



YOUR GUIDE TO

Aloha Air Cargo 2023 Benefits



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Important legal notices about your benefits can be found Aloha Air Cargo's benefits portal at c2mb.ajg.com/aloha.

WELCOME

When you work for Aloha Air Cargo (including Hawaii based employees of Saltchuk Aviation Shared Services), you give us your time, your energy, your enthusiasm, and all your other talents. We have a responsibility toward you, and every reason to invest in you. One way we do that is through our benefits, which help you stay healthy, happy and financially secure. Benefits are a huge part of your compensation; get the most out of them with this guide.

Eligibility

All regular full-time and part-time employees scheduled to work 20 or more hours a week are eligible for health benefits. All regular full-time employees working 30 or more hours a week are eligible for life and AD&D insurance and voluntary benefits. If you are eligible, you can also cover your family, including your:

- Spouse or state registered domestic partner
- Children up to age 26 (including adopted children, stepchildren, domestic partner's children and foster children) or a dependent child of any age who is incapable of self-support

Enrolling

Enroll when you first become eligible or during annual open enrollment. You can also enroll or change coverage if you have a qualified change in status, such as a marriage, birth, divorce or death. You must make your change within 30 days of the qualifying event.

If you enroll as a new hire your benefits will be effective the first of the month following your date of hire. If you are hired on the first of the month, your coverage is effective immediately.

IF YOU WAIVE MEDICAL COVERAGE

If you choose to waive Aloha Air Cargo's medical coverage, you will need to complete and return a State of Hawaii HC-5 form to prove you have other medical coverage. If you do not return this form, you will be automatically enrolled in employee-only HMSA CompMED coverage.



Review this guide and Aloha Air Cargo's benefits portal at c2mb.ajg.com/aloha.

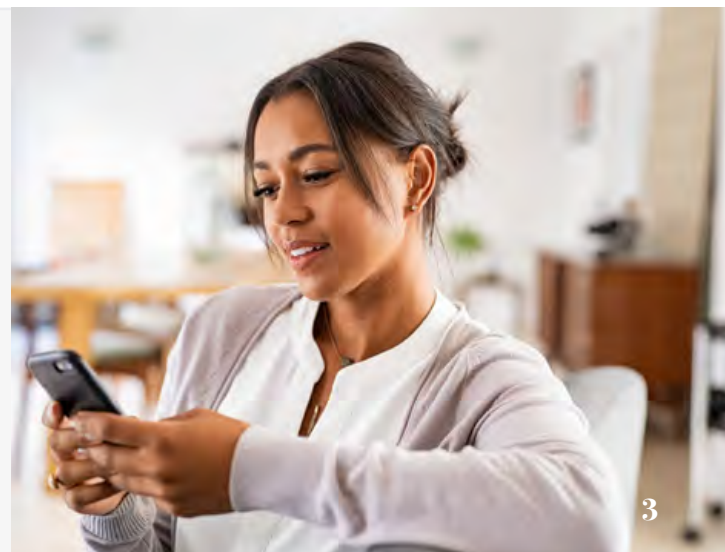


Enroll within 30 days of becoming eligible. Contact Employee Services at EmpSrv2@alohaaircargo.com if you have questions.

Questions? Your Benefit Advocate can help.

You have access to a team of Benefit Advocates to help you and your covered family members:

- Call **833-535-9195**, weekdays 6 a.m. to 6 p.m. Pacific time
- Email bac.alohaaircargo@ajg.com



BENEFIT OVERVIEW

Aloha Air Cargo offers a wide variety of benefits. For some benefits, you share the cost and you need to enroll to be covered. Other benefits are provided automatically at no cost to you.

Plan	Details	Enrolling
Medical (including vision for full-time employees)	<ul style="list-style-type: none"> • HMSA CompMED • HMSA Preferred Provider Plan (PPP) • Kaiser HMO 	<p>Log in to UKG and go to <i>Myself > Benefits > Enrollments</i>. Click <i>Enroll Now</i>.</p> <p>Follow the prompts to make your elections. If you wish to cover dependents, be sure to add their information in the <i>Verify Beneficiary</i> and <i>Dependent Information</i> section.</p> <p>To complete your enrollment, be sure to click <i>Submit</i> on the <i>Confirm Your Elections or Changes</i> page.</p>
Dental	<ul style="list-style-type: none"> • HDS Base Plan • HDS Buy-up Plan 	
Flexible Spending Accounts (FSAs)	Health Care and Dependent Care accounts	
Voluntary benefits	Additional life, accident and disability insurance and other benefits to round out your coverage	<p>Go to GallaghervChoiceEnroll.com and log in using your PIN:</p> <ul style="list-style-type: none"> • Your PIN is the last four digits of your Social Security number followed by the two-digit year of your birth • Example: Someone with an SSN of xxx-xx-1234 and born in 1980 would have the PIN 123480
Basic life and AD&D insurance	Benefits in the event you are injured or die	You are automatically enrolled in these benefits, which are provided at no cost to you
Disability coverage	Temporary disability coverage if you are unable to work due to a non-work-related illness or injury	
Employee Assistance Program	Free confidential support when you need it	
401(k) plan	You decide how much to contribute; receive company matching contributions.	You are automatically enrolled at the contribution rate of 2% of your pre-tax pay. Change your participation at 401k.com .



MEDICAL

Aloha Air Cargo offers three medical plans. All cover generally the same services, but differ in what you pay for coverage (premiums) and how much you pay when you get care (deductible, copay and coinsurance).

The HMSA Preferred Provider Plan (PPP) and HMSA CompMED are PPO plans, you can see any doctor you like, but you'll pay less when you see a doctor in the HMSA network. The Kaiser plan is an HMO, which

only covers services from associated facilities (except in emergencies).

The HMSA plans provide the most freedom. Participants don't need to choose a primary care physician, and can see specialists without a referral. The Kaiser HMO requires participants to choose a primary care physician to coordinate their care, and you'll need a referral to see a specialist.

On-demand primary care

If you are enrolled in a medical plan, you have an additional resource to help you stay well and get the care you need.

98point6

98point6 connects you and your covered dependents age 1 or older with a physician via your mobile device – so you can get a diagnosis and treatment anywhere. There is no cost for up to 36 visits per year, then you'll pay \$5 per visit.

Additional services – such as prescriptions and lab tests – are covered at your medical plan's regular level of benefits. Kaiser members must receive additional services from Kaiser providers and facilities.



Setting up 98point6 is easy

Download the 98point6 app from Google Play or the Apple App Store.

Finding network providers

HMSA plans



To find participating providers go to **hmsa.com** >Find a Doctor. From there, select your plan:

- Preferred Provider Plan (PPO), or
- CompMED

Then search for providers by name, location, specialty or condition. You can also call HMSA at **808-948-6111**.

Kaiser HMO



To find a Kaiser provider or facility go to **kp.org** >

Find doctors & locations. Choose your service area. Then search by provider specialty, location or distance.



Plan comparison

The table below shows the amounts you pay when you receive in-network care. Out-of-network coverage is only offered on the HMSA plans (except for emergencies) and you may pay more of the cost, including any charges over eligible limits.

Medical plan highlights	HMSA PPP	HMSA CompMED	Kaiser HMO
Calendar year deductible	\$100 per person \$300 family	No deductible	No deductible
Calendar year out-of-pocket maximum (includes deductible and coinsurance)	\$2,500 per person \$7,500 family	\$2,500 per person \$7,500 family	\$2,500 per person \$7,500 family
Coinsurance	10% – 20% (deductible may apply)	10% – 20%	10% – 20%
Preventive care	No charge		
Doctor office visit (primary care or specialist)	10%	\$14 copay	\$15 copay (\$0 primary care visits for children through age 17)
Outpatient surgery	Facility: 10% Surgeon: 10% (cutting); 20% (non-cutting)	20%*	10%
Hospital (inpatient)	10%*	20%*	10%
Emergency room	20%*	\$20 copay and 20% of facility charge	\$100 copay
Urgent care	10%	\$14 copay	\$15 copay
Chiropractic care (only available to full-time employees)	Applicable copays or coinsurance apply. 8 visits per calendar year, additional visits require pre-authorization.		\$20 copay Up to 20 visits per calendar year, combined with acupuncture and massage therapy
Acupuncture (only available to full-time employees)	\$10 copay 24 visits per calendar year		\$20 copay Up to 20 visits per calendar year, combined with chiropractic and massage therapy
Prescription drugs (only available to full-time employees) – at participating pharmacies only			
Rx calendar year out-of-pocket max	\$3,600 per person \$4,200 family		Not applicable
Retail (30-day supply)	Generic (tier 1) - \$7 Preferred (tier 2) - \$30 Brand name (tier 3) - \$75 Preferred specialty (tier 4) - \$100 Brand specialty (tier 5) - \$200		Generic maintenance - \$3 Other generic - \$10 Brand - \$45 Specialty - \$200
Mail order (90-day supply) Mail-order specialty drugs not covered	Generic (tier 1) - \$11 Preferred (tier 2) - \$65 Brand (tier 3) - \$200		Generic maintenance - \$6 Other generic - \$20 Brand - \$90

*Physician services may be different.

Please find the medical premiums on [page 9](#).

For a full list of benefits, refer to your plan certificates and summaries of coverage available on c2mb.ajg.com/aloha

VISION

For full-time employees, vision coverage is included in your medical plan. Part-time employees are not eligible for vision coverage. The tables below show what you pay for vision services. If you have coverage through HMSA, your benefit is greater when you see a network provider. If you are covered by Kaiser, the plan only covers in-network services.

HMSA		
	In-network	Out-of-network
Basic examination <i>Once every calendar year</i>	\$10 copay	Reimbursed up to \$40
Lenses <i>Once every calendar year</i>		
• Single vision	\$10 copay	Reimbursed up to \$16
• Bifocals		Reimbursed up to \$25
• Trifocals		Reimbursed up to \$25
Contact lens fitting and evaluation <i>Once every calendar year</i>	Covered up to \$45	Reimbursed up to \$20
Contact lenses (in lieu of glasses) <i>Once every calendar year</i>	Covered up to \$130 after \$25 copay	Reimbursed up to \$50
Frames <i>Once every two calendar years</i>	\$15 copay	Reimbursed up to \$12

Kaiser	
Vision exam <i>Once every calendar year</i>	\$15 (\$0 for children through age 17)
Hardware allowance (including contact lenses in lieu of glasses) <i>Once every calendar year</i>	\$150





DENTAL

Aloha Air Cargo offers two dental plans through Hawaii Dental Service (HDS). Receive care from any dentist you choose, but you may pay more of the cost if you use a dentist that is not part of the HDS network.



Finding a participating dentist

Search for HDS participating dentists online at hawaiidental-service.com, or call **844-379-4325**.

Non-participating dentists may charge more than the amount allowed by HDS, and you may be responsible for the additional cost.

The table below compares the plans and shows what you'll pay for covered services.

Dental plan highlights	Base Plan	Buy-up Plan
Calendar year maximum benefit (per person)	\$1,000	\$1,500
Calendar year deductible		
Preventive care (up to 2 exams per year, cleanings, X-rays)	\$0	\$0
Basic services (fillings, extractions, oral surgery)	30%	30%
Major services* (crowns, bridges, dentures, implants)	50%	30%
Orthodontia for children and adults	Not covered	50% up to a \$1,500 per person lifetime maximum

* 12-month waiting period applies

Please find the dental premiums on [page 9](#).

MEDICAL, DENTAL AND VISION PREMIUMS

The tables below show the monthly costs for medical, dental and vision coverage. Your costs depend on the plans you choose and who you cover. Aloha Air Cargo pays the majority of the cost of your coverage.

	Medical (including vision for full-time only)							
	HMSA PPP				HMSA CompMED			
	Full-time		Part-time		Full-time		Part-time	
	You pay	Aloha Air Cargo pays	You pay	Aloha Air Cargo pays	You pay	Aloha Air Cargo pays	You pay	Aloha Air Cargo pays
Employee only	\$111.69	\$508.07	\$99.29	\$436.59	\$86.97	\$512.05	\$81.49	\$433.65
Employee + 1	\$289.41	\$950.03	\$605.61	\$466.09	\$279.41	\$918.49	\$563.82	\$466.34
Employee + family	\$434.06	\$1,424.70	\$1,108.25	\$499.31	\$419.05	\$1,377.37	\$1,051.54	\$493.68

	Medical (including vision for full-time only)			
	Kaiser HMO			
	Full-time		Part-time	
	You pay	Aloha Air Cargo pays	You pay	Aloha Air Cargo pays
Employee only	\$95.46	\$544.45	\$67.41	\$490.54
Employee + 1	\$338.24	\$941.58	\$515.64	\$600.25
Employee + family	\$507.36	\$1,412.37	\$913.50	\$760.34

	Dental (full- and part-time)	
	Base Plan	Buy-up Plan
	You pay	You pay
Employee only	\$15.72	\$22.73
Employee + 1	\$31.60	\$45.67
Employee + family	\$47.42	\$74.23

Domestic partner coverage

Coverage for a domestic partner who is not your tax dependent is subject to imputed income. This means you will pay taxes on the value of the coverage. Additionally, premiums for domestic partner coverage are deducted on an after-tax basis.

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) are a way to save tax-free dollars for health care expenses and for child- or elder-care costs. Aloha Air Cargo offers Health Care and Dependent Care FSAs.

Health Care FSA

Use a Health Care FSA to save for medical expenses. Contribute up to \$2,850 (this limit may increase in 2023). Use your FSA to pay for your and your tax dependents' out-of-pocket medical, dental and vision expenses, including deductibles, copays and coinsurance amounts.

Dependent Care FSA

Use a Dependent Care FSA to pay for your eligible child- or elder-care expenses. Contribute up to \$5,000 per year (\$2,500 if married but filing taxes separately).

Plan carefully

Be careful when figuring how much to contribute. You can't change your contribution during the year unless you have a qualified change in status, such as a marriage, birth, divorce, etc. You cannot transfer funds between the accounts.

You may be eligible to carry over up to \$550 of unused Health Care FSA funds from one year to the next, provided you remain enrolled in the plan. Unused Dependent Care FSA funds cannot be carried over and are forfeited.



Aloha Air Cargo's FSAs are administered by Navia. To file a claim or manage your account, go to naviabenefits.com. Or download the **MyNavia Benefits** app.



BASIC LIFE AND AD&D INSURANCE

Aloha Air Cargo offers basic life and accidental death and dismemberment (AD&D) insurance through Symetra. If you work a minimum of 30 hours per week you are automatically enrolled the first of the month following your date of hire. If you are hired on the first of the month, your coverage is effective immediately.

In the event of your death, your basic life insurance coverage pays your beneficiary a benefit equal to your annual salary, up to \$250,000.

If you die as a result of an accident, your beneficiary will also receive benefits from basic AD&D insurance, equal to your basic life insurance amount. If you are seriously injured in an accident, you'll receive a portion of the coverage depending on the injury.

Basic life and AD&D insurance age reduction begins at age 65. For additional details visit Aloha Air Cargo's benefits portal at c2mb.ajg.com/aloha.



Be sure to elect your life insurance beneficiary by completing a Symetra Life Insurance Beneficiary Designation Form and uploading it to your UKG documents. Contact Employee Services for more information.

TEMPORARY DISABILITY COVERAGE

Aloha Air Cargo provides you with temporary disability coverage. If you suffer a non-work-related illness or injury, disability coverage will replace a portion of your income while you are unable to work.

Temporary Disability Insurance (TDI) begins after a seven-day waiting period and provides a benefit of 58% of your base weekly earnings, up to \$697 per week (this amount may change in 2023) for a maximum of 26 weeks.

Filing a claim

Contact John Mullen and Company at **808-531-9733**.

You'll need to provide information about your condition as well as contact information for yourself and your doctor.

If your disability is planned please contact the disability administrator ahead of time. If unplanned, begin the process as quickly as possible, so your first payment is not delayed.

EMPLOYEE ASSISTANCE PROGRAM

WorkLife Hawaii



Everyone needs help at some point, and an Employee Assistance Program (EAP) is one easy way to get it. Our EAP is a free and confidential resource for you and your family to talk through problems or find resources. Use the EAP for:

- **Counseling:** Up to six face-to-face counseling sessions per year for help with depression, anxiety, substance abuse, family issues or everyday concerns
- **Parenting support:** Guidance and referrals to help you find child care, tutoring or summer camps, adoption resources and more
- **Elder care resources:** Referrals for assisted living facilities and home health care, senior transportation and more
- **Financial and legal help:** Talk to a financial counselor or lawyer
- **Services for work and life:** Search for housing, pet care, activities and more

Contact the EAP directly at **808-543-8445** to schedule an appointment. They are also available 24/7 at **800-994-3571** or at worklifehawaii.org.

401(K) PLAN

Our 401(k) plan helps you save for your future – and get company contributions! All full-time employees are eligible, as well as seasonal and casual employees who work at least 1,000 hours a year.

When you enroll, you decide how much you'd like to contribute to your account, as well as how you'd like to invest your contributions. You can make pre-tax, after-tax or Roth contributions.

If you don't enroll, you'll be automatically signed up for a 2% of pay pre-tax contribution rate with an automatic increase of 1% each year up to a maximum of 15%. You can change your contribution rate at any time.

Company contributions!

The company will match what you contribute dollar for dollar, up to **the first 4% of pay** you contribute. So if you want the most free money, contribute at least 4% each payday – and your total savings will equal 8% of pay. You own the matching contributions immediately – there is no vesting.

IRS limits

Total annual contributions are limited by the IRS to \$20,500. If you turn 50 or older in 2023, you can make up to an additional \$6,500 in catch-up contributions. These limits may change in 2023.



To access your account, register with Fidelity

Investments at **401k.com** or call **800-835-5095** (tell Fidelity you work for a Saltchuk company).



Designate your beneficiary at **401k.com**. If you haven't named a beneficiary, benefits may not be paid out as you'd like in the event of your death.

VOLUNTARY BENEFITS

Buy-up life and AD&D insurance

You can buy additional life and AD&D insurance coverage to supplement the basic coverage provided by Aloha Air Cargo, as shown in the table below. You can purchase coverage for yourself, your spouse or domestic partner, and your children.

Plan	Coverage levels
Buy-up life	You: 1 - 5x annual salary, up to \$750,000 Spouse/domestic partner: 0.5 - 5x your annual salary, up to \$750,000 or 100% of your coverage Child(ren): \$10,000 (\$1,000 until 6 months old)
Buy-up AD&D	You: increments of \$100,000, up to \$500,000 or 10x annual salary Spouse/domestic partner: increments of \$50,000, up to \$250,000 or 50% of your coverage Child(ren): \$10,000

Enroll at GallaghervChoiceEnroll.com. Depending on the level of coverage you elect, you and/or your spouse may need to provide proof of good health.

Long-term disability

Long-term disability coverage is available to full-time employees. Benefits begin if you are unable to work for more than 180 days and provides 50% of your usual monthly earnings (up to \$10,000 a month). Benefits continue to at least age 65 (if you remain disabled), depending on when your disability starts.

For more information on cost and coverage or to enroll, visit GallaghervChoiceEnroll.com.

Accident insurance

Nobody plans to have an accident – and most people don't budget for one, either. Accident insurance helps you pay for out-of-pocket expenses that medical insurance won't cover.

If you or a covered family member is injured in a covered accident, you'll receive benefits based on the accident and treatment. For more information on cost and coverage or to enroll, visit GallaghervChoiceEnroll.com.

Critical illness insurance

Medical insurance alone can't stop a major diagnosis from draining your finances. Copays, deductibles, alternative treatments – these unexpected expenses can add up quickly. Critical illness insurance provides an affordable option for easing the financial burden that can come with a serious illness. This coverage is offered through Standard Insurance Company.

Critical illness insurance will pay a lump sum upon diagnosis of a covered critical illness. You may elect \$15,000 worth of coverage for yourself, and you may cover your spouse or domestic partner for the same amount. Children are automatically covered at \$3,750 at no extra cost. Certain additional illnesses are covered at 25% of the total coverage level, and the plan covers certain preventive screenings, up to \$50 per year. Learn more at GallaghervChoiceEnroll.com



MetLife legal plans

Most of us will need legal assistance at some point. Whether it is help with drafting a will or purchasing a home, a legal plan can give you the support you need. The legal service plan is offered through MetLife.

MetLife offers telephone and office consultations for a variety of legal matters. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of action. This benefit can be used to assist you and your immediate family with many issues, including:

- Family and personal law
- Money matters
- Home and real estate
- Vehicle and driving issues
- Civil lawsuits

For more information, contact MetLife at **800-423-0300** or go to legalplans.com.

Pet insurance

Recent advances in veterinary medicine mean pets can live longer, healthier lives. Pet insurance can help ensure your pets get care when they need it. Pet insurance is offered through Pets Best Insurance, and the plans cover a wide variety of routine and emergency care.

To see full plan details, get a quote and enroll in coverage, go to petsbest.com/saltchuk. Or you can call **888-984-8700** and use the discount code: **SALTCHUK**.

Identity fraud protection

Identity fraud is one of the fastest growing crimes in the world and can strike anyone at any time. Identity fraud protection can help to proactively and effectively protect you and your family's personal information. Identity fraud protection is offered through Allstate Identity Protection.

Features include:

- Identity monitoring
- Credit monitoring
- Identity reports
- Identity theft insurance
- Solicitation reduction

Learn more at infoarmor.com or call **800-789-2720**. Exclusions and limitations apply.

CONTACTS

Benefit plan	Administrator	Group no.	Phone	Website or email
Benefit Advocates	Gallagher		833-535-9195	c2mb.ajg.com/aloha bac.alohaaircargo@ajg.com
Medical	HMSA	2631612	Toll-free: 800-776-4672	hmsa.com
	Kaiser Permanente	04822	800-966-5955	kp.org
Dental	Hawaii Dental Service	2835	844-379-4325	hawaiidental-service.com CS@HawaiiDentalService.com
Basic life and AD&D	Symetra	01-016857-04	877-377-6773	symetra.com
Temporary Disability Insurance (TDI)	John Mullen and Company	01-016857-05	808-531-9733 Fax: 808-531-0053	claims@johnmullen.com
FSAs	Navia	AAC	800-669-3539	naviabenefits.com
EAP	WorkLife Hawaii		Toll-free 24/7: 800-994-3571 Local: 808-543-8445	worklifehawaii.org
401(k) plan	Fidelity Investments	93610	800-835-5095*	401k.com
Voluntary benefits (Buy-up life and AD&D, long-term disability, accident and critical illness insurance, prepaid legal, ID theft, pet insurance)	Gallagher		833-535-9195	GallaghervChoiceEnroll.com

* When calling Fidelity reference Saltchuk.

NOTICES

Summary of Benefits and Coverage

The Summary of Benefits and Coverage, or SBC, is available for each of your medical plans Aloha Air Cargo's benefits portal at c2mb.ajg.com/aloha. SBCs provide a different format than provided in this guide as to what your medical plans cover and what it will cost you for different medical services, plus other information about the plans, including coverage examples. You can view the SBCs Aloha Air Cargo's benefits portal at c2mb.ajg.com/aloha or by contacting your HR department to order a printed copy. You also have a right to view the Summary Plan Description for your benefit plans, which provides an easy-to-understand overview of how the plans work.

Notices

As a plan participant, you have rights to know the plan rules, financial information and documents that govern and report out on the operation and management of the plan. Available to you on Aloha Air Cargo's benefits portal at c2mb.ajg.com/aloha are:

- Medicaid and the Children's Health Insurance Program (CHIP) Notice
- Medicare Part D Creditable Coverage Notice
- Notice of Rights Under the Health Insurance Portability and Accountability Act (HIPAA)
- Wellness Program Notice
- Women's Health and Cancer Rights Act Notice

You have the right to receive a paper copy of these notices by contacting your HR department.

Non-Discrimination Notice

Section 1557 is the non-discrimination provision of the Affordable Care Act. The law prohibits discrimination on the basis of race, color, national origin, sex, age or disability in certain health programs or activities. The Non-Discrimination Notice is available on Aloha Air Cargo's benefits portal at c2mb.ajg.com/aloha or by contacting your HR department.

This overview has been prepared to briefly highlight key features of your plan and is not to replace your insurance contract or booklet. We have compiled information into summary form to answer common questions. Please refer to the insurance carriers' contracts and booklets for more detailed information and plan limitations. Actual claims paid are subject to the terms and conditions of the individual carriers' contracts.

