

Employee Benefit Plan Information

This Summary of Benefits and Coverages provides an overview of our typical medical, prescription drug, vision, and dental plan options. Benefits and Coverages are subject to change at any time.

STAR HEALTH PLANS

STAR offers a High-Deductible (HSA Eligible) Health Plan which includes medical and prescription drug coverage and has an unlimited annual benefit. STAR uses networks, based on the county in which you live, to provide the most cost-effective services.

PRESCRIPTION DRUG PROGRAM

Participants in the STAR's Medical Plans have Elixir Rx as their National Pharmacy Network. Rx Help Centers is a prescription advocacy company.

DENTAL PLAN

STAR offers dental coverage is through Delta Dental of Indiana. There are two free cleanings each year.

VISION PLAN

STAR offers Vision coverage through Unum Vision. There is a \$10 co-pay for an annual exam. Frames are available every 2 years up to \$120 allowance with a \$25 co-pay. *Contacts are covered annually up to \$120 allowance (up to \$210 if medically necessary) with a \$25 co-pay.

**Contact lenses are in lieu of eyeglass lenses and frames*

HEALTH MANAGEMENT CONTRIBUTION

All STAR employees can receive up to a \$50 maximum contribution when they submit receipts for eligible health management products and/or services.

SPENDING ACCOUNTS (DEPENDENT CARE EXPENSE ONLY)

Employees have the opportunity to contribute pre-tax earnings into a Flexible Spending Account for out-of-pocket dependent day care expenses. Reimbursement is made after the employee submits applicable documentation to STAR's payroll department.

GROUP LONG-TERM DISABILITY INSURANCE

Employees are required to purchase LTD insurance. The policy has a 6-month elimination period and this coverage, along with other disability income sources, will pay up to 60% of monthly earnings to a maximum benefit of \$6,000 per month. All benefits are non-taxable.

BASIC LIFE INSURANCE & AD&D INSURANCE

All employees are required to carry Basic Life and Accidental Death & Dismemberment Insurance (1/2 of annual salary is required up to a maximum of \$50,000.)

INDIVIDUAL INSURANCE POLICIES

Employees have the opportunity to enroll in additional "individual" insurance policies including:

- Group Term Life (including spouse and children)
- Individual Short-Term Disability
- Group Critical Illness (including spouse and children)
- Accident (including spouse and children)
- Whole Life

Guaranteed Issue is available if elected at the time of initial eligibility.

TRADITIONAL AND ROTH 401(K) PLANS

A retirement savings plan is available to all employees. Individuals may defer up to 100% of their pre-tax income into a Traditional 401(k) plan, and/or up to 100% of their after-tax income into a Roth 401(k) to the maximum annual Federal limit. Participants have the choice of 14 self-directed funds. Investment choices may be changed as desired and employees can review their account information on-line. Employee contributions are 100% vested immediately. Employer contributions require a 1-year vesting period.

401(K) MATCH

Eligible immediately. 1 year vesting period. Company will match 25% of the first 10% from time of hire under 5 years of completed service. Company will match 50% for the first 10% thereafter.

STAR SHORT TERM DISABILITY PAY

Short term disability pay is available for employees who miss more than 5 consecutive days of work due to their own disability.

STAR MATERNITY & PARENTAL PAY

Maternity (Childbirth) Leave is available to eligible employees who have given birth to a child (up to 80 hours).

Parental Leave is available to eligible employees for one or more of the following qualifying reasons (up to 40 hours):

- The birth of a child of the employee,
- Placement of a child under the age of 18 with the employee for adoption, foster care or guardianship of a child who is not the biological child of the employee. An individual who adopts, provides foster care or is appointed legal guardian of a spouse's child is not eligible for parental leave.

MANAGED TIME OFF (MTO)

Full time and part time employees accrue Managed Time Off (MTO). The amount accrued, bi-weekly is based on completed years of service as follows:

- 1-3 Years – Full Time - 120 Hours (15 Days) Part Time - 60 Hours
- 4-9 Years – Full Time - 160 Hours (20 Days) Part Time - 80 Hours
- 10 Years+ – Full Time - 200 Hours (25 Days) Part Time - 100 Hours

40 hours of MTO for full-time employees and 20 hours for part-time employees who are eligible for benefits will be preloaded immediately upon hire. Preloaded balance counts against annualized accrual.

PAID HOLIDAYS

10.5 paid holidays per year.

BEREAVEMENT PAY

Bereavement pay is available to all full time and part time employees. Employees will either be granted three to five days depending on the relationship of the family member.

VOLUNTEER TIME OFF (VTO)

Volunteer Time Off (VTO) allows employees to support nonprofits of their choice through volunteer time. Employees can utilize up to 8 hours per calendar year while volunteering at a 501c3 charitable organization.

TUITION REIMBURSEMENT PROGRAM

The company assists employees in attaining their educational goals by offering a Tuition Reimbursement Program. Classes and programs of study must be approved by the employee's supervisor and by the Human Resources Department. Degree programs must be relevant to a participant's current job, or to a future job within STAR.

ON-GOING LEARNING

STAR has devoted an internal training department to provide on-going learning for all employees. Most training is completed during regular business hours.

DISCOUNTS

STAR Perks delivers the kinds of everyday national and local discounts that employees want including food, entertainment, travel and apparel and services.