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November 17, 2022

RE: 2023 Benefits

To: All Employees

As you would expect, the Company's overall health care costs continue to rise and are projected to exceed \$9,562,000 per year. We recognize this is a necessary cost and providing quality affordable health insurance to our employees is a top priority. The Company will continue to cover a substantial portion of this burden for its employees, except for the small portion set forth in the table below.

We have decided to continue offering a wellness program for our employees, and have decided to offer a wellness incentive to spouses as well during 2023 which will provide discounts on your 2024 premiums. We hope our wellness program will assist everyone in making the healthiest choices possible. Nicotine use by employees continues to be higher than many similar businesses. Nicotine use leads to long term health issues that are devastating to families. Nicotine use will cost you more insurance premium dollars as well. Our insurance program includes FREE assistance for you and your family to stop using nicotine, and we encourage you to take advantage of this resource. The Company will continue to provide a personal health coach to assist you in meeting your health and wellness goals.

Listed below are some highlights for the upcoming plan year that begins on January 1, 2023:

- You will continue to receive free the following benefits: short term disability, life and accidental death coverage.
- No change in health insurance co-pay.
- Annual health insurance deductibles will remain the same at \$1,000 per person/\$2,000 per family.
- The out of pocket limits remain the same as last year (single \$2,250 in network and \$8,500 out of network/family \$4,500 in network and \$16,000 out of network). The Medical Mutual Network is very broad, for more information contact the Human Resources Manager.
- No change in the price of your prescription co-pay.
- No change for non-emergency room visits which require a \$200 co-pay, then deductible and then be paid at 50%.
- No change for emergency room visits which require a \$150 copay, then be covered 100% by insurance (if you are admitted to the hospital the copay is waived).
- No change in dental coverage, and no increase in overall premiums.

Set forth below are the four options you will have to select for insurance coverage. The below chart shows the cost of insurance with and without wellness discounts. The below rates provide for an increase between \$7.50 and \$20.00 per pay from 2022.

Employee Withholding Per Pay							
<u>Coverage Option</u>	Both Nicotine User		Employee or Spouse – Non Nicotine		Both Non Nicotine		Dental
	<u>No Wellness</u>	<u>Wellness</u>	<u>No Wellness</u>	<u>Wellness</u>	<u>No Wellness</u>	<u>Wellness</u>	
Single	\$72.50	\$62.50	n/a	n/a	\$42.50	\$32.50	\$4.00
Employee & Spouse	\$151.50	\$139.50	\$121.50	\$109.50	\$91.50	\$79.50	\$9.00
Employee & Child(ren)	\$131.00	\$119.00	n/a	n/a	\$101.00	\$89.00	\$8.00
Family	\$168.00	\$156.00	\$138.00	\$126.00	\$108.00	\$96.00	\$10.00

Controlling costs and maintaining good insurance benefits is a fundamental goal of the Company. Thank you for your continuing efforts to be healthy and help us maintain the best benefit package available.

Sincerely,

Stacey McAfee,
Human Resources Manager

Notice: Your health plan is committed to helping you achieve your best health. Rewards for participation in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this program, you might qualify to earn the same reward by different means. Contact Stacey McAfee at 330-343-1226 ext 2261 and she will work with you (and if you wish your doctor) to find a wellness program with the same reward that is right for you in light of your health status. Additionally, the information set forth herein is only a summary and is not intended to modify the underlying plan documents. You should view the SPD's and actual plan documents for any specific coverage questions.