

EMPLOYEE Benefits Guide

2026 Plan Year
Optimax Systems, Inc.



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WELCOME

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family, and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 30+ hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse
- Your registered domestic partner (RDP) and/or his/her children, where applicable by state law.
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

Choose Carefully

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year. Following are examples of the most common qualified life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit (26 years old)
- Death of a spouse, RDP, or child
- You lose coverage under your spouse's / RDP's plan
- You gain access to state coverage under Medicaid or CHIP

When Coverage Begins

Open Enrollment: Changes made during Open Enrollment are effective January 1st, 2026.

New Hires: You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective on the first of the month following your date of hire.

If you fail to enroll on time, you will not have benefits coverage (except for company-paid benefits).

Making Changes

To make changes to your benefit elections, you must contact Human Resources within 31 days of the qualified life event (including newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

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Enrollment

Go to: [ADP Worforce Now](#)

There you will find detailed information about the plans available to you and instructions for enrolling



Medical Plan

Optimax Systems, Inc. is proud to offer a healthcare plan through Excellus BlueCross BlueShield (BCBS), that provides comprehensive medical and prescription drug coverage.

Excellus BlueCross Blue Shield (BCBS) Signature Deductible \$2000 Plan - \$2,000 / \$4,000 HDHP (HSA eligible)

High-Deductible Health Plans (HDHPs) give you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Excellus BCBS network. Here's how the plan works:

- Annual Deductible:** You must meet the entire annual deductible before the plan starts to pay for non-preventive medical and prescription drug expenses. *NOTE:* If you enroll one or more family members, you must meet the full *FAMILY* deductible before the plan starts to pay expenses for any one individual.
- Coinsurance:** Once you have met the plan's annual deductible, you are responsible for a percentage of your medical expenses, which is called coinsurance. For in-network services, our plan pays either 80% or 100%, based on the plan you choose, and you pay the difference (20% or 0%).

Health Savings Account (HSA)

If you enroll in the Excellus BCBS qualified HDHP plan, you qualify for a Health Savings Account (HSA). By contributing to these accounts through pre-tax payroll deductions, you will help offset your annual deductible and pay for **qualified health care expenses**, as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses.

For a complete list of **qualified health care expenses**, visit
www.irs.gov/pub/irs-pdf/p502.pdf

IRS HSA Contribution Limits	2026
Employee Only	\$4,400
Family (employee + 1, or more)	\$8,750
Catch-Up Contribution (Age 55+)	\$1,000

NOTE: If your health insurance is covered by Medicare Part A or Part B or Tricare, you do not qualify to participate in the Health Savings Account (HSA).

Your HSA is yours for life. The money is yours to spend or save, regardless of whether you change health plans, retire, or leave the company. **There is no "use-it or lose-it" rule.** Your account grows over time as you continue to rollover unused dollars from year-to-year.

In 2026, Optimax Systems, Inc., provides an HSA **match (dollar for dollar)**, up to a certain dollar amount (outlined below). The amounts combined between what you elect to contribute (and the match by Optimax Systems, Inc.) must not exceed the IRS limits. The table to the right illustrates the maximum match amounts by Optimax in 2026.

Type of Coverage	Excellus Signature \$2000
Employee only	\$1,000
Employee + Spouse	\$2,000
Employee + Domestic Partner	\$1,000
Employee + Child(ren)	\$2,000
Family	\$2,000
Employee + Domestic Partner + Child(ren)	\$2,000

PLEASE NOTE: If you do not have an HSA account currently, you will need to complete enrollment forms to open an account and contribute funds (and receive company match dollars).

See your HR Department for the Kinecta enrollment packet.



Medical Plan

2026 Employee Weekly Costs	
Single	\$68.75
Employee + Spouse	\$158.12
Employee + Domestic Partner	\$273.03
Employee + Child(ren)	\$137.49
Family	\$182.18
Employee + Domestic Partner + Child(ren)	\$239.64

Carrier	Excellus Signature Deductible \$2,000 / \$4,000 HDHP	
Health Savings Account (HSA) Qualified		
General Plan Information	In-Network	Out-of-Network
Deductible	Single \$2,000 Family \$4,000	Single \$4,000 Family \$8,000
Coinurance	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Out-of-pocket Maximum	Single \$4,000 Family \$8,000	Single \$8,000 Family \$16,000
Prescription Coverage		
Prescription Drugs	\$5 / \$35 / \$70 after Deductible	Not Covered
Preventive Rx	Included	Not Covered
Covered Medical Highlights		
Preventive Routine Care	Covered in Full	40% Coinsurance after Deductible
Primary Office Visit	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Specialist Office Visit	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Inpatient Hospital	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Outpatient Surgical Procedure (facility)	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Emergency Room	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Urgent Care Center	20% Coinsurance after Deductible	40% Coinsurance after Deductible

Excellus Online Account: If you're enrolled in one of the Excellus BCBS plans, do not forget to create an account online! You can do so at <https://member.excellusbcbs.com/login>. You will need access to your email account and Excellus ID card. With online access, you're able to search for a provider, pull a digital copy of your ID card, view EOB statements, enroll in ThriveWell Rewards, and so much more!

Need to Find a Provider? <https://www.excellusbcbs.com/find-a-doctor/provider>



This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

Telemedicine & Behavioral Health

TELEMEDICINE

NON-EMERGENCY SERVICES

With telemedicine services, you get the health care you need anytime, anywhere, through a nationwide network of U.S. Board Certified Doctors & Pediatricians.

Telemedicine services make it fast and easy to visit a doctor – average wait time is only 20 minutes and average cost is \$55 per appointment. Telemedicine is not a replacement for your primary care physician or specialist, but it's great for non-emergency care, especially when the doctor's office is closed, or you can't get to an urgent care center.

WHO'S ELIGIBLE:

All employees enrolled in a group health plan offered by Optimax Systems, Inc.

Common Conditions Treated		
Acne	Bronchitis	Nausea
Allergies	Fever	Pinkeye
Asthma	Cold & Flu	Earache

BEHAVIORAL HEALTH

Behavioral health telemedicine helps break barriers and allows patients to receive treatment they need from the privacy of their own home. If you are enrolled in a group health plan that Optimax offers, you have access to the MDLive programs.

Employees have phone and video chat access to licensed psychiatrists and therapists for various conditions. Costs for behavioral health sessions through MDLive max out at \$180 per session.

GET REGISTERED!	
Phone	1-866-692-5045
Text	Text EXCELLUS to 635483
Website	ExcellusBCBS.com/Member

IN-PERSON COUNSELING

Coverage for in-person counseling (with a psychologist or psychiatrist) is available through any of the group health plans Optimax offers. You'll want to check with your provider ahead of time to see if they accept Excellus BCBS (as in-network) or are considered out-of-network (check your SBC's for out-of-network coverage). You can also do a search using the Excellus online provider tool: <https://www.excellusbcbs.com/find-a-doctor/provider>

EMPLOYEE ASSISTANCE PROGRAM (EAP)

All full-time employees of Optimax have access to the EAP program at no cost. The program is voluntary and completely confidential; only your EAP professional will know you have called. This program includes assistance for not only yourself, but also your immediately family members.



Individuals also have access to unlimited phone counseling, available 24/7/365. Access the EAP program by telephone: 1-800-316-2796, or online: mutualofomaha.com/eap

The **EAP plan** includes up to **3 face-to-face** assessment and counseling sessions. EAP services can help with:

- Depression, grief, loss and emotional wellbeing
- Family, marital and other relationship issues
- Life improvement and goal-setting
- Addictions such as alcohol and drug abuse
- Stress or anxiety with work or family
- Financial and legal concerns
- Identity theft and fraud resolution
- Online will and other legal document preparation

WorkLife Services provides expert, multilingual phone and internet-based consultations and referrals for:

- Child care services
- Elder care services
- Health and wellness
- Emotional and well-being
- Daily living resources, relocation and community volunteering



This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

FLEXIBLE SPENDING ACCOUNT (FSA)

WHAT ARE THE BENEFITS OF AN FSA?

Flexible Spending Accounts (FSAs) are pre-tax, payroll deductions for healthcare reimbursement and/or Dependent Care reimbursement plans.

WHO'S ELIGIBLE?

Any full-time, benefit eligible employee who waives medical insurance, or enrolls in the Excellus BCBS \$2,000/\$4,000 HDHP, **and does not contribute into an HSA.**

If you do contribute to a Health Savings Accounts (HSA), you are not able to enroll in a General Purpose FSA, **however** you do have the option of enrolling in a **Limited Purpose FSA**, where any dollars in the account can be used towards dental or vision expenses only.

FSA - MEDICAL

Allows for a tax savings on most medical, dental, and vision out-of-pocket expenses. Noncovered expenses apply to all dependent family members even if not covered by a particular insurance plan. **The maximum contribution amount for 2026 is staying at \$2,500** - this amount is deducted in equal amounts from each paycheck before taxes are calculated, and then set aside for the employee in a special account. A MasterCard debit card will be issued to you to pay for most expenses incurred.

Please visit <https://www.lifetimebenefitsolutions.com/qualified-expenses> for a list of eligible expenses. • *The IRS requires that all FSA purchases be verified as eligible expenses. Sometimes, purchases are automatically verified when you use your card. Other times, they will request itemized receipts. - save your receipts!*

FSA - DEPENDENT CARE

Dependent Care FSAs allow you to contribute pre-tax dollars to qualified dependent care. The maximum amount you may contribute each year is \$7,500 (or \$3,750 if married and filing separately). Dependent Care Eligible for Reimbursement:

- Care at a licensed nursery school, day camp, or day care center
- Services from individuals who provide dependent care in or outside your home, unless the provider is your spouse, your own children under the age of 19, or any other dependent
- After-school care for children under age 13
- Household services related to the care of an elderly or disabled adult who lives with you
- Any other services that qualify as dependent care expenses under IRS regulations.

LIFETIME BENEFIT SOLUTION (LBS) – MEMBER PORTAL

It is highly recommended that if you're signed up for an FSA or Dependent Care FSA account through LBS in 2026, that you create an online member account. Through the online member portal, you are able to access your account balance, submit claims, and upload receipts (if substantiation is requested).

Please visit: <https://www.lifetimebenefitsolutions.com/members/login>

Spending Accounts

- Flexible Spending Account (FSA)
- Health Reimbursement Account (HRA)
- Health Savings Account (HSA)
- Qualified Transportation Benefits (QTB)

Need help logging in for the first time?

[Spending Account Login](#)



This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

DENTAL PLAN

We are proud to offer you a dental plan through Excellus BCBS. This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates. Following is a high level overview of the coverage available:

2026 Employee Weekly Costs	
Single	\$4.08
Employee + Spouse	\$8.16
Employee + Domestic Partner	\$12.24
Employee + Child(ren)	\$7.48
Family	\$12.46
Employee + Domestic Partner + Child(ren)	\$17.44

Key Dental Benefits	*Excellus BCBS – Dental Blue Options	
	In-Network	Out-Of-Network
Deductible (per calendar year)		
Individual / Family		\$50 / \$150
Benefit Maximum (per calendar year; Preventive, Basic, and Major Services combined)		
Per Individual	\$2,000	
Preventive Services	100% Covered	100% Covered
*Basic Services	80% Covered	60% Covered
*Major Services	50% Covered	60% Covered
Orthodontia Services	50% Covered (up to \$2,000 lifetime maximum)	50% Covered (up to \$1,000 lifetime maximum)

Coinsurance percentages shown in the chart represent what the insurance company pays.

Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

Manage Your Benefits:
Go to <https://www.excellusbcbs.com> to access secure information about your Excellus benefits, including access to an image of your ID card.

Find a Dentist:
Visit <https://www.excellusbcbs.com>
Click on "Find a Doctor" and choose "Find a Dentist". You'll then choose the first local network option that includes Dental Blue Options.

*Please see your Excellus Benefits Summary for a full explanation of benefits.

Dependent Age Limit: 26

VISION PLAN

We are proud to offer you a vision plan through Guardian. The Guardian vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the VSP Network. Following is a high-level overview of the coverage available:

Key Vision Benefits	Guardian Dual Option	
	VSP Network	Davis Network
Exams	\$20 Copay	\$20 Copay
Materials	\$20 Copay	\$20 Copay
Lenses (single, bifocal, trifocal)	\$20 Copay	\$20 Copay
Frames	\$130 Allowance + 20% discount off balance	\$130 Allowance + 20% discount off balance
Contact Lenses	\$130 Allowance	\$130 Allowance + 15% discount off balance
Laser Correction Surgery Discount	Up to 15% off the usual charge or 5% off promotional price	No discounts

Service Frequency
Exams – Once Per Calendar year
Lenses – Once Per Calendar year
Frames – Once Per Calendar Year

Dependent Age Limit: 26

Find a Provider:
Visit <https://www.vsp.com>

2026 Employee Weekly Costs		
Tier	VSP	Davis
Single	\$1.85	\$1.83
Employee + 1	\$3.12	\$3.07
Employee + Children	\$3.18	\$3.13
Family	\$5.03	\$4.96



DISABILITY INSURANCE

Short- and Long-Term Disability (STD & LTD) Insurance can help replace a portion of your income during the initial weeks of a disability to help you pay your bills and maintain your current lifestyle. It helps by protecting you and your income if a sickness or accidental injury limits you from working.

Optimax Systems, Inc. offers short- and long-term disability coverage on a voluntary basis (meaning it's 100% paid for by the employee, through post-tax payroll deductions). The below table represents a high level summary of both plans.

Plan Benefits	Short-Term Disability	Long-Term Disability
Who Pays For Coverage	Employees	
Benefit Percentage	66.67%	60%
Benefit Amount	\$1,000 per week	\$6,000 per month
Elimination Period	7 days Accident / 7 days Illness	180 days
Maximum Benefit Duration	26 Weeks	Up until SSNRA (Social security normal retirement age)
Pre-Existing Limitation	3 months / 6 months	3 months / 12 months
EOI Link for Late Entrants:	https://www3.mutualofomaha.com/eo/#/home (Group ID Number: G000BTR6)	

LIFE AND AD&D INSURANCE

Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Accidental Death & Dismemberment (AD&D) Insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable.

Optimax Systems, Inc. offers two benefits:

Basic Life and AD&D (Company Paid)

This benefit is provided at no cost to you through Mutual of Omaha and is equal to 1x's salary up to \$50,000.

Supplemental Life/AD&D (Employee Paid)

If you determine you need more than the basic coverage, you may purchase additional coverage for yourself and your eligible family members. The table to the right illustrates the amounts you can enroll in during your new hire enrollment period. The Guaranteed Issue (GI) amounts are the amounts you can elect that do not require an evidence of insurability (EOI) form. Anything above that amount will require an EOI submission to Mutual of Omaha.

Please Note: In order to enroll in Spouse Supplemental Life Insurance, you are required to be enrolled in Employee Supplemental Life Insurance first.

Supplemental Life/AD&D		
	Benefit Option	Guaranteed Issue
Employee	\$25,000 Increments up to \$500,000 Max	\$150,000
Spouse	\$5,000 Increments up to \$250,000 Max (cannot exceed 50% of employees amount)	\$50,000
Child(ren) (ages 14 days to 26 years)	Flat \$10,000	\$10,000
Benefit Age Reduction		
35% @ age 65 / 50% @ age 70		

Life Insurance – Annual Election Option

Allows an employee once a year (during annual open enrollment) to increase the amount of their life coverage without a medical exam by an amount of \$10,000. Should you exceed the Guaranteed Issue (GI) amount or if you are a late entrant, you will be required to complete a medical questionnaire. This can be done online utilizing this link: <https://www3.mutualofomaha.com/eo/#/home> (Group ID Number: G000BTR6)

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.



NYS DISABILITY – ENHANCED IN 2026

What is New York State Statutory Disability (NYS DBL) Insurance?

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. You are not eligible to receive this benefit if you are receiving workers' compensation benefits.

Eligibility: Any full-time or part-time employee who is working or has worked for at least **4** consecutive weeks.

Please Note: Optimax has opted to enhance the statutory DBL benefit effective 1/1/26, meaning that there will be an increased benefit for employees who go out on disability leave. Please see below table for the changes. If you choose to enroll or keep your voluntary short-term disability, this remains to be an integrated benefit, however a bigger benefit will be paid out through Maxon under the NYS DBL benefit in 2026.

NYS Statutory Disability Insurance (Enhanced)	
Waiting Period	Injury / Illness: 7 days
Benefits Payable	50% up to \$510 per week
Maximum # of Weeks	26 weeks

PAID FAMILY LEAVE (PFL)

An employee may receive paid family leave benefits for any period of "family leave", defined as:

- Leave to participate in providing care, including physical or psychological care, to a family member with a serious health condition;
- Leave to bond with the employee's child during the first 12 months after the child's birth, or after the placement of the child for adoption or foster care with the employee;
- Leave taken because of any qualifying exigency as interpreted under the federal Family and Medical Leave Act (FMLA) arising out of the fact that the spouse, domestic partner, child or parent of the employee is on active duty (or has been notified of an impending call or order to active duty) in the U.S. Armed Forces; or
- Leave to help a family member prepare for, and recovery from, surgery related to organ or tissue donation.

Eligibility: Any Full-Time Employee is eligible for PFL benefits after 26 consecutive weeks with Optimax. Any Part-Time Employee who is working fewer than 20 hours per week is eligible for PFL benefits after he or she has worked for 175 days.

Who pays for this coverage?

The paid family leave benefits are funded through employee payroll deductions. [In 2026, employers may deduct 0.432% of an employee's weekly wages, up to an annual maximum of \\$411.91.](#)

Paid Family Leave Benefits (Mandated)	
Waiting Period	None
Benefits Payable	67% of average weekly salary (capped at \$1,228.53 per week)
Maximum # of Weeks	12 weeks

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.



SUPPLEMENTAL PLANS

Supplemental Plans are cost-effective solutions to assist employees offset out-of-pocket medical expenses. These plans include Accident Insurance, and Specified Disease Insurance.

Optimax Systems, Inc. will be changing carriers in 2026 to offer these through Mutual of Omaha. If you choose to enroll in any of these plans, you pay the premium on a post-tax basis through payroll deductions. Some other great features of these plans include:

- **You can cover your entire family** -coverage available for employees, spouses, and child(ren) (children age limit: 26)
- **On AND Off-the-Job coverage**
- **Guaranteed Issue** – no health questions asked
- **Flexible** – you can use the benefit payments for any purpose, as its your money
- **Portable** – if you leave employment, you can take the coverage with you

Accident Insurance		Specified Disease Insurance	
Accident Benefit	Benefit Amount	Specified Disease Benefit	Employee
Accident Death Benefit Amount	Employee \$50,000 Spouse \$25,000 Children \$5,000	Benefit Amount	\$5k up to \$30k
Sample of Covered Services	Benefit Amount	Guarantee Issue	\$30,000 (EE) \$15,000 (Spouse)
Hospital Admission / ICU Admission	\$900	Conditions	1st Occurrence
Emergency Room / Urgent Care	\$300 / \$100	Cancer (Invasive)	100%
X-Ray	\$75	Heart Attack	100%
Ambulance (Ground / Air)	\$300 / \$1,500	Kidney Failure	100%
Initial Physician Office Visits	\$100	Major Organ Failure	100%
Doctor Follow-Up Visits	\$150 (up to 6 visits)	Stroke	100%
Therapy Services	\$75 (up to 6 per accident)	Cancer (Non-Invasive)	25%
X-Ray	\$25 - \$50	Non-Melanoma Skin Cancer	\$250 (once per calendar year)
Medical Device	\$300	Benefit Limitations	
Coma	50%	Pre-Existing Limitation	None
		*Wellness Benefit	\$50

*Please see listing of exclusions and limitation in the Mutual of Omaha Enrollment Kit (available in the benefits website)

*Wellness Benefit:

This provides an annual benefit payment if you complete a health screening test. You may only receive a benefit payment once per year, even if you complete multiple health screening tests. The annual benefit amount is \$50 (for each covered member) per plan year.



This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

EMPLOYEE CONTACT LIST

CARRIER	Group/Policy Number	PHONE	WEBSITE
Excellus BCBS (Medical)	00005660	1-800-499-1275	https://www.excellusbcbs.com
Excellus BCBS (Dental)	00055269	1-800-499-1275	https://www.excellusbcbs.com
Guardian (Vision)	533122	1-888-482-7342	https://www.guardiananytime.com
Mutual of Omaha (Life)	G000BTR6	1-800-775-8805	https://www.mutualofomaha.com
Mutual of Omaha (Disability)	G000BTR6	1-800-877-5176	https://www.mutualofomaha.com
Mutual of Omaha (Accident/ Specified Disease)	G000BTR6	1-800-877-5176	https://www.mutualofomaha.com
Employee Assistance Program (EAP)	OPTIMAX	1-800-316-2796	Mutualofomaha.com/eap

Human Resources Department

Name	Title	Phone Number	Email Address
Renee Sevor	HR Manager	585-265-1020 x 441	reneesevor@optimaxsi.com
Bonnie Schumacher	Benefits Administrator	585-217-0708	Bschumacher@optimaxsi.com
Alejandro Mendoza	HR Director	585-265-1020 x 224	Amendoza@optimaxsi.com

Benefits Advisor: Daybright Financial / U.S. Employee Benefits Services Group (USEBSG)

Name	Phone Number	Email Address
Trinity Logsdon	585-270-5761 ext. 123	tlogsdon@usebsg.com
Kristen Burke	585-270-5761 ext. 102	Kburke@usebsg.com

Benefits Website

Our benefits website:
<https://optimax.mybenefitsinfo.com>
 can be accessed anytime you want
 additional information on our benefit
 programs.

Questions?

Feel free to contact our benefits
 broker at Daybright Financial / U.S.
 Employee Benefits Services Group
 (USEBSG) with any questions.





The information in this guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit summaries. While every effort was taken to accurately summarize your benefits, discrepancies, or errors are always possible. In case of discrepancy between this guide and the official plan documents, the official plan documents will prevail. All information is confidential, pursuant to the Health insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.

