



# NICHINO AMERICA

## Benefits-at-a-Glance 2021-2022

### Health

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

#### Medical and Prescription Drug Insurance

*HSA EPO Non-Embedded 100% Rx Included*

*Highmark Delaware, Nationwide Network*

\$2,000.00 - \$4,000.00 deductible with employer HSA contributions

*PPO Healthy Savings Non-Embedded 100%/80% with copays. Rx included*

*Highmark Delaware, Nationwide Network*

\$2,000.00 - \$4,000.00 in-network deductible with employer HSA contributions

Member payroll deductions range from **\$129.00 - \$373.00** per month

#### Dental Insurance, MetLife

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/\$150

The annual plan maximum is \$1,450.00.

The orthodontia lifetime maximum is \$1,000.00

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

**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 includes up to \$200 for eyeglass frames or contact lenses.

Monthly payroll deductions range from **\$2.50 to \$7.00** monthly.

Information effective July 1, 2021

*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

Paid 100% by NAI

### Retirement

- 401(k) with a 5% match
- Up to 5% Discretionary Profit Sharing Plan