

2021 Open Enrollment Information

October 2020

Agenda

- Impact of COVID-19 & Benefits for 2021
- Medical Plans
- Dental Plan
- Vision Plan
- HSAs
- FSAs
- Health Advocate Advocacy Services and EAP
- Group Term Life Insurance, Supplemental Life Insurance
- Disability Benefits
- Legal Shield/Identity Shield Voluntary Benefits
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The Impact of COVID-19 and Benefits for 2021

- All employees will continue to use Workday to make changes to benefit elections changes online
- There are no plan changes to any of the medical, dental, vision, life, disability, or EAP plans for 2021
- ALL employees will receive a new ID Card from BCBSNC that contains a new Member ID and Group Number for 2021. Keep your current ID card and use it through December 31, 2020. Then dispose of it and use the new one beginning January 1, 2021. Your new ID card will be mailed to your home address in December
- The Polypore group will now be offered the PPO 2 medical plan option
- The Allstate Cancer and AFLAC benefit plans will no longer be offered (*applicable to Polypore and Asahi Kasei Asaclean America only*)
 - Current enrollees can continue their participation in these programs by submitting premium payment directly to the carrier
- The Benefits Highlights Book will be available from within Workday for employee access.

The Impact of COVID-19 and Benefits for 2021

- In the event that you contract COVID-19 and you are deemed disabled by the treating physician and meet the definition of disabled as defined by our policy, know that our STD and LTD benefits will cover this as a claim; if you or a covered family member passes as a result of COVID-19, this is a valid life insurance claim, and that benefit is also payable to the beneficiary; this would also be considered a Serious Health Condition under FMLA and leave would be granted to care for yourself or your spouse or child(ren).
- A reminder that Health Advocate is our Employee Assistance Plan (EAP). The EAP offers a 24 hour emergency hotline with licensed Master's level counselors, professional phone evaluations for personal issues for you and your family with referrals to appropriate professional counseling services or other care, and up to 5 face-to-face or video consults with a counselor at no cost to you or your family.
- During this crisis, it is important that you take care of yourself and your family. As a reminder, preventive care services such as child immunizations, well woman care, mammograms, cancer screenings, and PSAs are covered 100% by the plans per ACA requirements. It is important to access these services when you can, because postponing them can cause health issues later on. For a comprehensive list of preventive care services, visit www.BlueCrossNC.com/preventive

Medical and Prescription Drug Plan



- Asahi KASEI continues to offer three medical plan options, which are administered by Blue Cross Blue Shield of North Carolina
 - Plan A – A traditional PPO plan
 - CDHP – A Consumer Driven (High Deductible) Health Plan
 - PPO 2 - Another traditional PPO plan, offered as a buy-up option (will be newly offered to the Polypore group)
- All plans remain as is for 2021 with no changes in plan design, and the prescription drug coverage will also remain as is with BCBS NC.
- Plan design details can be found in the 2021 Benefits Highlights Book.
- As a reminder, you may enroll yourself, your legal spouse, and your children up to the end of the month in which they reach age 26.

Teladoc-Telemedicine through BCBS NC

- The Blue Cross Blue Shield of North Carolina health plans include telehealth services from Teladoc—access to U.S. board-certified physicians via video or phone for minor health issues such as cold, flu, pink eye, sore throat, allergies, and much more, and can be helpful when:
 - Your primary doctor is not available (after hours),
 - In lieu of urgent care
 - When you need to talk to a pediatrician when your child is sick in the middle of the night
 - You are traveling in the U.S.
- Teladoc now also offers consults for behavioral health issues and dermatology
- Consults are available 24/7, even on holidays.
- Teladoc doctors diagnose your symptoms and prescribe non-narcotic medications, and send them to your nearest pharmacy.
- You will want to set up your account before you need care, so you are prepared!



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Go to
www.teladoc.com and
click “Set Up Account.”



Call 1-800-835-2362

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Dental Plan



- Dental plan coverage remains the same with the plan being administered by Delta Dental of North Carolina
- You may cover yourself, your legal spouse, and your dependent children up to the end of the month in which they reach age 26.
- Reminder that when you select either a PPO or Premier dentist that participates with Delta Dental, that dentist has agreed to accept Delta Dental's approved amount for services; if you see a non-network provider, you may be balance billed.

Delta Dental PPOSM dentists	<ul style="list-style-type: none">• No balance billing on covered services• Most significant network discounts with more than 108,100 dentists nationwide¹• Dentists file claims for member
Delta Dental Premier[®] dentists	<ul style="list-style-type: none">• No balance billing on covered services• Significant network discounts with more than 154,400 dentists nationwide¹• Dentists file claims for member
Out-of-network dentists	<ul style="list-style-type: none">• May be balance billed• No network discounts• May need to file own claims

¹ Delta Dental Plans Association, March 2018.

Vision Plan



- Coverage remains the same, with exams, frames, lenses and contact lenses (in lieu of glasses) available once every calendar year, and a \$10 copay for exams/\$30 copay for materials with a frame allowance of \$130.
- You receive the maximum benefit when you use a United Health Care (UHC) network provider
 - Search online at www.myuhcvision.com for a Spectera provider in your area.
- You may use other non-network providers and file with UHC for reimbursement based on the schedule



HSAs

- If you are enrolled in the CDHP plan, you are eligible to participate in a Health Savings Account.
- The company will contribute up to \$500 for Employee Only coverage and up to \$1,000 for Employee + Dependent(s) coverage on a matching basis.
 - Example 1: If you contribute \$350 for the year and have Employee Only coverage, then the company will match \$350
 - Example 2: If you contribute \$1,300 for the year and are enrolled in Employee + Spouse coverage, then the company will match \$1,000
- The maximum contributions for 2021 per IRS regulations are \$3,600 per individual, or \$7,200 per family; that maximum includes any company contributions.



Flexible Spending Accounts (FSA)

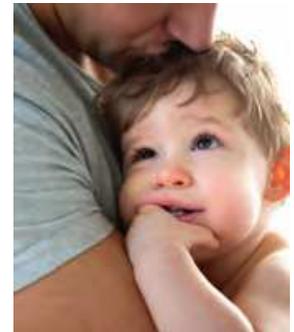


- The company continues to offer two types of Flexible Spending Accounts (FSA)
 - **Medical FSA:** allows you to set aside earnings, tax-free, to help pay for health care expenses (i.e., deductibles, co-pays, co-insurance)
 - Maximum annual contribution in 2021 = \$2,750
 - **Dependent Care FSA:** allows reimbursement for certain planned dependent day care expenses for children up to the age of 13
 - Maximum annual contribution in 2021 = \$5,000
- Additional details about these savings plan options are available in the 2021 Benefits Highlights Book.

***If You Are Currently Enrolled In Either of These Plans,
You Must Re-enroll During Open Enrollment to Participate Next Year***

Health Advocate Advocacy Services

- Health Advocate offers you access to health care experts who can provide personalized support to navigate the complex health care system and insurance-related issues, saving you time and money.
- These services are available to all employees at no cost and offers you access to a suite of services, including access to the following:
 - Finding the right medical provider
 - Expediting medical appointments
 - Researching complex medical conditions, and locating the latest treatment options
 - Coordinating care and scheduling follow-up visits
 - Arranging specialized treatments and tests
 - Answering questions about results, treatments, and prescribed medications
 - Provide procedure cost estimates
 - Identify gaps in care
 - Personal nurse contact
 - Web-based health information and decision support
 - Insurance claims resolution service
 - Locate eldercare providers



HealthAdvocate
Always at your side

Health Advocate Employee Assistance Plan

- The Employee Assistance Plan (EAP) will continue to be provided by Health Advocate, and is a program designed to assist you and your immediate family members. Health Advocate can help you resolve any concerns that are affecting your personal or work life, no matter what the issue!
- Under the program you can receive:
 - Access to licensed clinicians 24 hours per day, seven days per week.
 - Up to 5 face-to-face counseling sessions with EAP network Master's degree level licensed counselors; counselors are also available by email, web, and app.
 - Referrals to community services
 - Online access to an extensive library of articles, resources, and skill-builder modules on various topics, as well as audio and video clips.
- This service is 100% confidential, and there is no cost to utilize this service.



866.799.2728

Email: answers@HealthAdvocate.com

Web: HealthAdvocate.com/members

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Group Term Life & Supplemental Group Term Life Insurance Plan



- The Company automatically provides AND pays the cost of basic life insurance and accidental death & dismemberment (AD&D) coverage equal to the lesser of:
 - Two times your basic annual earnings or \$750,000
- You may purchase supplemental term life coverage in \$25,000 increments up to 5 X annual earnings or \$750,000
 - EOI required for any election if you did not enroll during initial election period (newly enrolling)
 - EOI required if coverage is already in force and you want to increase coverage in excess of one level (\$25,000 increment).
 - EOI required if coverage is already in force and you want to increase your coverage by one level and the increase exceeds the Guaranteed Issue amount of \$500,000
- Overall maximum coverage for supplemental life plus your Company provided life insurance is \$1.5 million.

Voluntary Spouse Life Coverage

- Coverage is offered in \$25,000 increments to a maximum of \$375,000. Election cannot exceed 50% of the employee elected amount.
 - EOI required for any election if you did not enroll during initial election period (newly enrolling)
 - EOI required if coverage is already in force and you wants to increase coverage in excess of one level (\$25,000 increment).
 - EOI required if coverage is already in force you want to increase your coverage by one level (\$25,000 increment) and the increase exceeds the Guaranteed Issue amount of \$50,000
 - Benefit reductions occur based on age—see carrier booklet for details.
 - Costs are based on age and noted in the Benefits Highlights Book, as well as noted in Workday when you enroll.



Voluntary Child Life Coverage

- You may also purchase dependent life insurance for your child(ren).
 - Children can be covered to the end of the month in which they reach age 26.
 - The cost is: \$.20/\$1,000, so if you have 2 children and want them both to have \$50,000 each in coverage, the cost would be $.20 \times 50 = \$10$ per month
- There is no EOI required for Voluntary Child Life coverage



Voluntary AD&D Coverage

- You may choose to purchase additional AD&D coverage for yourself or for yourself and family. Coverage is available in increments of \$50,000 up to \$500,000.
 - Children may be covered from age 1 month to the end of the month in which they reach age 26.

Employee Only Coverage

Increments of \$50,000 to a maximum of \$500,000 at a cost of \$0.03/\$1,000

Family Coverage all at a cost of \$0.048/\$1,000

\$50,000 Employee \$25,000 Spouse \$5,000 Child	\$100,000 Employee \$50,000 Spouse \$10,000 Child	\$150,000 Employee \$75,000 Spouse \$15,000 Child	\$200,000 Employee \$100,000 Spouse \$20,000 Child	\$250,000 Employee \$125,000 Spouse \$25,000 Child
\$300,000 Employee \$150,000 Spouse \$30,000 Child	\$350,000 Employee \$175,000 Spouse \$35,000 Child	\$400,000 Employee \$200,000 Spouse \$40,000 Child	\$450,000 Employee \$225,000 Spouse \$45,000 Child	\$500,000 Employee \$250,000 Spouse \$50,000 Child



Disability Benefits

- Your Short-Term Disability and Long-Term Disability benefits will remain the same in 2021
- Please refer to your 2021 Benefits Highlights Book and the plan documents for coverage details



Legal Shield and ID Shield Voluntary Benefits

- Legal Shield is a pre-paid legal services benefit designed to meet the needs to employees and their families.
- This service provides assistance with common legal issues such as:

- Tragic accident
- Debt collection
- DUI/DWI
- Child support
- Foreclosure
- Tenant/landlord issues
- Bankruptcy
- IRS audits
- Custody/visitation
- Wills



- ID Shield provides coverage for monitoring of your identity and identity theft protection with restoration services in the event your identity is stolen.

- Services include:

- Access to your credit report and personal credit score from TransUnion and continuous monitoring with all three credit reporting companies.
- Comprehensive restoration by Kroll Advisory Services
- Unlimited ID theft consultation
- Lost wallet assistance
- Web monitoring for unauthorized use of your SSN, credit/debit card numbers and other personal information.

Changing Coverage Outside of Open Enrollment

Section 125:

- You will not be able to change your coverage level until the following plan year unless you have a valid *Change in Family Status*
- Life changes include:
 - Marriage
 - Divorce
 - Birth or adoption of a child
 - Death or loss of medical coverage
 - A loss of Medicaid or CHIP coverage*
 - A Qualified Medical Child Support Order
- Coverage changes must be made within 30 days of a change in family status

**You have 60 days to make a change mid-year, due to loss of coverage or eligibility under Medicaid or CHIP*



Open Enrollment Window



Resources

Resources are available to you if you have questions:

- Log onto Workday to review your 2021 Benefits Highlights Book which contains plan details and to view the 2021 cost information for each plan
- Visit www.akusbenefits.com for benefit information and plan documents
 - Select your applicable Company page and enter Password **48836**
- Ask your local Human Resources Representative if you have specific questions
- Visit <https://www.irs.gov/forms-pubs/about-publication-502> and open IRS Publication 502 for more information about qualified medical expenses (Health Care FSA and HSAs)
- Visit <https://www.irs.gov/forms-pubs/about-publication-969> and open IRS Publication 969 for more information about HSAs.
- Visit <https://www.irs.gov/forms-pubs/about-publication-503> and open IRS Publication 503 for more information about the Dependent Care FSA.
- Contact your Benefits Team: asahi-benefits@ak-america.com



The Benefits Team

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