



2023

BENEFITS GUIDE

January 1, 2023 - December 31, 2023

Introduction

We know that making benefit choices can be a bit overwhelming. Please read this guide carefully to help you make the right choices for you and your family; then keep this guide for future reference when you have questions about your benefits coverage, or want to make changes due to a qualifying event.

Katzkin Leather offers a competitive benefits package. This benefits guide is an overview of the medical, dental, vision, and EAP plans that Katzkin Leather offers to eligible employees and dependents.

Benefits highlighted in this guide are governed by Katzkin's plan contracts and policies, applicable state and federal law and company policy. If there is a conflict between the wording of this guide and the group policies and contracts, the policies, contracts and applicable laws govern. Katzkin reserves the right to alter, amend or terminate any of the benefits described in this guide at any time.

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Eligibility

Employees

You are eligible to participate if you are a full-time employee scheduled to work at least working 30 hours per week.

If you are a new employee, you must elect benefits within 31 days of your date of hire. The elections you make for yourself and eligible dependents are effective on the first of the month following 60 days.

Family Members

If you are an eligible employee, you may enroll the following dependents:

- Your Spouse
- Children up to age 26, including natural children, stepchildren, legally adopted children, children for whom you are the legal guardian, foster children, children for whom you are legally responsible to provide health coverage under a Qualified Medical Child Support Order (QMCSO)
- Disabled children over age 26 if unmarried, incapable of self-support, dependent on you for primary support, and the disability occurred before the age of 26

IF YOU COVER A DEPENDENT

To control health care costs and meet health plan contract obligations, Katzkin performs periodic reviews to verify family members' eligibility for enrollment in the benefit plans. Katzkin and their insurance carriers reserve the right to request documentation (for example, marriage and/or birth certificates) to verify eligibility.

Enrollment

Making Changes to Your Benefits

Every year you will have an opportunity to make changes to your benefits and covered dependents during Open Enrollment. When it is not Open Enrollment, you must have a qualifying event that satisfies federal regulation.

EXAMPLES OF QUALIFYING EVENTS

If one of the following qualifying events below occurs, you may make adjustments to your benefits that are consistent with the event.

- Marriage, legal separation or divorce
- Birth or adoption of a child
- Change in eligibility of a child
- Death of a dependent family member
- Change in the employment status of your Spouse
- Your Spouse reaches age 65 and is covered by Medicare
- FMLA special requirements
- HIPAA special enrollment rights
- Increase or reduction of hours that changes employment status
- Transfer to or from benefits-eligible position
- Transfer to or from non-benefits eligible position



Medical - Kaiser

Katzkin continues to invest in a quality medical plan, wellness, and preventive care, which include providing you with a variety of resources to support your health and 100% coverage for routine check-ups and preventive services received in-network.

To help you understand the features and coverage available to you, we've provided the following brief summary of benefits. Please refer to plan documents for details, including important coverage exclusions and limitations. If there are any discrepancies between this benefits summary and plan documents, the plan documents will govern.

Personal Responsibility and Healthy Behaviors

The medical plan is designed to provide information and resources you need to make smart, healthy choices. You are the only person who can make the lifestyle decisions that contribute to your well-being, and you are the one who must take the steps to preserve your health and promote your mental and physical wellness.



MEDICAL PLAN SUMMARY - KAISER HMO

	High Copay Kaiser Permanente HMO	Deductible 1000 HMO Kaiser Permanente Deductible HMO	Deductible 4500 HMO Kaiser Permanente Deductible HMO
	IN-NETWORK	IN-NETWORK	IN-NETWORK
Calendar Year Deductible			
Individual	None	\$1,000	\$4,500
Family	None	\$2,000	\$9,000
Calendar Year Out-of-Pocket Maximum			
Individual	\$3,000	\$3,000	\$6,000
Family	\$6,000	\$6,000	\$12,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Preventive Care	No charge	No charge	No charge
Primary Care Physician	\$30 per visit	\$20 pervisit (Deductible doesn't apply)	\$50 per visit after Deductible
Specialist	\$30 per visit	\$20 pervisit (Deductible doesn't apply)	\$50 per visit After Deductible
Diagnostics X-Ray and Lab	\$10 per encounter	\$10 per encounter (Deductible doesn't apply)	40%Coinsurance After Deductible
Urgent Care	\$30 per visit	\$20 per visit (Deductible doesn't apply)	\$50 per visit After Deductible
Emergency Room	\$150 per visit	20%Coinsurance AfterDeductible	\$250 per visit After Deductible
Inpatient Hospital Care	\$250 per admission	20%Coinsurance After Deductible	40%Coinsurance After Deductible
Outpatient Surgery	\$100 per procedure	20%Coinsurance After Deductible	40%Coinsurance After Deductible
Rx Deductible	None	None	\$250 per person
Tier 1 - Generic	\$15	\$10	\$15 (Rx deductible doesn't apply)
Tier 2 - Brand	\$35	\$30	\$35 After \$250 Rx Deductible

RESOURCES FOR KAISER MEMBERS

Convenient ways to get care

Get care where, when, and how you want it. With more options to choose from, it's easier to stay on top of your health.

Choose how you get care

Video

Want a convenient, secure way to see a doctor wherever you are? Meet face-to-face online. Ask your doctor if video visits are available to you.



Phone

Have a condition that doesn't require an in-person exam? Save yourself a trip to the office by scheduling a call with a Kaiser Permanente clinician.



In person

Visit your doctor for routine care, preventive services, care when you're not feeling well, and more. You may also be able to schedule same-day appointments.



Other ways to get care in the moment

E-visit

Fill out a short questionnaire about your symptoms online and get personalized self-care advice from a Kaiser Permanente provider.



24/7 care and advice by phone

Call us for advice when you need it most. We'll help you find out what care is right for you, schedule appointments, and more.



Email

Message your doctor's office anytime with nonurgent health questions. You'll get a response usually within 2 business days, if not sooner.



App

Download the Kaiser Permanente app to manage routine appointments, refill most prescriptions for mail-order delivery, see most test results, and more. ^{4 5} You can also keep up with your care at kp.org.



ACCESS CARE FROM TARGET CLINICS

AFFILIATED WITH KAISER PERMANENTE



With 31 Southern California locations, getting care closer to home or work is even easier.

Here's sampling of services offered:

Minor Illness - allergies, coughs, colds, bronchitis, diarrhea, nausea vomiting, earaches, ear infections, fevers, flu, headaches, pink eye, etc.

Minor Injuries - insect bites or stings, minor cuts, removal of stitches, minor sports injuries, minor strains and sprains, wound checks, etc.

Chronic Conditions - asthma, high blood pressure, Type 2 diabetes, osteoarthritis, etc.

Skin Problems - acne, athlete's foot, eczema, lice, rashes, shingles, sunburn, warts, etc.

Gynecology Services - contraception, UTIs, infections, STIs, pregnancy tests, etc.

Vaccinations - chicken pox, flu shots, measles, mumps, rubella, polio, tetanus, etc.

Preventive & Wellness - wellness exams for baby, child, or teens, physicals, hearing, vision, etc.

Target Clinics offer more than 85 services, from treatment for minor illnesses and injuries to a variety of exams, vaccinations, and screenings.

A Target Clinic is a quick care clinic where members can get **basic primary and preventive care from licensed Kaiser Permanente providers**. Clinics are open every day and the visit is the same as your regular office visit copay.

Kaiser Permanente members can book appointments online. They can also make appointments by calling **1-833-KP4CARE (1-833-574-2273)** (TTY **711**). And walk-ins are welcome at each location until the day's schedule is full.

Not all Target Clinics are part of the Kaiser network so you will need to verify by calling Member Services or go to the kp.org website and choose "Doctors and Locations." If you go to a Target Clinic that is not affiliated with Kaiser, you will pay the full cost. Learn more at kp.org/scal/targetclinic.

More care options while away from home

No matter where life takes you or your family, Kaiser Permanente has you covered. If something unexpected happens while away from home, it's easier than ever to get care.



Care at your fingertips, anytime

Use your [kp.org](#) account or the Kaiser Permanente app to get no- or low-cost access to:

- A licensed care provider you can speak with 24/7 for medical advice
- Care by phone¹, video¹, or e-visit
- Email your doctor's office for answers to routine health questions



Convenient urgent care options at MinuteClinic

You can visit a MinuteClinic in select CVS and Target stores. You'll pay your standard copay or coinsurance — no matter where you are.²



Emergency or urgent care, anywhere in the world

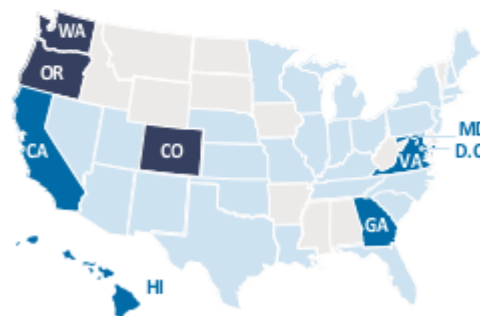
If you or your family need emergency or urgent care, you can go to the nearest urgent care facility or hospital. Afterwards, file a claim with us for reimbursement.

Support while away from home

Need help or want to learn if additional coverage may be advised? We're here to answer any questions you may have along the way.

- Call the Away from Home Travel Line at 951-268-3900³
- Visit [kp.org/travel](#)

Kaiser Permanente facilities and MinuteClinic locations



- Kaiser Permanente facilities
- Kaiser Permanente facilities and MinuteClinic locations ²
- MinuteClinic locations ²

Learn more at [kp.org/travel](#)

HEALTHY RESOURCES FOR KAISER MEMBERS

Healthy resources

Good health goes beyond the doctor's office. Explore some of the convenient resources available to members and choose the ones that fit your life.⁶

Get the most out of your membership perks



Special rates for members

Enjoy reduced rates on services that can help you stay healthy – like gym memberships, acupuncture, massage therapy, and chiropractic care.



Self-care apps

Navigate mental and emotional challenges and help improve your sleep, mood, relationships, and more with the help of wellness apps, available at no cost to adult members. Visit kp.org/selfcareapps.



Healthy lifestyle programs

Connect to better health with online programs to help you lose weight, quit smoking, reduce stress, and more – all at no cost. Learn more at kp.org/healthylifestyles.



Personal wellness coaching

Get help reaching your health goals. Work one-on-one with a wellness coach by phone at no cost. Find out more at kp.org/wellnesscoach.



Online wellness tools

Visit kp.org/healthyliving for wellness information, health calculators, fitness videos, podcasts, and recipes from world-class chefs.



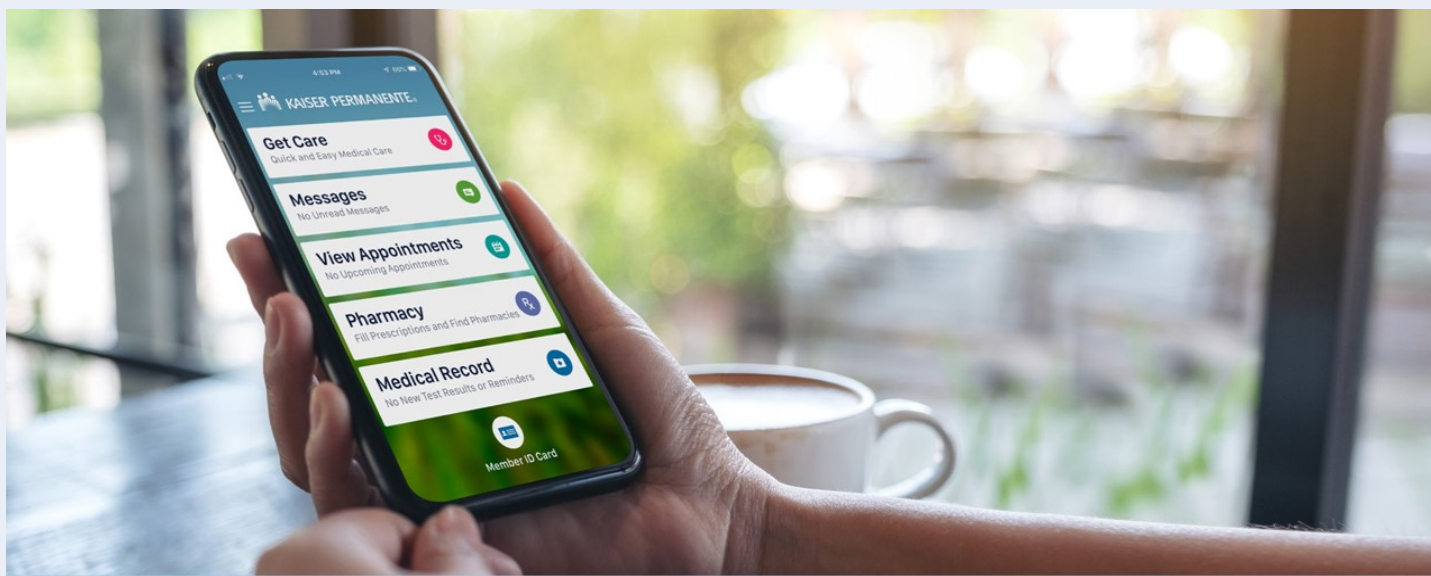
Health classes

Sign up for health classes and support groups at many of our facilities. See what's available near you at kp.org/classes – some may require a fee.



Seasonal farmers markets

Shop for local produce, fresh flowers, and more at farmers markets at many of our facilities. Learn more and find healthy recipes at kp.org/foodforhealth.



Manage your health 24/7

Stay connected wherever you go

With our Kaiser Permanente app, keeping up with your care is quick, easy, and secure.

- Schedule or cancel routine appointments
- Email your doctor's office with nonurgent questions
- Refill most prescriptions
- Check most lab results
- Access a digital version of your member ID card
- View and pay bills
- Manage care for your family*

Create your account

Start using these convenient features by downloading our app for your mobile device. To register, you'll need your health/medical record number, which you can find on your ID card.



*Online features change when children reach age 12. Teens are entitled to additional privacy protection under state laws. When your child turns 12 years old, you will still be able to manage care for your teen, with modified access to certain features.

FREE SELF-CARE APPS FOR KAISER MEMBERS



Feeling overwhelmed?

Tap into the power of self-care.

Adult members can download 2 popular apps at kp.org/selfcare apps

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.

- ✓Evidence-based and proven effective
- ✓Hand-picked by Kaiser Permanente physicians
- ✓Confidential and easy to use

***Calm and my Strength apps
are free to join for Kaiser
members!***



Calm

Calm is an app for daily use that uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality. With guided meditations, programs taught by world-renowned experts, sleep stories narrated by celebrities, mindful movement videos, and more, Calm offers something for everyone.

The Calm app is not available to KP Washington members at this time.



myStrength

myStrength offers personalized programs with interactive activities, daily health trackers to monitor and maintain your progress, in-the-moment coping tools, and more. It's designed to help you set goals and work towards them in ways that work for you — by making positive changes that support your mental, emotional, and overall well-being.

myStrength® is a wholly owned subsidiary of Livongo Health, Inc.

NEW! Ginger app for Emotional Support

24/7 emotional support with the Ginger app

The Ginger app offers 1-on-1 support for many common challenges – from anxiety, stress, and low mood to issues with work, relationships, and more. Ginger’s skilled emotional support coaches are ready to help 24/7. Kaiser Permanente members can use the app at no cost, no referral needed.^{1,2,3,4}

What can employees do with Ginger?

- Text with a coach anytime, anywhere, 24/7.
- Discuss goals, share challenges, and create an action plan with their coach.
- Get personalized, interactive skill-building tools from a library of more than 200 activities.
- View recaps from each texting session, track progress, and work with their coach to adjust action plans as needed.

Ginger’s emotional support coaching can help employees with anxiety

47% of Ginger users with anxiety saw their symptoms improve.⁵

Around-the-clock support is always available

Employees can access personalized support in their moment of need.



1. The Ginger app and coaching services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. The app and coaching services are not available to any members under 18 years old. 2. The app and coaching services are neither offered nor guaranteed under contract with the FEHB Program, but are made available to enrollees and family members, 18 and older, who become members of Kaiser Permanente. 3. The app and coaching services are not available to Medi-Cal members. 4. Kaiser Permanente members can text with a coach using the Ginger app for 90 days per year. After the 90 days, members can continue to access the other services available on the Ginger app for the remainder of the year at no cost. 5. Sarah Kunkle et al., "Association Between Care Utilization and Anxiety Outcomes in an On-Demand Mental Health System: Retrospective Observational Study," *Journal of Medical Internet Research*, January 2021.

Employees can get Ginger now at kp.org/coachingapps/scal



FITNESS PROGRAMS FOR KAISER MEMBERS



**Try yoga, cardio, and bootcamp —
without leaving home!**

Members get a special rate on ClassPass

Right now it's especially important to take care of your physical and mental health. We've teamed up with fitness industry leader ClassPass to make it easier for you to exercise from the comfort of home.

With this special rate for ClassPass, Kaiser Permanente members can get:

On-demand video workouts at no cost



4,000+ online fitness classes — including cardio, dance, meditation, bootcamp, and more — for \$0/month.

Reduced rates on livestream and in-person fitness classes



Free trial plus 20% off a monthly package to reserve in-person and livestream fitness classes at some of the top gyms and fitness studios in your area and around the world.

Why ClassPass?

- ◆ 50,000 livestream classes every week to keep you moving
- ◆ 4,000 on-demand classes to access anytime
- ◆ 30,000 studios and gyms to choose from worldwide
- ◆ 22 types of fitness classes to choose from

The services described above are not covered under your health plan benefits and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice.

Get started at kp.org/exercise

Dental DHMO – MetLife

Katzkin offers employees and their families' high-quality dental healthcare. With a range of covered services, the dental plan helps you save money and manage your health. Katzkin offers a Dental HMO plan through MetLife.

When you seek services from MetLife's preferred providers, you receive a higher level of coverage and you are only required to pay a copayment at the time of service. If you are electing this plan, you are required to select a primary dental provider. To search for a provider who is contracted with MetLife's Dental HMO network, please review below for instructions:

Go to <https://www.metlife.com/>

- Click button for "Find a Dentist"
- To choose your network, click button for "Dental HMO/Managed Care"
- Enter your zip code or your city or state, then press button for "Find a Dentist"
- A box will pop up and ask "Which is Your Plan?"
- From the drop down menu, select **MET100** and click the "GO" button

To help you understand the features and coverage available to you, we've provided on the following page a brief summary of benefits. Please refer to plan documents for details, including important coverage exclusions and limitations. If there are any discrepancies between this benefits summary and plan documents, the plan documents will govern.

Dental HMO MET100 Plan with MetLife Summary Highlights

<i>Please refer to Schedule of Fees for details on other services</i>		ADA Code	In-Network Only
General Attributes			
Network			MetLife Network
Diagnostic and Preventive			
Office Visit			\$5 copay
Teeth Cleaning (<i>Prophylaxis</i>)	D1110		\$0 copay
X-Rays (<i>Intraoral - complete series of radiographic images</i>)	D0210		\$0 copay
Sealants - per tooth	D1351		\$0 copay
Restorative			
Amalgam Filling 1 - 3 Surfaces	D2140-60		\$0 copay
Composite Filling	D2330-94		\$0 - \$40 copay
Periodontics			
Scaling and Root Planing - per quad	D4341		\$25 copay
Gingivectomy (<i>Per Quadrant</i>)	D4210		\$50 copay
Osseous Surgery	D4260		\$260 copay
Endodontics (<i>Root Canal Therapy</i>)			
Pulp Cap	D3110		\$0 copay
Therapeutic Pulpotomy	D3220		\$0 copay
Root Canal Therapy - (<i>anterior</i>)	D3310		\$40 copay
Root Canal Therapy - (<i>molar</i>)	D3330		\$95 copay
Prosthodontics			
Immediate - Upper or Lower	D5130-40		\$125 copay
Complete - Upper or Lower	D5110-20		\$125 copay
Partial Denture - Upper or Lower	D5211-12		\$110 copay
Crown and Bridge			
Inlay / Onlay (<i>one surface</i>)	D2510		\$100 copay
Crown - Porcelain / Ceramic Substrate	D2740		\$225 copay
Crown - Porcelain Fused to Metal	D2750-52		\$100 copay
Crown - Full Cast Metal	D2790-92		\$100 copay
Oral Surgery			
Extractions - Impacted tooth: soft tissue	D7220		\$20 copay
Extractions - Impacted tooth: partial bony	D7230		\$40 copay
Extractions - Impacted tooth: full bony	D7240		\$75 copay
Orthodontics - Comprehensive			
Eligible for Orthodontic Benefit			Adult and Child
Limited orthodontic treatment	D8010-40		\$725 copay

Vision – MetLife

Katzkin offers a high-quality Vision plan through MetLife.

When you seek services from MetLife’s preferred providers, you receive a higher level of coverage and you are only required to pay a copayment at the time of service. With an out-of-network provider, you must pay the bill in full and file a claim reimbursement of covered benefits up to a capped allowance.

To search for providers, go to www.metlife.com and click on “Find a Vision Provider”.

Below is a high-level summary on Katzkin’s vision plan benefits. Please refer to plan documents for details, including important coverage exclusions and limitations. If there are any discrepancies between this benefits summary and plan documents, the plan documents will govern.

Vision Coverage Plan Summary

MetLife M130D 10/25		
	IN-NETWORK	OUT-OF-NETWORK REIM- BURSEMENT
Eye Examination (once per rolling 12 months)		
Comprehensive exam of visual functions and pre- scription corrective eyewear	\$10 copay	Up to \$45
Retinal Imaging	Up to \$39 copay	Applied towards Exam allowance
Frames (once per rolling 24 months)		
Preferred providers	\$1,000 \$130 Allowance \$150 Allowance on featured frames \$70 Allowance at Costco, Walmart, and Sam’s Club	Up to \$70
Standard Corrective Lens (once per rolling 12 months)		
Single Vision	\$25 copay	Up to \$30
Lined Bifocal	\$25 copay	Up to \$50
Lined Trifocal	\$25 copay	Up to \$100
Contact Lens – in lieu of glasses (once per rolling 12 months)		
Elective	\$130 Allowance	Up to \$105
Contact Fitting and Evaluation	Standard or Premium Fit: Up to \$60 copay	Applied towards contact lens allowance

Voluntary Life and Accidental Death & Dismemberment (AD&D)

Katzkin offers voluntary life and ad&d through Mutual of Omaha (MOO).

You may purchase additional voluntary life and accidental death & dismemberment coverage through MOO for yourself as well as coverage for your spouse and eligible children. During your initial eligibility, you may purchase a guarantee issue amount up to 3 times your annual salary up to \$150,000 of term insurance. For amounts over the guarantee issue, up to \$500,000, you will be subject to medical underwriting by completing an Evidence of Insurability (EOI) form.

During this year's open enrollment, employees who did not select this benefit during their initial eligibility period will be able to elect up to the guarantee issue without completing an Evidence of Insurability (EOI) form. If you enroll after this open enrollment (or for new hires, after their initial eligibility waiting period), you will be required to complete an evidence of insurability form for all amounts of coverage. Coverage approval is not guaranteed.

If enrolling in this plan, please contact your HR Representative for an enrollment form.

Voluntary Life Age Rates per \$1,000:

Age Band	Employee & Spouse Rate per \$1,000	All Children Rate per \$1,000
<25	\$0.04	\$0.09
25 - 29	\$0.04	--
30 - 34	\$0.05	--
35 - 39	\$0.06	--
40 - 44	\$0.09	--
45 - 49	\$0.15	--
50 - 54	\$0.25	--
55 - 59	\$0.39	--
60 - 64	\$0.61	--
65 - 69	\$1.10	--
70 - 74	\$1.97	--
75 - 79	\$3.24	--
80 - 84	\$6.58	--
85 - 89	\$6.58	--
90 - 100	\$6.58	--

Calculating estimate monthly premium if you are electing \$150,000 of voluntary life and ad&d for yourself:

- Divide 150,000 by 1,000
- Look up your rate based on your age on the table above and add this value with 0.03 (your AD&D rate).
- Multiply value for (a) with value for (b).

If you are 40 years-old, your estimate monthly premium is:

$$\$18.00 = (150,000 / 1,000) \times (0.09 + 0.03)$$

Benefits overview:

- 5x annual salary up to \$500,000; guarantee issue is 5x annual salary up to \$150,000
- Spouse is 100% of employee's up to \$150,000; guarantee issue is 100% of employee up to \$25,000
- Spouse age is based on employee's age
- Children are covered at \$10,000 each guaranteed
- Benefits reduce by 65% at age 65 and 50% at age 70

Voluntary AD&D Rates per \$1,000:

Employee Rate per \$1,000	Spouse Rate per \$1,000	All Children Rate per \$1,000
\$0.03	\$0.03	\$0.04

Katzkin Leather Employee Assistance Program (EAP)



The EAP can be used for confidential assistance with problems involving:

Marriage and Family - Stress - Grief - Adolescent Behavior - Depression - Legal & Financial - Substance Abuse - Job-related Issues - Emotional Difficulties

Our EAP also offers...

- A toll-free, nationwide 800 number staffed by licensed therapists available to help you in a crisis.
- A Free 30-minute phone consultation with a licensed attorney for each legal matter you encounter, in addition, if after the initial consultation you choose to retain the attorney you receive a 25% discount for legal or mediation services.
- Free phone consultations to staff financial management experts.
- Unlimited access to a Legal and Financial Services website with information on thousands of legal issues, over 45 Financial calculators, and access to 100% accurate state specific forms and a 10% discount to Legal Zoom. Free Will, End of Life, and Retirement Kits, as well as an Estate Planning Checklist.
- Prescription Drug Discount Card and gym discounts.
- TicketsAtWork – Discounts for hotels, theatre, sports, movies, amusement parks and more!
- Unlimited access to Holman's Website which contains additional wellness related articles and links. Unlimited community referrals for childcare, elder care, chemical dependency groups and more... Hospitalizations – No Benefit.
- Charges for late cancel/no show on appointments – employee will forfeit one session for any free session not kept except in the case where the contracted provider is notified at least twenty-four (24) hours in advance of the appointment that it will not be kept.
- For additional Mental Health/Chemical dependency coverage – consult your medical insurance.
- Out-of-Network Benefits – No Benefit (Employees are responsible for any services provided by an out-of-network provider or facility).

An EAP counselor is available 24 hours a day, 7 days a week for emergency and urgent assistance.
All calls and appointments are confidential

NOTES

Contact Information

Benefit	Company	Contact
Medical	Kaiser Permanente Group #227595	800-464-4000 www.kp.org
Dental HMO	MetLife Met100	1-800-942-0854 www.metlife.com
Vision	MetLife Vision Vision M130D 10/25	855 638-3931 www.metlife.com
Employee Assistance Program (EAP)	The Holman Group	800-321-28743 www.Holmangroup.com Username: Holman Password: KatzKinL93 (case sensitive)
Voluntary Life and AD&D	Mutual of Omaha	(800) 775-8805 www.mutualofomaha.com
Human Resources	Katzkin Leather Inc.	323-725-1243 ext.140 & 144 Email: HR@katzkin.com