



2020

Cygnus Home Service, LLC



**Full-Time Benefit
Information**

Introduction

Offering a competitive benefit and pay package is an important part of the Cygnus culture. Our goal is to provide options that meet the needs of our employees.

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 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.

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

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
- Health coaching programs
- Heart Disease & Diabetes prevention program
- Healthy Living Allowance
- Employee & Family Resource Program
- Safety training programs
- Commitment to safety culture

RETIREMENT SAVINGS PLAN. Retirement benefits are important to planning for a strong financial future. The Cygnus Home Service Retirement Savings Plan offers a 401(k) program encouraging employees to participate, 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, 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.

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 Voya 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.)

This guide summarizes the key features of the benefit plans for Cygnus. Refer to the plan documents for exact terms and conditions of coverage. If any conflict arises between this guide and the official plan documents, the terms of the actual plan documents or other applicable documents will govern in all cases. Cygnus reserves the right to change, modify or terminate the benefit plans at any time. This guide isn't a contract for purposes of employment or payment of benefits.

Retirement Savings 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 participate, 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"> • 1% to 75% of eligible earnings up to IRS limit of \$19,500 or \$26,000 for employees age 50 and older • The Plan may impose additional limits to employee contributions • These limits are subject to change each year • 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.
Employer contributions	<p>Company Match in the 401(k) Program:</p> <ul style="list-style-type: none"> • 50% on the first 6% employee contribution, for a maximum company match of 3% • Applies to employee total pre-tax and/or Roth after-tax contribution • Employee contributions between 1% and 6% will be eligible for the company match. Contributions beyond 6% will not be matched.
Vesting	All contributions are immediately 100% vested.
Withdrawals and Loans	<ul style="list-style-type: none"> • May have 1 outstanding loan against your total account balance • Minimum loan of \$1,000 and maximum of 50% of your vested account balance up to \$50,000 • 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 • Over age 59 1/2 may take a withdrawal while still employed.
Account distributions upon termination of employment	<p>Partial distributions available for accounts greater than \$5,000.</p> <ul style="list-style-type: none"> • Lump sum distribution
Account investment options	<p>Investment options:</p> <ul style="list-style-type: none"> • Core Fund Options • JP Morgan SMART Funds (age base funds) <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 Plan

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

	Select Plan		Value Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	\$750 single / \$3,000 family	\$6,000 single / \$12,000 family	\$3,500 single / \$6,500 family	\$6,000 single / \$12,000 family
Out-of-Pocket Maximum	\$4,000 single / \$9,000 family	\$9,000 single / \$20,000 family	\$6,900 single / \$13,800 family	\$9,000 single / \$20,000 family
Cygnus Account Funding* Health Savings Account (HSA) <i>*Additional funding is available by earning Healthy Rewards</i>	N/A No funding provided for a PPO Plan		\$300 employee only / \$600 per family If you are under age 65, you may also fund the Health Savings Account to help you pay your health plan deductible and out-of-pocket healthcare expenses	
Preventive Care				
Physical Exams	100%	35% after ded.	100%	35% after ded.
Physician				
Office Visits (Illness/Injury)	\$20	35% after ded.	20% after ded.	35% after ded.
Specialty Visit	\$35			
Lab & X-Ray	20% after ded.			
Hospital				
Inpatient Facility & Physician	20% after ded.	35% after ded.	20% after ded.	35% after ded.
Outpatient Facility & Physician				
Outpatient Lab & X-Ray				
Urgent Care or ER				
Urgent Care	\$100	35% after ded.	20% after deductible	35% after ded.
Emergency Room	20% after \$100 copay & ded.	20% after \$100 copay & ded.		20% after ded.
Ambulance	20% after ded.	20% after ded.		20% after ded.
Maternity Care				
Routine Services	100%	100%	100%	100%
Mental Health/Substance Abuse				
Office Visits	\$35	35% after ded.	20% after ded.	35% after ded.
Outpatient				
Inpatient				
Rehabilitative Services				
Physical Therapy	\$35	35% after ded.	20% after ded.	35% after ded.
Occupational Therapy				
Speech Therapy				
Prescription	In-Network	Out-of-Network	In-Network	Out-of-Network
Retail				
Generic	\$10	35% after ded.	\$10 after ded.	35% after ded.
Brand	\$40	35% after ded.	20% after ded.	35% after ded.
Non-formulary	\$80	35% after ded.	20% after ded.	35% after ded.
Specialty	20% to Max: \$250	N/A	20% after ded.	N/A

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 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
Additional Dental Services for Buy-Up Plan Only	
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

*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.

Vision Plan

The vision insurance plan is administered by Blue Cross and Blue Shield of Minnesota (BCBS) and uses the national Davis Vision network. There are two vision plan options to choose from. Here is a summary of the benefits:

	Value Standard Plan	Premier Enhanced Plan
Eye Exam (Once every 12 months)	\$10 copay	\$10 copay
Eyeglasses (Once every 12 months)	\$25 copay (includes: single vision, lined bifocal, trifocal, lenticular, polycarbonate (dependent children) Frames: Davis Vision Exclusive Collection* Fashion level - 100%, no copay Designer level - 100%, no copay Premier level - 100%, \$25 copay	\$10 copay (includes: single vision, lined bifocal, trifocal, lenticular, polycarbonate (dependent children) Frames: Davis Vision Exclusive Collection* Fashion level - 100%, no copay Designer level - 100%, no copay Premier level - 100%, no copay
Contact Lenses - benefits available for eyeglass lenses OR contact lenses (once every 12 months)		
Collection Contact Lenses¹		
Disposable	Up to 4 boxes/multi-packs	Up to 8 boxes/multi-packs
Non Disposable	Up to 2 boxes/multi-packs	Up to 4 boxes/multi-packs
Evaluation, fitting and follow-up care	100% after \$25 copay	100% after \$10 copay
Non-Collection Contact Lenses allowance²		
Evaluation, fitting and follow-up care for standard lenses	100% after \$25 copay	100% after \$10 copay
Evaluation, fitting and follow-up care for specialty lenses	\$25 copay; after copay, plan pays up to \$60 plus 15% of remaining costs	\$10 copay; after copay, plan pays up to \$60 plus 15% of remaining costs
Visually required contact lenses (pre-authorization required)		
Materials	100%	100%
Evaluation, fitting and follow-up	100% after \$25 copay	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.

¹Available in private practice locations.

²Available 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.

Life Insurance Plans & Voluntary Benefits

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. Guarantee issue: up to \$250,000.

Spouse Benefit: Flat benefit amounts ranging from \$10,000 to \$250,000. Guarantee issue: up to \$50,000.

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 or 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 \$2,750/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 Benefit Plans:

Voluntary Benefits are different from major medical insurance. Voluntary Benefits provide coverage for daily living expenses, should an illness, injury or hospital stay occur. If you're sick or injured, the benefit pays a lump sum directly to you to help address out-of-pocket medical costs or everyday expenses – whatever you choose. Cygnus offers Voluntary Benefits through Voya.

Group Accident Insurance

Group Accident insurance from Voya 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

Voya'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:

Provides a per confinement or per day benefit for:

- Hospital Admission
- Hospital Confinement
- Critical Care Unit
- Rehabilitation Facility

Group Critical Illness Insurance

The Group Critical Illness insurance from Voya can help with the treatment costs of covered critical illnesses, such as cancer, heart attack, or a stroke.

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.

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. 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	Social Security Normal Retirement Age
Rate	\$.25 per \$100 of eligible pay - max \$162.50 per year	\$.47 per \$100 of eligible pay - max \$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 and Wellness & Other Benefits

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 Healthy 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 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.

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 Cygnus employees and their health plan enrolled spouses.

Other Health & Wellness Resources

- Omada Heart Disease & Diabetes Prevention Program
- Flu Shots
- Healthy Living Allowance
- Maternity Management
- Tobacco Cessation Program

Other Employee Benefit & Leave Offerings

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

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.

Employee Contributions

Medical

		Select Plan		Value Plan	
		Healthy Rewards Participant	Healthy Rewards Non-Participant	Healthy Rewards Participant	Healthy Rewards Non-Participant
Non-Tobacco User Rate	Employee Only	\$30.03	\$41.57	\$7.14	\$18.68
	Employee + Child(ren)	\$71.82	\$83.35	\$21.11	\$32.65
Tobacco User Rate	Employee Only	\$38.11	\$49.65	\$15.22	\$26.76
	Employee + Child(ren)	\$79.89	\$91.43	\$29.19	\$40.73

		Select Plan		Value Plan	
		Healthy Rewards Participant (Employee & Spouse Completed)	Healthy Rewards Non-Participant	Healthy Rewards Participant (Employee & Spouse Completed)	Healthy Rewards Non-Participant
Non-Tobacco User Rate	Employee + Spouse	\$79.40	\$94.86	\$22.58	\$38.04
	Family	\$106.07	\$121.53	\$30.61	\$46.07
Tobacco User Rate	Employee + Spouse	\$87.48	\$102.94	\$30.66	\$46.12
	Family	\$114.15	\$129.61	\$38.68	\$54.15

Dental

Delta Dental Plan 2020 Weekly Premiums

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
\$2.47	\$5.05	\$5.91	\$8.33

Delta Dental Buy-Up Plan 2020 Weekly Premiums

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
\$3.97	\$8.10	\$9.36	\$13.41

Group Critical Illness

Based on age, tobacco use and amount of coverage you elect.

Optional Life Insurance

Based on age and amount of coverage you elect.

Employee Contributions

Vision

	Value Standard Plan 2020 Weekly Premiums	Premier Enhanced Plan 2020 Weekly Premiums
Employee Only	\$1.36	\$1.65
Employee + Child(ren)	\$2.86	\$3.47
Employee + Spouse	\$2.31	\$2.81
Family	\$4.22	\$5.12

Group Hospital Indemnity

Group Hospital Indemnity Insurance Low Plan Weekly Premiums

Employee	Employee + Spouse	Employee + Child(ren)	Family
\$2.20	\$5.13	\$3.67	\$6.60

Group Hospital Indemnity Insurance High Plan Weekly Premiums

Employee	Employee + Spouse	Employee + Child(ren)	Family
\$3.30	\$7.70	\$5.51	\$9.91

Group Accident

Group Accident Insurance (Weekly Premiums)

Employee	Employee + Spouse	Employee + Child(ren)	Family
\$1.20	\$1.98	\$2.40	\$3.18

Short-Term Disability

No cost to employee. STD Buy-up = \$.27 per \$100 of eligible pay up to a max of \$401.14 per year.

Long-Term Disability

\$.25 per \$100 of eligible pay up to a max of \$162.50 per year. LTD Buy-up = \$.47 per \$100 of eligible pay up to a max of \$705 per year.

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.

