



# YOUR 2024 BENEFITS ENROLLMENT GUIDE

# MOBILE LIVING MADE EASY







# YOUR 2024 BENEFITS ENROLLMENT GUIDE

At Dometic, we are passionate about creating a dynamic workplace that allows every employee to reach their fullest potential. This begins with a firm commitment to the health and well-being of our valued employees who are directly responsible for the success of our organization. We hope you find this benefits guide to be a helpful tool in choosing the coverage that best fits you and your family's needs. This booklet is intended to provide only the highlights of your benefits; see your plan documents for full details. If any conflict ever arises between this booklet and the actual plan document, the terms of the plan document will govern in all cases. Dometic reserves the right to change, modify, or terminate the benefit plans at any time. This enrollment guide is not a contract for purposes of employment or payment of benefits.

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# MOBILE LIVING MADE EASY

## Your Enrollment Checklist

## YOU MUST ENROLL DURING OPEN ENROLLMENT OR WITHIN 31 DAYS OF YOUR ELIGIBILITY DATE TO HAVE BENEFITS!

## **BEFORE YOU ENROLL:**

- Review this Benefits Guide to learn about your options, including the supplemental medical benefits (Accident, Critical Illness, and Hospital) available to you.
- Think about your coverage needs, including how much health care you anticipate needing and whether your company paid life insurance provides enough protection.
- Gather your dependent and beneficiary information, including Social Security numbers, dates of birth, addresses and phone numbers.
- □ Take advantage of the tax savings offered by an HSA and/ or an FSA and learn how these accounts save you money.

#### **DURING ENROLLMENT:**

- Review your available benefit options and choose your coverage. Visit *https://wpsENROLL.com* and use PERKY to help you review your options:
  - ✓ Find the right coverage to meet your needs
  - ✓ Get the protection you require for peace of mind
  - ✓ Optimize your tax-advantaged accounts

## PERKY is a decision support tool only. Enrollments are made through wpsENROLL.

- □ Choose your elections for the upcoming year:
  - ✓ Elect medical, dental, and vision coverage
  - ✓ Select your supplemental medical plans
  - ✓ Select LTD coverage default is no coverage
- Make an HSA election to take advantage of the tax savings on out-of-pocket medical expenses when enrolled in the HSA 3200 Medical Plan.
- □ Make your **FSA election** to take advantage of the tax savings on out-of-pocket medical expenses.
- **Elect** your **beneficiaries** for HSA and Life Insurance
- □ **Take a look at the Dometic Savings 401(k) Plan.** The Dometic Savings **401(k)** Plan is an easy way to save for retirement with pre-tax or post-tax savings and automatic payroll deductions.

## **IS YOUR INFORMATION UP-TO-DATE?**

Benefits information and messages are only sent by email or text. Update your personal email address and mobile phone.

#### **AFTER ENROLLMENT:**

✓ Important! Review your Confirmation of Benefits statement to verify your elections.

Your **confirmation statement** is provided after you sign the *Electronic Signature Disclosure* and *Benefit Confirmation Statement*. These documents can be found under the "Forms" tab of *wpsENROLL*. Statements will not be mailed.

## **∧>**DOMETIC

 
 Benefit Confirmation / Deduction Authorization Form

 Name:
 Sally Smith
 Employee ID::
 Dis Class:
 Salary

 Address:
 123 Easy Street Gosten, IN 46528
 Job Class:
 Salary

 Hire Date:
 1026/0200
 Eligibility Date:
 10/26/0200

 Benefit Plan
 Option
 Cvg Tier
 Ped Freq
 Effective Date
 Benefit Amount
 Requested
 Employee Cost
 Employee Cost
 Employee Cost

✓ Should you notice an error in your elections, please contact wpsENROLL to make correction.

### **PAYLOCITY SELF-SERVICE:**

- Take advantage of the Paylocity Mobile App to easily access or review your:
  - ✓ Link to key benefit partners
  - ✓ Review or update personal information
  - ✓ Review paycheck details
  - ✓ Request and review paid time off
  - ✓ Access community postings





If you have any questions, resources are available at wpsENROLL 1-855-404-6198 from 8:30 am to 8 pm ET Monday - Friday.

## **Benefits Basics**

At Dometic, we are passionate about creating a dynamic workplace that allows every employee to reach their fullest potential. This begins with a firm commitment to the health and well-being of our valued employees who are directly responsible for the success of our market-leading organization. We hope you find this benefits guide to be a helpful tool in choosing the coverage that best fits you and your family's needs.

### WHO IS ELIGIBLE FOR BENEFITS?

Employees are eligible the first day of the month following date of hire if you are a regular, full-time employee scheduled to work 30 hours or more per week.

You may enroll your eligible dependents in the same plans you choose for yourself, including medical, dental, vision, and voluntary benefits coverage. Eligible dependents include the following:

- Your legal spouse.
- Your children up to age 26.
- A disabled child who is incapable of self-sustaining employment because of mental or physical disability may continue coverage to age 26 and beyond.

Your participation in the health and welfare plans will end on the date you no longer qualify as an eligible employee or separate from the Company. Coverage under the Medical, Dental, and Vision plans will end at the end of the month in which you terminate.

### **MAKING CHANGES DURING THE YEAR**

The choices you make during open enrollment or when you first become eligible remain in effect for the remainder of the plan year. Once you are enrolled, you must wait until the next open enrollment period to change your benefits or add or remove coverage for dependents, unless you have a Qualifying Event, as defined by the IRS.

Examples include, but are not limited to, the following:

- Marriage or divorce
- Death of a dependent
- Birth or adoption of a child
- Loss of other health coverage
- New eligibility for other health coverage
- Change in your dependent's eligibility status

## You have 31 days from the Qualifying Event date to make changes to your coverage.

#### **ENROLLING IN YOUR BENEFITS**

Your enrollment period is an important time to review your benefit options and choose the best coverage for you and your family.

You can enroll for benefits within 31 days of your hire date or during the annual open enrollment period.

No enrollments or changes will be allowed after your initial enrollment or after open enrollment ends, unless you have a Qualifying Event. (See *Making Changes During the Year* for details.)

**REMINDER:** If you plan to add new dependents to any coverage, you will need their **social security number** and **date of birth** to enroll them.

#### **PERKY DECISION SUPPORT**

In 10-15 minutes, **PERKY** can help you select benefits that matter most to you and your family. For the most accurate estimates, know the number of prescriptions, doctor visits, and anticipated procedures for the upcoming plan year.

Finish **PERKY** with a personalized downloadable PDF that lists which benefits to elect and direct dollar amount recommendations to make your paycheck dollars stretch the furthest.

#### **HOW TO ENROLL:**

You can enroll in your health and welfare benefits using our simple and convenient on-line enrollment system. Visit the enrollment website at *https://wpsENROLL.com*.

If you have any questions or are unable to enroll online, please call **wpsENROLL** at **1-855-404-6198**. Benefit Specialists are available Monday through Friday from 8:30 am to 8 pm ET.

#### **ARE YOU TURNING AGE 65?**

If you are turning age 65 in 2024, please contact your local Social Security office to determine if you are eligible for benefits. For additional information on Medicare eligibility and enrollment periods, please visit **www.Medicare.gov**.

Annual Enrollment is a good time to double-check your 401(k) contributions, investments and beneficiaries.

#### BENEFITS OVERVIEW & HELPFUL TERMS





## **HEALTHCARE NAVIGATION SUPPORT**

We continue to offer a unique, personalized, guided healthcare experience through **Quantum Health Care Coordinator** and healthcare navigation process. Quantum Health Care Coordinators are your everyday healthcare primary point of contact. They are there to simplify your healthcare experience. From claims assistance to check-ups and even precertifications, your Care Coordinators are with you every step of your healthcare journey. When necessary their nurses, clinicians, and benefit specialists are ready to advocate for your healthcare needs.

Empowered and resourceful, Quantum Health Care Coordinators do things like:

- Verify coverage
- Advocate for your care
- Help manage chronic conditions
- Find in-network providers
- Contact providers to discuss treatment
- Help resolve claims, billing and benefit issues
- Create health improvement plans
- Help reduce unnecessary out-of-pocket costs

Contact your **MyQHealth Care Coordinator** today regarding your new plans by calling **1-833-346-1481** or going online to access Quantum Health Support at *myDometicBenefits.com*.

### SUMMARY OF BENEFITS AND COVERAGE INFORMATION:

The health benefits available to you represent a significant component of your compensation package. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options available to you. This information can be found at *https://wpsENROLL.com* and can also be provided upon request by emailing *MyBenefits@Dometic.com*.

#### **HELPFUL TERMS**

It is important to be familiar with benefit terms to better understand your options. Take a moment to review these definitions, which may be referenced throughout this guide.

CoinsuranceTheCopayTheDeductibleThe	The bill you or your doctor or health care provider submits to your health insurance company. The amount (usually a percentage of the claim) shared by you and the plan, after you have met the deductible.	
CopayThe forDeductibleThe		
CopayforDeductibleThe		
	The amount you pay every time you visit a provider. If your copay to see a doctor is \$20, you pay that amount for each visit. You do not have to meet your deductible before paying your copay.	
	he amount you pay each year before your plan begins paying.	
	providers and facilities that are contracted with your healthcare plan to offer services to you at a pre-negotiated rate.	
	providers and facilities that do not contract with your healthcare plan and may be more expensive. Out-of- network claims accumulate separately toward your deductible and out-of-pocket expenses.	
Out-of-pocket Mai	Naximum dollar amount that you will pay per year before the plan begins paying covered expenses at 100%.	
Preventive care Rou	Routine health care that includes regular check-ups, patient counseling and screenings to prevent disease,	

## **Medical Coverage**

Your health is the foundation of a productive and happy life. That is why we offer you multiple choices of medical plans to fit your needs and budget through UMR's **UnitedHealthcare** national network of doctors and hospitals. You may choose from three PPO and one HDHP with an HSA plans. To help you decide which plan is best for you and your family, review the details of the plans coverage and provisions that follow.

PLAN SPECIFICATIONS	PLAN 750	PLAN 1500	PLAN 3000	HSA 3200	OUT-OF-NETWORK
Plan Type	PPO	PPO	РРО	HDHP/HSA	All Plans
Doductible Turpe	Single: \$750	Single: \$1,500	Single: \$3,000	Single: \$3,200	Double Deductible
Deductible Type	Family: \$1,500	Family: \$3,000	Family: \$6,000	Family: \$6,400	Double Deductible
Out-of-Pocket Maximum	Single: \$1,500	Single: \$3,000	Single: \$6,000	Single: \$5,000	Double OOP Max
Out-of-Pocket Maximum	Family: \$3,000	Family: \$6,000	Family: \$12,000	Family: \$10,000	Double OOP Max
Plan Coinsurance	80%	80%	80%	80%	60%
PCP Visit	80%	80%	\$20 Co-pay	80%	60%
Specialty Visit	80%	80%	\$50 Co-pay	80%	60%
Emergency Copay	80%	80%	\$150	80%	60%
Prescription Deductible	n/a	n/a	n/a	n/a	60%
	Tier 1: 80%	Tier 1: 80%	Tier 1: \$10	Tier 1: 80%	Tier 1: 60%
Prosserintion Drugs	Tier 2: 80%	Tier 2: 80%	Tier 2: \$30	Tier 2: 80%	Tier 2: 60%
Prescription Drugs	Tier 3: 80%	Tier 3: 80%	Tier 3: \$70	Tier 3: 80%	Tier 3: 60%
	Tier 4: 80%	Tier 4: 80%	Tier 4: 10% (Max \$150)	Tier 4: 80%	Tier 4: 60%
HSA Funding	n/a	n/a	n/a	\$300	n/a
Wellness EE/SP	\$400/\$200	\$400/\$200	\$400/\$200	\$400/\$200	n/a

### YOUR COST FOR COVERAGE

The following amounts reflect your medical contributions that are automatically deducted from your paycheck on a pre-tax basis.

WEEKLY RATES				
MEDICAL - COVERAGE LEVEL	PLAN 750	PLAN 1500	PLAN 3000	HSA 3200
Employee Only	\$38.94	\$29.51	\$18.81	\$23.26
Employee + Spouse	\$92.70	\$71.26	\$47.01	\$55.51
Employee + Child(ren)	\$76.10	\$58.50	\$38.59	\$45.81
Family	\$124.79	\$95.93	\$63.28	\$74.27

#### **SEMI-MONTHLY RATES**

MEDICAL - COVERAGE LEVEL	PLAN 750	PLAN 1500	PLAN 3000	HSA 3200
Employee Only	\$84.37	\$63.93	\$40.75	\$50.40
Employee + Spouse	\$200.86	\$154.40	\$101.86	\$120.28
Employee + Child(ren)	\$164.88	\$126.75	\$83.61	\$99.24
Family	\$270.37	\$207.84	\$137.11	\$160.92

All benefits eligible employees must enroll for medical coverage within 31 days of your date of eligibility.

## **Prescription Drug Coverage**

If you are enrolled in one of the company's medical plans, you are automatically enrolled in the CVS Caremark prescription drug plan. At CVS Caremark, it is a priority to make sure you have access to affordable medication and convenient filling options. This is achieved through the many programs offered to you that include mail order, step therapy, prior authorization, specialty drug and more.

### MAKE MORE OF YOUR PRESCRIPTION BENEFIT PLAN

At CVS Caremark<sup>®</sup> we provide quality pharmacy care that can help save you time and money. We make sure you get the prescriptions you need, when you need them.

#### **REMEMBER!**

All benefits-eligible employees must be enrolled in a medical plan to receive prescription drug coverage.

### **PREVENTIVE CARE MEDICATION REMINDER**

Under the health reform law (Affordable Care Act), pharmacy benefit plans must cover certain Preventive Care Medications at 100% without charging a copay, coinsurance or deductible. These products are available at no cost to you under all medical plans offered.

## DO YOU TAKE MEDICATION ON AN ONGOING BASIS?

Stay on track with 90-day prescriptions. Instead of visiting your pharmacist and paying for a refill every month, ask your doctor to write a 90-day prescription. Why?

- You're less like to miss a dose with a larger supply. And you could also save money.
- Pick up your medication in-sore or get medication through mail delivery.

Register at *Caremark.com* to get all this and more:

- Refill medications and check order status
- See your prescription and spending history
- Check drug costs and find savings opportunities
- Find pharmacies in your network
- Download our mobile app

Register today at *Caremark.com*. If you need additional help with your prescriptions, please call the CVS Customer Care team at 1-833-992-2783.

#### WELLNESS PROGRAM

In addition to the medical plan, we are partnering with Quantum Health in offering you a wellness program so you can stay in charge of your health and "know your numbers" throughout the year. Quantum Health will help to administer the wellness program that produces real results. Participation in the program is voluntary, but highly recommended. You can earn significant rewards while also making strides towards a healthier you. To get started, go to *myDometicBenefits.com* to create an account and complete the program or call your **Quantum Health Care Coordinator** at **1-833-346-1481** for additional information.

Each employee enrolled in a Dometic medical plan has the opportunity to earn **\$400** and their enrolled spouse may earn an additional **\$200** for a total of **\$600** per family.

#### **TELA-MEDICINE**

Included with your medical plan is Teladoc, a virtual healthcare provider. It gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video, or mobile app visits. Talk to a doctor anytime by calling **1-800-Teladoc** or by visiting **Teladoc.com**. With a \$10 co-pay (\$49 on the HSA 3200 until deductible is met), it's an affordable option for quality medical care.

Get the care you need. Teladoc can treat many medical conditions, including, but not limited to:

- Cold and flu symptoms
- Allergies

- Pink eye
- Respiratory infection





A good dental plan makes it easier to protect you<u>r smile</u>.



## **Dental Coverage**

Your dental plans, offered through MetLife, are designed to help you maintain a healthy smile through regular preventive care, at no cost to you, and restore your teeth if issues arise. You may visit any dentist you choose, however, you will pay less out-of-pocket if you obtain care through MetLife's network of dentists. You may contact **MetLife** by calling **1-800-275-4638** or going online at *www.MetLife.com/dental* using your group number 162859.

PLAN FEATURES	CORE DENTAL PLAN		CORE DENTAL PLAN		PREMIER DI	NTAL PLAN
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK		
Annual Deductible	\$50/individua	l•\$150/family	None	None		
Calendar Year Maximum	\$1,250 per member		\$2,000 pe	r member		
Diagnostic and Preventive Services (e.g., X-rays, cleanings, exams)	100% covered, deductible waived	100% covered, deductible waived	100% covered	100% covered		
Basic and Restorative Services (e.g., fillings, extraction, root canals)	80% after deductible	80% after deductible	80% covered	80% covered		
Major Services (e.g., dentures, crowns, bridges)	50% after deductible	50% after deductible	50% covered	50% covered		
Orthodontia	Not covered	Not covered	50% covered	50% covered		
Orthodontia	Not covered	Not covered	Lifetime Maximum: \$2,000			

## YOUR COST FOR COVERAGE

The following amounts reflect your dental contributions that are automatically deducted from your paycheck on a pre-tax basis.

	CORE DEN	ITAL PLAN	PREMIER DI	ENTAL PLAN
DENTAL - COVERAGE LEVEL	WEEKLY RATES	SEMI-MONTHLY RATES	WEEKLY RATES	SEMI-MONTHLY RATES
Employee Only	\$1.72	\$3.72	\$3.82	\$8.28
Employee + Spouse	\$3.12	\$6.77	\$7.22	\$15.65
Employee + Child(ren)	\$3.72	\$8.07	\$8.27	\$17.92
Family	\$5.15	\$11.17	\$11.45	\$24.82

# Vision Coverage

Our vision plan, offered through MetLife, includes benefits for eye exams, glasses and contact lenses. You may visit any doctor you want, but benefits are better using MetLife's network, which includes the the VSP Choice Network. Contact **MetLife** by calling **1-855-638-3931** or going online at **www.MetLife.com/vision** using your group number 162859.

PLAN FEATURES	CORE VISION PLAN		PREMIER V	ISION PLAN
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Vision Exam	\$10 copay	\$45 allowance	\$0	\$45 allowance
Materials Copay	\$25 copay	Based on schedule	\$0	Based on schedule
BENEFIT FREQUENCY				
Examination	12 months	12 months	12 months	12 months
Frames	12 months	12 months	12 months	12 months

CORE VISION PLAN - COVERED SERVICES			
	IN-NETWORK	OUT-OF-NETWORK	
Standard Lenses	Covered in full after \$10 copay	Reimbursed up to: • Single vision: \$30 allowance • Bifocals: \$50 allowance • Trifocals: \$65 allowance • Lenticular: \$100 allowance	
Contact Lenses	\$25 copay Elective: \$60 max fitting/evaluation \$130 allowance	Reimbursed up to \$210 Elective: Reimbursed up to \$105	
Standard Frames	\$130 retail allowance + 20% off balance	Reimbursed up to \$70	

PREMIER VISION PLAN - COVERED SERVICES				
	IN-NETWORK	OUT-OF-NETWORK		
Standard lenses	Covered in full	Reimbursed up to: • Single vision: \$30 allowance • Bifocals: \$50 allowance • Trifocals: \$65 allowance • Lenticular: \$100 allowance		
Contact lenses	\$0 copay Elective: \$60 max fitting/evaluation \$200 allowance	Reimbursed up to \$210 Elective: Reimbursed up to \$105		
Standard Frames	\$200 retail allowance + 20% off balance Reimbursed up to \$70			

## YOUR COST FOR COVERAGE

The following amounts reflect your vision contributions that are automatically deducted from your paycheck on a pre-tax basis.

	CORE VISION PLAN		PREMIER V	SION PLAN
VISION - COVERAGE LEVEL	WEEKLY RATES	SEMI-MONTHLY RATES	WEEKLY RATES	SEMI-MONTHLY RATES
Employee Only	\$0.97	\$2.11	\$1.74	\$3.78
Employee + Spouse	\$1.43	\$3.10	\$2.56	\$5.55
Employee + Child(ren)	\$1.28	\$2.77	\$2.29	\$4.96
Family	\$2.84	\$6.16	\$5.10	\$11.05

## Healthcare And Dependent Care Flexible Spending Accounts

Your benefits package includes a lot more than medical insurance.

A Flexible Spending Account allows you to set aside money on a pre-tax basis via payroll deduction to pay for certain out-ofpocket expenses as defined by the IRS. By paying for these expenses with pre-tax dollars, you reduce the amount of your taxable income and increase your take-home pay. Dometic offers three different types of flexible spending accounts administered by **Clarity Benefit Solutions**.

You must actively enroll each year to participate in a pre-tax spending account. Remember that these accounts have a "use it or lose it" policy. Any remaining funds at the end of the allowed period will be forfeited.

## **GENERAL PURPOSE FSA (FLEXMED)**

You can use this money to pay for out-of-pocket medical, dental, and vision expenses for you and your eligible dependents. You may also use this account to pay for certain over-the-counter medications, health care supplies, deductibles, co-payments, and co-insurance.

If you elect the Flexible Spending Account, the following rules apply to your election:

- You may elect up to the IRS 2024 annual limit of \$3,200.
- You will receive a Clarity Benefit Card (like your bank ATM card) to pay for eligible expenses.
- On January 1, the entire annual election is immediately available for you to use, even if payroll deductions have not occurred.
- You have until March 15, following the plan year, to incur eligible claims and until April 1 to submit your claim, or your outstanding balance will be forfeited per IRS rules.

## LIMITED PURPOSE FSA

A Limited Purpose FSA has the same features as the General Purpose FSA (FlexMed) with two distinct differences.

- It may be used if you are enrolled in a Heath Savings Account (HSA 3200).
- It can only be used to pay for eligible dental and vision expenses. You must use your Health Savings Account for medical and prescription drug expenses.

### **DEPENDENT CARE SPENDING ACCOUNT**

The Dependent Care Spending Account is a tax-saving way to cover dependent care expenses that would typically be paid out-of-pocket. This means the money you set aside in the Dependent Care Spending Account is not taxed, so you increase your take-home pay.

	DEPENDENT CARE SPENDING ACCOUNT
Maximum annual employee contribution amount	\$5,000
	<ul> <li>Dependent care expenses for a child under 13</li> </ul>
What can I use the Dependent Care Spending Account for?	<ul> <li>Private day care providers and nannies</li> </ul>
	<ul> <li>Licensed care for disabled dependents</li> </ul>
	<ul> <li>Care for an elderly parent whom you claim as a dependent on your federal tax return</li> </ul>
When are funds available?	You are reimbursed up to the balance in your account
Carryover	Does not apply

You only have until December 31 to incur expenses and the following April 1 to submit your claims, or your entire outstanding balance will be forfeited per IRS rules. For a complete list of eligible expenses, refer to IRS publication 503: Child and Dependent Care Expenses, available at www.irs.gov/publications.

For questions contact Clarity Benefit Solutions by calling **1-888-423-6359** or by visiting **www.claritybenefitsolutions.com**.

#### NEED HELP? Use PERKY to obtain FSA and HSA recommendations to make your paycheck dollars stretch the furthest.

# Health Savings Account

Want to save money and reduce your taxable income? If you're enrolled in the HSA 3200 medical plan, a high-deductible health insurance plan, then you are eligible to contribute to a Health Savings Account (HSA), administered by Clarity Benefit Solutions. As in past years, Dometic will contribute \$300 into your HSA account at the beginning of the year.

The Clarity HSA lets you set aside tax-free dollars from your paycheck to cover out-of-pocket medical, dental, and vision expenses. Funds are available as they are deducted from your paycheck. The balance will grow as the year progresses and carries over from year to year. You own the account, which means the HSA money goes when and where you go.

An HSA is a unique tax-advantaged account that you can use to pay for current or future eligible healthcare expenses, such as doctor and hospital visits as well as deductibles, co-insurance, prescriptions, vision and dental care for yourself and your eligible dependents. Your HSA also gives you the following benefits:

- Contributions to the HSA can be made with pre-tax dollars, which reduces your taxable income. Any after-tax contributions you make are tax deductible.
- You can change or stop your contributions at any time throughout the year.
- HSA balances rollover from year to year; there's no "use it or lose it" policy.
- Your HSA funds are portable and go with you, even if you change companies or retire.
- HSA funds can be invested and earn interest tax-free (minimum balance of \$1,000 is required).

## **HSA CONTRIBUTION LIMITS**

You can set aside pre-tax dollars to your HSA up to the annual IRS maximum through payroll deductions.

TIER LEVEL	CONTRIBUTION LEVEL
Individual	\$4,150
Family	\$8,300
Catch-up (age 55 or older)	\$1,000

If you are age 55 or older, you are eligible to make an additional (catch-up) HSA contribution of \$1,000 annually.

### **HOW TO USE YOUR HSA**

When you elect the HSA 3200 medical plan, take the following actions:

- 1. Open an HSA with Clarity Benefit Solutions.
- 2. Make pre-tax contributions to your HSA through payroll deductions.
- 3. Consider Dometic's \$300 annual contribution and wellness incentive when electing your contributions.
- 4. Make sure your personal email address and home street address are on file with wpsENROLL.
- 5. Use your HSA debit card to pay for eligible expenses.

#### HSA RULES TO KEEP IN MIND:

- You must be enrolled in a high deductible health plan.
- You cannot be covered under another non-qualified health plan, including your spouse's Healthcare Flexible Spending Account.
- You cannot be enrolled in Medicare or Tricare.
- You cannot be claimed as a dependent or someone else's tax return.

Clarity

Clarity Benefits Solutions will send a welcome email with everything you need to know, plus a Clarity Benefit Card.



## HSA OR HEALTHCARE FSA: WHAT'S RIGHT FOR YOU?

	Heath Savings Account	Flexible Spending Account
What can I cover?	Eligible medical, dental, and vision expenses.	Eligible medical, dental and vision expenses. If you also have an HSA, medical co-payments are not eligible under the limited purpose FSA – only dental and vision are eligible before deductible is met.
Do I need to be enrolled in a particular medical plan to participate?	Yes, in the HSA 3200 Plan	No
Can I contribute to my account before taxes?	Yes, through payroll deductions	Yes, through payroll deductions
Do unused dollars roll over from year to year?	Yes	No
Does the money in the account earn interest?	Yes	No
Can l use the account to pay for vision or dental expenses?	Yes	Yes
How much can l contribute to the account per year?	<b>\$4,150</b> employee / <b>\$8,300</b> family + \$1,000 catch up if over 55	\$3,200 FSA / \$5,000 DCFSA
How much does Dometic contribute per year?	\$300	N/A
How are the accounts funded?	Balance grows as paycheck deductions are made.	Balance is available in full at the start of the plan year. Paycheck deductions still made throughout the year.

If you are enrolled in an HSA or FSA, you will receive a Clarity Benefit Card. If you have both an HSA and an FSA, only one card is issued.

### **HSA AND MEDICARE**

Once you are age 65 or Medicare-eligible and enrolled in Medicare Part A, you are no longer eligible to contribute to an HSA; however, you may withdraw the cash in your HSA for any reason, medical or not. Since Medicare does not cover all medical expenses, many HSA owners over the age of 65 continue to use funds in their HSA for qualified medical expenses.

Once enrolled in Medicare, you may not contribute to an HSA and must prorate the annual contribution limit based on the number of months you were eligible during that year. For example, if an individual turns 65 and enrolls in Medicare as of July 1st, they would prorate the annual contribution limit (including any catch-up contribution) by 6/12 since they were only eligible for 6 out of the 12 months during that calendar year. If you are over the age of 65 when you enroll in Medicare Part A, you coverage effective date may go back retroactively up to 6 months. This may affect your HSA eligibility.

HSA owners over age 65 can take distributions from their account without the regular 20% penalty, but they are subject to income taxes on the distribution of funds. For more information, please consult your tax advisor.



# Supplemental Health Benefits

## **NEW FOR 2024!**

NEW for 2024! Dometic is partnering with Voya to offer Accident, Critical Illness, and Hospital Indemnity plans for all coverage lines at reduced costs while providing 90+ new benefit enhancements. For more information, contact Voya at 1-877-236-7564.

Dometic offers excellent medical plan options, however no plan covers all the costs of a serious illness or injury. If a major health event occurs, deductibles and coinsurance can add up to thousands of dollars. We offer supplemental benefits that allow you to greatly reduce this financial exposure. These plans are provided by Voya and pay a benefit directly to you, helping to ease the financial exposure that can have a big impact on you and your family.

## **COMPLEMENT YOUR HEALTH PLAN**

Accident, Critical Illness, and Hospital Indemnity Insurance complements your medical plan. These plans help absorb the out-of-pocket medical expenses that arise when a severe illness or injury strikes. The benefit payments don't go out to pay for medical bills or treatments you may need; instead, they come in directly to you to be used however you would like.

## **ACCIDENT INSURANCE**

Accidents happen. Accident Insurance doesn't replace your medical coverage but complements it. Choose this supplemental health insurance product for added protection for various injuries and accident-related expenses. Some of the most common treatments and conditions Voya pays benefits for include:

- ER treatment
- X-Rays
- Physical therapy
- Stiches
- Follow-up doctor treatment(s)

#### **Accident Insurance Plan Features**



Guaranteed Issues There are no health questions or physical exams required. Wellness Benefit





Benefit payments go directly to you. Use them how you'd like!

**Family Coverage** 

You can elect to

Visit voya.com/claims. Click on "Get Started" under "Start a Claim". You will need to enter Dometic Corporation as the group name and 739537 as the policy number.

## **CRITICAL ILLNESS INSURANCE**

The out-of-pocket costs of a serious illness can be catastrophic, even with medical insurance. Critical Illness Insurance helps provide financial protection in the event of a covered serious illness. The policy pays a lump sum benefit directly to you if you or a covered family member are diagnosed with a covered condition. You can use this benefit any way you choose - deductibles and coinsurance expenses your family incurs to be by your side or to replace your lost earnings from being out of work.

You choose the benefit amount when you enroll. Critical Illness Insurance provides benefits for the covered conditions and diagnoses. The most common conditions Voya pays benefits for include:

- Heart attack
- Kidney failure
- Stroke
- Coronary artery bypass
- Cancer

#### **Critical Illness Plan Features**

**Guaranteed** Issues There are no health questions or physical exams required.



**Family Coverage** You can elect to cover your spouse and children.



**Wellness Benefit** Employees and dependents qualify for an annual wellness benefit of \$50.

**Plan Payments** 

Benefit payments go directly to you. Use them how you'd like!

## **HOSPITAL INDEMNITY INSURANCE**

Life doesn't announce surprises. You can supplement your health plan by signing up for Hospital Indemnity Insurance. It can provide you and your family with the coverage and additional financial protection you may need for expenses associated with a qualifying hospitalization. It can help you bounce back physically, emotionally, and financially.

#### **Hospital Indemnity Plan Features**



**Guaranteed Issues** There are no health questions or physical exams required.





## **Simplified Claims**

The claims process has limited paperwork and can be submitted online



**Pavroll Deduction** Premiums are paid through convenient payroll deductions.

## Life and Accidental Death and Dismemberment (AD&D) Insurance

Life insurance benefits can be a cost-effective way to protect your loved ones and help safeguard your family's future. Lincoln Financial Group (LFG) provides life and accidental death and dismemberment insurance for you and your dependents.

## **BASIC LIFE AND AD&D**

As an important part of your personal financial planning, Dometic provides you with life insurance coverage at no cost equal to 1.5X your annual earnings up to **\$350,000**. You automatically receive life on the first of the month following your hire date. Matching AD&D coverage is included at no additional cost.

Don't forget to name your beneficiaries for your life insurance benefit! Update your beneficiary designations during your enrollment session, or contact your local Human Resources representative.

#### **VOLUNTARY LIFE AND AD&D INSURANCE**

To supplement your basic life and AD&D insurance, you can purchase additional life insurance at affordable group rates. You can elect coverage in \$10,000 increments to a maximum of **\$700,000**.

- If you enroll when you are first eligible, you have a guarantee issue benefit of \$250,000.
- As a New Hire, you have a chance to elect voluntary life and AD&D insurance without answering medical questions to establish evidence of insurability. If you enroll after your initial eligibility period or increase your election, you will be required to provide evidence of insurability.

Γ	IONTHLY	RATE FOR	EACH \$1,00	OO OF EMP	LOYEE SUP	PLEMENT	AL LIFE AN	D AD&D IN	ISURANCE	COVERAG	E
Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Total Rate	\$0.0910	\$0.0870	\$0.0960	\$0.1280	\$0.1850	\$0.2880	\$0.4760	\$0.7580	\$0.9980	\$1.4540	\$2.7170

You may purchase up to \$50,000 in voluntary life and AD&D insurance for your spouse (rates shown above) and \$25,000 for your children (\$0.18 per \$1,000 benefit). You must elect coverage for yourself in order to purchase coverage for your dependents.

To calculate your monthly rate for Voluntary Life and AD&D Insurance, select the amount of voluntary coverage desired and divide by 1,000. Multiply this number by the appropriate rate from the age chart above to find your monthly premium.



# **Disability Insurance**

Dometic provides both Short-Term and Long-Term disability insurance options. Lincoln Financial Group administers the benefits. You may contact Lincoln Financial Group at **1-800-480-7300** or go to *www.MyLincolnPortal.com* to file a claim. Employees must follow the company's absentee policies and notify local Human Resources as soon as an absence from work occurs.

## **SHORT-TERM DISABILITY (STD)**

Dometic provides employees with Short-Term Disability (STD) coverage at no cost to you. The STD insurance covers a portion of your lost salary should an injury or illness keep you from working for a period of time. Benefits continue for up to 26 weeks and are payable immediately for a disability due to an injury or after a period of seven calendar days for an illness.

## LONG-TERM DISABILITY (LTD)

Long-Term Disability offers a measure of financial security for you and your family if you can't work for an extended period because of an illness or injury. Benefits begin after you have been disabled for 180 days. The plan pays 60% of your regular monthly earnings to a maximum benefit of \$12,500 per month. Please keep in mind that benefits are reduced by other income, including Social Security benefits. If Disability begins after age 60, the maximum payment duration is reduced.

#### CONTINUING BENEFITS DURING A LEAVE OF ABSENCE

We understand life happens. And sometimes that means you may need to take an authorized leave of absence. No matter the reason for your leave, here's what you need to know to continue to get the benefits you're eligible for.

#### Paid:

Continue benefit elections through payroll deductions. Contact your local HR business partner regarding PTO and holidays.

**Unpaid:** 

- Continue to pay for certain benefit elections through direct monthly bills.
- Payroll deductions resume following the date you return from leave.
- May change elections by contacting *MyBenefits@Dometic.com* within 31 days of the event.

### PERMANENT LIFE AND LONG-TERM CARE INSURANCE

**NEW for 2024!** LifeTime Benefit Term helps protect you and your family if you were no longer able to provide for them. Your family can receive cash benefits paid directly to them upon your death that they can use to help cover expense like mortgage payments, credit card debt, childcare, college tuition and other household expenses.

Cash benefits can also be paid directly to you while you are living for long term care expenses.

You work hard to provide a good life for your family. When you promise to protect you family with LifeTime Benefit Term, there are several ways it can work. For more information contact **Chubb** at **1-855-241-9891**.

How LifeTime Benefit Term Can Be Used					
Three Options	Life Situation	Death Benefit	Long Term Care	Long Term Care Extension	Total Benefits
1. Life Insurance	You lead a full life and do not need Long Term Care (LTC)	\$100,000			
2. Long Term Care (LTC) insurance	You lead a full life and need assisted living or nursing home care		\$100,000		\$100,000
3. Split your Death Benefit for LTC & life insurance	You lead a full life but also need some LTC funds (Example: 4% of \$100,000 for 12 months)	\$52,000	\$48,000		
Additional Coverage fo	or Long Term Care and Death Benefits				'
Extra Long Term Care for up to 25 additional months	You lead a full life and need extended benefits for assisted living or nursing home care			\$100,000	\$100,000
Restore your Death Benefit	If you deplete your entire Death Benefit due to LTC, we restore your Death Benefit to 50% of your original death benefit, not to exceed \$50,000	\$50,000			\$50,000
Option 1, 2 or 3 + Extra LTC Coverage + Restoration of Death Benefit = <b>TOTAL COVERAGE \$250,000</b>					

This example is for illustrative purposes for primary insured coverage.

Balance work, life and family by using the Employee Assistance Program, peace of mind through Identity Theft Protection, and Discounts offered through Perks at Work, Pet, Home, and Auto Insurance.



## Work and Family

### **EMPLOYEE ASSISTANCE PROGRAM**

You and your immediate family members have free complimentary 24/7/365 access to a variety of professional support resources and tools through the Employee Assistance Program (EAP) provided by **Telus Health**.

#### **UNDERSTANDING YOUR EAP**

Your EAP is a completely confidential and voluntary support service that can help you take the first step toward change. Let us help you find solutions to the challenges you face at any age and stage of life. You and your family can access immediate and confidential support in a way most suited to your preferences, comfort level, and lifestyle.

Access your EAP 24/4 by phone at **1-800-433-7916**, mobile app, or online at **www.one.telushealth.com**. Let them help you find solutions for your work, health, and life experiences associated with:

- Short-term Professional Counseling provides support for personal and emotional issues. Choose the counseling delivery option that makes you most comfortable, including telephone, chat, or in-person.
- Legal Support Services provides phone or in-person consultation with attorneys to answer legal questions surrounding divorce, custody, adoption, real estate, debt, bankruptcy, landlord/tenant issues, and more.
- Family Support Services connects you with a Family Support Specialist for personalized assistance with family planning, parenting, childcare, eldercare, daily living support, and more.
- Financial Support Services provides consultation with financial professionals to answer financial questions about budgeting, debt management, tax issues, and more.

Call 1-800-433-7916 Visit **one.telushealth.com** or download the mobile app Username: dometiccorp Password: eap

### **IDENTITY THEFT PROTECTION**

#### Stay Connected, Stay Protected

Since so much of daily life is now spent online, it's more important than ever to stay connected. But more sharing online means more of your personal data may be at risk. In fact, 1 in 6 Americans were impacted by an identity crime in 2020.<sup>1</sup>

#### For over 85 years, Allstate has been protecting what matters most. Prepare for what's next with:

- Financial account and credit monitoring
- 24/7 alerts and fraud recovery
- Up to \$1 million identity theft expense reimbursement<sup>1</sup>

#### Questions? 1-800-789-2720 or www.myaip.com

<sup>1</sup> 2021 Identity Fraud Study, Javelin Strategy & Research

Plans and pricing Allstate Identity Protection Pro Plus \$7.50 per person / month \$13.50 per family / month

### PERKS AT WORK

Perks at Work is a program that provides employees discounts and rewards on thousands of retailers on everything from travel, electronics, wellness, groceries, family, and more.

In addition, they offer free virtual courses for kids and adults, focused on learning and fun taught by the highest quality teachers, instructors, and speakers from our community. Go to www.PerksAtWork.com/DometicCorporation to learn

more about all the programs and valuable saving awaiting you.

Login using any email address and your employee ID.

#### **PET INSURANCE**

Protect your furry family members with Pet Insurance offered by MetLife.

Now more than ever, pets are playing a significant role in our lives and it's important to keep them safe and healthy. Help make sure your furry family members are protected in case of an accident or illness.

A small monthly payment can help you prepare for unexpected vet expenses.

Like your health insurance or car insurance, pet insurance is a safety net to give you peace of mind, but you hope you never have to use it.

To get a quote or enroll, call **MetLife** at **1-800-GET-MET 8** (**1-800-438-6388**).

#### **HOME & AUTO INSURANCE**

Dometic is now offering valuable discounts on auto and home insurance through our group benefits program. Employees saved an average of \$562 on auto insurance when they switched to Farmers Insurance GroupSelect.

The group auto and home program helps you find the right protection that fits your budget with special group savings.

#### Farmers GroupSelect also provides the following added benefits:

- Identity Protection Services An automatic service is provided to automobile and homeowners insurance customers, at no extra charge.
- Farmers GroupSelect Concierge Auto Repair Experience (CARE) Guarantees repairs done by CARE shops as long as you own your vehicle.
- Roadside assistance, towing coverage, and windshield repairs (if possible) without a deductible.

Quotes available beginning January 1, 2024. To get a quote or enroll, call Farmers GroupSelect at 1-800-422-4272.





## Dometic Corporation 401(K) Retirement Plan

Dometic partners with Fidelity's NetBenefits to offer you the Dometic Corporation 401(k) Retirement Plan.

You're always 100% vested in your pre-tax, Roth (after-tax), and company contributions, plus any earnings on those contributions. With pre-tax 401(k), the contributions are taken from you pay before income taxes are applied. This lowers your taxable income which in turn, reduces you income taxes. Your account balances are yours to keep, even if you leave the company.

## HOW MUCH CAN YOU CONTRIBUTE

TIER LEVEL	MAXIMUM CONTRIBUTION
Annual Maximum Contribution (under age 50)	\$23,000
Catch-up Contribution (age 50 or older)	\$7,500

### YOUR 401(K) PROVIDES THE FOLLOWING BENEFITS

- Enrollment Immediate eligibility and automatic enrollment within 45 days of hire.
- Contribution Options You may choose either Pre-tax or Roth (After-tax).
- **Company Match** Dometic matches 100% on the first 3% and 50% on the next 2% of your contribution. Employees are fully vested in the match from day one.
- Convenience Your contributions are deducted from your paycheck.
- Flexibility You may make changes to your contributions at any time.
- Investments Select from an array of investment options that range from conservative to aggressive to develop a well-diversified investment portfolio.
- Ease Track your investing and explore financial wellness tools with Fidelity's NetBenefits Webpage and App.

#### **RETIREMENT SAVINGS PLAN**

Financial help — where and when you need it!

NetBenefits<sup>®</sup> provides the next steps, top priorities, education, and transactional capabilities to help you feel more confident about your financial life. All in one place and all from one trusted source.

### LOG IN TO 401K.COM TODAY TO GET STARTED

Go to **401k.com** and click "Register as a new user." Follow the instructions to set your unique username and password. Then, log in to see all the features and information on your personalized NetBenefits home page. For questions, contact **Fidelity** at **1-800-890-4015**.

### TAKE NETBENEFITS WITH YOU.

Get instant access to balances, investments, educational resources and more.

Download the mobile app today.



NetBenefits<sup>®</sup> smartphone and iPad<sup>®</sup> app

YOUR ORGA	NIZATION	4 2
	Account balance	, s
	\$56,465.03	3
AS	OF MAY/01/2022 AT 3:	20PM
3Y	1Y	YTD

## **WELCOME TO YOUR NETBENEFITS**

## Get started and explore your home page

Go to **401k.com** and click "Register as a new user." Follow the instructions to set your unique username and password. Then, log in to see all the features and information on your personalized NetBenefits home page.





## Financial help and clarity all in one place



#### Learn Type what you're looking for in the search bar below to see a collection of resources that can help. If you learn best with articles videos, workshoos, or through interactive tools, you can also filter by the type of resource. I'd like to learn about: Select a topic Filter by type \* × **Emergency savings** Your investment strateg Managing my money retiren ed? Plan loans and withdrawals Health care RESOURCE - S MIN ACTION-SIAN Market ups and powns Job changes Seving for a goal × Planning & guidance: How can we help you today? Create a budget CARES Act and COVID-19 Investing Estate planning and charitable giving RESCURCE-51411 TOCK - 5 MIN



## Planning & Guidance Center

Model and plan for your financial goals.

- Create a Retirement Goal: Estimate how much income you may have or need—in retirement.
- Set an Investment Goal: View options for building your new portfolio.
- Make a College Savings Goal: Estimate college costs and get started with your savings plan.
- **Plan for Something Else:** Put a plan in place to create an emergency fund or meet other important personal goals.

## Learn

Access top educational resources and tools all in one place.

- Select the financial topic most important to you to get the most recent and relevant information.
- Improve your financial know-how: Browse our collection of articles, videos, and infographics; get help managing a life event; attend a workshop.

## Profile

- Manage your username, password, and security settings.
- Keep your contact information up-to-date, including email address and mobile phone number.
- Sign up for eDelivery to ensure that you receive important communications quickly and securely.

	Estimating the cost of leaving the workforce
	TOOL
	Separating assets during divorce
	TOOL
	College cost comparison
	1006
	When should I apply for Social Security?
	TOOL
When life happens, we can help	
With your family, health, job, and retirems think about, it's important to know where stand and how your benefits may change depending on what life throws at you.	you , (O) IIIII II

## **Tools**

Access interactive resources that can help with a range of financial needs, including:

- Managing your saving and spending
- Planning for retirement
- Creating an investment strategy
- Saving for college
- Claiming Social Security

## Life Events

Get key tips, insights, resources, and tools to guide you through daily life and major events, including:

- Having or adopting a child
- Marriage and partnering
- Caring for aging loved ones
- Navigating the college journey

## Financial help — where and when you need it

Losing a loved one

ng the college

Buying or selling a house

NetBenefits provides the next steps, top priorities, education, and transactional capabilities to help you feel more confident about your financial life. All in one place and all from one trusted source

## Log in to 401k.com today and get started.

reparing for and living in

Having or adopting a child

Changing jobs

help

Llame a la Línea de Beneficios de Jubilación al 800-587-5282. Los representantes de Fidelity que hablan español están a su disposición para brindarle ayuda.

ge and parts

Caring for aging loved



#### Investing involves risk, including risk of loss.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

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Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

## **2024** BENEFITS ENROLLMENT GUIDE

## **ENROLLMENT PLANNING WORKSHEET**

Medical Coverage: Plan	\$	
Dental Coverage: Plan	\$	
Vision Coverage: Plan	\$	
Health Savings Account (HSA) Contribution:	\$	
Medical Flexible Spending Contribution:	\$	
Dependent Care Flexible Spending Account (FSA):	\$	
Voluntary Life and AD&D Insurance:	\$	
Voluntary Spouse Life and AD&D Insurance:	\$	
Voluntary Child Life and AD&D Insurance:	\$	
Long-term Disability Insurance:	\$	
Accident Insurance:	\$	
Critical Illness Insurance:	\$	
Hospital Indemnity Insurance:	\$	
Permanent Life & Long Term Care:	\$	
Identity Theft Protection	\$	
TOTAL:	\$	
DEPENDENTS:		
Name	Date of Birth	Social Security #
LIFE and AD&D BENEFICIARY:		
Name	Percentage (%)	
EMERGENCY CONTACT INFORMATION: Name	Phone Number	Relationship
QUESTIONS/NOTES:		





Dometic Corporation 5600 N River Rd Suite 250 Rosemont IL 60018

### **CONTACT INFORMATION**

Need help? Contact the benefit carriers directly at the phone number or website listed below:

BENEFIT	CONTACT	TELEPHONE	WEB ADDRESS
<b>Medical –</b> Group# 76415106	Quantum Health	1-833-346-1481	www.myDometicBenefits.com
Surgical & Care Solution	Carrum	1-888-855-7806	carrum.me/dometic
Digital Physical Therapy	Sword	1-833-346-1481	
Prescription Drug	CVS Caremark	1-833-992-2783	www.Caremark.com
<b>Dental –</b> Group# 155735	MetLife	1-800-275-4638	www.MetLife.com/dental
<b>Vision –</b> Group# 155735	MetLife	1-855-638-3931	www.MetLife.com/vision
Online Doctors	Teladoc	1-800-835-2362	www.teladoc.com
FSA, DCFSA, & HSA	Clarity	1-888-423-6359	www.claritybenefitsolutions.com
Life, AD&D Insurance STD, LTD, FMLA	Lincoln Financial Group	1-888-408-7300	www.MyLincolnPortal.com
LifeTime Benefit Term Insurance	Chubb	1-855-241-9891	www.chubb.com
Accident, Critical Illness, & Hospital Indemnity Insurance - Group# 739537	Voya	1-877-236-7564	https://presents.voya.com/EBRC/DometicCorp
Identity Theft Protection	Allstate/InfoArmor	1-800-789-2720	www.myaip.com
Perks at Work	Perks at Work	N/A	www.PerksAtWork.com/DometicCorporation
EAP – through TELUS Health	TELUS Health	1-866-695-6327	www.workhealthlife.com
Pet Insurance	MetLife	1-800-438-6388	www.MetLife.com/GetPetQuote
Home & Auto Insurance	Farmers Insurance	1-800-422-4272	www.farmers.com
Benefits Administration	WorkPlace Solutions	1-855-404-6198	www.wpsENROLL.com
401(k) Financial Wellness	Fidelity	1-800-890-4015	www.NetBenefits.com/FinancialWellness

This booklet is intended to provide an overview only and does not include all benefits and limitations of each plan. It is an overview only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder, Dometic Corporation, can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage.

In the event of any difference between this and the insurance policy, the terms of the insurance policy would apply.

Dometic Corporation reserves the right to change these benefits at any time.