



2025 Benefits & Wellbeing Guide

the benefit is yours
Choosing to live well





CONTENTS

1. Review Your Options

Benefit Options and Effective Dates	4
Life Events	6
2025 Premium Rates	7
Quantum Health	10

2. Learn the Costs

Medical Plans	12
2025 Medical Plans	15
2025 Prescription Drug Program	16
Save Time and Money With Virtual Visits	17

3. Consider Your Health Benefits

Dental Plans	19
Vision Plan	22

4. Learn About Your Other Benefits

Profit Sharing & Retirement Plan	24
Flexible Spending Accounts (FSAs)	25
Pay Continuation	27
Long-Term Disability Insurance (LTD)	27
Life & Accidental Death & Dismemberment (AD&D) Insurance	27
Optional Life Insurance	29
Accident, Critical Illness and Hospital Indemnity Optional Insurance	30
Early Steps Maternity Program	32
Adoption	32
Tuition Reimbursement	33
Financial Wellness	33
Emergency Fund	34
Identity Theft Protection	34
Group Legal Plan	34
Pet Insurance	35
Employee Consumer Discount Program	35
BenefitHub Discount Program	35
Other Benefits	35
Legal Notices	35

5. Be Your Healthiest and Get Rewarded

Employee Assistance Program (EAP)	37
Virtual EAP Counselors	37
WW - Healthier Habits Start Here	38
Hinge Health	38
Tobacco Cessation Coaching Program	39
Omada Health	39
Helpful Apps	40

7. Know Who to Contact

Contacts and Resources	41
------------------------	----



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

BENEFITS

Charter Mfg. provides a comprehensive selection of benefits to help protect you and your family. Read on to learn more.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Benefit Options

Life Events

2025 Premium Rates

Quantum Health

REVIEW YOUR BENEFIT OPTIONS AND THEIR EFFECTIVE DATES

BENEFIT	ELIGIBILITY	EFFECTIVE DATE
Quantum Health Medical Plan Dental Plan Vision Plan Flexible Spending Accounts (FSAs) Health Reimbursement Account (HRA) Health Savings Account (HSA) Long-Term Disability Insurance (LTD) Basic Life and AD&D Insurance Identity Theft Protection Group Legal Plan Hinge Health Omada Health	All full-time employees regularly scheduled to work 30 or more hours per week	The first day of the month following date of hire
Employee Assistance Program (EAP) Virtual EAP Counselors	All active employees (and family members living with the employee)	Immediate
Optional Life Insurance	Employees: All full-time employees regularly scheduled to work 30 or more hours per week Spouse: Legal spouse under age 70 at time of application Dependents: Age 14 days - 26 years	Guaranteed issue amounts are effective the first day of the month following date of hire. The effective date of all amounts above guaranteed issue amounts is determined by the insurance carrier, Prudential.
Profit Sharing and Retirement Plan 401(k)	All full-time employees regularly scheduled to work 30 or more hours per week. Participants are immediately eligible to receive match contributions. To receive a profit sharing contribution, participants must be an active employee on December 31 and the date of the deposit. Profit sharing contributions, if payable, are made in February of the following year. Part-time employees may be enrolled in the Plan after earning one year of service. "Year of service" is defined as working 1,000 hours during the 12-month period immediately following date of hire.	Immediate
Accident Insurance	Employees: Full-time employees regularly scheduled to work 30 or more hours per week, up to age 100. Spouse: Legal spouse up to age 100 at the time of application. Dependents: Live birth to age 26.	Amounts are effective the first day of the month following date of hire.
Critical Illness Insurance	Employees: Full-time employees regularly scheduled to work 30 or more hours per week, up to age 100. Spouse: Legal spouse up to age 100 at the time of application. Dependents: Live birth to age 26.	Amounts are effective the first day of the month following date of hire.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Benefit Options

Life Events

2025 Premium Rates

Quantum Health

BENEFIT	ELIGIBILITY	EFFECTIVE DATE
Hospital Indemnity Insurance	Employees: Full-time employees regularly scheduled to work 30 or more hours per week, up to age 100. Spouse: Legal spouse up to age 100 at the time of application. Dependents: Live birth to age 26.	Amounts are effective the first day of the month following date of hire.
Adoption Assistance	All full-time employees regularly scheduled to work 30 or more hours per week	Following six months of service
Tuition Reimbursement	All full-time employees regularly scheduled to work 30 or more hours per week	Immediate
Pet Insurance	All full-time employees regularly scheduled to work 30 or more hours per week	Employees are eligible upon hire. If enrollment occurs between: <ul style="list-style-type: none"> The 1st and 15th of a month, effective date is the 1st of the following month The 16th and end of the month, effective date is the 1st of the month following the month following enrollment
Pay Continuation	All full-time employees regularly scheduled to work 30 or more hours per week	After six months of employment
Business Travel Accident Insurance Employee Consumer Discount Program	All employees	Immediate
Emergency Fund	All employees, except interns	Following six months of service
Holidays	All employees	Immediate
Vacation	All employees, except interns, regularly scheduled to work 20 or more hours per week	Immediate
Wellbeing Programs	All employees and spouses enrolled in a Charter Mfg. medical plan	First day of the month following date of hire
WW	All full-time employees regularly scheduled to work 30 or more hours per week. Plus spouses and dependents 18+ enrolled in a medical plan.	Immediate

Note:

- Temporary employees are not eligible for Charter Mfg. benefits, this includes Limited Term Employees (LTE).
- At this time, the Charter benefit plans that were presented as part of open enrollment will go into effect January 1. As we integrate programs, plans, and policies, some transition to the Charter plans will take place at a later time in 2025 and will be communicated in the future. We fully intend for Niles to be part of these Charter programs in the future and until then the current Niles programs will be in place.

COVERING YOUR SPOUSE

We believe each employer should be responsible for providing benefits to its own employees and should not shift the cost of these benefits to other employers like Charter Mfg.

If an employee is covering a spouse under a Charter Mfg. medical plan, and the spouse has medical coverage available through his/her employer at full-time employee rates, Charter Mfg. requires the working spouse to also be enrolled in his/her employer's medical coverage. The spouse's employer plan will pay as primary, and the Charter Mfg. medical plan will pay as secondary.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Benefit Options

Life Events

2025 Premium Rates

Quantum Health

LIFE EVENTS

Choose your benefits carefully. Once enrolled, you can generally only change your benefits if you have one or more of the following qualified status changes:

- Birth
 - Birth must be entered into Workday within 31 days. The Social Security Number must be provided within 90 days of birth.
- Legal adoption
- Placement for adoption
- Legal guardianship
- Marriage
- Loss of eligibility for any reason (including, without limitation, legal separation, divorce or death)
- Change in employment status of spouse, such as from full time to part time or termination of their employment
- Court or administrative order
- Change in tobacco use status (changes to employee contribution amount only, not plan options)

IF YOU EXPERIENCE ONE OF THESE QUALIFIED STATUS CHANGES,

You must report the change and provide documentation in Workday within 31 days of qualified event. If you miss the 31-day window, you must wait until the next Open Enrollment period to make changes to your benefit plans.

To change your benefit status, log in to Workday, click on the Benefits and Compensation icon, and select 'Change Benefits'.

Proof of eligibility documentation is required at the time of enrollment, and you can access a full list of acceptable documents by visiting the **Total Rewards** site in OneCharter and reviewing the "Acceptable Documents for Proof of Qualifying (Life) Event" or "Acceptable Documents for Proof of Dependent Eligibility" documents.





Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact


CHARTER
 MANUFACTURING

Benefit Options

Life Events

2025 Premium Rates

Quantum Health

2025 PREMIUM RATES

MEDICAL PLANS

TOBACCO-FREE

	WEEKLY				SEMI-MONTHLY			
	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
HSA	\$24.58	\$69.28	\$58.93	\$82.49	\$53.26	\$150.12	\$127.69	\$178.72
HRA	\$40.87	\$108.74	\$77.74	\$140.52	\$88.55	\$235.61	\$168.45	\$304.47

TOBACCO USER

To avoid paying the tobacco user rates, you and your covered spouse must be tobacco-free or complete a tobacco cessation program such as Quantum Health Tobacco Cessation Program.

	WEEKLY							SEMI-MONTHLY						
	EMPLOYEE	EMPLOYEE + SPOUSE		EMPLOYEE + CHILD(REN)		EMPLOYEE + FAMILY		EMPLOYEE	EMPLOYEE + SPOUSE		EMPLOYEE + CHILD(REN)		EMPLOYEE + FAMILY	
	TOBACCO USER	1 TOBACCO USER	2 TOBACCO USERS	1 TOBACCO USER	2 TOBACCO USERS	1 TOBACCO USER	2 TOBACCO USERS	TOBACCO USER	1 TOBACCO USER	2 TOBACCO USERS	1 TOBACCO USER	2 TOBACCO USERS	1 TOBACCO USER	2 TOBACCO USERS
HSA	\$41.89	\$86.59	\$98.13	\$76.24	N/A	\$99.79	\$111.33	\$90.76	\$187.62	\$212.62	\$165.19	N/A	\$216.22	\$241.22
HRA	\$58.17	\$126.05	\$137.59	\$95.05	N/A	\$157.83	\$169.37	\$126.05	\$273.11	\$298.11	\$205.95	N/A	\$341.97	\$366.97

WELLBEING CREDITS

You and your spouse have options to help you save on your medical premiums. If you earned credit in the prior year, your paycheck will have the appropriate amount deducted from your premium.

If you are a new hire, you will automatically receive the maximum credit amount when you enroll in one of Charter's medical plans.

To view more information on the wellbeing program, please visit the **Total Rewards** site on OneCharter.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact


CHARTER
MANUFACTURING

Benefit Options

Life Events

2025 Premium Rates

Quantum Health

DENTAL PLANS

	WEEKLY				SEMI-MONTHLY			
	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
Base Plan	\$1.74	\$3.82	\$4.17	\$5.56	\$3.76	\$8.28	\$9.04	\$12.05
Buy-Up Plan	\$2.25	\$4.89	\$5.34	\$7.11	\$4.89	\$10.60	\$11.56	\$15.42

VISION PLANS

	WEEKLY				SEMI-MONTHLY			
	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
VSP	\$2.00	\$3.12	\$3.33	\$5.33	\$4.33	\$6.75	\$7.23	\$11.55

OPTIONAL LIFE INSURANCE

EMPLOYEE/ SPOUSE AGE	PER PERSON/PER \$10,000 PER MONTH
Under Age 30	\$0.62
30-34	\$0.67
35-39	\$0.95
40-44	\$1.62
45-49	\$2.66
50-54	\$4.09
55-59	\$7.13
60-64	\$7.70
65-69	\$12.92
70+	\$24.94

OPTIONAL LONG-TERM DISABILITY

PER \$100 OF MONTHLY SALARY

\$0.12
(\$0.12 x \$100 of monthly salary)

DEPENDENT CHILD(REN) BENEFIT COVERAGE

AMOUNT	MONTHLY
\$2,500	\$0.40
\$5,000	\$0.80
\$7,500	\$1.20
\$10,000	\$1.60

IDENTITY THEFT PROTECTION

LifeLock Norton Benefit Essential

LifeLock Norton Benefit Premier

	WEEKLY		SEMI-MONTHLY	
	EMPLOYEE	FAMILY	EMPLOYEE	FAMILY
LifeLock Norton Benefit Essential	\$1.84	\$3.69	\$4.00	\$7.99
LifeLock Norton Benefit Premier	\$3.11	\$6.23	\$6.75	\$13.49

GROUP LEGAL PLAN

MetLife Legal Plans

	WEEKLY	SEMI-MONTHLY
MetLife Legal Plans	\$4.15	\$9.00



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Benefit Options

Life Events

2025 Premium Rates

Quantum Health

ACCIDENT INSURANCE

	HIGH PLAN	LOW PLAN
TIER LEVEL	MONTHLY RATE	MONTHLY RATE
Employee Only	\$11.12	\$6.21
Employee + Spouse	\$15.47	\$8.86
Employee + Child(ren)	\$16.89	\$9.79
Family	\$23.46	\$13.68

HOSPITAL INDEMNITY INSURANCE

	HIGH PLAN	LOW PLAN
TIER LEVEL	MONTHLY RATE	MONTHLY RATE
Employee Only	\$12.32	\$6.65
Employee + Spouse	\$28.07	\$15.06
Employee + Child(ren)	\$27.39	\$14.98
Family	\$43.14	\$23.39

CRITICAL ILLNESS INSURANCE

EMPLOYEE AGE	PER \$1,000 OF COVERAGE PER MONTH		
	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)
< 25	0.432	0.383	0.326
25-29	0.432	0.383	0.326
30-34	0.591	0.553	N/A
35-39	0.591	0.553	N/A
40-44	0.944	0.834	N/A
45-49	0.944	0.834	N/A
50-54	2.128	1.565	N/A
55-59	2.128	1.565	N/A
60-64	4.221	2.813	N/A
65-69	4.221	2.813	N/A
70-74	7.677	5.195	N/A
75-79	7.677	5.195	N/A
80-84	7.677	5.195	N/A
85+	7.677	5.195	N/A



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Benefit Options

Life Events

2025 Premium Rates

Quantum Health

QUANTUM HEALTH



Healthcare for you and your family can be confusing and costly. Your Quantum Health Care Coordinators can be healthcare advocates aiding you through a team of nurses, benefit experts and claims specialists who will support your unique healthcare needs.

Quantum Health Care Coordinators can help with:

- Verifying coverage
- Help manage chronic conditions
- Find in-network providers
- Contact providers to discuss treatment
- Answer claims, billing and benefits questions
- Confirm pre-certifications

HOW TO CONTACT THEM

Call **877-498-1379**. Visit www.cm.quantum-health.com to schedule a call, live chat, send a message, or view resources. Download the app: Quantum Health – Care Coordinators. First-time users will need to register with an email and create a password.



WHY QUANTUM HEALTH MAY CONTACT YOU:

To make your healthcare journey easier, Charter recommends you answer a phone call from **614-846-4318** calling from Columbus, Ohio because it's your Care Coordinator from Quantum Health and consider adding this number to your contact. A Care Coordinator may reach out to you to:

- Alert you that your provider is out-of-network
- Reduce your out-of-pockets costs with helpful suggestions
- Give warnings about which of your prescribed medications should not be taken together
- Provide Nurse support for condition management and helpful wellness coaching
- Discuss pre-admission and post-admission to ensure you have the support needed



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

MEDICAL

Charter Mfg. offers medical plan options with comprehensive coverage to support you and your family's health and wellbeing. In addition to medical plans, you also have the option to contribute to tax-advantaged health accounts that can help you save money for healthcare.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Medical Plans

2025 Medical Plans

2025 Prescription
Drug Program

Save Time and Money
With Virtual Visits

MEDICAL PLANS

Everyone's lives and needs are different. Our medical insurance offers varying levels of coverage so you can choose the benefits that are right for you and your family. By taking an active role in your healthcare, you can make the most of your benefits and save on medical expenses.

MEDICAL PLAN OPTIONS

There are two medical plan options you may choose from. Both plans are administered by UMR, use the United Healthcare Choice Plus provider network and provide the same covered services such as physician visits and major medical. There are important differences that you need to be aware of before you enroll.

HSA PLAN

- Lowest premiums
- Highest deductible
- Non-embedded deductible
- Comes with a tax-advantaged HSA bank account in your name to be used for eligible healthcare expenses funded by you and Charter Mfg. that is yours to keep if you leave the company or retire*
- Some preventive drugs are not subject to deductible
- In-network and out-of-network benefits



HSA CONTRIBUTION MAXIMUMS

- Contribution limits for the HSA Plan in 2025 are:
 - \$4,300 Employee
 - \$8,550 Family
- These amounts include the Charter Mfg. contribution to your HSA.
- Account holders age 55 and over may also make an additional \$1,000 catch-up contributions.

HRA PLAN

- Highest premiums
- Modest deductible
- Embedded deductible
- Comes with an HRA Account funded by Charter Mfg. to use for current plan year medical and pharmacy expenses while you're enrolled in the plan*
- In-network and out-of-network benefits
- You can enroll in a Flexible Spending Account (FSA) to help offset healthcare expenses



HRA EMPLOYER CONTRIBUTIONS

- Contribution amounts by tier coverage:
 - \$500 Employee Only
 - \$750 Employee + Spouse
 - \$750 Employee + Child
 - \$1,000 Employee + Children
 - \$1,000 Family
- HRA debit card issued and administered by UMR.
- Medical eligible expenses will be auto-processed.



EMBEDDED VERSUS NON-EMBEDDED DEDUCTIBLES AND OUT-OF-POCKET MAXIMUMS

- **Embedded** – Regardless of coverage level, a member must meet individual deductibles before coinsurance applies. Other covered members must satisfy the additional family deductible before coinsurance applies.
- **Non-Embedded** – When enrolled with more than Employee Only coverage, a member (or several members) must meet the entire family deductible before coinsurance applies.

*Charter Mfg. contributions are deposited into employee accounts in early January. New hires enrolling in either one of the medical plans will receive prorated contributions at the time of medical plan enrollment.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Medical Plans

2025 Medical Plans

2025 Prescription
Drug Program

Save Time and Money
With Virtual Visits

LEARN MORE ABOUT THE HEALTH REIMBURSEMENT ACCOUNT

If you enroll in the HRA Plan, Charter Mfg. will make a contribution in January to your Health Reimbursement Account, or HRA. The amount you will receive depends on your coverage level (Employee: \$500, Employee + Spouse \$750, Employee + Child \$750, Employee + Children \$1,000, Family \$1,000).

The HRA funds may be used toward covered expenses applied to your deductible or copays/coinsurance for which you are responsible under the plan. As claims are processed, or you use the HRA Rx debit card issued by UMR, any eligible HRA funds will automatically be used. HRA funds must be used towards covered expenses incurred during the plan year in which they were funded, and any unused funds will not roll over to the following year. New hires will receive a pro-rated HRA contribution, based on when they are hired within the year.

LEARN MORE ABOUT HEALTH SAVINGS ACCOUNT

If you enroll in the HSA Plan, Charter Mfg. will make a contribution in January into your Health Savings Account, or HSA. The amount you will receive depends on your coverage level (Employee: \$500, Employee + Spouse: \$1,000, Employee + Child(ren): \$1,000, Employee + Family: \$1,000). These funds will go into your Optum Bank account, which you agree to be opened on your behalf upon enrollment in the Charter HSA plan, and funds are yours to keep even after you are no longer employed. New hires will receive a pro-rated HSA contribution, based on when they are hired within the year.

The HSA funds can immediately be used toward qualified health expenses, they can be saved to grow over time, they can also be invested, and they can be used for qualified health expenses incurred during retirement, all tax free.

ELIGIBILITY TO OPEN AND FUND AN HSA ACCOUNT

- You must be covered by a qualified high-deductible health plan in order to open and contribute into an HSA account.
- You are not enrolled in Medicare, Medicaid, or TRICARE plans as they are not considered high-deductible health plans.
- To be able to contribute into the HSA account, you cannot have received Veteran Affairs benefits within the past three months. This does not apply if you are a veteran with VA disability rating and it excludes preventive care.
- You are not claimed as a dependent on someone else's tax return.
- You are not covered under any other health plan that is not a qualified high-deductible health plan.

WAYS TO FUND YOUR HSA ACCOUNT

After enrolling in the HSA plan and agreeing to have an HSA bank account opened on your behalf through Optum Bank, the bank will mail you a welcome kit with details on your account and will also mail you an HSA debit card separately. Your HSA can then be funded by:

- Pre-tax Payroll Deductions – You can also change your contribution elections at any time through Workday.
- Company Contributions – The amount Charter deposits into your HSA account will depend on the coverage tier you elected.
- Contribute Directly into Your Account – You can make contributions directly into your HSA Optum bank account, then write it off when you file your taxes to receive the tax advantage of this HSA.
- Rollover Funds from an IRA – You can make a one-time transfer from your traditional or Roth IRA into your HSA account.

THINGS TO CONSIDER WHEN FUNDING YOUR HSA ACCOUNT

- When approaching retirement: While you can continue to spend from your HSA, you cannot set up or contribute to an HSA in any month that you are enrolled in Medicare. You should stop contributing to your HSA six months before you apply for Social Security retirement benefits to avoid potential tax penalties.*
- Mid-year HSA Enrollment: When electing your annual HSA contribution you will only be eligible to contribute a prorated amount based on how many months out of the year you were enrolled in a high deductible health plan.

*When you sign up for Social Security retirement benefits, and if you're already six months beyond your full retirement age, Social Security will give you six months of "back pay" in retirement benefits. This means that your enrollment in Part A will also be backdated by six months. Under IRS rules, that leaves you liable to pay six months of tax penalties on your HSA.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Medical Plans

2025 Medical Plans

2025 Prescription
Drug Program

Save Time and Money
With Virtual Visits

EXAMPLES OF PLAN USAGE

HSA PLAN

WANT TO USE CHARTER MFG. CONTRIBUTIONS TO HELP PAY FOR MEDICAL CARE NOW AND IN THE FUTURE?



Joe has a chronic illness and goes to the doctor about once a month. He takes a preventive blood pressure medication daily and finds it helpful that he doesn't have to meet his deductible before coinsurance helps pay for his prescriptions. His medical bills can add up quickly, and he likes the idea of an account with contributions from Charter Mfg. He can also make his own pre-tax contributions and knows if he doesn't use all of his HSA funds, he can save them to use for medical expenses in retirement.



HRA PLAN

WANT TO TAKE ADVANTAGE OF A LOW COPAY FOR TIER 1 PRESCRIPTIONS AND A LOW OUT-OF-POCKET MAXIMUM?



Marie takes several medications, so she likes the HRA's \$10 copay for Tier 1 prescriptions. And with her high medical bills, she's glad to know the HRA has the lowest out-of-pocket maximum of all the Charter Mfg. medical plan options. Charter Mfg.'s HRA contribution also helps offset her high medical costs.





Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact

**CHARTER**
MANUFACTURING

Medical Plans

2025 Medical Plans

2025 Prescription
Drug ProgramSave Time and Money
With Virtual Visits

2025 MEDICAL PLANS

	HSA PLAN ^{1,2}		HRA PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Charter Mfg. Contribution – The amount Charter Mfg. will deposit in your account for 2025 ¹				
Employee Only	\$500		\$500	
Employee + Spouse	\$1,000		\$750	
Employee + Child(ren)	\$1,000		\$750	
Employee + Family	\$1,000		\$1,000	
Deductible – The amount you pay before the plan will pay benefits for services				
Employee Only	\$2,000	\$4,000	\$1,500	\$3,000
Employee + Spouse	\$4,000	\$8,000	\$2,250	\$4,500
Employee + Child(ren)	\$4,000	\$8,000	\$2,250	\$4,500
Employee + Family	\$4,000	\$8,000	\$3,000	\$6,000
Out-of-Pocket Maximum – If you reach this limit, the plan will pay 100% of your eligible medical expenses for the rest of the plan year				
Employee Only	\$4,000	\$8,000	\$3,300	\$6,600
Employee + Spouse	\$8,000	\$16,000	\$4,950	\$9,900
Employee + Child(ren)	\$8,000	\$16,000	\$4,950	\$9,900
Employee + Family	\$8,000	\$16,000	\$6,600	\$13,200
Deductible/Out-of-Pocket Maximum Type²	Non-embedded	Non-embedded	Embedded	Embedded
You Pay The cost to you when you need care				
Preventive Care³	\$0	60% after deductible	\$0	60% after deductible
Primary Care Physician (PCP) and Specialist Office Visit	20% after deductible	60% after deductible	20% after deductible	60% after deductible
Inpatient Hospital⁴	20% after deductible	60% after deductible	20% after deductible	60% after deductible
Outpatient Hospital	20% after deductible	60% after deductible	20% after deductible	60% after deductible
Emergency Room	20% after deductible	20% after in-network deductible	20% after deductible	20% after in-network deductible
Urgent Care	20% after deductible	60% after deductible	20% after deductible	60% after deductible
Virtual Visit⁵	\$49 copay	N/A	\$49 copay	N/A

¹Charter Mfg. funds employees' HSA/HRA in early January. New hires entering HSA/HRA plans during the year will receive a prorated contribution.

²Embedded refers to a plan provision where a single member within a family must only meet the individual deductible before the plan will pay coinsurance after deductible up to the individual out-of-pocket maximum. The term "non-embedded" means that the entire family deductible must be met before coinsurance applies.

³You are eligible for a 100%-paid in-network preventive care visit once per calendar year. For example, if your physical occurred on August 15, 2024, you don't have to wait until the following August 15 to receive your 2025 physical to have it covered at 100%. Covered preventive care services follow the applicable American Medical Association guidelines.

⁴Pre-authorization is required, or the benefit will reduce by \$2,000 per covered person.

⁵Costs will apply to your deductible and out-of-pocket maximum.

Note: For additional details on pre-authorizations, go to the Medical SPD or contact Quantum Health at 877-498-1379. The \$2.75 monthly HSA account fee (for balances of less than \$3,000) will be paid by Charter Mfg. for active employees while enrolled in the HSA Plan.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact


CHARTER
MANUFACTURING

Medical Plans

2025 Medical Plans

**2025 Prescription
Drug Program**

 Save Time and Money
With Virtual Visits

2025 PRESCRIPTION DRUG PROGRAM

Navitus Health Solutions is Charter Mfg.'s prescription drug provider.

There are four important things to know about Navitus:

- 1. If enrolling in a new plan, a new Charter Mfg. Medical ID card will be mailed to your home.** You can also request a copy of your ID card by contacting Quantum Health.
- 2. In most cases, you can use your current pharmacy.**
- 3. You can use Navitus' Serve You DirectRx Pharmacy for a 90-day supply of your long-term or maintenance medications.** See the Serve You DirectRx Mail Order Forms link on OneCharter's Total Rewards site or visit Quantum Health for complete instructions and required forms at www.cm.quantum-health.com > Plan > Pharmacy > Navitus.
- 4. Your preferred drug list,** a listing of participating pharmacies, and other information about your pharmacy benefits can be found on www.cm.quantum-health.com > Plan > Pharmacy > Navitus.

	HSA PLAN ¹				HRA PLAN			
	RETAIL (UP TO 30-DAY SUPPLY)		MAIL ORDER SERVE YOU DIRECTRX (90-DAY SUPPLY)	SPECIALTY LUMICERA ²	RETAIL (UP TO 30-DAY SUPPLY)		MAIL ORDER SERVE YOU DIRECTRX (90-DAY SUPPLY)	SPECIALTY LUMICERA ²
	IN-NETWORK	OUT-OF-NETWORK			IN-NETWORK	OUT-OF-NETWORK		
Tier 1	20% after deductible ¹	20% after deductible ¹	20% after deductible ¹	50% after deductible ¹	\$10 copay	\$10 copay	\$25 copay	40%; \$60 min \$120 max per 30-day supply
Tier 2	30% after deductible ¹	30% after deductible ¹	30% after deductible ¹	50% after deductible ¹	30%; \$40 min \$100 max	30%; \$40 min \$100 max	25%; \$100 min \$250 max	40%; \$60 min \$120 max per 30-day supply
Tier 3	50% after deductible ¹	50% after deductible ¹	50% after deductible ¹	50% after deductible ¹	40%; \$60 min \$120 max	40%; \$60 min \$120 max	35%; \$150 min \$300 max	40%; \$60 min \$120 max per 30-day supply

¹HSA Plan Deductible does not apply to allowed preventive medications.

²Some specialty generics will be covered at Tier 1.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Medical Plans

2025 Medical Plans

2025 Prescription
Drug Program

**Save Time and Money
With Virtual Visits**

SAVE TIME AND MONEY WITH VIRTUAL VISITS

TELADOC

Teladoc virtual visits are part of your health benefits and can save you time and money. This benefit lets you see and talk to a U.S. board-certified doctor or a therapist from your phone, computer, tablet or other personal electronic device.

Most times, your virtual visit with a board-certified doctor will take place within 30 minutes of registering and requesting the appointment and will last about 10-15 minutes. Doctors can write a prescription, if needed, that you can pick up at your local pharmacy. You must be enrolled in one of the medical plans and most visits will be \$54 - \$90 for medical visits, and \$100 - \$200 for behavioral health, which will be applied towards your deductible.

Scheduling a phone or video visit with a therapist is also easy and convenient. You can make appointments with a counselor, licensed social worker, psychologist, or psychiatrist seven days a week from 7 a.m. to 9 p.m. local time; and receive an appointment confirmation within 72 hours.

USE VIRTUAL VISITS WHEN:

- Your doctor is not available
- You become ill while traveling
- You are considering visiting a hospital emergency room for a non-emergency health condition

GET CARE FOR:

Medical conditions

- Cold and flu symptoms
- Allergies
- Sinus problems
- A sore throat
- Respiratory infections
- Skin problems
- And more!

Behavioral Health

- Anxiety
- Eating disorders
- Depression
- Family issues



ACCESSING TELADOC

1. Visit teladoc.com. Register now so you're ready to access care when you need it. You may also access virtual visits from Teladoc app.
2. After registering and requesting a virtual visit, you will pay a portion of the service costs according to your medical plan. Costs will apply to your deductible and out-of-pocket maximum. You can use a credit or debit card to pay, including your UMR-provided Health Care Spending Card (MasterCard).
3. You will then enter a virtual waiting room - you should be seen within 30 minutes.

More information and details can be found at teladoc.com, Quantum Health or in OneCharter under the Total Rewards pages. You can also call **800-835-2362**.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

DENTAL

Regular trips to the dentist are an important part of maintaining your oral health. Charter Mfg. offers dental coverage to help you keep your teeth and gums healthy and looking good.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Dental Plans

DENTAL PLANS

Charter Mfg. offers Delta Dental PPO Plans. The plans provide benefits for most types of basic and major dental care after you meet the deductible. You may choose either the Base Plan or the Buy-Up Plan, depending on the coverage level you desire. Dependents are eligible up to age 26.

There are three benefit provider network levels for both the Base and Buy-Up Dental Plans: PPO, Premier and Out-of-Network. The PPO benefit level has the smallest network of dental providers, but it offers the highest level of benefits. The Premier benefit level has a wider network, but offers a less rich benefit. The Out-of-Network benefit level allows you to go to any dental provider you want, but it offers the lowest coverage level — meaning greater out-of-pocket costs for you.

You can use any provider, but you'll pay less if you use an in-network provider. For a list of participating providers in your area, go to www.deltadentalwi.com, as described below, or contact Delta Dental using the contact information on the last page of this guide.

Important: Before scheduling appointments for extensive dental care, have the dentist send the treatment plan to Delta Dental. The treatment plan will be reviewed by Delta Dental, and a "Predetermination of Benefits" form will be returned to you and your dentist. You and your dentist may then discuss the treatment and your out-of-pocket costs.

See the Dental Plan rate chart on **page 8**. For additional information, go to [OneCharter > Total Rewards site > Dental and Vision](#) page.



FIND AN IN-NETWORK DENTIST

Delta Dental has more than 100,000 participating dentists across the U.S. Dental providers can change whether they participate in a network at any time during the year. Always confirm whether your provider remains in-network before seeking care.

ONLINE

Go to www.deltadentalwi.com and log in. Follow the prompts.

BY PHONE

Call **800-236-3712** and follow the instructions. Participating dentists are searched by ZIP code. The name, address and phone number for each dentist will be listed in alphabetical order.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Dental Plans

2025 DENTAL PLAN SUMMARY	BASE PLAN	BUY-UP PLAN
Individual Annual Maximum	\$1,000	\$1,500
Deductible (Individual/Family)	\$25/\$75	\$25/\$75
Diagnostic & Preventive Services		
Exams, Cleanings, Fluoride Treatments, X-rays, Sealants and Space Maintainers	80%	100%
Deductible Applies	No	No
Basic Restorative Services		
Emergency Treatment to Relieve Pain, Extractions and Other Oral Surgery (cutting procedures), Fillings, Endodontics, Periodontics	50%	80%
Deductible Applies	Yes	Yes
Major Restorative Services		
Crowns, Inlays/Onlays; Prosthetics, Including Fixed Bridgework, Dentures, Implants	50%	50%
Deductible Applies	Yes	Yes
Orthodontic Services		
Coverage Copay	NA	50%
Individual Lifetime Maximum	NA	\$1,500
Child(ren) & Adult Orthodontia	NA	Yes (PPO provider must be used. No adult orthodontia benefits will be paid for services provided by a Premier or Out-of-Network provider.)
Deductible Applies	NA	No

DELTA DENTAL IN-NETWORK VS. OUT-OF-NETWORK

THERE ARE ADVANTAGES TO CHOOSING AN IN-NETWORK DENTIST

	DELTA DENTAL PPO NETWORK	DELTA DENTAL PREMIER NETWORK	OUT-OF-NETWORK
Claim Payments	Claim payments are sent directly to the dentist.	Claim payments are sent directly to the dentist.	Claim payments are sent to the patient. Because of this, the dentist may require you to pay the full cost of treatment up front.
Agreed-to Fees	Dentist agrees to a reduced fee schedule, minimizing out-of-pocket costs. If the dentist's normal charge is higher than the fee schedule, the dentist CAN'T pass on the balance to you.	Dentist agrees to accept Delta Dental's Maximum Plan Allowance (MPA). If the dentist's normal charge is higher than the MPA, the dentist CAN'T pass on the balance to you.	No limits on what the dentist may charge. If the dentist's normal charge is higher than Delta Dental's MPA, the dentist CAN pass on the balance to you.
Treatment Guarantees	Contract includes provisions to repair or replace dental restorations should they fail within 24 months.	Contract includes provisions to repair or replace dental restorations should they fail within 24 months.	No guarantees.

For more information, contact Delta Dental at www.deltadentalwi.com or 800-236-3712 or visit [OneCharter > Total Rewards site > Dental and Vision](#) page for full plan details.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

VISION

Routine eye exams are an important part of preventive care. The Charter Mfg. vision coverage can help you maintain your vision help, with coverage for eye exams, lenses, frames, and more.



VISION PLAN

The Charter Mfg. Vision Plan, administered by VSP, offers benefits for vision exams, eyewear and eyecare services from many providers.

USING THE VSP BENEFIT IS EASY:

- To find an eyecare provider, visit www.vsp.com or call **800-877-7195**.
- Review your benefit information by visiting www.vsp.com to review plan coverage before an appointment.
- At the appointment, tell them you have VSP — no ID card is necessary.
- VSP will handle the rest — there are no claim forms when you use in-network providers.

See Vision Plan rate chart on **page 8**. For additional information, go to **OneCharter > Total Rewards site > Dental & Vision** page.



VISION COVERED SERVICES	PPO PLAN
Copays	
Exam: Every calendar year \$10	\$10
Primary Eyecare Program \$20	\$20
Retinal Screening (every calendar year)	\$20 copay
Contact Lens Fitting & Evaluation: This exams in addition to your vision exam to ensure proper fit of contacts. If you choose contact lenses, you will be eligible for a frame one plan year from the date the contact lenses were obtained.	15% discount (up to \$40 maximum copay)
Prescription Glasses	
Lenses: Single vision, lined bifocal and lined trifocal lenses. Polycarbonate lenses for dependent children. Non-covered lens options such as anti-reflective coatings, progressive lenses and photochromics.	Lenses covered in full
Frame: Frame of your choice, every calendar year	Average 20-25% discount Up to \$200
OR Contact Lens	
When you choose contacts instead of glasses, your allowance every calendar year applies to the cost of your contacts.	Allowance up to \$200
Other Discounts/Programs	
Laser Vision Correction Discounts: Lifetime guarantee	15% discount
Above benefits are available when using VSP providers only. When using non-VSP providers, the plan will reimburse the following covered expenses	
— Examination	Up to \$45
— Single Vision Lenses	Up to \$30
— Bifocal Lenses	Up to \$50
— Trifocal Lenses	Up to \$65
— Frames	Up to \$70
Elective Contact Lenses	Up to \$105



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

FINANCIAL

Navigating your financial goals can be challenging at times. At Charter Mfg., we offer a variety of programs and resources to help you protect and manage your finances.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

**Profit Sharing &
Retirement Plan**

Flexible Spending
Accounts (FSAs)

Life Insurance

Accident, Critical Illness and Hospital
Indemnity Optional Insurance

Additional Benefits

PROFIT SHARING & RETIREMENT PLAN

PROFIT SHARING

This portion of the plan gives you an opportunity to share in Charter Mfg. profits based upon our performance. The profit sharing contribution is discretionary and determined annually.

PROFIT SHARING PLAN CONTRIBUTION VESTING SCHEDULE

YEARS OF SERVICE	VESTED PERCENT
Less than 3 years	0%
3 years or more	100%



401(K)

The plan provides another way for you to save money for retirement in addition to your regular Social Security benefits and personal savings. It allows you to set aside a portion of your income pre-tax and/or post-tax.

PLAN HIGHLIGHTS:

- Automatic enrollment at 7% pre-tax feature with rate increase option.
- Investment elections via telephone or internet access daily.
- Maximum of 50% of pre-tax/Roth post-tax contributions.
- 50% employer match on pre-tax, Roth and catch-up contributions up to a combined 7%.
- Employer match contributions deposited following each pay period.
- 100% vesting of both employer match and employee contributions immediately.
- Employees may elect to roll over balances from a prior employer's qualified plan.
- Employees may request 401(k) loans in accordance with plan guidelines.
- Catch-up contributions for employees age 50 and older are allowed. Maximum amounts are determined annually by the IRS.
- Fidelity Investments is the plan administrator, and account setup usually takes 7 business days.
- Investment elections and contribution percentages can be changed at any time through Fidelity's www.NetBenefits.com website.
- The plan also offers complimentary consulting services and specialized financial planning available through Robert W. Baird & Company at (414) 298-7778.

FOR MORE INFORMATION: Visit **OneCharter > Total Rewards site > Retirement and Profit Sharing** or contact Fidelity Investments at **(800) 835-5095** or www.NetBenefits.com for account information and financial resources.





Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Profit Sharing &
Retirement Plan

Flexible Spending
Accounts (FSAs)

Life Insurance

Accident, Critical Illness and Hospital
Indemnity Optional Insurance

Additional Benefits

FLEXIBLE SPENDING ACCOUNTS (FSAs)

FSAs can provide you the opportunity to save taxes on qualified out-of-pocket medical and dependent care expenses. UMR administers Charter Mfg.'s FSA plan.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSa)

An HCFSa allows you to set aside pre-tax money through payroll deductions to use for certain expenses not paid by your medical, dental or vision plans. The HCFSa contribution limit is \$3,200.

An HCFSa account can also be used for eligible medical expenses, vision expenses, dental expenses and prescription drug copays. The use of the HCFSa account can help you offset any out-of-pocket expenses you may incur during the plan year. Regular and spend-down Health Reimbursement Account (HRA) funds will be used prior to your HCFSa funds. Common eligible expenses include:

- Medical plan deductible, copay and coinsurance amounts
- Prescription drugs and prescribed over-the-counter medications
- Insulin
- Medical equipment (such as crutches)
- Medical supplies (such as band aids, bandages)
- Diagnostic devices (such as blood sugar test kits)

You cannot participate in the HCFSa and be eligible to contribute to an HSA. Therefore, if you have a 2024 HCFSa and enroll in the HSA plan for 2025, your HCFSa balance must be \$0 on or before December 15, 2024, to begin contributing (and/or receive Charter Mfg.'s contribution) in January 2025. If you have a balance after December 15, 2024, the earliest your HSA may accept contributions is April 2025.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

A DCFSA can help offset expenses you may incur for the daycare cost of your dependents. The DCFSA limit is \$5,000 (\$2,500 each for married individuals filing separate returns). The DCFSA limit for highly compensated employees (those earning over \$135,000 a year) is \$2,000 (subject to change). Your daycare provider must provide you with a tax identification number or Social Security Number for reimbursements under this account.

Funds must be deposited into your DCFSA before you may access them for reimbursement (whether using your MasterCard or requesting a manual reimbursement).

GRACE PERIOD FOR BOTH AN HCFSa AND DCFSA

If you have HCFSa or DCFSA funds remaining from the previous year, you can access those funds until March 15 of the following year and request your reimbursement by the April 30 deadline. All claims for 2024 funds reimbursement must be received by UMR no later than April 30, 2025.

2024 DCFSA and/or HCFSa funds may be used toward reimbursable expenses incurred January 1, 2024 (or your effective date, if later) through December 31, 2024 (plus the grace period of January 1 through March 15, 2025). All claims for reimbursement of 2024 funds must be received by UMR no later than April 30, 2025.

FOR ADDITIONAL INFORMATION: Please review the Flexible Spending Account Plan Summary Plan Description in Quantum Health or [OneCharter > Total Rewards site > Flexible Spending Accounts](#).





Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Profit Sharing &
Retirement Plan

Flexible Spending
Accounts (FSAs)

Life Insurance

Accident, Critical Illness and Hospital
Indemnity Optional Insurance

Additional Benefits

WHAT ELSE DO I NEED TO KNOW ABOUT AN FSA?

USE IT OR LOSE IT

Plan accordingly. Money left in FSAs past the April 30 filing date is not refundable.

FSA MasterCard: If you enroll in an HCFSAs and/or DCFSAs, UMR will mail a MasterCard to your home address. It may be used to pay for eligible expenses. If you have BOTH an HCFSAs and DCFSAs, the same MasterCard may be used to access both accounts. If you re-enroll in an FSA plan, the same MasterCard is used through its expiration date printed on the card. If you are enrolled in the Charter Mfg. medical plan and have a regular Health Reimbursement Account (HRA) balance, the HRA will be charged for any eligible healthcare expense prior to the HCFSAs being charged.

Effective January 1, 2025, Charter Manufacturing will match the first \$500 contributed to the DCFSAs.

CONTRIBUTION AMOUNTS

	EMPLOYER MATCH	2025 MINIMUM CONTRIBUTION LEVELS	2025 MAXIMUM CONTRIBUTION LEVELS
Health Care FSA	N/A	\$200	\$3,200
Dependent Care FSA*	\$500	\$500	\$5,000

*In order to comply with IRS regulations regarding participation levels of highly compensated employees (HCEs) relative to other employees, testing is performed during the year. This will result in HCEs (generally those earning \$135,000 or more) being capped at \$2,000 for the plan year.

HEALTH CARE FSA EXAMPLE

WITHOUT AN FSA		WITH AN FSA	
Gross Monthly Salary	\$1,500	Gross Monthly Salary	\$1,500
HCFSAs Spending Contribution	\$0	HCFSAs Spending Contribution	\$195
DCFSAs Spending Contribution	\$0	DCFSAs Spending Contribution	\$300
Taxable Income	\$1,500	Taxable Income	\$1,005
Taxes	\$279	Taxes	\$161
Net Pay	\$1,221	Net Pay	\$844
Post-Tax Medical Expenses	\$195	Post-Tax Medical Expenses	\$0
Post-Tax Dependent Care Expenses	\$300	Post-Tax Dependent Care Expenses	\$0
Monthly Income	\$726	Monthly Income	\$844

See how take-home pay was increased \$118 a month? That's \$1,416 a year! You could put that extra cash toward retirement!



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Profit Sharing &
Retirement Plan

Flexible Spending
Accounts (FSAs)

Life Insurance

Accident, Critical Illness and Hospital
Indemnity Optional Insurance

Additional Benefits

PAY CONTINUATION

Charter Mfg. expects you to have regular attendance at work to perform your job. However, we do recognize that sometimes you must be absent from work. For certain absences, Charter Mfg. provides you with a minimum level of pay security while you recover from a covered personal illness or attend to certain personal business. Please refer to your Employee Handbook for more information.

LONG-TERM DISABILITY INSURANCE (LTD)

An extended disability affects your health and your finances. Daily living expenses continue even if you are not getting a paycheck. To help protect your income in the event you are unable to work due to a disability, Charter Mfg. provides Long-Term Disability (LTD) coverage. The plan pays a benefit of 60% of covered earnings after 180 days of disability.

You can also purchase optional LTD coverage. If you enroll in this coverage, you will pay the premiums and, therefore, will not be taxed on any benefits you receive from this option.

Optional LTD coverage provides 6 ²/₃% of your covered earnings. Your cost is \$0.12 per \$100 of your monthly salary. If you apply within 31 days of your initial eligibility, you will not need to provide Evidence of Insurability (EOI).

A pre-existing condition clause applies to all LTD coverage. The maximum benefit you may receive from base and optional LTD coverage is \$15,000 per month.

LIFE & ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Charter Mfg. provides life and AD&D coverage to help protect you and your family from the financial impact of an accident or loss of life.

The Basic Life insurance amount is 1x your covered annual earnings subject to a maximum of \$200,000. The AD&D coverage amount is 1x your covered earnings subject to a maximum of \$200,000, payable in full or part in the event of accidental loss of life or limb.



COVERED EARNINGS

"Covered earnings" do not include commissions, bonuses or overtime. Basic Life and AD&D insurance reduces to 65% at age 65 and to 20% at age 70.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Profit Sharing &
Retirement Plan

Flexible Spending
Accounts (FSAs)

Life Insurance

Accident, Critical Illness and Hospital
Indemnity Optional Insurance

Additional Benefits



BENEFICIARY

WHAT IS A BENEFICIARY?

A beneficiary is an individual or entity that will receive all or a portion of the insurance proceeds that may become payable if you die.

WHO CAN I NAME AS A BENEFICIARY?

You may designate one or more individuals, including a trust or your estate, as a beneficiary.

HOW DO I NAME A BENEFICIARY FOR MY LIFE INSURANCE?

You can name or change your beneficiary in Workday. You will need to provide the following information:

- Full legal first name, middle initial, if any, and last name
- Full address
- Telephone number
- Social Security Number
- Relationship to you
- Date of birth

WHAT'S THE DIFFERENCE BETWEEN PRIMARY AND CONTINGENT BENEFICIARIES?

A primary beneficiary is the individual, group of individuals, entity or entities entitled to receive the insurance proceeds that are payable at the time of your death.

A contingent — or secondary — beneficiary is the individual, group of individuals, entity or entities entitled to receive the insurance proceeds that are payable at the time of your death if none of your primary beneficiaries survive you.

CAN I NAME MORE THAN ONE BENEFICIARY? IF SO, HOW ARE PROCEEDS DIVIDED?

Yes. Proceeds are divided equally unless you indicate how much each beneficiary should receive. You can divide the proceeds based upon percentages, as long as the total equals 100%.

To change your life insurance beneficiaries, log in to Workday and click the "Benefits and Compensation" icon. Under the "Change Benefits" section, go to "Benefits" and complete the two fields with the red asterisks before clicking "Submit".



Charter Mfg. pays the entire cost of the Base Long-Term Disability, Basic Life and AD&D plans.





Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Profit Sharing &
Retirement Plan

Flexible Spending
Accounts (FSAs)

Life Insurance

Accident, Critical Illness and Hospital
Indemnity Optional Insurance

Additional Benefits

OPTIONAL LIFE INSURANCE

Charter Mfg. offers you the option of purchasing Optional Life Insurance from Prudential.

Optional Life Insurance may be useful if you need additional life insurance protection for yourself, spouse and/or dependent children. This plan can be converted to an individual policy if you should leave Charter Mfg.

You pay the entire cost of Optional Life Insurance via payroll deduction.

You may apply for Employee and/or Spouse Optional Life coverage in increments of \$10,000, up to \$500,000. Spouse Optional Life coverage may not be greater than 100% of your combined Basic Life and Optional Life coverage amounts.

Dependent Optional Life is available in increments of \$2,500, up to \$10,000. (No benefits are payable for dependents fewer than 14 days old. Dependents age 14 days to six months have coverage equal to \$1,000.) Your Employee Optional Life amount must be at least 2x your Dependent Optional Life amount.

If you apply within 31 days following your initial eligibility, you may enroll in the following without providing Evidence of Insurability (EOI):

- Employee Optional Life up to the lesser of \$300,000 or 3x your annual salary
- Spouse Optional Life up to \$50,000
- Dependent Optional Life — All amounts are not subject to EOI

If you apply for amounts requiring EOI, Charter Mfg. will begin deducting premiums from your payroll effective the first of the month following your date of hire. If the amounts above EOI are approved by Prudential, applicable payroll deductions will be taken after that time.

To apply after 31 days following your initial eligibility, you will need to wait until:

- Open Enrollment: All Employee and/or Spouse Optional Life increase amounts are subject to EOI. Dependent Optional Life may be added/increased without EOI.
- Life event: Employee and/or Spouse Optional Life increase amounts are subject to EOI for any amount over \$10,000. Dependent Optional Life may be added/increased without EOI. You must notify Human Resources within 31 days of the life event.

BENEFIT REDUCTION DUE TO AGE

EMPLOYEE/SPOUSE AGE	ORIGINAL BENEFIT REDUCED TO:
75	60%
80	35%
85	27.5%
90	20%
95	7.5%
100	5%

BUSINESS TRAVEL ACCIDENT INSURANCE

The Business Travel Accident Insurance Plan provides another level of financial protection for you when traveling on business for the company.

This coverage provides up to 2x your annual salary, with additional coverage for your spouse and dependent children, in the event of a loss of life or dismemberment while traveling on business for Charter Mfg.

Charter Mfg. pays the entire cost of Business Travel Accident Insurance. For additional information visit [OneCharter > Total Rewards site > Life Insurance, LTD and Business Travel Insurance.](#)





Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Profit Sharing &
Retirement Plan

Flexible Spending
Accounts (FSAs)

Life Insurance

Accident, Critical Illness and Hospital
Indemnity Optional Insurance

Additional Benefits

ACCIDENT, CRITICAL ILLNESS AND HOSPITAL INDEMNITY OPTIONAL INSURANCE

Charter Mfg. offers you the option to purchase accident, critical illness, and hospital indemnity insurance from Prudential.

These types of insurance can be useful if you want to protect yourself from unexpected out-of-pocket expenses associated with some accidental injuries, illnesses and hospital stays.

ACCIDENT INSURANCE

Accident insurance from Prudential helps cover the cost of out-of-pocket expenses, such as co-pays, deductibles, and more. Accident Insurance pays a lump sum benefit for covered injuries requiring medical attention with out-of-pocket expenses, such as:

- Ambulance
- Medical appliances
- Fractures & Dislocations
- Diagnostic testing (X-Ray, MRI, PET, CAT, etc.)

There is a Low and High Plan available. The premium rates for each plan are listed in the Premium Rates section of this guide. You pay the entire cost of this coverage via payroll deductions on a post-tax basis. There is no waiting period for this benefit, and it has a maximum age limit of 100 for employee and spouse coverage and up to age 26 for dependent children.

For a more extensive list of coverage, limitations and exclusions review the plan document located on the Total Rewards site in OneCharter.

If you apply after 31 days following your initial eligibility, you will need to wait until:

- Open Enrollment
- Life Events

For more information on Accident and Critical Illness insurance, please visit [OneCharter > Total Rewards site > Life Insurance, LTD and Business Travel Insurance](#) page.



CRITICAL ILLNESS INSURANCE

Critical Illness insurance from Prudential helps provide a financial cushion, which pays for out-of-pocket expenses for a range of illnesses, such as cancer, stroke, and major organ failure. You can apply for the following available benefit amounts:

- **Employee Coverage** – Minimum coverage of \$10,000, in increments of \$10,000 and up to \$30,000.
- **Spouse Coverage** – Coverage in increments of \$10,000 but no more than the lesser of \$30,000 or 100% of the employee amount.
- **Dependent Child** – Coverage in any increments of \$5,000, but not more than the lesser of \$15,000 or 50% of the employee amount.

The age-based rates for critical illness insurance are listed in the Premium Rates section of this guide. You pay the entire cost of this coverage via payroll deductions on a post-tax basis. There is no waiting period for this benefit, it has a maximum age limit of 100 for employee and spouse coverage and up to age 26 for dependent children.

For a more extensive list of coverage, review the plan document located on the Total Rewards site in OneCharter.

If you apply after 31 days following your initial eligibility, you will need to wait until:

- Open Enrollment
- Life Events



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Profit Sharing &
Retirement Plan

Flexible Spending
Accounts (FSAs)

Life Insurance

Accident, Critical Illness and Hospital
Indemnity Optional Insurance

Additional Benefits

HOSPITAL INDEMNITY INSURANCE

An unexpected hospital stay can be expensive. Hospital Indemnity insurance from Prudential pays a benefit for services such as a hospital stay for care in an Intensive Care Unit (ICU) due to an accident, injury, or illness.

There are two plans of coverage for Hospital Indemnity insurance, the Low Plan, and the High Plan, and rates for each plan are listed in the Premium Rates section of this guide. You may apply for this coverage and pay for the full premium via payroll deductions on a post-tax basis. There is no waiting period for this benefit, and it has a maximum age limit of 100 for employee and spouse coverage and up to age 26 for dependent children.

For a more extensive list of coverage, limitations and exclusions review the plan document located on the Total Rewards site in OneCharter.

If you apply after 31 days following your initial eligibility, you will need to wait until:

- Open Enrollment
- Life Events

Coverage in Accident, Critical Illness and/or Hospital Indemnity insurance also offer an additional wellness benefit of \$50 payable once a year for each plan in which you enroll if the covered person receives health screening tests while not admitted to a hospital, such as:

- Dental and eye exams,
- Electrocardiogram (EKG)
- Colonoscopy
- Immunizations, and many more.



For additional information on these benefits visit: **OneCharter > Total Rewards > Life Insurance, LTD and Business Travel Insurance** page.





Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Profit Sharing &
Retirement Plan

Flexible Spending
Accounts (FSAs)

Life Insurance

Accident, Critical Illness and Hospital
Indemnity Optional Insurance

Additional Benefits

EARLY STEPS MATERNITY PROGRAM

With Early Steps Maternity, you'll have peace of mind knowing a supportive expert is by your side throughout your entire pregnancy and beyond, plus you have an opportunity to earn a \$50 Online Rewards gift card.

PERSONALIZED CARE FOR YOU AND YOUR BABY

Nurses and maternity coaches provide essential prenatal advice and tips for:

- Everything from morning sickness to breastfeeding
- What to expect during pregnancy
- Preparing for labor, delivery and a new baby
- Nutrition and Health Consultation at no cost within one week from hospital discharge



WHEN YOU ENROLL, YOU'LL EARN ACCESS TO:

- Personalized one-on-one coaching with a nurse or health coach
- An online maternity education portal
- A one-stop resource for pregnancy-related benefit information
- One of three informational books for Free

Enroll online at cm.quantum-health.com or by contacting Quantum Health at 877-498-1379. Representatives are available Monday through Friday from 7:30 a.m. until 9:00 p.m. CT.

ADOPTION

The Adoption Assistance Program is designed to provide financial assistance to eligible employees who want to adopt.

BENEFIT

The program pays 100% of all eligible expenses incurred while you are employed by Charter Mfg., up to a maximum of \$5,000 per adoption.

ELIGIBLE EXPENSES

Adoption expenses must be qualified as defined by the Internal Revenue Code Section 137. The following charges related to the adoption are eligible for reimbursement from this program:

- Legal fees and court costs
- Adoption agency fees, including foreign adoption fees
- Temporary foster care expenses
- Maternity-related expenses of the birth mother
- Reasonable travel expenses (transportation, meals and lodging) while traveling away from home for the sole purpose of arranging for an adoption or to bring the child to the adopting parents
- Medical examination fees for the child, if required

INELIGIBLE EXPENSES

The following charges are not eligible for payment from this program:

- Expenses for adopting a stepchild or a blood relative
- Medical examination fees for the adopting parents
- Cost of personal items such as clothing, food, etc. for either parents or child
- Expenses connected to a surrogate arrangement

For more information and access to the Adoption Reimbursement Request form, visit [OneCharter > Total Rewards site > Forms and Additional Benefits](#).





Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Profit Sharing &
Retirement Plan

Flexible Spending
Accounts (FSAs)

Life Insurance

Accident, Critical Illness and Hospital
Indemnity Optional Insurance

Additional Benefits

TUITION REIMBURSEMENT

Charter Mfg. encourages you to regularly improve your skills and abilities to enhance your job knowledge, performance and efficiency. Regular full-time employees are eligible for reimbursement for credited job-related course work.

Course fees will be reimbursed for job-related courses in which a grade of "C" or better is obtained. The reimbursement is non-taxable income.

The maximum calendar year benefit is determined by the date(s) benefits are paid:

- \$3,700 for approved undergraduate courses
- \$5,250 for approved graduate courses

FINANCIAL WELLNESS

Charter Mfg. is pleased to offer a wide range of tools and programs that can help you learn about ways to improve your financial health. To learn more, go to **OneCharter > Total Rewards site > Retirement and Profit Sharing**.

START IMPROVING YOUR FINANCIAL LIFE WITH THE CONFIDENTIAL FINANCIAL WELLNESS CHECKUP

Offered by Fidelity

CREATE a personalized financial roadmap.

PRIORITIZE your finances — paying down debt and saving for emergencies.

ANALYZE your strengths and opportunities so you can improve your situation.

Visit: www.netbenefits.com

Search for "**Financial Wellness Checkup**" in the search bar and "**Take the Checkup**". You can always contact a Fidelity representative at **800-835-5095** for assistance.



ANOTHER FINANCIAL RESOURCE ROBERT W. BAIRD & COMPANY 401(k) PHONE CONSULTATION

Call Robert W. Baird & Company at
414-765-7271 for a free consultation to
help you make the most of your 401(k).
Be sure to identify yourself as
an employee of Charter Mfg.

ROBERT W. BAIRD & COMPANY CAN ANSWER YOUR QUESTIONS ABOUT:

- | | |
|-------------------------------------|---------------------|
| <input checked="" type="checkbox"/> | Fund options |
| <input checked="" type="checkbox"/> | Retirement planning |
| <input checked="" type="checkbox"/> | Rollovers |
| <input checked="" type="checkbox"/> | Social Security |



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Profit Sharing &
Retirement Plan

Flexible Spending
Accounts (FSAs)

Life Insurance

Accident, Critical Illness and Hospital
Indemnity Optional Insurance

Additional Benefits

EMERGENCY FUND

The Charter Mfg. Employee Emergency Fund Program is designed to provide limited financial assistance to eligible employees who are experiencing temporary economic hardship due to certain emergency situations.

A temporary financial hardship is one caused by a defined, time-limited, specific event such as, but not limited to:

- Death of a family member
- Fire
- Natural disaster such as flood, tornado, etc.
- Serious illness
- Critical injury

Situations should be short-term or temporary in nature and not chronic. The program objective is to provide Charter Mfg. employees with confidential financial assistance during times of emergency situations.

BENEFIT AMOUNT

- You are eligible for up to \$1,000 during any 12-month period.
- Funds are considered taxable income, and tax withholding is required. The total amount will be included as income on your W-2.
- This fund may be insufficient in the case of widespread disasters, community crisis, war/terrorism, etc.

APPLICATION PROCESS

- You must apply by completing the "Emergency Fund Request Form". The Digital Workplace link to the form can be found in **OneCharter > Total Rewards site > Forms & Additional Benefits > Emergency Fund Program**.
- Official documentation (e.g., physician's statement; accident, police or fire report; death certificate; etc.) of the incident which has created the financial hardship is required with the form. Submission of other documentation supporting the case for emergency assistance is also encouraged.

For more information on these benefits visit **OneCharter > Total Rewards site > Forms and Additional Benefits**.

IDENTITY THEFT PROTECTION

Identity theft is one of the fastest-growing crimes in the nation, affecting millions of Americans every year. The experts at LifeLock protect you from identity theft before the damage is done. Monitoring services 24 hours a day, seven days a week help safeguard your information both online and off. You have two plans to choose from: LifeLock Norton Benefit Essential or LifeLock Norton Benefit Premier.

Both plans include:

- Replacement of stolen funds up to \$1 million
- Identity alert system
- Lost wallet protection
- Fictitious identity monitoring
- Data breach alerts

The LifeLock Norton Benefit Premier option comes with these added services:

- Checking/savings account application alerts
- Bank account takeover alerts
- Three bureaus credit monitoring
- Sex offender registry reports
- Priority live member service support

GROUP LEGAL PLAN

Through MetLife Legal Plans, you will have a nationwide network of more than 14,000 experienced attorneys to choose from if you need legal advice.

You, your spouse and dependents up to age 26 can get help with things like:

- Consumer protection
- Debt matters
- Defense of civil lawsuits
- Document preparation and review
- Real estate matters
- Traffic and criminal issues
- Wills and estate planning
- Family law, including limited divorce services



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Profit Sharing &
Retirement Plan

Flexible Spending
Accounts (FSAs)

Life Insurance

Accident, Critical Illness and Hospital
Indemnity Optional Insurance

Additional Benefits

PET INSURANCE

Nationwide Pet Insurance covers a range of pet care services for treatment of significant medical problems. It features 2 coverage levels, and you are free to visit any veterinarian worldwide, even emergency providers.

You can purchase a medical policy for 50% and 70% coverage level for your cat or dog to help cover:

- Diagnostic tests
- X-rays
- Prescriptions
- Surgeries
- Hospitalization
- And more

Rates depend on the type of pet you have and the state you live in. Enroll anytime directly at <https://benefits.petinsurance.com/chartermfg> or call **877-738-7874**.

For more information visit [OneCharter > Total Rewards site > Forms and Benefits](#)

EMPLOYEE CONSUMER DISCOUNT PROGRAM

Charter Mfg. employees are eligible for a variety of discount purchase programs, including automobile, hotel, telecommunication, computer and entertainment discounts.

For more information visit [OneCharter > All Employees site > Culture & Engagement > Employee Discounts](#)

BENEFITHUB DISCOUNT PROGRAM

You have access to more than 200,000 discounts on local and national products and brands through the BenefitHub portal. You can also earn cash back on any items you purchase through the portal. Visit [OneCharter > Employee Discount](#) or visit <https://chartermfg.benefithub.com/app/discount-marketplace> to access.

OTHER BENEFITS

For information regarding other benefits, including those listed below, please see your Employee Handbook:

- Paid Time Off
- Vacation
- Holidays
- Pay Continuation

LEGAL NOTICES

To access important legal notices (including those listed below) regarding the benefit plans, go to [OneCharter > Total Rewards site > Legal Notices and Documents](#).

- Special Enrollment Rights
- Health Insurance Marketplace Coverage and Your Options
- Privacy Practices Notice
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- Summary of Benefits and Coverage – HSA Plan
- Summary of Benefits and Coverage – HRA Plan

Go to OneCharter's Total Rewards site and visit the Content section for other important benefits information.





Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

WELLBEING

Work, family, relationships — sometimes it's a challenge to balance everything in your life and not feel overwhelmed. Charter Mfg. has a range of programs to provide support in all areas of your wellbeing.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Employee Assistance
Program (EAP)

Virtual EAP
Counselors

WW - Healthier Habits
Start Here

Hinge Health

Tobacco Cessation
Coaching Program

Omada Health

Helpful Apps

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Optum Live and Workwell is a confidential service providing one-on-one or family counseling as well as a variety of other services.

Each family member is eligible for up to five free counseling sessions in addition to unlimited phone calls. If additional counseling is necessary, the EAP will help with coordinating services with your medical plan, regardless of whether you are enrolled in a Charter Mfg. medical plan. The EAP benefit includes up to 5 on-site or virtual visits per issue per year, which are free of charge to you.

THE EAP CAN HELP WITH A VARIETY OF ISSUES:

- Depression, anxiety, and stress
- Coping with grief and loss
- Financial and legal services
- Substance abuse
- And more

For additional information, call **866-248-4094** or visit **OneCharter > Total Rewards site > Support Resources**.

VIRTUAL EAP COUNSELORS

See a licensed counselor, anywhere via video chat.*

Charter Mfg. provides another service to help you cope with the challenges you may face.

In the convenience of your home, you can have an online video conference with a licensed counselor to help you with behavioral health issues such as depression and anxiety. This benefit is provided free of charge to you, and information you provide during your sessions will not be shared with Charter Mfg.

Log on to <https://www.liveandworkwell.com/en/public> and use the access code: **CHARTER**.

*As per state telehealth rules and regulations.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Access the EAP either online, through the app or by phone.

ONLINE

All participants will need to set up a username and password on liveandworkwell.com. Anyone can access the site by going through Guest Access and entering the access code: **CHARTER**.

APP

Download the free **LiveandWorkWell** app to your smartphone through the App Store or Google Play. The access code is **CHARTER**.

BY PHONE

866-248-4094



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Employee Assistance
Program (EAP)

Virtual EAP
Counselors

**WW - Healthier Habits
Start Here**

Hinge Health

Tobacco Cessation
Coaching Program

Omada Health

Helpful Apps

WW – HEALTHIER HABITS START HERE

Get inspired to build healthy habits. No matter what your goal is – to lose weight, exercise, develop a more positive mindset, or all of the above – WW brings science-based programs and tools that work.

WHO IS ELIGIBLE?

All full-time employees are eligible, plus spouses and dependents age 18+ enrolled in a medical plan, can sign up for a WW membership at a discounted price. The easy-to-use app has the tools you need, including food and activity tracking, thousands of recipes, even 24/7 Chat with a WW Coach and so much more.



weightwatchers
reimagined

WW MEMBERSHIP PLAN

SPECIAL CHARTER PRICING

Digital

\$10.25 per month

Digital + Workshops

\$20.00 per month

GET STARTED

EAT WHAT YOU LOVE

Based on the science-based SmartPoints system, WW nudges you toward a healthier pattern of eating. Everything is on the menu, giving you extra freedom and flexibility!

DO WHAT MOVES YOU

Explore your membership to see what options you have to move! Features include audio workouts, and video workouts led by expert personal trainers. Choose weightless workouts, guided running, walking, or quick HIIT workouts.

SHIFT YOUR MINDSET

Learn how to think in new ways and handle tough moments with HeadSpace, a global leader in mindfulness and meditation.



ENROLL DIRECTLY WITH WW:

Go to [WW.com/Wellness](https://www.weightwatchers.com/Wellness). Click on “See your special pricing” and enter the Access ID: **15962475** to sign up and learn more. Enroll anytime.

Questions: Call WW at **866-204-2885**

HINGE HEALTH

If you're struggling with joint or muscle pain, Hinge Health can help. Hinge Health virtual programs combine gentle exercise with 1-on-1 support to improve your condition, reduce pain, and help you move with confidence. Whether your goal is to go hiking more, spend time in your garden, or take the stairs (or all three), you can get pain relief with exercises that can be done in as little as 15 minutes - anytime, anywhere you're comfortable. Take advantage of your Hinge Health benefit provided by Charter Manufacturing at no additional cost to you. Eligible family members can enroll as well!

Questions: Call **855-902-2777** or email help@hingehealth.com. You must be enrolled in a medical plan with Charter to access this program. Eligible family members who are also enrolled in a medical plan, can enroll in Hinge Health as well.





Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Employee Assistance
Program (EAP)

Virtual EAP
Counselors

WW - Healthier Habits
Start Here

Hinge Health

Tobacco Cessation
Coaching Program

Omada Health

Helpful Apps

TOBACCO CESSATION COACHING PROGRAM

Charter Mfg. offers the Tobacco Cessation Coaching Program through Quantum Health to all full-time employees and those spouses and dependents over age 18 enrolled in a Charter Mfg. medical plan. Studies show that getting support can help people kick the tobacco habit. The Tobacco Cessation Program helps you reach your goal of quitting tobacco and gives you access to a coach who will offer one-on-one support and guidance.

You and your coach will build a personalized quit plan that addresses your specific needs. Your coach will be there to support you throughout the program and help give you the motivation and resources to quit tobacco for good.

SUPPORT FROM A DEDICATED COACH

Over a minimum of five weeks, you and your coach will:

- Connect one-on-one during five coaching sessions
- Create a personalized plan to help you meet your goals
- Access important resources you need to succeed
- Show you how to receive FREE* medications and nicotine replacement to increase your chances of reducing or quitting tobacco

TOBACCO USER RATES

If you or your covered spouse uses tobacco, you will pay more for medical coverage each month.

- 1 tobacco user = \$75
- 2 tobacco users = \$125

To avoid paying the tobacco user rate on your medical contribution, you and your covered spouse must be non-tobacco users or complete the Tobacco Cessation Program. You will then pay the tobacco-free rate for the remainder of the calendar year.

To learn more or enroll go to cm.quantum-health.com > **My Health > Coaching** or call Quantum Health at **877-498-1379**.

*Provided at no additional cost as part of your benefits plan.

OMADA HEALTH



Omada® for Prevention, Diabetes or Hypertension, helps you and your adult eligible dependents live healthier by accessing a health program built just for you at no additional cost. You will go further with a personalized care plan, access to the latest technology and daily support from health coaches and specialists.



Diabetes Management – Control your blood sugar with less stress and more confidence.

- ✓ Smart devices: two continuous glucose monitors (CGMs), blood glucose meter and ongoing supply of test strips and lancets, and smart scale*



High Blood Pressure – Take control of your blood pressure. Learn ways to lower your blood pressure outside of just medication with dedicated support.

- ✓ Smart devices: a blood pressure monitor and smart scale*



Weight Loss & Overall Health – Lose weight. No food restrictions and no counting calories through the program. Lose weight and improve your overall health.

- ✓ Smart device: A smart scale to monitor progress

What you get with Omada:

- ✓ Dedicated health coach & care team
- ✓ Interactive weekly lessons
- ✓ Smart devices, delivered to your door
- ✓ Tools for managing stress

*Certain connected devices and features provided as a part of an Omada program are only available to members in the applicable program who meet program and clinical eligibility requirements. CGMs are only available with the Omada for Diabetes program and only available to members within this program who receive a prescription and have a compatible smartphone.



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Employee Assistance
Program (EAP)

Virtual EAP
Counselors

WW - Healthier Habits
Start Here

Hinge Health

Tobacco Cessation
Coaching Program

Omada Health

Helpful Apps

HELPFUL APPS

Having resources at your fingertips can help make your Live Well Rewards journey easier and more interactive, right from your smartphone or tablet!

QUANTUM HEALTH

Quantum Health simplifies the healthcare system for you and your family, offering a personalized, guided healthcare experience.

As an advocate for you, Quantum will help find the providers you need, solve claims and billing issues, and help you best manage your prescriptions and costs.



The Quantum app is available as a free download at the Apple® iTunes® App Store® or Google Play™. Download Quantum Health – Care Coordinators.

WORKDAY

The Workday app is available as a free download.

Access work contact information, benefit elections and more with this easy-to-use mobile app.

The Company/tenant name is charter mfg. Your username and password will be the same as your single sign-on. For easy access, set up a PIN (between 5 and 8 digits) and your fingerprint authentication.



Apple®
iTunes®
App Store®



Google Play™

WW

WW offers an app for eligible participants as a free download. Apple® iTunes® App Store® or Google Play™.

With the WW app, you get a personalized digital experience that is tailored to your needs. It offer features like barcode scanner that allows members to scan the bar code of any item, access a coach 24 hours a day and community support through the Connect component.



Apple®
iTunes®
App Store®



Google Play™

FIDELITY

The Fidelity app is available as a free download.

See all your Fidelity workplace accounts anytime, anywhere; monitor account balances; review and change investments; update your contribution amount; get your personal rate of return and Fidelity Retirement ScoreSM; compare your account performance with your peers in your age group and area; and access articles, videos and podcasts in the NetBenefits Library.



NetBenefits®
Microsoft
Surface™ app



NetBenefits®
smartphone
and iPad® app

ONECHARTER

The Simpplr app is available as a free download at the Apple® iTunes® App Store® or Google Play™. OneCharter is Charter's intranet where you can find Charter news, information, resources, applications and much more!

REMINDER: Sign in to the above using your **username@chartermfg.com** and network password.



Apple®
iTunes®
App Store®



Google Play™



Table of Contents



Benefits



Medical



Dental



Vision



Financial



Wellbeing



Contact



CHARTER
MANUFACTURING

Contacts and
Resources

CONTACTS AND RESOURCES

CHARTER MANUFACTURING
Charter Manufacturing Company, Inc.
12121 Corporate Parkway
Mequon, Wisconsin 53092-0217

PLAN/PROGRAM	TPA/PROVIDER	TELEPHONE NUMBER	WEBSITE
General Questions	Charter Mfg. HR Service Center	262-243-4799	N/A
All Plans/Program Information	OneCharter	N/A	onecharter.chartermfg.com
Discount Program	BenefitHub	866-664-4621	chartermfg.benefithub.com
Dental	Delta Dental	800-236-3712	www.deltadentalwi.com
Diabetes Management	Omada Health	888-409-8687	www.omadahealth.com/contact
Employee Assistance Program (EAP)	EAP	866-248-4094	www.liveandworkwell.com
Flexible Spending Accounts (FSAs)	Quantum Health	877-498-1379	www.cm.quantum-health.com
HSA Administration	Optum Bank	800-791-9361	www.optumbank.com
Identity Theft Protection	LifeLock	800-607-9174	N/A
Legal Plan	MetLife Legal Plans	800-GET-MET8 (800-438-6388)	www.metlife.com/mybenefits
Life Insurance	Prudential	800-524-0542 (claims)	www.prudential.com
Long-Term Disability (LTD) Insurance	Prudential	800-842-1718 (claims)	www.prudential.com
Quantum Health	Quantum Health	877-498-1379	www.cm.quantum-health.com
Nurseline	Quantum Health	877-498-1379	www.cm.quantum-health.com
Pet Insurance	Nationwide	Enrollment: 877-738-7874 Member Care: 800-540-2016	benefits.petinsurance.com/chartermfg
Prescription Drugs	Navitus Health Solutions	877-498-1379	www.cm.quantum-health.com
Profit Sharing & Retirement Plan	Fidelity Baird	800-835-5095 414-298-7778	www.netbenefits.com dschneck@rwbaird.com
Virtual Doctor Visit	Teladoc	800-835-2362	www.teladoc.com
Vision	VSP – Vision Service Plan	800-877-7195	www.vsp.com
WW	WW – Weight Watchers Reimagined	866-204-2885	www.WW.com/Wellness
Accidental Insurance	Prudential	888-598-5671	www.prudential.com
Critical Illness Insurance	Prudential	888-598-5671	www.prudential.com
Hospital Indemnity Insurance	Prudential	888-598-5671	www.prudential.com
Hinge Health	Hinge Health	855-902-2777	hinge.health/chartermfg-enroll



THIS IS INTENDED TO BE A BRIEF SUMMARY OF BENEFITS AVAILABLE TO OUR EMPLOYEES. FOR DETAILED DESCRIPTIONS OF BENEFITS PROVIDED, ELIGIBILITY PROVISIONS, LIMITATIONS AND EXCLUSIONS UNDER EACH BENEFIT PLAN, PLEASE REFER TO THE SUMMARY PLAN DESCRIPTION FOR EACH BENEFIT OR YOUR EMPLOYEE HANDBOOK. IN CASE OF ANY CONFLICT BETWEEN THIS GUIDE AND AN OFFICIAL PLAN DOCUMENT, THE PLAN DOCUMENT WILL BE THE FINAL AUTHORITY. CHARTER MANUFACTURING COMPANY, INC. RESERVES THE RIGHT TO TERMINATE, MODIFY OR AMEND THE PLANS AT ANY TIME.