

Employee Benefits

Benefit plans effective January 1–December 31, 2024

Benefits Built for You

At Isola, we care about you. That's why we offer benefits that support your physical, emotional, and financial health.

Understanding your benefits and knowing how to use them is just as important as having access to them. Review this guide to learn about the benefits available to you for the 2024 plan year (January 1, 2024, through December 31, 2024). Then, choose the options that are best for you and your family.

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Who is Eligible?

If you work at least 30 hours per week, you are eligible for benefits (with the exception of short-term disability) on the first day of the month following your date of hire.

You are eligible for short-term disability after 12 months of employment.

Many of the plans allow you to cover your eligible dependents, which include:

- Your legal spouse.
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

Who Pays?


Some benefits are 100% paid by Isola, while others require that you contribute.

Benefit	You Pay	Isola Pays
Medical Insurance	X	X
Dental Insurance	X	X
Vision Insurance	X	X
Health Savings Account	X	X
Dependent Care Flexible Spending Account	X	
Basic Life and AD&D Insurance		X
Supplemental Life and AD&D Insurance	X	
Disability Insurance	X	X
Accident, Hospital Indemnity, and Critical Illness Insurance	X	
401(k) Retirement Savings Plan	X	X
Travel Assistance		X
Employee Assistance Program		X

When to Enroll


You can only sign up for benefits or change your benefits at the following times.

Within 30 days of joining Isola as a new employee.




Visit benefits.plansource.com

During the annual benefits open enrollment period.



See page 4

Within 30 days of a qualifying life event.



Visit benefits.plansource.com

The choices you make at this time will remain in place through December 31, 2024, unless you experience a qualifying life event as described on page 4. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

Learn About Your Benefits

Isola provides a website and Benefits Support Center to help you find answers to your benefits questions.

- To enroll in benefits: Visit benefits.plansource.com.
- Benefits website: Visit employeeconnects.com/isola.
- **Benefits Concierge Center:** During open enrollment from November 8–December 8, 2023, call 833-919-2521 Monday–Friday, 8 a.m. to 8 p.m. EST to speak with a licensed benefit counselor who can answer questions or assist with your enrollment.

How to Enroll

There are three ways to enroll in your benefits.



Call the Benefits Concierge Center at 833-919-2521.

Benefits counselors are ready to assist you. The Benefits Concierge Center will be open during the open enrollment period (November 8–December 8, 2023).



Visit employeeconnects.com/isola to schedule an appointment with a benefits counselor.



Self-enroll in your benefits at benefits.plansource.com.

Your username is the first initial of your first name, up to the first six letters of your last name, and the last four digits of your SSN. (i.e. Taylor Williams, 1234 would be twillia1234).

Your initial password is your birthday in the YYYYMMDD format.

Changing Your Benefits

Due to IRS regulations, once you have made your elections for 2024, you cannot change your benefits until the next annual open enrollment period.

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation.
- Birth or adoption of an eligible child.
- Death of your spouse or covered child.
- Change in your spouse's work status that affects his or her benefits.
- Change in your child's eligibility for benefits.
- Qualified Medical Child Support Order.



To request a benefits change, visit benefits.plansource.com within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted. You will need to provide proof of the event, such as a marriage license or birth certificate.

Medical Insurance

Isola offers a medical plan through Blue Cross Blue Shield of Arizona (BCBSAZ).

The plan offers in- and out-of-network benefits. However, you will pay less out of your pocket when you choose an in-network provider. Locate a BCBSAZ network provider at [azblue.com](https://www.azblue.com).

The table below summarizes the benefits of the medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	HDHP BluePreferred Saver 3200	
	In Network	Out of Network
Plan Year Deductible		
Individual	\$3,200	\$6,400
Individual Within a Family	\$3,200	\$6,400
Family	\$6,400	\$12,800
The amount that Isola contributes to help you pay for out-of-pocket expenses	(Employees must contribute a minimum of \$520 per year to receive employer contribution)	
Individual/Family	\$600/\$850	
Out-of-Pocket Maximum	(Includes deductible, copays, and coinsurance)	
Individual/Family	\$4,000/\$8,000	\$11,200/\$22,400
Preventive Care	Plan pays 100%	50% after ded.
Physician Services		
Primary Care Physician	10% after ded.	50% after ded.
Specialist	10% after ded.	50% after ded.
BlueCare Anywhere Virtual Care	10% after ded. ¹	N/A
Urgent Care	10% after ded.	50% after ded.
Lab/X-Ray	10% after ded.	50% after ded.
Hospital Services	10% after ded.	50% after ded.
Emergency Room	10% after ded.	
Prescription Drugs (Up to a 30-day supply)		
Tier 1 - Generic	10% after ded.	50% after ded. + balance
Tier 2- Preferred Brand	10% after ded.	50% after ded. + balance
Tier 3- Non-Preferred Brand	10% after ded.	50% after ded. + balance
Mail Order (Up to a 90-day supply)	10% after ded.	Not covered

(1)The average cost of a virtual care visit with a PCP/Specialist is \$59. Virtual counseling/psychiatry visits range from \$85–\$195, depending on credentials.

Medical Costs

Listed below are the per pay period and monthly costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	Per Pay Period Medical Plan Costs		Monthly Medical Plan Costs	
	You Pay	Isola Pays	You Pay	Isola Pays
Employee Only	\$20.39	\$252.88	\$44.17	\$503.74
Employee + Spouse	\$50.46	\$556.34	\$109.33	\$1,096.07
Employee + Child(ren)	\$38.74	\$480.48	\$83.93	\$957.10
Employee + Family	\$85.62	\$809.22	\$185.51	\$1,567.80

Medical Insurance

BlueCross BlueShield's RealAge Test

Ask your doctor about completing a biometric screening to measure your cholesterol, blood sugar, body mass index (BMI), and more. Even if you feel fine today, your numbers may tell a different story. The Sharecare RealAge Test uses these numbers to help you get to know and take control of your health.

If you take BlueCross BlueShield's RealAge test between January 1, 2024 and March 1, 2024, you will receive an additional contribution to your HSA:

- Employee-only: \$150
- All other coverage levels: \$300

Here are the biometrics the RealAge Test uses to find the difference between your calendar age and your body's physical age:



Fasting blood glucose

Blood glucose or blood sugar that is higher than normal can put you at risk for diabetes. Blood sugar levels change when you eat, so you will need to fast (not eat) for at least 8 hours to get an accurate measurement. NORMAL RANGE: 99 milligrams per deciliter (mg/dL) or less.



Blood pressure

Blood pressure measures the amount of force your blood puts on the walls of your vessels. Just like an overinflated tire will cause long-term wear and tear, high blood pressure can damage your vessels, heart, and other organs and even cause a heart attack or stroke. NORMAL RANGE: Less than 120/80 mm Hg.



Total cholesterol/HDL ratio

Your body produces cholesterol to help build cells, but you also get it from the food you eat. If you have too much LDL cholesterol, or not enough HDL cholesterol, you have a higher risk of heart disease. NORMAL RANGE: Total cholesterol/HDL of 3.5 or less.



Body mass index (BMI)

Your body mass index, or BMI, is an estimate of your body fat. A high BMI can put you at risk for high blood pressure or diseases like type 2 diabetes, cancer, and heart disease. NORMAL RANGE: 18.5-24.9.



Waist circumference

A waist circumference above the recommended goals can place you at a greater risk for developing obesity-related conditions such as Type 2 diabetes, high blood pressure, and coronary artery disease. NORMAL RANGE: Women: Less than 35 inches; Men: Less than 40 inches.

Get started at azblue.sharecare.com or by calling 877-292-1359.

Medical Insurance

In-network preventive care is free for medical plan members.

The cost of your preventive care is covered 100% by the Isola medical plan. This means you won't have to pay anything out of your pocket.



What is Preventive Care?

Preventive health care is meant to **DETECT** issues at an early stage when treatment is likely to work best and **PREVENT** future health problems.



Why is Preventive Care Important?

It is important that you have a preventive health exam each year—even if you feel healthy and are symptom free—in order to **IDENTIFY FUTURE HEALTH RISKS**.



What's Covered?

Covered preventive services vary by age and gender. Talk with your provider to determine which **SCREENINGS, TESTS, AND VACCINES** will be covered and that are right for you.

Save Money on Your Health Care



Choose an in-network provider.

Choose an in-network provider and you'll pay less out of your pocket. Why? Because in-network doctors and facilities contract with the insurance company and agree to charge a lower price for services.



Request an in-network lab.

When your doctor orders a test, confirm that an in-network lab will be used. If your tests are sent to an out-of-network lab, you may incur additional out-of-pocket expenses.



Check your explanation of benefits.

After your appointment, review your explanation of benefits (EOB) and provider bill to confirm you were billed correctly.



Contribute to your health savings account.

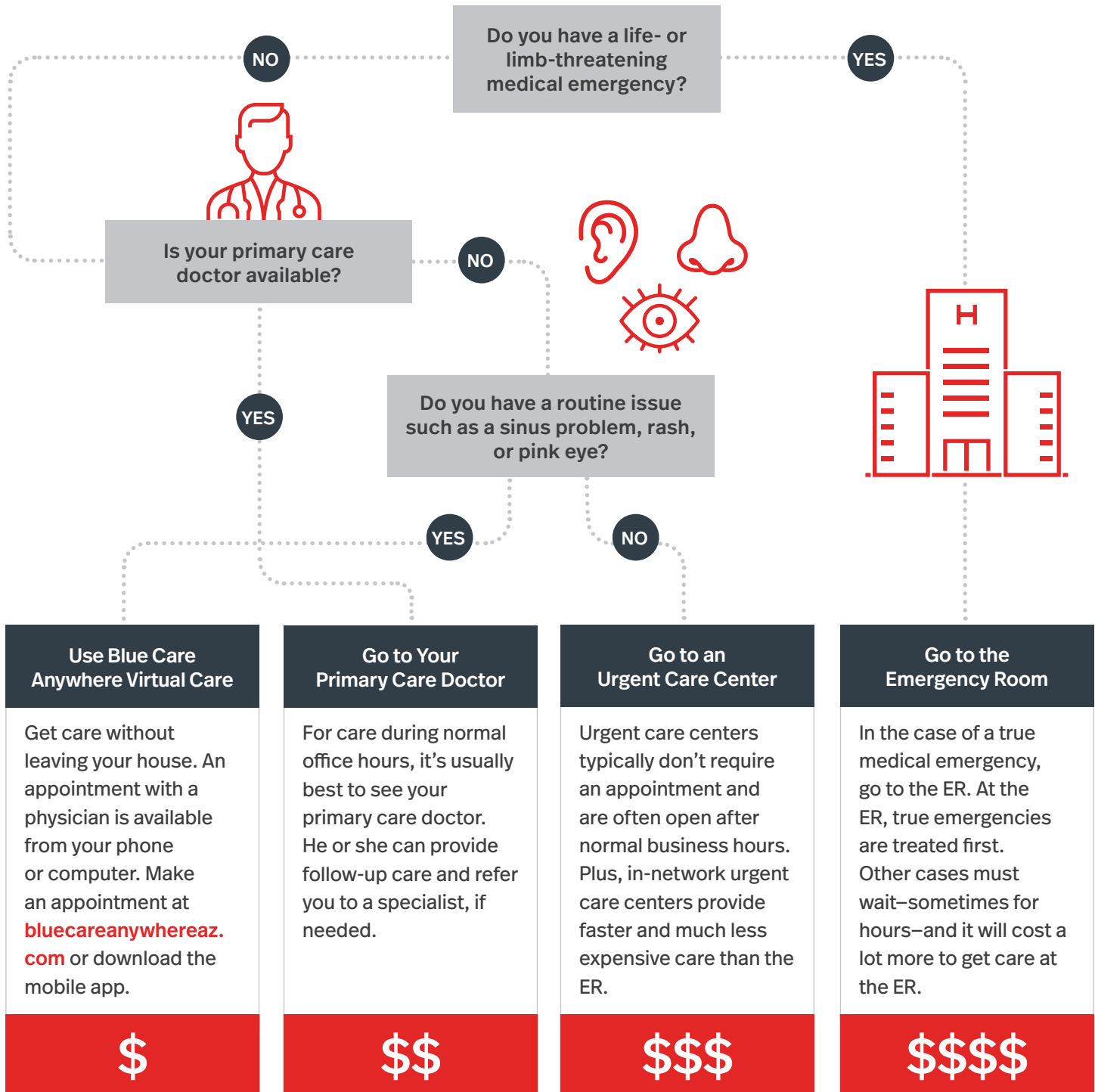
If you contribute at least \$520 per year to your health savings account, Isola will help you save by contributing to your account.

Note: Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design. Learn more about preventive care at [azblue.com](https://www.azblue.com).

Medical Insurance

Know where to go for your health care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.



Health Savings Account

MAXIMIZE YOUR TAX SAVINGS WITH AN HSA



Spend

Use your HSA dollars today to pay for eligible health care expenses such as: deductibles, copays, dental expenses, eye exams, and prescriptions.



Save

Save your HSA funds for the future. An HSA allows you to save and roll over money year to year. The money in the account is always yours, even if you change health plans or even jobs.



Invest

The money in your HSA can be invested and grows tax free—including interest and investment earnings. After you reach age 65, you can spend your HSA dollars penalty free on any expense.

If you enroll in the Isola medical plan, you may be eligible to open and fund a health savings account (HSA) through HealthEquity.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

Isola Contribution

If you enroll in the Isola medical plan, Isola will help you save by contributing to your account.

- **Employee-only:** \$600
- **All other coverage levels:** \$850

If you take BlueCross BlueShield's RealAge test between January 1, 2024 and March 1, 2024, you will receive an additional contribution to your HSA:

- **Employee-only:** \$150
- **All other coverage levels:** \$300

Note: You will only receive the Isola contribution if you contribute at least \$520 per year.

2024 IRS HSA Contribution Maximums

Contributions to an HSA (including the Isola contribution) cannot exceed the IRS allowed annual maximums.

- **Individuals:** \$4,150
- **All other coverage levels:** \$8,300

If you are age 55+ by December 31, 2024, you may contribute an additional \$1,000.

HSA Eligibility

You are eligible to fund an HSA if:

- You are enrolled in the BluePreferred Saver 3200 plan.

You are NOT eligible to fund an HSA if:

- You are covered by a non-HSA eligible medical plan, health care FSA, or health reimbursement arrangement.
- You are eligible to be claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare, TRICARE, or TRICARE for Life.

Refer to **IRS Publication 969** for additional eligibility details. If you are over age 65, please contact Human Resources.

Dental Insurance

Isola offers a dental insurance plan through BlueCross BlueShield of Arizona (BCBSAZ).

The dental plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. The amount you pay varies based on whether you see a BlueDental PPO dentist or out-of-network (non-participating) dentist.

- **BlueDental PPO dentists:** These dentists file claims directly with BCBSAZ and accept BCBSAZ's reimbursement in full. You will pay less out of your pocket when you see a BlueDental PPO dentist.
- **Out-of-network dentists:** You will incur additional out-of-pocket expenses, and you will be billed the total amount the dentist charges (called balance-billing). When you see a BlueDental PPO dentist, you are protected from balance-billing.

Locate a BCBSAZ network provider at [azblue.com](https://www.azblue.com), then choose the BlueDental PPO network.

The table below summarizes key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Dental Plan	
	In Network	Out of Network
Plan Year Deductible		
Individual/Family	\$50/\$150	
Plan Year Benefit Maximum	\$1,500 per individual	
Preventive Care (Oral exams, cleanings, x-rays)	Plan pays 100%	
Basic Services (Periodontal services, endodontic services, oral surgery, fillings)	20% after ded.	
Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial])	50% after ded.	
Orthodontia Services	50%	
Orthodontia Lifetime Maximum	\$2,500	

Dental Costs

Listed below are the per pay period and monthly costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	Per Pay Period Dental Plan Costs		Monthly Dental Plan Costs	
	You Pay	Isola Pays	You Pay	Isola Pays
Employee Only	\$10.12	\$5.84	\$21.92	\$12.66
Employee + Spouse	\$18.93	\$10.93	\$41.02	\$23.68
Employee + Child(ren)	\$27.60	\$15.94	\$59.81	\$34.53
Employee + Family	\$34.50	\$19.92	\$74.74	\$43.16

Vision Insurance

Isola offers a vision insurance plan through VSP.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate a VSP network provider at vsp.com.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Vision Plan	
	In Network	Out of Network
Eye Exam (Every 12 months)	\$10 copay	Up to \$45
Standard Plastic Lenses (Every 12 months) Single/Bifocal/Trifocal	\$25 copay	Up to \$30/\$50/\$65
Frames (Every 24 months)	\$130 allowance + 20% savings on remaining balance	Up to \$70
Contact Lenses (Every 12 months in lieu of standard plastic lenses) Elective Medically Necessary	\$130 allowance Plan pays 100%	Up to \$105 Up to \$210
Laser Vision Correction	15% off regular price of surgery or 5% off promotional price	N/A

Note: The vision plan covers your enrolled dependent children up to age 19 or up to age 25 if they are a full-time student.



Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.

Vision Costs

Listed below are the per pay period and monthly costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	Per Pay Period Vision Plan Costs		Monthly Vision Plan Costs	
	You Pay	Isola Pays	You Pay	Isola Pays
Employee Only	\$2.11	\$1.21	\$4.57	\$2.63
Employee + Spouse	\$3.37	\$1.95	\$7.31	\$4.21
Employee + Child(ren)	\$3.44	\$1.99	\$7.46	\$4.30
Employee + Family	\$5.55	\$3.20	\$12.02	\$6.94

Dependent Care Flexible Spending Account

Isola offers a dependent care flexible spending account (FSA) administered by HealthEquity.

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or a spouse, child over 13, or elderly parent residing in your home who is physically or mentally unable to care for him or herself.

You may contribute up to \$5,000 to the dependent care FSA for the 2024 calendar year if you are married and file a joint return or head of household return. If you are married and file separate returns or are filing as single, you can elect \$2,500 for the 2024 calendar year.

How Does an FSA Work?

You decide how much to contribute to each FSA on a plan year basis up to the maximum allowable amounts. Your annual election will be divided by the number of pay periods and deducted evenly on a pre-tax basis from each paycheck throughout the year. You can only reimburse yourself from your account as your funds become available.

When you have dependent care expenses to be reimbursed, you submit a claim form and a bill or itemized receipt from the provider to HealthEquity. Keep all receipts in case HealthEquity requires you to verify the eligibility of a purchase.

Log into your account at healthequity.com to: view your account balance, calculate tax savings, view eligible expenses, download forms, view transaction history, and more.



When you fund a dependent care FSA to the maximum amount (\$5,000), you may save \$1,000 per year.*

*Amount varies based on your tax bracket.

Things to Consider Before Funding an FSA

- Dependent care FSA dollars are use it or lose it (no roll over allowed). However, you have an additional two and a half months to incur and be reimbursed for expenses after the end of the plan year.
- You cannot take income tax deductions for expenses you pay with your FSA.
- You cannot stop or change your FSA contribution during the plan year unless you experience a qualifying life event.

Eligible Expenses

Dependent care FSA-eligible expenses include:

- Licensed nursery schools
- Qualified childcare centers
- Adult day care facilities
- After school programs
- Summer camps for dependent children under age 13
- Preschool tuition

For a complete list of qualified dependent care expenses see [IRS Publication 503](#).

Life and AD&D Insurance

Isola provides basic life and accidental death and dismemberment (AD&D) insurance to all benefits-eligible employees AT NO COST. You have the option to purchase supplemental life and AD&D insurance through The Standard.

Basic Life and AD&D Insurance

Isola automatically provides basic life and AD&D insurance through The Standard to all benefits-eligible employees **AT NO COST**. If you pass away as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. Please be sure to keep your beneficiary designations up to date through ADP.

- **Employee life benefit:** 2x your basic salary up to a maximum of \$500,000
- **Employee AD&D benefit:** 2x your basic salary up to a maximum of \$500,000

Note: The premium cost of your basic life insurance that exceeds \$50,000 is subject to federal income, Social Security, and state income taxes. This imputed income amount will be included on your paycheck and shown on your W-2 statement.

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental coverage.

Supplemental Life and AD&D Insurance

Isola provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children through The Standard.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-banded. Benefits will reduce to 65% at age 65.

Note: If you elect supplemental coverage when you're first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by The Standard.

- **Employee life benefit:** \$10,000 increments up to a maximum of \$600,000–guarantee issue: \$250,000
- **Employee AD&D benefit:** \$10,000 increments up to a maximum of \$600,000–guarantee issue: \$250,000
- **Spouse life benefit:** \$5,000 increments up to \$250,000–guarantee issue: \$20,000
- **Spouse AD&D benefit:** \$5,000 increments up to \$250,000–guarantee issue: \$20,000
- **Dependent children life benefit:** 15 days to 26 years old–\$20,000
- **Dependent children AD&D benefit:** 15 days to 26 years old–\$20,000

Supplemental Life and AD&D Rates

Listed below are the monthly rates for supplemental life and AD&D insurance. The amount you pay for supplemental life and AD&D insurance is deducted from your paycheck on a post-tax basis. Spouse life rates are based on the employee's age. Your costs will be displayed in Plan Source.

Age	Employee and Spouse Supplemental Life Rate Per \$1,000 of coverage	Child Supplemental Life Rate Per \$1,000 of coverage
< 30	\$0.05	\$0.150
30–34	\$0.06	
35–39	\$0.07	
40–44	\$0.09	
45–49	\$0.14	
50–54	\$0.23	
55–59	\$0.41	
60–64	\$0.66	
65–69	\$1.22	
70–74	\$1.61	
75+	\$1.90	

Monthly Supplemental AD&D Rates

- **Employee:** \$0.020 (per \$1,000 of coverage)
- **Spouse:** \$0.020 (per \$1,000 of coverage)
- **Child:** \$0.051 (per \$1,000 of coverage)

Disability Insurance

Disability insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury.

Short-Term Disability Insurance

Isola automatically provides short-term disability (STD) insurance through The Standard **AT NO COST** to all benefits-eligible employees who have been employed by Isola for one year. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury.

Benefits will be reduced by other income, including state-mandated STD plans.

- **Benefit:** 60% of your weekly earnings up to \$1,500 per week
- **Waiting period:** 7 days for accident or illness
- **Benefit duration:** Up to 13 weeks

Note: Refer to your The Standard Group Summary Plan Description for complete details.

Voluntary Long-Term Disability Insurance

Isola provides you the option to purchase long-term disability (LTD) insurance through The Standard. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

- **Benefit:** 60% of your monthly earnings up to \$10,000 per month
- **Waiting period:** 90 days
- **Benefit duration:** Determined by your Social Security normal retirement age and the date your disability begins¹
- **Rate:** \$0.56 of monthly income²

(1) Refer to your The Standard Group Summary Plan Description for complete details.

(2) Your costs will be displayed in Plan Source.



INJURY



DISABILITY
INSURANCE



FINANCIAL
PROTECTION

Accident Insurance

Isola provides you the option to purchase accident insurance through The Hartford.

Accident insurance helps protect against the financial burden that accident-related costs can create. This means that you will have added financial resources to help with expenses incurred due to an injury, to help with ongoing living expenses, or to help with any purpose you choose. Claims payments are made in flat amounts based on services incurred during an accident. This plan also includes a \$50 wellness benefit.

Accident Insurance Costs

Listed below are the monthly costs for accident insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

Level of Coverage	Monthly Accident Insurance Costs
Employee Only	\$7.62
Employee + Spouse	\$11.97
Employee + Child(ren)	\$12.98
Employee + Family	\$20.32

Hospital Indemnity Insurance

Isola provides you the option to purchase hospital indemnity insurance through The Hartford.

This plan provides a lump-sum benefit due to a hospitalization. If you elect coverage for yourself, you can elect coverage for your spouse and child(ren). This plan also includes a \$50 wellness benefit.

The hospital indemnity plan includes:

- Hospital confinement benefit
- Critical care unit benefit
- Rehabilitation facility benefit

Please refer to the official plan documents for rates and a full list of covered injuries and expenses.

Hospital Indemnity Insurance Costs

Listed below are the monthly costs for hospital indemnity insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

Level of Coverage	Monthly Hospital Indemnity Insurance Costs
Employee Only	\$12.98
Employee + Spouse	\$28.34
Employee + Child(ren)	\$24.53
Employee + Family	\$41.81



Critical Illness Insurance

Isola provides you the option to purchase critical illness insurance through The Hartford.

Critical illness insurance provides a financial, lump-sum benefit upon diagnosis of a covered illness. These covered illnesses are typically very severe and likely to render the affected person incapable of working. Because of the financial strain these illnesses can place on individuals and families, critical illness insurance is designed to help you pay your mortgage, seek experimental treatment, or handle unexpected medical expenses.

This plan includes coverage for invasive and non-invasive cancers as well as skin cancer.

- **Employee:** Increments of \$10,000 up to \$30,000—guarantee issue: \$30,000
- **Spouse:** 50% of employee's election—guarantee issue: \$15,000
- **Dependent children:** 25% of employee's election—guarantee issue: \$7,500
- **Wellness benefit:** \$50

Critical Illness Insurance Costs

Listed below are the monthly costs for critical illness insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis. Rates are based on the employee’s age.

Age	Monthly Critical Illness Insurance Costs											
	Employee			Employee + Spouse			Employee +Child			Family		
	\$10,000 of Coverage	\$20,000 of Coverage	\$30,000 of Coverage	\$10,000 of Coverage	\$20,000 of Coverage	\$30,000 of Coverage	\$10,000 of Coverage	\$20,000 of Coverage	\$30,000 of Coverage	\$10,000 of Coverage	\$20,000 of Coverage	\$30,000 of Coverage
18–24	\$2.20	\$3.84	\$5.49	\$3.56	\$6.03	\$8.49	\$3.15	\$5.24	\$7.34	\$4.65	\$7.66	\$10.65
25–29	\$2.68	\$4.75	\$6.83	\$4.28	\$7.38	\$10.48	\$3.62	\$6.15	\$8.68	\$5.39	\$9.01	\$12.64
30–34	\$2.99	\$5.36	\$7.73	\$4.77	\$8.30	\$11.83	\$3.94	\$6.76	\$9.57	\$5.87	\$9.93	\$13.99
35–39	\$3.77	\$6.90	\$10.02	\$5.94	\$10.62	\$15.29	\$4.72	\$8.30	\$11.88	\$7.04	\$12.24	\$17.44
40–44	\$5.21	\$9.72	\$14.22	\$8.16	\$14.93	\$21.70	\$6.15	\$11.11	\$16.08	\$9.26	\$16.56	\$23.86
45–49	\$7.95	\$15.15	\$22.34	\$12.43	\$23.34	\$34.25	\$8.90	\$16.55	\$24.19	\$13.54	\$24.97	\$36.41
50–54	\$10.98	\$21.18	\$31.36	\$17.16	\$32.71	\$48.26	\$11.94	\$22.57	\$33.21	\$18.26	\$34.34	\$50.41
55–59	\$14.94	\$29.04	\$43.13	\$23.35	\$44.96	\$66.58	\$15.90	\$30.43	\$44.98	\$24.45	\$46.59	\$68.73
60–64	\$20.96	\$41.00	\$61.04	\$32.70	\$63.52	\$94.33	\$21.91	\$42.40	\$62.88	\$33.81	\$65.15	\$96.49
65–69	\$28.67	\$56.31	\$83.96	\$44.50	\$86.90	\$129.31	\$29.62	\$57.71	\$85.81	\$45.60	\$88.53	\$131.46
70–74	\$38.48	\$75.86	\$113.25	\$59.56	\$116.88	\$174.19	\$39.42	\$77.26	\$115.10	\$60.66	\$118.50	\$176.35
75–79	\$51.28	\$101.40	\$151.53	\$78.99	\$155.61	\$232.23	\$52.22	\$102.80	\$153.37	\$80.09	\$157.24	\$234.38

401(k) Retirement Savings Plan

For 2024, Isola will match your contributions at 100% for the first 3% and will match 50% of the next 2% you save.

What does retirement look like for you? Maybe you plan to travel the world, or maybe you'd like to take up some hobbies closer to home! No two retirements are the same. Whatever your goals are, take the time to plan, regardless of your age or when you plan on retiring.

The Isola 401(k) Savings Plan allows you to save for retirement on a pre-tax and post-tax basis. You can begin contribution to the plan at any time once eligible via payroll deductions to your account. If you do not make an election when initially eligible, you will be auto-enrolled in the pre-tax at 3%. One size does not fit all, select the method(s) that work for you:

Pre-Tax	Save on your current taxes by enrolling for pre-tax contributions. This lowers your income before taxes are applied to your earnings, reducing your overall taxes now. When you retire, withdrawal of savings will be taxed. Note: This is the default option if you do not make an election within 30 days of becoming eligible.
After-Tax	You pay taxes before your contribution is made to your 401(k) account. Upon retirement, you won't pay taxes on the withdrawal of the principle, only on your earnings and Isola's contribution.
Roth 401(k)	Designed so that at the time of retirement you will not pay taxes on the principle or earnings, but you will be taxed for Isola's contribution to your 401(k).
Catch-Up	Available to employees at least 50 years of age and participating in the pre-tax and Roth contributions. This allows an additional \$6,500 to be contributed after hitting the IRS limit of \$20,500. Note: Isola does not contribute to the catch-up plans.

To learn more about your options, visit Empower Retirement at empower-retirement.com/401kparticipant.

Life Services and Travel Assistance

As a part of your employer-paid life insurance plan through The Standard, you have access to travel assistance and life services.

Your Life Services Toolkit includes support services such as:

- Estate planning services
- Identity theft protection
- Financial planning
- Beneficiary support (grief, legal, financial, and online services)

For more information on life services, visit standard.com/mytoolkit (Username: support).

Your travel assistance services including 24/7 access to:

- Travel coverage for employees traveling more than 100 miles from home for up to 180 days for business or pleasure
- Coverage for your spouse and dependents (up to age 25)
- Medical assistance worldwide
- Evacuation for natural and political emergencies
- Interpretation/translation services
- Replacement of lost or stolen travel documents
- On-demand options via the Assist America app

For more information on travel assistance, call 800-872-1414, email medservices@assistamerica.com, or download the Assist America mobile app and use reference number: 01-AA-STD-5201.

Employee Assistance Program



I'm in over my head. I wish I had someone to talk to.



I need help finding care for my mom.



Ugh, what else is going to go wrong?



The free EAP can support you. Call 888-293-6948 or visit healthadvocate.com/standard3.

Your employee assistance program (EAP) services are provided AT NO COST to you and your household through The Standard.

Your EAP is a free, strictly confidential service that includes 24/7 online and telephonic counseling and up to **six free face-to-face visits** per person, per issue, per year with a licensed counselor.

Contact the EAP for help with:

- Stress
- Marital or family problems
- Anxiety and depression
- Substance abuse (alcohol and/or drugs)
- Financial and legal concerns
- Life improvement and goal setting
- Work-life balance
- Referrals for education, adoption, pet care, elder care, and child care
- Identity theft and fraud resolution
- Online will preparation and other legal document preparation

Plus, access a wealth of information online including videos, guides, articles, webinars, resources, self-assessment, budget calculators, and much more.

Access your 24/7 EAP by calling 888-293-6948 or visiting healthadvocate.com/standard3.

No personal information is ever shared with Isola.

BenefitHub



PET SUPPLIES



RESTAURANTS



APPAREL



GYMS



TRAVEL



ELECTRONICS



CELL PHONES



AUTO

You have access to BenefitHub—an exclusive savings marketplace provided by Isola AT NO COST.

Enjoy discounts, rewards, and perks on thousands of popular brands you love. These discounts are provided at the vendor's discretion and can change without notice. Please contact the vendor directly to receive the most up to date discount information.

Receive deals and discounts on:

- Auto and home services
- Travel
- Rental cars
- Hotels
- Spa and beauty services
- Tickets
- Entertainment
- Gyms
- Restaurants
- Technology
- Education
- Local deals



Visit isola.benefithub.com use the referral code WNMZFT to register and access your exclusive discounts.

Mylo

Isola provides access to Medicare consultants through Mylo AT NO COST to you.

Mylo is a digital insurance agency who specializes in connecting individuals with personalized Medicare solutions. Whether you're preparing for retirement right now or see it on the horizon, you're probably starting to feel some excitement. But that can quickly turn to frustration when you're sorting out how to enroll in Medicare. Fortunately, you can count on Mylo to make it a whole lot easier.

Combining deep expertise and leading edge technology, a licensed Mylo advisor can:

- Recommend the right type of Medicare for you
- Shop Medicare policies from 40+ carriers
- Find you the best rate

Enroll In Medicare In Three Simple Steps:

If you're age 65 or no more than three months away:

1. Enroll for Medicare Part A (hospital insurance) and Part B (medical insurance) now by visiting [socialsecurity.gov/medicare/apply.html](https://www.socialsecurity.gov/medicare/apply.html) or calling Social Security at 800-325-0778.
2. Chat with a Mylo advisor at 844-893-9882 for a custom consultation on the Medicare package that makes sense for your needs and budget. That could include options like:
 - **Medicare Supplement (Medigap):** Helps you make payments not covered by Parts A and B
 - **Medicare Part D Prescription Drug Plan:** Reduces the cost of prescription drugs—which lowers your overall health care costs
 - **Medicare Advantage:** Offers prescription drug coverage (Part D), Part A and Part B in one plan
3. Choose the policy you want. Mylo will help you enroll.

Already Have Medicare? You Can Make Changes.

Medicare Open Enrollment is October 15–December 7 (subject to change)

During this period, you can:

- Change to a Medicare Advantage plan
- Switch from Medicare Advantage to standard coverage
- Switch from one Medicare Advantage Plan to another Medicare Advantage plan



Visit choosemylo.com/phoenix or call 844-893-9882.

Contact Information

If you have any questions regarding your benefits or the material contained in this guide, please contact Isola Human Resources at HR@Isola-Group.com.

Full benefit details can be found within the applicable plan document on the Circuit website under HR.

Provider/Plan	Group ID Number	Phone Number	Website
Enrollment Call Center	N/A	833-919-2521	employeeconnects.com/isola
Medical—BCBSAZ	036431	800-232-2345	azblue.com
Dental—BCBSAZ	036431	888-271-7806	azblue.com
Vision—VSP	30032642	800-877-7195	vsp.com
Health Savings Account—HealthEquity	N/A	866-346-5800	healthequity.com
Flexible Spending Account—HealthEquity	N/A	866-346-5800	healthequity.com
Life and Disability Insurance—The Standard	172052	800-348-3226	standard.com
Accident, Hospital Indemnity, and Critical Illness Insurance—The Hartford	895203	866-547-4205	thehartford.com hartford.voluntary@webtpa.com
401(k) Retirement Savings Plan—Empower Retirement	194429-01	888-411-4015	empower-retirement.com/401kparticipant
Travel Assistance—The Standard	N/A	U.S., Canada, Puerto Rico, U.S. Virgin Islands, and Bermuda: 800-872-1414 All other locations: 609-986-1234 Text: 609-334-0807	medservices@assistamerica.com Download the mobile app and use reference number: 01-AA-STD-5201
Life Services Toolkit—The Standard	N/A		standard.com\mytoolkit (Username: support)
Health Advocate Services for Short-Term Disability Claims—The Standard	N/A	844-450-5543	members.healthadvocate.com
Discount Program—BenefitHub	N/A	866-664-4621	isola.benefithub.com (Referral Code: WNMZFT)
Employee Assistance Program—The Standard	N/A	888-293-6948	healthadvocate.com/standard3
Medicare Consultant—Mylo	N/A	844-893-9882	choosemylo.com/phoenix

This summary of benefits is not intended to be a complete description of the terms and Isola insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Isola maintains its benefit plans on an ongoing basis, Isola reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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