



2021 Benefits Overview

Bona US, Inc. currently offers all full-time employees (working at least 30 hours per week) a comprehensive benefits package, including: medical insurance, vision insurance, dental insurance, life insurance, flexible spending accounts, dependent care, 401K, and long term & short-term disability.

All full-time employees are eligible to receive benefits through Bona US, Inc. on the 1st of the month following thirty days of employment, unless otherwise outlined in the employee’s offer letter.

Medical Insurance

Bona offers medical and prescription drug coverage insurance to all full-time employees and their dependents. The medical insurance plan is administered by UMR, and the Preferred Provider Organization (PPO) Network is United HealthCare (UHC).

UMR: Third Party Administrator: www.umar.com

United Health Care: PPO Network

Locate PPO Providers at: www.umar.com

Bona US offers a two-tier plan: Standard or Premium. There is a per/paycheck premium difference depending on which tier the employee is enrolled in. Below is a list of services and how each plan covers the cost (this list is not all-inclusive of all services offered).

<u>Service Rendered</u>	<u>Standard Plan</u> (out-of-pocket)	<u>Premium Plan</u> (out-of-pocket)
Office Visit	\$25 Co-pay	\$10 Co-pay
Specialist Visit	\$40 Co-pay	\$25 Co-pay
Deductible	\$750 Individual \$2,250 Family	\$250 Individual \$750 Family
Lab Work (outside of office visits)	Deductible + 20%	Deductible + 10%
Inpatient Hospital	Deductible + 20%	Deductible + 10%
Urgent Care Visit	\$40 Co-pay	\$25 Co-pay
Emergency Room Visit	\$250 Co-pay (waived if admitted)	\$150 Co-pay (waived if admitted)
Inpatient Hospital	Deductible + 20%	Deductible + 10%
Outpatient Hospital	Deductible + 20%	Deductible + 10%
Chiropractic	Deductible + 20% (limit 12 visits)	Deductible + 10% (limit 12 visits)

2020 Medical Premiums

Medical	Standard Medical Plan	Premium Medical Plan
*Per Paycheck (24x year)	Employee's Cost	Employee's Cost
Employee Only	\$75.00	\$102.50
Employee + Spouse	\$231.00	\$283.00
Employee + Child(ren)	\$160.75	\$206.00
Family	\$275.00	\$336.50

*Premiums can be reduced by participating in Non-Tobacco incentives. A savings of \$37.50 per paycheck.

Dental Insurance

Bona USA, Inc. offers dental insurance to all full-time employees and their dependents. Dental insurance is provided by Delta Dental of Colorado.

Employees and their dependents can receive treatment at the dentist of their choice as long as they are participating in the Delta Dental Network.

Basic coverage information is detailed below:

<u>Type of Service</u>	<u>Out-of-pocket expense*</u>
Preventative	\$0
Basic Restorative (fillings)	Deductible then 20%
Major Restorative (crowns)	Deductible then 50%
Oral Surgery	Deductible then 20%
Endodontics	Deductible then 20%
Periodontics	Deductible then 20%
Prosthetics	Deductible then 50%
Orthodontia Lifetime maximum	\$1,500 (only for dependents ages <19)

*Based upon "reasonable and customary" expenses for service

Maximum per-year benefit: \$1,500.00

Deductible:

Preventative: **None**
 Individual: **\$50.00**
 Family: **\$150.00**

Deduction Amounts – Per Pay Check (24 Pay Periods Per Year)				
	Employee Only	Employee +Spouse	Employee + Child(ren)	Employee + Family
Dental	\$7.25	\$26.50	\$29.15	\$38.50

Vision Insurance

Bona offers vision insurance to all full-time employees and their dependents. Vision insurance is provided by VSP.

<u>Type of Service</u>	<u>Out-of-pocket expense</u>
Eye Exam	\$10 Co-pay (every 12 months)
Prescription Glasses	\$25 Co-pay (every 12 months) Includes \$130 allowance towards frame of your choice; 20% off the amount over your allowance.
Contact Lens Care	No co-pay (every 12 months) Includes \$130 allowance for contacts and the contact lens exam.

Deduction Amounts – Per Pay Check (24 Pay Periods Per Year)				
	Employee Only	Employee +Spouse	Employee + Child(ren)	Employee + Family
VISION	\$3.25	\$5.15	\$4.81	\$7.50

Disability Coverage

Bona offers all full-time employees Long Term Disability and Short-Term Disability coverage through The Hartford. This service will pay up to 60% of an employee’s (weekly wages for ST or monthly for LT) due to a medical-related absence from work that is longer than 30 days.

Life Insurance

Bona offers all full-time employees \$30,000 of life insurance. This coverage is provided through The Hartford, and employees can elect additional voluntary life insurance for an additional premium paid by the employee.

401(k)

Bona offers all full-time employees the option of participating in the company 401(k) plan, administered by VOYA. Each year, Bona US guarantees a 25% match on total employee contributions made after the employee has been with the company for a period of 6 months. The comprehensive plan provides several investment options, including a Roth 401(k).

Open Paid Time Off

Bona US encourages employees to utilize annual vacations as an opportunity for rest, recreation and to allow you to maintain your health and efficiency. We also believe in taking personal responsibility for managing our own time, workload and results. After 90 days of employment, full-time employees are eligible to request PTO for any need that requires the employee to be away from work. This includes vacations, doctor appointments, personal events, or to observe a religious holiday. The amount of PTO given to each full-time employee is unlimited, however your manager reserves the right to approve or not approve the time off to meet the needs of the department or schedule.

Maternity Leave

All Bona US full-time employees are eligible for Maternity Leave. Employees are eligible for this benefit after 1 year of service. Full-time employees receive the following benefits:

- Maternity Leave = 4 weeks paid leave

Paid Leave

All Bona US full-time employees are eligible for Paid Leave Time. Employees are eligible for this benefit after 1 year of service. Full-time employees receive the following benefits:

- 3 weeks (120 hours in a calendar year) of paid leave time to care for an employee's spouse, child or parent with a serious health condition.
- 2 weeks (80 hours in a calendar year) of paid leave time for an employee's serious health condition causing the employee to perform the functions or duties of the job.