



## Benefits-at-a-Glance 2019-2020

### Health

Full time employees are eligible on the first day of employment.

#### Medical and Prescription Drug Insurance

Gold EPO HSA, Highmark Delaware, Nationwide Provider Network  
\$2,250.00 to \$4,500.00 deductible with Health Savings Accounts (HSA)

Gold PPO HSA, Highmark Delaware, Nationwide Provider Network  
\$1,500.00 - \$3,000.00 in- network deductible with HSA

90% to 100% in-network coverage after deductible is met

\$2,250.00 - \$5,000.00 in-network, out-of-pocket maximum (includes deductible)

Both you and Nichino contribute. Member payroll deductions range from **\$94.30 to \$335.50** per month.

#### Dental Insurance, Lincoln Financial

Diagnostic and preventative care are covered at 100%.

Basic services such as filling and extractions are covered at 80%.

Major services such as crowns and bridges as well as orthodontics are covered at 50%.

The annual deductible is \$50.00 for individual plans and 3x aggregate for family plans.

The annual plan maximum is \$1,200.00. The orthodontia lifetime maximum is \$1,000.00

Monthly payroll deductions range from **\$7.40 to \$27.00**.

**Vision Insurance, Vision Service Plan (VSP)** In-network coverage includes coverage of the eye exam/refraction and a variety of lens types at 100% after co-payment. Coverage also includes a 15% discount on contact lens evaluation and fitting and up to \$150.00 for contacts (instead of glasses). Monthly payroll deductions range from **\$2.50 to \$7.00** monthly.

Information effective July 1, 2019

*This document highlights Nichino America, Inc.'s benefit programs. While every effort was made to ensure accuracy, if any discrepancies exist between this guide and the plan documents, the plan documents will prevail.*



### Balance

12 Scheduled holidays

Paid vacation based on tenure

Flextime

### Protection

Disability insurance

Life/ADD insurance

Travel Accident Insurance (includes personal travel)

Paid 100% by NAI

### Retirement

401(k) with a 5% match

Up to 5% Discretionary Profit Sharing Plan