

# YOUR EMPLOYEE BENEFITS

BENEFIT PLANS EFFECTIVE  
JANUARY 1, 2023-DECEMBER 31, 2023

SAFE**built**®

CALIFORNIA

# BENEFITS BUILT FOR YOU

At SAFEbuilt, 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 2023 plan year (January 1, 2023, through December 31, 2023). Then, choose the options that are best for you and your family.

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## WHO IS ELIGIBLE

If you are actively working at least 30 hours per week, you are eligible for benefits on the first day of the month following date of hire.

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

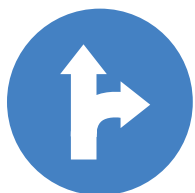
- ▶ Your legal spouse, civil union partner, or domestic partner.
- ▶ Your children to age 26 (unless provided otherwise under applicable law), regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- ▶ Your dependent children of any age who are physically or mentally unable to care for themselves.

## WHEN TO ENROLL

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

- ▶ Within 30 days of joining SAFEbuilt as a new eligible employee.
- ▶ During the annual benefits enrollment period.
- ▶ Within 30 days of a qualifying life event.

The choices you make at this time will remain in place through December 31, 2023, unless you experience a qualifying life event as described on this page. 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.



To request a benefits change due to a qualifying life event, notify your Benefits Team at [benefits@safebuilt.com](mailto:benefits@safebuilt.com) within 30 days. Change requests submitted after 30 days cannot be accepted. You may need to provide proof of the event, such as a marriage certificate or birth certificate.

## CHANGING BENEFITS

Due to IRS regulations, once you have made your elections for 2023, you cannot change your benefits until the next annual open enrollment period, unless otherwise stated in this guide.

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.

## HOW TO NEWLY ENROLL OR CHANGE BENEFITS

You may newly enroll in benefits or make changes by following the steps below.

Log into UKG (formerly UltiPro):

- ▶ Through the SAFEbuilt network at [safebuilt.ultipro.com/](https://safebuilt.ultipro.com/).

From the left-hand menu:

- ▶ Click "Myself" > "Benefits" > "Manage My Benefits", then follow the prompts.

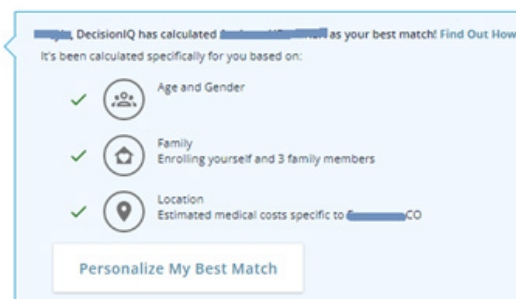
# DECISION SUPPORT TOOL

Benefits can be confusing and shopping for health insurance can be “very stressful.” When employees lack knowledge about benefits, they unfortunately, often end up underinsured or buy coverage they don’t need.

With DecisionIQ within our UKG Benefits portal, you receive intelligent, personalized guidance for all types of benefits, so you can navigate complex choices with ease. The DecisionIQ artificial intelligence and machine learning-based models use demographic, dependent, eligibility, risk-tolerance and regional cost data to offer hyper-personalized suggestions for best-fit plans and coverage amounts.

## Here’s how it works:

- ▶ Log into UKG, begin the Open Enrollment process and select a benefit, such as the Medical Plan. When you see the following on the screen, DecisionIQ has already made an initial determination on best plan based on your age, gender, covered family members and location.
- ▶ Click on the “Personalize My Best Match” and DecisionIQ will present you with some questions for even more tailored recommendations.
- ▶ You’ll then receive cost estimates that are based on your regional cost data instead of national averages, which means cost estimates are more accurate.
- ▶ Lastly, the information you enter is completely confidential. NONE of it is shared with, or accessible by SAFEbuilt.



# MEDICAL INSURANCE

SAFEbuilt offers two medical plan options through Anthem.

Before you enroll in medical coverage, take some time to fully understand how each plan works. Refer to page 5 for an overview of the plan benefits.

## MEDICAL COSTS

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

Coverage Level	Anthem HDHP HSA Plan		Anthem PPO Plan		Kaiser HMO Plan	
	Wellness*	Non-wellness	Wellness*	Non-wellness	Wellness*	Non-wellness
Employee Only	\$190.94	\$210.94	\$211.82	\$231.82	\$253.40	\$273.40
Employee + Spouse	\$373.74	\$413.74	\$416.34	\$456.34	\$456.54	\$496.54
Employee + Child(ren)	\$347.06	\$367.06	\$386.60	\$406.60	\$430.72	\$450.72
Employee + Family	\$438.44	\$478.44	\$483.12	\$523.12	\$493.08	\$533.08

\*See page 10 for details on the wellness plan. **Participation in the wellness program allows you to save on your medical insurance premiums.**

# MEDICAL INSURANCE

The table below summarizes the benefits of the medical plans.

The Anthem plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. You will pay less out of your pocket when you choose an in-network provider. Locate an Anthem network provider at [anthem.com](https://www.anthem.com) > Find Care > Select plan for basic search > Medical Plan or Network > Ohio > Medical Plan (Employer-Sponsored); National PPO (BlueCard PPO).

The Kaiser HMO plan offers in-network coverage only. Locate a Kaiser network provider at [kp.org](https://www.kp.org).

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	Anthem HDHP HSA Plan		Anthem PPO plan		Kaiser HMO Plan
	In Network	Out of Network	In Network	Out of Network	In Network Only
<b>Plan Year Deductible</b>	Non-embedded Employee-only/ Employee + dependents \$2,000/\$3,000		Embedded Employee-only/ Employee + dependents Individual/Family \$1,000/\$3,000		Embedded Individual/Family \$3,000/\$6,000
<b>Out-of-Pocket Maximum</b>	Includes deductible, copays, and coinsurance				
	Individual/Family \$4,000/\$8,000	Individual/Family \$8,000/\$16,000	Individual/Family \$4,500/\$9,000	Individual/Family \$9,000/\$18,000	Individual/Family \$6,500/\$13,000
<b>Preventive Care</b>	Plan pays 100%	40% after ded.	Plan pays 100%	40% after ded.	Plan pays 100%
<b>Physician Services</b>					
Primary Care	20% after ded.	40% after ded.	\$25 copay	40% after ded.	\$40 copay
Telehealth	20% after ded.	40% after ded.	\$25 <sup>1</sup> /\$40 <sup>2</sup> copay	40% after ded.	\$0 copay
LiveHealth Online	20% after ded. (max \$59)	Not covered	\$0 <sup>1</sup> /\$40 <sup>2</sup> copay	Not covered	N/A
Specialist	20% after ded.	40% after ded.	\$40 copay	40% after ded.	\$50 copay
Urgent Care	20% after ded.	40% after ded.	\$50 copay	40% after ded.	\$40 copay
<b>Lab/X-Ray</b>			100% covered (in-office)		
Diagnostic Lab/X-Ray	20% after ded.	40% after ded.		40% after ded.	\$15 copay after ded.
MRI, CT, PET	20% after ded.	40% after ded.	20% after ded.	40% after ded.	30% after ded.
<b>Hospital Services</b>					
Inpatient	20% after ded.	40% after ded.	\$250 copay + 20%	40% after ded.	30% after ded.
Outpatient	20% after ded.	40% after ded.	\$100 copay + 20%	40% after ded.	30% after ded.
<b>Emergency Room</b>	20% after ded.		\$150 copay + 20% coinsurance		30% after ded.
<b>Prescription Drugs</b>					
Generic	\$10 copay after ded.	50% after ded.	\$10 copay	50% after ded.	\$10 copay
Preferred Brand	\$35 copay after ded.	50% after ded.	\$35 copay	50% after ded.	\$30 copay
Non-Preferred Brand	\$60 copay after ded.	50% after ded.	\$60 copay	50% after ded.	\$30 copay
Mail Order (Up to a 90-day supply)	2x retail copay after ded.	Not covered	2x retail	Not covered	2x retail copay

(1) Primary care visit. (2) Specialist visit. Note: If you are **Medicare eligible** or will become Medicare eligible in 2023 and would like more information about your options, coordinating coverage with Medicare and/or HSA limitations, please contact the Benefits Team.

**HDHP:** The family deductible is non-embedded: The cost shares of all family members apply to one shared family deductible. There is no individual deductible except for those enrolled in employee-only coverage.

The out-of-pocket (OOP) maximum is embedded: The amounts for all covered family members apply to both the individual and family. No one member will pay more than the per person OOP maximum.

**PPO and HMO:** The family deductible and OOP maximum are embedded: The amounts for all covered family members apply to both the individual and family. No one member will pay more than the per person deductible or per person OOP maximum.

# MEDICAL INSURANCE

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

The SAFEbuilt medical plans pay 100% of the cost of preventive care when received from a network provider. This means you won't have to pay anything out of your pocket.



## WHAT IS PREVENTIVE CARE?

The focus of preventive health care is to **PREVENT** illnesses, disease, and other health problems, and to **DETECT** issues at an early stage when treatment is likely to work best.



## WHY IS PREVENTIVE CARE IMPORTANT?

It is important that you have a preventive 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, when you should get them, and how often.

## 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.

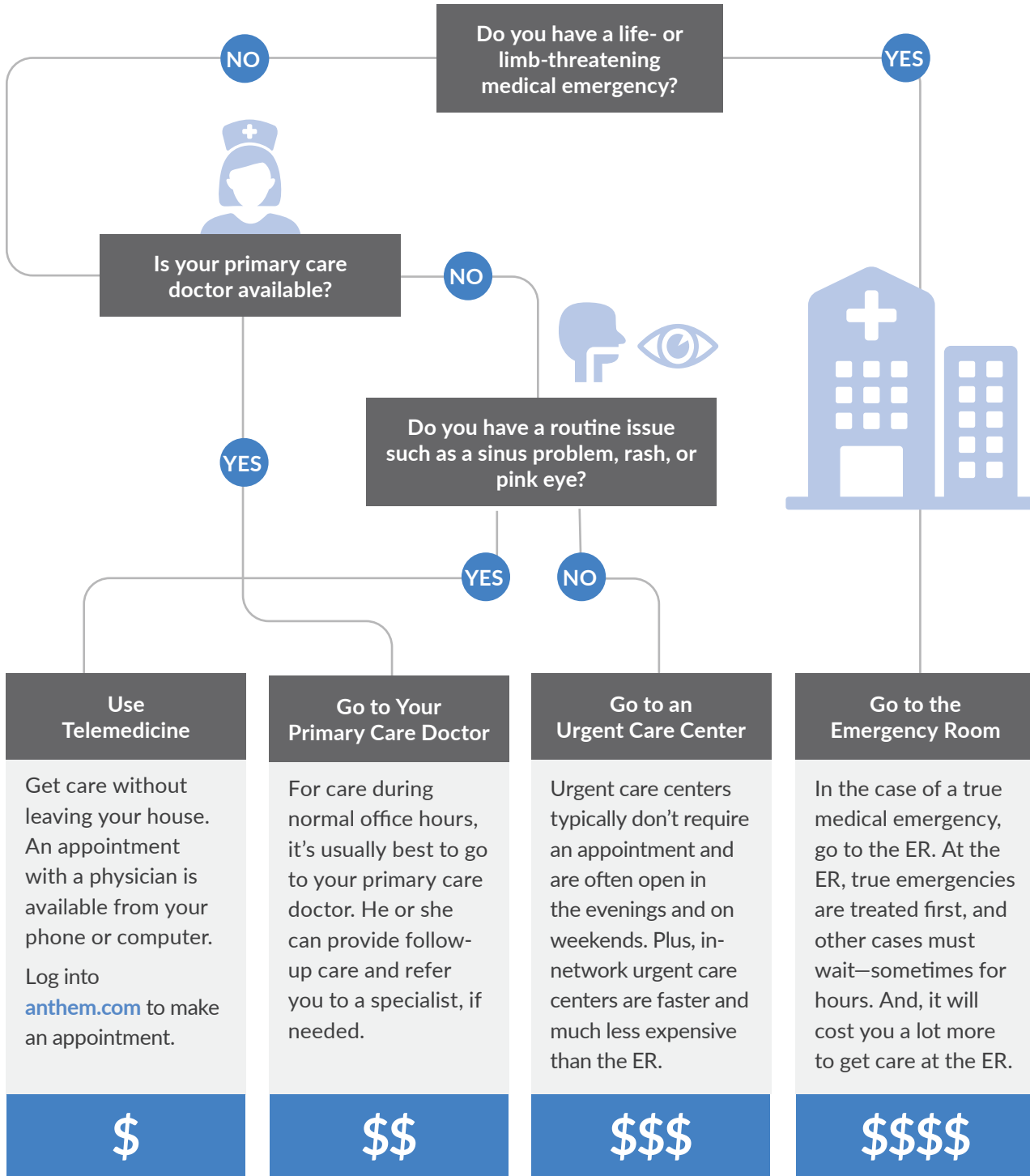
After your appointment, review your explanation of benefits (EOB) and provider bill to confirm you were billed correctly.

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 [anthem.com](http://anthem.com) or [kp.org](http://kp.org).

# 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.



# ANTHEM TOOLS AND RESOURCES

If you enroll in a SAFEbuilt medical plan, you will have access to the following Anthem Tools and Resources.

## CONDITIONCARE

If you have asthma, diabetes, chronic obstructive pulmonary disease (COPD), heart disease, or heart failure, ConditionCare can give you the tools and resources you need to take charge of your health. With this program, you have 24/7 access to nurses who can answer health questions along with support from other health care professionals to help you reach your health goals. There are also educational guides, newsletters, and tools to help you learn more about your condition. Call Anthem at **866-962-0957** to sign up for this program.

## FUTURE MOMS PROGRAM

As soon as you know you're pregnant, you should sign up for this exciting program. Included in the program is a nurse specializing in obstetrics who can answer your questions 24/7 and call you to check on your progress. You will also receive the Mayo Clinic Guide to a Healthy Pregnancy, a screening to check your health risks, resources to help you make healthier decisions during your pregnancy, and have free phone access to pharmacists, nutritionists, or other specialists, if needed. You can sign up by calling Anthem at **800-828-5891**.

## 24/7 NURSELINE

Whether it's 3 a.m. or a lazy Sunday afternoon, you can talk to a registered nurse any time of the day or night. These nurses can answer questions about health concerns, help you decide where to go for care, help you find providers or specialists in your area, and remind you about scheduling important screenings and exams. The NurseLine is available at **800-337-4770**.

## LIVEHEALTH ONLINE

Using LiveHealth Online, you can have a private and secure video visit with a board-certified doctor or licensed therapist on your smartphone, tablet, or computer with a webcam. It's an easy way to get the care you need at home or on the go.

When your own doctor isn't available, use LiveHealth Online 24/7 if you have pink eye, a cold, the flu, a fever, allergies, a sinus infection, or other common health conditions. A doctor can assess your condition, provide a treatment plan, and even send a prescription to your pharmacy, if needed.

### Sign up today!

Rather than waiting to sign up when you're not feeling well, register today so you're ready for a visit when you need one. To sign up, visit [livehealthonline.com](https://livehealthonline.com) or download the free **LiveHealth Online app** to your mobile device.

Note: Online counseling is not appropriate for all kinds of conditions. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call **800-784-2433 (National Suicide Prevention Lifeline)** or 911 and ask for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

## ANTHEM MEMBER PORTAL

Register at [anthem.com](https://anthem.com) to access your coverage details, review your claims history, print a temporary ID card, and more. Then, download the Sydney Health app to access your medical benefits on the go.

## TELEHEALTH FOR ANTHEM MEMBERS

Anthem partners with LiveHealth Online to provide you with 24/7/365 access to board-certified physicians by video or phone. Visit [livehealthonline.com](https://livehealthonline.com) to sign up.



### LiveHealth Online Psychology

You can get help for anxiety, depression, grief, panic attacks, and more using LiveHealth Online Psychology. Schedule an appointment with a therapist at [livehealthonline.com](https://livehealthonline.com) or by calling **888-548-3432** from 8 a.m. to 8 p.m. your local time, seven days a week.



# KAISER TOOLS AND RESOURCES

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If you enroll in the Kaiser medical plan, you will have access to the following Kaiser Tools and Resources.

## MATERNITY CARE

Your prenatal care team is there to help keep you and your baby healthy, empower and support you throughout your pregnancy, and help you have the birth experience you want. Your care team consists of a doctor, and may include a midwife who you can choose to see during your pregnancy.

### Support for a healthy pregnancy

Visit [kp.org/classes](https://kp.org/classes) to explore classes and programs for expecting parents including:

- ▶ Preparing for childbirth
- ▶ Prenatal yoga
- ▶ Breastfeeding
- ▶ Newborn care

Go to [kp.org/maternity](https://kp.org/maternity) for in-depth resources for every stage of pregnancy, labor and delivery, and your baby's first few weeks at home.

## MENTAL HEALTH AND WELLNESS

Adult members can download two popular apps, Calm and myStrength, at [kp.org/selfcareapps](https://kp.org/selfcareapps). These apps can help you build resilience, set goals, and take meaningful steps toward becoming healthier and happier.

### Choose the areas you want to focus on including:

- ▶ Managing depression
- ▶ Reducing stress
- ▶ Improving sleep, and more.

## WELLNESS COACHING

Kaiser Permanente offers Wellness Coaching by phone to help you tackle any obstacles that may block you from reaching your health goals. If you want to score tips on ways to eat better, you can get the support you need through one-on-one conversations with a wellness coach. Call **866-862-4295**, Monday through Friday 7 a.m.-7 p.m. Pacific time, to make an appointment. Coaching is offered in English and Spanish, and no referral is needed. Wellness coaching is available at no charge to Kaiser Permanente members.



## WELLNESS PROGRAM

**SAFEbuilt provides a wellness program through Asset Health to all employees and spouses enrolled in a SAFEbuilt medical plan.**

Lasting commitment to health and wellness means understanding that your wellbeing is a lifelong journey and SAFEbuilt is here to support you along the way with programs and features offered by **Asset Health**. If we create habits that enhance our wellbeing and keep us motivated in the short term, then we will stay committed for the long term.

Not only will you have the opportunity to better understand your health, participating in the program can **save you money on your medical premiums!**

Completion of the 2022 Wellness Program requirements by October 31\* will earn you a 2023 medical premium credit of \$20 per month each for you and your covered spouse. ***That's a savings of up to \$240 per year for employee-only medical coverage and up to \$480 per year if your spouse is covered and also participates.*** Participation and completion of the Wellness Program health initiatives in 2023 will earn you the medical premium discount for 2024.

### How to earn your medical premium discount:

- ▶ Health risk assessment (HRA)
- ▶ Biometric screening
- ▶ Earn three Activity Points by completing any of the following:
  - Wellness challenges
  - Online courses
  - SMART goals
  - Preventive dental and vision exams
  - **NEW for 2023:** Gender/age-appropriate preventive exam
  - Lifestyle management coaching calls

Refer to the **Program Guide** for more details.

\*2022 and 2023 new hires have different Wellness Program requirements. Refer to the full **Program Guide** for more details.

With Asset Health, via desktop or mobile device, you will be able to read condition-specific information, use interactive tools, and enjoy the *Asset Health TALK* newsletter which covers seasonal topics, healthy recipes, and tips like how to reduce stress and stay energized throughout the work day.

# GUIDANCERESOURCES® PROGRAM

When you need help meeting life's challenges, ComPsych GuidanceResources® is there for you. These benefits are available to ALL benefit-eligible employees and household members beginning January 1, 2023.

GuidanceResources® is a network of services that can help you improve your health and handle any personal or professional challenges you face. It is provided free of charge and offers someone to talk to and resources to consult 24/7 by phone or online.

**Confidential counseling**—Provides up to six (6) Employee Assistance (EAP) counseling visits per issue per household member per year and may be face-to-face, video, telephonic or chat. Topics include, but are not limited to:

- ▶ Depression
- ▶ Sleep issues
- ▶ Anxiety
- ▶ Coping with work stress
- ▶ Understanding relationships
- ▶ Developing resilience

**Work-life assistance:**

- ▶ Child and elder care resources
- ▶ Guidance on making major purchases
- ▶ Hiring cleaning and other home services
- ▶ Finding affordable vacation spots
- ▶ Balancing work and family
- ▶ Support group listings

**Legal resources:**

- ▶ Bankruptcy
- ▶ Child support and custody
- ▶ Divorce and separation
- ▶ Estate planning
- ▶ Landlord/tenant conflicts
- ▶ Discounted representation

**Financial resources:**

- ▶ Create a will through EstateGuidance
- ▶ Budgeting
- ▶ Saving for retirement
- ▶ Reviewing investments
- ▶ Protecting your assets
- ▶ Understanding investing

Learn more about these programs and resources by watching a short video [here](#) or calling 800-272-7255.

## ONLINE SUPPORT, TOOLS AND INFORMATION

- ▶ Dozens of articles, assessments, videos, slideshows and podcasts on stress, diet and exercise, parenting, finances, leisure activities, and more
- ▶ Online chat with a GuidanceConsultant
- ▶ On-Demand trainings for stress, parenting, managing emotions, work-life balance, and more
- ▶ Legal and financial tools
- ▶ Mobile app for anywhere, anytime access from your smartphone



**AVAILABLE JANUARY 1, 2023**

To get started, visit [guidanceresources.com](https://guidanceresources.com) and use the WebID: COM589 to review your benefits and all the resources available to you.

# DENTAL INSURANCE

SAFEbuilt offers three dental insurance plan options through Guardian.

The Guardian PPO Plan and the Guardian PPO Buy-Up Plan offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Guardian provider.

The Guardian DHMO Plan provides in-network benefits only. Locate a Guardian network provider at [guardiananytime.com](http://guardiananytime.com). The Guardian DHMO Plan is only available in the following states: CA, CO, FL, IL, MI, and OH. DHMOs have more limited networks than PPO's.

The table below summarizes key features of the dental plans. 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	Guardian PPO Plan		Guardian PPO Buy-Up Plan*		Guardian DHMO Plan
	In Network	Out of Network	In Network	Out of Network	In Network Only
<b>Plan Year Deductible</b> Individual/Family	\$50/\$150	\$75/\$225	\$50/\$150	\$50/\$150	None/None
<b>Plan Year Benefit Maximum</b>	\$1,000		\$1,250		You pay a copay for each covered procedure. Refer to the official plan documents for more information.
<b>Preventive Care</b> (Oral exams, cleanings, x-rays)	Plan pays 100%	Plan pays 100%	Plan pays 100%	20% after ded.	
<b>Basic Services</b> (Periodontal services, endodontic services, oral surgery, fillings)	20% after ded.	50% after ded.	20% after ded.	30% after ded.	
<b>Major Services</b> (Bridges, crowns [inlays/onlays], dentures [full/partial])	75% after ded.	Not covered	50% after ded.	60% after ded.	
<b>Orthodontia Services</b> (Children up to age 19)	Not covered		50%		
<b>Orthodontia Lifetime Maximum</b>	N/A		\$1,250		

Enrollment in any of the Guardian Dental plans includes a college tuition perk that is described on page 25.

\*Enrollment in the Guardian PPO Buy-Up Plan includes a rollover benefit that is described [here](#).

## DENTAL COSTS

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

Coverage Level	Guardian PPO Plan	Guardian PPO Buy-Up Plan	Guardian DHMO Plan
Employee Only	\$15.00	\$20.00	\$12.70
Employee + Spouse	\$35.00	\$74.30	\$24.65
Employee + Child(ren)	\$47.14	\$82.68	\$26.07
Employee + Family	\$100.00	\$120.00	\$41.24

# VISION INSURANCE

SAFEbuilt offers a vision insurance plan through Anthem.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate an Anthem network provider at [anthem.com](http://anthem.com), click on Find Care > Select plan for basic search > Vision Plan or Network > Ohio > Vision > Blue View Vision.

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	Anthem Vision Plan	
	In Network	Out of Network
<b>Eye Exam</b> (Once every calendar year)	\$10 copay	\$42 allowance
<b>Standard Plastic Lenses</b> (Once every calendar year) Single/Bifocal/Trifocal	\$25 copay	\$40/\$60/\$80 allowance
<b>Frames</b> (Once every calendar year)	\$150 allowance + 20% off balance	\$45 allowance
<b>Contact Lenses</b> (Once every calendar year in lieu of standard plastic lenses)		
Elective Conventional (Non-disposable)	\$150 allowance + 15% off balance	\$105 allowance
Elective (Disposable)	\$150 allowance	\$105 allowance
Medically Necessary	Plan pays 100%	\$210 allowance



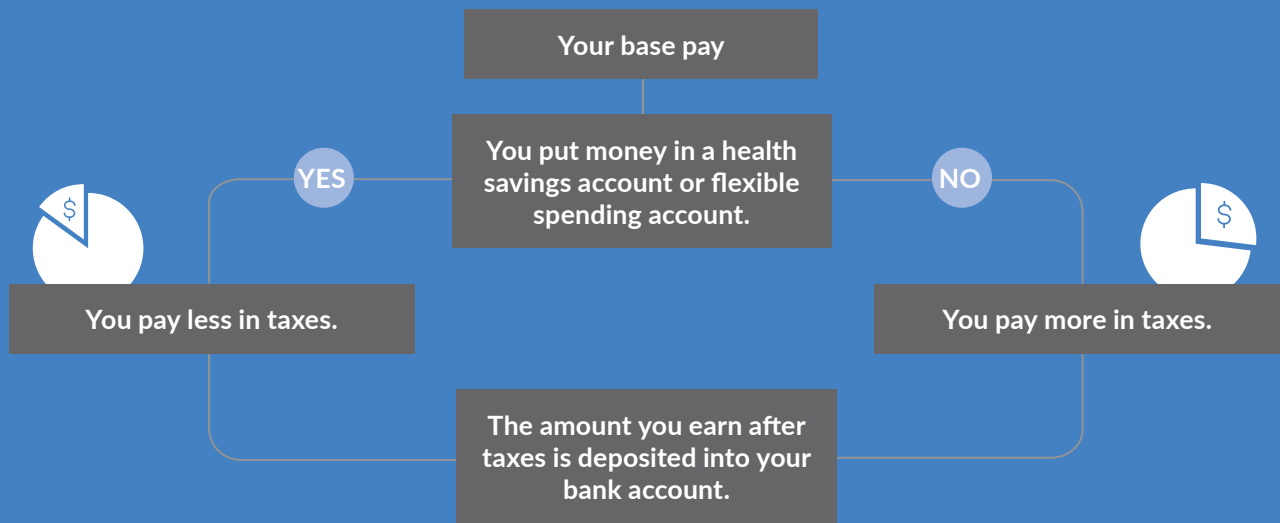
Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.

## VISION COSTS

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

Coverage Level	Anthem Vision Plan
Employee Only	\$5.70
Employee + Spouse	\$11.40
Employee + Child(ren)	\$11.68
Employee + Family	\$17.38

# BUDGETING FOR YOUR HEALTH CARE



You can save about 20%\* on your care by putting money in a health savings account or flexible spending account. This is because you don't pay taxes on your contributions.

## COMPARE YOUR OPTIONS

	Health Savings Account Details on Page 15	Health Care Flexible Spending Account Details on Page 16	Health Reimbursement Arrangement Details on Page 17
Eligible plans	Anthem HDHP HSA Plan	Anthem PPO plan Kaiser HMO Plan	Kaiser HMO plan
Eligible expenses	Medical, dental, and vision	Medical, dental, and vision	Medical <sup>2</sup>
Who owns the account?	You—You can take the money with you even if you retire or change jobs	SAFEbuilt	SAFEbuilt
Who contributes money?	You and SAFEbuilt <sup>1</sup>	You	SAFEbuilt <sup>3</sup>
You can change your election throughout the year	Yes	No	N/A
Funds roll over from one year to the next	Yes	Up to \$610	N/A

\*Percentage varies based on your tax bracket.

(1) SAFEbuilt contributes up to \$750 annually for employee only coverage and up to \$1,500 annually for employee plus dependent(s) coverage. Contributions are made on a per paycheck basis (two per month).

(2) The Health Reimbursement Arrangement (HRA) covers deductibles and coinsurance only. It does not cover copays.

(3) The HRA reimburses eligible expenses up to \$5,000 annually for employee only coverage and \$10,000 annually for employee plus dependent(s) coverage.

# HEALTH SAVINGS ACCOUNT

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If you enroll in the Anthem HDHP HSA Plan, you may be eligible to open and fund a health savings account (HSA) through PlanSource.

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

## EMPLOYER CONTRIBUTION

**SAFEbuilt will help you save by contributing annually to your account.**

- ▶ **Employee-only:** \$750 (\$31.25 bimonthly)
- ▶ **Employee + dependent(s):** \$1,500 (\$62.50 bimonthly)

## 2023 IRS HSA CONTRIBUTION MAXIMUMS

Contributions to an HSA cannot exceed the IRS allowed annual maximums.

- ▶ **Individuals:** \$3,850
- ▶ **All other coverage levels:** \$7,750

If you are age 55+ by December 31, 2023, you may contribute an additional \$1,000.

## HSA ELIGIBILITY

You are eligible to fund an HSA if you are enrolled in the Anthem HDHP HSA Plan and meet the following eligibility requirements:

- ▶ You are not covered by any other medical plan, such as that of your spouse
- ▶ You are not enrolled in Medicare
- ▶ You are not enrolled in TRICARE or TRICARE for Life
- ▶ You are not claimed as a dependent on someone else's tax return
- ▶ You are not covered by medical benefits from the Veterans Administration
- ▶ You do not have any disqualifying alternative medical savings accounts, like a flexible spending account\* or Health Reimbursement Account

\*If you currently have a regular health care FSA and will have a carryover balance into 2023, you may move your funds to a limited purpose FSA to be used for dental and vision expenses only in 2023. Contact the Benefits Team for information and assistance.

# FLEXIBLE SPENDING ACCOUNTS

SAFEbuilt offers three flexible spending account (FSA) options, which are administered by PlanSource.

Log into your account at [plansource.wealthcareportal.com](https://plansource.wealthcareportal.com) to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.



## HEALTH CARE FSA (NOT ALLOWED IF YOU FUND AN HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars. Over-the-counter (OTC) medications are eligible for reimbursement without a prescription.

**The health care FSA maximum contribution is \$3,050 in 2023.**



## LIMITED PURPOSE HEALTH CARE FSA (IF YOU FUND AN HSA)

If you fund an HSA, you are not eligible to fund a regular health care FSA. However, the IRS allows you to have a limited purpose health care FSA, which can only be used to reimburse dental and vision expenses. If you wish to switch to the Anthem HDHP HSA Plan for 2023 and will have unused regular health care FSA funds at PlanSource on December 31, the Benefits Team will work with you to transfer your balance to a limited purpose FSA, which will allow you to fund an HSA.



## DEPENDENT CARE FSA

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

**You may contribute up to \$5,000 to the dependent care FSA for the 2023 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2023 plan year.**



**When you fund a dependent care FSA for daycare expenses to the maximum amount (\$5,000), you can save approximately \$1,000 per year.\*** This is because you don't pay taxes on your FSA contributions.

\*Amount varies based on your tax bracket.





## HEALTH REIMBURSEMENT ARRANGEMENT

If you enroll in the Kaiser HMO plan, in order to offset your deductible costs, you are eligible for a health reimbursement arrangement (HRA).

The HRA is an employer-funded medical reimbursement arrangement designed to help cover some of the expenses you incur toward your deductible. All employees who are enrolled in the Kaiser HMO plan will automatically be eligible for reimbursements under the HRA. The HRA will not apply to services that have a copay, such as office visits or urgent care visits or prescriptions, since copays do not apply to the deductible.

Once you receive in-network services that apply toward the deductible, your provider will submit the medical claim to Kaiser. Kaiser will process the claim and send you and your provider an explanation of benefits (EOB). You will pay the provider the amount due on the EOB. You can use the HRA to pay the patient responsibility amount.

Eligible expenses are reimbursable only upon a claims submission that includes both the Kaiser EOB and detailed bill.

Log into your account at [plansource.wealthcareportal.com](https://plansource.wealthcareportal.com) to: view your account balance(s), download forms, view transaction history, and more.

### EMPLOYER CONTRIBUTIONS

- ▶ **Employee only:** \$5,000 (\$208.33 per paycheck)
- ▶ **Employee + dependent(s):** \$10,000 (\$416.67 per paycheck)

Employer contributions are funded on a pro-rata per paycheck basis.

# LIFE AND AD&D INSURANCE

SAFEbuilt provides basic life and accidental death and dismemberment (AD&D) insurance to all benefits-eligible employees AT NO COST\*, and you have the option to purchase voluntary life and AD&D insurance.

## BASIC LIFE AND AD&D INSURANCE

SAFEbuilt automatically provides basic life and AD&D insurance through Anthem to all benefits-eligible employees AT NO COST\*. If you die 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.**

- ▶ **Employee life benefit:** \$100,000 (maximum 3x annual salary)
- ▶ **Employee AD&D benefit:** \$100,000 (maximum 3x annual salary)

Benefits reduce to 65% at age 65 and to 50% at age 70.

\*IRS regulations require companies to tax the **value** of the basic life insurance benefit that is over \$50,000 by using the IRS Group Term Life Imputed Income Tax Table. The **value** is what the IRS deems the premium to be on that benefit over \$50,000. That value is what is taxed. Refer to [IRS Publication 15-B](#) for more details.

## VOLUNTARY LIFE AND AD&D INSURANCE

SAFEbuilt provides you the option to purchase voluntary life and AD&D insurance for yourself, your spouse, and your dependent children through Anthem. You must purchase voluntary coverage for yourself in order to purchase coverage for your spouse and/or dependents. Benefits reduce to 65% at age 65 and to 50% at age 70.

- ▶ **Employee:** \$10,000 increments up to \$1,000,000 or 5x annual earnings, whichever is less. Guarantee issue is \$250,000\*
- ▶ **Spouse:** \$10,000 increments up to \$250,000 or 100% of the employee's election, whichever is less. Guarantee issue is \$50,000\*
- ▶ **Dependent children:** \$1,000 increments up to \$10,000. Guarantee issue is \$10,000\*

\*If you elect voluntary coverage when you are first eligible to enroll, you may purchase up to the guarantee issue amount without completing a statement of health (evidence of insurability). If you do not enroll when first eligible and choose to enroll at a later date (not limited to open enrollment), or choose to increase the amount of coverage, you will be required to submit evidence of insurability (EOI), regardless of coverage amount. Coverage will not take effect until approved by Anthem.

## VOLUNTARY LIFE AND AD&D INSURANCE COSTS

Listed below are the monthly costs for voluntary life and AD&D combined. The amount you pay for coverage is deducted from your paycheck on a post-tax, bimonthly basis.

Age of Employee on Jan. 1	Employee Per \$1,000 of coverage	Spouse Per \$1,000 of coverage	Dependent Child(ren) Per \$1,000 of coverage
< 25	\$0.092	\$0.092	\$0.26
25-29	\$0.105	\$0.105	
30-34	\$0.130	\$0.130	
35-39	\$0.142	\$0.142	
40-44	\$0.173	\$0.173	
45-49	\$0.245	\$0.245	
50-54	\$0.359	\$0.359	
55-59	\$0.645	\$0.645	
60-64	\$0.974	\$0.974	
65-69	\$1.848	\$1.848	
70-74	\$2.976	\$2.976	
75+	\$2.976	\$2.976	

# DISABILITY INSURANCE



INJURY

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DISABILITY INSURANCE

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FINANCIAL PROTECTION

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

California employees are covered for short-term disability (STD) benefits under the state statutory disability plan.

## LONG-TERM DISABILITY INSURANCE

SAFEbuilt automatically provides long-term disability (LTD) insurance through Anthem to all benefits-eligible employees **AT NO COST**. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

- ▶ **Benefit:** 50% of basic monthly earnings up to \$2,500 per month
- ▶ **Elimination period:** 90 days
- ▶ **Benefit duration:** Social security normal retirement age

## VOLUNTARY LONG-TERM DISABILITY BUY-UP INSURANCE

You may purchase voluntary long-term disability (LTD) coverage. Voluntary coverage provides 60% of your basic monthly earnings, up to \$10,000 per month after 90 days of disability.

If you do not elect voluntary coverage when you are first eligible to enroll, and choose to enroll at a later date (not limited to open enrollment), you will be required to submit evidence of insurability (EOI). Coverage will not take effect until approved by Anthem.

### VOLUNTARY LONG-TERM DISABILITY BUY-UP INSURANCE COSTS

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

Coverage Level	Voluntary Long-Term Disability Insurance Per \$100 of monthly salary (max. \$16,666.67)
Employee Only	\$0.55



# VOLUNTARY PROTECTION BENEFITS

SAFEbuilt provides you the option to purchase voluntary benefits that provide financial security for you and your family.

## ACCIDENT INSURANCE

Accident insurance offered through The Standard can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It includes a range of incidents, from common injuries to more serious events.



### Why is this coverage so valuable?

- ▶ It can help you with out-of-pocket costs that your medical plan doesn't cover, like copays and deductibles.
- ▶ You are guaranteed base coverage, without answering health questions.
- ▶ This benefit pays a cash sum directly to you so you can decide what expenses to pay.
- ▶ You can keep your coverage even if you change jobs or retire.
- ▶ This plan includes a **wellness benefit that pays \$100 per calendar year per insured individual** if a covered health screening test is performed, including: blood tests, chest X-rays, stress tests, mammograms, and colonoscopies.

[Click here](#) to learn more about this 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, bimonthly basis.

Coverage Level	Accident Insurance
Employee Only	\$12.26
Employee + Spouse	\$19.20
Employee + Child(ren)	\$22.76
Employee + Family	\$29.71

# VOLUNTARY PROTECTION BENEFITS

## CRITICAL ILLNESS INSURANCE



Critical Illness insurance is offered through The Standard. If you are diagnosed with an illness that is covered by critical illness insurance, you can receive a lump-sum benefit payment. You can use the money however you want to assist you in offsetting unexpected expenses due to a critical illness diagnosis.

### Why is this coverage so valuable?

- ▶ The money can help you pay out-of-pocket expenses like copays, deductibles, and other living expenses that may be impacted.
- ▶ You can use this coverage more than once. Even after you receive a payout for one illness, you're still covered for any remaining conditions. Benefits will pay once per diagnosis.
- ▶ You can keep your coverage even if you change jobs or retire.

### Who can get coverage?

- ▶ **Employee:** \$10,000, \$20,000, or \$30,000
- ▶ **Spouse:** \$5,000, \$10,000 or \$15,000, not to exceed 50% of employee's coverage
- ▶ **Dependent children:** 25% of employee's election

[Click here](#) to learn more about this benefit.

## CRITICAL ILLNESS INSURANCE COSTS

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

Age*	Employee and Spouse Per \$1,000 of coverage
18-24	\$0.15
25-29	\$0.21
30-34	\$0.28
35-39	\$0.41
40-44	\$0.64
45-49	\$0.98
50-54	\$1.51
55-59	\$2.14
60-64	\$3.12
65-69	\$4.41
70+	\$6.09

\*Covered individual's age upon initial attainment of coverage and each January 1 thereafter.



# VOLUNTARY PROTECTION BENEFITS

## HOSPITAL INDEMNITY INSURANCE

Hospital indemnity insurance offered through The Standard can complement your medical coverage by helping to ease the financial impact of a hospitalization. It provides a lump-sum payment that can be used for hospital admission, accident-related inpatient rehabilitation, hospital stays, or any other expenses that you incur.



### What's included?

- ▶ \$1,500 for each covered hospital admission (once per year).
- ▶ \$100 for each day of your covered hospital stay, up to 15 days (once per year).
- ▶ \$200 for each day you spend in intensive care, up to 15 days (once per year). This is in addition to the covered hospital stay benefit.
- ▶ A **wellness benefit that pays \$50 per calendar year per insured individual** if a covered health screening test is performed, including: blood tests, chest X-rays, stress tests, mammograms, and colonoscopies.
- ▶ You can keep your coverage even if you change jobs or retire.

[Click here](#) to learn more about this benefit.

### 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, bimonthly basis.

Coverage Level	Hospital Indemnity Insurance
Employee Only	\$10.82
Employee + Spouse	\$18.60
Employee + Child(ren)	\$15.14
Employee + Family	\$27.04

# VOLUNTARY PROTECTION BENEFITS

SAFEbuilt provides you the option to purchase legal and identity theft protection through LegalShield and IDShield.

## LEGALSHIELD: PREPAID LEGAL PROTECTION



Unexpected legal questions arise every day, and with LegalShield on your side, you'll have access to a quality law firm for covered personal situations, even 24/7 for emergency situations, no matter how traumatic or how trivial they may seem. Because their dedicated law firms are prepaid, their sole focus is to serve you, rather than bill you.

### Coverage includes:

- ▶ Legal consultation and advice
- ▶ Court representation
- ▶ Dedicated provider law firms
- ▶ Legal document preparation and review
- ▶ Will preparation
- ▶ Letters and phone calls made on your behalf
- ▶ Speeding ticket assistance
- ▶ 24/7 emergency legal access

For more information about this benefit, visit [benefits.legalshield.com/safebuilt](https://benefits.legalshield.com/safebuilt).

## IDSHIELD: IDENTITY THEFT PROTECTION



During these unprecedented times, it is more important than ever to safeguard not only our physical health, but our digital and financial health as well. With an identity theft protection plan from IDShield, you can have peace of mind knowing your identity is secure.

### Benefits include:

- ▶ Identity consultation and advice
- ▶ Dedicated licensed private investigators
- ▶ Identity, credit, and financial account monitoring (TransUnion, Equifax, and Experian)
- ▶ Child monitoring (family plan only)
- ▶ Full-service identity restoration
- ▶ Real-time alerts
- ▶ 24/7 emergency access
- ▶ Social media monitoring and online privacy reputation management

For more information about this benefit, visit [benefits.legalshield.com/SAFEbuiltids](https://benefits.legalshield.com/SAFEbuiltids).

## LEGAL AND IDENTITY THEFT PROTECTION COSTS

Listed below are the monthly costs for legal and identity theft protection services. The amount you pay for coverage is deducted from your paycheck on a post-tax, bimonthly basis.

Coverage Level	LegalShield Only	IDShield Only	LegalShield and IDShield
Employee	\$17.50	\$9.95	\$26.45
Employee + Family	\$17.50	\$18.75	\$34.25

# 401(k) RETIREMENT SAVINGS PLAN

The SAFEbuilt 401(k) Plan is designed to help you prepare for retirement and attain your financial goals.

When you enroll in the plan, a personal account will be established with Voya in your name, funded by:

- ▶ Your contributions (pre-tax and/or Roth).
- ▶ Employer matching contributions.
- ▶ Investment earnings on both types of contributions.

## ELIGIBILITY

SAFEbuilt employees (part-time and full-time) are eligible to participate in the 401(k) retirement plan. You must meet the following criteria:

- ▶ You must attain age 21
- ▶ You must complete 1 month of service

Once you have met the eligibility criteria, you may begin participating on the first day of the quarter following your eligibility date.

## AUTOMATIC DEFERRALS

As soon as you're eligible to participate in the 401(k) retirement plan, you will be automatically enrolled at 3% pretax deferral. Enrollment will occur on or after the first of the quarter following one month of service, as soon as administratively feasible. **If you do not wish to be autoenrolled, you will need to opt out prior to your automatic enrollment date.**

Unless you voluntarily elect to opt out or change your salary deferral percentage, the pretax deferral percentage will begin at 3%.

## 401(k) PROVIDER INFORMATION

To enroll or make changes to your deferral contributions and investments, contact **Voya** at:

- ▶ 800-584-6001, or
- ▶ [voya.com/retirementplans](https://voya.com/retirementplans)

## BENEFICIARY DESIGNATION

An important aspect of estate planning is making beneficiary designations and keeping them up to date after life changes. It's generally quick and easy to assign or update your beneficiary designation by visiting [voya.com/retirementplans](https://voya.com/retirementplans). You will need to provide the name and Social Security number of each beneficiary. If you cannot complete the designation online, you can obtain a paper form.

## PRE-TAX 401(k) CONTRIBUTIONS

Pretax contributions allow you to reduce your current taxable income. In addition, any earnings on your contributions are also tax-deferred. Any contributions and earnings are fully taxable as ordinary income when you withdraw them.

## ROTH 401(k) CONTRIBUTIONS

You make Roth 401(k) contributions with after-tax money, so you see no immediate tax benefit. Your contributions and any earnings from those contributions are tax free when you take a qualified distribution.

## EMPLOYER MATCH

SAFEbuilt adds to your savings through its employer match, matching your contributions (pre-tax and/or Roth) dollar for dollar up to 3% each paycheck. It is important to understand that **if you reach the IRS limit (see below) early in the year and/or you don't have employee deferrals on your paycheck, you will not receive employer match on that paycheck's earnings.** There are no true-up contributions.

## VESTING

The SAFEbuilt matching contributions and their earnings are 100% vested after three Years of Service. You are always fully vested in your contributions and earnings.

Years of Service	Employer Match Vesting %
Less than 1	0%
1 but less than 2	0%
2 but less than 3	0%
3 or more	100%

Note: To earn a Year of Service, you must be credited with at least 1,000 hours of Service during the Plan Year. If you were a participant in a retirement plan that merged into the SAFEbuilt 401k Plan, your vesting schedule for employer match may be slightly different.

## 2023 401(k) PLAN LIMITS

- ▶ Your combined elective deferrals—whether to a traditional 401(k), a Roth 401(k) or both—cannot exceed IRS limits. 2023 tax year limits are \$22,500 if you are under age 50.
- ▶ If you are age 50 or older, you may contribute an additional \$7,500 in the form of catch-up contributions.



# SAGE COLLEGE TUITION BENEFIT

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Employees participating in any of the Guardian Dental plans will earn tuition rewards that can be used to pay for up to one year's tuition at a SAGE Scholar college.

## What can you expect from the college tuition benefit?

- ▶ 2,000 tuition rewards are awarded to the subscriber when you enroll in the dental plan and register an eligible student(s). Subscriber Tuition Rewards can be allocated to any registered student. Eligible students include children, grandchildren, nieces, and nephews.
- ▶ 500 tuition rewards are given to each student registered. Student tuition rewards can only be used by the specific registered student.
- ▶ 2,000 additional tuition rewards are awarded annually to the subscriber following the plan anniversary date.
- ▶ 2,500 bonus tuition rewards are given to the subscriber the month following the fourth year in the chosen program for a total of 4,500 for that year.

To find out more information or to register, go to [guardian.collegetuitionbenefit.com](http://guardian.collegetuitionbenefit.com).

# ADDITIONAL BENEFITS

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## HOLIDAYS

SAFEbuilt currently provides the following paid holidays each year. Management may elect to add additional days or rearrange scheduled holiday days depending on when the holiday occurs in the year. The holidays are:

- ▶ New Year's Day
- ▶ Labor Day
- ▶ Christmas Eve Day
- ▶ Martin Luther King, Jr. Day
- ▶ Veteran's Day
- ▶ Christmas Day
- ▶ Memorial Day
- ▶ Thanksgiving Day
- ▶ Independence Day
- ▶ Day after Thanksgiving

## PAID TIME OFF (PTO)

PTO combines vacation, sick days, and personal time and it is up to the employee to use it as needed, with appropriate approvals. PTO for full-time employees will accrue with each two-week pay period as follows:

- ▶ **Up to 5 years of service:** 120 hours per year
- ▶ **More than 5 years, up to 10 years of service:** 160 hours per year
- ▶ **More than 10 years of service:** 200 hours per year

# CONTACT INFORMATION

If you have any questions regarding your benefits or the material contained in this guide, please contact [benefits@safebuilt.com](mailto:benefits@safebuilt.com) or one of the Benefits Team members:

Leah Barevich, Benefits Specialist  
970-305-7520  
[lbarevich@safebuilt.com](mailto:lbarevich@safebuilt.com)

Lori Glenn, Benefits Director  
970-413-3632  
[lglenn@safebuilt.com](mailto:lglenn@safebuilt.com)

Provider/Plan	Contact Number	Website
<b>Medical</b> —Anthem Kaiser	833-289-4386 800-464-4000	anthem.com kp.org
<b>Wellness Program</b> —Asset Health	855-444-1255	assethealth.com/safebuilt
<b>Employee Assistance Program</b> —ComPsych	800-272-7255	guidanceresources.com WebID: COM589
<b>24/7 Nurseline</b> —Anthem	800-337-4770	N/A
<b>Dental</b> —Guardian	PPO: 800-541-7846 DHMO: 888-618-2016	guardiananytime.com
<b>Vision</b> —Anthem	866-723-0515	anthem.com
<b>Health Savings Account</b> —PlanSource	888-266-1732	plansource.wealthcareportal.com
<b>Flexible Spending Accounts</b> —PlanSource	888-266-1732	plansource.wealthcareportal.com
<b>Health Reimbursement Arrangement</b> —PlanSource	888-266-1732	plansource.wealthcareportal.com
<b>Life Insurance</b> —Anthem	833-639-1634	anthem.com
<b>Disability Insurance and FMLA</b> —Anthem	888-868-7046	anthem.com
<b>Voluntary Protection Benefits</b> — The Standard (Accident, Critical Illness, and Hospital) LegalShield and IDShield	800-272-7255 888-807-0407	standard.com benefits.legalshield.com/safebuilt
<b>401(k) Retirement Savings Plan</b> —Voya	800-584-6001	voyaretirementplans.com

For assistance with Human Resources matters, contact your local Human Resource Business Partner (HRBP).

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This summary of benefits is not intended to be a complete description of the terms and SAFEbuilt 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 SAFEbuilt maintains its benefit plans on an ongoing basis, SAFEbuilt reserves the right to terminate or amend each plan, in its entirety or in any part at any time. Images © 2022 Getty Images. All rights reserved.