

# BENEFIT<sup>+</sup> GUIDE



JANUARY 1-DECEMBER 31 | 2025





# WELCOME

Master Electronics would not be the success it is today without the dedication of our hard-working employees. We are proud to offer a comprehensive benefits package to support your physical, mental, and financial wellness.

This guide highlights the options available to you as a benefits-eligible employee.






Please take time to review this guide so you can make informed decisions and get the most from your benefits.





## Mission Statement

To be a family that uses  
our collective *superpowers*  
to do significant good.

## TIPS FOR USING THIS GUIDE

- ✓ View this guide on your computer, tablet, or smartphone. It's designed to let you easily navigate through your benefits!
- ✓ Use the icons at the top-left to jump to these sections:
  -  **Table of Contents**
  -  **Benefit Contacts**
  -  **Provider Search Instructions**
  -  **Benefit Glossary**
- ✓ When you see the **CURSOR ICON**  click or tap for more information.
- ✓ Open the **SEARCH BAR** to type in a key word you want to find:
  - **On your computer:** Type **Ctrl + F**.
  - **On your smartphone:** In the bottom menu, tap the three dots for more options, tap “**Find in page.**” Then, tap on the top search bar to type in your search term.

## TIPS FOR SAVING THIS GUIDE

- ✓ **On your computer:** Save the link as a bookmark on your browser.
- ✓ **Add on your smartphone home screen:**
  - On Android, tap the options menu. ⋮
  - On iPhone, tap the share icon. 
  - Select **Add to Home Screen** (you might need to scroll to find it).
  - Give the guide a name you'll remember, then click **Add**.
  - The icon will appear as a Red “A” on your home screen. 



# WHAT'S NEW FOR 2025

We evaluate our benefits each year to ensure we are offering the best coverage and service for our valued employees.

This year, we are excited to introduce some new benefits and enhancements effective Jan. 1, 2025.



## CARRIER CHANGES

**Pharmacy Benefits** | TrueScripts is now our pharmacy benefits administrator.

**Dental** | Your dental benefits are now provided by Mutual of Omaha. We are still offering three plans:

1. Low PPO Plan (*replacing the DHMO plan*)
2. Mid PPO Plan
3. Buy-Up PPO Plan (*enhancement: this plan now offers Orthodontia to both adults and children!*)

**Vision** | Your vision benefits are now provided by Mutual of Omaha. The standard frame allowance is now \$130 allowance + **20%** discount on remaining amount.

**Life and AD&D / Disability** | These benefits are now provided by Mutual of Omaha.

**Employee Assistance Program** | We offer two EAP's based on eligibility: Perspectives and Mutual of Omaha. An EAP can help with everyday challenges of life.

- Perspectives eligibility: All employees and their family members have access to Perspective's EAP with 8 face-to-face or virtual sessions per year.
- Mutual of Omaha eligibility: All full-time employees and their family members who are enrolled in our Basic Life and AD&D have access to Mutual of Omaha's EAP with 3 face-to-face or virtual sessions per year.



Tip: Click here to jump back to this page!



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YOU PAY

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# COVERING YOU & YOUR FAMILY



## EMPLOYEES

Master Electronics is proud to offer a comprehensive benefits package to eligible, full-time employees who work at least 30 hours per week.

## DEPENDENTS

Many of the plans allow you to cover your eligible dependents, which include:

- Legally married spouse
- Domestic partner
- Dependent children including:
  - Children up to age 26 regardless of student or marital status
  - Disabled children of any age who are (or become) physically or mentally incapable of self-support



# WHEN CAN YOU ENROLL IN BENEFITS?

## NEW HIRE

Enroll within your new-hire enrollment window.

Visit [MasterElectronics.UltiPro.com](https://MasterElectronics.UltiPro.com)

### Closely review your options as a new hire

- The benefits you select become effective on the first of the month **following 60 days of employment**
- Some benefits include special enrollment opportunities that are only available when you first enroll, so don't miss out!

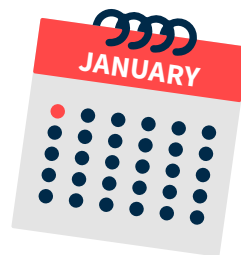
## OPEN ENROLLMENT

Enroll during the annual benefits open enrollment period.

Visit [MasterElectronics.UltiPro.com](https://MasterElectronics.UltiPro.com)

### Your annual opportunity to review & change your benefits

- Typically held in the fall
- The benefits you select become effective on Jan. 1



## QUALIFYING LIFE EVENT

Enroll within 30 days of a qualifying life event.

Contact your People Team

### “Qualifying life events” allow you to make a mid-year benefit change

Examples include:

- Marriage or divorce
- Birth or adoption of child
- You and/or your dependents become eligible or lose coverage with another group health plan
- Spouse's open enrollment
- Change in work status (part-time to full-time)



# ENROLLMENT INSTRUCTIONS

Enrolling in benefits is easy on our online enrollment portal. Follow these instructions to log in and make your selections.

## APP STORE



## GOOGLE PLAY



## WITH YOUR PHONE

1. Download the UKG Pro App from the Apple App Store or Google Play (scan the QR codes on the left side)
2. Click on the tile that has News & Information
3. Click on the pop-out icon on the right of Open Enrollment
4. It will open a web browser and on the View Desktop Version
5. Click on the 3 lines and then click on the View Desktop Version at the bottom of the screen

## WITH YOUR COMPUTER

1. Visit [MasterElectronics.UltiPro.com](https://MasterElectronics.UltiPro.com)
  - Click on Menu > Myself > Open enrollment (upper right corner)
  - > Click on blue link
2. Update your beneficiary, emergency contact, and dependent information. **You will need to have their names, birthdates, and social security numbers ready.**
3. Go through each page of this enrollment. On the right side of each page, you will be able to view what your current elections are prior to electing for the new year.
4. A new screen will come up under Open Enrollment will be a link to complete the open enrollment wizard.



# HEALTH BENEFITS

# OUR MEDICAL PARTNERS



## UMR IS OUR THIRD-PARTY ADMINISTRATOR

### It is responsible for:

Maintaining enrollment and eligibility records

Generating and mailing ID cards

Processing claims and issuing Explanation of Benefit statements (EOBs)

Integrating with the Pharmacy Benefit Manager (PBM)

Provides pre-certification review and case management to determine the appropriateness, efficiency, and medical necessity of services, procedures, and facilities



## UNITEDHEALTHCARE IS OUR PROVIDER NETWORK

### It is responsible for:

Managing our provider network

### What's a provider network?

A list of doctors, hospitals, and other healthcare providers that a health insurance plan contracts with to provide medical care to its members at discounted rates.



## TRUESCRIPTS IS OUR PHARMACY BENEFITS ADMINISTRATOR

### It is responsible for:

Developing and maintaining the prescription drug formulary

Processing pharmacy claims

Assisting members with pre-authorization when required

Providing pharmacy case management for members who are taking specialty medications





Tip: Click here to find an in-network provider

# MEDICAL BENEFITS



PLAN OPTIONS	HDHP/HSA \$3,300	PPO \$1,000	PPO \$2,000
	IN-NETWORK*	IN-NETWORK*	IN-NETWORK*
NETWORK	Choice Plus	Choice Plus	Choice Plus
<b>PLAN BASICS</b>			
<b>Deductible</b> Individual   Family	\$3,300   \$6,400	\$1,000   \$2,000	\$2,000   \$4,000
<b>Coinsurance</b> Member Pays   Plan Pays	20%   80%	20%   80%	20%   80%
<b>Out-of-Pocket Maximum</b> Individual   Family	\$5,250   \$10,500	\$2,000   \$4,000	\$3,000   \$6,000
<b>Eligible for Health Savings Account?</b>	Yes! <i>Learn more on page 13.</i>	No	No
<b>WHAT YOU PAY WHEN YOU NEED CARE</b>			
<b>Preventive Care</b>	No charge	No charge	No charge
<b>Doctor Visits</b> Primary Care   Specialist	20% after deductible	\$20 copay   \$50 copay	\$20 copay   \$50 copay
<b>Emergency Care</b> Urgent Care   ER		\$50 copay   20% after deductible	\$50 copay   20% after deductible
<b>Inpatient &amp; Outpatient Services</b>		20% after deductible	20% after deductible
<b>Diagnostic Imaging</b> (ex: MRI, CT, PET scans)		20% after deductible	20% after deductible
<b>WHAT YOU PAY FOR PRESCRIPTION DRUGS</b>			
<b>Retail Pharmacy (up to 30-day supply)**</b> Tier 1   2   3	\$10   \$50   \$100 after deductible	\$10   \$50   \$100	\$10   \$50   \$100
<b>Mail-Order (up to 90-day supply)</b> Tier 1   2   3	\$25   \$125   \$250 after deductible	\$25   \$125   \$250	\$25   \$125   \$250

\*Out-of-network coverage is available on this plan. Please refer to the benefit summary for more information.

\*\*Certain maintenance drugs available at no cost to you!



Tip: Click here to find an in-network provider



# MEDICAL BENEFITS

CONTINUED

PLAN OPTIONS	HDHP/HSA \$3,300		PPO \$1,000		PPO \$2,000	
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
<b>HOURLY COST PER PAYCHECK (52)</b>						
Employee	\$11.31	\$34.38	\$11.31	\$34.38	\$9.00	\$32.07
Employee + Spouse	\$35.54	\$58.62	\$35.54	\$58.62	\$33.23	\$56.31
Employee + Child(ren)	\$30.92	\$54.00	\$30.92	\$54.00	\$28.62	\$51.69
Employee + Family	\$78.23	\$101.31	\$78.23	\$101.31	\$69.00	\$92.08
<b>SALARY COST PER PAYCHECK (26)</b>						
Employee	\$22.62	\$68.77	\$22.62	\$68.77	\$18.00	\$64.15
Employee + Spouse	\$71.08	\$117.23	\$71.08	\$117.23	\$66.46	\$112.62
Employee + Child(ren)	\$61.85	\$108	\$61.85	\$108.00	\$57.23	\$103.38
Employee + Family	\$156.46	\$202.62	\$156.46	\$202.62	\$138.00	\$184.15





NEW!

# PRESCRIPTION SAVINGS



TrueScripts provides you with personalized support to help you manage and reduce your prescription drug costs.

You can contact TrueScripts whenever you have questions or need help navigating your pharmacy benefits. If you find that you're paying a lot for your medications, they can often find ways for you to save!

## PRICEPROTECTOR+, POWERED BY GOODRX

TrueScripts ensures you get the greatest savings possible while getting credit toward your deductible and out-of-pocket maximum.

With PriceProtector+, TrueScripts will automatically apply GoodRx discount card pricing if it is lower than the cost through your medical plan. No shopping around, no forms to send in, no headaches!

Visit | [PriceProtector+](#)

[Back to your medical plan options.](#)

## TRUESCRIPTS MEMBER PORTAL

Register online to manage your pharmacy benefits.

Visit | [MemberPortal.TrueScripts.com](#)

### TrueScripts member portal features:

- Recent claim history
- Network pharmacy locator
- Drug price lookup—check real-time pricing on medication!
- Live chat available Monday–Friday, 8 a.m. to 6 p.m. ET

### QUESTIONS?

Call | 844-257-1955





# HEALTH SAVINGS ACCOUNT



By enrolling in the HDHP/HSA \$3,300 medical plan, you get access to a Health Savings Account (HSA), which can be used to pay for qualified healthcare expenses.

## ELIGIBILITY

Anyone who fits **all** the following conditions may contribute to an HSA:

- ✓ **IS** enrolled in an HSA-eligible HDHP medical plan.
- ✗ **IS NOT** enrolled in Medicare, Tri-Care, Medicaid, or a medical plan with copays.<sup>1</sup>
- ✗ **IS NOT** eligible to be claimed as a dependent on someone else's tax return.

<sup>1</sup>**Medicare & your HSA:** Because enrollment in Part A is backdated by six months, you should stop your HSA contributions six months prior to enrollment to avoid penalties. Consult your tax advisor for guidance.

## HSA CONTRIBUTIONS

You can contribute up to the IRS annual maximum, which is based on your age and enrollment in the HSA medical plan. (This limit includes Master Electronics's contribution.)

2025 IRS Contribution Limit	UNDER AGE 55	AGE 55+
Individual	\$4,300	\$5,300
Family (one or more dependents)	\$8,550	\$9,550

## MASTER ELECTRONICS CONTRIBUTES MONEY TO HELP YOU BUILD SAVINGS!

Master Electronics will contribute **\$400** toward your HSA. This will be credited at \$100 per month for the first 4 months of entry into the HDHP/HSA plan.

[Back to your medical plan options.](#) ✨

## THREE REASONS TO LOVE YOUR HSA

### 1. GET FREE MONEY!

The money Master Electronics contributes is yours to keep.

### 2. TRIPLE TAX SAVINGS\*

- Tax deductions when you contribute to your account
- Tax-free withdrawals to pay for qualified medical expenses
- Tax-free earnings

### 3. IT'S FLEXIBLE

You can use the money in your HSA for eligible health expenses, or you can save it and let it grow. Your HSA savings roll over year after year, and you can even use your HSA as retirement income at age 65 without penalty (normal income tax still applies).

*\*Please note that state taxes still apply in some states.*

Visit [HSASore.com/learning-center.html](https://HSASore.com/learning-center.html) and watch the videos below to learn more!

- [HSA Basics](#)
- [Tax Advantages](#)
- [Eligible Expenses](#)



# HEALTHCARE ON THE GO



## YOUR HEALTHCARE IN YOUR HANDS

The UMR app makes it easy to access your healthcare benefits information. You can view your plan details on demand!

### FEATURES:

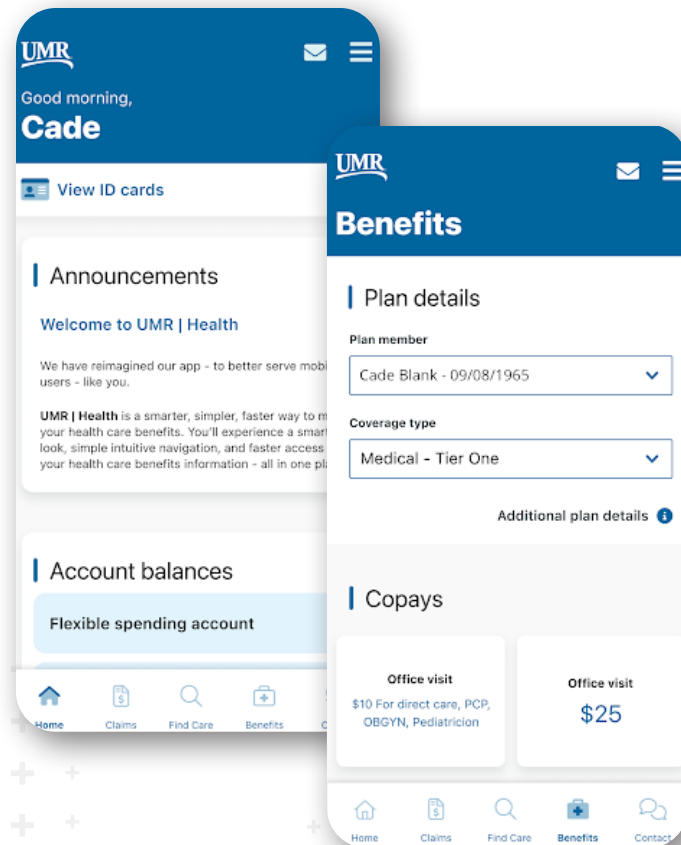
- Access your digital ID card
- Look up in-network healthcare providers
- Find out if there's a copay for your appointment
- View your recent medical claims
- Call or message UMR's member support team

Visit | [UMR.com/app-page](https://www.UMR.com/app-page) or scan the QR codes below

APP STORE



GOOGLE PLAY



*Back to your medical plan options.* ✨



# THE IMPORTANCE OF PREVENTIVE CARE



## GET THE MOST OUT OF YOUR MEDICAL PLAN

Your medical plan covers in-network preventive care services at no cost to you! Preventive care can help keep you healthy and identify minor issues early, when they're easier—and less costly—to treat.

### ✔ **WHAT IS PREVENTIVE CARE?**

Preventive care includes a range of services to help keep you healthy. While regular (diagnostic) medical care focuses on treating illness, preventive care aims to keep you from getting sick in the first place.

### ☒ **WHAT IS NOT PREVENTIVE CARE?**

If you see a doctor because you have symptoms or have been diagnosed with an illness, the services you receive are not preventive.

Your medical plan still provides coverage for these services, but they are not covered at 100%.

*Note: Your medical plan may charge a fee if you receive services from an out-of-network provider or if the preventive service is not the primary purpose of your office visit.*

### **SEE WHAT PREVENTIVE TESTS AND SCREENINGS ARE RECOMMENDED FOR YOUR AGE**

Visit | [Health.gov/myhealthfinder](https://www.health.gov/myhealthfinder) ✨

*Call UMR to confirm which preventive services are covered under your plan.*

[Back to your medical plan options.](#) ✨



# VIRTUAL VISITS

## AN AFFORDABLE OPTION FOR QUALITY MEDICAL CARE

If you enroll in our medical benefits, you can visit with a doctor any day, any time, from your smartphone, computer or tablet. Telehealth is an easy and convenient option when you need care for yourself or your child in the middle of the night or while traveling.

### WHAT DOES IT COST?\*

#### GENERAL MEDICINE & DERMATOLOGY:

- PPO \$1,000 and PPO \$2,000 | No charge
- HDHP/HSA \$3,300 | 20% after deductible

\*Fees subject to change.

### USE TELEHEALTH FOR:

Cold & Flu symptoms | Allergies | Pink eye | Respiratory infection | Sinus problems | Dermatology | And more!

### GET STARTED!

Visit | [Teladoc.com](https://www.teladoc.com)

Call | 800-835-2362

[Back to your medical plan options.](#) ↗





# WELLNESS PROGRAM



## GET REWARDED FOR TAKING CARE OF YOURSELF!

Vitality is a comprehensive, interactive and personalized wellness program that rewards you for making healthy choices.

### PROGRAM REWARDS

Vitality rewards your efforts to improve or maintain a healthy lifestyle. When you engage in health-related activities that are tracked and measured, you will earn Vitality Points. There are a wide variety of Vitality activities designed to empower you with tools to reach your optimal health:

- Take the Vitality Health Review (VHR)
- Set your health goal
- Exercise
- Get regular medical and dental screenings

### VITALITY POINTS & REWARDS

As you earn Vitality Points, you increase your Vitality Status from Bronze to Silver to Gold to Platinum. The higher your status, the more rewards you'll be able to redeem! Go online to learn more. You can earn up to \$300 in Vitality bucks by completing 10,000 points. Vitality bucks can be used to purchase gift cards or products in the Vitality Mall.

### VITALITY STATUS POINT REQUIREMENTS



## GET STARTED

Visit | [PowerOfVitality.com](https://PowerOfVitality.com)

1. Log in or select “Register now”
2. To register, enter your employee ID, which will be:
  - 8-digit birth date (MMDDYYYY)
  - Last four digits of your Social Security Number (SSN)
  - Two-letter initials (legal first and last name)
3. For example, Chris Smith, born on Nov. 12, 1980, with an SSN ending in 1234 would be: 111219801234CS

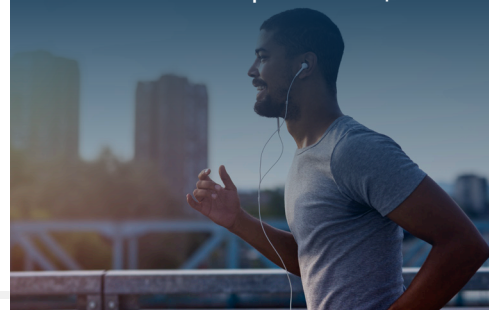
## NEED SUPPORT?

Email | [Wellness@PowerOfVitality.com](mailto:Wellness@PowerOfVitality.com)

Call | 877-224-7117

Days Available | Monday-Friday

Hours Available | 8 a.m. to 5 p.m. CT





# REAL APPEAL



Real Appeal is a lifestyle program designed to help you build healthy habits. It focuses on helping you take small steps that may have long-term results, and it provides support for key areas such as nutrition, fitness, motivation and change. Real Appeal is available at **no additional cost** to eligible UnitedHealthcare members over age 18.

## PERSONALIZED COACHING

Your coach will guide you through the program customizing it to fit your needs, preferences and goals. You can join weekly online live sessions with the flexibility to reschedule. Real Appeal offers several different types of coaching, including:

- Online, live group sessions
- Online community and motivating content
- Personalized messaging outside of class

*If you are identified as an at-risk participant, you will receive additional access to a personal health coach via 1-on-1 sessions.*

## YOUR SUCCESS KIT

After your first live session, you'll receive your success kit, which includes:

- Online food and nutrition information
- Online fitness content
- Body weight scale
- Balanced portion plate and a food scale

## DASHBOARD TOOLS AND SUCCESS

Your dashboard provides access to your profile and settings, messages, library, schedule manager, available programs, content cards/goal interactions, trackers and coach briefs.



Register at  
[UHC.RealAppeal.com](https://UHC.RealAppeal.com)



Select a time for your  
online group sessions



Attend your  
first live session  
and set a goal



Receive your  
Success Kit



Download the  
mobile app



# TIPS TO SAVE MONEY



## **SAVE THE EMERGENCY ROOM FOR TRUE EMERGENCIES**

Only visit the emergency room if you have a life- or limb-threatening emergency. If you need care when your doctor's office is closed, check your area for an urgent care location or use virtual care instead.

## **USE IN-NETWORK PROVIDERS**

Your medical, dental and vision costs increase greatly when you visit a provider who is not in your plan's network. Always confirm your provider is in your network, especially when being referred to another provider or facility for services.

## **GET YOUR ANNUAL CHECKUP**

You and your dependents should visit the doctor annually for health screenings and tests. Your plan covers preventive services at 100%.

## **CHOOSE GENERIC PRESCRIPTIONS**

Ask your doctor or pharmacist to give you generic prescriptions instead of brand-name. Generic drugs are cheaper and are just as effective.

## **SHOP AROUND TO FIND THE BEST PRESCRIPTION PRICES**

It can pay to be a savvy shopper. Look up your prescription on your TrueScripts member portal to find the lowest cost pharmacy.

*Good news! TrueScripts automatically applies GoodRx discounts to your generic prescriptions. The amounts you pay will be automatically credited to your deductible and out-of-pocket maximum where appropriate. See page 12 to learn more.*

## **TAKE ADVANTAGE OF THE MAIL-ORDER PHARMACY PROGRAM**

Save time and money by using the mail-order prescription drug program for your maintenance prescriptions. Check with your insurance company for more details.

[Back to your medical plan options.](#) 



Tip: Click here to find an in-network provider

# DENTAL BENEFITS



## PLAN OPTIONS

	NEW! LOW PPO PLAN	MID PPO PLAN	BUY-UP PPO PLAN
	IN-NETWORK*	IN-NETWORK*	IN-NETWORK*
NETWORK	Mutually Preferred Network <i>Out-of-Network Reimbursement: Maximum Allowable Charge*</i>	Mutually Preferred Network <i>Out-of-Network Reimbursement: Maximum Allowable Charge*</i>	Mutually Preferred Network <i>Out-of-Network Reimbursement: 90th Percentile*</i>

## PLAN BASICS


<b>Calendar-Year Deductible</b> Individual   Family	\$50   \$150	\$50   \$150	\$50   \$150
<b>Maximum Benefit for Basic &amp; Major Services</b> Per Person Per Year	\$750	\$1,000	\$2,500
<b>Maximum Orthodontia Benefit</b> Lifetime, Per Person	Not covered	Not covered	\$2,500

## WHAT YOU PAY FOR SERVICES

<b>Preventive Services</b> (cleanings, exams, x-rays)	No charge (deductible waived)*	No charge (deductible waived)*	No charge (deductible waived)*
<b>Basic Services</b> (fillings, extractions)	40% after deductible*	20% after deductible*	20% after deductible*
<b>Major Services</b> (crowns, bridgework)	60% after deductible*	50% after deductible*	50% after deductible*
<b>Endodontics</b> (root canal)   <b>Periodontics</b> (gum disease)	60% after deductible*	20% after deductible*	20% after deductible*
<b>Orthodontia</b> ( <b>enhanced</b> : for adults and children)	Not covered	Not covered	You pay 50%*

## COST PER PAYCHECK

	HOURLY (52)	SALARY (26)	HOURLY (52)	SALARY (26)	HOURLY (52)	SALARY (26)
Employee	\$3.15	\$6.30	\$6.07	\$12.14	\$9.87	\$19.74
Employee + Spouse	\$5.55	\$11.09	\$11.99	\$23.99	\$19.54	\$39.08
Employee + Child(ren)	\$7.82	\$15.63	\$14.10	\$28.20	\$25.38	\$50.75
Employee + Family	\$11.02	\$22.04	\$22.00	\$44.01	\$38.65	\$77.30

 **\*Be aware of balance billing if you use an out-of-network dentist.** If your dentist is out-of-network and they charge more than what the plan allows, you are responsible for the extra charges. Save money by staying in-network! See Benefit Glossary on page 36 for more details.



Tip: Click here to find an in-network provider

# VISION BENEFITS



PLAN OPTION	VISION PLAN	
	IN-NETWORK*	
NETWORK	EyeMed Insight	
PLAN BASICS		
<b>Eye Exam</b> <i>(once every 12 months)</i>	\$10 copay	
<b>Eyeglass Lenses</b> Single   Bifocal   Trifocal <i>(once every 12 months)</i>	\$25 copay	
<b>Frames</b> <i>(once every 12 months)</i>	\$130 allowance + 20% discount on remaining amount	
<b>Contact Lenses</b> —instead of glasses <i>(once every 12 months)</i>	Elective: \$130 allowance + 15% discount on remaining amount Medically Necessary: \$25 copay, then covered in full	
COST PER PAYCHECK	HOURLY (52)	SALARY (26)
Employee	\$1.11	\$2.23
Employee + Spouse	\$2.23	\$4.46
Employee + Child(ren)	\$2.25	\$4.50
Employee + Family	\$3.59	\$7.18

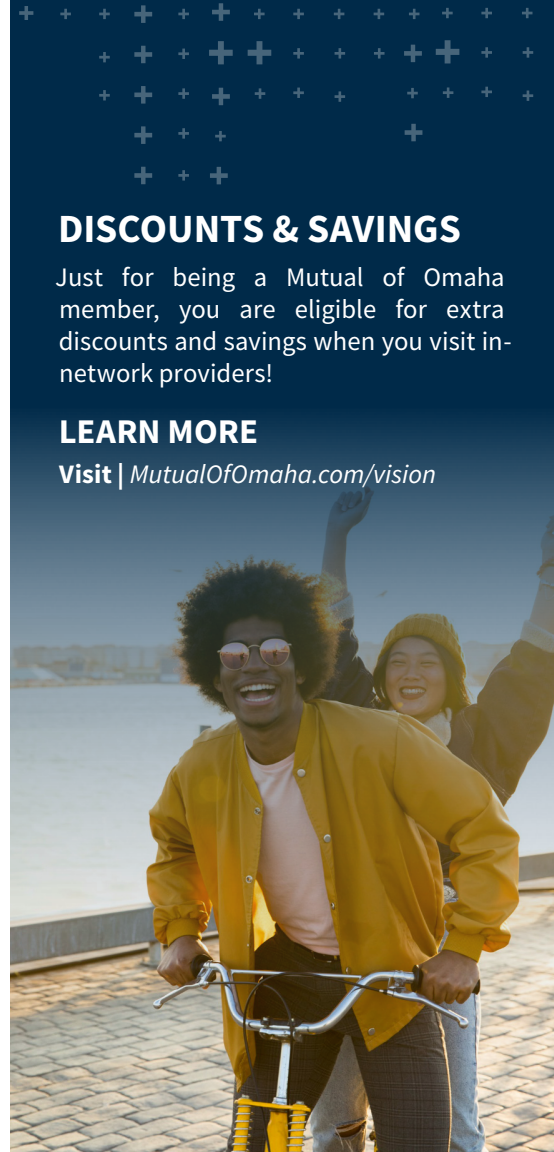
\*Out-of-network coverage is available on this plan. Refer to the benefit summary for more information.

## DISCOUNTS & SAVINGS

Just for being a Mutual of Omaha member, you are eligible for extra discounts and savings when you visit in-network providers!

## LEARN MORE

Visit | [MutualOfOmaha.com/vision](https://MutualOfOmaha.com/vision)



A close-up photograph of a woman and a young child. The woman, on the right, has long, wavy blonde hair and is smiling warmly. The child, on the left, has light brown hair and is also smiling, leaning their head against the woman's shoulder. They are outdoors, with a blurred natural background. A semi-transparent blue banner is overlaid at the bottom of the image, containing the text 'FINANCIAL BENEFITS' in white, bold, uppercase letters.

# FINANCIAL BENEFITS



NEW CARRIER!

# BASIC LIFE AND AD&D



## NO COST TO YOU!

To help provide financial security for your family in the event of death or dismemberment, we provide basic term life and accidental death & dismemberment (AD&D) coverage at no cost to you.

<b>Life Coverage Amount</b>	\$25,000
<b>AD&amp;D Coverage Amount*</b>	\$25,000
<b>Benefit Reduction Schedule</b>	<b>Benefits reduce to:</b> 65% at age 65 45% at age 70

*\*The AD&D benefit is paid in addition to the life benefit if your death is due to an accident. A partial AD&D benefit may be paid in some instances such as loss of sight or paralysis. See plan summary for details.*



### KEEP YOUR BENEFICIARY INFORMATION UP TO DATE!

Life and AD&D benefits are paid to the beneficiary on file, so make sure you keep your beneficiary information up to date!

You can change your beneficiary information at any time on your benefit enrollment platform.





NEW CARRIER!

# SUPPLEMENTAL LIFE AND AD&D



## EMPLOYEE-PAID

Supplemental life and AD&D insurance provides an extra layer of financial security for your family.

You can give your loved ones greater peace of mind in the face of unforeseen circumstances by purchasing voluntary coverage at competitive group rates.

## LIFE AND AD&D COVERAGE OPTIONS

<b>Employee Benefit</b>	\$10,000 increments up to \$500,000 <i>(not to exceed 5x annual earnings)</i> <b>Guarantee Issue:</b> \$150,000
<b>Spouse Benefit</b>	\$5,000 increments up to \$100,000 <i>(not to exceed 100% of employee's election)</i> <b>Guarantee Issue:</b> \$50,000
<b>Child Benefit</b>	Birth to less than 14 days of age: \$500 14 days to less than 26 years of age: \$2,000 increments up to \$10,000 <i>(not to exceed 100% of employee's election)</i> <b>Guarantee Issue:</b> \$10,000
<b>Benefit Reduction Schedule</b>	<b>Benefits reduce to:</b> 65% at age 70, 45% at age 75, 30% at age 80 and 20% at age 85

**Note:** Your cost for voluntary life and AD&D varies by age and coverage amount (Spousal rates are based on the age of the employee). You can see your cost when you enroll online.

### THINGS TO KNOW

A “**guarantee issue**” amount is the dollar amount of coverage you can be approved for without completing a health questionnaire—also commonly referred to as Evidence of Insurability (EOI). Guarantee issue amounts typically only apply during your initial enrollment period when hired.



#### NEW EMPLOYEES:

**Don't miss out on your guaranteed issue opportunity!**

If you wish to enroll in the Voluntary Life and AD&D plan or increase your coverage (above one additional increment) after the Open Enrollment period, you will be required to complete the EOI health questionnaire.



NEW CARRIER!

# DISABILITY INSURANCE



Disability benefits replace a portion of your income if you're unable to work due to a non-work-related injury or sickness. You have the option to purchase short-term and long-term disability. These benefits work together so you don't have a gap in coverage before your long-term benefits kick in.

## SHORT-TERM DISABILITY (EMPLOYEE-PAID)\*

<b>Benefit amount</b>	60% of your salary up to \$1,500 per week
<b>When are benefits payable?</b>	After 14 days of disability due to an accident, illness or pregnancy
<b>Maximum benefit duration</b>	26 weeks

**Pre-existing condition exclusion (3/6):** If you have been diagnosed or treated for a condition 3 months prior to your benefit effective date, that condition will not be covered until you have been enrolled on the plan for 6 months.

\*For those who live in CA, CT, HI, MA, NJ, NY, OR, PR, RI, WA or WA D.C. be sure to consider the Mandated State Disability Plans before you consider enrolling in our Group Disability Offering. The Group Disability Plan will offset any benefit offered by your state.

## LONG-TERM DISABILITY (EMPLOYEE-PAID)

<b>Benefit amount</b>	60% of your salary up to \$10,000 per month
<b>When are benefits payable?</b>	After 180 days of disability due to an accident or illness
<b>Maximum benefit duration</b>	RBD up to your Social Security Normal Retirement Age (SSNRA)

**Pre-existing condition exclusion (3/12):** If you have been diagnosed or treated for a condition 3 months prior to your benefit effective date, that condition will not be covered until you have been enrolled on the plan for 12 months.

### THE IMPORTANCE OF DISABILITY INSURANCE

Chances of missing work due to illness, injury, or pregnancy are greater than most realize.



**1 in 4 people will experience a disabling condition in their working years.\***

**If you couldn't work and earn an income, how would you pay your bills?** Disability insurance can help!

*\*Source: Council for Disability Awareness. Working years defined as age 20 through retirement age.*



# RETIREMENT SAVINGS



Employees can save for retirement by contributing a percentage of their pay to pre-tax, Roth, and/or post-tax accounts in our 401(k) Plan (subject to the plan terms and IRS limits). The plan offers a variety of investment funds to accommodate individual financial strategies.

## ELIGIBILITY

- You must be 18 years old
- Must be employed at Master for 2 months
- Part-time and full-time employees are eligible to participate

Once you meet the eligibility requirements, you can begin contributing to the plan the 1st payroll of the month following your eligibility for the plan.

*For example: if you started working in April, you would be eligible to join the plan with the first payroll in July.*

## CONTRIBUTIONS

You may defer between 1% and 100% of your eligible compensation into the plan up to the projected IRS limit of \$23,500\* for 2025. If you are age 50 or older you may also make an additional projected “catch-up” contribution of up to \$7,500\* for 2025.

*\*Subject to change when IRS releases 2025 limits.*

## MATCHING CONTRIBUTIONS

Master Electronics will match 100% of the first 3% of your salary that you contribute, and 50% of the next 2%.

## HOW TO ENROLL

Visit: [MyRetirementBenefit.Voya.com/1qdp](https://MyRetirementBenefit.Voya.com/1qdp)

Plan Number: 553178

Plan Verification Number: 55317899





# ADDITIONAL BENEFITS



NEW!

# EMPLOYEE ASSISTANCE PROGRAM

We offer two Employee Assistance Programs (EAP) based on your eligibility. An EAP can help with the everyday challenges of life that may affect your health, family life and desire to excel at work. You have access to 24/7 assistance.

**PERSPECTIVES:** All employees and their family members can receive **8 face-to-face or virtual** counseling sessions per year, per person, per problem.

- Call: 800-456-6327
- Visit: [PerspectivesLTD.com](http://PerspectivesLTD.com)
- Password: Perspectives

**MUTUAL OF OMAHA:** Those who are enrolled in our Basic Life and AD&D can receive an additional **3 face-to-face or virtual** counseling sessions per year, per person, per problem.

- Call: 800-316-2796
- Visit: [MutualOfOmaha.com/eap](http://MutualOfOmaha.com/eap)



## AN EAP CAN ADDRESS:



**SUBSTANCE ABUSE & ADDICTION**



**LEGAL ASSISTANCE**



**FAMILY & RELATIONSHIPS**



**FINANCIAL WELLNESS**



**EMOTIONAL WELL-BEING**



**WORK & CAREER**



# ADDITIONAL BENEFITS FOR YOU

## LIVE WELL

Employees can take steps toward improved health and well-being (health screenings, assessments, and coaching) and earn an incentive through voluntary participation in the Path to Physical Well-Being program.

In addition, our Live Well initiative provides flu shots, health challenges, and weight loss programs, which are available to employees at many company locations.

## TUITION REIMBURSEMENT

Master Electronics provides a tuition reimbursement to full-time regular employees to help assist with their education expenses up to an annual amount of **\$4,000**.

## HEALTH ADVOCATE

Healthcare assistance for employees and their families (regardless of health coverage) is offered through The MJ Companies.

Email | [ClientAdvocate@TheMJCos.com](mailto:ClientAdvocate@TheMJCos.com)

## RECOGNITION AWARDS

Recognition is presented to employees in honor of their years of service at Master Electronics. Employees can also receive financial awards in recognition for exceptional job performance when nominated by leadership and/or peers.

## DISCLAIMER

*The above information are highlights of Master Electronics total rewards package. If there are any inconsistencies between this brochure and the official plan documents, the plan documents will govern. Master Electronics reserves the right to modify, amend, or terminate any benefit plan, in whole or in part, with or without prior notice, at any time.*





# PAID TIME OFF & LEAVE

## PAID TIME OFF (PTO)

At Master Electronics all full-time regular employees earn PTO, which combines vacation and sick time in one flexible bucket. PTO is accrued weekly based on years of service. Accrual will begin on day one and is available to use after 90 days.

## VOLUNTEER TIME OFF (VTO)

Available to full-time employees with no minimum service requirement, this benefit provides 1 day per calendar year of flexible paid time off for volunteering with a 501(c)(3) nonprofit organization to support community involvement.

## MATERNITY & PATERNITY LEAVE

Full time, regular employees may be eligible for up to 8 weeks of paid Maternity leave, or 4 weeks of paid Paternity leave following the birth of the employee's child or placement of a child with the employee in connection with adoption or foster care. Available to use after 9 months of employment.

## MEDICAL LEAVE

All full time, regular employees may be eligible for up to 4 weeks of unpaid Medical Leave for employees with extenuating medical needs or to take time to provide care for an immediate family member. Available to use after 6 months of employment.





# CORPORATE DISCOUNT PROGRAM

Master Electronics has partnered with Working Advantage to offer a one-stop shop for exclusive and convenient savings on the products, services, and experiences you know and love.

## THE CHOICE IS YOURS!

### Unlock exclusive savings on:

- Theme Parks
- Attractions and Shows
- Hotels
- Flights and Rental Cars
- Concerts
- Sports and Live Events
- Movie Tickets
- Electronics
- And more!

working  
advantage

## NEW TO WORKING ADVANTAGE?

1. Visit *WorkingAdvantage.com*
2. Click **Become a Member**
3. Enter your company code “**MASTERELECT**” or work email to create an account.



# 2025 HOLIDAY SCHEDULE

Master Electronics recognizes the following paid holidays in 2025.



**NEW YEAR'S DAY**  
**1/1/2025 (WEDNESDAY)**



**MEMORIAL DAY**  
**5/26/2025 (MONDAY)**



**INDEPENDENCE DAY**  
**7/4/2025 (FRIDAY)**



**LABOR DAY**  
**9/1/2025 (MONDAY)**



**THANKSGIVING DAY**  
**11/27/2025 (THURSDAY)**



**DAY AFTER THANKSGIVING**  
**11/28/2025 (FRIDAY)**



**CHRISTMAS DAY**  
**12/25/2025 (THURSDAY)**



**DAY AFTER CHRISTMAS**  
**12/26/2025 (FRIDAY)**



**FLOATING HOLIDAY**  
**2025 (YOU PICK!)**



# BENEFIT RESOURCES



# BENEFIT CONTACTS

BENEFIT	PROVIDER	PHONE	WEBSITE/EMAIL
Medical	UMR	800-826-9781	<a href="http://UMR.com">UMR.com</a>
Pharmacy	TrueScripts	844-257-1955	<a href="http://MemberPortal.TrueScripts.com">MemberPortal.TrueScripts.com</a>
Virtual Visits	Teladoc	800-835-2362	<a href="http://Teladoc.com">Teladoc.com</a>
Dental	Mutual of Omaha	800-927-9197	<a href="http://MutualOfOmaha.com/dental">MutualOfOmaha.com/dental</a>
Vision	Mutual of Omaha	833-279-4358	<a href="http://MutualOfOmaha.com/vision">MutualOfOmaha.com/vision</a>
Health Savings Account	HSA Bank	800-357-6246	<a href="http://HSABank.com">HSABank.com</a>
Wellness Program	Vitality	312-224-7113	<a href="http://PowerOfVitality.com">PowerOfVitality.com</a>
Life and AD&D Insurance	Mutual of Omaha	800-228-7104	<a href="http://MutualofOmaha.com">MutualofOmaha.com</a>
Disability Insurance	Mutual of Omaha	800-228-7104	<a href="http://MutualofOmaha.com">MutualofOmaha.com</a>
401(k) Retirement Plan	Voya	800-584-6001	<a href="http://VoyaRetirementPlans.com">VoyaRetirementPlans.com</a>
401(k) Advisor	Dbie Johnson	480-304-5290	<a href="mailto:Dbie@bcg401kadvisors.com">Dbie@bcg401kadvisors.com</a>
Employee Assistance Program	Perspectives	800-456-6327	<a href="http://PerspectivesLTD.com">PerspectivesLTD.com</a>
	Mutual of Omaha	800-316-2796	<a href="http://MutualOfOmaha.com/eap">MutualOfOmaha.com/eap</a>
Corporate Discount Program	Working Advantage	N/A	<a href="http://WorkingAdvantage.com">WorkingAdvantage.com</a>
Benefit Questions	The MJ Companies	602-648-9406	<a href="mailto:ClientAdvocate@TheMJCos.com">ClientAdvocate@TheMJCos.com</a>
Benefit Questions	Master Electronics	N/A	<a href="mailto:Benefits@MasterElectronics.com">Benefits@MasterElectronics.com</a>



# SEARCH FOR AN IN-NETWORK PROVIDER ONLINE



## MEDICAL

### UMR

[UMR.com](https://www.UMR.com)

1. Select Find a provider
2. Select Medical
3. Under Provider network type in **UnitedHealthcare Choice Plus Network**
4. Select Search
5. Select View Providers
6. Enter your location
7. Search for providers and services
8. Select Search

## DENTAL

### MUTUAL OF OMAHA

[MutualOfOmaha.com/dental](https://www.MutualOfOmaha.com/dental)

1. Select “Find a Dentist”
2. Under the first drop down select **Mutually Preferred Network**
3. Under the second drop down select your search preference
4. Enter your ZIP code or City / State
5. Select Search

## VISION

### MUTUAL OF OMAHA (EYEMED)

[MutualOfOmaha.com/vision](https://www.MutualOfOmaha.com/vision)

1. Select “Locate a provider”
2. Choose your search preference and enter search criteria



# BENEFIT GLOSSARY

## **BALANCE BILLING**

When you are billed for the difference between the provider's actual charge and the amount reimbursed under the medical, dental or vision plan. This occurs when you go outside of the preferred provider network. Balance billing does not apply toward your out-of-pocket maximum.

## **COINSURANCE**

The percentage of the cost you pay for covered services after you meet your deductible.

## **COPAYMENTS (ALSO CALLED COPAYS)**

A flat fee you pay for a covered healthcare service. You will typically pay your copay at the time of service, and then the plan will pay any remaining amount.

## **DEDUCTIBLE**

The amount you are required to pay each year before certain benefits are paid for by the plan. Once you meet the deductible amount, expenses are covered by the plan based on the coinsurance percentage. The deductible resets on Jan. 1 each year.

## **EXPLANATION OF BENEFITS (EOB)**

A packet, usually mailed to you, that explains how your claim was processed by the insurance company. The EOB details what portion of the claim was paid by the insurance company and what portion is your responsibility.

## **HEALTH SAVINGS ACCOUNT (HSA)**

An HSA is a special, tax-advantaged, interest-bearing savings account you can use for qualified healthcare expenses such as your deductible, copayments, and other out-of-pocket expenses.

## **HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)**

A plan with a higher deductible than a traditional insurance plan. You pay more health care costs yourself before the insurance company starts to pay its share (your deductible). An HDHP can be combined with a HSA, allowing you to pay for certain medical expenses with money free from federal taxes.

## **MAXIMUM ALLOWABLE CHARGE (MAC)**

Healthcare reimbursement fee set by the insurance company that determines the highest amount an insurance company will pay for a covered service. When you receive care in-network, MAC charges do not apply. For out-of-network care, you are responsible for any extra charge over the MAC fee (see "balance billing").

## **NETWORK**

The doctors, hospitals, and other healthcare providers your insurance company has contracted with to provide services at discounted rates. You will pay less when you use in-network providers. Some plans will not cover the care you get outside of the network.

## **OUT-OF-POCKET MAXIMUM (OOPM)**

The most you pay in a year for covered services. If you reach the OOPM, the plan pays 100% of covered expenses for the rest of the calendar year.

## **PLAN YEAR**

The plan year refers to Jan. 1 through Dec. 31.



*The information in this enrollment guide is based on information provided by the employer and various benefit documents. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between this guide and the actual plan documents, the plan documents will prevail. All information is confidential pursuant to the Health Insurance Portability and Accountability Act of 1996.*

*Guide prepared by The MJ Companies.*

*Back to beginning* ✨

