

Benefits At-A-Glance

2027

Benefit	Plan Options	Plan Details
Medical Blue Cross Blue Shield MA Anthem Blue Cross	- PPO \$750/\$1500 - HDHP \$2,000/\$4,000 - HDHP \$3,000/\$5,000 - CA Only HMO	- HDHP (High Deductible Health Plan) that is compatible with a Health Savings Account (HSA) - In and out-of-network benefits / preventive covered 100% in-network (Anthem CA Only HMO Option In-Network benefits only)
Dental Delta Dental	- Core Plan - Enhanced Plan	- In and out-of-network benefits / preventive covered 100% in-network - Both plans include orthodontia coverage: - Core covers under age 19 & Enhanced covers all ages
Vision EyeMed	Vision	- In-network benefits with out-of-network reimbursements - Coverage for exams, frames, lenses, and contact lenses once every 12 months
Health Savings Account HealthEquity	HSA	- Must be enrolled in either HDHP to qualify - Employer HSA contributions will be paid per pay period - Werfen contributes \$500 (single) & \$1,000 (Family) - IRS Limits: Single - \$4,500; Family \$9,000
Flexible Spending Accounts HealthEquity	Health Care FSA	- Available with or without medical coverage - Contribute pre-tax funds through payroll deductions to use for qualified medical expenses - FSA Carryover available - Contributions available up to the current IRS limits
	Limited Purpose FSA (LPFSA)	- Can be used with the HSA - Contribute pre-tax funds through payroll deductions to use for qualified dental and vision expenses - LPFSA Carryover available
	Dependent Care FSA (DCFSA)	- Contribute pre-tax funds up to \$5,000 through payroll deductions to use for the care of an eligible dependent - Grace Period at the end of the plan year is available
Life and Disability Insurance Prudential	- Life and AD&D - Short-Term Disability - Long-Term Disability	- All eligible employees may enroll in Voluntary Life and AD&D coverage up to the guaranteed issue amount of \$500,000 - Employer-paid base level Short-Term Disability (STD) for all eligible employees - Voluntary LTD and Buy-Up STD benefits available for all eligible employees
Voluntary Insurance Prudential	- Accident - Hospital Indemnity - Critical Illness	- These are supplemental benefits that pay you cash for unforeseen accidents, illnesses, or hospital stays - This benefit is 100% employee-paid
Employee Assistance Program (EAP) Magellan	EAP	EAP offers free, confidential support for life's challenges—such as stress, family, legal, or financial concerns
Legal & ID Theft Aura Legal & Fraud Protection	- Legal - ID Theft	- Helps safeguard individuals from financial, legal, and personal consequences by providing assistance with identity monitoring, fraud recovery, and access to legal support when covered issues arise - This benefit is 100% employee-paid
Pet Insurance MetLife	- MetLife - FIGO	- Pet Insurance helps cover unexpected vet bills for accidents, illnesses, and routine care—so you can keep your pets healthy without the financial stress - This benefit is 100% employee-paid and billed directly to you
Home & Auto Farmers	Home & Auto	- Receive exclusive discounts and added protection with Home & Auto Insurance - This benefit is 100% employee-paid and billed directly to you
401(k) T. Rowe Price	Retirement Plan	A tax-advantaged retirement savings plan that helps employees build long-term financial security through paycheck contributions and employer matching. Refer to your benefits guide for more information
Tuition Reimbursement	All U.S. locations	- Tuition Reimbursement up to \$5,250 per calendar year for eligible education expenses - Available for approved undergraduate, graduate, and job-related courses - Helping employees expand their skills and achieve their professional goals

This communication highlights some of the benefit plans available at Werfen. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the official plan documents will always govern. Werfen reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.



For more resources and information scan the QR code or visit, mywerfenrewards.com. If you have specific questions, our benefit team is here to assist, please reach out to us at benefits.na@werfen.com.

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