



# **WILBERT'S**

*FAMILY ENTERPRISES*

## ***Benefits Summary***

Plan Year 2024



# Our employees are our most valuable asset.

## Stay Healthy

- Medical, dental, and vision plans
- Health savings account

## Feeling Secure

- Disability insurance
- 401(k) and Profit Sharing Plan
- Life and accidental death and dismemberment (AD&D) insurance

## Work/Life Balance

- Employee assistance program
- Paid time off (PTO)

## Employee Benefits

- U-Pull It discount
- Artisanworks membership
- Anniversary awards
- Lifemart

This is not a binding agreement. The above information is provided in summary for easy comparison only. Refer to your plan booklet and handbook for actual details. In the event there is a discrepancy between the information presented here and the actual plan document, the plan document controls.



2024

*Benefits  
at a Glance*

# 2024 Excellus BCBS Medical Plan Summary

<i>Coverages (based on In- Network Providers)</i>	<i>1. Signature Copay- Gold</i>	<i>2. Signature Deductible- Silver</i>	<i>3. Signature Deductible- Bronze</i>
<b>HSA Eligible</b>	No	Yes	Yes
<b>Single Deductible</b>	\$0	\$2,500	\$5,500
<b>Family Deductible</b>	\$0	\$5,000	\$11,000
<b>Co-Insurance</b>	0%	15%	0%
<b>Single Out of Pocket Max.</b>	\$6,600	\$8,050	\$8,050
<b>Family Out of Pocket Max.</b>	\$15,800	\$16,100	\$16,100
<b>Out of Network Coverage (Y/N)</b>	Yes (Refer to booklet for benefit summary)	Yes (Refer to booklet for benefit summary)	Yes (Refer to booklet for benefit summary)
<b>Office Visit PCP</b>	\$40	Subject to Deductible/Co- Insurance	\$30 Copay, Subject to Deductible
<b>Office Visit Specialist</b>	\$60	Subject to Deductible/Co- Insurance	\$50 Copay, Subject to Deductible
<b>ER</b>	\$250	Subject to Deductible/Co- Insurance	\$250 Copay, Subject to Deductible
<b>Urgent Care</b>	\$60	Subject to Deductible/Co- Insurance	\$50 Copay, Subject to Deductible
<b>Inpatient Hospital</b>	\$750	Subject to Deductible/Co- Insurance	\$500 Copay, Subject to Deductible
<b>Outpatient Surgical</b>	\$250	Subject to Deductible/Co- Insurance	\$250 Copay, Subject to Deductible
<b>Vision Exam</b>	\$60	Subject to Deductible/Co- Insurance	\$50 Copay, Subject to Deductible
<b>Vision Hardware</b>	\$60 Annual Allowance	Subject to Deductible/Co- Insurance	\$60 Annual Allowance
<b>RX (Generic/Brand/ Non Formulary)</b>	\$15/\$50/50% Copay	\$5/\$35/\$70; Subject to Deductible	\$10/\$35/\$70; Subject to Deductible

The above information is not a contract, please refer to your contract for specific benefit information.



# 2024 Excellus BCBS Medical Plan Costs

The following Employee (EE) contributions for the medical plan will be effective on January 1, 2024.

## 1. 2024 Excellus BCBS Signatue Copay Gold Plan Deduction Amount Per Paycheck (Weekly)

<i>Election</i>	<i>0-4 Years of Service</i>	<i>5-9 Years of Service</i>	<i>10+ Years of Service</i>
Employee Only	\$153.27	\$131.55	\$109.78
Employee + Spouse	\$306.55	\$263.07	\$219.59
Employee + Child(ren)	\$260.57	\$223.61	\$186.64
Family	\$416.72	\$355.09	\$292.78

## 2. 2024 Excellus BCBS Signature Deductible Silver Plan Deduction Amount Per Paycheck (Weekly)

<i>Election</i>	<i>0-4 Years of Service</i>	<i>5-9 Years of Service</i>	<i>10+ Years of Service</i>
Employee Only	\$114.01	\$92.37	\$70.76
Employee + Spouse	\$227.99	\$184.73	\$141.54
Employee + Child(ren)	\$193.79	\$157.02	\$120.29
Family	\$308.10	\$246.50	\$184.88

## 3. 2024 Excellus BCBS Signature Deductible Bronze Plan Deduction Amount Per Paycheck (Weekly)

<i>Election</i>	<i>0-4 Years of Service</i>	<i>5-9 Years of Service</i>	<i>10+ Years of Service</i>
Employee Only	\$46.90	\$43.66	\$34.62
Employee + Spouse	\$151.46	\$106.89	\$86.15
Employee + Child(ren)	\$128.73	\$90.87	\$73.22
Family	\$201.84	\$138.74	\$108.80



## 2024 Dental Plan

Wilbert's will continue their current dental plan offering with Excellus BCBS for 2024. Below is a summary of Wilbert's Dental plan.

<i>Coverages (based on In-Network Providers)</i>	<i>2024 Plan Year Dental Plan</i>
Preventative (i.e. cleanings)	100%
Basic (i.e. fillings/extractions)	80%
Major (i.e. crowns/dentures)	50%
Orthodontia (Dependents to age 19)	50%
Annual Deductible	\$50 Single/\$150 Family
Annual Maimum	\$1,500
Orthodontia Maximum (Lifetime)	\$2,000
Dependent Age Limit	26

The following Employee (EE) contributions for the dental plan will be effective on January 1, 2022.

### 2024 Excellus BCBS Dental Plan

<i>Election</i>	<i>0-4 Years of Service</i>	<i>5-9 Years of Service</i>	<i>10+ Years of Service</i>
Employee Only	\$5.49	\$4.77	\$3.97
Employee + Spouse	\$10.99	\$9.56	\$7.97
Employee + Child(ren)	\$10.56	\$9.19	\$7.65
Family	\$17.38	\$15.11	\$12.59

## 2024 Excellus Vision Silver Plan

New for 2024, Employees will have the option to enroll into an Excellus Vision Plan provided through the Davis Vision Network.

<i>Benefits</i>	<i>Copay Amount</i>	<i>Benefits</i>	<i>Allowances</i>
Eye Exams (every 12 months)	\$10	Frames (every 24 months)	Up to \$130 participating retailers (\$180 Visionworks)
Lenses (every 12 months)	\$25	Lenses (in lieu of eyeglasses)	Up to \$130
Std Contact Lens Eval, Fitting, Follow-Up Care	\$25	Out of Network Benefits	Available

The following Employee (EE) contributions for the vision plan will be effective on January 1, 2024.

<i>Tier</i>	<i>Weekly Premium</i>	<i>Monthly Premium</i>
Single	\$1.79	\$7.77
Employee + Spouse	\$3.23	\$13.99
Employee + Child(ren)	\$3.41	\$14.76
Family	\$5.38	\$23.30

# HEALTH SAVINGS ACCOUNTS

## Who is eligible and when:

Full-time employees working 30+hrs/week that are enrolled in an HSA qualified plan.

## Benefits you receive:

Health Savings Accounts(HSA) provide you with an important tax advantage that can help you pay for qualified medical, dental, and vision expenses on a pre-tax basis. By estimating your family's healthcare costs for the next year, you can lower your taxable income and save money.

- HSA monies can be used for eligible Health, Dental and Vision services
- The HSA is an employee-owned bank account in which you can deposit pre-tax money to save for future medical expenses or pay for services in which you are responsible for out of pocket (i.e. deductible, and co-insurance costs).
- The annual IRS contribution limits for 2022 are \$3,650/Single and \$7,300/Family.
- Individuals age 55 and older can also make additional "catch-up" contributions to their HSA.

The maximum annual catch-up is \$1,000.

## To open an HSA:

Go to your bank or sign up online for an HSA. Provide the routing and account number to HR to begin our contribution.

Wilbert's HSA employer contribution is based on a Matching Schedule. Wilbert's will match your contribution amount up to a maximum of **\$25 per week.**



# DISABILITY INSURANCE

## Who is eligible and when:

Full-time employees working 30+hrs/week. Eligibility begins 90 days after employment.

## Benefits you receive:

Wilbert's, Inc. provides full-time employees with voluntary short- and long-term disability income benefits, which employees pay the premium cost for the coverages. In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits, though.

	<i>Short-term Disability</i>	<i>Long-term Disability</i>
<b>Benefits Begin</b>	On the 8th Day of Accident/Sickness	After 180 Days of Disability
<b>Benefits Payable</b>	Up to 25 Weeks of Disability	Up to 2 Years Own Occupation
<b>Percentage of Income Replaced</b>	60%	60%
<b>Maximum Benefit</b>	\$1,000/week	\$6,000/month

## Monthly Cost for STD/LTD Coverage (Employee Pays)

<i>Age</i>	<i>STD (Per \$10 of Weekly Benefit)</i>	<i>LTD (Per \$100 of Monthly Payroll)</i>
<25	\$0.159	\$0.229
25-29	\$0.204	\$0.273
30-34	\$0.250	\$0.327
35-39	\$0.272	\$0.610
40-44	\$0.329	\$0.676
45-49	\$0.374	\$1.003
50-54	\$0.499	\$0.948
55-59	\$0.657	\$1.700
60-64	\$0.816	\$1.820
65-69	\$0.828	\$0.741
70+	\$0.374	\$0.316

# LIFE INSURANCE

## Who is eligible and when:

Full-time employees working 30+hrs/week. Eligibility begins 1st of the month following 12 months of employment.

## Basic Life and AD&D Insurance

Wilbert's, Inc. provides full-time employees the option to enroll up to 1x's annual earnings to a maximum of \$150,000 of group life and accidental death and dismemberment (AD&D) insurance, and Wilbert's pays the full cost of this benefit. Contact HR to update your beneficiary information.

## Voluntary Life Insurance

Employees who want to supplement their group life insurance benefits may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through weekly payroll deductions. You can purchase optional life insurance as follows: (amounts elected over the guaranteed issue amounts will require evidence of insurability for approval; and any amounts elected after the initial eligibility period requires evidence of insurability):

- Employee: Increments of \$10,000 up to \$250,000 (not to exceed 5x's annual earnings). Guaranteed Issue Amount- \$50,000.
- Spouse: Increments of \$5,000 up to \$50,000, not to exceed 50% of employee coverage. Guaranteed Issue Amount- \$30,000.
- Child(ren): Increments of \$2,000 up to \$10,000.

## Monthly Cost for Each \$1,000 of Employee, Spouse, Child(ren) Optional Life Insurance Coverage (Employee Pays)

<i>Age</i>	<i>Employee</i>	<i>Spouse</i>
<25	\$0.061	\$0.048
25-29	\$0.073	\$0.057
30-34	\$0.098	\$0.076
35-39	\$0.110	\$0.086
40-44	\$0.122	\$0.095
45-49	\$0.183	\$0.143
50-54	\$0.281	\$0.219
55-59	\$0.526	\$0.410
60-64	\$0.807	\$0.630
65-69	\$1.552	\$1.212
70+	\$2.518	N/A
Dependent Children	\$0.254	

# 401(K) RETIREMENT PLAN

## Who is eligible and when:

Full-time employees working 30+hrs/week and that are 18 years or older. Eligibility begins 6 months after date of hire.

## Benefits you receive:

Employee 401K will Auto Enroll employees at 6 months of employment at 3% with a company match of 3%.

- Employees can change their contribution percentage at any time.
- The company will match 100% on the first 3% of compensation deferred; 50% on the next 2% of compensation deferred.
- 401K Loans: are available upon approval of application, for up to 50% of vested account balance. 1000 minimum with \$125 set up fee.
- Hardship Loans are available upon approval of application, for certain “immediate and pressing” needs only. Taxes and Penalties will apply.
- Investment Options are: Target Date Funds and Mutual Funds.
- Employees are 100% Vested.

# PROFIT SHARING

## Who is eligible and when:

Full-time employees working 30+hrs/week with at total of 1,000 hours or more and that are 18 years or older. Eligibility begins when an employee has been here 6 months and on the day the disbursement is issued.

## Benefits you receive:

Employees will receive a profit sharing bonus depending on the profitability of the company. A percentage of the disbursements will be going into Employee’s retirement account and the final percentage will be a live check.

## Vesting Schedule

% Vested	Length of Service
0	1 Year
25	2 Years
50	3 Years
75	4 Years
100	5 Years

*Check your eligibility!*



# EAP (EMPLOYEE ASSISTANCE PROGRAM)

## Services for you and your employees:

- EAP: Three face-to-face visits per occurrence with experienced clinicians to help address any personal concerns.
- Work/Life Resources: Information and referrals on child care, elder care, adoption, relocation, and other personal convenience matters.
- Parent Guidance: Unlimited phone access for the new parent, either about to go or already on maternity leave; supports parenting needs and return-to-work preparation for the entire family.
- Health Risk Assessments: Online access to a health risk assessment survey, and a variety of health management tools and information.
- Legal Resources: Unlimited phone access to Com Psych legal professionals and an initial consultation at no charge with a local attorney, and discounts on additional services.
- Financial Resources: Unlimited phone access to financial professionals for information regarding personal finance and related issues. This also includes one face-to-face visit (up to 1 hour) with a local financial planner.
- Online Will Preparation: Access to Estate Guidance which offers the ease and simplicity of online will preparation. Employees can complete a will and download it to their computer.

*See next page for more EAP information*

## ADP LIFE ADVISORS

ADP can help with your payroll and benefits questions and requests including:

- Password resets
- Account set up
- Navigating and understanding ADP features
- Viewing/printing pay statements and/or W-2s

**If you need ADP assistance please reach  
out to your MyLife Advisors at**

**(844) 448-0325**



# LifeCare Work-Life EAP Program

Visit [Lifecare.com](http://Lifecare.com) or call a Specialist today for confidential 24/7 assistance and resources for child care, elder caregiving, emotional health counseling, wellness resources, pet services, home services, legal and financial services and more.

## Emotional Health and Counseling

Call today for your choice of 3 face-to-face or over the phone counseling sessions per issue with unlimited issues per year.

- Anxiety & Depression
- Marital or relationship difficulties
- Divorce & Family counseling
- Discounts, articles and tools on LifeCare.com
- Domestic violence
- Grief issues
- Substance abuse



## Parenting, Child Care and Education

Balancing work, family and all of your daily responsibilities can be challenging. LifeCare offers personalized assistance and resources to help you save time and money.

- Adoption and Prenatal Care
- Breastfeeding and Mothers at Work®
- Education Services
- Child Development and Special Needs
- Discounts, articles and tools on LifeCare.com
- Before- and after-school
- Child care (centers, in-home, family day care)
- Parenting infants to teens
- Work and family



## Senior Caregiving Services

Caring for loved ones as they age is a lot easier when you have a good support system in place.

- Care options and living arrangements
- Caregiver issues and concerns
- Home meal delivery programs
- Hospice services and Respite care
- Medicare, Medicaid and Social Security
- Senior health/safety
- Transportation services
- Discounts, articles and tools on LifeCare.com



## Wellness and Daily Living

- Family health
- Diet & nutrition
- Emotional health
- Fitness/exercise
- Senior health
- Safety
- Consumer information
- Pet care
- Automotive services
- Home improvement
- Moving/relocation
- Travel
- Utilities/home services
- Discounts, articles and tools on LifeCare.com



## Legal and Financial

Call to learn more - you may be eligible for free consultations and discounted legal fees.

- Credit & debt
- Insurance
- Legal & Personal finance
- Medicare/Medicaid
- Real estate & loans
- Retirement planning
- Social Security
- Discounts, articles and tools on LifeCare.com



To access LifeCare by phone: Call **800-697-7315** (TDD/TTY 800-873-1322) 24 hours a day. To access LifeCare on the web: **TO REGISTER** visit your employer's ADP web portal. Navigate to the "My Tools" page and select LifeCare – Work/Life, EAP, Discounts link. Register by completing the simple, one-time process.



# PAID TIME OFF

## Who is eligible and when:

Full-time employees are eligible for Paid Time Off (PTO), employees will start accruing time at hire.

## Benefits you receive:

PTO: This means 1.54 hours accrue each worked pay period, during the first year. All PTO must be approved by management via ADP. With each additional year employees will gain 8 hours of PTO, still being accrued throughout the year. This will cap after their 10th year at 160 hours.

Years of Service	Accrual per Pay Period	Maximum Accrual
0-1 Years	1.54 hours	80 hours/10 days
1-2 Years	1.69 hours	88 hours/11 days
2-3 Years	1.85 hours	96 hours/12 days
3-4 Years	2.00 hours	104 hours/13 days
4-5 Years	2.15 hours	112 hours/14 days
5-6 Years	2.31 hours	120 hours/15 days
6-7 Years	2.46 hours	128 hours/16 days
7-8 Years	2.61 hours	136 hours/17 days
8-9 Years	2.77 hours	144 hours/18 days
9-10 Years	2.92 hours	152 hours/19 days
10+ Years	3.08 hours	160 hours/20 days

## Birthday PTO:

8 hours of PTO are given to an employee upon hire to be used freely throughout the year. 8 hours will be given to the employee each consecutive year on their anniversary. Birthday PTO does not rollover.



# ADDITIONAL TIME OFF

## Bereavement Time

Full-time employees are eligible. Employees will receive one day paid, and two days unpaid based on their regular rate of pay in the event of the death of an immediate family member. For the purposes of this policy, members of the immediate family include spouse, domestic partner, parents, children, stepchildren, grandparents, step-grandparents, grandparents-in-law, grandchildren, sisters, brothers, parents-in-law, sons/daughters-in-law, stepparents, stepparents-in-law, aunts, uncles, nieces, nephews, and cousins.

## Additional Rules

- Employee must give at least a two-week notice for any planned absence from work. This is for paid and unpaid time off.
- Wilbert's allows 40 hours maximum of PTO to be used per pay period. PTO must be used at minimum of 4 hours per instance. Can be used for any amount greater than 4 hours.

## Holidays

As a full-time employee, you will receive the following paid holidays each year:

New Year's Day	Labor Day
Memorial Day	Thanksgiving Day
Independence Day	Christmas Day



At the beginning of each year management will notify employees when holidays will be observed for each of Wilbert's locations. Holiday pay is based on the number of hours each employee is regularly scheduled to work at their straight time hourly rate, up to a maximum of 8 hours.

## Scheduling

In an effort to provide employees the opportunity to request time off in a fair manner, Wilbert's opens an annual window from January 1st-January 14th each year for planned time-off requests that are during high request times (ex: the day before or after a holiday). These requests will be approved based on seniority. PTO may initially be taken in 4 hour increments. Any time above 4 hours in a day may be taken in hourly increments. All PTO requests are subject to approval by manager. Every effort will be made to permit employees to take planned PTO (such as time off for vacation). However, due to the nature of our business, coordination within/between departments is essential. Approval will depend on the department's workload and will be granted on a first-come first-serve basis. All requests must be submitted online via ADP. After logging in to ADP, select Request Time off near your Time Off Balances.



# ADDITIONAL BENEFITS

## Employee Discount

All employees of Wilbert's are eligible for a 20% discount on parts pulled at any Wilbert's U-Pull It location. Employees should provide their name upon check-in to receive their discount.

## Artisanworks Membership

All employees of Wilbert's and their families are eligible for free admission to Artisanworks located at 565 Blossom Rd Suite L, Rochester, NY 14610. Employees are also eligible for discounted event spaces at the member price.



## Red Wings Season Tickets

Tickets are available on a first-come, first-serve basis. See your manager for more details!

## Anniversary Awards

To celebrate their milestones and show our appreciation to their dedication, employees will receive anniversary awards at each 5 year milestone. Employees will be eligible to choose a gift valued based on years of service.

## Lifemart Employee Discounts

All employees are eligible for Lifemart employee discounts through ADP upon hire. To access, log in to ADP, click Myself> Benefits> Employee Discounts. Employees will receive discounts for travel, movie tickets, car rentals, amusement parks, and more!



# REQUIRED NOTICES

## **The Woman's Health and Cancer Rights Act of 1998**

The Act requires that all group healthcare programs that provide medical and surgical benefits with respect to a mastectomy must provide coverage for: Reconstruction of the breast on which the mastectomy has been performed; Surgery and reconstruction of the other breast to produce a symmetrical appearance; and Prostheses and treatment of physical complications of all stages of mastectomy, including lymph edema. These services must be provided in a manner determined in consultation with the attending physician and the patient. This coverage may be subject to annual deductibles, co-pays and coinsurance provisions applicable to other such medical and surgical benefits provided under the program.

## **The Health Insurance Portability and Accountability Act of 1996**

The Health Insurance Portability and Accountability Act of 1996 (HIPAA), and the rules issued by the U.S. Department of Health and Human Services, require CRFS' healthcare programs (medical, prescription drug, vision and dental) protect the confidentiality of your private health information. The intent of HIPAA is to make sure that private health information that identifies (or could be used to identify) you is kept private. This individually identifiable health information is known as "protected health information" (PHI). The programs also hire professionals and other companies to advise the programs and help administer and provide healthcare benefits. The programs require these individuals and organizations, called "Business Associates," to comply with HIPAA's privacy rules. In some cases, you may receive a separate notice from one of the programs' Business Associates. That notice will describe your rights with respect to benefits administered by that individual/organization.

## **Special Enrollment Provision**

Loss of Other Coverage (Excluding Medicaid or a State Children's Health Insurance Program). If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependent in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 30 days after your or your dependents' coverage ends (or after the employer stops contributing toward the other coverage).

## **Loss of Coverage for Medicaid or a State Children's Health Insurance Program**

If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program. New Dependent by Marriage, Birth, Adoption or Placement for Adoption. If you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

## **Eligibility for Medicaid or a State Children's Health Insurance Program**

If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or a state children's health insurance program with respect to coverage under this plan, you still may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

## **Important Warning**

If you decline enrollment for yourself or for an eligible dependent you must complete the "Form for Employee to Decline Coverage." On the form, you are required to state that coverage under another group health plan or other health insurance coverage (including Medicaid or a state children's health insurance program) is the reason for declining enrollment, and you are asked to identify that coverage. If you do not complete the form, you and your dependents will not be entitled to special enrollment rights upon a loss of other coverage as described above, but you will still have special enrollment rights when you have a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, as described above. If you do not gain special enrollment rights upon a loss of other coverage, you cannot enroll yourself or your dependents in the plan at any time other than the plan's annual open enrollment period, unless special enrollment rights apply because of a new dependent by marriage, birth, adoption or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan. [Further, anyone whom you enroll during annual open enrollment will be treated as a "late enrollee" (unless the person happens to be entitled to special enrollment during the annual open enrollment period). For late enrollees, the preexisting condition exclusion period is 18 months, not the normal 12 months.

