



Employee Benefits Summary | 2020

- Eligibility
- Medical Plans
- Health Reimbursement (HRA)
- Dental Plan
- Vision Plan
- Short Term Disability
- Long Term Disability
- Group Life & AD&D Insurance
- Optional Life & AD&D Insurance
- Long Term Care
- Identity Guard
- Accident Plan
- Flexible Spending Accounts
- Employee Assistance Program
- Retirement

welcome

CONTENTS

Overview of Benefits	3	Long Term Care	13
Medical HMO Plan	4	Identity Guard	14
Medical PPO Plan	4	Accident Plan	15
Medical Plan Comparisons	5	Flexible Spending Accounts	16
Health Reimbursement (HRA)	6	Employee Assistance Program	18
Anthem Member Support	7	Retirement	19
Dental Plan	8	Life & Work	20
Vision Plan	9	Professional	21
Short-Term Disability	10	Growth	22
Long-Term Disability	11	Additional	23
Group Life & AD&D	12	Quick Reference Contacts	24
Optional Term Life & AD&D	12		

WELCOME

Dear Team Member:

Sanborn Head offers a comprehensive benefits package as part of our commitment to support the health and well being of employees and their families. We recognize that benefits like medical insurance, retirement savings, paid time off, and flexibility are important to employees, and we take care to listen to feedback and respond to market trends so that our benefits remain competitive and cost-effective. Sanborn Head also supports individual growth through a range of professional development learning and skill development opportunities.

This Benefits Summary provides an overview of the benefits available. Some benefits are provided automatically, while you must actively choose others. Most are subsidized or even free to you as an important part of your total compensation package. Please review the information provided here as you must enroll in some of these benefits during the first 30 days of your employment.

A member of the Human Resources team will assist you with benefits enrollment and ensure your expectations are being met.

Sincerely,

Monica E. Mayott

Monica E. Mayott
Sr. Human Resources Manager



WE ARE
HERE TO
HELP

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OVERVIEW

Sanborn Head offers you access to a comprehensive benefits package that gives you choice and flexibility to pick the right coverage for your needs. This guide explains your benefit choices, the helpful tools and resources available to help you make your decisions.

ELIGIBILITY

As an employee, you are eligible to participate in Sanborn Head health and group benefits if you are scheduled to work at least 25 hours per week. Eligibility begins on the 31st day of continuous employment.

Your eligible dependents are:

- Legal spouse
- Dependent children, up to age 26 (your natural children, your legally adopted children, children placed with you for adoption, your stepchildren, or any other children for whom you are the legal guardian, or for whom your spouse is the legal guardian)

ASSIGN YOUR BENEFICIARIES

Protect your loved ones by designating your beneficiaries. Your beneficiary is the person or persons who will receive payment for your life insurance, accidental death and dismemberment insurance, as well as your 401(k) and ESOP benefits.

YOUR RESPONSIBILITY

Before you enroll, make sure you understand the plans and ask questions if you don't. After you enroll, you should always check your first paycheck stub to make sure that the correct amount is being deducted and that all the benefits you elected are included. Any corrections must be made within the first 31 days of enrollment. It is your responsibility to notify HR of a Qualifying Event.

QUALIFYING EVENTS

(It is your responsibility to notify HR of a Qualifying Event. Change must be made within 31 days of the event.)

Qualifying Event means a change in your family, employment or group coverage status which would affect your benefits due to one or more of the following:

1. marriage
2. birth, adoption or placement for adoption of a dependent child
3. divorce, legal separation or annulment
4. death of a dependent
5. a change in your or your dependent's employment status, such as beginning or ending employment
6. Dependent turning age 26

This is an abbreviated description of employee benefits. Detailed information is available on The Well or by contacting Human Resources. Sanborn Head reserves the right to change any of the employee benefits without notice. In the event a conflict exists between this summary and the actual plan document, the terms of the actual plan document will govern in all cases.

medical

Administered by Anthem BCBS

OVERVIEW OF HMO PLAN

Sanborn Head employees working at least 25 hours per week are eligible for medical coverage following 30 days of continuous employment. The HMO Plan utilizes the Anthem BCBS New England Network. This Plan requires you to select a Primary Care Physician (PCP), however referrals are not necessary to see an In-Network specialist.

HOW DOES THE HMO PLAN WORK?

HMO plans are different from traditional health insurance plans. HMOs work on the premise that you can avoid future medical problems by "maintaining" your health now. HMOs usually offer you broader coverage and lower out-of-pocket expenses than traditional insurance, but you must use the HMO's network providers.

- *Primary care doctors (also called PCPs):* Required
- *Referrals:* Not required
- As long as you see a doctor or specialist in the Access Blue New England network, you pick who you want to see
- *Preventive care:* Many services covered in full
- *Out-of-network benefits:* Only available for emergency/urgent care

OVERVIEW OF PPO PLAN

Sanborn Head employees working at least 25 hours per week are eligible for medical coverage following 30 days of continuous employment. The PPO Plan utilizes the Anthem BCBS National Network.

HOW DOES THE PPO PLAN WORK?

Preferred Blue PPO is a preferred provider plan, which means you're free to choose your doctor without referrals. Of course, in-network care will usually cost less than out-of-network care and in-network offers access to doctors and hospitals almost everywhere in the U.S. through the BCBS National Network.

- *Primary care doctors (also called PCPs):* Not required
- *Referrals:* Not required
- As long as you see a doctor or specialist in the Preferred Blue network, you pick who you want to see
- *Preventive care:* Many services covered in full when you use a network provider
- *Out-of-network benefits:* Available, but at lower coverage levels than in-network. Subject to higher deductibles and out of pocket costs.

This overview does not reflect all of the coverage offered by the plan, please refer to the Summary of Benefits for more information.

comparison

Administered by Anthem BCBS

COMPARISON OF HMO PLAN VS PPO

BENEFITS	HMO Plan	PPO Plan
Deductible Per Person/Max Per Family	\$3,000 per Member, no more than \$9,000 per Family	\$3,000 per Member, no more than \$9,000 per Family
Out of Pocket Maximum Per Person/Family	\$6,600 per Member, no more than \$13,200 per Family	\$6,600 per Member, no more than \$13,200 per Family
OFFICE VISITS	Federally-Mandated Preventive Care Covered in Full	Federally-Mandated Preventive Care Covered in Full
PCP/Specialist	\$25/\$50 per Visit	\$25/\$50 per Visit
INPATIENT/OUTPATIENT HOSPITAL & FACILITY SERVICES	Subject to Deductible	Subject to Deductible
Outpatient Surgery & Anesthesia at a "Site of Service" Provider	\$100 per Visit	\$100 per Visit
ADVANCED DIAGNOSTIC IMAGING (e.g. MRI, MRA, CAT & PET Scans)	Subject to Deductible	Subject to Deductible
Advanced Diagnostic Imaging at Freestanding Radiology Center	\$250 per Visit	\$250 per Visit
LABS & XRAY	Subject to Deductible	Subject to Deductible
Lab Tests Furnished by a "Site of Service" Provider (e.g. LabCorp, Quest)	Covered in Full	Covered in Full
X-rays & Ultrasounds at Freestanding Radiology Center	\$125 per Visit	\$125 per Visit
EMERGENCY ROOM	Subject to Deductible then \$150 Copay per Visit (copay waived if admitted)	Subject to Deductible then \$150 Copay per Visit (copay waived if admitted)
URGENT CARE	Subject to Deductible then \$75 Copay per Visit	Subject to Deductible then \$75 Copay per Visit
DURABLE MEDICAL EQUIPMENT (DME)	\$100 Deductible per Person then 20% Coinsurance	\$100 Deductible per Person then 20% Coinsurance
PHYSICAL, SPEECH & OCCUPATIONAL THERAPY	\$25 per Office Visit - Up to 20 Visits per Therapy, per Member, per Calendar Year	\$25 per Office Visit - Up to 20 Visits per Therapy, per Member, per Calendar Year
MENTAL HEALTH & SUBSTANCE ABUSE		
Inpatient	Subject to Deductible	Subject to Deductible
Outpatient	\$25 per Visit	\$25 per Visit
ROUTINE VISION CARE (See detailed Blue View Vision Benefit Summary)	\$20 Copay (limited to 1 exam per benefit period)	\$20 Copay (limited to 1 exam per benefit period)
CHIROPRACTIC CARE	\$25 per Office Visit	\$25 per Office Visit
PRESCRIPTION DRUGS		
30-Day Supply Retail	Generic \$10 Copay Preferred Brand: \$30 Non-Preferred Brand: \$50 Copay	Generic \$10 Copay Preferred Brand: \$30 Non-Preferred Brand: \$50 Copay
90-Day Supply Mail Order	Generic \$20 Copay Preferred Brand: \$60 Non-Preferred Brand: \$150 Copay	Generic \$20 Copay Preferred Brand: \$60 Non-Preferred Brand: \$150 Copay
OUT OF NETWORK BENEFITS	Not Covered (Except Emergency/Urgent Care Out of Area)	Subject to \$6,000/\$18,000 deductible then 20% Coinsurance to a \$13,200/\$26,400 Out of Pocket Maximum

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

Sanborn Head continues to share in the cost of your medical plan deductibles through the HRA. The HRA will reimburse you directly for half of your deductible expenses. You are automatically enrolled in this HRA if you elect either the HMO or PPO medical plans.

HRA CONTRIBUTIONS			
	Single	Employee/Spouse or Employee/Child	Family or Employee/Children
FUNDING STRATEGY			
Medical Plan Deductible	\$3,000 per person	\$3,000 per person (2 person maximum of \$6,000)	\$3,000 per person (family maximum of \$9,000)
Employee Liability	50% of Deductible Maximum of \$1,500	50% of Deductible Maximum of \$1,500 (2 per person max of \$3,000)	50% of Deductible Maximum of \$1,500 (3 per person max of \$4,500)
Sanborn Head Liability	50% of Deductible Maximum of \$1,500	50% of Deductible Maximum of \$1,500 (2 per person max of \$3,000)	50% of Deductible Maximum of \$1,500 (3 per person max of \$4,500)



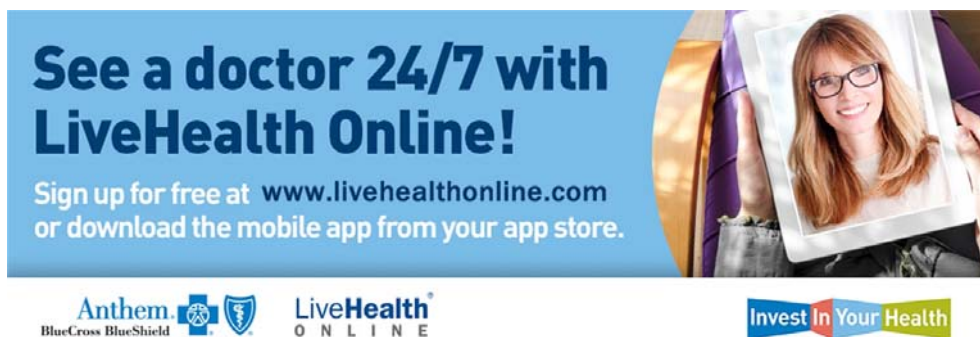
Support

LIVE HEALTH ONLINE

The Doctor Will See You Now...On Your Computer, Smart Phone or Tablet.

Anthem Blue Cross and Blue Shield members gain convenient access to medical care via LiveHealth Online telehealth benefit.

Anthem Blue Cross and Blue Shield members now have a fast, more convenient way to see a doctor for non-emergency needs when their own doctor is not readily available. Members can now use their smart phone, tablet or computer to have a live video visit with a board certified doctor of their choice to discuss non-emergency health issues from home, work or wherever they happen to be as long as they have a wi-fi signal or Internet access.



See a doctor 24/7 with LiveHealth Online!

Sign up for free at www.livehealthonline.com or download the mobile app from your app store.

Anthem BlueCross BlueShield **LiveHealth** ONLINE **Invest In Your Health**

The advertisement features a woman with glasses holding a tablet displaying a video call with a doctor. The background is a light blue gradient.

SITE OF SERVICE BENEFIT

Allows the employee to save money on lab tests and outpatient surgery performed at eligible facilities. By using an eligible laboratory or ambulatory surgery center, the employee's share of the cost is reduced and there is no need to pay a deductible or coinsurance.

SPECIAL OFFERS @ ANTHEM

Anthem has a variety of special offers. Below is a list of some of those benefits. Your benefit book will have more detailed information on these special services/offers:

- SmartShopper
- Fitness Reimbursement Program
- Home Delivery of Prescriptions
- Health Rewards
- Health & Wellness (Condition Care, Future Moms and 24/7 NurseLine)
- Many other special offers at anthem.com/specialoffers

dental

Administered by Northeast Delta Dental

DELTA DENTAL PPO

Sanborn Head employees working at least 25 hours per week are eligible for dental coverage following 30 days of continuous employment. Delta Dental has contracted with dental providers to provide discounts off services and procedures to its dental plan members. To locate a provider, please reference Northeast Delta Dental's On-Line Provider Directory at: <https://nedelta.com/Dentist-Search>

DELTA DENTAL Premier PPO	PERCENT PAID
<p>Program Deductibles/Maximums</p> <p>Deductible per Person/Family (\$50/\$150 Per Calendar Year)</p> <p>\$1,500 annual maximum benefit per person for Preventive, Basic and Major services combined</p>	
<p>Preventive/Diagnostic Services (No Deductible or Waiting Period apply)</p> <p>Routine: 4 cleanings in a calendar year</p> <p>Diagnostic: 2 Oral Evaluations in a calendar year</p>	<p>100%</p>
<p>Basic Service (Deductible Applies; No Waiting Period)</p> <p>Fillings</p> <p>Oral Surgery (surgical and routine extractions)</p> <p>Endodontics (root canals)</p> <p>Periodontal Cleaning</p>	<p>80%</p>
<p>Major Service (Deductible and 6-month Waiting Period Apply)</p> <p>Prosthodontics (removable and fixed partial dentures; complete dentures)</p> <p>Rebase and reline dentures</p> <p>Crowns</p> <p>Onlays</p> <p>Implants</p>	<p>50%</p>

This overview does not reflect all of the coverage offered by the plan, please refer to the Summary of Benefits for more information.

vision

Administered by Vision Service Plan (VSP)

VSP VISION Plan *(Voluntary Benefit - Employee Paid)*

Sanborn Head employees working at least 25 hours per week are eligible for vision coverage the first of the month following 30 days of continuous employment. VSP has contracted to provide discounts off services and procedures to its vision plan members. To locate a provider, please reference the VSP On-Line Provider Directory at <https://www.vsp.com/find-eye-doctors.html>

IN NETWORK BENEFITS	FREQUENCY	NON NETWORK REIMBURSEMENT
<p>Eye Exam</p> <p>Eye health exam, dilation, prescription and refraction for glasses:</p> <p>Covered in full after \$20 copay</p>	Every Calendar Year	Up to \$50
<p>Frame</p> <p>Allowance: \$130</p> <p>You will receive an additional 20% savings on the amount that you pay over your allowance</p>	Every Other Calendar Year	Up to \$70
<p>Standard Corrective Lenses</p> <p>Single vision, Bifocal, Trifocal: Covered in full</p> <p>Enhanced lens coverage available, see benefit summary for details</p>	Every Calendar Year	<p>Single Vision: Up to \$50</p> <p>Bifocal: Up to \$75</p> <p>Trifocal: Up to \$100</p>
<p>Contact Lenses Instead of Eye Glasses</p> <p>Conventional Elective lenses: \$130 allowance, then 15% off balance</p> <p>Disposable Elective lenses: \$150 allowance, member pays balance</p> <p>Medically Necessary lenses: Covered in full</p> <p>Standard Fit and Follow Up \$55 Copay</p>	Every Calendar Year	Up to: \$105

This overview does not reflect all of the coverage offered by the plan, please refer to the Summary of Benefits for more information.

short-term

Administered by Anthem Life

**EMPLOYER
PAID**

SHORT-TERM DISABILITY INSURANCE

Sanborn Head employees working at least 25 hours per week are eligible for disability coverage following 30 days of continuous employment.

BENEFIT SUMMARY THIS BENEFIT IS FULLY PAID BY SANBORN HEAD

Benefit Begins	1st day non-occupational accidental injury 8th day non-occupational sickness
Benefit Amount	67% of weekly earnings, to a maximum of \$1,000 per week Benefit paid bi-weekly Your STD benefits may be reduced by the amount of other income replacement benefits you receive for the same disability, such as benefits from state-mandated disability plans or Worker's Compensation, etc. MAXIMUM PAYMENT PERIOD: 26 WEEKS

WHEN AM I CONSIDERED DISABLED?

Disability/Partial Disability - The standard definition of disability means that, due to a non-occupational illness or injury, an employee is unable to perform all material and substantial duties of his or her regular occupation, which results in at least a 20 percent loss in pre-disability earnings. The employee must also be receiving regular care from a physician for the illness or injury.

WHAT IS AN ELIMINATION PERIOD?

The Elimination Period is the length of time of continuous disability which must be satisfied before you are eligible to receive benefits. If your disability is the result of an injury that occurs while you are covered under the plan, your Elimination Period is 0 days. If your disability is due to a sickness, your Elimination Period is 7 days.

DELAYED EFFECTIVE DATE OF COVERAGE:

Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

TERMINATION OF COVERAGE:

STD benefits will terminate on the last day of full time employment.

INSTANCES WHEN BENEFITS WOULD NOT BE PAID:

Loss resulting from any of the following:

- war, declared or undeclared, or any act of war
- active participation in a riot
- intentionally self-inflicted injuries
- loss of a professional/occupational license, or certification
- commission of a crime of which you have been convicted
- any period of disability during which you are incarcerated

long-term

Administered by Anthem Life

**EMPLOYER
PAID**

LONG-TERM DISABILITY INSURANCE

Sanborn Head employees working at least 25 hours per week are eligible for disability coverage following 30 days of continuous employment.

BENEFIT SUMMARY

Benefit Begins	181st day
Benefit Amount	<p>Up to 60% of monthly earnings, to a maximum of \$7,000 per month, in \$50 increments (minimum of \$50)</p> <p>Benefit paid monthly</p> <p>Your LTD benefits may be reduced by the amount of other income replacement benefits you receive for the same disability, such as benefits from state-mandated disability plans or Worker's Compensation, etc. However the minimum monthly benefit is \$50.</p> <p>Payable to social security normal retirement age</p> <p>A 3/12 pre-existing condition clause may apply</p>

PARTIAL DISABILITY

The Plan will allow an employee to work in a part-time capacity (i.e. as long as there is at least a 20% earnings loss) and still receive LTD benefits. Your LTD benefit would be offset by your part-time earnings after one year of partial disability.

WORK INCENTIVE BENEFIT

During the first 12 months of a partial disability, employees can work and receive up to 100 percent of their pre-disability earnings through a combination of the LTD benefit and their earnings.

TERMINATION OF BENEFITS

Long Term Disability benefits will terminate on your last day of fulltime employment.



life/ad&d

Administered by Anthem Life



GROUP LIFE AND AD&D INSURANCE

Sanborn Head employees working at least 25 hours per week are eligible for life/ad&d coverage following 30 days of continuous employment.

BENEFIT SUMMARY THIS BENEFIT IS FULLY PAID BY SANBORN HEAD

Life/AD&D Benefit	2x Annual Salary (benefit is rounded to the next higher \$1,000) Minimum Benefit \$15,000, Maximum Benefit \$100,000
Reduction Schedule	Life: Reduces by 50% at age 70

VOLUNTARY TERM LIFE & AD&D INSURANCE *(Voluntary Benefit - Employee Paid)*

COVERAGE:

Employees: benefits available in \$10,000 increments up to maximum of 5x salary (overall maximum \$300,000). Employees must purchase coverage on themselves in order to purchase coverage on dependents.

Spouse: benefits available in \$5,000 increments to a maximum of \$150,000. The spouse can only buy up to 50% of the amount of coverage the employee selects.

Child: benefit of \$10,000 is available. This benefit covers all children for one price.

GUARANTEE ISSUE: Only applies during initial enrollment (age restrictions may apply)

New Employees - \$170,000 (newly eligible)

Spouse - \$30,000 (newly eligible)

COST BASIS: 5 year age banded rates (see HR for rate tables)
Spouses rates based on employees age.

PORTABILITY: If you retire, leave, or reduce your hours so you

are no longer eligible, you may be able to continue your Term Life coverage and make premium payments directly to Anthem Life. Some exclusions apply, see details in the Anthem Life Certificate.

WAIVER OF PREMIUM: Employee Life premium waived when employee becomes totally disabled prior to age 60 and disability continues through the elimination period.

REDUCTION SCHEDULE: Employee and spouse coverage reduces by 35% at age 65, 50% at age 70.

EMPLOYEE PAID: Employee pays for this coverage through payroll deduction.

TERMINATION OF BENEFITS: Your Voluntary Life benefit will terminate on your last day of full time employment unless you exercise the portability or conversion options.

long term care

Administered by Unum

**EMPLOYER
PAID**

LONG TERM CARE INSURANCE

Sanborn Head employees working at least 25 hours per week are eligible for disability coverage following 30 days of continuous employment.

EMPLOYER PROVIDED COVERAGE:

Employees:

LTC Facility Monthly Benefit: \$1,000

Benefit Duration: 3 Years

Professional Home & Community Care: 100% of the LTC benefit

Inflation protection: 5% Compound

Benefit Increase: 5% Simple

Elimination Period:

90 accumulated days. The elimination period must be satisfied within a period of 730 consecutive days. Benefits begin after the elimination period is completed.

VOLUNTARY BUY-UP COVERAGE:

Employees:

LTC Facility Monthly Benefit: \$1,000—\$9,000 in \$1,000 increments

Other Eligible Dependents:

LTC Facility Monthly Benefit: \$1,000—\$9,000 in \$1,000 increments

Benefit Durations:

Choice A: 3 Years

Choice B: 6 Years

Choice C: Lifetime

Evidence of Insurability:

Required on:

Monthly benefits over \$6,000

Lifetime benefit duration

Late entrants

Additional Benefit Options:



identity theft

Administered by Identity Guard

Identity Guard - Personal Identity Theft Protection

Sanborn Head employees working at least 25 hours per week are eligible for identity theft protection following 30 days of continuous employment.

Value Plan Features

■ IBM Watson® Artificial Intelligence (AI)

Watson processes billions of pieces of information to alert you about potential threats to your identity.

■ \$1 Million Insurance with Stolen Funds Reimbursement¹

Get help with your losses due to identity theft with stolen funds reimbursement and \$1 million identity theft insurance.

■ U.S.-Based Dedicated Customer Care

Call a U.S.-based case manager that will help you resolve identity theft issues and will personally monitor your case for 60 days after the problem has been resolved.

■ Risk Management Score

Measure how well you manage your risk of identity fraud and see how your actions and lifestyle change your score.

■ Online Identity Dashboard

Manage your account easily with access to your alerts and identity protection tools in one place.

■ Mobile Application

Take your membership everywhere you go with our app for your iOS or Android mobile phone.



Additional Plan Features with Total and Premier Coverage *(Employee Paid)*

■ Monthly Credit Score

Get a monthly Vantage 3.0 credit score based on TransUnion data.

■ 3-Bureau Credit Changes

Be notified of certain changes to your credit profile like new credit inquiries, public records, and more. Total and Premier members receive inquiry notifications in near real-time from Experian and Transunion.

■ Bank Account Takeovers

Get alerts when changes, such as your name, address, or email address are made or a new account holder is added to your bank accounts (for example, checking, savings, IRA, etc.).

■ Requests to Open Checking or Savings Accounts with Your Information

Be alerted when we detect requests using your personal information to open new bank accounts at national banks, regional banks, local banks and credit unions across the United States.

This overview does not reflect all of the coverage offered by the plan, please refer to the Summary of Benefits for more information.

accident plan

Administered by Unum

Accident Insurance *(Employee Paid)*

Sanborn Head employees working at least 25 hours per week are eligible for accident coverage following 30 days of continuous employment.

Voluntary Accident insurance provides you and your family financial protection from unexpected accidents and injuries. Eligible employees and their eligible dependents may purchase at their own expense.

With Accident Insurance, eligible employees may offset deductibles, copays and other expenses related to injuries – from everyday incidents to catastrophic events. Unum's coverage provides a lump sum payment based on the type of injury (or covered accident) you sustain or the type of treatment you receive. Choose the coverage that is right for you. Accident insurance is offered to all eligible employees who are actively at work. You can also purchase coverage for your spouse and dependent children.

With the high cost of medical care today, a trip down the stairs can hurt your bank account as much as your body. Whether it's a simple sprain or something more serious, like an injury from a car accident, your plan can pay you a benefit for an emergency room treatment, stitches, crutches, injury-related surgery and a list of other accident-related expenses.

A few examples are listed below, see plan summary for additional details.

Ambulance \$400	Emergency Room \$150	MRI \$200	Broken Leg \$1,000
Hospital Admission \$1,000	Physician Follow-up 2 Visits, \$75 per	Physical Therapy up to 10 Visits, \$25 per	Accidental Death up to \$50,000



Better benefits at work.

This overview does not reflect all of the coverage offered by the plan, please refer to the Summary of Benefits for more information.



Administered by Group Dynamic, Inc.

FLEXIBLE SPENDING ACCOUNTS (FSA)

YOUR FLEXIBLE SPENDING ACCOUNT (FSA)

The Flexible Spending Accounts (FSA) are two separate plans: a Medical Care Reimbursement Account and a Dependent Care Reimbursement Account. You may choose to participate in either one or both, depending on your individual needs.

By participating in these Flexible Spending Accounts, you may pay unreimbursed health care expenses and dependent care expenses on a before-tax basis. Flexible Spending Accounts allow you to direct a portion of your income into individual accounts on a PRE-TAX basis. The money in your account(s) can then be used to reimburse you throughout the year for your out-of-pocket health care expenses and/or your dependent care expenses.

MEDICAL CARE REIMBURSEMENT ACCOUNT

The Medical Care Reimbursement Account is specifically designed to help you pay for medical, dental, vision and other health care related expenses that are not covered under traditional insurance coverage. They may include any deductible amounts you have to pay (that are not reimbursed through other sources like an HRA) and other co pays required by an insurance plan such as physical examinations. PLEASE NOTE: Over-the-counter medications are only allowed with a written prescription from your doctor.

If eligible to participate, the maximum amount you may choose to contribute to the Medical Care Reimbursement Account is \$2,750 per Benefit Year.

DEPENDENT CARE REIMBURSEMENT ACCOUNT

The Dependent Care Reimbursement Account is designed to help you pay for expenses related to the care of your dependents.

- Dependent children under age 13
- Anyone you claim as a dependent because of physical or mental inability to care for themselves
- Expenses must be incurred so that you or you and your spouse can work or attend school full time.
- Services must be performed primarily for the well being and protection of a qualified dependent
- You must be able to provide a tax identification or social security number of the provider

Under IRS guidelines, the maximum amount you may contribute to your Dependent Care Reimbursement Account per Calendar Year is \$5,000.

DO NOT OVER ESTIMATE

Be conservative in your calculations. If you do not incur eligible expenses for the full amount you elected to put in your FSA, the remaining balance in your account will be forfeited per IRS regulations. Use it or lose it!

GRACE PERIOD

Your plan includes a grace Period Extension as follows; Beginning January 1 through March 15 of 2020, you can incur expenses and use the remaining funds left in your FSA from the 2019 plan year.

WHO IS ELIGIBLE AND ENROLLMENT GUIDELINES

All Sanborn Head employees are eligible to participate in these plans. You do not need to be enrolled in the Sanborn Head medical, dental or vision plans to participate in the FSA/DCA benefit options.

This is an annual election and cannot be changed unless you have a qualifying event during the plan year.

Visit www.gdynamic.com for more details.

ELIGIBLE EXPENSE EXAMPLES

Health Plan Related Expenses

- Prescription Drugs
- Co-payments
- Doctor Visits
- Deductible Expense (*not reimbursed through the HRA*)

Medical Supplies

- Bandages
- Digital Thermometers
- First Aid Kits
- Over-the-Counter Medications (*with written prescription*)

Dental Care

- Dental Exams and Cleanings
- Fillings, Root Canals and Crowns
- Dentures and Bridges
- Orthodontia

Vision Care

- Eyeglasses
- Contact Lenses
- Contact Lens Solution
- Laser Vision Correction

*For more information on eligible and ineligible expenses, visit www.irs.gov and refer to Publication 502., www.gdynamic.com or www.fsastore.com

QUALIFIED TRANSPORTATION ACCOUNT (QTA)

YOUR QUALIFIED TRANSPORTATION ACCOUNT (QTA)

Also known as Transportation Fringe Benefit Plans and Commuter Benefits, Section 132(f)(4) of the Internal Revenue Code allows you to pay for your qualified parking and/or mass transit commuting expenses on a pre-tax basis.

HOW MUCH MONEY CAN I ELECT TO SET ASIDE ON A PRE-TAX BASIS?

For 2020, you can elect up to \$270 per month for parking and \$270 per month for mass transit (bus/train passes, vanpool, etc.) costs.

WHAT EXPENSES ARE ELIGIBLE FOR REIMBURSEMENT?

Qualified Parking is defined by the IRS as:

- Out-of-pocket parking cost at or near your employer, or:
- Parking at a location from which you commute to work by mass transit, commuter highway vehicle or carpool lane (e.g. the cost of parking lot at train station so you can continue your commute via train, bus or carpool)

Mass Transit is defined by the IRS as:

- Transportation in a commuter highway vehicle in connection with travel between your residence and place of employment, or;
- Any transit pass (token, fare card, voucher) purchased for travel between your residence and place of employment

MAY I BE REIMBURSED FOR TOLL, MILEAGE, TAXIS OR FUEL? HOW ABOUT PERSONAL OR BUSINESS TRAVEL EXPENSES

No. Only qualified expenses for workplace parking or transit as described above are eligible.

HOW ARE MY QTA EXPENSES SUBSTANTIATED

QTA transactions are automatically substantiated at the point of purchase through the technology built into the card.

I DIDN'T USE MY CARD FOR MY LAST PURCHASE. HOW CAN I GET CLAIM REIMBURSED?

IRS regulations prohibit us from reimbursing you for transit expenses not paid for with your card. As a result, you may need to adjust your monthly election for the missed transaction. If the purchase was for parking, you may submit a request for reimbursement in one of two ways:

1. Log in to your account via www.gdynamic.com by selecting Participant Login. Select "File Claim" on the left side of your account homepage. Be sure to select your Parking Account on the next screen. Your other option is to:
2. Complete a Parking Reimbursement Request form available on www.gdynamic.com and under "Tools & Support" on GDI's Participant Portal. Filing instructions are on the form.

MY I CHANGE MY CONTRIBUTION AMOUNTS?

If your parking and/or transit costs change during the year, you may make a subsequent change to your election(s) on a monthly basis. All changes must be made on a prospective basis only.

WHAT IS THE TIMEFRAME FOR REQUESTING REIMBURSEMENT?

IRS regulations indicate that requests must be received within 180 days of the date of service. If you revoke your election and remain eligible to participate, you may continue to use the card in order to exhaust the balance in your transit and/or parking account. Upon termination of employment, your card will be deactivated. You may submit receipts, for any unreimbursed parking expenses incurred while you were employed, within your plan's run out period.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Overview:

The [KGA Employee Assistance and Work-Life Program \(EAP\)](#) is shaped by our commitment to provide each employee and family member with immediate and expert support to address whatever challenges they face. We pride ourselves on getting to the root cause of issues early to avoid more complex and costly problems in the future. We employ senior level clinicians and ensure satisfaction by following up with each caller 100% of the time.

We can provide personal, confidential assistance for:

Welcome to KGA, your Employee Assistance Program (EAP). This program is a benefit provided by your employer to help you and your household members deal with a wide range of issues in your personal and work lives. We can provide assistance on everything from family crises and workplace challenges to day care and legal issues. Through your EAP, you have free access to confidential counseling, consultations, research and referrals. We encourage you to use our services whenever a need arises. We're here to help.

Access – Designed to include everyone, anywhere, at any time. Phone, text, chat and email supported by our employee EAP website and app.

Robust services – Included are telephonic consultations with a wide range of professional services and specialists: attorneys, CFPs, CPAs, credit counselors, career coaches, childcare and eldercare specialists, nutritionists and dietitians. (Details on pages 4 and 5.)

Case management model – Each individual will have a KGA counselor or work-life specialist from beginning to end, to ensure follow through and quality.

Pre-screened resources and referrals – We work with an individual to fully understand their needs and then we call and pre-screen every resource to confirm availability, fit, licensure, etc. Our goal is to provide much more information than anyone can get from a Google search.

Make the match - counseling – When in-person counseling is requested, we use KGA's managed network to find an appropriate counselor with availability that fits the schedule and takes the insurance of the individual seeking support. We review the situation with our affiliate counselor, who then calls the person seeking support to schedule. We NEVER send a list of counselors identified by zip code from an insurance network.

Employee EAP Website – Designed to help people bridge their own self-help approach to person-to-person support when they are ready. Topic by topic, users are offered timely content, tools, links to subject matter experts and/or trainings. Website accessible via KGA's app.

Follow up – We follow up with every individual who contacts us for support to ensure their satisfaction.



More Human. More Resources.

[Contact](#) KGA at 800-648-9557, for live and confidential assistance 24 hours a day, 7 days a week. It is our goal to understand your needs and help you find solutions.

retirement

RETIREMENT PLAN: 401(k)

ADMINISTERED BY VANGUARD

The Plan Year is the consecutive twelve-month period beginning on 1/1 and ending on 12/31.

WHO CAN PARTICIPATE?

There is no service requirement to participate in the Plan. To participate employees must meet following requirements.

- Attained age 21
- Full Time, Part Time or On-Call employees

Other requirements may also have to be met, as described in the Summary Plan Description.

WHEN MAY I JOIN THE PLAN?

Eligible employees may join the elective deferrals portion of the Plan on their date of hire.

HOW DO I CONTRIBUTE TO THE PLAN?

Employees can elect to make contributions to the 401(k) on a pre-tax basis and/or on an after-tax basis to the Roth. These contributions are made through payroll deduction. The contribution dollar limit for 2020 is \$19,500.

Rollover contributions from other qualified plans are accepted upon approval of the Plan Administrator.

CAN I MAKE CATCH-UP CONTRIBUTIONS?

If you are age 50 or older and make the maximum allowable deferral to your Plan, you are entitled to contribute an additional "catch-up" contribution. The catch-up contribution is intended to help eligible employees make up for smaller contributions made earlier in their careers. The maximum catch-up contribution is \$6,500 for 2020. See your Benefits Administrator for more details.

CAN I STOP OR CHANGE MY CONTRIBUTIONS?

You may stop or change your contributions at any time, to do so you must complete the 401(k) enrollment/change form on The Well and submit it to HR for processing.

HOW DOES MY EMPLOYER CONTRIBUTE?

Discretionary Profit Sharing contributions are determined annually by Sanborn Head. To receive a profit sharing contribution you must work 500 hours during the plan year and be employed on the last day of the plan year.

VESTING

- Employee contributions are always 100% vested

- Profit sharing contributions are subject to a 6 year vesting schedule
- To earn a year of vesting you must work at least 1,000 hours during that plan year (Jan 1—Dec 31)

LOANS

- You may borrow up to 50% of your vested balance
- The maximum number of loans that may be outstanding is two
- Additional restrictions may apply, see The Well

WHEN CAN MONEY BE WITHDRAWN?

Money may be withdrawn from your Plan account in these events:

- Retirement at Plan's Normal Retirement Age
- Your attaining age 59 1/2
- Death
- Disability
- Termination of Employment

See the Summary Plan Description for more details about taking withdrawals from the Plan. Be sure to talk with your tax advisor before taking money from your Plan account.

SUMMARY PLAN DESCRIPTION

The above highlights are only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description is available. Contact HR if you have any further questions.

EMPLOYEE STOCK OWNERSHIP PLAN

Sanborn Head also offers an Employee Stock Ownership Plan or ESOP, which serves as an additional retirement benefit for eligible employees.

The ESOP is a defined contribution retirement plan that is similar to a 401(k). However, with an ESOP, the company makes contributions into an account on behalf of eligible employees, and funds are primarily invested in company stock. The ESOP allows eligible employees to receive the benefit of ownership in Sanborn Head stock without having to invest their own money.

life & work

VACATION

Sanborn Head provides vacation time off with pay to employees to provide opportunities for rest, relaxation, and personal pursuits. Vacation is earned and accrued over the course of the calendar year. To provide flexibility, vacation may be taken before it is earned, up to the amount that will be earned for the current calendar year.

The number of hours of annual vacation is established at an employee's date of hire and increases based upon years of service. Regular employees working a minimum of 20 hours per week accrue vacation time beginning on the first day of employment. During the first 3 years of service, employees earn 13 days (104 hours) of vacation per year. The annual vacation accrual increases to 15.5 days (124 hours) for years 4 and 5; 18 days (144 hours) for years 6 through 10 and an additional 8 hours per year thereafter, up to a maximum of 23 days (184 hours) after 15 years of service. Part-time employees, working between 20 and 39 hours per week, accrue vacation on a pro-rated basis.



HOLIDAYS

Sanborn Head provides 7 scheduled paid holidays per year for regular full-time and part-time employees who work a minimum of 20 hours per week. Holiday time is pro-rated for part-time employees based upon the established hours worked per week.



SICK TIME

At the beginning of each calendar year, Sanborn Head allocates a lump sum allowance of forty (40) hours of paid sick time to full-time, part-time, intern and temporary employees working a minimum of 20 hours per week. On-call employees and any employees working fewer than 20 hours per week will accrue earned sick time at the rate of one hour for every 30 hours worked, up to a maximum of 40 hours per calendar year.



life & work

FLEXIBILITY & FLEXIBLE WORK SCHEDULES

Sanborn Head understands that flexibility is sometimes needed to balance the challenging demands of our professional and personal lives, and the Company will generally accommodate a certain amount of flexibility in day-to-day work schedules. The Company will also respond to requests for flexibility through modification of an individual's standard work schedule.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

We have selected KGA EAP & Work-Life Services as our Primary EAP Provider for our employees. Their mission is to support our healthy, engaged and productive workforce in crisis management and wellbeing services with an emphasis on integrity, responsiveness and respect.



An Employee Assistance Program (EAP) is also offered through Anthem's Resource Advisor. This EAP program is available to all employees and their family members to assist in dealing with life issues that can interfere with job performance and personal well being.

EMPLOYEE REFERRAL PROGRAM

The Employee Referral Program is a bonus program which provides an incentive award to a staff member who is first to refer an individual who is subsequently hired by the firm and is intended to encourage staff members to participate in the recruiting process.

All staff members, below the level of Project Director are eligible to participate as long as they are not the Hiring Manager. Staff members are eligible for the award if their referral is hired for either a regular full-time or part-time position. There is no award for the referral of a former Sanborn Head employee, intern, co-op, on-call, or temporary employee.



professional

PROFESSIONAL DEVELOPMENT

The intellectual curiosity and pursuit of learning by our people directly influence the opportunities for growth. Sanborn Head supports the professional development of staff through formal training opportunities, less structured on-the-job activities, outside involvement in the professional community, and more personalized learning opportunities. While ultimately individuals are the lead architects of their own career development based on their aspirations and priorities, the Company provides support, guidance and resources to help.

ON THE JOB OPPORTUNITES

The best training opportunities for development take place on the job where, through working on a variety of assignments and working with a variety of project managers, staff members gain exposure to different technical challenges, client types and management styles. In collaboration with their supervisor, employees are encouraged to seek out mentoring relationships and project opportunities to learn new skills, gain knowledge, and test a breadth of talents. Sanborn Head also supports a number of in-house training and development opportunities that are available to employees based on their needs and interests:

We feel that being healthy and promoting wellness needs to be in the fabric of who we are.

- Brown bag information sharing sessions
- Technical training
- Health and safety training



PROFESSIONAL LICENSING

Staff members are encouraged to obtain professional registration in their field of practice. Employees who obtain their first professional license (P.E., P.G.) while employed by Sanborn Head will be awarded a one-time \$2,500 bonus. The Company pays for renewals needed to maintain professional registration or licensure.



EDGE PROCESS

In lieu of annual performance appraisals, Sanborn Head has implemented the EDGE Process which consists of 12 monthly check-ins comprised of eight informal 10 minute check-ins and four 30 minute more formal check-ins between employees and their EDGE Leader.

These check-ins are designed to encourage frequent dialogue between yourself and your EDGE Leader.



growth

CONFERENCES & SEMINARS

Sanborn Head supports employee attendance at job-related conferences and seminars. Employees may request supervisory approval to attend conferences and seminars that are applicable to their present position and provide training for future advancement within the Company.



TUITION REIMBURSEMENT

Sanborn Head provides tuition reimbursement to give employees opportunities to improve their skills and knowledge. Full-time and part-time employees, who have been employed for at least 6 months at the time the course is started, are eligible for this program. Courses must be taken at an accredited institution and must be job-related or necessary as part of a job-related degree program.



additional

TRAVEL

Sanborn Head has a nationwide agreement with Enterprise Rent-A-Car and National Car Rental. Upon enrollment in their car rental membership programs, the employee will receive the Company's preferred pricing for business and personal rentals.

Sanborn Head employees can make business travel arrangements through the Company's corporate travel agency, saving time and hassles associated with researching and booking travel. In addition, employees have access to a travel assistance program in the event of an emergency when you are traveling more than 100 miles from home.



CELL PHONE DISCOUNTS

Employees may be eligible to receive discounts with AT&T and Verizon Wireless on personal wireless plans.

Sanborn Head - Human Resources Department

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TRYGVE HALVERSON

Vice President

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trygve@granitegroupbenefits.com

QUICK REFERENCE BENEFIT CONTACT INFORMATION

MEDICAL PLANS

Anthem BCBS of New Hampshire
Customer Service: 1-855-330-1103
www.anthem.com

DENTAL PLAN

Northeast Delta Dental
Customer Service: 1-800-832-5700
www.nedelta.com

VISION PLAN

VSP

Customer Service: 1-800-877-7195
www.vsp.com

EMPLOYEE ASSISTANCE PROGRAM

KGA EAP & Work-Life Services
Customer Service: 1-800-648-9557
www.kgreer.com

LIFE, AD&D, STD, LTD

Anthem Life
Customer Service: 1-800-813-5682
www.anthem.com

LONG TERM CARE, ACCIDENT

UNUM

Customer Service: 1-866-679-3054
www.unum.com

FSA/DCA/QTA and HRA ACCOUNTS

Group Dynamic, Inc.
Customer Service: 1-800-626-3539
www.gdynamic.com

IDENTIFY THEFT

Identity Guard
Customer Service: 1-800-839-5215
www.identityguard.com