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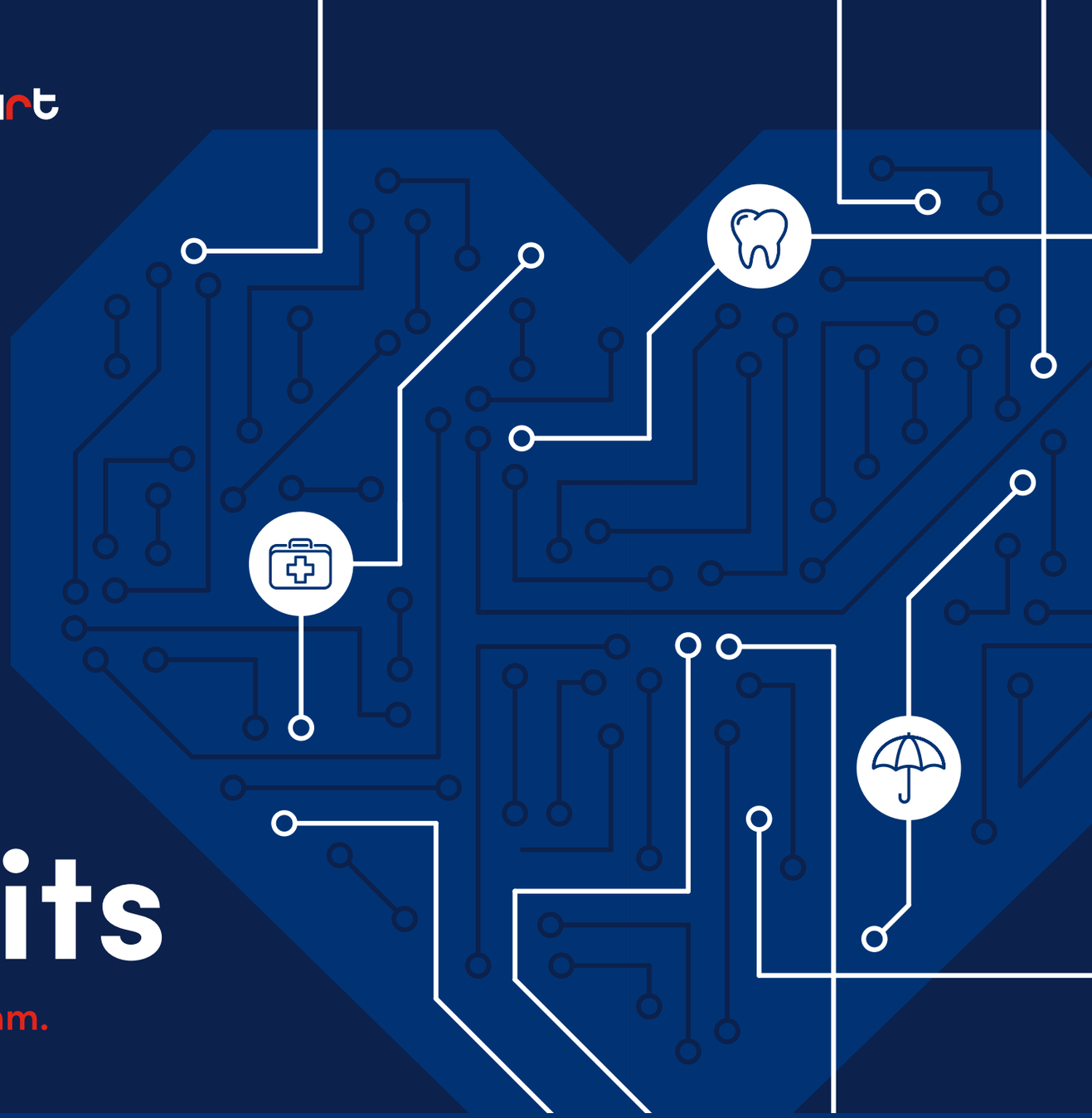
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FerroTec BigHeart



Your Benefits

Find your work/life rhythm.

Click to proceed to the next page

Effective July 2026 – June 2027

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Welcome to Your Ferrotec Benefits.



At Ferrotec, we're committed to supporting the health, wellbeing, and financial security of you and your family. Our benefits program is designed to be comprehensive, flexible, and easy to navigate so you can make the choices that work best for your life.

This guide provides an overview of the benefits available to you and your dependents. We encourage you to explore your options and take full advantage of the resources available.

Please remember, this guide is intended for informational purposes only. For complete details, refer to the official plan documents, insurance policies, and legal notices, which are available at **MyFerrotecBenefits.com**.

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Benefit Basics

Who is Eligible

You are eligible for benefits as a full-time employee working 30 hours or more per week.

You can also enroll your eligible dependents, including:

- Your legal spouse or domestic partner
- Children through the year they turn 26, including:
  - » Biological and adopted children,
  - » Stepchildren and legal wards, or
  - » Children over 26 who are unable to support themselves due to a disability.

When to Enroll

New Hires

You have 30 days from your hire date to make benefit elections. Coverage begins on your first day of employment.

Open Enrollment

Open Enrollment for benefits will be held May 11 – 29, 2026 for coverage between July 1, 2026 – June 30, 2027.

Qualified Life Events

Outside of new hire orientation and annual Open Enrollment, you can make changes only if you experience a qualified life event, such as:

- Marriage, divorce, or legal separation,
- Birth, adoption, or placement of a child,
- Death of a covered dependent,
- Loss or gain of other coverage (for you or a dependent),
- Change in work hours affecting eligibility,
- Change in Medicaid/CHIP status,
- Medical child support order, and
- Eligibility for Medicare.

You must notify HR to request a change to your benefits within 30 days of your life event, or 60 days for changes involving Medicaid eligibility. Documentation may be required such as a birth certificate, marriage license, or death certificate.

Ready to Enroll?

Visit our **NEW** benefits website MyFerrotecBenefits.com to explore new hire or Open Enrollment resources, download plan documents, link to the UKG enrollment portal and more.

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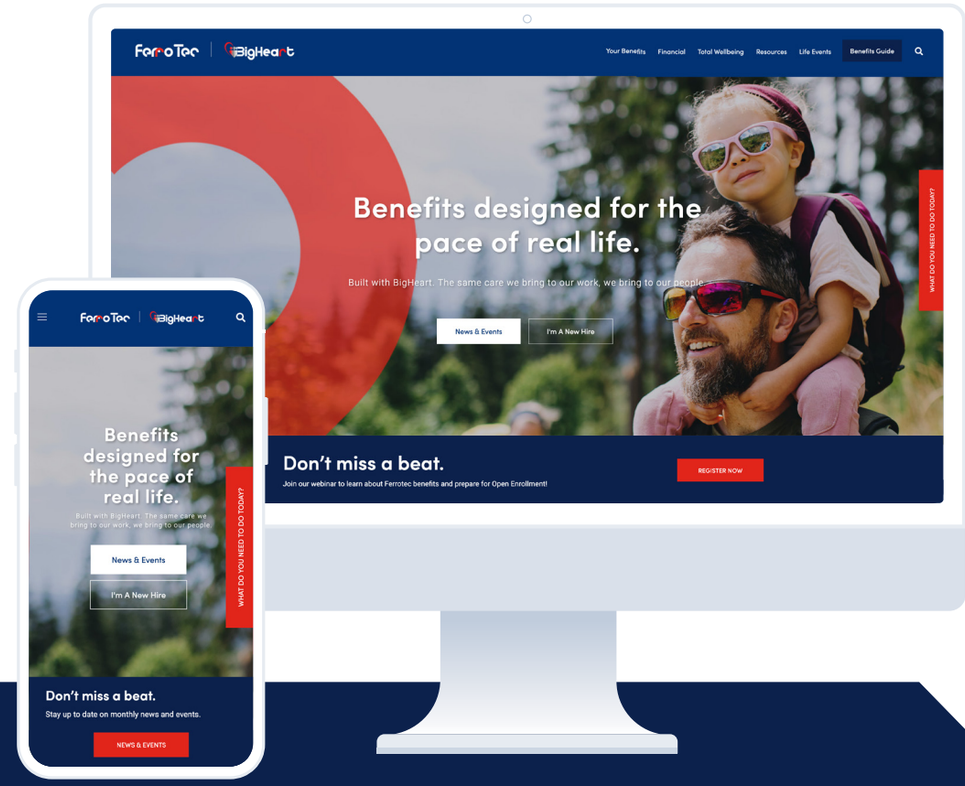
New! Benefits Website

Find Your Work/Life Rhythm with our NEW Benefits Website.

Work. Family. Health. Finances. Life doesn't follow a perfect schedule — but your benefits can help you stay in sync.

Our new benefits website brings all your benefits information together in one easy-to-use platform, helping you find the right balance between work and life.

Whether you're enrolling in benefits, checking coverage, or exploring resources for your family, everything you need is now organized, accessible, and available whenever you need it.



One Place for Everything

The new benefits website gives you one convenient place to:

- Explore your health, dental, vision, and voluntary benefits.
- Learn about programs that support your physical, financial, and emotional wellbeing.
- Access plan details, guides, and helpful tools.
- Find resources for every stage of life — from starting a family to planning for retirement.

Visit MyFerrotecBenefits.com today and start exploring.

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Medical Insurance

Medical and Rx with Anthem

Ferrotec offers two medical plan options through Anthem, with the flexibility to choose the coverage that works best for you. Both plans include comprehensive medical with preventive care covered at 100%, as well as prescription drug coverage, and access to a broad network of national providers.

PPO Copay Plan with HRA

A PPO plan is a predictable plan with higher premiums but fixed copays for office visits and prescriptions. You may receive care from any provider you choose but will have the best coverage if you stay in-network. This plan is paired with a Health Reimbursement Account (HRA) with automatic contributions from Ferrotec to help pay for qualified health care expenses.

PPO HDHP Plan with HSA

The PPO HDHP plan is high-deductible plan with the flexibility of allowing both in- and out-of-network provider access and low monthly premiums. The PPO HDHP plan is paired with a tax-advantaged Health Savings Account (HSA) with contributions made by you and Ferrotec to help pay for eligible health care expenses now and in the future.

Which Medical Plan is Right for You?

	PPO Copay Plan with HRA	PPO HDHP Plan with HSA
Payroll Contributions	Higher	Lower
Deductible	Lower	Higher
Out-of-Pocket Costs	Predictable copays for most care	Higher until deductible is met, then lower
Savings Account	HRA Ferrotec contributes 50% per claim up to $2,000 for individual or $4,000 for family coverage	HSA Ferrotec contributes $500 for individual or $1,000 for family coverage + employee contributions up to the annual IRS limit
Flexible Spending Accounts	Health Care FSA	Limited Purpose FSA
May be best for...	You prefer predictable copays and lower out-of-pocket costs, even if it means higher payroll contributions.	You want lower payroll contributions, plan to save for care with an HSA, and are comfortable paying more out of pocket for care.

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Medical Insurance continued

Plan Overview

In-network care*	PPO Copay Plan with HRA	PPO HDHP Plan with HSA
	National PPO	**National PPO**
Annual Deductible	$4,000 individual / $8,000 family	$3,400 individual / $6,800 family
Out-of-pocket maximum	$4,500 individual / $9,000 family	$4,500 individual / $9,000 family
Preventive care	100% covered	100% covered
Primary care visit	$20 copay	Deductible then you pay 10%
Specialist visit	$50 copay	Deductible then you pay 10%
Urgent care	Deductible then you pay 10%	Deductible then you pay 10%
Emergency room	Deductible then you pay 10%	Deductible then you pay 10%
Inpatient hospital care	Deductible then you pay 10%	Deductible then you pay 10%
Prescription drugs	**(30 days retail/90 days mail order)**	**(30 days retail/90 days mail order)**
Generic	$10 copay / $20 copay	Deductible then $10 copay / Deductible then $20 copay
Preferred brand	$30 copay / $60 copay	Deductible then $30 copay / Deductible then $60 copay
Non-preferred brand	$60 copay / $120 copay	Deductible then $60 copay / Deductible then $120 copay
Out-of-pocket maximum	$500 per person and $1,000 family	Combined with medical out-of-pocket maximum
Out-of-network care (Balance billing applies)		
Annual deductible	$4,000 individual / $8,000 family	$3,400 individual / $6,800 family
Primary care visit	Deductible then you pay 50%	Deductible then you pay 50%
Specialist visit	Deductible then you pay 50%	Deductible then you pay 50%
Your bi-weekly cost for coverage (Per paycheck)		
Employee only	$95.68	$72.14
Employee + Spouse	$212.31	$160.07
Employee + Child(ren)	$193.27	$145.71
Family	$290.87	$219.29

** For details on out-of-network coverage, review the medical plan SPD on **MyFerrotecBenefits.com**.*

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Your Wellbeing, in Harmony

Anthem

Bring your wellbeing into harmony with programs designed to support your health — wherever life takes you. From convenient virtual care and 24/7 support to fitness rewards and family-building resources, these tools available to Anthem members make it easier to stay connected, active, and informed. It's all about giving you simple, meaningful ways to care for yourself and your loved ones every day.

Telehealth

Get the care you need — when and where it works best for you. With telehealth, you can connect with a health care professional through live chat or video, anytime/anywhere, making it easier to get the care you need day or night.

To get started, log in to **anthem.com** and select **Care**, then choose **Virtual Care**. You can also access telehealth through the **Sydney℠ Health mobile app**, which quickly connects you to a provider from your smartphone or tablet.

Sydney Health Mobile App

Stay connected to your coverage with the Sydney Health app — your go-to tool for managing your health plan on the move. With secure, convenient access right from your smartphone, you can check your ID card, track claims, review benefits, find care, and connect to important health resources — all in one place.

Designed to make navigating your health plan easier, the app puts personalized information and support at your fingertips.

Ready to get started? Visit **sydneyhealth.com** and follow the quick steps to download.

24/7 NurseLine

Reliable help is just a phone call away with Anthem's 24/7 NurseLine. Speak directly with a registered nurse — any time, day or night. 24/7 NurseLine gives you convenient access to expert guidance on health questions, where to go for care, enrollment in health programs, preventive screening reminders, and more.

Call the 24/7 NurseLine at **800-337-4770**.

Anthem Smart Shopper

Health care costs can vary widely — even for the same service. Anthem Smart Shopper helps you find quality care at a better price by letting you compare costs for common procedures and tests before you go.

Here's how it works:

- Your doctor recommends a test or procedure.
- You shop for the service by phone or online.
- You have the procedure at a reward-eligible location.
- Once the claim is paid, you receive a reward in the mail.

For help or more details, call the Personal Assistant team at **866-488-5441** or visit **smartshopper.com**.

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Your Wellbeing, in Harmony continued

Building Healthy Families

Whether you're planning for pregnancy, expecting, adopting, or raising young children, Building Healthy Families offers personalized support for every step of your family's unique journey.

Once enrolled, you'll have access to:

- Tools to track feedings, growth, milestones, vaccinations, and prenatal health indicators.
- A robust library of articles and videos on family planning and parenting.
- Support from maternity nurses, virtual lactation consultants, and Family Care Coaches.
- Personalized pregnancy updates to help you follow your baby's development.

Getting started is simple: Log in to **anthem.com** or the Sydney Health app, go to **Featured Programs**, select **View All**, and choose the **Building Healthy Families** tile to enroll.



Wellbeing Solutions

With Wellbeing Solutions through Anthem, taking care of your health is a true win/win. You'll have access to activities and programs designed to support your physical, emotional, and overall wellbeing — while earning rewards along the way.

From completing recommended health activities to building every day healthy habits, you have the potential to earn up to a maximum of $700 in wellness rewards. Wellbeing Solutions is a simple way to prioritize your health and earn rewards for the positive steps you're already taking.

Gym Reimbursement

Looking to boost your rewards even further? In addition to Wellbeing Solutions activities, you can earn more through the Gym Reimbursement program.

Simply log your workouts and receive up to $400 in fitness center reimbursements — bringing your total reward opportunity to $1,100. It's another way to stay active, stay committed, and make the most of your benefits.

Log in to **anthem.com**, go to **My Health Dashboard**, select **Programs** from the menu options and follow the simple steps to start today.

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Dental Insurance

Delta Dental of CA

Your smile supports every conversation and confident step forward. That's why your dental coverage through Delta Dental of CA is built to protect both your preventive and long-term care needs.

Delta Dental of CA offers 100% coverage for in-network preventive care, including exams, cleanings, and X-rays — at no cost to you.

Plus, orthodontic care is covered for both adults and children, helping every member of your family maintain a healthy, confident smile.

National PPO Plan	
In-network	
Annual Deductible	$50 per person $150 family max
Annual maximum benefit	$1,500 per person
Preventive care	100% covered
Basic care	Deductible then you pay 20%
Major care	Deductible then you pay 50%
Orthodontic care	
Coverage	Deductible then you pay 50%
Lifetime maximum benefit	$1,500 per person
Your bi-weekly cost for coverage (per paycheck)	
Employee only	$5.02
Employee + Spouse	$10.05
Employee + Child(ren)	$13.02
Employee + Family	$18.04

Remember:

To make the most of your coverage, stay in-network and avoid balance billing — the difference between what an out of network provider charges and what your plan pays.



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Vision Insurance

VSP Vision Care

Clear vision helps you stay focused, balanced, and ready for what's ahead. Ferrotec offers the choice of two vision plan options through VSP — so you can select the coverage that best fits your needs and budget.

Both plans include coverage for annual eye exams, along with lenses and frames, or contact lenses in lieu of glasses.

In-Network Care	Base Plan	High Plan (includes VSP LightCare)
Annual eye exam (every 12 months)	$10 copay	$10 copay
Routine Retinal Screening (enhancement to annual exam)	up to $39 copay	up to $39 copay
Materials copay (lenses & frames)	$25 copay	$25 copay
Lenses (every 12 months)	Included in materials copay	Included in materials copay
Frames (base plan every 24 months/ high plan every 12 months)	$150 featured frame brand allowance $130 frame allowance; 20% off the remaining cost	$250 featured frame brand allowance $250 Visionworks frame allowance on any frame $200 frame allowance; 20% off the remaining cost
VSP LightCare (every 12 months)	Not Included	$25 Copay $200 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts
Contact lenses (every 12 months instead of glasses)	Elective: $130 allowance Exam: up to $60 copay	Elective: $200 allowance Exam: up to $60 copay
Your bi-weekly cost for coverage (per paycheck)		
Employee only	$3.29	$6.82
Employee + Spouse	$5.27	$10.91
Employee + Child(ren)	$5.38	$11.14
Employee + Family	$8.67	$17.96

VSP LightCare

The Buy-Up Vision Plan includes VSP® LightCare, giving you more ways to use your benefit.

Apply your frame and lens allowance toward **ready-made non-prescription sunglasses or blue light filtering glasses** from a VSP network doctor — ideal for screen time, outdoor time, and everything in between.

You receive:

- A fully covered WellVision Exam®.
- Your frame and lens allowance for eligible non-prescription eyewear.

Additional savings include:

- Extra $20 on featured frame brands (see vsp.com/offers).
- 20% savings on additional glasses or sunglasses within 12 months of your last WellVision Exam.
- Laser vision correction discounts: on average 15% off regular pricing or 5% off promotional pricing at contracted facilities.

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Employee Assistance Program (EAP)

TELUS Health

Life doesn't always move in a straight line. When challenges arise — at work or at home — the Employee Assistance Program (EAP) through TELUS Health can help you regain your footing and find your rhythm again.

Available to you and your eligible family members at no cost, the EAP offers confidential, professional support anytime, anywhere. Whether you need guidance for a personal concern, workplace issue, or everyday stress, you can take the first step with confidence knowing your privacy is protected.

Access Support 24/7/365

- Call: **888-851-7032**
- Visit: **one.telushealth.com**
  - » Username: ferrotec
  - » Password: eap
- Download the **TELUS Health One** app

Confidential support is always within reach — helping you stay balanced, supported, and in harmony.

Support That Meets You Where You Are.

Emotional Wellbeing
Stress, anxiety, grief, mental health concerns, and crisis support

Relationships & Family
Communication challenges, parenting, separation, or divorce

Workplace Balance
Performance concerns, workplace stress, work-life balance

Addictions & Habits
Support for alcohol, drugs, smoking cessation, and gambling

Legal & Financial Guidance
Family law, custody, debt management, bankruptcy, retirement planning

Care Resources
Help locating child care, schooling, elder care, and senior living options

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Health Savings Account (HSA)

HealthEquity

Your Health Savings Account (HSA) through HealthEquity works hand-in-hand with the Anthem PPO HDHP with HSA plan to help you save pre-tax money for health care expenses — or even retirement. It's your money, your choice, your rhythm.

Contributions

The Company helps you get started by contributing to your HSA when you elect the HDHP plan and meet IRS eligibility requirements. You can also add your own tax-free contributions to cover current health costs or build savings for the future. Contributions from Ferrotec are split into two payments over the year.

Coverage	Company Contribution	You May Contribute	2026 IRS Maximum
Employee	$500	$3,900	$4,400
Dependents	$1,000	$7,750	$8,750

55 or older? You can add an extra $1,000 per year in catch-up contributions.

Eligibility

To make or receive contributions, you must:

- Be enrolled in a qualified HDHP.
- Not have other non-HDHP health coverage (including a spouse's full FSA).
- Not be anyone else's tax dependent.
- Not be enrolled in Medicare A or B, Tricare, or VA benefits.

Using Your HSA Funds

You can use your HSA to pay for qualified health expenses — including medical, dental, vision, and prescriptions — for you and your eligible dependents. Or, let your balance grow and save for future medical expenses into retirement. The money is always yours, even if you change jobs or health plans.

Grow Your Money + Save on Taxes

HSA contributions go in tax-free, grow tax-free, and can be spent tax-free for qualified health expenses. Once your balance reaches a certain level, you may also invest part of your HSA to grow your savings over time.

In Retirement

At age 65, you can withdraw HSA funds for any purpose without tax penalties. Funds used for qualified health expenses remain tax-free — covering things like Medicare premiums, long-term care premiums, and durable medical equipment. Non-health withdrawals are taxed like an IRA.

Questions? Call **866-346-5800** or log in to your HealthEquity account at **my.healthequity.com**.

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Health Reimbursement Arrangement (HRA)

HealthEquity

Your Health Reimbursement Arrangement (HRA) through HealthEquity works with the Anthem PPO Copay Plan with HRA to reimburse you for eligible health care expenses. Ferrotec automatically sets aside money for you and your covered dependents, making it easy to manage costs and stay in balance.

Contributions

Coverage	Company Contribution
Yourself only	$2,000
Any dependents	$4,000

These funds can be used for qualifying medical expenses for you and your covered dependents. The HRA reimburses 50% per claim up to the maximum benefit amount per plan year: $2,000 per member or $4,000 per family.

Note: Unused funds do not roll over, are non-transferable, and are forfeited if your employment ends.

HRA Claim Process

Learn how to apply your health care dollars once you receive them from HealthEquity.

1 **Participant**	You visit your doctor for care.
2 **Provider**	Your doctor submits the claim to Anthem.
3 **Plan**	After processing, Anthem sends the claims to HealthEquity weekly.
4 **HealthEquity**	HealthEquity pays 50% of the eligible claim amount directly to your doctor.
5 **Participant**	Your provider will bill you the remaining 50%.

For help with questions, HRA claims, payment and more, contact HealthEquity by phone **877-924-3967** (24/7) or email **memberservices@healthequity.com**.

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Flexible Spending Accounts (FSAs)

HealthEquity

A Flexible Spending Account (FSA) lets you use pre-tax dollars to pay for eligible health care or dependent care expenses. Think of it as money set aside from your paycheck before taxes, helping you pay for eligible expenses and reduce your taxable income.

FSA Type	What It Covers	2026 Max Contribution	Annual Rollover	Eligibility
Health Care FSA	Eligible medical, prescription, dental, and vision expenses	$3,400	$680	All employees not enrolled in an HDHP eligible plan
Limited Purpose FSA	Eligible dental and vision expenses only	$3,400	$680	Employees enrolled in an HDHP plan with HSA
Dependent Care FSA	Child or disabled adult care while you work or attend school	$7,500 per household ($3,750 if married filing separately)	N/A	All employees

Questions? Call **877-924-3967** or log in to your HealthEquity account at **my.healthequity.com**.

Important Note:

Unused funds over the rollover limit are forfeited at the end of the year per IRS regulations (except rollover amounts for health care or limited purpose FSAs).



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Disability Insurance

The Standard

Disability insurance from The Standard helps protect your income if you're unable to work due to a covered illness or injury. This coverage is 100% paid by Ferrotec and replaces a portion of your paycheck so you can focus on recovery without added financial stress.

Short-Term Disability (Employer-Paid)

- **When benefits begin:** After 7 consecutive days of inability to work due to a covered illness.
- **Coverage amount:** 60% of your income, up to $2,000 per week.
- **Duration:** Up to 12 weeks if you're unable to return to work.

Long-Term Disability (Employer-Paid)

- **When benefits begin:** After 90 days of inability to work (once short-term disability ends).
- **Coverage:** 60% of your income, up to $9,500 per month.
- **Duration:** Until you return to work, or reach normal Social Security Retirement age, whichever comes first.



Exclusions

Benefits are not payable for disabilities caused by intentionally self-inflicted injuries, acts of war, commission of a felony, injuries covered by workers' compensation, or injuries occurring in the course of work for wage or profit.

Pre-Existing Conditions

Check your plan details to see limitations on pre-existing conditions, especially for claims made during your first year of coverage.

Tax Info

Employer-paid premiums are not taxed, so benefits you receive are considered taxable income. Benefits may be reduced by offsets such as Social Security, Workers' Compensation, or State Disability plans.

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Life & AD&D Insurance

The Standard

Protecting your loved ones is one of the most valuable benefits you can have. Life and Accidental Death & Dismemberment (AD&D) insurance provides financial security for your beneficiaries in the event of your death or serious accident.

Basic Life and AD&D (Employer-Paid)

- Eligibility: Full-time, non-seasonal employees working 30+ hours per week.
- Benefit:
  - » **Basic Life:** 1x annual base earnings up to the $250,000 maximum.
  - » **Basic AD&D:** 1x annual base earnings up to the $250,000 maximum.
- After age 70, benefit reduced to 50%.
- Contribution: 100% employer-paid.

Exclusions apply, review the plan SPD for a full list.

Supplemental Life and AD&D (Voluntary Coverage)

You may also purchase Supplemental Life and AD&D coverage for yourself, as well as life insurance coverage for your spouse and eligible child(ren). The cost for additional life and AD&D coverage is 100% employee paid.

Supplemental Life and Supplemental AD&D elections for employees must be made in matching amounts. You must elect coverage for yourself before enrolling your spouse or child(ren).

As a new hire, you may purchase supplemental life insurance up to the annual limit without answering medical questions. Medical questions and approval may be required for any future increases or new coverage elections.

Coverage	Employee	Spouse	Child(ren)
Coverage increments	$10,000	$5,000	$10,000
Coverage maximum	5x your annual earnings up to a $700,000 maximum.	Match your employee coverage amount up to a $250,000 maximum.	$10,000
Medical question limit	$200,000	$30,000	N/A

Tip!

Review and update your beneficiary designations at least once per year to ensure the proper protection for your loved ones.

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401(k) Retirement Plan

Sentinel

Finding your Work/Life Rhythm means planning for the future while living for today. Your 401(k) Plan through Sentinel makes it easy to save in a way that fits your goals. By contributing now, you're building financial confidence and staying in rhythm with the future you envision.

Your Contributions

Take control of your retirement by choosing how much to save.

- Contribute up to 100% of your pay as a traditional pre-tax, Roth after-tax, or blend of both — up to the annual IRS limit.
- If you are age 50 or older, you may contribute an additional $7,500 as a catch-up contribution.
- If you are age 60-63, you may make an additional catch-up contribution up to $11,250.
- Roll over funds from another qualified retirement plan to watch your investments grow faster.
- You are always 100% vested in your contributions — including rollover contributions and associated investment gains.

Ferrotec Matching Contribution

Ferrotec may make a matching contribution to your eligible 401(k) retirement plan. You'll become eligible once you meet the plan's initial entry requirements. Each year, you'll receive a required notice outlining how the contribution works. For full details, please refer to your Summary Plan Description (SPD).

Retirement plan questions? Call The Sentinel Group at **888-762-6088**, visit **sentinelgroup.com**, or contact OneDigital at **guidance@onedigital.com**.

Quarterly Profit Sharing

At Ferrotec, we recognize the impact our employees have on our success. Eligible full-time employees participate in our quarterly profit sharing program, providing additional compensation based on company performance from the previous quarter.

We're proud to offer this benefit as a direct reflection of your hard work and contributions.

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Support for Life, Work, and Everything in Between

In addition to core benefits, Ferrotec offers a variety of programs to help you, your family, and even your pets. From protecting your health and finances to supporting your personal goals, these benefits are designed to help you stay in rhythm — both at work and in life.

Accident Insurance

Accident coverage through Anthem provides a cash benefit to help cover out-of-pocket medical costs, daily expenses, or costs not covered by your medical plan, making it easier to focus on recovery.

Critical Illness Insurance

Critical illness coverage through Anthem pays a cash benefit if you or a covered family member is diagnosed with a covered illness. The funds can be used for anything you need — deductibles, transportation, groceries, or household expenses. Coverage options include $5K, $10K, $20K, or $30K, and a $50 Wellness Benefit is included for completing a preventive screening.

Pet Insurance

Fetch Pet Insurance helps cover vet bills — including emergencies and routine care. Employees receive a 10% lifetime discount, and optional wellness coverage can save up to $735 per year, giving you peace of mind while caring for your pets.

Identity Theft Protection

IDShield monitors your credit and personal information online to help protect against identity theft. Coverage is available for you, your spouse, and/or your children, and support is just a click or call away.

Legal Services

LegalShield provides pre-paid legal advice and consultation for topics including wills, estate planning, finances, and traffic matters. Coverage is available for you and your family, helping you navigate legal needs without stress.

OneDigital

OneDigital helps you compare and shop for coverage tailored to your family's needs. Options include homeowners, auto, umbrella, flood, personal articles, recreational vehicles, boats, motorcycles, condos, renters, and pet insurance.

Wellness Program – Ferrofit Discover Wellness

The wellness program provides resources to support healthy lifestyles, including fitness discounts, reimbursements, and wellness classes. Programs include 10% off monthly dues and 50% off enrollment at Anytime Fitness, 20% off CorePower Yoga, and $150 fitness reimbursements.

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LinkedIn Learning

Access thousands of courses to develop in-demand skills, learn from industry experts, and advance your career. All courses are available online or via mobile app, making it easy to learn anytime, anywhere.

Overalls: Life Concierge Services

Overalls helps you tackle everyday tasks and complicated to-dos. From scheduling service providers and managing caregiver needs to expert advice and research, Overalls saves you time and simplifies life's details. Access is available via mobile, computer, or tablet.

Student Loan Financing

Benefit-eligible employees can refinance student loans through Firstmark Services for lower interest rates and receive free rate quotes. Those who refinance may also earn a $200 cash bonus.

Commuter Benefit (CA employees)

This tax-free benefit helps cover daily or monthly transit, vanpool services, and approved parking costs, up to $260 per month.

AT&T Discount

Take advantage of exclusive discounts on wireless plans and devices.

Paid Time Off (PTO)

Our PTO program gives you time to rest and recharge, with accrual based on your years of service and hours worked. Full-time employees earn:

- **0 to < 2 years:** 3 weeks per year
- **2 to < 5 years:** 4 weeks per year
- **5 to < 9 years:** 4 weeks plus an additional 1 day per year of service
- **9+ years:** 5 weeks per year

Paid Time Off (PTO) Exchange

Have unused vacation time? You can turn it into something that matters most to you. Convert your PTO into retirement contributions, student loan payments, tuition reimbursement, charitable donations, HSA contributions, Leave Sharing donations, travel purchases, or even cash. It's a flexible way to make the most of your time off — even if you don't take it.



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Benefit	Provider	Phone	Website
Medical	Anthem	800-870-3122	anthem.com
Dental	Delta Dental of CA	844-825-8111	deltadentalins.com
Vision	VSP	800-877-7195	vsp.com
Health Savings Account (HSA)	HealthEquity	866-346-5800	healthequity.com
Health Reimbursement Arrangement (HRA)	HealthEquity	877-924-3967	healthequity.com
Flexible Spending Accounts (FSAs)	HealthEquity	877-924-3967	healthequity.com
Employee Assistance Program (EAP)	TELUS Health	888-851-7032	one.telushealth.com Username: ferrotec Password: eap
Disability Insurance	The Standard	800-232-0113	Standard.com
Life and AD&D Insurance	The Standard	800-552-2137	Standard.com
401(k) Retirement Plan	Sentinel Group	888-762-6088 Monday – Friday 8am – 7pm ET	Sentinelgroup.com
OneDigital Personal Lines	OneDigital	**Eastern Time Zone:** Jillian Burgess	
		978-235-5633	Email: jillian.burgess@onedigital.com
		Central and Pacific Time Zone: Melissa Matzenbacher-Galan	
		209-386-5074	Email: melissa.galan@onedigital.com
Identity Theft and Legal Protection	IDShield	978-658-4235	Email: gershons3j@cs.com
Pet Insurance	Fetch	800-212-2698	Email: benefits@fetchpet.com
Human Resources	Ferrotec		Email: HR@Ferrotec.com