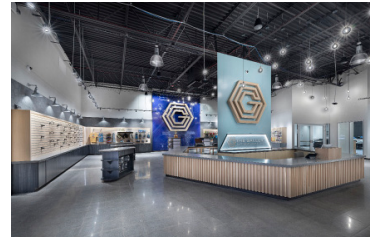


Summary *Employee Benefits for Nevada & Arizona*



Plan Year **2023**

About This Guide

Nadel, Inc. provides comprehensive employee benefits as part of our total compensation program. Options in cost and plan design are intended to provide you with the opportunity to customize your benefit plan to meet your lifestyle and personal choices, while offering protection, flexibility and security to you and your family. The decisions you make regarding your enrollment in benefits deserves your careful consideration. Your choices will be in effect for the plan year. You will be able to make changes during the plan year only in the event of an IRS qualified Family Status Change. Be sure to review the plan's covered and non-covered services and any restrictions on your choice of providers.

Benefits Eligibility

Regular full-time employees are eligible to enroll in the medical, dental, vision, basic life, disability insurance and Flexible Spending Account (FSA)

benefits on the first of the month following 60 days of continuous employment (not to exceed 90 days in accordance with ACA provisions).

Benefits-eligible employees who do not enroll at the time of their initial eligibility period have the opportunity to enroll in our benefit plans during our annual open enrollment. You may make changes to your benefits, or add or drop your dependents during this time. Mid-year changes are not permitted unless you experience an IRS qualified Family Status Change. You must notify Human Resources within 30 days of a change in family status.

Employee Costs

Nadel contributes a flat amount of up to \$1,000 for employee only medical coverage. Nadel contributes 70% of the employee only premium for dental coverage and 100% of the employee only premium for vision coverage. There is no change to the employer contributions towards dependent premiums; employees are responsible for 100% of the cost of dependent premiums. Please refer to your Payroll Authorization for your employee contributions amounts.



Platinum Tandem PPO 250/15 OffEx

Individuals on this plan may receive care from any provider and/or facility; however, Blue Shield of California has negotiated discounted prices with providers who participate in their Tandem PPO network. This means that by using in-network providers you will reduce your out-of-pocket expenses. You are not required to designate a Primary Care Physician (PCP) on this plan.

Medical Plan Features	In-Network	Out-of-Network
Calendar Year Deductible:		
Per Person (embedded)	\$250	\$1,000
Per Family	\$500	\$2,000
Annual Out-of-Pocket Max:		
Per Person	\$4,300 (include deductible)	\$8,600 (include deductible)
Per Family	\$8,600 (include deductible)	\$17,200 (include deductible)
Preventive Care:		
Physical Exams	\$0*	Not covered
Labs/X-rays/Screenings ??	\$0*	\$0
Office Visits: PCP / Specialist	\$15*/\$30*	40%/40%
Lab, X-ray Outpatient: ??	\$15/ \$30	40%
Hospital Medical Services:		
Inpatient	10%	40% up to \$2000/day
Outpatient	\$100 + 10%	40% up to \$350/day
Mental Health / Substance Abuse Services:		
Inpatient	10%	40% up to \$2000/day
Outpatient	\$15*	40% up to \$350/day
Emergency: Room	\$150 + 10%	
Prescription Drugs (Rx): 30-Day Supply		
Tier 1	\$5*-\$10*	Not covered
Tier 2	\$30*-\$45*	Not covered
Tier 3	\$50*-\$70*	Not covered
Tier 4	30% up to \$250/ script*	Not covered

* Deductible does NOT apply

Dental and Vision Plans



Guardian Dental PPO

Services	In-Network	Out-of-Network
Calendar Year Deductible	\$50 / Individual \$150 / Family	\$50 / Individual \$150 / Family
Preventative Cleanings, Exams, X-Rays	100% No deductible	80% No deductible
Basic Services Simple Extractions, Diagnostics	90% After deductible	80% After deductible
Major Services Crowns, Bridges, Dentures	50% After deductible	50% After deductible
Annual Maximum	\$2,500	



Guardian Vision - Choice Network

Services	In-Network	Out-of-Network
Deductibles	\$10 for Exam \$25 for Lenses or Frames	\$10 for Exam \$25 for Lenses or Frames
Exam	\$0 \$10 deductible applies	Up to \$45
Lenses (per pair)	Covered in full: Single, Bifocal, Trifocal, Lenticular (\$25 deductible applies)	\$30 - \$100
Frames	\$130 Allowance	Up to \$70

Finding a network provider is easy! Visit: benefits.filice.com/nadel

Employer-Paid Benefits

Nadel, Inc. will offers the following employer-paid benefits through **Guardian** at no cost to full-time employees.

PLAN OFFERED	BENEFIT AMOUNT
Group Life/AD&D	Employee: Flat \$50,000

Also Available...

Employee Assistance Program:

- 3 face-to-face sessions with a counselor
- Available to your family members too!
- 24/7 toll-free access to EAP professionals
- Personal, professional, and financial matters
- Free legal consultation up to 30 minutes with a lawyer

(800) 386-7055

Available 24 hours a day, 7 days a week

Emergency Travel Assistance Program:

- Available to your family members too when traveling in a foreign country or at least 100 miles from home!
- Hospital Admission Coordination
- Prescription Replacement Assistance

(800) 537-2029

Available 24 hours a day, 7 days a week

Accidental Plan

Nadel employees have the opportunity to purchase Accident insurance from Guardian. The Accident coverage provides a lump-sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need. Provides benefits for covered accidents that occur off the job. Family coverage is available. You can use this coverage more than once. Wellness benefit available limited \$100 per year.

Flexible Spending Accounts (FSA)

Eligible employees may enroll in the company-sponsored FSA plan administered through Navia Benefit Solutions. You may make pre-tax contributions to your FSA account and use the funds for eligible health and family care expenses approved by the IRS. **Please note that the FSA plans run on a calendar year January 1 - December 31. Open enrollment for the FSA benefits are held each year in the month of November.**

- *Health Care FSA* - you may set aside up to \$3,050 per family annually to use on eligible expenses, including physician fees, deductibles, copayments, dental and vision expenses.
- *Dependent Care FSA* - you may set aside up to \$5,000 per family annually to use on eligible dependent care expenses. If you are married and filing separately, you may set aside up to \$2,500 annually.

Each pay period, a dollar amount specified by you will be deducted from your pay and contributed to your FSA account. Claims may be submitted up to March 31st of each year. A rollover of up to \$610 is allowable under the Health Care FSA; any unclaimed balances remaining in your Dependent Care FSA will be forfeited and do not roll over into the following year. Budget wisely!



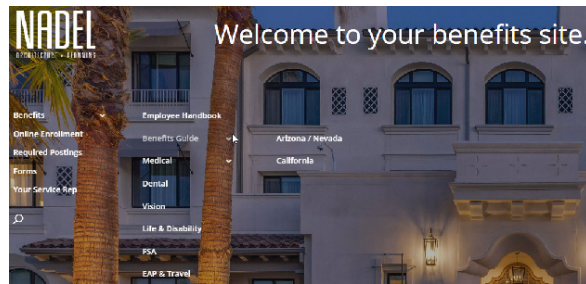
Nadel's Benefit Website

A personalized benefits website has been created for Nadel employees:

<http://benefitsm.fllice.com/nadel/>

This website houses direct links to all the carriers' web sites, group numbers, detailed plan descriptions, and contact information. You can search for in-network doctors and dentists by following the links to directories for each carrier. You can also review plan details and benefit coverage information, or download forms to enroll/make changes to your benefits coverage.

All documents relating to the Nadel's Employee Insurance Benefits Program, including the Summary Plan Descriptions, HIPAA Privacy Notice, General COBRA Notice and any other relevant Plan Documents or Notices, are available to employees and their dependents electronically through Nadel's website. You may receive a paper copy of any of the above documents free of charge by contacting the Human Resources department.



Nadel's Benefit Online Enrollment

A personalized benefits enrollment system has been created for Nadel employees:

<https://nadel.ease.com>

To make changes to your benefit elections, enrolling for the first time, waiving coverage, adding or deleting a dependent, please log into ease.

Important Benefit Contact Information			
Carrier / Vendor	Group Number	Phone	Website
Blue Shield of California	W0119339	800.393.6130	www.blueshieldca.com
Guardian	252288	800.541.7846	www.guardiananytime.com
Guardian	252288	888.600.1600	www.vsp.com
Guardian Life/AD&D	252288	888.600.1600	www.guardiananytime.com
Long Term Disability Accident	252288	888.600.1600	
Employee Assistance Program Guardian		800.386.7055	www.ibhworklife.com Login: Matters / Password: wlm70101
Travel Assistance Program Guardian		800.537.2029	ibhtravelaid.com TravelAid ID: 329111
Flexible Spending Account (FSA) Navia Benefit Solutions	NAD	800.669.3539	www.naviabenefits.com
Acrisure Client Services Manager: Ana Fisher, Acrisure Insurance Agency		925.592.5139	afisher2@acrisure.com

If you have... eligibility questions or unresolved claim issues and need assistance, please contact your Human Resources department, or your Acrisure Client Services Manager noted above

This summary is intended for reference only. Please refer to your official plan documents for more information.