



# Understanding Your Benefits

Health, Dental, Life, Short Term Disability, Vision, and 401K

FAIT  
DISTRIBUTION

Seeing it through.

35263 West State Street • Burlington, WI 53105

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# Health Insurance

# Benefit Definitions

## Deductible:

The amount you pay out-of-pocket before the plan pays towards your healthcare costs

## Copay:

A fixed dollar amount you pay for a healthcare service or visit

## Coinsurance (coins.):

The percentage of costs you're responsible for after you meet your deductible

## Out-of-pocket maximum:

The most you'll pay for any covered healthcare and pharmacy expenses during the plan year

To learn more, go to [faitco.centivo.com](https://faitco.centivo.com) or contact your HR department

# Who is Centivo?

Centivo administers the health plans for Fait Family of Companies

## Centivo Provides:

- Payment processing when you get care
- Member support and a helpful app
- Explanation of Benefits statements (EOBs)
- Communication about your plan



# Option 1: Centivo Network WI-2

Built on a partnership between you and your personally selected primary care doctor

**You get a trusted partner in your care to help:**

- Keep costs affordable
- Identify and manage any issues to keep you healthier
- Reduce hospital and emergency room visits
- Reduce duplicate or unnecessary tests
- Help you use the healthcare system more easily and effectively

# Option 1: Centivo Network WI-2

## Direct Primary Care

### Select a primary care doctor for everyone covered on your plan:

- All covered members, including dependents (you can change at any time, just let Centivo know)
- Choose from the primary care providers in the Centivo Network, including:
  - Pediatricians for children
  - Centivo Virtual Primary Care for members 18+

### See your primary care doctor first for any care needs

### Stay in-network for the most cost savings

# Option 1: Centivo Network WI-2

## Centivo Virtual Primary Care

### A convenient alternative to in-person Primary Care

- Virtual appointments with no waiting rooms
- Dedicated team that gets to know you and your needs
- Address new concerns or ongoing issue
- Coordination with local, in-network providers when you need in-person care like lab work or a specialist visit
- Available to members 18+ who live in select geographies
- Choose Centivo Virtual Primary Care as you designated primary care provider when your plan year begins

All visits are FREE!





# Option 1: Centivo Network WI-2

## Referrals

**When you need specialist care, see your primary care doctor for a referral**

- Your primary care doctor will submit the referral on your behalf
- Referrals are automatically approved
- Once the referral shows in the Centivo app, schedule your specialist appointment
- Referrals are good for a full year
- Referrals are required for most specialist care to be covered by the plan



# Option 1: Centivo Network WI-2

## Plan Overview:

- Primary Care Required: Yes
- Deductible: \$0
- Co-Insurance: Co-Pays
- Out of Pocket Max: \$2,000 / \$4,000
- Prescription: Co-Pays \$10 - \$300

## Eligible Network:

- Uses Centivo Network WI-2, which is a comprehensive network of local doctors, specialists and hospitals
- Search for providers at [faitco.centivo.com](https://faitco.centivo.com)

# Option 1: Centivo Network WI-2

(No Deductible, No HSA, No Aurora)

## Ascension

- Serving Eastern Wisconsin
- 8 Hospitals
- 2,000+ Physicians

## Door County Medical Center

- Serving Door and Keweenaw Counties
- 5 Clinics and Cancer Center
- 175+ Physicians

## Independent Physicians Network

- Serving Southeastern Wisconsin
- 700+ Member Physicians

## Prevea Health

- Serving Northeastern Wisconsin
- 7 Hospitals, Including Hospital Sisters Health System (HSBS)
- 400 Physicians

## SSM Health

- Serving Fond Du Lac & Surrounding
- 3 Hospitals and 17 Clinic Locations
- 250 Physicians

## Children's Wisconsin

- Serving Southeastern Wisconsin and Fox Valley
- 70+ Specialties and 20+ Primary
- 350+ Physicians

## Froedtert

- Serving Eastern Wisconsin
- 10 Hospitals, 45 Health Centers
- 2,000 Physicians

## Medical College of Wisconsin

- Serving Metro Milwaukee
- 2,200+ Physicians

## ProHealth Care

- Serving Waukesha County and Surrounding Areas
- 4 Hospitals 15 Primary Care
- 1,000+ Doctors



# Option 2: Centivo Network WI-1

## Direct Primary Care

### Select a primary care doctor for everyone covered on your plan:

- All covered members, including dependents (you can change at any time, just let Centivo know)
- Choose from the primary care providers in the Centivo Network, including:
  - Pediatricians for children
  - Centivo Virtual Primary Care for members 18+

### See your primary care doctor first for any care needs

### Stay in-network for the most cost savings

# Option 2: Centivo Network WI-1

## Centivo Virtual Primary Care

### A convenient alternative to in-person Primary Care

- Virtual appointments with no waiting rooms
- Dedicated team that gets to know you and your needs
- Address new concerns or ongoing issue
- Coordination with local, in-network providers when you need in-person care like lab work or a specialist visit
- Available to members 18+ who live in select geographies
- Choose Centivo Virtual Primary Care as you designated primary care provider when your plan year begins

**All visits are FREE!**



# Option 2: Centivo Network WI-1

## Referrals

**When you need specialist care, see your primary care doctor for a referral**

- Your primary care doctor will submit the referral on your behalf
- Referrals are automatically approved
- Once the referral shows in the Centivo app, schedule your specialist appointment
- Referrals are good for a full year
- Referrals are required for most specialist care to be covered by the plan



# Option 2: Centivo Network WI-1

## Plan Overview:

- Primary Care Required: Yes
- Deductible: \$2,500
- Co-Insurance: 20%
- Out of Pocket Max:
  - In Network \$4,000 - \$8,000
  - Out Network \$8,000 - \$16,000
- Prescription: Deductible +20%

## Eligible Network

- Uses the Centivo Network WI-1, which is a broader network of local doctors, specialists, and hospitals
- View directory and search for providers at [faitco.centivo.com](http://faitco.centivo.com)

# Option 2: Centivo Network WI-1

## Advocate Aurora Health

- Serving Eastern Wisconsin
- 12 Hospitals, 500+ Sites of Care
- 4,700+ Physicians

## Door County Medical Center

- Serving Door and Keweenaw Counties
- 5 Clinics and Cancer Center
- 175+ Physicians

## Independent Physicians Network

- Serving Southeastern Wisconsin
- 700+ Member Physicians

## Prevea Health

- Serving Northeastern Wisconsin
- 7 Hospitals, Including Hospital Sisters Health System (HSBS)
- 400 Physicians

## SSM Health

- Serving Fond Du Lac & Surrounding
- 3 Hospitals and 17 Clinic Locations
- 250 Physicians

## Children's Wisconsin

- Serving Southeastern Wisconsin and Fox Valley
- 70+ Specialties and 20+ Primary
- 350+ Physicians

## Froedtert

- Serving Eastern Wisconsin
- 10 Hospitals, 45 Health Centers
- 2,000 Physicians

## Medical College of Wisconsin

- Serving Metro Milwaukee
- 2,200+ Physicians

## ProHealth Care

- Serving Waukesha County and Surrounding Areas
- 4 Hospitals 15 Primary Care
- 1,000+ Doctors

## Ascension

- Serving Eastern Wisconsin
- 8 Hospitals
- 2,000+ Physicians





# Option 3: PPO (Preferred Provider Organization)

## Centivo Virtual Primary Care

### A convenient alternative to in-person Primary Care

- Virtual appointments with no waiting rooms
- Dedicated team that gets to know you and your needs
- Address new concerns or ongoing issue
- Coordination with local, in-network providers when you need in-person care like lab work or a specialist visit
- Available to members 18+ who live in select geographies
- Choose Centivo Virtual Primary Care as you designated primary care provider when your plan year begins

**All visits are FREE!**



# Option 3: PPO (Preferred Provider Organization)

## Plan Overview

- Primary Care Required: No
- Deductible:
  - \$5,000 - \$10,000 ( In Network )
  - \$10,00 - \$20,000 ( Out of Network )
- Co-Insurance: 20-40%
- Out of Pocket Max:
  - In Network \$6,750 - \$13,500
  - Out Network \$13,000 - \$27,000
- Prescription: Deductible +20%

## Eligible Network

- You'll have access to the HPS Network. You can view the HPS provider network at [providir.hps.md](http://providir.hps.md).
- If you need care outside the HPS service area, you'll have access to the Multiplan Network. View their provider network at: [multiplan.com/webcenter/-portal/ProviderSearch?Stiteld=84453](http://multiplan.com/webcenter/-portal/ProviderSearch?Stiteld=84453)

# Your Benefit Highlights

	Option 1 High-Performance Plan	Option 2 High-Performance Plan HSA		Option 3 PPO HSA	
	In-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Network:	Centivo Network WI-2	Centivo Network WI-1	N/A	For associates in WI: HPS Network in WI: Multiplan outside HPS service area for associates outside WI: PHCS Network	N/A
Primary care doctor selection required	Yes	Yes	No	No	No
Primary care referrals to specialists required	Yes, with some exceptions*	Yes, with some exception*	No	No	No
Deductible (individual/family)	None	\$2,500/\$5,000	\$5,000/\$10,000	\$5,000/\$10,000	\$10,000/\$20,000
Out-of-pocket maximum (individual/family)	\$2,000/\$4,000	\$4,000/\$8,000	\$8,000/\$16,000	\$6,750/\$13,500	\$13,000/\$27,000
Annual physical/vaccinations/screenings	FREE	FREE	40% coins.**	FREE	40% coins.**
Primary care (includes pediatricians)	\$10 Copay	20% coins.**	40% coins.**	20% coins.**	40% coins.**
Centivo Virtual Primary Care	FREE	FREE	N/A	FREE	N/A
Specialist	\$30 copay	20% coins.**	40% coins.**	20% coins.**	40% coins.**
Mental Health	\$10 Copay	20% coins.**	40% coins.**	20% coins.**	40% coins.**
Basic Imaging (such as x-rays)	FREE	20% coins.**	40% coins.**	20% coins.**	40% coins.**
Advanced Imaging (such as MRIs & PET Scans)	\$250 copay	20% coins.**	40% coins.**	20% coins.**	40% coins.**
Outpatient surgery	\$750 copay	20% coins.**	40% coins.**	20% coins.**	40% coins.**
Inpatient Surgery	\$1,000 copay	20% coins.**	40% coins.**	20% coins.**	40% coins.**
Urgent care	\$75 copay	20% coins.**	40% coins.**	20% coins.**	40% coins.**
Emergency room***	\$300 copay	20% coins.**	20% coins.**	20% coins.**	20% coins.**
Prescription coverage by Serve You Rx	Retail (up to 30-day supply) mail order (90-day supply)	Retail (up to 30-day supply) mail order (90-day supply)		Retail (up to 30-day supply) mail order (90-day supply)	
Generic - Tier 1****	\$10/\$25 copay	20% coins.**	N/A	20% coins.**	N/A
Preferred Brand - Tier 2	\$35/\$87.50 copay	20% coins.**	N/A	20% coins.**	N/A
Non-preferred Brand - Tier 3	\$70/\$175 copay	20% coins.**	N/A	20% coins.**	N/A
Specialty (30 day supply only) - Tier 4	30% coins. Up to \$300 max	20% coins.**	N/A	20% coins.**	N/A

# Prescription Coverage by Serve You Rx

	Option 1 High-Performance Plan	Option 2 High-Performance Plan HSA		Option 3 PPO HSA	
Your Benefit Highlights	In-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Prescription coverage by Serve You Rx	Retail / Mail Order	Retail / Mail Order		Retail / Mail Order	
Generic - Tier 1****	\$10/\$25 copay	20% coins.**	N/A	20% coins.**	N/A
Preferred Brand - Tier 2	\$35/\$87.50 copay	20% coins.**	N/A	20% coins.**	N/A
Non-preferred Brand - Tier 3	\$70/\$175 copay	20% coins.**	N/A	20% coins.**	N/A
Specialty (30 day supply only) - Tier 4	30% coins. Up to \$300 max	20% coins.**	N/A	20% coins.**	N/A

# Maximizing Rx Benefits

## Prescription Drugs

- 90 Day Mail (express scripts)
- Pill Splitting
- \$4 Generic Options
- Medications taken for chronic conditions may be filled through Serve You Rx Home Delivery Pharmacy
- Good Rx

## Avoid trips to the drugstore and enjoy the benefits our mail service provides, Including:

- Free standard shipping to your home or workplace with packaging that is discreet, tamper-evident, and weather-resistant
- Easy refill ordering online, by phone, or by mail
- EZAutoFill\* - an optional free service where your medications are automatically shipped to you when you are due for a refill
- Pharmacists available 24/7 to answer medication questions

# 2025 Plan Rates

Option 1 High-Performance Plan

In-Network Benefits	WI-2 Network
Annual Deductible (Single/Family)	\$0 / \$0
Coinsurance	100%
Annual OOP Max. Single/Family	\$2,000 / \$4,000
Physician Office Visits	\$10 PCP Copay / \$30 Spec. Copay
Prescription Drugs (30 Day Retail)	\$10 / \$35 / \$70 / 30% to \$300

Deduction Per Pay Period

Election	Falt 360 Deduction	Basic Deduction
Employee Only	\$86.94	\$173.87
Employee and Spouse	\$208.55	\$417.11
Employee / Chil(ren)	\$208.55	\$417.11
Family	\$278.07	\$556.14
None, Waive	\$0.00	\$0.00

Option 2 High-Performance Plan HAS

In-Network	WI-1 Network
Annual Deductible (Single / Family)	\$2,500 / \$5,000
Coinsurance	80%
Annual OOP Max. Single / Family	\$4,000 / \$8,000
Physician Office Visits	Deductible / Coinsurance
Prescription Drugs (30 Day Retail)	Deductible / Coinsurance

Deduction Per Pay Period

Election	Falt 360 Deduction	Basic Deduction
Employee Only	\$81.93	\$163.86
Employee and Spouse	\$196.53	\$393.07
Employee / Chil(ren)	\$196.53	\$393.07
Family	\$262.05	\$524.09
None, Waive	\$0.00	\$0.00

Option 3 PPO HAS

In-Network	HPS Network
Annual Deductible (Single / Family)	\$5,000 / \$10,000
Coinsurance	80%
Family	\$6,750 / \$13,500
Physician Office Visits	Deductible / Coinsurance
Prescription Drugs (30 Day Retail)	Deductible / Coinsurance

Deduction Per Pay Period

Election	Falt 360 Deduction	Basic Deduction
Employee Only	\$77.20	\$154.40
Employee and Spouse	\$185.20	\$370.39
Employee / Chil(ren)	\$185.20	\$370.39
Family	\$246.93	\$493.86
None, Waive	\$0.00	\$0.00



# Fait 360 Qualifications

## Credit Received for Participation

1. Sign up for Primary Care Provider for Options 1 and 2
2. Non-Smoking Affidavit
3. Be active in Fait 360 Program



# Centivo Member Care

Once your plan year starts, Centivo Member Care is available to help you

## Get assistance with:

- Benefit questions
- Finding a provider
- The app/portal
- Claims questions
- Activation for you and your family
- And more

## Primary Care Plans - “Activate” as soon as you get your ID card:

- Assign Primary Care Provider right away so all your care will be covered on day one. Instructions will be provided with your member ID card, which you'll need to get started





# Getting Started is Easy

# Getting Started With Your New Plan

1. Download Centivo App / Portal
2. Activate Primary Health Care Provider

## Prescriptions

- Refill with your current health plan before the end of the plan year to ensure no gaps in medication
- **To transfer a prescription call: 800.759.3203**
  - Provide your pharmacy's phone number and the prescription number located on your medication label
  - To ease the transition, you are allowed two courtesy fills at retail Pharmacies

## Welcome Guide:

- It's available online. Simply scan the QR code or go to the website included with your Centivo ID card
- Activate your primary care provider on the Centivo App / Portal

## Be on the lookout for your Centivo ID card:

- ID cards will be mailed to you before eligibility begins. If you need to get care before you receive it, contact [hrhelp@faitco.com](mailto:hrhelp@faitco.com)



# Maximizing Benefits

# Health Savings Account (HSA)

Eligible for Option 2 or Option 3

Tax Advantage / Interest Bearing Medical Savings Account

## Max Contribution Amount 2025:

- Self Only = \$4,300
  - Over 55 = Up to \$5,300
- Family Coverage = \$8,550
  - Over 55 = Up to \$9,550

## Use it for Qualified Expenses:

- Prescriptions
- Claims
- Dental
- Eyeglasses
- Contact Lenses
- Retirement

**Fait will contribute \$100 per quarter into your HSA account through payroll, you do not have to contribute to receive this benefit - just open an account!**

# Flexible Savings Account (FSA)

## Dependent Care:

- \$5,000 limit for 2025

## Limited Purpose FSA (LPFSA) if you already participate in HSA:

- \$3,300 limit for 2025
- Qualified Expenses
  - Dental
  - Vision



# Telemedicine Through MDLIVE

## 24/7 Urgent and mental health care:

- An easy, low-cost alternative to in-person urgent care
- You also get access to board-certified mental health professionals to help with depression, anxiety, and more
- Visit virtually from your home, at work or on-the-go, 24/7/365

## Costs for visits: \*

- Primary Care: \$0
- Urgent Care: \$0 - \$89
- Dermatology: \$0 - \$95
- Behavioral Health
  - Speech Therapy: \$0 - \$179
  - Psychiatry: \$0 - \$299

\*Prices are subject to change



## Physicians Treat Over 80 Routine Medical Conditions

Allergies • Diarrhea • Respiratory Problems • Asthma • Ear Infections  
Sinus Infections • Back Pain • Flu • Sore Throat • Bronchitis • Headache  
Strep Throat • Common Cold • Mild Injuries • Nausea • Cough • Pink Eye  
Rashes • COVID-19 Urinary Tract Infections (females 18+) • Constipation  
... and more, including medication refills

[mdlive.com/centivo](https://mdlive.com/centivo) | 844-677-6856

# The Doctor's Office

On-Site - 3rd Thursday of the Month - Dr. Brendel

- **Free Care**

## Locations:

- Darien, WI
- Brookfield, WI
- Burlington, WI
- Cedarburg, WI
- Janesville, WI

## Strep Test: Live Example/Website

- Urgent Care \$480
- PCP \$300
- The Doctor's Office - Free
- Virtual = Free

Visit: [thedoctorsoffice.com](http://thedoctorsoffice.com)



# Dental Insurance



# Current Dental Plan Design

## Delta Dental:

- [DeltaDentalWi.com](http://DeltaDentalWi.com)
- PPO Network = Greater Discounts
- \$50 Deductible for Individual
  - Up to \$150 for family
- Diagnostic Preventative 100%
  - Deductible and annual max do not apply
- Basic/Major Services 50-80%
- Orthodontic \$0
- Individual Annual Max. \$1,000



# Delta Dental

## Associate bi-weekly contribution

- Single
  - \$7.53
- EE & Spouse
  - \$15.06
- EE & Child(ren)
  - \$13.60
- Family
  - \$22.80





# Vision Insurance

# Vision Plan Design

Associate*	In Family Vision Network	Out of Family Vision Network	Conditions
Annual Rx Eye Exam and/or Contact Fitting	Paid in Full	Not Covered	Once every calendar year
Eyeglass Lenses and/or Frames - Single Vision, Bifocal, Trifocal, Continuous Blend, Lens tinting, coating, or oversize	50% Discount on retail - \$100 Bonus Discount	Not Covered	One Frame and/or lens per calendar year
Contact Lenses (Trials are Provided)	Paid in Full	Not Covered	Up to one annual supply (may not be given all at once - pending prescription)

Immediate Family Member*	In Family Vision Network	Out of Family Vision Network	Conditions
Annual Rx Eye Exam and/or Contact Fitting	Paid in Full	Not Covered	Once every calendar year
Eyeglass Lenses and/or Frames	40% Discount on Retail	Not Covered	One frame and/or lens per calendar year
Contact Lenses (Trials are Provided)	40% Discount on Retail	Not Covered	Up to one annual supply (may not be given all at once - pending prescription)

Provider: Family Vision Clinic

Cost: \$0



# Life Insurance

# Basic Life Insurance

## Administrator: Guardian

- Associate only coverage
- Guarantee issue coverage \$60,000 per associate
- 100% covered by Fait Co

# Voluntary Term Life Insurance

Associate can choose additional Term Life Insurance in the amounts of:

- \$25,000
- \$50,000
- \$75,000
- \$100,000

Spouse can choose up to 50% of associate up to amount of \$50,000

Child can choose up to 10% of associate up to amount of \$10,000

\*an evidence of insurability may be requested for additional coverage\*

# Cost Illustration

## Employee

### Age Bracket and Bi-weekly Premiums

Election Amount	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*
\$10,000.00	\$0.32	\$0.37	\$0.51	\$0.92	\$1.48	\$2.22	\$3.55	\$5.59	\$9.05
\$25,000.00	\$0.81	\$0.92	\$1.27	\$2.31	\$3.69	\$5.54	\$8.89	\$13.96	\$22.62
\$50,000.00	\$1.62	\$1.85	\$2.54	\$4.62	\$7.39	\$11.08	\$17.77	\$27.92	\$45.23
\$75,000.00	\$2.42	\$2.77	\$3.81	\$6.92	\$11.08	\$16.62	\$26.65	\$41.89	\$67.85
\$100,000.00	\$3.23	\$3.69	\$5.08	\$9.23	\$14.77	\$22.15	\$35.54	\$55.85	\$90.46

## Spouse

### Policy Election Amount up to 50% of Employee (must elect employee coverage to add insurance on a spouse)

Election Amount	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*
\$5,000.00	\$0.16	\$0.19	\$0.25	\$0.46	\$0.74	\$1.11	\$1.78	\$2.79	\$4.52
\$12,500.00	\$0.40	\$0.46	\$0.64	\$1.15	\$1.85	\$2.77	\$4.44	\$6.98	\$11.31
\$25,000.00	\$0.81	\$0.92	\$1.27	\$2.31	\$3.69	\$5.54	\$8.89	\$13.96	\$22.62
\$37,500.00	\$1.21	\$1.39	\$1.90	\$3.46	\$5.54	\$8.31	\$13.33	\$20.94	\$33.92
\$50,000.00	\$1.62	\$1.85	\$2.54	\$4.62	\$7.39	\$11.08	\$17.77	\$27.92	\$45.23

## Child(ren)

### Policy Election Amount up to 10% of Employee (must elect employee coverage to add insurance on a spouse)

Election Amount	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*
\$1,000.00	\$0.07	\$0.07	\$0.07	\$0.07	\$0.07	\$0.07	\$0.07	\$0.07	\$0.07
\$2,500.00	\$0.19	\$0.19	\$0.19	\$0.19	\$0.19	\$0.19	\$0.19	\$0.19	\$0.19
\$5,000.00	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37	\$0.37
\$7,500.00	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55	\$0.55
\$10,000.00	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74	\$0.74

Example:

34 @ \$100,000 = \$3.69 Bi-weekly





# Short Term Disability Insurance

# Short Term Disability Insurance

**Administrator:** Guardian

## **Offers:**

- Peace of mind
- Financial protection
- Provides up to 26 weeks of benefits if eligible

## **Choose a weekly amount \$100-\$1,000:**

- Cannot exceed 60% of your weekly salary

## **Benefit begins after 8 days**

All applicants accepted at initial enrollment. To add this benefit later will require an (EOI) Evidence of Insurability

# Cost Illustration

Minimum Annual Salary	Election Amount	Age Bracket and Bi-weekly Premiums								
		<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
\$8,667.00	\$100.00/Weekly	\$3.62	\$3.62	\$3.46	\$2.87	\$2.91	\$3.13	\$3.67	\$4.99	\$5.92
\$17,333.00	\$200.00/Weekly	\$7.25	\$7.25	\$6.92	\$5.74	\$5.82	\$6.25	\$7.34	\$9.98	\$11.83
\$26,000.00	\$300.00/Weekly	\$10.87	10.87	\$10.39	\$8.62	\$8.72	\$9.37	\$11.01	\$14.97	\$17.75
\$34,667.00	\$400.00/Weekly	\$14.49	\$14.49	\$13.85	\$11.48	\$11.63	\$12.50	\$14.68	\$19.96	\$23.67
\$43,333.00	\$500.00/Weekly	\$18.12	\$18.12	\$17.31	\$14.35	\$14.54	\$15.62	\$18.35	\$24.95	\$29.59
\$52,000.00	\$600.00/Weekly	\$21.74	\$21.74	\$20.77	\$17.23	\$17.45	\$18.75	\$22.02	\$29.94	\$35.50
\$60,667.00	\$700.00/Weekly	\$25.36	\$25.36	\$24.23	\$20.10	\$20.35	\$21.87	\$25.69	\$34.93	\$41.42
\$69,333.00	\$800.00/Weekly	\$28.99	\$28.99	\$27.69	\$22.97	\$23.26	\$25.00	\$29.25	\$39.91	\$47.34
\$78,000.00	\$900.00/Weekly	\$32.61	\$32.61	\$31.15	\$25.84	\$26.17	\$28.12	\$33.02	\$44.90	\$53.25
\$86,667.00	\$1,000.00/Weekly	\$26.23	\$26.23	\$34.62	\$28.71	\$29.08	\$31.25	\$36.69	\$49.89	\$59.17

Example:

\$26,000 @ \$300 / Age 34 = \$10.39 bi-weekly

# Guardian Services

Services offer support and guidance to help you properly prepare the documents necessary to preserve your family's financial security

**Guardian Services has a range of services including online planning documents, a resource library and access to professionals to help with issues related to:**

- Family and Divorce
- Living Trusts
- Miscellaneous Legal Documents
- Personal Service Agreements
- Real Estate
- Wills, Powers of Attorney, & Estate Planning
- Authorization for History or Credit Check
- Identity Theft=Affidavit
- Request for Credit Report
- Information Request on Disputed Charges
- Letter to Bank Giving Authority to Release information
- Quitclaim Deed
- Warranty Deed
- Personal Property Rental Agreement
- Authorization for Minor's Medical Treatment

# Guardian Services

As a special bonus for Fait Associates, Guardian makes WillPrep Services Available:

- Keeping an up-to-date will is essential to ensuring that your assets are distributed as you intended, no matter the size of your estate
- You may be avoiding creating a will because you believe you can't afford the fee or legal expense. Now you can with WillPrep Services

For more information about WillPrep Services go to [www.ibhwillprep.com](http://www.ibhwillprep.com):

- Username: WillPrep
- Password: GLIC09
- Or call 1.877.433.6789

Cost Free



401K

# 401K

Administrator: Newport Group

## Eligibility:

- 21 years old
- Completed 1 year defined by the plan

## Can join only 4 times per year:

- First of the Quarter following one year anniversary

## Fait Co matches 1/2 up to 20%:

- Change contribution any time
- Retirement is closer than you think



# Benefit Help Links

## Health Care:

**Centivo:** [faitco.centivo.com](http://faitco.centivo.com)

- HPS: [hps.md](http://hps.md) | 888.477.7968

## The Doctor's Office

- [visitthedoctorsoffice.com](http://visitthedoctorsoffice.com) | 262.757.4131

## ServeYou Rx

- [serveyourx.com](http://serveyourx.com)

## Med Live Virtual

- [mdlive.com/centivo](http://mdlive.com/centivo) | 844.677.6856

## FSA:

### Diversified Benefits Service

- [dbsbenefits.com](http://dbsbenefits.com)
- Email to [hrhelp@faitco.com](mailto:hrhelp@faitco.com)

## Dental Coverage:

### Delta Dental of Wisconsin

- [deltadentalwi.com](http://deltadentalwi.com) | 1.800.236.3712

## Life Insurance:

### Guardian Life

[guardiananytime.com](http://guardiananytime.com) | 1.888.482.7342

## Vision Coverage

### Family Vision:

- Email to [hrhelp@faitco.com](mailto:hrhelp@faitco.com)

## Footwear Program

### Itzin's:

- Email to [hrhelp@faitco.com](mailto:hrhelp@faitco.com)

## 401K (ROTH) Investments

### Adminstrated by The Newport Group:

[newportgroup.com](http://newportgroup.com)

### Keith Kuzera

- [kkuzera@wealthenhancement.com](mailto:kkuzera@wealthenhancement.com)

## Questions or Concerns?

Please contact the Fait Co. HR Office by using the [Kiosk at Fait Co.](#) or sending an email through your [personal email](#) at: [hrhelp@faitco.com](mailto:hrhelp@faitco.com)