



JRE BENEFITS

FROM WORK TO CHORES TO PLAY, JAMES RIVER EQUIPMENT IS BY YOUR SIDE.



JAMES RIVER EQUIPMENT BENEFITS 2022



It's your life, and we know that you work to enjoy the moments beyond the doors of James River Equipment. The more you can rest easy about your health, family, and future, the more you can benefit.

PICK THE BEST BENEFITS FOR YOU & YOUR FAMILY!

James River Equipment strives to provide you and your family with a comprehensive and valuable benefits package including health, dental, vision coverage and more at an affordable cost. We want to make sure you are getting the most out of our benefits—that is why we have put together this benefits guide.

We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family. Employees wishing to participate in James River Equipment benefits must enroll within the first 30 days of their hire date. If an eligible employee elects not to enroll in benefits within the first 30 days of hire, the next opportunity to enroll will be during the Annual Open Enrollment period, which takes place in February. Coverage will begin the first day of employment.

WHO IS ELIGIBLE?

If you are a full-time employee at James River Equipment, you are eligible to enroll in the benefits outlined in this guide. Full-time employees are those who work 30 or more hours per week. In addition, the following family members are eligible for medical, dental, and vision coverage:

- *Your spouse - please note, your spouse is only eligible for medical coverage if he/she is either not employed or not eligible for other health coverage that is offered and the cost is not subsidized by his/her employer.*
- *Your dependent children up to age 26*

QUESTIONS?

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HEALTH INSURANCE

Medical Insurance is offered through Anthem. Employees have two plan options to choose from. Both options allow you the freedom to use providers in and out-of-network; however, you will have lower deductibles and less out-of-pocket costs when you utilize an in-network provider. You are also free to seek specialist services without a referral from your Primary Care Physician (PCP). Please see below chart for a comparison of the two plans offered. For a complete list of covered services and exclusions please see your Anthem Benefit Booklet.

	POS AdvantageOne 20/20/1000	POS AdvantageOne HSA 1661
Calendar Year Deductible (Individual/Family)	\$1,000 / \$2,000	\$3,000 / \$6,000
Embedded vs. Non-embedded	Embedded	Embedded
Coinsurance	20%	0%
Calendar Year Out-of-Pocket Maximum (Individual/Family)	\$5,500 / \$11,000	\$4,000 / \$8,000
Office Visit	\$20 PCP / \$40 SPC	\$0 once deductible is met
Preventive Care Services	100% covered	100% covered
Emergency Room Services	20% coinsurance	0% once deductible is met
Urgent Care	\$40	\$0 once deductible is met
Inpatient Expenses	20% coinsurance	0% once deductible is met
Outpatient Expenses	20% coinsurance	0% once deductible is met
X-Ray and Laboratory Services	\$20 PCP / \$40 SPC 20% hospital or facility	0% once deductible is met
Imaging (CT/PET Scans, MRIs)	20% coinsurance	0% once deductible is met
Urgent	20% coinsurance	0% once deductible is met
Outpatient Mental Health & Substance Abuse	\$20 copay	0% once deductible is met
Pharmacy Coverage Deductible Retail Pharmacy Home Delivery	None \$10 / \$40 / \$60 / 20% up to \$250 \$25 / \$100 / \$150	None \$10 / \$40 / \$60 / 20% up to \$250 \$25 / \$100 / \$150
Out-of-Network Deductible Coinsurance Out-of-pocket Max	\$1,000 / \$2,000 20% \$5,550 / \$11,000	\$3,000 / \$6,000 0% \$4,000 / \$8,000

HEALTH INSURANCE

Your Cost in 2022

Due to rising health care costs and unprecedented changes resulting from health care reform, we did incur a very slight increase to our monthly premium. The employee's cost for coverage increased by less than \$5.00 per pay period. Biweekly employee costs will remain as shown:

EMPLOYEE BIWEEKLY DEDUCTIONS

	Employee Only	Employee & Child	Employee & Children	Employee & Spouse	Employee & Family
POS AdvantageOne 20/20/1000	\$68.89	\$180.06	\$180.06	\$281.77	\$322.53
POS AdvantageOne HSA 1661PO	\$55.15	\$144.37	\$144.37	\$225.85	\$258.40



HEALTH SAVINGS ACCOUNTS

Health savings accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans (HDHPs).

If you are enrolled in the POS AdvantageOne HSA 1661 plan, you may enroll into a Health Savings Account (HSA). The HSA is offered through Benefit Wallet at Anthem.

WHAT ARE THE BENEFITS OF AN HSA?

There are many benefits of using an HSA, including the following:

- **It saves you money.** HDHPs have lower monthly premiums, meaning less money is being taken out of your paycheck.
- **It is portable.** The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company.
- **It is a tax-saver**—HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you'll pay less in taxes.

Both you and James River Equipment can contribute to your HSA. The maximum amount that can be contributed to an HSA in 2018 is \$3,450 for individual coverage and \$6,900 for family coverage. Additionally, if you are age 55 or older, you may make an additional "catch-up" contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you don't exceed the annual maximum.

Some examples of eligible expenses that you can use your HSA for include:

- Medical copayments and coinsurance amounts
- Prescriptions
- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses and solution, eye examinations and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture

	Annual Maximum	JRE's Annual Contribution	Maximum Amount That You Can Contribute
Employee Only	\$3,600	\$600	\$3,000
Employee + Child	\$7,200	\$900	\$6,300
Employee + Children	\$7,200	\$900	\$6,300
Employee + Spouse	\$7,200	\$900	\$6,300
Family	\$7,200	\$1,100	\$6,100

FLEXIBLE SPENDING ACCOUNTS

Paying for health care can be stressful. That's why James River Equipment offers employer-sponsored flexible spending account (FSA).

WHAT ARE THE BENEFITS OF AN FSA?

There are a variety of different benefits of using an FSA, including the following:

- **It saves you money.** Allows you put aside money tax-free that can be used for qualified medical expenses.
- **It's a tax-saver.** Since your taxable income is decreased by your contributions, you'll pay less in taxes.
- **It is flexible.** You can use your FSA funds at any time, even if it's the beginning of the year.

You cannot stockpile money in your FSA. **If you do not use it, you lose it.** You should only contribute the amount of money you expect to pay out of pocket that year.

Health Care Reimbursement FSA

A Health Care FSA lets you pay for qualified medical, dental, and vision expenses with pre-tax dollars. The annual maximum amount you may elect to contribute is \$2,000. Some examples of eligible expenses include:

- Medical copayments and coinsurance amounts
- Prescriptions
- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses and solution, eye examinations and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture

Dependent Care FSA

The Dependent Care FSA you use pretax dollars toward qualified dependent care such as caring for children under the age 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year.

Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)

Medical Limited FSA

The Medical Limited FSA can be used in conjunction with your HSA plan to use pre-tax dollars towards eligible dental, orthodontia, and vision expenses.

DENTAL INSURANCE

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery. Dental Insurance is offered through Delta Dental. The plans allows you to use dentists that participate in the PPO or Premier networks or out-of-network providers, however you will pay less if you use PPO or Premier dentists. The following chart outlines the dental benefits we offer.

Type of Service	Basic Plan	Buy-Up Plan
Deductible	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Annual Benefit Maximum (per enrollee)	\$1,000	\$1,500
Preventive Services: Exams, Cleanings, Bitewing X-rays, full mouth/panelpipe X-rays	100% Covered	100% Covered
Basic Services: Amalgam (Silver) and Composite (White) Fillings, Stainless Steel Crowns, Oral Surgery, Root Canal, Periodontic services	80% Covered	80% Covered
Major Services: Crowns, Inlays, Outlays, Bridges and Dentures, and Repairs and Adjustments	Not Covered	50% Covered
Orthodontics: Dependent children under age 19 Life Time Maximum Coinsurance	Not Covered	\$1,000 50% Covered

EMPLOYEE BIWEEKLY DEDUCTIONS

	Employee Only	Employee & Children	Employee & Spouse	Employee & Family
Basic Plan	\$3.75	\$10.25	\$10.25	\$16.52
Buy-Up Plan	\$5.54	\$15.13	\$15.13	\$24.38

VISION INSURANCE



Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

James River Equipment's vision insurance through EyeMed entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

	In - Network
Routine Eye Exam	\$0 copay
Frames	\$160 allowance 20% off balance over \$160
Lenses: Single Vision, Bifocal, Trifocal, Lenticular	\$25 copay
Progressive Lens: Standard / Premium	\$90 copay / Tiers 1-3: \$110-\$130 copay Tier 4: \$90 copay, 80% over \$120
Contact Lenses	<i>Conventional:</i> \$130 allowance, 15% off balance over \$130 <i>Disposable:</i> \$130 allowance plus balance over \$130 <i>Medically Necessary:</i> Paid in Full
Frequency	
Exam	Once every 12 months
Lenses	Once every 12 months
Frames	Once every 24 months

EMPLOYEE BIWEEKLY DEDUCTIONS

	Employee Only	Employee & Children	Employee & Spouse	Employee & Family
Vision Plan	\$2.43	\$4.87	\$4.62	\$7.16

DISABILITY INCOME BENEFITS

James River Equipment provides full-time employees with short term disability income benefits. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness. James River pays the full cost of the short term disability coverage.

You may also choose to enroll in long-term disability benefits. Long-term disability premiums are based on your age and monthly income and are 100% paid by you. Please see Cigna enrollment materials for complete details and rates.

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. Please note, though, that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

	Short-term Disability	Long-term Disability
Benefits Begin	On the 15th day	On the 91st day
Benefits Payable	Up to 13 weeks	Determined by the employees age when the disability begins.
Percentage of Income Replaced	60% of monthly income	60% of monthly income
Maximum Benefit	\$1,000 per week	\$5,000 per month



BASIC LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. James River Equipment provides full-time employees with \$30,000 in group life and accidental death and dismemberment (AD&D) insurance. James River Equipment pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums. Contact HR if you would like to update your beneficiary information.

VOLUNTARY LIFE INSURANCE

While James River Equipment offers basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through biweekly payroll deductions. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through bi-weekly payroll deductions. Please see Cigna enrollment materials for complete details and rates.

- **Employee:** You may purchase coverage on yourself in \$10,000 increments. Minimum coverage is \$10,000 and maximum coverage is 5 times your annual salary or \$300,000, whichever is less.
- **Spouse:** If you elect coverage on yourself, you may also elect coverage on your spouse. You may purchase coverage on your spouse up to 50% of your employee voluntary life election not to exceed \$150,000.
- **Children:** If you elect coverage on yourself, you may also elect coverage on your child(ren). You may elect coverage on your dependent child/children up to a maximum

401K

All James River Equipment employees, both part time and full time, are able to contribute to 401k after 90 days of employment. All employees are auto-enrolled at 6% - JRE matches a guaranteed 2% with the remainder being dependent on profit sharing. All changes to 401k can be made through our 401k provider at www.principal.com

OPT OUT

For any employee that does not elect health insurance coverage through James River Equipment but has coverage elsewhere, either on their own, with a spouse or parent, JRE will pay that employee \$150 per month to help with the cost of the other coverage. The employee must provide proof of coverage, i.e. a copy of their current ID card. This payment is processed through payroll as taxable income and is paid out on a quarterly basis, during the first pay of the new quarter.

SAFETY BOOT ALLOWANCE

To assist employees in their effort to comply with our Boot Policy, James River Equipment offers a cost-sharing program for all affected employees. JRE will reimburse \$200.00 towards the cost of safety shoes annually. This benefit applies to all parts and service personnel, both part time and full time, in addition to anyone that holds a position that requires safety shoes.

SAFETY GLASS ALLOWANCE

For the benefit and protection of our employees, James River Equipment assists our employees whose job requires the use of safety glasses. For those employees JRE will:

- Provide access to basic OSHA approved safety glasses to all employees at no cost to the employee.
- Cover the full cost of basic prescription safety glasses obtained through our partnership with Phillips Safety Products.*Basic prescription means no additives such as transition lenses, progressive lenses etc. The employee would be responsible for the additives.
- Reimburse the employee up to \$200.00 on any prescription safety glasses obtained through their local provider.

TOOL ALLOWANCE

James River Equipment technicians receive a \$400 tool allowance that is paid out annually through payroll to help cover the addition or replacement of tools needed to complete their daily job duties.





JAMES RIVER

EQUIPMENT

CHECK OUT OPEN POSITIONS AVAILABLE



www.JAMESRIVEREQUIPMENT.com/CAREERS