM Medica Choice[®] with UnitedHealthcare (UHC) Choice Plus Visit www.medica.com/find-a-doctor/group-plans .		
Deductible Per plan year	\$2,800/individual \$5,600/family	\$4,000/individual \$8,000/family	\$6,350/individual \$12,700/family
Out of Pocket Maximum Per plan year	\$3,800/individual \$7,600/family	\$5,000/individual \$10,000/family	\$6,350/individual \$12,700/family
Health Savings Account (HSA) - Optional	You may contribute tax-deductible funds to an HSA at HealthEquity through payroll deduction. See more on page 6.		
Preventive Care	No Charge -- includes adult & well-child preventive exams/immunizations, women's preventive health services; routine eye exam; hearing screenings. Visit www.medica.com/wellness/preventive-care for more information.		
Physician Services Visits for Illness/injury Specialty Office Visits Walk-in Clinic Visits Virtual Care Visits	100% covered after deductible	100% covered after deductible	100% covered after deductible
Hospital Stay	100% covered after deductible	100% covered after deductible	100% covered after deductible
Urgent/Emergency Care Urgent Care (UC) Clinic Hospital ER	100% covered after deductible	100% covered after deductible	100% covered after deductible
Prescription Drugs Retail (31-day supply) Insulin: \$25 Copay max/unit	After deductible: Generic: \$12 Copay Preferred Brand: \$50 Copay Non-pref. Brand: \$90 Copay <i>Some preventive drugs are covered at no charge</i>	After deductible: Generic: \$12 Copay Preferred Brand: \$50 Copay Non-pref. Brand: \$90 Copay <i>Some preventive drugs are covered at no charge</i>	100% covered after deductible
Out of Network Care Exclusions, limits & precertification may apply	Most services covered at 50% after deductible of \$5,600/individual.	Most services covered at 50% after deductible of \$8,000/individual.	Most services covered at 50% after deductible of \$12,700/individual.

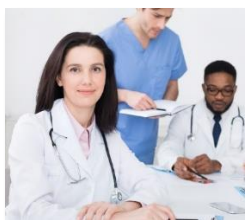
The Master Contract will prevail in case of error and for all claim adjudication.

Health Plan Contributions

Stein Industries pays a significant portion of your total enrolled premium for health insurance if you enroll in one of our plans. These are your contributions:

Bi-weekly Rates - Paid pre-tax through payroll deduction

Health Plan Coverage Status October 1, 2021 – September 30, 2022	\$2,800-100% with Rx HSA Plan		\$4,000-100% with Rx HSA Plan		\$6,350-100% HSA Plan	
	VantagePlus with Medica SM	Medica Choice [®] with UHC Choice Plus	VantagePlus with Medica SM	Medica Choice [®] with UHC Choice Plus	VantagePlus with Medica SM	Medica Choice [®] with UHC Choice Plus
Employee Only	\$94.26	\$101.57	\$65.63	\$70.85	\$52.32	\$56.94
Employee + One	\$204.26	\$219.90	\$149.73	\$161.38	\$120.11	\$129.39
Employee + Two or More	\$334.29	\$373.91	\$236.71	\$269.18	\$204.09	\$215.60



Health Plan Providers

When you enroll in one of the Medica health plans, you must also choose a provider network. Choose only one: Passport or VantagePlus.

Medica Choice Passport with UnitedHealthcare Choice Plus

www.medica.com/find-a-doctor/group/medica-choice-uhg-plus

The Medica Choice® Network is a large, open access network in Minnesota, Wisconsin, North Dakota and South Dakota. More than 96% of Minnesota providers participate in this network. When out of the Medica Choice® area, receive in-network benefits by using the UHC Choice Plus network and have access to over 645,000 providers nationwide. No referrals are needed to see providers within the Medica Choice/UHC Choice Plus networks. E-visits are available at amwell.com and virtuwell.com.

VantagePlus

www.medica.com/members/group/aco-vantageplus-with-medica

This network includes the three health care systems of Fairview, HealthEast, and North Memorial plus many independent clinics to form an Accountable Care Organization (ACO). VantagePlus provides access to over 3,500 primary and specialty providers, 650 clinics and 12 hospitals. Please note Mayo clinics and hospitals are not network providers. Members receive expanded services such as appointment scheduling and prescription transfers. E-visits are available at oncare.org.



Get Care Virtually

Your health plan covers virtual care visits from these providers for many common health conditions. Use the provider included in your network.

► For Medica Choice with UHC (Passport) network members: Virtuwell or Amwell


virtuwell™
(877) 440-1001
virtuwell.com


amwell
(844) 733-3627
amwell.com

► For VantagePlus network members: Oncare

 ONCARE™
(612) 216-0840
oncare.org

mymedica.com

(952) 945-8000 (800) 952-3455 TTY: Use 711

Spanish Translation Services: Si desea asistencia gratuita para traducir esta información, llame al número que figura en este documento o en la parte posterior de su tarjeta de identificación de Medica.

About Prescription Drugs

Use the Preferred Drug List

For lowest medication costs, refer to the preferred list called **2021 Commercial Drug List**.

- See the list at www.mymedica.com.
- In *Links and Tools*, click on *Pharmacy Information*. Under *Group Plans*, choose *Employer-based plan members*.
- Click on *View Drug List*. Choose **2021 Commercial Drug List with Affordable Care Act Preventive Drugs (PDF)**.

Save on Rx Brand Names

You may be able to find prescription drug coupons and discounts for brand name and high-cost specialty drugs.

- Medication discounts may be available on the drug manufacturer's website.
- Visit www.GoodRx.com to print a discount card or have coupons sent to your phone. (855) 268-2822
- Visit www.internetdrugcoupons.com to print a discount card and compare prices. (855) 228-0154
- Visit www.singlecare.com to see drug pricing and get a discount card. (844) 234-3057



Coupons may not be accepted if a generic version of a brand name drug exists. Some states may not permit the use of prescription drug coupons. Coupons and discounts may be discontinued at any time without warning. Coupon/discount amounts do not apply to your health plan deductible or out-of-pocket maximum.

About the Health Savings Account (HSA)

When you are enrolled in one of the health plans, you may make tax-deductible contributions to an HSA at HealthEquity using payroll deduction.

HSA contributions:

- May be changed at any time
- May be withdrawn tax-free to pay for qualified medical, dental or vision expenses
- Earn tax-free interest
- Roll-over each year with no limits
- Are always yours to keep, no matter where you work

The IRS limits total HSA contributions based on your health coverage status. For 2021, the maximum contribution is \$3,600/single coverage and \$7,200/family (single + one or more) coverage. For 2022, the limits are \$3,650/single and \$7,300/family. Members ages 55 and older may contribute up to an additional \$1,000 each year.

To manage and track your HSA funds, log in at www.my.healthequity.com.

HealthEquity®

(866) 346-5800

www.healthequity.com

Please note employees on Medicare may not contribute to an HSA per IRS rules.

Medica Value-Added Services

Health plan members have access to many value-added services.



Employee Assistance Program (EAP) 800-626-7944 TTY: Use 711

You may call the Optum EAP anytime 24/7 to speak to a counselor for assistance with family issues, legal concerns, financial issues, personal or work concerns, dependency issues, and community resources. This is a confidential service.

Visit **LiveAndWorkWell.com** for more resources. Enter access code MEDICA.



CallLink® Nurse Line 800-962-9497 TTY: Use 711

Call the toll-free number 1-800-962-9497 any day 24/7 to speak with an experienced registered nurse about health questions, self-care tips, choosing appropriate care, finding a physician or an urgent care facility in Medica's provider network.



Fit ChoicesSM

This Medica program provides a \$20 credit toward your monthly membership dues when you meet your attendance requirement at any network fitness club. Participating clubs include Lifetime Fitness, Snap Fitness, Anytime Fitness, Curves, Fitness 19, Gold's Gym, and others. Show your Medica ID card at your club when you sign up.



My Health Rewards by Medica®

My Health Rewards is a points-based incentive program to help you adopt and keep healthy behaviors. It offers built-in rewards every step of the way! Each level has a value of 100 points and a \$20 gift card.

Login at mymedica.com to get started on your Health Rewards.



Savings at the Grocery Store

Each week, your Healthy Savings card is automatically loaded with new savings on the healthiest one-third of foods in a typical grocery store. Just choose the promoted foods, scan your card, and instantly save every time you shop. To sign up, visit www.medicahealthysavings.com.

DENTAL PLAN

Stein Industries offers a dental plan from Principal for you and your family. It provides coverage for most dental services.

Dental Plan Highlights

Dental Plan Service/Feature	Principal Dental PPO-Premier Network	Out of Network <i>Balance billing may apply for costs over allowed amounts.</i>
Annual Benefit Per calendar year	\$1,500/person	\$1,000/person
Roll-over Benefit <i>Some limits apply</i>	When you have dental claims but don't use all your Annual Benefit, a portion of that Benefit rolls-over for use during the next calendar year.	
Annual Deductible Per calendar year	\$0	\$25/person \$75/family
Preventive & Diagnostics Exams, Cleanings, X-rays, Fluoride & Space maintainers to age 14	100% covered	100% covered No deductible
Basic Services Fillings, Oral surgery, Endodontics, Periodontics, Sealants to age 14	80% covered	80% covered after deductible
Major Services Crowns, Inlays, Onlays, Bridges, Dentures, Implants	50% covered	50% covered after deductible
Orthodontics Up to age 19 \$1,000 lifetime benefit	50% covered	50% covered
Hearing Aid Program	Members are eligible for up to 60% off hearing aids through American Hearing Benefits, Inc.	

The Master Contract will be used in case of error and for all claim adjudication.

Dental Plan Contributions

If you enroll in this plan, Stein Industries pays a portion of your premium. You pay the balance with these pre-tax payroll deductions:

Dental Plan Coverage Status October 1, 2021 – September 30, 2022	Bi-weekly Rate
Employee Only	\$11.17
Employee + One	\$31.08
Employee + Two or More	\$50.98

Dental Plan Providers

Although you may see any dentist you wish, benefits are highest when you see a Principal Dental PPO-Premier provider. To find a network provider, call or visit Principal.



(800) 986-3343

www.principal.com

Go to *Insure*. Choose *Find a Dentist*.

VISION PLAN

Stein Industries offers a voluntary vision plan from VSP for you and your family. You pay 100% of the premiums if you enroll.

Vision Plan Highlights

Vision Plan Service/Feature	Plan Benefit <i>Using the VSP Choice Network</i>
Network Name	VSP Choice
WellVision Exam® Every 12 months	\$20 Copay
Prescription Glasses Lenses – Every 12 months Single Vision Lined Bifocals Lined Trifocals Frames – Every 24 months Lens Enhancements Standard progressive Premium progressive Custom progressive	\$20 Copay Covered in full Covered in full Covered in full \$225 allowance + 20% discount on any balance (Costco® \$125 allowance) Every 12 months \$0 Copay \$95 - \$105 Copay \$150 - \$175 Copay
Additional Glasses Within 12 months of last WellVision Exam	20% discount plus \$20 credit on featured frames
Elective Contacts Every 12 months Instead of glasses	\$130 allowance Exam: Up to \$60 copay
Laser Vision Correction VSP–contracted facilities	15% average discount or 5% off promotional price for PRK, LASIK, and Custom LASIK
Out of Network Benefits	Contact VSP

The Master Contract will be used in case of error and for all claim processing.

Vision Plan Contributions

If you enroll in this plan, you pay 100% of the premiums through payroll deductions.

Vision Plan Coverage Status October 1, 2021 – September 30, 2022	Bi-weekly Rate
Employee Only	\$3.63
Employee + Spouse	\$5.81
Employee + Child/ren	\$5.93
Employee + Spouse + Child/ren	\$9.56

Vision Plan Providers

This plan uses the VSP Choice network. For a complete list of network providers near you, visit the VSP website or call them toll-free.



(800) 877-7195

www.vsp.com

Click on *Find a Doctor*. Go to *Advanced Search* and enter *Choice* under *Doctor Network*.

FLEXIBLE SPENDING PLAN

Stein Industries offers a flexible spending plan through Alerus. This plan can reduce your taxable income and help you pay less tax using these plan components:

- 1. Premiums:** We use pre-tax deductions for the Stein Industries medical, dental/vision plan premiums if you participate in those plans.
- 2. General Medical Flex Spending Account (FSA):** If you are *not* enrolled in our Health Plans, you may choose pre-tax deductions to help pay for general medical, dental/vision expenses with this FSA up to \$2,750, depending upon your election.
- 3. Limited Medical FSA: For Health Plan Members**
You may use pre-tax deductions for dental and vision expenses **only** (no medical expenses) up to \$2,750, depending upon your election.
- 4. Dependent (Day) Care FSA:** You may use pre-tax deductions for child or adult day care expenses up to \$5,000 or \$2,500 if married filing separately.

Using Your Flex Plan

The flex plan year runs from October 1, 2021 through September 30, 2022. Claims incurred during the plan year may be submitted to Alerus for reimbursement until December 31, 2022. Per IRS rules, flex funds not claimed by year-end are forfeited, so please plan carefully.

ALERUS
(877) 661-4727
www.alerusrb.com

LIFE/AD&D PLANS

Stein Industries provides a basic term life and AD&D insurance plan through Principal for all eligible employees. We pay 100% of the premiums for this benefit.

We also offer a voluntary term life and AD&D insurance plan through Principal. You pay 100% of the plan premiums via payroll deduction if you elect voluntary life.

Basic Life and AD&D Plan Highlights *Premiums are paid by Stein Industries.*

Plan Feature	Basic Life/AD&D Benefit
Term Life Insurance Benefit	Hourly Employees: \$25,000 Salaried Employees: \$100,000
Accidental Death and Dismemberment (AD&D) Benefit	AD&D matches your Term Life amount.
Benefit Reduction Ages	Benefits reduce at ages 65 and again at age 70.
Conversion Privilege	If you leave the company, you may be able to take this coverage with you.
Terminal Illness Benefit	If you are certified as terminally ill, you may be able to withdraw up to 75% of the in-force term life insurance amount. Amounts withdrawn reduce the total benefit.

Refer to your Certificate for more detail. The Master Contract will be used in case of error and for all claim adjudication.

**Voluntary Life and AD&D Plan Highlights** *Premiums are paid by you.*

Contact Human Resources for enrollment information.

Plan Feature	Voluntary Life Benefit – if you enroll
Term Life Insurance Benefit Employees Spouses Child/ren	Up \$500,000 maximum (\$10,000 increments) Up to 100% of Employee amount to \$200,000 maximum (\$5,000 increments) Up to \$10,000 maximum (\$2,500 increments) Guaranteed amounts are available when you are first eligible for this plan: Employee: \$150,000 Spouse: \$30,000 Child/ren: \$10,000
Accidental Death and Dismemberment (AD&D) Benefit	Available in same amounts as the Term Life benefit above and automatically added to any Term Life coverage Not available for children.
Benefit Reduction Ages	Benefits reduce at age 65 and again at age 70.
Portability/Conversion Privileges	Portability of this plan may be available within 60 days of plan ineligibility if under age 70. Conversion to an individual plan may be available upon group plan ineligibility.
Terminal Illness Benefit <i>Employee coverage only</i>	If you are certified as terminally ill, you may be able to withdraw up to 75% of the in-force term life insurance amount. (\$250,000 maximum) Amounts withdrawn reduce the total benefit.

Refer to your Certificate for more detail. The Master Contract will be used in case of error and for all claim adjudication.

Voluntary Life Plan Rates - Biweekly

Employee or Spouse Age	Term Life Rate Per \$1,000	
	Employee	Spouse
29 and under	\$0.04	\$0.04
30 – 34	\$0.04	\$0.04
35 – 39	\$0.06	\$0.05
40 – 44	\$0.09	\$0.09
45 – 49	\$0.16	\$0.15
50 – 54	\$0.25	\$0.25
55 – 59	\$0.44	\$0.43
60 – 64	\$0.53	\$0.53
65 – 69	\$0.80	\$0.80
70 and over	\$1.53	\$1.53
Child/ren	\$0.23 per \$2,500 One amount covers all children.	

AD&D Monthly Rate Per \$1,000
Automatically added to life insurance in an equal amount.
Employee: \$0.03
Spouse: \$0.03
Child(ren): Not available

 **Principal**SM
 (800) 986-3343
www.principal.com

LONG-TERM DISABILITY PLAN

Stein Industries provides a Long-term Disability (LTD) income protection benefit through Principal. We also provide 100% of the premiums for you.

Long-term Disability Plan Highlights *Premiums provided by Stein Industries.*

Plan Feature	Long-term Disability Benefit For qualifying disabilities
Benefit Amount	60% of covered monthly earnings up to \$6,000/month maximum
Day Benefits Begin	91 st day of a qualifying disability
Benefit Duration	Up to your Social Security Normal Retirement Age. See the contract for disabilities beginning at 65 or older as shorter durations may apply. A 24-month maximum duration may apply for disabilities due to mental illness or substance abuse disorders.
Conversion Privilege	None
Pre-existing Conditions	Disabilities due to conditions treated or diagnosed three (3) months prior to your plan effective date may not be covered until you have been insured for 12 months and back to work for at least one day.

Refer to your Certificate for more detail. The Master Contract will be used in case of error and for all claim adjudication.



SUPPLEMENTAL PLANS

Stein Industries offers supplemental plans through Principal to employees working 20 or more hours per week. If you enroll in a plan, you pay 100% of the premiums. Contact Human Resources for enrollment materials.

Short-term Disability (STD) You may elect to purchase short-term disability coverage equal to 40% of your weekly earnings up to \$400 per week. Benefits may be paid to you for up to 11 weeks and begin on the 15th day of a qualifying disability. Benefits are limited or not paid for disabilities due to pre-existing conditions.

Accident Care This plan can provide a lump sum benefit in the event of a covered off-the-job accident. Benefits range from \$100 - \$10,000, depending upon injury. Family members may also be covered.

Critical Care This plan can provide a lump sum benefit in the event of a covered illness. Choose a benefit of \$5,000 - \$100,000. Family members may be covered. Benefits are limited or not paid for disabilities due to pre-existing conditions.



OTHER BENEFIT SERVICES

Provided through our Principal plans

- **Employee Assistance Program**

(800) 356-7089 TTY: (800) 456-4006

www.MagellanAscend.com To log in, enter Stein for the company name.

You have access to an EAP through Magellan Health. This program offers you confidential assistance and resources for dealing with life's challenges, including:

- Health and wellness
- Parenting and grandparenting
- Smoking cessation
- Child, elder care
- Teen and adolescent issues
- Legal assistance
- Financial coaching
- Identity theft resolution

Call 24/7 for a professional consultation at no cost to you or visit the website. For in-person or online visits, click on *Find Care* at www.MagellanAscend.com.

- **Will & Legal Document Center / Identity Theft Kit**

(866) 539-1728 www.ARAGwills.com/Principal Reference policy #1131381

You and your spouse have free access to resources and tools provided by ARAG® to create a Will, Living Will, Healthcare Power of Attorney, Durable Power of Attorney and Medical Treatment Authorization for Minors plus protect your identity.

- **Beneficiary Support**

Beneficiaries receive grief support and help with group life insurance policy proceeds in the event of your death. Spouse beneficiaries and dependents also receive online access to will preparation services.

- **Travel Assistance**

U.S. (888) 647-2611 Outside U.S. (630) 766-7696 collect

www.principal.com/travelassistance

You, your spouse, and dependent children (whether traveling together or separately) have access to travel, medical, legal and financial assistance plus emergency medical evacuation benefits provided by AXA Assistance when traveling domestically or internationally more than 100 miles from home for up to 120 consecutive days.

- **Laser Vision Correction**

(888) 647-3937 www.principallasik.com

Through the National Lasik Network, administered by LCA-Vision, Inc., you and your family receive savings on this elective surgery.

- **Hearing Aid Program**

(877) 890-4694 www.principal.com/hearingbenefits/ahb

Through American Hearing Benefits, Inc. (AHB), you and your family are eligible for up to 60% off hearing aids.

For more information about these services, please contact Human Resources.

HOLIDAYS

Stein Industries knows time away from work is important. We observe the following days as paid time off for eligible employees. Please read your Employee Handbook for more information regarding paid time off eligibility and benefits.

Holidays

You are paid for nine (9) holidays during the year:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- The Friday after Thanksgiving
- Christmas Eve Day
- Christmas Day
- New Year's Eve Day

TUITION REIMBURSEMENT PROGRAM

Stein Industries offers a reimbursement program for expenses from approved institutions of learning to help support employees who wish to secure increased responsibility and growth within their professional careers. All regular, full-time employees with more than one (1) year of service are eligible to participate in this program as long as the courses are job-related. The maximum expense reimbursement is \$1,500 per calendar year.

Please refer to the Employee Handbook for specific details regarding this program.



PLAN CONTACT INFORMATION

For more information about your benefit program, contact Stein Industries or the plan carriers as listed below:

Stein Industries, Inc.
7153 Northland Drive No
Brooklyn Park, MN 55428

Julie Schlueter Engen
Director of Human Resources
jengen@stein-industries.com
(763) 504-3529

Charmaine Roethler
Payroll and Benefits Specialist
croethler@stein-industries.com
(763) 504-3515

Health Plans

Medica
(800) 952-3455 TTY: Use 711
www.mymedica.com

Life and Disability Plans

Principal
(800) 986-3343
www.principal.com

Health Savings Account

HealthEquity
(866) 346-5800
www.myhealthequity.com

Supplemental Plans

Principal
(800) 986-3343
www.principal.com

Dental Plan

Principal
(800) 986-3343
www.principal.com

Vision Plan

VSP
(800) 877-7195
www.vsp.com

Flexible Spending Plan

Alerus
(877) 661-4727
www.alerusrb.com

Employee Assistance Programs

Medica Members:

Optum
(800) 626-7944 TTY: Use 711
www.LiveAndWorkWell.com (Code MEDICA)

All Employees:

Magellan Healthcare
(800) 356-7089 TTY: (800) 456-4006
www.MagellanAscend.com
To log in, enter Stein for the company name.
For in-person or online visits, click on Find Care.

Our benefit consultant is:



Christensen Group
Insurance

Christensen Group Insurance
9855 W. 78th St. Suite 100
Eden Prairie, MN 55344
(800) 923-4088
www.christensengroup.com

PLAN ADMINISTRATIVE INFORMATION

ERISA Review: Additional ERISA information is available from Stein Industries and plan carriers.

- 1. Name of plan:**
The Stein Industries, Inc. Group Benefit Plan
- 2. Plan sponsor and plan administrator:**
Stein Industries, Inc.
7153 Northland Drive No
Brooklyn Park, MN 55428
- 3. Employer federal I.D. number:**
39-0977289
Stein Industries, Inc.
- 4. Type of plan:**
There are two types of plans addressed in this summary document:
 1. Health, Dental, Vision, Life, Disability, and Supplemental Insurance Plans
 2. Tax-advantaged Flexible Benefit Plan
- 5. Type of funding:**
This plan is funded in part by employee contributions and in part by the plan sponsor employer contributions.
- 6. Type of administration:**
The plan sponsor maintains documentation of plan policies and procedures.
- 7. Plan group numbers:**
Health Plans - #40106, 40107, 40108, 40109, 40110, 40111
Dental Plan - #1131381
Vision Plan - #30069089
Flex Plan - No number
Basic Life and AD&D Plan, Voluntary Life and AD&D Plan, Long-term Disability Plan, and Supplemental Plans - #1131381
- 8. Request for information:**
If you have questions regarding your benefits, please contact the plan administrator.
All requests, appeals, elections, and other communications should be in writing and hand-delivered, sent by certified mail or via secure email with read receipt.
- 9. Plan year:**
All Plans: October 1 – September 30
- 10. Eligibility requirements:**
Please review your plan certificates of coverage for more detailed descriptions of benefits and eligibility requirements.

Please review the following important notices ►

The Children's Health Insurance Program (CHIP) Premium Assistance Subsidy Notice

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're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below, 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, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is 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, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2021. Contact your State for more information on eligibility.

ALABAMA – Medicaid Website: www.myalhipp.com Phone: 1-855-692-5447	MAINE – Medicaid Phone: 1-800-442-6003 / 711 Website: https://www.maine.gov/dhhs/ofi/applications-forms	OREGON – Medicaid Phone: 1-800-699-9075 Websites: http://www.healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html
ALASKA – Medicaid Website: http://myalhipp.com Phone: 1-866-251-4861 Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx	MASSACHUSETTS – Medicaid and CHIP Phone: 1-800-862-4840 Website: https://www.mass.gov/info-details/masshealth-premium-assistance-pa	PENNSYLVANIA – Medicaid Phone: 1-800-692-7462 Website: http://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx
ARKANSAS – Medicaid Website: http://myarhipp.com Phone: 1-855-MYARHIP (855-692-7447)	MINNESOTA – Medicaid Website: https://www.mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739	RHODE ISLAND – Medicaid and CHIP Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347 or 401-462-0311
CALIFORNIA – Medicaid Phone: 916-445-8322 Website: https://www.dhcs.ca.gov/hipp	MISSOURI – Medicaid Phone: 573-751-2005 Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm	SOUTH CAROLINA – Medicaid Website: https://www.scdhhs.gov Phone: 1-888-549-0820
COLORADO – Health First & Child Health Plan Plus Health First: https://www.healthfirstcolorado.com Health First Service Center: 1-800-221-3943 / 711 CHIP+: https://www.colorado.gov/pacific/hcpf/child-health-plan-plus CHIP+ Customer Service: 1-800-359-1991 / 711	MONTANA – Medicaid Phone: 1-800-694-3084 Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP	SOUTH DAKOTA – Medicaid Website: http://dss.sd.gov Phone: 1-888-828-0059
FLORIDA – Medicaid Website: https://flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html Phone: 1-877-357-3268	NEBRASKA – Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: (402) 473-7000 Omaha: (402) 595-1178	TEXAS – Medicaid Website: http://gethipptexas.com/ Phone: 1-800-440-0493
GEORGIA – Medicaid Website: https://Medicaid.Georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162 ext 2131	NEVADA – Medicaid Medicaid Website: http://dhcfp.nv.gov/ Medicaid Phone: 1-800-992-0900	UTAH – Medicaid and CHIP Website: Medicaid: https://medicaid.utah.gov CHIP: http://health.utah.gov/chip Phone: 1-877-543-7669
INDIANA – Medicaid Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip Phone: 1-877-438-4479 All other Medicaid Phone: 1-800-457-4584 https://www.in.gov/medicaid	NEW HAMPSHIRE – Medicaid Website: https://www.dhhs.nh.gov/oi/hipp.htm Phone: 603-271-5218 HIPP: 1-800-852-3345 ext 5218	VERMONT – Medicaid Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427
IOWA – Medicaid and CHIP (Hawki) Website: http://dhs.iowa.gov/ime/members Phone: 1-800-338-8366 Hawki: 1-800-257-8563 http://dhs.iowa.gov/Hawki HIPP Website: https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp	NEW JERSEY – Medicaid and CHIP Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710	VIRGINIA – Medicaid and CHIP Medicaid Website: https://www.coverva.org/en/hipp/ or https://www.coverva.org/en/famis-select Medicaid Phone: 1-800-432-5924 CHIP Phone: 1-855-242-8282
KANSAS – Medicaid Website: http://www.kancare.ks.gov Phone: 1-800-792-4884	NEW YORK – Medicaid Website: https://www.health.ny.gov/health_care/medicaid Phone: 1-800-541-2831	WASHINGTON – Medicaid Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022
KENTUCKY – Medicaid Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: http://chfs.ky.gov/agencies/dms/member/Pages/kihapp.aspx Phone: 1-855-459-6328 KCHIP: https://kidshealth.ky.gov/Pages/index.aspx Phone: 1-877-524-4718 Medicaid Website: https://chfs.ky.gov	NORTH CAROLINA – Medicaid Website: https://medicaid.ncdhhs.gov Phone: 919-855-4100	WEST VIRGINIA – Medicaid Website: http://mywvhipp.com Phone: 1-855-699-8447
LOUISIANA – Medicaid Phone: 1-888-342-6207 or 1-855-618-5488 Website: www.medicare.la.gov or www.ldh.la.gov/la/hipp	NORTH DAKOTA – Medicaid Phone: 1-844-854-4825 Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/	WISCONSIN – Medicaid and CHIP Phone: 1-800-362-3002 Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm
	OKLAHOMA – Medicaid and CHIP Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	WYOMING – Medicaid Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility Phone: 800-251-1269

To see if any other states have added a premium assistance program since July 31, 2021 or for more information on special enrollment rights, contact:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa 1-866-444-3272

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov 1-877-267-2323, Menu Option 4, Ext. 61565

OMB Control Number 1210-0137
(expires 1/31/2023)

Notice of Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after your employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Special enrollment rights also may exist in the following circumstances:

- If you or your dependents experience a loss of eligibility for Medicaid or a state Children's Health Insurance Program (CHIP) coverage and you request enrollment within 60 days after that coverage ends; or
- If you or your dependents become eligible for a state premium assistance subsidy through Medicaid or a state CHIP with respect to coverage under this plan and you request enrollment within 60 days after the determination of eligibility for such assistance.

To request special enrollment or obtain more information, contact Human Resources.

WHCRA Enrollment Notice

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, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the Company health plans. Therefore, deductibles and coinsurance apply based on the plan you have chosen. (See your health plan certificate for specific information.) If you would like more information on WHCRA benefits, contact your health plan carrier.

MHPAEA Disclosure Requirement

The Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) requires that criteria for medical necessity determinations made under a plan or insurance coverage with respect to Mental Health/Substance Use Disorder (MH/SUD) benefits must be made available to any current or potential participant, beneficiary, or contracting provider upon request. ERISA requires that plan documents, including documents with information on the medical necessity criteria for both Medical/Surgery (M/S) and MH/SD benefits, be furnished to you within 30 days of request. Contact your health plan carrier to request the MHPAEA information applicable to your health coverage.

Michelle's Law Notice

Notice of Extended Coverage to Participants Covered Under a Group Health Plan

Federal legislation known as "Michelle's Law" generally extends eligibility for group health benefit plan coverage to a dependent child who is enrolled in an institution of higher education at the beginning of a medically necessary leave of absence if the leave normally would cause the dependent child to lose eligibility for coverage under the plan due to loss of student status. The extension of eligibility protects eligibility of a sick or injured dependent child for up to one year.

Our Health Plan currently permits an employee to continue a child's coverage to the child's 26th birthday (or longer if disabled under certain conditions) if that child is enrolled at an accredited institution of learning on a full-time basis, with full-time defined by the accredited institution's registration and/or attendance policies. Michelle's Law requires the Plan to allow extended eligibility in some cases for a dependent child who would lose eligibility for Plan coverage due to loss full-time student status.

There are two definitions that are important for purposes of determining whether the Michelle's Law extension of eligibility applies to a particular child:

- *Dependent child* means a child of a plan participant who is eligible under the terms of a group health benefit plan based on his or her student status and who was enrolled at a post-secondary educational institution immediately before the first day of a medically necessary leave of absence.
- *Medically necessary leave of absence* means a leave of absence or any other change in enrollment:
 - of a dependent child from a post-secondary educational institution that begins while the child is suffering from a serious illness or injury;
 - which is medically necessary; and
 - which causes the dependent child to lose student status under the terms of the Plan.

For the Michelle's Law extension of eligibility to apply, a dependent child's treating physician must provide written certification of medical necessity (i.e., certification that the dependent child suffers from a serious illness or injury that necessitates the leave of absence or other enrollment change that would otherwise cause loss of eligibility).

If a dependent child qualifies for the Michelle's Law extension of eligibility, the Plan will treat the dependent child as eligible for coverage until the earlier of:

- One year after the first day of the leave of absence
- The date that Plan coverage would otherwise terminate (for reasons other than failure to be a full-time student)

A dependent child on a medically necessary leave of absence is entitled to receive the same Plan benefits as other dependent children covered under the Plan. Further, any change to Plan coverage that occurs during the Michelle's Law extension of eligibility will apply to such child to the same extent as it applies to other dependent children covered under the Plan.

Newborns' Act Disclosure

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital 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 newborn's attending provider, after consulting with the mother, from discharging the mother or her 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).

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 drug coverage with your health insurance carrier 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 a higher monthly premium.
2. Your health insurance carrier has determined that the prescription drug coverage offered by your employer 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 you 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 15 to December 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

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 health insurance coverage will not be affected. If you do decide to join a Medicare drug plan and drop your current health insurance coverage, be aware that you and your dependents may or may not be able to get this coverage back.

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 health insurance coverage 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 by 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 nineteen 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 your health insurance carrier or your employer 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.

- Visit www.medicare.com.
- 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 1-877-486-2048.

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 or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

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. **CMS Form 10182-CC Updated April 1, 2011**

HIPAA Notice of Privacy Practices

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Your Rights - You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

Your Choices - You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends
- Provide disaster relief
- Market our services and sell your information

Our Uses and Disclosures - We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

Your Rights - When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you.

Get a copy of health and claims records

- You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.
- We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

Ask us to correct health and claims records

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- We may say “no” to your request, but we’ll tell you why in writing within 60 days.

Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will consider all reasonable requests and must say “yes” if you tell us you would be in danger if we do not.

Ask us to limit what we use or share

- You can ask us not to use or share certain health information for treatment, payment, or our operations.
- We are not required to agree to your request, and we may say “no” if it would affect your care.

Get a list of those with whom we’ve shared information

- You can ask for a list (accounting) of the times we’ve shared your health information for six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

Get a copy of this privacy notice

You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

Choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting us using the information on page 1.
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/.
- We will not retaliate against you for filing a complaint.

Your Choices - For certain health information, you can tell us your choices about that we share. If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions. In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation

*If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety. **In these cases, we never share your information unless you give us written permission:***

- Marketing purposes
- Sale of your information

Our Uses and Disclosures - How do we typically use or share your health information? We typically use or share your health information in the following ways.

Help manage the health care treatment you receive

We can use your health information and share it with professionals who are treating you.

Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.

Run our organization

- We can use and disclose your information to run our organization and contact you when necessary.
- We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long term care plans.

Example: We use health information about you to develop better services for you.

Pay for your health services - We can use and disclose your health information as we pay for your health services. *Example: We share information about you with your dental plan to coordinate payment for your dental work.*

Administer your plan - We may disclose your health information to your health plan sponsor for plan administration. *Example: Your company contracts with us to provide a health plan, and we provide your company with certain statistics to explain the premiums we charge.*

How else can we use or share your health information? We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information, see:

www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html.

Help with public health and safety issues - We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

Do research - We can use or share your information for health research.

Comply with the law - We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

Respond to organ and tissue donation requests and work with a medical examiner or funeral director

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

Address workers' compensation, law enforcement, and other government requests - We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

Respond to lawsuits and legal actions - We can share health information about you in response to a court or administrative order, or in response to a subpoena.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information, see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

Changes to the Terms of this Notice - We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request.

Uniformed Services Employment and Reemployment Rights Act

USERRA protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

REEMPLOYMENT RIGHTS - You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service and:

- you ensure that your employer receives advance written or verbal notice of your service;
- you have five years or less of cumulative service in the uniformed services while with that particular employer;
- you return to work or apply for reemployment in a timely manner after conclusion of service; and
- you have not been separated from service with a disqualifying discharge or under other than honorable conditions.

If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained if you had not been absent due to military service or, in some cases, a comparable job.

RIGHT TO BE FREE FROM DISCRIMINATION AND RETALIATION - If you are a past or present member of the uniformed service; have applied for membership in the uniformed service; or are obligated to serve in the uniformed service; then an employer may not deny you initial employment; reemployment; retention in employment; promotion; or any benefit of employment because of this status. In addition, an employer may not retaliate against anyone assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.

HEALTH INSURANCE PROTECTION

- If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military.
- Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.

ENFORCEMENT

The U.S. Department of Labor, Veterans Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations.

- For assistance in filing a complaint, or for any other information on USERRA, contact VETS at **1-866-4-USA-DOL** or visit its **website at <http://www.dol.gov/vets>**. An interactive online USERRA Advisor can be viewed at **<http://www.dol.gov/elaws/userra.htm>**.
- If you file a complaint with VETS and VETS is unable to resolve it, you may request that your case be referred to the Department of Justice or the Office of Special Counsel, as applicable, for representation.
- You may also bypass the VETS process and bring a civil action against an employer for violations of USERRA.

General Notice of COBRA Continuation Coverage Rights

Continuation Coverage Rights Under COBRA

Introduction: You are getting this notice because you may have recently gained coverage under a group health, dental/vision plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage may be required to pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

When is COBRA continuation coverage available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee;
- *If your Plan provides retiree health coverage only:* Commencement of a proceeding in bankruptcy with respect to the employer; or
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to your employer.

How is COBRA continuation coverage provided?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

- ***Disability extension of 18-month period of COBRA continuation coverage***
If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.
- ***Second qualifying event extension of 18-month period of continuation coverage***
If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

Are there other coverage options besides COBRA Continuation Coverage?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicare, Medicaid, Children's Health Insurance Program (CHIP), or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

Can I enroll in Medicare instead of COBRA continuation coverage after my group health plan coverage ends?

In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, after the Medicare initial enrollment period, you have an 8-month special enrollment period¹ to sign up for Medicare Part A or B, beginning on the earlier of

- The month after your employment ends; or
- The month after group health plan coverage based on current employment ends.

If you don't enroll in Medicare and elect COBRA continuation coverage instead, you may have to pay a Part B late enrollment penalty and you may have a gap in coverage if you decide you want Part B later. If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage.

If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer) and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare. For more information visit <https://www.medicare.gov/medicare-and-you>.

¹ <https://www.medicare.gov/sign-up-change-plans/how-do-i-get-parts-a-b/part-a-part-b-sign-up-periods>

If you have questions

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to your employer, health plan carrier, or visit www.dol.gov/ebsa.

Keep your Plan informed of address changes

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

Genetic Information Nondiscrimination Act (GINA) Notice

Title II of the Genetic Information Nondiscrimination Act of 2008 protects applicants and employees from discrimination based on genetic information in hiring, promotion, discharge, pay, fringe benefits, job training, classification, referral, and other aspects of employment. GINA also restricts employers' acquisition of genetic information and strictly limits disclosure of genetic information. Genetic information includes information about genetic tests of applicants, employees, or their family members; the manifestation of diseases or disorders in family members (family medical history); and requests for or receipt of genetic services by applicants, employees, or their family members.

What to do if you believe discrimination has occurred: There are strict time limits for filing charges of employment discrimination. To preserve the ability of EEOC to act on your behalf and to protect your right to file a private lawsuit, should you ultimately need to, you should contact EEOC promptly when discrimination is suspected: The U.S. Equal Employment Opportunity Commission (EEOC), 1-800-669-4000 (toll-free) or 1-800-669-6820 (toll-free TTY number for individuals with hearing impairments). EEOC field office information is available at www.eeoc.gov or in most telephone directories in the U.S. Government or Federal Government section. Additional information about EEOC, including information about charge filing, is available at www.eeoc.gov.

Wellness Program Disclosure

Rewards for participating in a wellness program, if offered, are available to all employees. If you think you might be unable to meet a standard for a reward under a wellness program offered by your employer, you might qualify for an opportunity to earn the same reward by different means. Contact your employer, who will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

Notice of Patient Protections

When designating a primary care provider

For plans and issuers that require or allow for the designation of primary care providers by participants or beneficiaries:

- If your health plan generally requires the designation of a primary care provider, you have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. Until you make this designation, the health plan carrier may designate one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact your employer or health plan carrier.

For plans and issuers that require or allow for the designation of a primary care provider for a child:

- For children, you may designate a pediatrician as the primary care provider.

For plans and issuers that provide coverage for obstetric or gynecological care and require the designation by a participant or beneficiary of a primary care provider:

- You do not need prior authorization from your health plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the health plan carrier.

Family and Medical Leave Act (FMLA)

Leave Entitlements Eligible employees who work for a covered employer (generally those with 50 or more employees) can take up to 12 weeks of unpaid, job-protected leave in a 12-month period for the following reasons:

- The birth of a child or placement of a child for adoption or foster care;
- To bond with a child (leave must be taken within 1 year of the child's birth or placement);
- To care for the employee's spouse, child, or parent who has a qualifying serious health condition;
- For the employee's own qualifying serious health condition that makes the employee unable to perform the employee's job;
- For qualifying exigencies related to the foreign deployment of a military member who is the employee's spouse, child, or parent.

An eligible employee who is a covered servicemember's spouse, child, parent, or next of kin may also take up to 26 weeks of FMLA leave in a single 12-month period to care for the servicemember with a serious injury or illness.

An employee does not need to use leave in one block. When it is medically necessary or otherwise permitted, employees may take leave intermittently or on a reduced schedule.

Employees may choose, or an employer may require, use of accrued paid leave while taking FMLA leave. If an employee substitutes accrued paid leave for FMLA leave, the employee must comply with the employer's normal paid leave policies.

Benefits & Protections While employees are on FMLA leave, employers must continue health insurance coverage as if the employees were not on leave. Upon return from FMLA leave, most employees must be restored to the same job or one nearly identical to it with equivalent pay, benefits, and other employment terms and conditions.

An employer may not interfere with an individual's FMLA rights or retaliate against someone for using or trying to use FMLA leave, opposing any practice made unlawful by the FMLA, or being involved in any proceeding under or related to the FMLA.

Eligibility Requirements An employee who works for a covered employer must meet three criteria in order to be eligible for FMLA leave. The employee must:

- Have worked for the employer for at least 12 months;
- Have at least 1,250 hours of service in the 12 months before taking leave;* and
- Work at a location where the employer has at least 50 employees within 75 miles of the employee's worksite.

*Special "hours of service" requirements apply to airline flight crew employees.

Requesting Leave Generally, employees must give a 30-day advance notice of the need for FMLA leave. If it is not possible to give a 30-day notice, an employee must notify the employer as soon as possible and, generally, follow the employer's usual procedures.

Employees do not have to share a medical diagnosis but must provide enough information to the employer

so it can determine if the leave qualifies for FMLA protection. Sufficient information could include informing an employer that the employee is or will be unable to perform his or her job functions, that a family member cannot perform daily activities, or that hospitalization or continuing medical treatment is necessary. Employees must inform the employer if the need for leave is for a reason for which FMLA leave was previously taken or certified.

Employers can require a certification or periodic recertification supporting the need for leave. If the employer determines that the certification is incomplete, it must provide a written notice indicating what additional information is required.

Employer Responsibilities Once an employer becomes aware that an employee's need for leave is for a reason that may qualify under the FMLA, the employer must notify the employee if he or she is eligible for FMLA leave and, if eligible, must also provide a notice of rights and responsibilities under the FMLA. If the employee is not eligible, the employer must provide a reason for ineligibility.

Employers must notify its employees if leave will be designated as FMLA leave, and if so, how much leave will be designated as FMLA leave.

Enforcement Employees may file a complaint with the U.S. Department of Labor, Wage and Hour Division at 1-866-4-USWAGE (1-866-487-9243, TTY: 1-877-889-5627 or www.dol.gov/whd), or may bring a private lawsuit against an employer. The FMLA does not affect any federal or state law prohibiting discrimination or supersede any state or local law or collective bargaining agreement that provides greater family or medical leave rights.



New Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information

When key parts of the health care law took effect in 2014, there was a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and employment-based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.83% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹ (The affordability percentage changes annually.)

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact Stein Industries, Inc.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name Stein Industries, Inc.		4. Employer Identification Number (EIN) 39-0977289	
5. Employer address 7153 Northland Drive No		6. Employer phone number (763) 504-3529 or (763) 504-3515	
7. City Brooklyn Park	8. State MN	9. ZIP Code 55428	
10. Who can we contact about employee health coverage at this job? Human Resources			
11. Phone number (if different from above)		12. Email address jengen@stein-industries.com or croethler@stein-industries.com	

Here is some basic information about health coverage offered by this employer:

■ As your employer, we offer a health plan to:

- ☒ All employees. Eligible employees are:
Regular, full-time employees working an average of 30 hours per week

☐ Some employees. Eligible employees are:

■ With respect to dependents:

- ☒ We do offer coverage. Eligible dependents are:
Spouses and eligible dependents of our benefit-eligible employees

☐ We do not offer coverage.

☒ If checked, this coverage meets the minimum value standard and the cost of this coverage to you is intended to be affordable, based on employee wages.

** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process to find out if you can get a tax credit to lower your monthly premiums.