

**CYGNUS  
HOME SERVICE**

# MENU

for a better you



## 2019 BENEFITS AT A GLANCE

### Full-time Benefit Information




**TOTAL REWARDS**





# TOTAL REWARDS

At Cygnus Home Service, we strive to offer a competitive Total Rewards package that meets the needs of today’s employees.


**BUT WHAT DO WE MEAN BY TOTAL REWARDS?** Total Rewards represents all of the components that make up the compensation and benefits of working for Cygnus Home Service. Here’s a quick look at your Total Rewards:

 **COMPETITIVE WAGES.** Your compensation is carefully evaluated on a yearly basis to ensure you are being paid a competitive rate within the industry and communities in which we compete.


 **VARIABLE INCENTIVE PAY.** When Cygnus Home Service does well, it’s important to reward employees who execute the company’s business plan. Through our annual incentive plans (for eligible employees) and our employee incentive plan (for eligible employees who do not participate in the annual incentive plans), we are rewarding all employees for achieving success.


 **INSURANCE BENEFITS.** We want all employees and their families to have access to important insurance benefits that help make health care and other services more affordable. We offer a wide range of insurance options that cover employees’ needs and their families.

- Health plans
- Dental plans
- Vision plans
- Disability plans
- Life insurance plans
- Voluntary benefits

 **EMPLOYEE HEALTH, WELLNESS AND SAFETY.** Employee health, wellness and safety are important to ensuring a high quality of life for employees and executing against our business priorities. We are committed to offering comprehensive programs that create awareness and help employees achieve their personal health and safety goals. All employees are encouraged to use the resources and programs available.

- Health assessments & screenings
- Tobacco cessation program
- Safety training programs
- Health coaching programs
- Healthy Living Allowance
- Commitment to safety culture
- Diabetes prevention programs
- Employee & Family Resource Program

 **RETIREMENT SAVINGS PLAN.** Retirement benefits are important to planning for a strong financial future. The Cygnus Home Service Retirement Plan offers a 401(k) program encouraging employees to lead the way in their retirement planning, with the company matching contributed dollars up to certain limits. We also provide tools and resources to support you in understanding your financial retirement needs.

 **PAID TIME OFF.** We offer paid time off and paid holidays to employees.

## INTRODUCTION

The information included in this material is a brief overview of the benefits for full-time, regular, non-bargaining US employees of Cygnus Home Service.

## WHO IS ELIGIBLE FOR BENEFITS?

If you are a regular employee working 30 or more hours per week, you are eligible for insurance benefits.

If you are a part-time employee, working less than 30 hours per week, but not seasonal, temporary, casual, or an intern, you are eligible to enroll in the benefits for part-time employees.

*For Retirement Plan eligibility see page 3.*

## WHEN ARE BENEFITS EFFECTIVE?

Group insurance benefits for full-time employees are available to new hires after 30 days of employment. The disability coverage for all employees goes into effect 90 days after your first day at work. The Voluntary Benefit Plans by Aflac are available the 1st of the month following 30 days of employment.

## WHO IS AN ELIGIBLE DEPENDENT?

For health, dental, vision, flex spending accounts and life insurance benefits, eligible family members include legally married spouse and dependent children to age 26. (Common law, except in the case of optional spouse life, and domestic partnerships are not recognized by the plan.)

## RETIREMENT SAVINGS PLAN

The Cygnus Home Service Retirement Savings Plan allows the company to help employees save for retirement. The 401(k) program encourages employees to lead the way in their retirement planning, with the company matching contributed dollars up to certain limits. This type of plan provides the opportunity to manage one's own financial destiny, reap the rewards of frequent account contributions, and defer taxes on this total amount.

Listed below are the highlights of the Cygnus Home Service Retirement Savings Plan:

Eligibility for rollover of prior retirement plan accounts	The process to rollover prior retirement accounts from previous employers may start any time after employment
Eligibility for employee contributions to the 401(k) program	Employees are immediately eligible to start participating in the 401(k) program
Eligibility for company match in the 401(k) program	Employees will be immediately eligible for the company match upon enrollment into the plan and the start of their own deferrals.
Employee contributions to the 401(k) program	<p>Employees can make pre-tax and/or Roth after-tax contributions:</p> <ul style="list-style-type: none"> <li>• 1% to 75% of eligible earnings up to IRS limit of \$19,000 or \$25,000 for employees age 50 and older</li> <li>• The Plan may impose additional limits to employee contributions</li> <li>• These limits are subject to change each year</li> </ul> <p>Employees will be automatically enrolled into the 401(k) program at a 1% pre-tax contribution rate. Fidelity will provide notification for the auto enrollment and employees have 30 days from notification to opt out or enroll at another rate.</p>
Employer contributions	<p><u>Company Match in the 401(k) Program:</u></p> <ul style="list-style-type: none"> <li>• 50% on the first 6% employee contribution, for a maximum company match of 3%</li> <li>• Applies to employee total pre-tax and/or Roth after-tax contribution</li> <li>• Employee contribution between 1% and 6% will be eligible for the company match. Contributions beyond 6% will not be matched.</li> </ul>
Vesting	All contributions are immediately 100% vested.
Withdrawals and loans	<ul style="list-style-type: none"> <li>• May have 1 outstanding loan against your total account balance</li> <li>• Minimum loan of \$1,000 and maximum of 50% of your vested account balance up to \$50,000</li> <li>• Hardship withdrawals allowed for: purchase of a principal residence, prevention of foreclosure or eviction, post-secondary education tuition, unreimbursed medical expenses, funeral expenses and casualty property damage</li> <li>• Over age 59 1/2 may take a withdrawal while still employed</li> </ul>
Account distributions upon termination of employment	<ul style="list-style-type: none"> <li>• Partial distributions available for accounts greater than \$5,000</li> <li>• Lump sum distribution</li> </ul>
Account investment options	<p>Investment options:</p> <ul style="list-style-type: none"> <li>• Core Fund Options</li> <li>• JP Morgan SMART Funds (age base funds)</li> <li>• Fidelity BrokerageLink® (self-directed accounts)</li> </ul> <p>If an employee is automatically enrolled into the 401(k) program or if they do not make an investment election when enrolling into the Plan, the default investment will be the JP Morgan SMART Funds</p>

## HEALTH PLANS

The Company offers three health plan coverage options administered by Blue Cross Blue Shield of Minnesota (BCBS) with employee required contributions.

	Health Reimbursement (HRA)	Health Savings - 1 (HSA1)	Health Savings - 2 (HSA2)
<b>Deductible (in-network)</b>	\$2,000 Employee only \$4,000 per Family	\$2,500 Employee only \$5,000 per Family	\$3,000 Employee only \$6,000 per Family
<b>Account Funding</b>	\$300 Employee only \$600 per Family	\$300 Employee only \$600 per Family	None
<b>Out-of-Pocket Maximum (includes deductible, in-network)</b>	\$3,500 Employee only \$7,000 per Family	\$3,500 Employee only \$7,000 per Family	\$4,000 Employee only \$7,900 individual, up to \$8,000 per Family
<b>Physician Visits</b>	Subject to deductible and co-insurance		
<b>Preventive Care</b>	100% of allowed amount		
<b>Diabetes Condition Management</b> <small>(Includes: Evidence-based lab/X-ray and other services required to manage condition)</small>	100% of allowed amount		
<b>High Blood Pressure Condition Management</b> <small>(Includes: Evidence-based lab/X-ray and other services required to manage condition)</small>	100% of allowed amount		
<b>High Cholesterol Condition Management</b> <small>(Includes: Evidence-based lab/X-ray and other services required to manage condition)</small>	100% of allowed amount		
<b>Prescription Drugs</b> • Retail pharmacy: 31-day supply • Mail order option: 90-day supply* • 90dayRx pharmacy: 90-day supply* • Three cycles of oral contraceptives available through retail, mail order or 90dayRx • Specialty Drugs must be administered through the Specialty Pharmacy Network • 90dayRx means that, if you prefer, you may receive up to a 90-day supply at a participating retail pharmacy • Excludes prescription strength PPIs (Proton Pump Inhibitors), allergy and nasal steroids. <i>*Does not apply to Specialty Drug Network</i>	\$12 co-pay for generic drugs; \$35 co-pay for preferred brand or \$70 co-pay for non-preferred brand and \$125 co-pay for Specialty drugs	Subject to deductible and co-insurance	
<b>Co-Insurance (in-network)</b>	20% employee paid, 80% health plan paid		
<b>Healthy Rewards</b>	Health plan premium reduction & additional account funding available. See Notes below titled Healthy Rewards for more details.		

### NOTES:

- **HSA1 Account Funding:** ½ of the account funding is deposited by Jan 15 and the remaining ½ by July 15 (becomes employee's money when deposited). Funding for new hires will vary based on date of hire.
- **HRA Account Funding:** Account funding available as claims are incurred; can also be used in conjunction with a Medical Flexible Spending Account (FSA).
- **Healthy Rewards:** Employees enrolled in Schwan's health plan can earn a premium reduction of up to \$600 by completing the Health Assessment and Health Screening. Enrolled spouses can also participate in these activities and help you earn an additional \$200 premium reduction.  
Employees can earn up to an additional \$200 per year for completing Healthy Activities throughout the year. Healthy Reward amounts will

- be prorated based on completion date. Funds earn by participating in Healthy Activities are deposited into the employees' HRA or HSA account.
- **Working Spouse Surcharge:** A working spouse surcharge of \$100 per month will be added to your health plan premium contribution, if you have elected health coverage from Cygnus Home Service for your spouse and they are eligible for health coverage through his/her employer. Certain exclusions apply, visit <https://benefits.schwanscompany.com> for full details.
- **Tobacco User Health Plan Rates:** A higher health plan rate, equal to \$35 per month will be applied to employees enrolled in health coverage who are not tobacco free or have not completed a reasonable alternative program.\*\*

New Hires enrolled in the health plan will be eligible to receive a pro-rated health plan premium reduction for the remainder of the calendar year and rewards based on enrollment date and completion of healthy rewards activities.

\*\*For more information on how to enroll and complete a reasonable alternative program, visit [schwans.staywell.com](https://schwans.staywell.com).

## LIFE INSURANCE PLANS

### Basic Life Insurance:

The Company provides eligible employees Basic Life with Accidental Death and Dismemberment (AD&D) coverage through Securian Life Insurance Company. This coverage is provided at no cost to employees and the benefit is equal to your annual earnings as defined by the plan (\$12,500 minimum, \$1 million maximum).

### Optional Life Insurance:

The Company offers additional life insurance through Securian Life Insurance Company. The employee pays the premium for this insurance.

**Employee Benefit:** Flat benefit amounts ranging from \$20,000 to \$1,000,000.

**Spouse Benefit:** Flat benefit amounts ranging from \$10,000 to \$250,000.

**Child Benefit:** Increments of coverage at \$2,500, \$5,000, \$7,500, \$10,000 and \$20,000. Children are eligible from birth to age 26.

**Employee AD&D:** It provides an additional benefit (equal to your Optional Life amount) if you suffer dismemberment, paralysis, loss of sight, speech, hearing or accidental death. Available to employees only.

## FLEXIBLE BENEFIT PLAN

The Company offers a flexible benefit plan to help you take advantage of paying for selected items on a pre-tax basis.

### Group Health Coverage Premiums:

The payroll premiums for health, dental and vision coverage will be deducted pre-tax through this component of the flexible benefit plan.

### Medical Flexible Spending Account:

Expenses which are not covered by health, dental or vision plans (includes your spouse's plan) may be reimbursed to you pre-tax from this component. Pre-tax contributions are deducted from your pay. The minimum is \$200/year up to a maximum of \$2,600/year.

### Dependent/Day Care Flexible Spending Account:

If you have day care for eligible dependents, before or after-school care, nursery school or elder care expenses, you may be reimbursed for them on a pre-tax basis through this component. You can contribute from \$200 up to \$5,000/year to the dependent/day care spending account (up to \$2,500 if you are married and filing separately).

## VOLUNTARY BENEFITS PLANS

Voluntary Benefits are different from major medical insurance. It's insurance for daily living. If you're sick or injured, the benefit pays cash directly to you (unless otherwise assigned) to help address out-of-pocket medical costs, everyday expenses – whatever you choose. More than 50 million people worldwide have chosen voluntary insurance products for the added comfort of being better prepared for whatever life may bring. The voluntary benefit offerings are brought to you by Aflac.

### Group Accident Insurance:

After an accident, you may have expenses you've never thought about. Can your finances handle them? It's reassuring to know that an accident insurance plan can be there for you through the many stages of care, from the initial emergency treatment or hospitalization, to follow-up treatments or physical therapy. Group Accident insurance from Aflac helps with out-of-pocket costs that arise when you have a covered accident such as a fracture, dislocation, or laceration.

#### Benefits:

- More than 50 events that trigger benefits payments, including Fractures, Dislocations, Ambulance, and Physical Therapy, among others.
- Medical Fees Benefit
- Hospital Admission Benefit
- Hospital Confinement Benefit
- Guaranteed-issue coverage (which means you may qualify for coverage without having to answer health questions)
- Portable coverage that allows you to retain coverage at the same rate if your employment status changes (with certain stipulations)

### Group Hospital Indemnity Insurance

Does your major medical insurance cover all of your bills? Even a minor trip to the hospital can present you with unexpected expenses and medical bills. Aflac's Group Hospital Indemnity insurance pays cash benefits that can be used to help with those out-of-pocket hospital expenses that may not be fully covered by major medical insurance.

#### Benefits:

- Hospital Admission
- Hospital Confinement
- Hospital Intensive Care
- Intermediate Intensive Care Step-Down Unit

### Group Critical Illness Insurance

The Aflac Group Critical Illness insurance plan can help with the treatment costs of covered critical illnesses, such as cancer, a heart attack, or a stroke. More importantly, the plan helps you focus on recuperation instead of the distraction and stress over the costs of medical and personal bills. With Group Critical Illness insurance, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

#### Benefits:

- Lump-sum benefit for a covered critical illness such as: cancer (internal or invasive), heart attack, stroke, major organ transplant, and end-stage renal failure
- Health Screening Benefit



## VISION PLAN

The vision insurance plan is administered by BlueCross BlueShield of MN and uses the national Davis Vision network. There are two vision plan options to choose from. Here is a summary of the benefits:

### Vision Value Standard Plan & Premier Enhanced Plan

	VALUE STANDARD PLAN	PREMIER ENHANCED PLAN
<b>EYE EXAM</b> (Once every 12 months)	\$10 co-pay	\$10 co-pay
<b>EYEGLASSES</b> (Once every 12 months)	\$25 co-pay Includes: Single vision, lined bifocal, trifocal, lenticular, polycarbonate (dependent children) <b>Frames: Davis Vision Exclusive Collection*</b> Fashion level- 100%, no copay/ Designer level- 100%, no copay / Premier level- 100%, \$25 co-pay	\$10 co-pay Includes: Single vision, lined bifocal, trifocal, lenticular, polycarbonate (dependent children) <b>Frames: Davis Vision Exclusive Collection*</b> Fashion level- 100%, no copay/ Designer level- 100%, no copay / Premier level- 100%, no co-pay
<b>CONTACT LENSES</b> - benefits available for eyeglass lenses OR contact lenses (Once every 12 months)		
<b>Collection contact lenses†</b> -Disposable -Non Disposable -Evaluation, fitting and follow-up care	-up to 4 boxes/multi-packs -up to 2 boxes/multi-packs -100% after \$25 copay	-up to 8 boxes/multi-packs -up to 4 boxes/multi-packs -100% after \$10 copay
<b>Non-collection contact lenses allowance††</b> -Evaluation, fitting and follow-up care for standard lenses -Evaluation, fitting and follow-up care for specialty lenses	Plan pays up to \$130 plus 15% of remaining costs** -100% after \$25 copay -\$25 copay; after copay, plan pays up to \$60 plus 15% of remaining costs**	Plan pays up to \$150 plus 15% of remaining costs** -100% after \$10 copay -\$10 copay; after copay, plan pays up to \$60 plus 15% of remaining costs**
<b>Visually required contact lenses</b> (preauthorization required) -Materials -Evaluation, fitting and follow-up	-100% -100% after \$25 copay	-100% -100% after \$10 copay

\*Davis Vision Exclusive Collection available at most independent providers and private practice locations. Collection is subject to change.

\*\*Additional discount not available at Costco, Walmart and Sam's Club.

†Available in private practice locations.

††Available in participating retail locations.

This is only a summary. The Master Contract will be used for all claim processing. These plans provide vision coverage only. The vision plan's benefit booklet will contain more details on standard plan exclusions and frequency limitations.

## DENTAL PLAN

The dental plan is administered by Delta Dental of Minnesota and is available with required employee contributions. There are two dental plan options to choose from. Here is a summary of the benefits:

### Dental Plan & Dental Buy-Up Plan

DENTAL SERVICE	YOUR DELTA DENTAL BENEFIT
Diagnostic and Preventive Care	100% covered – no deductible
Basic Service	80% covered after deductible
Endodontics (Root Canal therapy)	80% covered after deductible
Periodontics (Gum disease care)	80% covered after deductible
Oral Surgery	80% covered after deductible
Major Restoratives (Crowns)*	50% covered after deductible
Prosthetics (Bridges, Dentures)*	50% covered after deductible
Deductible per calendar year	\$50 per covered person/\$150 per family maximum
Annual Maximum per calendar year	\$1,250 per covered person
Eligible Dependents	Legally-married spouse and dependent children up to age 26
<b>ADDITIONAL DENTAL SERVICES FOR BUY-UP PLAN ONLY</b>	
Basic Service (including Posterior Resins)	80% covered after deductible
Orthodontics**	50% covered
Annual Maximum per calendar year	\$1,500 per covered person
Orthodontic Maximum	\$1,500 separate lifetime maximum
Night Guard	50% covered after deductible
Dental Implant	50% covered after deductible

This is only a summary. The Master Contract will be used for all claim processing.

\*12-month waiting period on the regular Dental Plan and a 6-month waiting period on the Dental Buy-Up Plan from your date of hire may apply.

\*\*6-month waiting period from your date of hire may apply. Available for dependent children ages 8-18

## DISABILITY PLANS

The disability plan options include Short-Term Disability (STD) benefits administered by Sedgwick and Long-Term Disability (LTD) administered by Cigna. Eligible full-time employees will be automatically enrolled in a 60% STD benefit at no cost to the employee. You can elect a 70% STD Buy-Up Plan.

Two LTD plans will be available and you can enroll in a 60% or 70% benefit with premium sharing between you and Cygnus Home Service. A covered disability may include non-work related illnesses, injuries, and maternity leave.

	STD Plan	STD Buy-Up Plan
Eligibility waiting period	90 days	90 days
Maximum covered pay	\$65,000	\$148,571
STD benefit waiting period	7 calendar days	7 calendar days
Benefit	60% of your eligible pay up to \$750 (weekly)	70% of your eligible pay up to \$2,000 (weekly)
Maximum duration of benefits	26 weeks	26 weeks
Rate	No cost to employee	\$.27 per \$100 of eligible pay up to a maximum of \$401.14 per year
Vacation	Vacation may be used during the STD benefit waiting period upon employee request.	Vacation may be used during the STD benefit waiting period upon employee request.

	LTD Plan	LTD Buy-Up Plan
Eligibility waiting period	90 days	90 days
Maximum covered pay	\$65,000	\$150,000
LTD benefit waiting period	The later of 180 days or the exhaustion of STD	The later of 180 days or the exhaustion of STD
Benefit	60% of your eligible pay up to \$3,250 (monthly)	70% of your eligible pay up to \$8,750 (monthly)
Maximum duration of benefits	Social Security Normal Retirement Age (SSNRA)	Social Security Normal Retirement Age (SSNRA)
Rate	\$.25 per \$100 of eligible pay up to a maximum of \$162.50 per year	\$.47 per \$100 of eligible pay up to a maximum of \$705.00 per year

*For both the STD and LTD plans, the employee will be taxed on the employer contribution portion of the benefit when received.*

*To report a leave of absence, employees should call 800-421-9234.*

*Additional details are available on the benefits website: <https://benefits.schwanscompany.com>*

## HEALTH & WELLNESS

Your health matters. It matters not only to you, but also to your family, and to the Company. We are committed to offering tools and resources to help get the care that you and your families need. Together, the Company and our partners offer you free, easy-to-use, completely confidential programs that can make a big difference in your life. We encourage you to make your health a priority with the Total Rewards Wellness program.

### Healthy Rewards

Each year, there will be many ways to make a healthy difference. Eligibility to earn certain Healthy Rewards such as premium reductions and deposits into health savings or health reimbursement accounts are based on health plan elections.

### Health Assessment and Health Screening

In order to make the best decisions for your health, you need to be knowledgeable about your current health status. The Health Assessment questionnaire takes 10 minutes and at the completion, you

will receive an in-depth snapshot of your current state of health and actionable recommendations on how to improve it. Your Health Screening values will give you the facts and let you know if you have a risk that needs attention; it can also confirm your lifestyle is working for you. There are multiple ways to complete your Health Screening. Visit [schwans.staywell.com](https://schwans.staywell.com) to learn more.

### Healthy Activities

Once you complete your Health Assessment and Health Screening you will be provided Healthy Activities recommended just for you. The opportunity to complete Healthy Activities is available to all Schwan's employees and their health plan enrolled spouses.

### LIFEMATTERS® Employee and Family Resource Program

It is not uncommon for people to view this as a counseling program only. While they assist hundreds of people daily through phone and in-person counseling sessions, they offer many other services to our employees and their families. From locating child or elder care, writing a will or planning a party, this resource is available to help, 24 hours a day, 365 days a year. This program is provided at no cost to you and your family.

## OTHER HEALTH & WELLNESS RESOURCES

- Omada Heart Disease & Diabetes Prevention Program
- Flu Shots
- Grand Rounds Expert Second Opinion Service
- Healthy Living Allowance
- Maternity Management Program
- Tobacco Cessation Program

## OTHER AVAILABLE BENEFITS

- Adoption Assistance
- Bereavement Leave
- Emergency Travel Assistance
- Employee Discounts
- Holidays
- Jury Duty
- Leave Assistance Program
- Leaves of Absence
- Service Award Program
- Vacation

## ADDITIONAL INFORMATION

This pamphlet is a brief overview of the programs offered to employees of Cygnus Home Service (collectively “Company”). If there are any differences between this pamphlet and actual plan documents or company policies, the plan documents or company policy will govern. The Company has the exclusive right to interpret provisions of its documents and policies as they apply to the benefit program(s) which it administers. Although The Company reserves the right to amend, modify, or terminate the programs. No provision in this pamphlet or the programs described herein shall be construed as a promise of continued employment with the Company.

The Company does not administer or regulate the operation of the Life Insurance program, Long Term Disability Insurance program, Vision Plan, or the other voluntary benefit plans or programs such as the discount arrangements. These programs are offered by, and administered through, the respective insurance companies and businesses. The Company does not assume any responsibility for, or any liability related to, these optional benefits. The Company only communicates enrollment information and, when appropriate, forwards the premium payments that you authorize on a pass through basis to the respective insurance companies. Claims for benefits and any issues regarding the administration of those optional benefits are the exclusive responsibility of those companies.

The Plan offerings as described in these materials are intended for all full time benefits eligible, non-union employees of Cygnus Home Service.



# EMPLOYEE WEEKLY CONTRIBUTIONS

February 24, 2019

To determine the bi-weekly employee contribution, multiply the weekly rate by two.

BENEFIT		EMPLOYEE ONLY		EMPLOYEE + CHILD/CHILDREN		EMPLOYEE + SPOUSE			EMPLOYEE + SPOUSE + CHILD/CHILDREN		
Health Plan Options		Healthy Rewards Participant (Only Employee Completed)*	Healthy Rewards Non-Participants	Healthy Rewards Participant (Only Employee Completed)*	Healthy Rewards Non-Participants	Healthy Rewards Participant (Employee and Spouse Completed)**	Healthy Rewards Participant (Only Employee Completed)*	Healthy Rewards Non-Participants	Healthy Rewards Participant (Employee and Spouse Completed)**	Healthy Rewards Participant (Only Employee Completed)*	Healthy Rewards Non-Participants
NON-TOBACCO USER RATE	HRA Plan	\$30.03	\$41.57	\$70.18	\$81.72	\$77.61	\$81.46	\$93.00	\$103.77	\$107.61	\$119.15
	HSA1 Plan	\$16.35	\$27.89	\$41.69	\$53.22	\$46.84	\$50.68	\$62.22	\$62.75	\$66.59	\$78.13
	HSA2 Plan	\$7.14	\$18.68	\$20.47	\$32.01	\$21.91	\$25.76	\$37.30	\$29.78	\$33.63	\$45.17
TOBACCO USER RATE	HRA Plan	\$38.11	\$49.65	\$78.26	\$89.80	\$85.69	\$89.54	\$101.08	\$111.84	\$115.69	\$127.23
	HSA1 Plan	\$24.43	\$35.97	\$49.76	\$61.30	\$54.91	\$58.76	\$70.30	\$70.82	\$74.67	\$86.21
	HSA2 Plan	\$15.22	\$26.76	\$28.55	\$40.09	\$29.99	\$33.84	\$45.37	\$37.86	\$41.70	\$53.24
Dental Plan		\$2.47		\$5.91		\$5.05			\$8.33		
Dental Buy-Up Plan		\$3.97		\$9.36		\$8.10			\$13.41		
Vision Value Standard Plan		\$1.47		\$3.08		\$2.49			\$4.54		
Vision Premier Enhanced Plan		\$1.78		\$3.73		\$3.02			\$5.51		
Group Accident Insurance		\$1.13		\$2.93		\$1.92			\$3.72		
Group Hospital Indemnity Insurance - Low Plan		\$2.72		\$4.09		\$5.01			\$6.37		
Group Hospital Indemnity Insurance - High Plan		\$4.40		\$6.73		\$8.43			\$10.76		
Group Critical Illness Insurance		Based on age and amount of coverage you elect									
Optional Life Insurance		Based on age and amount of coverage you elect									
DISABILITY		RATES				DISABILITY		RATES			
STD		No cost to employee				STD Buy-up		\$ .27 per \$100 of eligible pay up to a maximum of \$401.14 per year			
LTD		\$.25 per \$100 of eligible pay up to a maximum of \$162.50 per year				LTD Buy-up		\$.47 per \$100 of eligible pay up to a maximum of \$705 per year			

*In order to receive the lower "Healthy Rewards Participant" premium, health plan enrolled employees must complete a Health Assessment and Health Screening.*

*To receive the lower "Healthy Rewards Participants" premium, health plan enrolled employees AND their enrolled spouses must complete a Health Assessment and Health Screening. If only your spouse completes, you will not be eligible for any premium reduction and you will be charged premiums at the Non-Participating rate.*

*You MUST take your tobacco survey by completing your online Annual Enrollment selections and declare to be tobacco free to qualify for non-tobacco user rates.*

*\*\*A higher health plan rate, equal to \$35 per month will be applied to employees enrolled in health coverage who are not tobacco free or have not completed a reasonable alternative program. For more information on how to enroll and complete a reasonable alternative program, visit [www.schwans.staywell.com](http://www.schwans.staywell.com).*

This information is provided for your review as part of your consideration of acceptance of employment. By receiving it you agree to treat it as Cygnus Home Service confidential and proprietary information and will not use or disclose it to anyone.

This information is for the sole use of the intended recipient and may contain information that is proprietary, confidential, trade secret, privileged, attorney work product or otherwise protected by applicable law. Any unauthorized review, use, disclosure or distribution is prohibited and may be a violation of law.

The most recent plan information and any corporate policies override the information found in this brochure.