

401(k)

Principal

401(k)	
Eligibility	Available to all employees at the time of hire that are 21 years old or older
Enrollment	Enrollment is available year-round <ul style="list-style-type: none"> Enroll through Principal.com at www.principal.com/welcome or contact 1-800-547-7754 Plan effective date is January 1, 2020
Company Match	The company will match employee contributions 50% of the first 6% of the employee wages if the employee: <ul style="list-style-type: none"> Has at least one year of service for the company Worked at least 1,000 hours in the year
Vesting	Company contributions vest (become fully yours) based on a vesting schedule which increases by 20% for each full year of service beyond the first. For Example: The company contributions for an employee who has completed 3 years of service are 40% vested (2 years beyond the first x 20%) but for an employee who has completed 6 years of service they are 100% vested (5 years beyond the first x 20%) Your contributions are always 100% yours
Contribution Limits	\$20,500 annually 50 or older: \$27,000 annually (Amounts projected, pending IRS ruling. Future contribution limits may be adjusted by government regulation for cost-of-living increases)



Voluntary Benefits

Our benefit plans are here to help you and your family live well—and stay well. But did you know that you can strengthen your coverage even further? It's true! Our voluntary benefits through Unum are designed to complement your health care coverage and allow you to customize our benefits to you and your family's needs. The best part? Benefits from these plans are paid directly to you! Coverage is also available for your spouse and dependents.

You can enroll in these plans during Open Enrollment—they're completely voluntary, which means you are responsible for paying for coverage at affordable group rates.

Accident Insurance

Accident insurance can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries.

Critical Illness

Did you know that the average total out-of-pocket cost related to treating a critical illness is over \$7,000¹? With critical illness insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition that you can use however you would like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses, and more.

Hospital Indemnity Insurance

The average cost of a hospital stay is \$10,000²—and the average length of a stay is 4.8 days³. Hospital indemnity insurance can help reduce costs by paying you or a covered dependent a benefit to help cover your deductible, coinsurance and other out-of-pocket costs due to a covered sickness or injury related hospitalization.

Term Life

Voluntary Term Life Insurance provides you and your family with additional financial protection and peace of mind in the event of a death. You choose the coverage level that meets your family's financial needs. You pay 100% of the premiums through the convenience of payroll deduction.

To Enroll:

1. Go to your Benefits Worklet in workday
2. Click Unum Voluntary Benefits Enrollment

1. MetLife Accident and Critical Illness Impact Study, October 2013
 2. Costs for Hospital Stays in the United States, 2011. HCUP Statistical Brief #168. December 2013. Agency for Healthcare Research and Quality, Rockville, MD.
 3. National Hospital Discharge Survey: 2010