

Benefits decision guide

2025



You & your benefits
A partnership for good health



Welcome

Providing great benefit choices to you and your family is just one of the many ways we support the physical, financial, and emotional well-being of the people who make our company successful — you.

Your benefits

We recognize how important benefits are to you. That's why we're committed to supporting your overall wellness with a comprehensive benefits program designed to meet your unique needs. Key features of your benefits include:

- Choice among many popular benefit options.
- Effective and affordable health care coverage.
- Programs to help ensure financial security for you and your family.

Take action

Use this guide to better understand your 2025 benefits, so you can make the best choices for yourself and your family. Then be sure to enroll by the enrollment deadline to ensure you receive coverage.

Who can enroll?

- **Full-time employees (20+ hrs./wk.)** – Eligible upon hire; must choose benefits within 30 days of hire date. New hires benefits are effective the first day of the month following date of hire.
- **Eligible dependents** – Includes employee's legal spouse and children to age 26, plus disabled dependent children of any age who meet plan criteria.

Effective date of coverage

For new employees, the effective date of coverage for most plans is the first of the month following date of hire. For existing employees enrolling during Open Enrollment, the effective date of most plans is January 1.

More information

You can find more information about your benefit plans, including detailed Summary Plan Descriptions (SPDs), on mybenefits.Siegwerk.com.





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Important reminders

- **If you want to keep your current benefits in 2025**, you will need to verify your elections in Paychex and re-elect coverages. This includes Flexible Spending Accounts and Health Savings Accounts contribution amounts. FSA and HSA participants are required to re-enroll each year.
- **New employees: Enroll within 30 days from your date of hire**
- **Open Enrollment: Enroll before the enrollment deadline.** If you miss the deadline and don't enroll or make changes to your benefits, your current benefits will continue or you'll receive only those benefits that are fully paid for by Siegwerk. Additionally, you won't be able to participate in any FSAs or HSAs, and you'll have to wait until the next Open Enrollment, unless you experience a qualified life event, to enroll or change benefits.
- **Complete your annual preventive screening.** In order to receive the 2025 wellness incentives, you and or your spouse must have had a qualified preventive services between 11/1/2023 through 12/31/2024. For a complete list of qualified preventive services, refer to mybenefits.siegwerk.com.

Summary of Benefits and Coverage

The Health section of this guide provides an overview of your medical plan options. You can find detailed information about each plan, including a breakdown of costs, in each plan's Summary of Benefits and Coverage (SBC). The SBCs summarize important information about your health coverage options in a standard format to help you compare costs and features across plans. The SBCs are available on mybenefits.Siegwerk.com.

A paper copy is also available by calling your local HR representative- see contact info at the end of this guide.

Health

Quality health coverage is one of the most valuable benefits you enjoy as a Siegwerk employee. Our benefits program offers plans to help keep you and your family healthy and also provide important protection in the event of illness or injury.

Medical

You have a choice of medical plans with a range of coverage levels and costs. This gives you the flexibility to choose what's best for your needs and budget.

2025 medical plan options

- **Saver High Deductible Health Plan (HDHP) and Premium Saver HDHP with Health Savings Account (HSA) which puts you in charge of your spending through lower paycheck contributions, higher deductibles, and a tax-free Health Savings Account (HSA)**

Key features

Both of Siegwerk's medical plan options offer:

- Comprehensive, affordable coverage for a wide range of health care services.
- Flexibility to see any provider you want, although you'll save money when you stay in-network.
- In-network preventive care, with services such as annual physicals, recommended immunizations, well-woman and well-child exams, flu shots, and routine cancer screenings covered at 100%.
- Prescription drug coverage included with each medical plan.
- Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year.
- Choice of four coverage levels: Employee Only, Employee + Spouse, Employee + Child(ren) or Employee + Family.

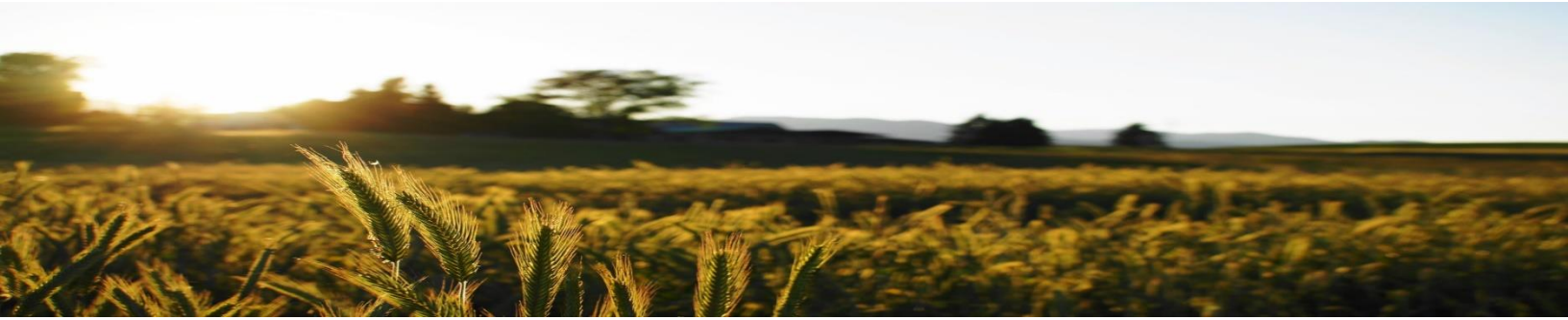
Which plan is right for you?

Consider which plan features are most important to you. Do you want to:	Saver HDHP	Premium Saver HDHP
Open and contribute to a tax-free HSA, which has no "use it or lose it" rule and offers the opportunity to invest money for future medical costs?	√	√
Pay the lowest premium cost, which may make it the least expensive option if you expect to have low health care usage?	√	√
Balance your out-of-pocket and paycheck costs with a moderate deductible and premium cost?	√	√

Medical Plan Costs

You and the Company share the cost of your medical benefits —Siegwerk pays a generous portion of the total cost and you pay the remainder. The amount you pay is deducted from your paycheck. Your specific cost is determined by the plan, coverage level, and assuming both preventive and tobacco free discounts. See the next page for a complete listing of premiums based on specific election levels.





2025 paycheck deductions per pay period (before tax)

No Discount	Saver	Premium Saver
Employee	\$37.81	\$66.51
Employee + Child(ren)	\$131.83	\$209.84
Employee + Spouse	\$159.40	\$238.24
Employee + Family	\$229.18	\$342.53

Tobacco Free Employee OR Spouse	Saver	Premium Saver
Employee	\$12.81	\$41.51
Employee + Child(ren)	\$106.83	\$184.84
Employee + Spouse	\$134.40	\$213.24
Employee + Family	\$204.18	\$317.53

Tobacco Free Employee AND Spouse	Saver	Premium Saver
Employee	\$12.81	\$41.51
Employee + Child(ren)	\$106.83	\$184.84
Employee + Spouse	\$109.40	\$188.24
Employee + Family	\$179.18	\$292.53

Preventive Employee OR Spouse	Saver	Premium Saver
Employee	\$27.81	\$56.51
Employee + Child(ren)	\$121.83	\$199.84
Employee + Spouse	\$149.40	\$228.24
Employee + Family	\$219.18	\$332.53

Preventive Employee AND Spouse	Saver	Premium Saver
Employee	\$27.81	\$56.51
Employee + Child(ren)	\$121.83	\$199.84
Employee + Spouse	\$139.40	\$218.24
Employee + Family	\$209.18	\$322.53

Tobacco Free & Preventive Employee OR Spouse	Saver	Premium Saver
Employee	\$2.81	\$31.51
Employee + Child(ren)	\$96.83	\$174.84
Employee + Spouse	\$124.40	\$203.24
Employee + Family	\$194.18	\$307.53

Tobacco Free & Preventive Employee AND Spouse	Saver	Premium Saver
Employee	\$2.81	\$31.51
Employee + Child(ren)	\$96.83	\$174.84
Employee + Spouse	\$89.40	\$168.24
Employee + Family	\$159.18	272.53

EE/SP- Both Preventive with Only 1 Tobacco Free	Saver	Premium Saver
Employee	\$2.81	\$31.51
Employee + Child(ren)	\$96.83	\$174.84
Employee + Spouse	\$114.40	\$193.24
Employee + Family	\$184.18	\$297.53

EE/SP- Both Tobacco Free with Only 1 Preventive	Saver	Premium Saver
Employee	\$2.81	\$31.51
Employee + Child(ren)	\$96.83	\$174.84
Employee + Spouse	\$99.40	\$178.24
Employee + Family	\$169.18	\$282.53



Compare medical plans

The chart below provides a comparison of key coverage features and costs of Siegwark's 2025 medical plan options.

	Premium Saver HDHP/HSA		Saver HDHP/HSA	
	In-network	Out-of-network	In-network	Out-of-network
Annual deductible				
Per person/per family	\$3,300/\$6,000	\$4,000/\$8,000	\$4,000/\$8,000	\$5,000/\$10,000
Out-of-pocket maximum				
Per person/per family	\$3,300/\$6,000	\$6,000/\$12,000	\$4,000/\$8,000	\$7,000/\$14,000
Medical coverage				
Doctor's office visits	Deductible; then 0%	Deductible; then 30%	Deductible; then 0%	Deductible; then 30%
Preventive care	\$0	Deductible; then 30%	\$0	Deductible; then 30%
Specialist visits	Deductible; then 0%	Deductible; then 30%	Deductible; then 0%	Deductible; then 30%
Telemedicine	Deductible; then 0%	Deductible; then 30%	Deductible; then 0%	Deductible; then 30%
Outpatient surgery	Deductible; then 0%	Deductible; then 30%	Deductible; then 0%	Deductible; then 30%
Inpatient hospital (per stay)	Deductible; then 0%	Deductible; then 30%	Deductible; then 0%	Deductible; then 30%
Emergency room	Deductible; then 0%	Deductible; then 30%	Deductible; then 0%	Deductible; then 30%
Labs and X-rays	Deductible; then 0%	Deductible; then 30%	Deductible; then 0%	Deductible; then 30%
Retail prescription drugs (30-day supply)				
Generic	Deductible; then 0%	Deductible; then 0%	Deductible; then 0%	Deductible; then 0%
Brand Formulary	Deductible; then 0%	Deductible; then 0%	Deductible; then 0%	Deductible; then 0%
Non-formulary	Deductible; then 0%	Deductible; then 0%	Deductible; then 0%	Deductible; then 0%
Mail-order prescription drugs (90-day supply)				
Generic	Deductible; then 0%	In-network only	Deductible; then 0%	In-network only
Brand Formulary	Deductible; then 0%	In-network only	Deductible; then 0%	In-network only
Non-formulary	Deductible; then 0%	In-network only	Deductible; then 0%	In-network only

Money-Saving Tips

To stretch your health care dollars, remember to:

- **See in-network providers** – They've agreed to the plan's negotiated rates. Visit www.wellmark.com to search for in-network providers near you.
- **Use the mail-order pharmacy** – It will save you time and money when refilling long-term prescriptions.

Closer look at the Saver HDHP/HSA

The Premium Saver and Saver high deductible health plan (HDHP) costs you less from your paycheck, so you keep more of your money. This plan rewards you for taking an active role as a health care consumer and making smart decisions about your health care spending. As a result, you could pay less for your annual medical costs.

HDHP advantages

1. Lower paycheck costs

Your per-paycheck costs are lower, giving you the opportunity to contribute the cost savings to a tax-free Health Savings Account (HSA). You pay for your initial medical costs (including prescriptions) until you meet your annual deductible/ annual out-of-pocket maximum.

2. Tax-advantaged savings account

To help you pay your deductible and other out-of-pocket costs, the Premium Saver and Saver plans let you open a Health Savings Account (HSA) and make before-tax contributions directly from your paycheck. Siegwark will also contribute \$1,000 in 2025 to your HSA to help your account grow faster.

All withdrawals from your HSA are tax-free, as long as you use the money to pay for eligible health care expenses. In addition, all the money in the account is yours and will never be forfeited. It rolls over from year to year, and you can take it with you if you leave the Company or retire. After age 65, you can withdraw funds for any reason without a tax penalty — you pay ordinary income tax only if the withdrawal isn't for eligible health care expenses.

Note: You won't pay federal taxes on HSA contributions. However, you may pay state taxes depending on your residence. Consult your tax advisor to learn more.

3. Free in-network preventive care

As with all Siegwark health plans, preventive care is fully covered under the Premium Saver and Saver plans — you pay nothing toward your deductible and no copays as long as you receive care from in-network providers. Preventive care includes annual physicals, well-child and well-woman exams, immunizations, flu shots, and cancer screenings.

4. Extensive provider network

The Premium Saver and Saver plan uses Wellmark's large network of doctors and other health care providers.

1

Free preventive care

You pay nothing for in-network preventive care.

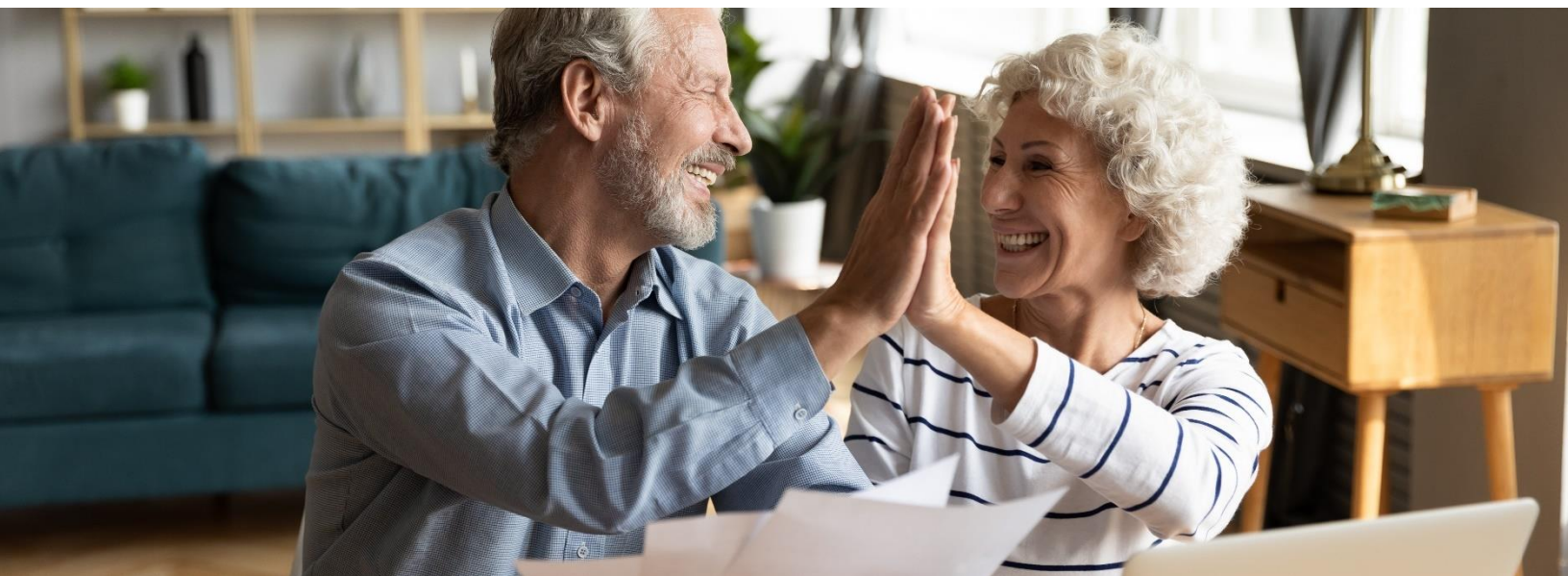
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Deductible/Out of Pocket Maximum

You pay your medical expenses up to the annual deductible/out of pocket maximum amount. Use your HSA to plan ahead for these costs and save money by paying with tax-free dollars.

Money-Saving Tips

When you enroll in the Premium Saver or Saver plan, put the money you save through lower paycheck deductions into your tax-free HSA so you'll have money available when you need to pay out-of-pocket costs.





Health Savings Account (HSA)

When you enroll in the Premium Saver or Saver plan, you are eligible to open an HSA. An HSA is a tax-free savings account you can use to pay for eligible health expenses anytime, even in retirement.

How does an HSA work?

- **Build tax-free savings for health care.** You can make before-tax deductions from your paycheck into your HSA, allowing you to save money by using tax-free dollars to pay for eligible medical, prescription, dental, and vision expenses. The total amount that can be contributed to your HSA each year is limited by the IRS. The following limits for 2025 are:
 - Up to \$4,300 for employee-only coverage.
 - Up to \$8,550 if you cover dependents.
 - Add \$1,000 to these limits if you're age 55 or older.

You may receive company contributions. For 2025, Siegwirk will make the following contributions to your account:

- \$1,000 for all coverage tiers.

Important: During Open Enrollment, you must actively select an HSA contribution of at least \$5 per pay period for 2025 in order to receive any Company contributions.

- **Use it like a bank account.** Pay for eligible medical, most prescription and over-the-counter drugs, dental, and vision expenses for yourself and your family by swiping your HSA debit card, or reimburse yourself for payments you've made (up to the available balance in your account). Keep in mind that you may only access money that is actually in your HSA when making a purchase or withdrawal. There's no need to turn in receipts (but keep them for your records).

- **Keep your money.** Unlike an FSA, the money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave Siegwirk.
- **Earn interest and invest for the future.** Once your interest-bearing HSA reaches a minimum balance, you can start an investment account, which offers a variety of no-load mutual funds similar to 401(k) investments. You can learn more at www.healthequity.com or call 1-866-346-5800.
- **Never pay taxes.** Contributions are made on a before-tax basis, and your withdrawals will never be taxed when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free, too.*

** Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at www.irs.gov). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 10%-20% penalty tax before age 65. After age 65, withdrawals for ineligible expenses are not penalized. Please review your state regulations as you may have to pay state taxes depending on your residency.*

HSA eligibility

- Must be enrolled in a high deductible health plan. Premium Saver or Saver plan.
- Cannot be covered by any other medical plan that is not a qualified high deductible plan. This includes a spouse's medical coverage unless it's HSA-qualified plan.
- Cannot be enrolled in a traditional health care FSA in 2025.
- Cannot be enrolled in Medicare, including Parts A or B, Medicaid, or Tricare.
- Cannot be claimed as a dependent on another person's tax return.
- Cannot be a veteran who receives/received treatment, other than preventive care, through the Department of Veterans Affairs within the past three months.

Flexible Spending Accounts (FSAs)

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

Siegwerk offers you the following FSAs:

Health Care FSA

- Pay for eligible health care expenses, including out-of-pocket expenses such as plan deductibles, copayments, and coinsurance, but not insurance premiums.
- Contribute up to \$3,300 in 2025.

Limited-Purpose FSA

Note: If you enroll in the CDHP and have an HSA, you are not eligible to open a Health Care FSA, but you can open a Limited-Purpose FSA.

- Use it to pay for dental and vision expenses.
- Contribute up to \$3,300 in 2025.

Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care or adult dependent care so you can work, look for work, or attend school full time.
- Contribute up to \$5,000* in 2025, or \$2,500* per spouse if you are married and file separate tax returns.

Estimate carefully

Keep in mind, FSAs are “use-it-or-lose-it” accounts. You generally must use the money in an FSA within the plan year. But Siegwerk offers the following:

- A “grace period” of up to 2 ½ extra months to use the money in your FSA. At the end of the year or grace period, you lose any money left over in your FSA.

HSA vs. Health Care FSA: What’s the difference?

	HSA	Health Care FSA
Available if you enroll in a ...	Saver/Premium Saver	PPO Plan
Eligible for company contributions	Yes	No
Change your contribution amount any time	Yes	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes
Access only funds that have been deposited	Yes	No
“Use-it-or-lose-it” at year-end	No	Yes
Money is always yours to keep	Yes	No

Managing your FSA(s)

When you enroll in a Health Care FSA, you will receive a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to your FSA administrator.

What’s an eligible expense?

- **Health Care FSA** – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at www.irs.gov
- **Dependent Care FSA** – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at www.irs.gov



Dental plans

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plans available to help you maintain your oral health.

	Basic Plan	Premium Plan
Annual deductible (per person/per family)	Waived for preventive services PPO \$30, Non-PPO \$60	Waived for preventive services PPO \$30, Non-PPO \$60
Calendar-year maximum	\$1,000	\$1,500
Preventive/diagnostic services	Covered at 100%	Covered at 100%
Basic services	Deductible; then 20%	Deductible; then 20%
Major services	Deductible; then 50%	Deductible; then 50%
Orthodontia	Not Covered	Deductible; then 50%
Orthodontia Lifetime maximum	Not Covered	\$1,500

Benefits shown are for in-network providers and are based on negotiated fees. Out-of-network coverage is based on reasonable and customary (R&C) charges.

To Go Bank

The "To Go Bank" allows you and your family members to roll over unused portions of your dental maximums to the next year, with a few limitations:

- You must use some dental service during the year (e.g., preventive care)
- The most that will accumulate in your bank will be a total of \$1,000 or \$1,500 depending on the plan you enroll in. This means if your bank is fully funded, you will have \$2,000 or \$3,000 maximum in any one year (\$1,000 or \$1,500 from the To Go Bank and \$1,000 or \$1,500 from the regular plan)
- On December 31st of each year, Delta Dental will look at the entire calendar year and make the determination of any unused funds that can be carried forward.

Dental 2025 paycheck deductions per pay period (before tax)

Plan	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
Basic Plan	\$5.14	\$13.68	\$15.60	\$22.23
Premium Plan	\$5.96	\$15.87	\$17.86	\$25.79

Vision plans

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents.

	Delta Vision Plan
Exam (once every 12 months)	\$10 exam copay
Lenses (once every 12 months)	\$15 copay
Frames (once every 24 months)	80% of balance over \$130
Contact lenses (instead of glasses)	85% of balance over \$130

Vision 2025 paycheck deductions per pay period (before tax)

Plan	Employee Only	Employee & Child(ren)	Employee & Spouse	Employee & Family
Dental Vision Plan	\$3.42	\$5.60	\$6.84	\$10.22

Money-Saving Tip

Remember, you can use your HSA or FSA for qualified out-of-pocket dental and vision expenses.



Focus on wellness

Our wellness program is designed to help you maintain or move toward a healthy lifestyle through preventive care and other assistance when you need it. You also have access to tools and resources you can use to learn more about your personal health and monitor your progress toward your health goals.

Employee assistance program

The Siegwirk Employee Assistance Program (EAP) is available throughout the year to assist with your everyday needs, at no cost to you. It's all part of our commitment to supporting your total well-being. Get help with work-life issues; referrals for clinical, legal, and financial services; and more. To begin taking advantage of this valuable benefit, visit www.icaslifestyle.com or call 1-800-634-6433.

Take advantage of preventive care benefits

Good preventive care can help you stay healthy and detect any “silent” problems early, when they’re most likely to be treatable. Most in-network preventive services are covered in full, so there’s no excuse to skip them.

- **Have a routine physical exam each year.** You’ll build a relationship with your doctor and can reduce your risk for many serious conditions.
- **Get regular dental cleanings.** Numerous studies show a link between regular dental cleanings and disease prevention — including lower risks of heart disease, diabetes, and stroke.
- **See your eye doctor at least once every two years.** If you have certain health risks, such as diabetes or high blood pressure, your doctor may recommend more frequent eye exams.

Don’t have a personal doctor? You should. Here’s why.

- **Better health.** Getting the right health screenings each year can reduce your risk for many serious conditions. And remember, preventive care doesn’t cost you anything.
- **A healthier wallet.** A PCP can help you avoid costly trips to the emergency room. Your doctor will also help coordinate specialist care, if needed.
- **Peace of mind.** Advice from someone you trust means a lot when you’re healthy, but it’s even more important when you’re sick.

Get care from your couch

When you don’t feel well, or your child is sick, the last thing you want to do is leave the comfort of your home to sit in a crowded waiting room full of other sick people. A virtual consultation lets you talk with a doctor from the comfort of your home or office without an appointment. Virtual visits cost about the same as in-person office visits. Consider a virtual visit when your doctor isn’t available, you become ill while traveling, or you’re considering visiting a hospital emergency room for a non-emergency health condition. To learn more and register for care, go to www.doctorondemand.com.

Other programs

In addition to our wellness program, you also have access to additional tools and resources with other vendors to help you with your progress toward your health goals.

Use Health Advocate to answer your health care questions

Health Advocate experts can assist you with finding or coordinating care, answering clinical questions and claims issues, and clarifying plan information. You do not need to be enrolled in a Siegwark medical plan to use this FREE service. Call Health Advocate at **866-695-8622** or visit healthadvocate.com to learn more.



What is Wellmark Blue365?

As Wellmark Blue Cross and Blue Shield members, employees are automatically eligible to get personalized access to [Blue365External](#) – a free portal that gives them deals and discounts on favorite health and wellness brands to keep them engaged in a healthy diet and lifestyle. Categories include deals on personal care, gym discounts, fitness, wellness, financial health, health eating and lifestyle. Then can save on anything from wireless ear buds and private weight loss coaching programs to pet insurance, fitness DVDs and contact lenses.

Blue365 deals and discounts are updated regularly, and your employees can stay informed with a weekly email sent to their inbox. Whether they're already living a healthy and active lifestyle, or need the motivation to jumpstart a new routine, Blue 365 will help your employees save money while meeting their health and personal goals.

Take advantage of our education assistance program

The Educational Assistance Program is designed for the benefit of those employees who wish to further their self-development by participating in educational courses outside regular business hours. Siegwark will pay the IRS limit of \$5,250 of college tuition, book, and lab costs on a reimbursement basis for approved course successfully completed per calendar year. If you resign or are terminated before receiving a grade, you will not be reimbursed for education expenses. If you resign or are terminated after receiving reimbursement, you must repay the company the full reimbursement amount received in the prior 12 months.

How to Apply

Employees employed at least six months and working 20 hours per week or more are eligible to participate in Siegwark's Educational Assistance Program. Complete the "Application for Course Approval" form and send it to the Human Resources Department. Courses will be approved if they pertain to the employee's career development at Siegwark.

Other programs offered

- Hinge Health- A muscle skeletal digital physical therapy solution that works with employees by offering the right programs and care for different MSK needs. No additional cost to employees.



Financial

Siegwerk offers programs to help ensure financial security for you and your family. We also provide access to voluntary benefits designed to help you save money on valuable supplemental insurance coverage.

Basic life and AD&D insurance

You automatically receive basic life and accidental death and dismemberment (AD&D) insurance so that you can protect those you love from the unexpected. There is no cost to you for this coverage. You can also choose supplemental coverage.

Company provided*

- 1 times your base annual salary (up to \$300,000).
- Employee basic AD&D** equal to the employee basic life benefit.

** Federal tax law requires Siegwerk to report the cost of company-paid life insurance in excess of \$50,000 as imputed income.*

*** AD&D benefits are paid in addition to any life insurance if you die in an accident or become seriously injured or physically disabled.*

Employee paid

- **Employee supplemental life** – \$10,000 increments up to \$300,000.
- **Spouse/domestic partner supplemental life** – \$5,000 increments up to \$50,000 (can't exceed 50% of employee's supplemental life amount).
- **Child supplemental life** – Amounts of \$5,000 increments to \$10,000, for children up to age 26 (can't exceed 100% of employee's supplemental life amount). Coverage for children age birth to 6 months \$500.

Note: Any life coverage enrolled in over the guaranteed issue amount will require Evidence of Insurability (EOI). Guaranteed issue amounts are \$200,000 for you and \$10,000 for your spouse. If you don't enroll in any of Siegwerk's life or disability insurance plans when first eligible, you will have to provide EOI to receive coverage at a later date.

Life insurance rates

Rates per \$1,000 of coverage (before-tax)	
	Tobacco/Non-Tobacco User
	Employee/Spouse supplemental life
Younger than 30	\$0.10
30-34	\$0.13
35-39	\$0.15
40-44	\$0.16
45-49	\$0.24
50-54	\$0.37
55-59	\$0.69
60-64	\$1.06
65-69	\$2.04

AD&D insurance rates (all ages)	
Employee supplemental AD&D	Monthly rate per \$1,000 = \$0.030
Spouse/domestic partner AD&D	Monthly rate per \$1,000 = \$0.030

What is AD&D Insurance?

Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure. AD&D benefits are paid as a percentage of your coverage amount — from 50% to 100% — depending on the type of loss.



Disability insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. Siegwert's disability insurance programs work together to replace a portion of your income when you're unable to work. The disability benefits you receive allow you to continue paying your bills and meeting your financial obligations during this difficult time.

Summary of disability benefits

	Short-Term Disability	Basic Long-Term Disability	Optional Long-Term Disability*
Who pays	Employer-paid	Employer-paid	Employee-paid
Benefit provided	Up to 60% of your weekly salary	Up to 50% of base monthly salary	Additional 10% of your base monthly salary, for a total of 60%
Maximum benefit payable	Up to Social Security Allowable Maximum	\$7,000 per month	\$9,000 per month
Maximum benefit duration	13 weeks	Until you're no longer considered disabled or you reach normal retirement age, whichever comes first	Until you're no longer considered disabled or you reach normal retirement age, whichever comes first
Waiting period	0 days for Injury 7 days for Sickness	13 weeks	13 months
Premium		\$0- you can opt to pay tax on this premium to avoid taxation on the benefit	\$0.51 per pay period for every \$100 in monthly salary

*** You must elect the buy-up LTD option when you first become eligible for the coverage to avoid answering any health questions. After that initial period, you would be considered a late entrant and would be subject to Evidence of Insurability.**

Have You Named a Beneficiary?

Be sure you've selected a beneficiary for all your life and accident insurance policies. The beneficiary will receive the benefit paid by a policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. Visit <https://payflexchex.com>.





Voluntary benefits

Accident insurance

Accident insurance supplements your primary medical plan and disability programs by providing cash benefits directly to you in cases of accidental injuries. You can use this money to help pay for uncovered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent. There is an annual wellness benefit included on this plan of \$75.

Accident Plan	Employee Only	Employee & Child (ren)	Employee & Spouse	Employee & Family
Prudential	\$4.85	\$7.59	\$7.31	\$11.92

CI Plan	Attained Age	Non Tobacco Users	Per Pay Period Rates per \$10,000 of Coverage	
Ages	Employee Only	Employee & Child (ren)	Employee & Spouse	Employee & Family
18-29	\$4.20	\$6.06	\$5.80	\$8.01
30-39	\$5.17	\$6.41	\$6.39	\$8.60
40-49	\$8.33	\$7.68	\$8.22	\$10.43
50-59	\$18.42	\$13.08	\$15.61	\$17.82
60-69	\$34.75	\$22.51	\$28.43	\$30.64
70+	\$74.83	\$49.16	\$65.88	\$68.09

Critical illness insurance

When a serious illness strikes, such as a heart attack, stroke, or cancer, critical illness insurance can provide a lump-sum benefit to cover out-of-pocket expenses for your treatments that are not covered by your medical plan. You can also use the money to take care of your everyday living expenses, such as housekeeping services, special transportation services, and day care. Benefits are paid directly to you, unless assigned to someone else. There is an annual wellness benefit included on this plan of \$75.

CI Plan	Attained Age	Tobacco Users	Per Pay Period Rates per \$10,000 of Coverage	
Ages	Employee Only	Employee & Child (ren)	Employee & Spouse	Employee & Family
18-29	\$4.20	\$6.41	\$6.33	\$8.53
30-39	\$5.17	\$7.38	\$7.87	\$10.08
40-49	\$8.33	\$10.54	\$12.51	\$14.72
50-59	\$18.42	\$20.62	\$26.41	\$28.62
60-69	\$34.75	\$36.96	\$48.62	\$50.83
70+	\$74.83	\$77.04	\$104.95	\$107.16

Learn More

Visit www.prudential.com/mybenefits for more information about your accident and critical illness insurance options

Voluntary benefits

***NEW Hospital Indemnity**

Hospital Indemnity insurance pays a cash benefit for hospital confinements. This benefit is paid directly to you and can keep you from withdrawing money from our personal bank account or your HSA for hospital related expenses. You can use the cash benefits however you wish.

HI Plan	EE Only	EE+Sp	EE+ Child	EE & Family
Prudential	\$14.84	\$32.92	\$29.85	\$47.93

<http://www.prudential.com/mybenefits>

Legal Services

Legal Shield provides personal legal services for you and your eligible dependents. There are no hourly rates to pay or claim forms to complete when you use a plan attorney and no limits on how many times you can use them. Consultations are available with web chat and email as options. Emergency after-hours assistance also is available 24/7.

Legal Plan	Employee Only	Employee & Family
Legal Shield	\$9.28	\$9.28

<http://www.shieldbenefits.com/siegwerk>

Identity Theft Protection

The number of people who are victims of identity theft increases each year. ID theft protection can help bring you peace of mind while protecting your identity. Your plan features:

- Protection for you and your family
- Tri-bureau credit monitoring
- Data breach notifications
- Full-service, 24/7 fraud remediation with a dedicated Privacy Advocate
- High-risk and financial transaction monitoring
- Advanced Threat Intelligence (ATI) services, enhancing both corporate and individual employee security

Identify Theft	Employee Only	Employee & Family
Legal Shield	\$9.28	\$9.28

www.shieldbenefits.com/siegwerk

Pet Insurance

When a beloved pet becomes ill or has an accident and needs the expertise of a veterinarian, the last thing you want to think about is, "How much is this going to cost?" Siegwerk removes that worry by offering you a selection of flexible and affordable insurance programs from Pet's Best to help provide your pet with quality, trustworthy care. You can choose the Essential Plan, which covers accidents, injuries, illness, surgery, and hospitalization. You can also select, the Plus Plan, which covers the Essential Plan plus many everyday veterinary expenses.

You can sign up for pet insurance at any time. Pricing is based on your ZIP code and the type of pet covered, with typical savings of up to 90% off veterinarian bills.

www.petsbest.com/Siegwerk

401(k) savings plan

The Company 401(k) savings plan provides advantages you may not get with other types of savings plans and helps you meet one of life's important goals — saving for a financially secure retirement.

Eligibility

You are eligible to participate if you are at least 21 years of age and are a full-time or part-time employee.

Your contributions

You can contribute to your 401(k) with before-tax money, Roth after-tax money, or both. The type of contributions you make will depend on your financial goals and circumstances.

Both before-tax and Roth after-tax contributions count toward the IRS maximum of \$23,500 in 2025. You also may not contribute more than 80% of your income.

If you are age 50 or older, you may make additional catch-up contributions — up to \$7,500 in 2025.

Company matching contributions

To support your retirement saving efforts, Siegwerk matches 100% of the first 3% of compensation and 50% of the next 5% of your eligible pay. Eligible pay includes your base salary, not including any bonus or commissions.

Investment elections

The plan offers you a variety of investment options to choose from. It's important to carefully consider your investment goals, retirement timeframe, and risk tolerance when deciding how to invest your plan contributions. Visit [401k.com](https://www.401k.com) to learn more about your investment options.

Vesting

Vesting refers to your ownership of the money in your account. You are always 100% vested in your own contributions. You become fully vested in Siegwerk's contributions on day 1.

Enrolling in the plan

You should receive notification, along with an enrollment kit, once you become eligible to enroll in the 401(k) savings plan. If you don't receive notification within 30 days of your hire day, please contact your HR Department.

Investing involves risk, including the risk of loss. Before investing, carefully consider the funds' or investment options' objectives, risks, charges, and expenses. Call 1-800-835-5097 for a prospectus and, if available, a summary prospectus, or an offering circular containing this and other information. Please read them carefully.

It's always the right time.

Saving for retirement is important for your financial future, whether you are retiring soon or years from now. Your 401(k) savings plan is designed to assist you in meeting your retirement goals.



Enroll

Carefully consider your benefit options and your anticipated needs. Then follow the instructions to enroll yourself and any eligible dependents in health and insurance benefits for 2025.

How to enroll

You have two options for enrolling in your benefits.

Online

Log in to <https://paychexflex.com>.

Enroll from any computer with internet access, 24 hours a day, seven days a week. Follow the prompts to set up your account and select a secure password.

Changes during the year

After your enrollment opportunity ends, you won't be able to change your benefits coverage during the year unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse/domestic partner's employment status that affects your benefits eligibility.

Effective date of coverage

For new employees, the effective date of coverage for most plans is the first of the month following date of hire.

For existing employees enrolling during Open Enrollment, the effective date of most plans is January 1, 2025. Employees have from November 11 through November 24, 2024 to make their 2025 benefit elections.

Contacts

Benefit Plan	Provider	Group Number	Phone Number	Website
Medical	Wellmark of Iowa	36832	1-800-524-9242	www.wellmark.com
Prescription	Wellmark of Iowa	36832	1-800-524-9242	www.wellmark.com
Health Savings Account (HSA)	Health Equity	34747	1-844-341-6998	www.healthequity.com
Flexible Savings Account (FSA)	Health Equity	60699	1-877-924-3967	www.wageworks.com
Dental	Delta Dental of Iowa	33499	1-800-544-0718	www.deltadentalia.com
Vision	Delta Dental of Iowa	33499	1-888-899-3747	www.deltadentalia.com/deltavision
Advocacy program	Health Advocate	Siegwerk USA Co.	1-866-695-8622	www.healthadvocate.com/members
Employee assistance program (EAP)	ICAS	Siegwerk USA Co.	1-800-634-6433	www.icalifestyle.com
Telemedicine services	Doctor on Demand		1-800-997-6196	www.doctorondemand.com
Life and AD&D insurance	Prudential	53528-1	1-866-598-5671	www.prudential.com/mybenefits
Disability insurance	Prudential	53528-2	1-866-598-5671	www.prudential.com/mybenefits
Accident insurance	Prudential	53528	1-844-455-1022	www.prudential.com/mybenefits
Critical illness insurance	Prudential	53528	1-844-455-1022	www.prudential.com/mybenefits
Pet Insurance	Pets Best		1-888-984-8700	www.petsbest.com/siegwerk
Legal plan	Legal Shield		1-888-807-0407	www.shieldbenefits.com/siegwerk
401(k) savings plan	Fidelity Investments	08797	1-800-835-5097	www.401k.com

Human Resources Contact Information

Becky Kaduce	HR Manager-Flex Pak	1-515-720-9990	Becky.kaduce@siegwerk.com
Jennifer Nicholes	HR Manager Narrow Web	1-828-391-2333	Jennifer.Nicholes@siegwerk.com
Sierra Marston	HR Coordinator	1-828-391-2319	Sierra.marston@siegwerk.com
Brett Godwin	HR Business Partner	1-515-471-2117	Brett.godwin@siegwerk.com
Kym Den Hartog	Senior HR Business Partner	1-515-710-9257	Kym.denhartog@siegwerk.com
Lauren Reed	HR Specialist	1-515-471-2120	Lauren.reed@siegwerk.com



This guide is intended to describe the eligibility requirements, enrollment procedures, plan highlights, and coverage effective dates for the benefits offered by Siegwirk. It is not a legal plan document and does not imply a guarantee of employment or continuation of benefits. While this guide is a tool to answer many of your benefit questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plan's operation. The noted plan changes in this guide may service as a Summary of Material Modifications (SMM) to the SPD. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will prevail.