

BENEFITS DESIGNED WITH YOU IN MIND



2025



PALACIOS MARINE
& INDUSTRIAL

BENEFITS
GUIDE

Table of Contents

Table of Contents	2
Eligibility & Enrollment	3
Important Contacts	4
Benefit Resource Center	5
USI Mobile App.....	6
Medical Insurance	7
Medical Insurance	8
Medical Plan Costs	9
UnitedHealthcare/UMR Information	11-15
Dental Insurance	16
Vision Insurance	17
Life and AD&D Insurance	18
Voluntary Life and AD&D.....	18
Accident Insurance	19
Critical Illness Insurance.....	19
Hospital Indemnity	20
Universal Life	20
Short-Term Disability	21
Transamerica Basic Information.....	22-26
Employee Assistance Program	27
LEGAL NOTICES	28

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see page 33 for more details.

This brochure summarizes the benefit plans that are available to all eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.

Eligibility & Enrollment

Who is Eligible?

Full-Time employees working at least 30 hours per week and their eligible dependents may participate in the benefit programs.

If you are eligible for our benefits, then your dependents are too. Generally, dependents are defined as:

- Your legal spouse
- Dependent child(ren) up to age 26
- Disabled dependent children of any age

If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, and stepchildren/children obtained through court-appointed legal guardianship.

When is Coverage Effective?

The effective date for your benefit changes made during Open Enrollment is January 1, 2025. Newly hired employees and dependents will be effective in Palacios Marine & Industrial's benefits programs on the 1st of the month following or coinciding with 30 days of full-time employment. All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a qualified life event.

Changing Coverage During the Year

A change in family status or a Qualified Life Event is the only reason you and/or your dependents may change benefits during the plan year. Otherwise Open Enrollment elections are locked in for the entire plan year. If you fail to report the Qualified Life Event to Human Resources within 30 days of the event, you will NOT be able to make changes until next Open Enrollment.

Examples of family status changes include:

- Change of legal marital status (i.e. marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e. birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job. Etc.)

How Can I Enroll?

New Enrollment Process! This year, we have partnered with EOI Services to handle our benefits enrollment process. There are two ways that you can enroll in benefits. Choose which method works best for you and your work schedule.

Option One (Preferred)

- Schedule yourself for a phone appointment with a Benefits Advisor on a day/time that works best for your schedule. The Advisor will call you on that day/time and complete your benefits enrollment with you over the phone.
- Go to pmi.mybenefitsappointment.com
- Or scan the QR code to access the Scheduling Calendar and reserve a date/time for a call back (no waiting in a que to speak to the next available Benefits Advisor)



SCAN ME

Option Two

- Call EOI Services at 866-845-8006 between the hours of 7am to 7pm CST on weekdays to speak to a representative.
- Note that depending on call volumes, you may have a wait before a Benefits Advisor is available to speak with you, so it is suggested that you use Option One and pre-schedule yourself for a call that best fits your schedule.

IMPORTANT: IRS regulations require that you complete your benefits enrollment within 30 days of your Start Date if you are a new hire, or during annual Open Enrollment, or within 30 days of experiencing a Qualifying Life Event.

For more information about our benefits and to download a copy of this Benefit Guide, scan the QR code or visit <https://email.eoiservice.com/pmi-2025>



SCAN ME

Important Contacts

USI Mobile App

Access your plan information on-the-go through the USI MyBenefits2Go Mobile App. Download in the App Store or Google Play Store and enter code **J97496** in the app to access your benefit information.

Have Questions? Need Help?

Palacios Marine & Industrial is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.

The Benefit Resource Center Specialists are available Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time at **855-874-0110** or via e-mail at **BRCSouthwest@usi.com**. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.

Carrier Customer Service

Benefits Plan	Carrier	Phone Number	Website
Medical	UMR	(800) 826-9781	www.umar.com
Dental / Vision	MetLife	(800) 275-4638	www.metlife.com
Life and AD&D / Vol Life and AD&D	MetLife	(800) 275-4638	www.metlife.com
Accident Critical Illness Hospital Indemnity Whole Life Vol Short-Term Disability	Transamerica	(855) 244-8318	Transamerica.com
Employee Assistance Program (EAP)	MetLife	(888) 319-7819	One.telushealth.com





Why won't they pay my claim?
Services denied?!

How can my claim still be "in process"?
It's been two months!

I called my insurance carrier, but now I'm just more confused.

Do I have mail-order prescription benefits?



Call the Benefit Resource Center ("BRC"),
We're Here To Help!

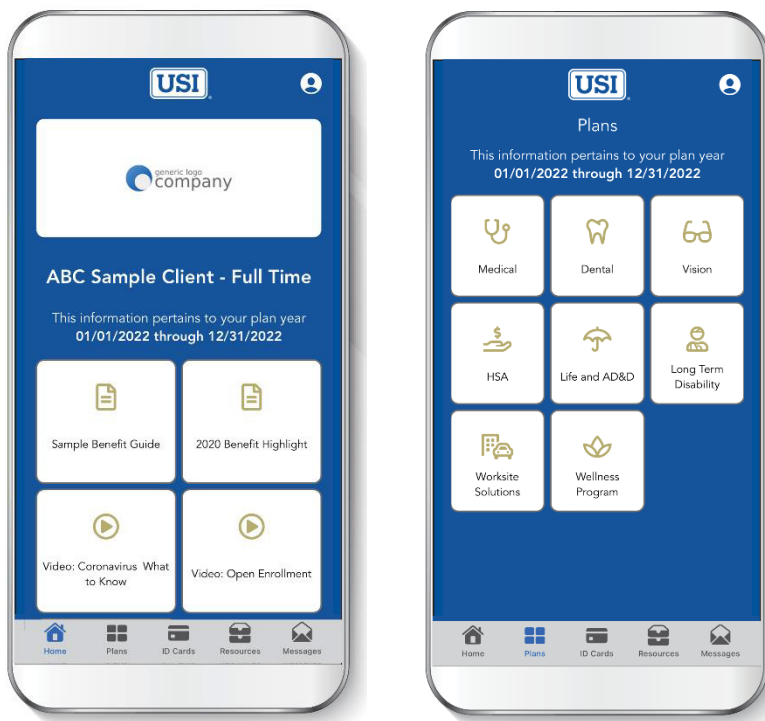
We speak insurance.

Our Benefits Specialists can help you choose the right plan for you and your family, translate confusing jargon, answer questions about which benefits are on your plan and which aren't, work directly with insurance carriers to resolve tricky issues regarding claims and denials of service—and more!

Benefit Resource Center

BRCSouthwest@usi.com | Toll Free: 855-874-0110

Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time



Download **MyBenefits2GO** from the app store and access your benefits details and contact information when you need it.

Palacios Marine & Industrial Coatings, Inc.

Enter this code when prompted:

J97496

Benefits Information When You Need It Most

Available for iPhone and Android

Getting In Touch

The app provides employees and their enrolled dependents single-point contact information for benefits resources and insurance carriers.

Keeping Up-to-Date

The app automatically connects you with the most updated plan information and allows for message reminders from your employer.

Lightening Wallets

The app allows you to store and share images of your ID cards, freeing up space and giving you access when you need it.

Staying Organized

The app gives you access to benefit plan information and ID cards—all in one place.



Medical Insurance

Medical coverage is provided through UMR. The chart below is a brief outline of the Base and High plans. The following page is an outline of the Platinum Plan. The base plan is an EPO option that does not offer coverage for out-of-network providers. Please refer to the summary plan descriptions for complete plan details. You can locate an in-network provider by visiting www.umar.com. All plan options utilize the **Choice Plus Network**.

	Base EPO Plan		High Plan	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Annual Deductible *calendar year*				
Deductible Type	Embedded		Embedded	
Individual	\$5,000	No Benefits	\$1,500	\$5,000
Family	\$15,000	No Benefits	\$4,500	\$15,000
Coinsurance (carrier pays/ member pays)	70% / 30%	No Benefits	70% / 30%	50% / 50%
Maximum Out-of-Pocket *calendar year*				
Individual	\$7,000	No Benefits	\$5,500	\$15,000
Family	\$15,000	No Benefits	\$12,700	\$45,000
Physician Office Visit				
Virtual Visits	No Charge	No Benefits	No Charge	N/A
Primary Care	\$40 copay	No Benefits	\$35 copay	50% after deductible
Specialty Care	\$65 copay	No Benefits	\$35 copay	50% after deductible
Preventive Care				
Adult & Child Services	No Charge	No Benefits	No Charge	50% after deductible
Diagnostic Services				
X-ray and Lab Tests	\$40 copay	No Benefits	\$35 copay	50% after deductible
Complex Radiology	30% after deductible	No Benefits	30% after deductible	50% after deductible
Urgent Care Facility	\$75 copay	No Benefits	\$75 copay	50% after deductible
Emergency Room Services	30% after deductible	No Benefits	30% after deductible	
Inpatient/Outpatient Svcs	30% after deductible	No Benefits	30% after deductible	50% after deductible
Mental Health				
Inpatient	30% after deductible	No Benefits	30% after deductible	50% after deductible
Outpatient	\$35 copay	No Benefits	\$35 copay	50% after deductible
Retail Pharmacy (31 Day Supply)				
Tier 1	\$25 copay	No Benefits	\$20 copay	N/A
Tier 2	\$45 copay	No Benefits	\$40 copay	N/A
Tier 3	\$75 copay	No Benefits	\$70 copay	N/A
Specialty Drugs (31 Day Supply)				
Tier 1	\$175 copay	No Benefits	\$150 copay	N/A
Tier 2	\$250 copay	No Benefits	\$200 copay	N/A
Tier 3	\$300 copay	No Benefits	\$250 copay	N/A
Mail Order Pharmacy (90 Day Supply)				
Tier 1	\$50 copay	No Benefits	\$40 copay	N/A
Tier 2	\$90 copay	No Benefits	\$80 copay	N/A
Tier 3	\$150 copay	No Benefits	\$140 copay	N/A



Medical Insurance

Medical coverage is provided through UMR. The chart below is a brief outline of the Platinum Plan. You can locate an in-network provider by visiting www.umar.com. All plan options utilize the **Choice Plus Network**.

	Platinum Plan	
	In-Network Benefits	Out-of-Network Benefits
Annual Deductible *calendar year*		
Deductible Type	Embedded	
Individual	\$500	\$1,000
Family	\$1,500	\$3,000
Coinsurance (carrier pays/ member pays)	90% / 10%	70% / 30%
Maximum Out-of-Pocket *calendar year*		
Individual	\$1,500	\$2,500
Family	\$4,500	\$7,500
Physician Office Visit		
Virtual Visits	No Charge	N/A
Primary Care	\$20 copay	30% after deductible
Specialty Care	\$20 copay	30% after deductible
Preventive Care		
Adult & Child Services	No Charge	30% after deductible
Diagnostic Services		
X-ray and Lab Tests	\$20 copay	30% after deductible
Complex Radiology	10% after deductible	30% after deductible
Urgent Care Facility	\$75 copay	30% after deductible
Emergency Room Services	10% after deductible	
Inpatient/Outpatient Svcs	10% after deductible	30% after deductible
Mental Health		
Inpatient	10% after deductible	30% after deductible
Outpatient	\$20 copay	30% after deductible
Retail Pharmacy (31 Day Supply)		
Generic (Tier 1)	\$10 copay	N/A
Preferred (Tier 2)	\$20 copay	N/A
Non-Preferred (Tier 3)	\$35 copay	N/A
Specialty Drugs (31 Day Supply)		
Tier 1	\$150 copay	N/A
Tier 2	\$200 copay	N/A
Tier 3	\$250 copay	N/A
Mail Order Pharmacy (90 Day Supply)		
Generic (Tier 1)	\$20 copay	N/A
Preferred (Tier 2)	\$40 copay	N/A
Non-Preferred (Tier 3)	\$70 copay	N/A

Medical Plan Costs

IMPORTANT: You are not able to change your elections during the year unless you experience a qualified life event.



UMR Base Plan Weekly Premiums by Hourly Rates				
	<\$14	<\$18.01	<\$22.01	>\$22.01
Employee	\$12.50	\$18.74	\$32.09	\$41.45
Employee & Spouse	\$130.80	\$140.18	\$149.54	\$158.88
Employee & Child(ren)	\$96.80	\$106.18	\$115.54	\$124.88
Employee & Family	\$170.11	\$179.49	\$188.84	\$198.19
UMR High Plan Weekly Premiums by Hourly Rates				
	<\$14	<\$18.01	<\$22.01	>\$22.01
Employee	\$33.11	\$46.38	\$58.83	\$67.56
Employee & Spouse	\$194.03	\$202.78	\$211.50	\$220.22
Employee & Child(ren)	\$148.04	\$156.79	\$165.52	\$174.23
Employee & Family	\$250.77	\$259.52	\$268.25	\$276.96
UMR Platinum Plan Weekly Premiums by Hourly Rates				
	<\$14	<\$18.01	<\$22.01	>\$22.01
Employee	\$59.92	\$68.67	\$77.40	\$86.11
Employee & Spouse	\$240.26	\$249.01	\$257.73	\$266.46
Employee & Child(ren)	\$185.10	\$193.85	\$202.58	\$211.31
Employee & Family	\$266.57	\$275.31	\$284.04	\$292.77



Get started with Teladoc®

Teladoc's U.S. board-certified doctors are available 24/7/365 to resolve many of your medical issues through phone or video consults. Set up your account today so when you need care now, **a Teladoc doctor is just a call or click away.**

SET UP YOUR ACCOUNT

It's quick and easy online or you can call Teladoc for assistance over the phone.

1. Visit the Teladoc website.
2. Click "Set up account".
3. Provide the required information.

COMPLETE YOUR MEDICAL HISTORY DISCLOSURE (MHD)

Your MHD provides Teladoc doctors with the information they need to make an accurate diagnosis. Complete your MHD for the most complete care.

Online: Log into the Teladoc website and click "My Medical History".

Call Teladoc: Teladoc can help you complete your MHD over the phone.

REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care.

When can you use Teladoc?

Teladoc does not replace your primary care physician. It is a convenient and affordable option for quality care.

- When you need care now
- If you're considering the ER or urgent care center for a non-emergency issue
- On vacation, on a business trip, or away from home
- For short-term prescription refills

What can you use it for?

- Cold & flu symptoms
- Allergies
- Bronchitis
- Urinary tract infection
- Respiratory infection
- Sinus problems
- And more!

With your consent, Teladoc is happy to provide information about your Teladoc consult to your primary care physician.

Talk to a doctor anytime!



Teladoc.com



Facebook.com/Teladoc



1-800-Teladoc (835-2362)



Teladoc.com/mobile

© 2013 Teladoc, Inc. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission. Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services. Teladoc phone consultations are available 24 hours, 7 days a week while video consultations are available during the hours of 7am to 9pm, 7 days a week.

10E-101
0613

Find what you need at umr.com

Getting your benefits information is easy using umr.com. You'll be able to find everything you're looking for in no time!

If you have previously registered, enter your username or password here

If you have not registered, click the New user? Register here.



www.umar.com



A UnitedHealthcare Company

ID card

Copy, order or fax in an instant

I want to

Allows you to easily order an ID card or fax a copy of your ID card

View your ID card

Shows all the details of everything that is included on the front and back of your ID card, including your member ID, group number and customer service number (located on the back)



www.umar.com



A UnitedHealthcare Company

Find a provider

Finding a network provider on
umr.com has never been easier

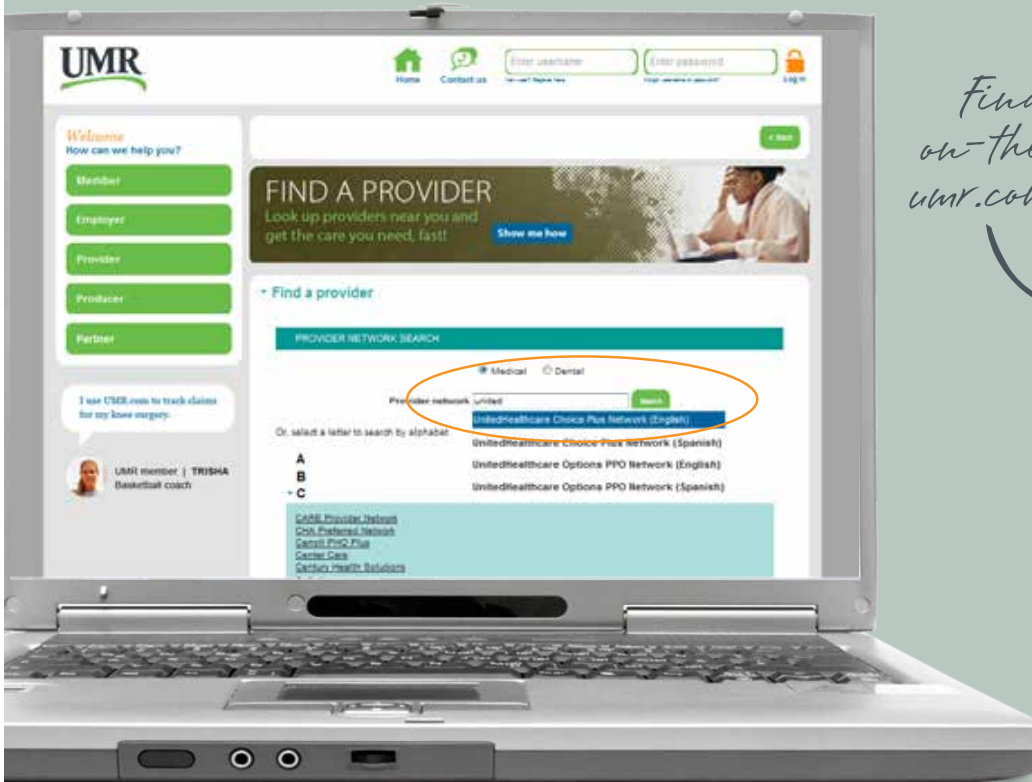
1

Go to **umr.com** and select
"Find a provider"



2

Search for **UnitedHealthcare
Choice Plus Network** using
our alphabet navigation or type
UnitedHealthcare Choice Plus
into the search box



*Find a provider
on-the-go using our
umr.com mobile site*



Mobile Web

Access to your health benefits anywhere, anytime using your mobile phone browser.

Just use the same username and password that you use on our full site.
What's even better — there's no app to download, nothing to install, no waiting.

What's new

Find out about new tools and information to help you live a healthier life.

Log in

Log in here to get instant access to all our mobile inquiry tools.

Find a provider

Need to find a doctor fast? Access an alphabetical listing of network providers without logging in.

View, scan or fax your ID card

View your ID card, allow your provider to scan the on-screen bar code for instant access to your benefit information and/or fax a copy to a provider.

Find a provider

Find an in-network provider while you are "on the go".

Simplified navigation

- Home – Return to the main menu.
- Menu – Display the menu.
- Gear – Log out or learn more about UMR and our mobile site.

Need help?

Click the question mark any time you are confused about a term or benefit and get an explanation.

Look up claims

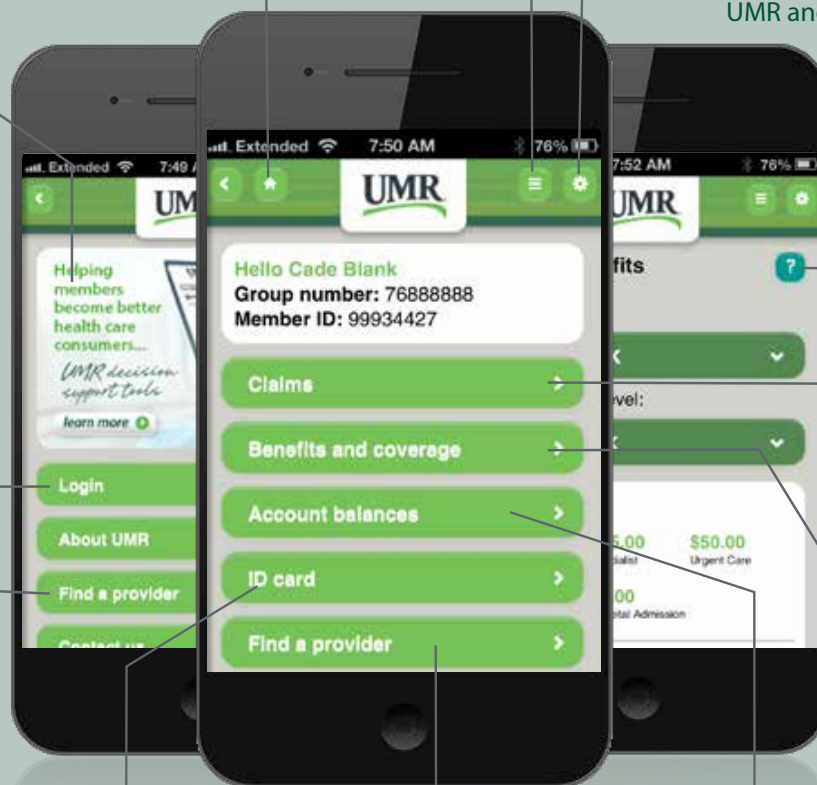
Look up a claim for yourself or an authorized dependent.

Check your benefits

View medical and/or dental benefits, as well as persons covered.

Access account balances

Look up balances for your special accounts.



**What
preventive
screenings
do I need?**

**How can I
learn about
my new
diagnosis?**



**You have questions,
our nurses have answers**

**Would an
over-the-counter
medicine help?**

**Should I go to the
emergency room?**

**My child is sick.
What if it is something
serious?**

An experienced team of registered nurses is standing by to help you make the right decisions. Contact us any time, night or day, seven days a week, for the information you need.

Call NurseLineSM today at
877-950-5083
or **chat live** with a nurse on **umr.com**



A UnitedHealthcare Company



Dental Insurance

Dental coverage is provided through MetLife. The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details. You can find an in-network provider by visiting www.metlife.com. The networks are listed below for each plan.

	Dental Plan	
	In-Network Benefits	Out-of-Network Benefits
Annual Deductible *calendar year*		
Individual	\$50	\$50
Family	\$150	\$150
Waived for Preventive Care?	Yes	Yes
Annual Maximum *calendar year*		
Per Person / Family	\$1,500	\$1,500
Services (member pays)		
Preventive	No Charge (deductible waived)	0% of R&C* plus balance
Basic	20% after deductible	20% of R&C* plus balance
Major	50% after deductible	50% of R&C* plus balance
Orthodontia		
Benefit Percentage	50% (deductible waived)	50% of R&C*
Adults	Not covered	Not covered
Dependent Child(ren)	Covered up to age 19	Covered up to age 19
Lifetime Maximum	\$1,000 per child	\$1,000 per child

*Reasonable & Customary (R&C) fee is based on the 90th percentile/ Maximum Allowable Charge (MAC)

Employee Contributions (Per Pay Period)	
	Dental Plan
Employee	\$6.51
Employee & Spouse	\$13.52
Employee & Child(ren)	\$17.91
Employee & Family	\$24.92



Vision Insurance

Vision coverage is provided through MetLife. The below chart is a brief outline of the plan. Please refer to the summary plan description for complete plan details. You can find an in-network provider by visiting www.metlife.com.

	Vision Plan	
	In-Network Benefits	Out-of-Network Benefits
Copays		
Routine Exams	\$10 copay	Up to \$45 Reimbursement
Materials	\$10 copay	Set Reimbursements – See below
Lenses		
Single Vision Lenses	Covered in Full after Materials Copay	Up to \$30 Reimbursement
Bifocal Lenses	Covered in Full after Materials Copay	Up to \$50 Reimbursement
Trifocal Lenses	Covered in Full after Materials Copay	Up to \$65 Reimbursement
Lenticular Lenses	Covered in Full after Materials Copay	Up to \$100 Reimbursement
Frames		
Retail Chain Provider	\$130 retail allowance	Up to \$70 Reimbursement
Contact Lenses <i>In lieu of frames/ lenses</i>		
Standard Contact Lens Fitting	\$25 copay	Applied to the contact lens allowance
Medically Necessary Contacts	Covered in Full after Materials Copay	Up to \$210 Reimbursement
Elective	Up to \$130 allowance	Up to \$105 allowance
Other Services		
Laser Correction Surgery	Savings of 40% - 50% off the national average price	No Benefit
Frequency of Services		
Routine Exams	Once every 12 months	Once every 12 months
Lenses	Once every 12 months	Once every 12 months
Contact Lenses (Elective)	Once every 12 months	Once every 12 months
Frames	Once every 24 months	Once every 24 months

Employee Contributions (Per Pay Period)	
	Vision Plan
Employee	\$1.27
Employee & Spouse	\$2.40
Employee & Child(ren)	\$2.55
Employee & Family	\$3.72

Life and AD&D Insurance



Palacios Marine & Industrial provides company-paid Basic Life/Accidental Death & Dismemberment (AD&D) Insurance through MetLife to assist you and your family in the event of a loss. There is no cost to you for this coverage. The life insurance policy will pay as follows.

Basic Life and AD&D – Employer Paid	
Life and AD&D Benefit Amount	\$25,000
Age Reduction Schedule	65% of the original amount at age 65 and 50% at age 70
Portability and Conversion Rights	Included

This policy does include portability and conversion rights if you leave the company, retire, or change the number of hours you work. Be sure to contact MetLife within 30 days of your policy termination to inquire about your options.

Important Reminder! Be sure to assign a beneficiary or living trust to ensure your assets are distributed according to your wishes.

Voluntary Life and AD&D

In addition to the employer paid Basic Life and AD&D coverage, you have the option to purchase additional voluntary life insurance through MetLife to cover any gaps in your existing coverage that may be a result of age reduction schedules, cost of living, existing financial obligations, etc. Your election, however, could be subject to medical questions and evidence of insurability.

Voluntary Life and AD&D – Employee Paid	
Employee Benefit	
Life and AD&D Benefit Amount	\$10,000 increments up to 5x salary or \$500,000
Guarantee Issue Benefit	\$100,000
Spouse Benefit	
Life and AD&D Benefit Amount	\$5,000 increments up to \$100,000
Guarantee Issue Benefit	\$25,000
Child Benefit	
Life and AD&D Benefit Amount	\$1,000 increments up to \$10,000
Guarantee Issue Benefit	\$10,000
Child Age Limit	Up to age 26
Costs	
	Your cost is based on your current age and elected benefit amount. See EOI for your specific costs.

Evidence of Insurability is required if you elect over the Guaranteed Issue Amount, increasing your benefit by more than 2 increments or if you originally declined and would like to enroll.

This policy does include portability and conversion rights if you leave the company, retire, or change the number of hours you work. Be sure to contact MetLife within 30 days of your policy termination to inquire about your options.

Accident Insurance



Palacios Marine Industrial offers employees the option to elect Transamerica's voluntary benefits to provide income for unexpected medical events or sudden illness. Accident insurance is designed to help covered employees meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. Indemnity lump sum benefits are paid directly to the employee based on the amount of coverage listed in the schedule of benefits. The accident plan is guaranteed issue, so no health questions are required. Below is a brief summary of the plan benefits.

Covered Treatment/Services	Benefit	
Per Accident	Option 1	Option 2
Initial Accident Treatment	\$250 to \$1,250	\$200 to \$500
Ambulance	\$450 to \$1,350	\$225 to \$675
Hospital Admission including Intensive Care	\$250 to \$540 per day	\$135 to \$270 per day
Injuries, Fractures and Other Bodily Injuries	\$100 to \$25,000	\$40 to \$10,000
Additional covered injuries and procedures include but are not limited to: burns, dislocations, coma, paralysis, concussion, dental and eye injuries, fractures, lacerations, surgery, prosthetics, transporation, death and dismemberment benefits.		
Additional Plan Features		
Covered Accident	On and Off the Job	
Conversion Rights	Included	
Employee Contributions Weekly		
Employee Only	\$3.49	\$1.78
Employee & Spouse	\$6.05	\$3.09
Employee & Child(ren)	\$7.87	\$4.13
Employee & Family	\$10.43	\$5.43

Critical Illness Insurance

Critical Illness insurance is designed to help employees offset the financial effects of a catastrophic illness with a lump sum benefit if an insured is diagnosed with a covered critical illness. The Critical Illness benefit is based on the amount of coverage in effect on the date of the diagnosis of a critical illness or the date treatment is received according to the terms and provisions of the policy. Below is a brief summary of Critical Illness protection.

Covered Treatment/Services	Benefit
Critical Illness Benefit Levels	Employee Benefit Amount Options: \$10,000, \$20,000, \$30,000, \$40,000 and \$50,000 Spouses: 50% of Employee Benefit Amount Children: 50% of Employee Benefit Amount
Coverage: Benign Tumors, Cancer, Cardiovascular Disease, Functional Loss, Heart Attack, Infectious Disease, Kidney Failure, Major Organ Failure, Progressive Disease, Vascular Disease	First Occurrence and Recurrent Benefit Amounts No Lifetime Maximum Benefit Payments Range from 25% to 100% Based on Event(s) See EOI for specific benefit categories
Annual Health Screening Benefit	\$50
Cost	Your cost is based on your current age and elected benefit. See EOI for your specific costs.

Hospital Indemnity



Out of pocket costs from a stay in a hospital or other medical facility can be overwhelming. Hospital Indemnity insurance provides cash benefits to policyholders if they are hospitalized due to an illness or injury. You can use the money received to help pay for the services you receive, including deductible, coinsurance and copays. Or you can use the money to help pay for other things. It is your choice!

Covered Treatment/Services	Benefit	
	Option 1	Option 2
Daily In-Hospital Indemnity Benefit	\$400; 31 days per confinement	\$200; 31 days per confinement
Hospital Admission	\$2,000	\$1,500
Hospital Intensive Care Unit	\$4,000	\$3,000
Additional Plan Features		
Conversion Rights	Included	
Employee Contributions Weekly		
Employee Only	\$6.19	\$3.93
Employee & Spouse	\$13.33	\$8.38
Employee & Child(ren)	\$9.75	\$6.38
Employee & Family	\$15.57	\$9.93

Universal Life

Universal Life insurance offers both lifelong coverage and a savings component that grow over time. It provides a death benefit for your loved ones and builds cash value, which you can access if needed for things like emergencies or future expenses. This can be a good option if you're looking for a combination of protection and long-term savings.

Covered Treatment/Services	Benefit
Death Benefit Amounts	\$10,000 - \$200,000 not to exceed 5x base salary
Guarantee Issue Limit Amounts	
Employee	Up to \$200,000
Spouse	Up to \$35,000
Child	Up to \$20,000
Conversion Rights	Included
Cost	
	Your cost is based on your current age and elected benefit. See EOI for your specific costs.

Short-Term Disability

Short-term disability insurance can effectively help you protect your finances in the event of an accident, illness, or maternity leave by paying a percentage of your salary if you become temporarily disabled and are unable to work.

Covered Treatment/Services	Benefit	
	Option 1	Option 2
Benefit Waiting Period	7 days for injury / 7 days illness	14 days for injury / 14 days illness
Weekly Benefit	60% of your earnings	
Maximum Benefit Duration	12 months	
Weekly Maximum Amount	Up to \$3,500	
Pre-existing limitation	12month look back / 12 months consecutively on plan	
Cost		
	Your cost is based on your current age and elected benefit. See EOI for your specific costs.	



ACCIDENT INSURANCE

Underwritten by Transamerica Life Insurance Company



Accident insurance from Transamerica can help protect you from financial hardships if you suffer an unexpected injury due to an accident. You'll receive a cash benefit for treatment received because of the accident, and you can use this money to help pay for anything you need, from co-pays and deductibles to household bills and everyday expenses.

Each year, there are 38 million injury-related visits to the emergency room in the U.S.¹

MEET LINDA

Linda is a 48-year-old flight attendant. One morning while hurrying to pack her suitcase, she tripped over her dog and broke her wrist in the fall. While her major medical insurance policy covered some of her expenses she accrued from treatment, she was still left with a costly portion of the medical bills. That's not to mention the physical therapy sessions and follow-up visit to her doctor's office when her cast was removed.

Fortunately, Linda enrolled in accident insurance through her employer. This policy helped her avoid dipping into her savings to help pay for costs that major medical wouldn't cover, saving her money as well as additional stress.

AN EXAMPLE OF HOW ACCIDENT INSURANCE WORKS

LINDA'S ACCIDENT INSURANCE BENEFITS PAID:

- + **\$250** Doctor's visit benefit
- + **\$250** CT scan benefit
- + **\$2,800** Broken wrist treatment benefit (closed reduction, no surgery)
- + **\$150** One follow-up doctor's visit
- + **\$150** One physical therapy session



=

\$3,600

TOTAL BENEFITS PAID

Benefit amounts are for illustration purposes only. Actual benefit payments may vary based on the plan design chosen by you and/or your employer.

Can you manage extra expenses in the wake of an accident?

Accident insurance can help when the random becomes the reality.



CRITICAL ILLNESS INSURANCE

Underwritten by Transamerica Life Insurance Company

Critical illness insurance from Transamerica goes beyond major medical insurance by paying a lump-sum benefit for a specific illness, such as heart attack or stroke that can be used however you see fit.

Approximately 805K¹ heart attacks and 759K² strokes occur every year in the United States.

MEET JACK

Jack, a 28-year-old carpenter, unexpectedly suffered a heart attack due to an untreated congenital defect. His treatments, hospital stay, and other related expenses added up fast. Fortunately, Jack had enrolled in critical illness insurance from Transamerica through his employer. The cash benefit helped with out-of-pocket costs and other unexpected expenses that came up, helping him get through the hard time a little more smoothly.

AN EXAMPLE OF HOW CRITICAL ILLNESS INSURANCE WORKS

Benefit payments may vary depending on the plan design selected by your employer and the benefit amount chosen at enrollment.



**TREATMENT COSTS AND
UNEXPECTED EXPENSES**

**JACK'S CRITICAL ILLNESS POLICY
PAID HIM:**

\$40,000

Jack signed up for critical illness insurance offered by his employer and chose a \$40,000 benefit amount. The employer's policy pays 100% for heart attacks so Jack will receive his full \$40,000 benefit regardless of what he paid in out-of-pocket costs expenses.

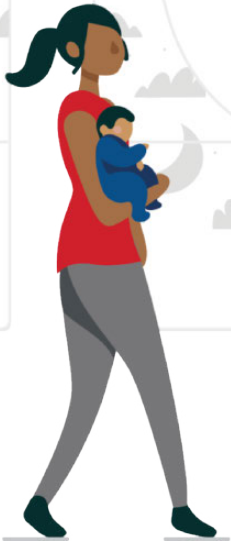
How would a serious illness impact you financially?

Focus more on recovery and less on the costs with critical illness insurance.



HOSPITAL INDEMNITY INSURANCE

Underwritten by Transamerica Life Insurance Company



Hospital costs average \$2,883 per day throughout the U.S.¹

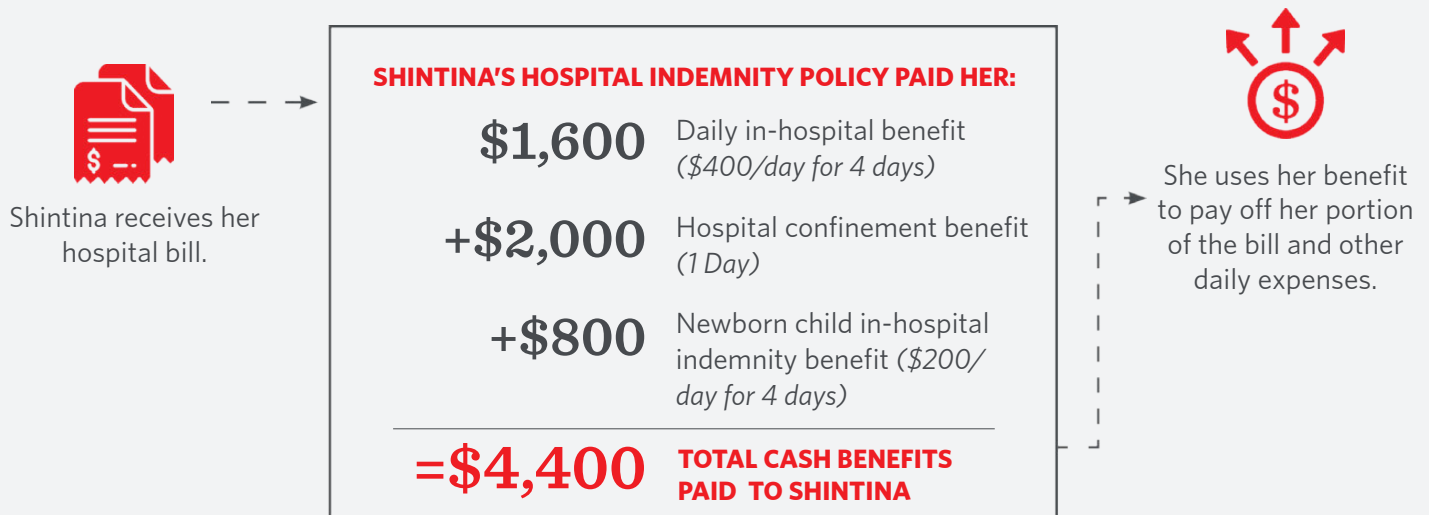
Hospital indemnity insurance from Transamerica pays a cash benefit for each day you are hospitalized. Your benefit can be used to help with deductibles and co-pays — or even costs you might not think about like the need for added child care or help with transportation. This insurance can help you get through a hospital stay without throwing your finances off track.

MEET SHINTINA

Shintina looks forward to giving birth, and is especially glad she signed up for hospital indemnity insurance from Transamerica. When her baby needs a C-section delivery, she spends four nights in the hospital, but her finances won't suffer because the birth didn't go as she'd planned. Her policy provides a benefit for the stay, letting her pay her bill more easily and recover without as much financial stress.

AN EXAMPLE OF HOW HOSPITAL INDEMNITY INSURANCE WORKS

Benefit amounts are for illustration purposes only. Actual benefits paid may vary.



Could your finances weather the storm if you or a family member is hospitalized? Why chance it?

Transamerica can help you feel prepared for rough weather.



UNIVERSAL LIFE INSURANCE WITH LIVING BENEFITS RIDERS

Underwritten by Transamerica Life Insurance Company

Help safeguard your family's future with life insurance that can assist with more than final expenses. With universal life insurance from Transamerica, you can build cash value that you can borrow¹ against to help pay for childcare, college tuition, or unexpected expenses.

MEET ALEXIS

Alexis enrolled in a \$50,000 universal life insurance policy through her employer. This policy includes the Long Term Care Rider — a feature that helps provide money for care if she were to fall ill. It lets her access her death benefit early if she's diagnosed with a qualifying condition that leaves her unable to perform at least two of the six Activities of Daily Living, which include bathing, dressing, toileting, transferring (e.g., ability to get into or out of a chair or bed), continence, and eating. And with additional riders, her benefits can go further. Alexis feels better knowing there would be financial support for her family if she passes.

Family caregivers
spend more than
\$7,200
a year on out-of-
pocket costs.²

AN EXAMPLE OF HOW THE INSURANCE AND RIDERS WORK

The below hypothetical example assumes this employee elected a \$50,000 death benefit amount.

\$50,000

(4%/month for
25 months)

If Alexis is diagnosed with a qualifying condition, she can use the Long Term Care Rider included in her policy.

Would your family be
financially secure without you?

Make today the day you plan for tomorrow.



Professional support and guidance for everyday life

Life doesn't always go as planned. And while you can't always avoid the twists and turns, you can get help to keep moving forward.

We can help you and your family, those living at home, get professional support and guidance to make life a little easier. Our Employee Assistance Program (EAP) is available to you in addition to the benefits provided with your MetLife insurance coverage. This program provides you with easy-to-use services to help with the everyday challenges of life — at no additional cost to you.



Help is always at your fingertips.

Our mobile app makes it easy for you to access and personalize educational content important to you.

Search “TELUS Health” on iTunes App Store or Google Play. Log in with the user name: **metlifeeap** and password: **eap**

Expert advice for work, life, and your well-being

The program's experienced counselors provided through TELUS Health — one of the nation's premier providers of Employee Assistance Program services — can talk to you about anything going on in your life, including:

- **Family:** Going through a divorce, caring for an elderly family member, returning to work after having a baby
- **Work:** Job relocation, building relationships with co-workers and managers, navigating through reorganization
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, tax issues
- **Legal Services:** Issues relating to civil, personal and family law, financial matters, real estate and estate planning
- **Identity Theft Recovery:** ID theft prevention tips and help from a financial counselor if you are victimized
- **Health:** Coping with anxiety or depression, getting the proper amount of sleep, how to kick a bad habit like smoking
- **Everyday Life:** Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet

Convenient and confidential help when you want it, how you want it

Your program includes up to 5 phone or video consultations with licensed counselors for you and your eligible household members per year. You can call **1-888-319-7819** to speak with a counselor or schedule an appointment, 24/7/365.

When you call, just select “Employee Assistance Program” when prompted. You'll be connected to a counselor.

If you're simply looking for information, the program offers easy to use educational tools and resources, online and through a mobile app. There is a chat feature so you can talk with a consultant to guide you to the information you are looking for or help you schedule an appointment with a counselor.

Log on to one.telushealth.com, user name: **metlifeeap** and password: **eap**

Answers to important questions

Are Employee Assistance Program services confidential?

Yes. Any personal information provided to TELUS Health stays completely confidential.*

How do I get help?

Getting professional help is just a phone call away. Simply call 1-888-319-7819 to speak with a counselor or to schedule a phone or video conference appointment. These services are available 24 hours a day, 7 days a week.

When is the right time to call?

That's up to you. Counselors are here whenever you need them —whether you simply need to talk or want guidance on something you are going through.

Does the program have any limitations?

While we offer a broad range of services, we may not cover all services you may need. Your Employee Assistance Program does not provide:

- Inpatient or outpatient treatment for any medically treated illness
- Prescription drugs
- Treatment or services for intellectual disability or autism
- Counseling services beyond the number of sessions covered or requiring longer term intervention
- Services by counselors who are not TELUS Health providers
- Counseling required by law or a court, or paid for by Workers' Compensation

Does the program offer Cognitive Behavioral Therapy (CBT)?

Many TELUS Health EAP providers are trained in this type of counseling and the foundation of TELUS Health' CareNow digital programs, available through the programs website and mobile app, are built upon Cognitive Behavioral Therapy (CBT) techniques. CareNow provides instant access to a range of self-service programs developed by world leading experts, focused on behavior change in the areas of anxiety, stress, depression, and more.

**When you need some support,
we're here to help.**



Phone

1-888-319-7819



Web

one.telushealth.com

**user name: [metlfeeap](#)
and password: [eap](#)**



Mobile App

**user name: [metlfeeap](#)
and password: [eap](#)**

*MetLife and TELUS Health abide by federal and state regulations regarding duty to warn of harm to self or others. In these instances, the consultant may have a duty to intervene and report a situation to the appropriate authority.

Some restrictions may apply to all of the above-mentioned services. Please contact your employer or MetLife for details. EAP services provided through an agreement with TELUS Health. TELUS Health is not a subsidiary or affiliate of MetLife. Information disclosed directly to TELUS Health is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

OPT1 L1023035715[exp1025][All States][DC, GU, MP, PR, VI] © 2023 MetLife Services and Solutions, LLC



IMPORTANT PATIENT PROTECTION AND AFFORDABLE CARE ACT NOTICES, ERISA NOTICES AND CONTACTS FOR MORE INFORMATION

The legal notices describe important rights that you have under the terms of the **Palacios Marine & Industrial** Health Plan. Visit the EOI website at <https://email.eoiservice.com/pmi-2025> to see the full Legal Notices. If you need a printed copy of these notices or have any questions about them, you may contact:

Your Employer Representative

Palacios Marine & Industrial
Human Resources
PMIHR@palaciosmarineidustrial.com
361-893-5390

or by mail at
2392 State Hwy 35,
Port Lavaca TX 77979

Important Legal Notices

- WHCRA Notice (Women's Health and Cancer Rights Act)
- CHIPRA Notice (Children's Health Insurance Program Reauthorization Act)
- Patient Protection Choice of Providers
- HIPAA Special Enrollment Rights Notice
- Medicare Creditable & Non-Creditable Notices

***IMPORTANT NOTICE:** The legal notices are provided to help employers understand the compliance obligations for Health & Welfare benefit plans, but it may not take into account all the circumstances relevant to a particular plan or situation. It is not exhaustive and is not a substitute for legal advice.*



Notes



Notes



Notes

