

Laitram®

JANUARY 1 - DECEMBER 31, 2025

2025

Benefits Guide



HEALTH



FAMILY



FINANCIAL

Welcome to Your 2025 Laitram Benefits!

The Laitram benefits program is a major part of your total compensation from the Company. Its features and offerings are designed to protect you and your family's health – physical, emotional and financial – so that you can enjoy the greatest benefit of all, which is peace of mind.

We encourage you to read this Benefits Guide carefully so that you understand the variety of options that are available to you. Save it in a convenient location in case you need to review plan details or find carrier contact information during the year.

Contents

Benefit Basics	3
New Hire Enrollment Instructions.....	4
Benefits All In (BAI).....	5
About Laitram's Medical Benefits	6
Comparing the Medical Options	7
SIHRA	8
2025 Medical Plan Premiums	9
Preventive Care Incentive Program.....	10
Dental Program	11
Laitram Pharmacy.....	12
Laitram Health Centers	13
Wellness Resources.....	14
Family & Community Resources	15
Flexible Spending Accounts.....	16
Life and AD&D Insurance.....	17
Disability and Long Term Care Insurance.	18
Critical Illness and Accident Insurance.....	19
Vision Benefits.....	20
Cancer & Hospital Indemnity Insurance ...	21
Retirement Savings (401k) Plan	22
Additional Benefits.....	23-24
Taking Time Off of Work.....	25
Benefit Contacts	26
Notes.....	27

Need Help?

If you have specific questions about your benefits, please use the contacts listed on the back cover.

For general benefits information, you can also contact:

Edie Sclafini

(504) 570-1205

Edie.Sclafini@laitram.com

Becky Klein

(985) 348-6326

Becky.Klein@laitram.com

People & Culture Department Main Line

(504) 570-2000

Kathleen Brusca (Maryland Only)

(240) 571-4919

kathleen.brusca@intralox.com

Employee Eligibility

You are eligible for benefits offered through Laitram if you are a full or part time employee. The benefits you are eligible for are dependent on the hours you work per week.

If you have been employed as a regular employee for six (6) months or more and move into Category 2 or 3 due to an increase in your scheduled work hours, you are immediately eligible (with no waiting period) to participate in the benefits of that category.

ELIGIBILITY BY GROUP

CATEGORY 1 Employees working 1-20 hours per week	1. 401(k) Plan
	2. Employee Assistance Program (EAP)
	3. Health & Wellness Center (select locations)
	4. Fitness Center (select locations)
	5. Referral Bonus Program
CATEGORY 2 Employees working 21-29 hours per week	1. Paid holidays on scheduled workdays*
	2. Paid Time Off ("PTO")
	3. 401(k) Plan
	4. Optional Vision, Accident, Pet, Long Term Care, Critical Illness, Cancer, and Hospital Indemnity Insurance
	5. Bereavement Leave*
	6. Jury Duty*
	7. Employee Assistance Program (EAP)
	8. Health & Wellness Center (select locations)
	9. Fitness Center (select locations)
	10. Referral Bonus Program
CATEGORY 3 Employees working 30+ hours per week	1. Paid holidays on scheduled workdays*
	2. Paid Time Off ("PTO")
	3. 401(k) Plan
	4. Optional Vision, Accident, Pet, Long Term Care, Critical Illness, Cancer, and Hospital Indemnity Insurance
	5. Maternity & Parental Leave
	6. Bereavement Leave*
	7. Jury Duty*
	8. Medical, Dental, Life/AD&D & Long-Term Care Insurance
	9. Short-Term & Long-Term Disability Benefits
	10. Employee Assistance Program (EAP)
	11. Tuition Reimbursement
	12. Flexible Spending Accounts
	13. Health & Wellness Center (select locations)
	14. Fitness Center (select locations)
	15. Referral Bonus Program

* For the number of hours regularly worked on a scheduled workday.



Remember: You have 30 days from a QLE to make changes to your current coverage in the MyADP portal and provide supporting documentation.

New Hire Enrollment

As a new hire, you have 14 days to complete your enrollment and provide the required documentation using the MyADP online portal or you will not be eligible for coverage (no exceptions). Steps for enrolling online are on page 2. See your new hire packet for complete eligibility details and enrollment information.

Once your benefits become effective, they remain in effect until the next Open Enrollment window that occurs in November. Otherwise, you are only allowed to change coverage within 30 days of a qualifying event.

Enrolling Dependents

You may enroll the following eligible dependents in your coverage:

- Your legal spouse
- Your dependent children or step-children to age 26 as defined by the specific benefit plan
- Your child of any age who is physically or mentally disabled and dependent upon you for care

You must provide documentation verifying eligibility of any dependent that you are adding to coverage for the first time.



Dependents will NOT be added to your benefits unless appropriate documentation is received during the enrollment window.

DEPENDENT VERIFICATION

You need to provide **one** of the listed documents for each of your covered dependents

Spouse	<ul style="list-style-type: none"> • Marriage Certificate (State or Religious)
Child	<ul style="list-style-type: none"> • Birth certificate with name of employee listed • Hospital birth letter listing baby's name, employee's name, and baby's date of birth • Adoption certificate • Court order establishing legal guardianship

Qualifying Life Events

Outside of the Open Enrollment period, you can only make changes to your coverage during the year if you experience a change in family status, also referred to as a qualifying life event (QLE). Examples include:

- Employee loses or gains coverage
- Spouse loses or gains coverage
- Spouse's open enrollment
- Loss of eligibility of a covered dependent
- Death of your spouse or child
- Birth or adoption of a child
- Marriage or divorce

New Hire Enrollment Instructions

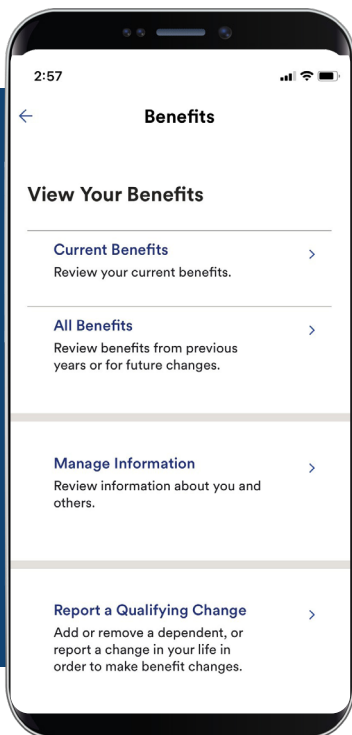
Enroll Within 14 Days

Don't delay! Newly eligible employees have 14 days from date of hire to enroll for new hire benefits **AND** submit any supporting documentation using the MyADP online portal.

Follow these steps to register for MyADP

You will be able to complete your MyADP registration within your first week of employment.

1. Visit <https://my.adp.com> or download the MyADP application for your mobile device.
2. Click **Register Now**
3. Enter your registration code: **Laitram-Register**
4. Click **YES** to indicate that you want to set up an account with Laitram.
5. Provide the requested information to complete your enrollment. Requested information will include your demographic and contact information and security questions.



Download the MyADP mobile application to have your payroll and benefits at your fingertips!



Follow these steps to enroll for benefits in MyADP:

1. Log on to <https://my.adp.com> (follow the steps to the left if you have not registered yet)
2. Click on the **Benefits** tab.
3. Select the **New Hire** event on your benefits dashboard. **You have 14 days from your date of hire to enroll for new hire benefits and submit required supporting documentation or you/your dependents will not be eligible for coverage (no exceptions).**
4. Add ALL of your dependents (eligible spouse and children) even if you do not intend to enroll them in medical or dental coverage. Laitram provides dependent life coverage on your behalf, but your dependents must be listed in MyADP to be enrolled in this free benefit. Social Security Number (if available) and Date of Birth are required for all dependents. *Documentation must be submitted within 14 days of your hire date for dependent coverage to be approved.*
5. Review each benefit and make your elections. Detailed information about each benefit is available at the top of the benefit election area.
6. **IMPORTANT:** You should list a Beneficiary and provide a designation for that Beneficiary in ADP. Beneficiary must have a designation of Primary or Secondary and have a percentage (% for beneficiaries must equal 100%) to be complete.
7. You must click **Confirm Enrollment** to complete your enrollment.
8. You will receive a success message with a confirmation number. Record this confirmation number. **If you do not receive a confirmation number, your enrollment has not processed, and you WILL NOT HAVE COVERAGE.**
9. Print and/or digitally save a copy of your Confirmation Statement for your records.

WHEN ARE MY BENEFITS EFFECTIVE?

1st Day of Employment	<ul style="list-style-type: none"> Employee Assistance Program Paid Time Off (PTO) Bereavement Leave Paid Holidays Tuition Reimbursement 	<ul style="list-style-type: none"> Paid Jury Duty Fitness Center Health Centers – Early access for \$20/visit (credit card payment only)
31st Day of Employment	<ul style="list-style-type: none"> Medical & Dental Insurance Basic and Optional Life/Accidental Death & Dismemberment Insurance (AD&D) Basic Long Term Care Insurance 	<ul style="list-style-type: none"> Vision Pet Insurance Accident Insurance Critical Illness Insurance Maternity & Parental Leave Health Centers – Free for Medical Plan Participants; \$20/visit for Non-participants
61st Day of Employment	<ul style="list-style-type: none"> Long Term Disability Short Term Disability 	
1st of the Month following 30 Days of Employment	<ul style="list-style-type: none"> Cancer Insurance Hospital Indemnity Insurance 	
1st of the Month following 3 months of Employment	<ul style="list-style-type: none"> Laitram Employees' Incentive Savings Plan – 401(k) 	

Employee *Support*

COMPANY PAID BENEFIT

Benefits All In (BAI)

We are pleased to announce a new benefit offering through our partnership with Benefits All In (BAI). We have engaged BAI to educate/assist our employees and their families with identifying and selecting the best healthcare option for them while trying to lower their exposure to out-of-pocket expenses.

Laitram Employees will have access to dedicated specialists that can inform them on additional coverage options so they can make the best benefit choices. This is in addition to, and not in lieu of, your ADP enrollment. You **MUST** go into ADP and enroll.

- Customized personal experience for each employee
- Simplified concierge enrollment process
- Fast and easy enrollment with executive resource specialist

The BAI team will be available to help our employees and their family members throughout the year. If you experience certain life events (new hire, termination, marriage, etc.), you can contact BAI directly.

Call or email your dedicated contact below:

Martha Hamann
(513) 657-4340
martha.hamann@benefitsallin.com



About Laitram's *Medical Benefits*

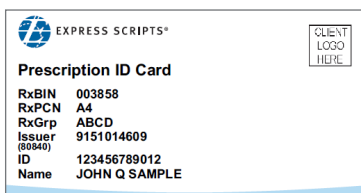
Laitram offers you two medical plan options through Highmark BlueCross BlueShield: The Basic Option and the Enhanced Option.

See below for a summary of the options and be sure to compare their coverage details using the chart on page 7.

- Both options cover preventive care services like annual screenings and immunizations at 100% in-network.
- The cost for non-preventive services is shared between you and the plan in the form of coinsurance after the plan's deductible has been met.
- Prescriptions are not subject to the plan's deductible. You pay a flat copay amount depending on the drug tier as shown at the bottom of the chart on the next page.

Prescription Benefits

When filling prescriptions, you will pay a pre-determined dollar amount depending on the drug's tier (see page 7). Our prescription benefits are administered by **RxBenefits/Express Scripts**. You will receive a separate Express Scripts ID card in the mail, which you will need to show when you go to fill a prescription (or download the Express Scripts app) at the Laitram Pharmacy or a pharmacy of your choosing.



HOW OUR MEDICAL BENEFITS WORK



Both options come with a company-funded Health Reimbursement Account (HRA). Laitram funds \$500 Single coverage and \$1,000 Employee + Spouse, Employee + Child(ren), and Family coverage on January 1. These amounts are prorated monthly after January.

You pay nothing for **in-network preventive care** for you and your family.



The Laitram and Intralox Health & Wellness Centers are FREE for medical plan participants. Baltimore: ages 3 & up, Harahan/Hammond: ages 6 & up. Non-health care participants, spouses, & dependents can utilize Centers for a \$20 fee (credit card only).



You use your HRA funds or pay out of pocket for medical claims until the plan's deductible is met.



You pay a flat copay for prescription drugs.

After the plan's deductible has been met, in-network medical expenses are covered at 80% or 90%, depending on which option you choose.



If your out-of-pocket costs reach the annual maximum, the plan pays 100% for in-network covered services* the remainder of the plan year.



*Certain covered services (e.g. Physical, Occupational, and Speech Therapy, Chiropractic, etc.) are subject to an annual visit limit and once reached are not covered regardless of meeting the out-of-pocket maximum.

Save Money and Earn Cash Rewards with SmartShopper

Did you know MRIs, CT Scans, and more, can vary from hundreds to thousands of dollars? SmartShopper can help you reduce your out-of-pocket cost for your 2025 health benefit plan AND give you a CASH REWARD when you shop for a cost-effective health care provider.

To use the SmartShopper program, log on to Highmark's website at www.myhighmark.com. To "shop" click on **GET CARE** and then **FIND A HEALTHCARE PROVIDER**. Then, when you have your procedure and your claim is paid, a reward check is mailed to your home. It's that easy!

Save Money by Using the Highmark BCBS PPO Network



No matter which plan option you choose (Basic or Enhanced), you will receive a higher level of benefits if you use the **Highmark BCBS PPO** network. After your deductible is met, the plan covers a higher percentage for in-network services and less for out-of-network services (see page 7 for more details). To find out if your doctor or facility is in-network, visit www.myhighmark.com.

Comparing the *Medical Options*

The chart below shows the coverage details for Laitram's two medical plan options. Both options come with a Health Reimbursement Account (HRA) that is funded by Laitram. Your HRA is used to pay for covered medical claims only and pays the first portion of the total deductible for you while you are enrolled in the Health Plan, as outlined in the chart below. Note: HRA amount is prorated according to the month in which employee becomes eligible for coverage. Unused HRA balances are carried over, but are capped at \$4,000 for Single and \$8,000 for Family effective January 2025.

Prescription Coverage: You are charged a copay for all prescriptions meaning your HRA and deductible are only used for eligible medical expenses. See the chart below for the prescription copay structure.

HIGHMARK BCBS MEDICAL OPTIONS

Plan Feature	Basic Plan Option		Enhanced Plan Option	
Deductible: HRA Fund provided by Laitram				
Employee Only	\$500		\$500	
Employee + Spouse	\$1,000		\$1,000	
Employee + Child(ren)	\$1,000		\$1,000	
Family	\$1,000		\$1,000	
Deductible: Employee's Responsibility				
	In-Network	Out-of-Network	In-Network	Out-of-Network
Employee Only	\$2,000	\$4,500	\$1,000	\$2,500
Employee + Spouse	\$4,000	\$9,000	\$2,000	\$5,000
Employee + Child(ren)	\$4,000	\$9,000	\$2,000	\$5,000
Family	\$4,000	\$9,000	\$2,000	\$5,000
Coinsurance				
	In-Network	Out-of-Network	In-Network	Out-of-Network
Employee Only	\$1,500	\$3,000	\$500	\$1,000
Employee + Spouse	\$3,000	\$6,000	\$1,000	\$2,000
Employee + Child(ren)	\$3,000	\$6,000	\$1,000	\$2,000
Family	\$3,000	\$6,000	\$1,000	\$2,000
Out-of-Pocket Maximum (Employee's responsibility for the deductible plus coinsurance)				
Employee Only	\$3,500	\$7,500	\$1,500	\$3,500
Employee + Spouse	\$7,000	\$15,000	\$3,000	\$7,000
Employee + Child(ren)	\$7,000	\$15,000	\$3,000	\$7,000
Family	\$7,000	\$15,000	\$3,000	\$7,000
Medical Benefits Coverage Highlights				
	In-Network	Out-of-Network	In-Network	Out-of-Network
Coinsurance	After the deductible is met, you pay 20% and the plan pays 80%	After the deductible is met, you pay 40% and the plan pays 60% ¹	After the deductible is met, you pay 10% and the plan pays 90%	After the deductible is met, you pay 30% and the plan pays 70% ¹
Laitram and Intralox Health & Wellness Clinics	FREE! <i>(open to ages 3/6 and older)</i>	N/A	FREE! <i>(open to ages 3/6 and older)</i>	N/A
Routine Preventive Care – Adult Physical Exams, Childhood Checkups and Immunizations	Covered 100%	You pay 40% after the deductible is met ¹	Covered 100%	You pay 30% after the deductible is met ¹
Physician Visit	You pay 20% after the deductible is met	You pay 40% after the deductible is met ¹	You pay 10% after the deductible is met	You pay 30% after the deductible is met ¹
Inpatient Hospitalization				
Outpatient Surgery				
Diagnostic Lab and X-Ray				
Urgent Care				
Emergency Room				

PRESCRIPTION DRUG COVERAGE – ADMINISTERED BY RxBENEFITS/EXPRESS SCRIPTS

Generic	\$10 copay
Preferred Brand	\$30 copay
Non-Preferred Brand	\$50 copay
Specialty	\$50 copay

DISCOUNTS AT LAITRAM PHARMACY

Preventive Medications	\$0 copay
Generic	\$10 \$4 copay
Preferred Brand	\$30 \$20 copay
Non-Preferred Brand	\$50 \$40 copay

¹ **The Plan will pay based on reasonable and customary charges. This means that the provider may "balance bill" you for the amount not paid by the Plan.**

New for 2025: Spousal Incentive Health Reimbursement Account

The SIHRA offers employees, spouses, and/or dependents who have access to alternate group medical and prescription drug coverage (usually through your spouse or dependents' employer) 100% coverage. You will be reimbursed for ALL in-network eligible co-pays, co-insurance and deductibles incurred through your alternate medical plan up to the maximum out of pocket limits under the Affordable Care Act (\$9,200 single and \$18,400 family per calendar year).

If your spouse is eligible to enroll in their own employer sponsored health plan or alternate coverage through another compliant plan, but they elect to voluntarily remain on Laitram's health plan, there will be a \$300 monthly surcharge applied to your premiums effective January 2025. The surcharge will not be applicable if your spouse's employer sponsored health plan has a different Open Enrollment period and does not accept Laitram's annual open enrollment as a qualifying event.

Note: This exception will only be valid through your spouse's next Open Enrollment period in which they will be eligible to enroll in their employer's plan.

Prior to waiving coverage with Laitram, have your spouse contact their employer's Human Resources department to ensure they can enroll into their plan.

Alternate coverage in the following types of medical plans do not meet SIHRA eligibility requirements:

- High Deductible Health Plan (HDHP) with an active contribution to a Health Savings Account (HSA)
- Medicaid, Medicare or Tricare
- Healthcare Exchange Policy made available thru the Affordable Care Act
- Individual policy or limited Benefit Health Plan

For more information, to file claims or ask questions, call Catilize Health, Inc. at 1-877-872-4232 or visit <https://britehr.app/laitram>

To learn more about this benefit,
Scan the QR code or visit
Laitrambenefits.com/SIHRA



How Does the SIHRA Work?

1 Enroll

- Enroll in your alternate group medical plan & waive Laitram's health plan
- Complete the SIHRA enrollment and confirmation forms
- Provide proof of premium cost for your alternate medical plan

2 Incur and File

- Incur medical expenses (co-pays, deductibles, and co-insurances) by visiting the doctor, pharmacy, emergency room, etc.
- Present your alternate insurance ID card first, and the SIHRA ID card second

3 Get Reimbursed

- If your provider accepts the SIHRA ID card, they will bill Catilize Health for any out-of-pocket costs
- You may also submit claims yourself by completing a claim form or visit the member portal: portal.catilize.com. You will be reimbursed via check or direct deposit in 1-3 weeks

2025 Medical Plan Premiums

The amount of your medical premiums depends on whether or not you and your spouse (if applicable) have completed the Preferred Premium Process. Details on the Preferred Premium Process and Non-Preferred rates are distributed in December for the upcoming year and at the time of employment for new hires.

Employee Incentive Requirement:

Preferred Premium Process consisting of the following three (3) steps to be completed by **October 15** of each year, or for **New Hires/New to the Plan**, within **120 days** of benefit effective date of coverage/new to the plan.

1. Health History and Risk Assessment (HHRA) questionnaire
2. Biometric Screening*
3. CHR Health Review* visit which consists of a face-to-face meeting (or telephonic for out-of-town individuals) with one of our nurse practitioners

Spouse Incentive Requirement:

1. Health History and Risk Assessment (HHRA) questionnaire
2. Biometric Screening*
3. CHR Health Review* visit which consists of a face-to-face or telephonic meeting with one of our nurse practitioners

***Employees and Spouses can use the annual preventive physical with their primary care provider to satisfy the Biometric and CHR steps. This will require your provider to complete AND return the Marathon Annual Physical Provider Verification Form.**

YOUR COST FOR THE HRA **BASIC** PLAN OPTION

Coverage Tier	Preferred Rate	Non-Preferred Rate	Non-Preferred 2 Rate	What Laitram Pays
Employee Only	\$18.46	\$41.54	N/A	\$276.76
Employee + Spouse	\$120.00	\$143.08	\$166.16	\$529.48
Employee + Child(ren)	\$92.31	\$115.39	N/A	\$439.08
Employee + Family	\$161.54	\$184.62	\$207.70	\$724.11
Employee Married to Employee	\$92.31	\$115.39	\$138.47	\$498.13

Premiums are per pay period with 26 pay periods per year

YOUR COST FOR THE HRA **ENHANCED** PLAN OPTION

Coverage Tier	Preferred Rate	Non-Preferred Rate	Non-Preferred 2 Rate	What Laitram Pays
Employee Only	\$46.15	\$69.23	N/A	\$271.20
Employee + Spouse	\$200.77	\$223.85	\$246.93	\$497.40
Employee + Child(ren)	\$154.62	\$177.70	N/A	\$416.62
Employee + Family	\$270.00	\$293.08	\$316.16	\$682.05
Employee Married to Employee	\$115.38	\$138.46	\$161.54	\$519.32

Premiums are per pay period with 26 pay periods per year

PREFERRED:

Both the employee and spouse (if applicable) have completed all incentive requirements

NON-PREFERRED:

Either the employee or spouse (if applicable) has not completed all incentive requirements

NON-PREFERRED 2:

Neither the employee or the spouse (if applicable) has completed all incentive requirements

Preventive Care Incentive Program



Preventive Care Incentive Program for Employees/Spouses

As a participant in the Laitram Health Plan, you and your spouse (if enrolled in the health plan), are eligible to earn an additional \$200 each into your Health Reimbursement Account (HRA) by participating in the Preventive Care Incentive Program. This incentive is in addition to and not in lieu of the annual Preferred Premium Process.

Program Details:

- Three points are required to earn the HRA incentive.
- Earn one point for each preventive screening/exam completed from the list below.
- Program activities must be completed between January 1 and December 31, 2025.
- Incentives will be deposited into your HRA in August 2025 & March 2026

Laitram Preventive Care Incentive Program

Program Activities	Verification	Points
<p>Completion of a Preventive Screening or Exam.</p> <p>These can include any of the following:</p> <ul style="list-style-type: none"> • Annual Physical Exam • Cervical Cancer Screening • Colon Cancer Screening/Cologuard • Dental Exam/Cleaning • Mammogram • Osteoporosis (Bone Mineral Density) Screening • Preventive Skin Check • Prostate Exam • Vaccines* - Flu, Tdap, Shingles, Pneumonia, Hep A, Hep B, MMR, HPV, COVID-19 • Vision Exam • Well-Woman Exam 	<p>Verified by: Marathon Health EMR Data, Vendor File, OR Verification Form or Explanation of Benefits (EOB) submission by Employee/Spouse to the Marathon Health Portal</p>	<p>1 Point Each, 3 Points Required to Receive Incentive</p>

***Only one vaccine can count for Points**

Dental Benefits

Dental

Laitram offers dental benefits so you can get your annual cleanings and checkup along with dental repairs when needed. The table below shows some of the key features of the **MetLife Dental PPO** plan. Please note that you will save money by using MetLife network dentists and dental specialists. If you go to a non-network provider, they can charge you more than you would pay in-network.



To find in-network providers, view claims, and print ID cards, log on to your account at mybenefits.metlife.com or **download the MetLife app.**

Below is a high level summary of the dental plans. Be sure to review the full plan summary for full details and exclusions.

METLIFE DENTAL PPO PLAN

+ ORTHODONTIA

Plan Feature	MetLife Network	Dental Plus Orthodontia
Benefit year deductible	\$50 per person \$150 per family	Same Coverage as MetLife Dental Plan PLUS Coverage for Employees and All Dependents Plan pays 50% with no deductible Lifetime Benefits Maximum; \$1,500
Annual per-person Maximum	\$1,250	
Preventive and Diagnostic Services: Exams, Cleanings, X-rays (subject to frequency limits)	Covered 100%, no deductible	
Basic Restorative Services: Fillings, Routine Extractions	Covered 80% after deductible	
Major Restorative Services: Inlays, Onlays, Crowns, Dentures, NEW: Implants	Covered 60% after deductible	
Temporomandibular joint dysfunction (TMJ)	Covered 60% after deductible / \$1,000 Lifetime Max	

2025 DENTAL RATES

Coverage Tier	Dental Only Cost Per Pay Period	Dental Plus Orthodontia Cost Per Pay Period
Employee Only	\$5.19	\$7.03
Family	\$15.75	\$20.69

On-Site Dental Care (Harahan Only)



On-site dental services are available at the Laitram Health & Wellness Center through Dr. Michael Cash, a local community dentist. Your Laitram Dental Plan is accepted and can be used for two free dental cleanings and exams per year.



At this time, only basic dental services are provided, with more complex procedures being referred out to a traditional dental practice.

Appointments are available on Fridays from 9:00 a.m. to 5:00 p.m. Call Dr. Cash's office at 504-737-3541 to make an appointment or inquire about services offered on-site.

The Laitram Pharmacy is a full-service pharmacy located on Laitram's Harahan campus. The pharmacy team is available five days a week for in-person and remote consultations, offering mail-order prescription services to Louisiana, Michigan, Maryland, Georgia, Mississippi, Virginia, Texas, and Ohio, in addition to discounts on a variety of over-the-counter products.



\$0 Co-Pay on Preventive Medications at the Laitram Pharmacy

	Cost at Laitram Pharmacy	Cost at In-Network Pharmacy
Cholesterol Medications		
Atorvastatin (Lipitor), Simvastatin (Zocor), Rosuvastatin (Crestor), Lovastatin (Mevacor), Pravastatin (Pravachol)	\$0	30-day supply-\$10 90-day supply-\$20
Diabetic Medications		
Metformin, Metformin ER, Glipizide, Glipizide XL, Glimepiride	\$0	30-day supply-\$10 90-day supply-\$20
Humalog, Semglee (generic for Lantus), Ozempic, Trulicity, Januvia, Janumet, Rybelsus	\$0	30-day supply-\$20-\$40 90-day supply-\$60-\$100
Diabetic Testing Supplies		
Dexcom, Omnipod, Freestyle Libre, One Touch Ultra, One Touch Verio	\$0	30-day supply-\$20-\$40 90-day supply-\$60-\$100
High Blood Pressure Medications		
Bisoprolol, Carvedilol, Hydrochlorothiazide, Irbesartan, Lisinopril, Losartan, Valsartan, Olmesartan	\$0	30-day supply-\$10
Depression		
Citalopram, Escitalopram, Fluoxetine	\$0	30-day supply-\$10
Asthma		
Albuterol Inhalers and Nebulizer Solution, Advair, Breo, Flovent, Spiriva, Symbicort, Trelegy	\$0	30-day supply \$10-\$40 90 day-supply \$20-100
Blood Thinners		
Brilinta, Effient, Eliquis, Xarelto	\$0	30-day supply-\$20-\$40 90-day supply-\$60-\$100

Transferring your existing prescriptions to The Laitram Pharmacy?

Just call **504-218-2015** or stop by the Pharmacy with the following:

1. Your name
2. Your prescription number
3. Name of medication
4. Name and phone number of the existing pharmacy

Not in Harahan? No problem!

Mail-order prescription is available to those living in Louisiana, Michigan, Maryland, Georgia, Mississippi, Virginia, Texas, and Ohio, with more states to be added later.

If you are in Hammond, medications are delivered to the Hammond facility once a day Monday - Friday.

Save on Over-the-Counter Medication at the Laitram Pharmacy

The Laitram Pharmacy offers significantly discounted prices on a variety of over-the-counter medications and products.



DRUG COST COMPARISONS	WALGREENS	LAITRAM
Ibuprofen 200 mg qty 100 (generic for Advil)	\$8.99	\$1.57
Naproxen 220mg qty 100 (generic for Aleve)	\$11.99	\$6.04
Diclofenac gel 100g (generic for Voltaren gel)	\$15.99	\$12.47
Aspirin 81mg qty 120	\$3.99	\$1.21
Loratadine 10 mg qty 100 (generic for Claritin)	\$39.99	\$4.27
Cetirizine 10 mg qty 100 (generic for Zyrtec)	\$21.99	\$2.17
Fexofenadine 180mg qty 100 (generic for Allegra)	\$39.99	\$15.84
Decongestant Nasal Spray (generic for Afrin)	\$8.99	\$2.08
Daytime Liquid 4 oz (generic for Dayquil)	\$7.99	\$3.69
Vitamin D 5000 IU qty 100	\$9.99	\$2.01

Call the Pharmacy at **504-218-2015** to learn more and move your prescriptions today!

COMPANY PAID BENEFIT

Health & Wellness Center

On its Harahan, Hammond, and Baltimore campuses, Laitram provides onsite Health & Wellness Centers operated by Marathon Health and staffed by one or more of the following resources - medical office assistant, licensed nurse practitioner or physician assistant, physical therapist, registered dietitian, and behavioral health specialist. The nurse practitioners/physician assistants are trained in medical care, health coaching, and management of chronic diseases and operate under the guidance and supervision of a practicing physician.

The Centers are open to all Laitram employees as well as employee's family members, ages 3 (Baltimore), 6 (Harahan and Hammond) and older.

For employees and their dependents covered by the Laitram health plan, there is NO CHARGE for services and vaccinations received at the Centers.

A few things to note:

- External lab tests will be processed through the health plan like any other medical bill.
- If employee, spouse, or dependents are not covered by Laitram's health plan, there will be a \$20 clinic visit copay. Any other ancillary charges are the responsibility of the patient.
- The \$20 fee will be paid at time of service by debit or credit card.

Physical Therapy

Laitram provides onsite physical therapists at its Harahan and Baltimore campuses to help improve mobility and reduce pain. Your PT will listen to your concerns and perform a thorough physical assessment before developing a treatment plan. You'll learn self-treatment techniques and exercises to improve your condition and be actively involved in your home treatment program. Virtual appointments are also available.

Behavioral Health

One in five people suffer with mental health concerns that can take away from living a happy, productive life.

The Health & Wellness Centers offer both employees and their dependents in-person and virtual counseling appointments with a licensed clinical social worker. Whether you're dealing with grief, stress, anxiety, depression, relationship issues, PTSD, eating disorders, substance abuse, or self-image - a licensed therapist is here to listen.

Psychological Services are also offered at the Harahan campus from Dr. Baraka Perez, PhD, MP on Thursdays from 8:00 am-5:00 pm. To schedule an appointment for psychological assessments or medication management on the Harahan campus with Dr. B, please contact her office directly at (504) 641-4438.

Registered Dietitian Services

Nutrition is the root of our health. What we choose to eat, our knowledge, attitudes, and how well our environment supports healthy food choices significantly impact our overall health.

Having support from others can be a huge help. The Laitram Health & Wellness Center is staffed with a Registered Dietitian who is available to assist in coaching those interested in adopting healthy eating practices (available in-person in Harahan and virtually in Hammond and Baltimore).

Wellness Center Information

Harahan & Hammond

Hours:
Monday through Thursday: 7:30 a.m. – 5:30 p.m.
Friday: 8:00 a.m. – 12:00 p.m.
Harahan Location: 5307 Toler Street
Hammond Location: 20157 Intralox Drive
Phone: (866) 269-6516

Baltimore - Ridge Road

Hours:
Monday through Friday: 7:00 a.m. - 3:30 p.m.
Phone: (866) 269-6516
Location: 7157 Ridge Road

Baltimore - Sparrows Point

Hours:
Monday & Wednesday: 7:30 a.m. - 3:00 p.m.
Friday: 7:30 a.m. - 12:00 p.m.
Phone: (866) 269-6516
Location: 1900 Finishing Mill Road Suite 104

You Must Schedule an Appointment!

Call your Wellness Center or go to my.marathon-health.com

Marathon Health Anywhere

If you are a remote employee and do not have access to one of our Wellness Centers, we offer Marathon Health Anywhere. This is a service that provides a full team of licensed physicians, nurses, behavioral health counselors, health coaches, etc. via virtual care. There is a dedicated virtual care team Monday – Friday, 7 a.m. – 5 p.m. as well as an on-call team of Marathon Health providers that are available after hours and on weekends. Visit my.marathon-health.com or call (866) 269-6516

COMPANY PAID BENEFIT

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is a free benefit from Laitram for you and your family members. It provides free phone counseling as well as free face to face counseling with a trained professional if needed. You can find services for all aspects of your wellbeing, including:

- **Emotional support** — Meet face-to-face, by video stream or get in-the-moment support by phone from a licensed counselor.
- **Legal** — Speak with an attorney about legal issues like estate planning and family and domestic issues.
- **Financial** — Discuss budgeting, credit and more with a financial expert.
- **Daily life assistance** — Specialists help solve everyday issues and coordinate caregiving needs.
- **Website** — Check out video resources, articles, assessments, webinars and more.

The Employee Assistance Program is available 24/7 and strictly confidential. Laitram will never know if, how, or when you use the EAP. It's designed to keep your privacy protected so you and your family members can seek help without a second thought.



We're here for you and members of your household 24 hours a day, 365 days a year.

1-866-252-4468 (TTY 711)
resourcesforliving.com

Username: laitram | Password: eap

Resources for Living

Fitness Center

As part of our health and wellness program, Laitram provides an on-site Fitness Center managed by Arch Amenity Group, a leading provider of on-site preventive care strategies and wellness initiatives.

Staffed with a team of fitness specialists, the fitness center offers state-of-the-art fitness machines, free weights, nutritional counseling and group exercise classes. An employee only benefit, Laitram employees are eligible for membership at a cost of \$7.00 per pay period. Some group exercise classes are offered at no additional cost. Individual or group training sessions are available at an additional cost.

Fitness Centers are provided at Intralox's Hammond, Harahan, Grand Rapids and Baltimore office locations.



COMPANY PAID BENEFIT

Dr. Tro Medical Weight Loss Program

Dr. Tro's team is a nationwide, evidence-based telemedicine practice with a mission to end type 2 diabetes, obesity and food addiction. Their integrative approach to sustainable weight loss and metabolic health management includes health coaching, biometric remote monitoring, education, personal training, and an interactive online social support community.

New cohorts open regularly so be on the lookout for updates via Email, @Work and the Firstup Mobile App on when you can apply.

Family & Community Resources

COMPANY PAID BENEFIT

Ready, Set, Read Program

The Ready, Set, Read program helps students read at grade level by the end of first grade. Children and grandchildren of Laitram employees have FREE access to a trained reading specialist who will provide reading support 1 – 3 times per week. Children in grades K – 2 are eligible to participate. Students are also paired with a volunteer tutor to provide reading support 30 minutes per week.

Your student will receive:

- An introductory reading assessment
- Customized reading support program
- 1 - 2 weekly tutoring sessions
- 30 minutes of weekly reading practice with a Laitram volunteer

To register your child or grandchild for Ready, Set, Read, contact Karyn Kearney at karyn.kearney@intralox.com or **504-329-2444**.

Opportunity for Laitram employees to volunteer to support young readers

Each student will be paired with a trained Laitram employee who will provide remote reading practice for students using the TutorMate program. During the 30-minute weekly session, the volunteer Reading Champion and student read stories together online and play games that build the student's word knowledge.

To volunteer to become a reading champion, register at: www.tutormate.org/register

Charity Matching Program

In 2021, Laitram launched its Charity Matching Program where the company matches employee contributions up to \$1,000 annually to eligible charities.

Over the years, Laitram has supported many local charities through direct contributions, volunteer events, relief funds, etc. On top of this, each year we receive a number of requests from employees to contribute to various charities which we don't have the resources to evaluate on an individual basis. The Charity Matching program allows Laitram to expand its philanthropy efforts while helping employees support causes that are important to them.

Under the Program, Laitram will match dollar for dollar contributions made by employees to an "Eligible Charity" subject to the conditions laid out in the Charity Matching Program Form located on the HR SharePoint site.



Flexible Spending Accounts

The Health Care and Dependent Care Flexible Spending Accounts (FSAs) let you set aside pre-tax dollars from your paycheck to pay for eligible health care and dependent care expenses.

Enrolling in a Health Care or Dependent Care FSA can save you money. By paying for these expenses with pre-tax dollars, you reduce the amount of your taxable income and increase your take-home pay. You may choose to participate in one, both, or neither FSA. The Laitram Flexible Spending Plan is administered by *isolvedBenefitServices*.

Health Care FSA

This account helps pay for **health care expenses** for you and your covered dependents. You can deposit up to the IRS maximum amount each year on a pre-tax basis to the Health Care FSA. Then, you reimburse yourself with these tax-free dollars for such things as medical and dental plan deductibles, coinsurance, and copayments.

Eligible expenses include things like:

- Certain prescribed over-the-counter medications and supplies
- LASIK or other vision correction surgery
- Hearing aids
- Individual psychiatric and psychological counseling
- Deductibles, coinsurance, and copays under your medical, dental, and vision plans

For a complete listing of eligible health care expenses that qualify for reimbursement, go to www.isolvedbenefitservices.com.

FSA Tax Savings Example

Here's an example of how you can save when you use the FSAs to pay for your predictable health care and dependent care expenses.

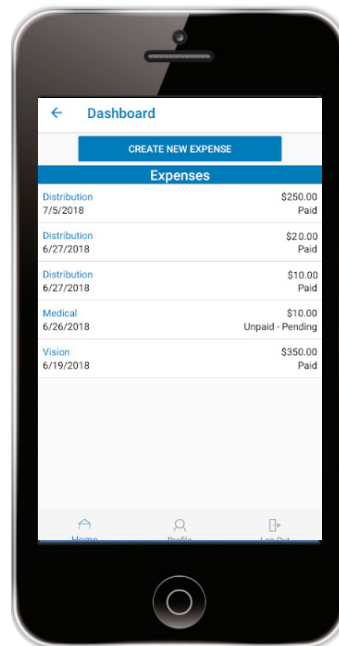
	With FSA	Without FSA
Your taxable income	\$50,000	\$50,000
Pre-tax contribution to Health Care and Dependent Care FSA	\$2,000	\$0
Federal and Social Security taxes*	\$11,701	\$12,355
After-tax dollars spent on eligible expenses	\$0	\$2,000
Spendable income after expenses & taxes	\$36,299	\$35,645
Tax savings with the Medical and Dependent Care FSA	\$654	N/A

* This is an example only, and may not reflect your actual experience. It assumes a 25% federal income tax rate marginal rate and a 7.7% FICA marginal rate. State and local taxes vary, and are not included in this example. However, you will save on any state and local taxes as well.

Dependent Care FSA

Pre-tax money that you deposit into the Dependent Care FSA pays for **day care expenses** for a dependent child up to age 13 or a dependent adult. Day care expenses are reimbursable if the services enable both you and your spouse to work. Expenses are also reimbursable if your spouse is disabled or attends school full time at least five months of the year.

You can deposit as much as \$5,000 a year (\$2,500 if married, filing separately). Then, you can reimburse yourself using these tax-free dollars for such things as nursery school tuition, day care center, summer day camp, and dependent-adult day care center expenses. Care can be provided inside or outside your home.



Save time and easily manage your FSA with the ***isolved Benefit Services iFlex*** app. Download in the App Store or Google Play!

- View your claims and account balance
- File a claim towards your medical FSA
- Take or upload a picture of a receipt and submit for a new or existing claim



REMEMBER: Flexible Spending Account elections do not carry over from year to year. You must make a new election each year.

Life and AD&D Insurance



COMPANY PAID BENEFIT

Employer-Paid Basic Life and Accidental Death & Dismemberment (AD&D) Insurance

Basic Life

Laitram provides eligible employees with company-paid Basic Life and AD&D insurance. This policy also includes life insurance for your dependents, paid in full by Laitram. **Dependents must be listed as Dependents in MyADP to be enrolled in this free benefit.**

COMPANY-PAID LIFE INSURANCE

Coverage Type	Benefit Description
Employee	<ul style="list-style-type: none"> 2x your annual base salary, minimum of \$50,000 and a maximum of \$300,000
Spouse	<ul style="list-style-type: none"> \$10,000
Children	<ul style="list-style-type: none"> \$2,000 for each child over 6 months and under 26. \$500 for children from birth to 6 months.

AD&D Feature

If a covered person's death is the result of an accident, the Basic Life benefit is doubled through the Accidental Death and Dismemberment (AD&D) feature.

COMPANY-PAID AD&D INSURANCE

Coverage Type	Benefit Description
Employee	<ul style="list-style-type: none"> Pays an additional benefit equal to your Basic Life amount

Optional Life and AD&D Insurance – **Employee Paid**

Optional Life

In addition to the company-paid life insurance that Laitram provides, you have the option to purchase additional coverage under the Optional Term Life insurance plan. You must purchase coverage for yourself in order to purchase coverage for your dependents.

OPTIONAL LIFE INSURANCE

Coverage Type	Benefit Description
Employee*	<ul style="list-style-type: none"> \$10,000-\$600,000 in \$10,000 increments, not to exceed 5x your annual salary
Spouse*	<ul style="list-style-type: none"> \$10,000-\$50,000 in \$10,000 increments, not to exceed the lesser of 50% of your total Basic and Supplemental Life Benefits or \$50,000
Children up to age 26	<ul style="list-style-type: none"> \$10,000 (\$500 from birth to six months), not to exceed the lesser of 50% of your total Basic and Supplemental Life Benefits or \$50,000

***You and your spouse (if applicable) are required to complete an online Statement of Health Form and receive approval from MetLife.**

Optional AD&D Feature

You can also choose to purchase additional AD&D insurance as described below for yourself or your family. No statement of health is required for this option.

OPTIONAL AD&D INSURANCE

Coverage Type	Coverage Amount
For Yourself Only	<ul style="list-style-type: none"> Multiples of \$10,000 up to 10 times your Basic Annual Earnings or \$500,000 (whichever is less)
You and a Spouse & Dependent Child(ren)	<ul style="list-style-type: none"> Spouse – 40% of your coverage amount Child(ren) – 10% of your coverage amount
You and Spouse Only	<ul style="list-style-type: none"> Spouse – 50% of your coverage amount
You and Dependent Child(ren) Only	<ul style="list-style-type: none"> Child(ren) – 15% of your coverage amount

Disability & Long-term Care Insurance

Laitram recognizes the importance of your financial wellbeing in the event of a disability. Laitram provides eligible employees with company-paid Short Term Disability and Long Term Disability benefits to help you make ends meet for a period of time while you are disabled.

COMPANY PAID BENEFIT

Short Term Disability

You can apply for Short Term Disability benefits if you are unable to work due to an illness or injury. A summary of this company-paid benefit is outlined below.

COMPANY-PAID STD

Plan Feature	Benefit Description
Benefit Amount	100% of base earnings (medical verification is required)
Benefits Begin...	After a 10 day elimination period
Benefits Continue...	Up to 170 days

Refer to the People & Culture intranet site for more details and how to apply for this benefit.

COMPANY PAID BENEFIT

Long Term Disability

Laitram provides a Long Term Disability plan through MetLife to help eligible employees cope with an illness or injury that results in a long term absence from work. Employees participating in the Long Term Disability plan are subject to certain conditions and requirements. A summary of this company-paid benefit is outlined below.

COMPANY-PAID LTD

Plan Feature	Benefit Description
Benefit Amount	60% of pre-disability earnings, calculated on a monthly basis (medical verification is required)
Benefits Begin...	After 180 days of disability
Benefits Continue...	<ul style="list-style-type: none"> Up to age 65 if disabled before age 60 If disabled at age 60 or older, a maximum benefit period is calculated based on your age. See the benefits summary for details.

COMPANY PAID BENEFIT

Long Term Care Insurance

For eligible employees who find themselves in need of long term health care, Laitram provides a Long Term Care policy with a benefit payment of \$1,000 per month for up to 24 months. Examples of covered services include:

- Professional home care
- Community care
- Licensed nursing facilities
- Assisted living facilities

Additional buy-up Long Term Care insurance is available during Annual Open-Enrollment.

Employees may choose from several plans, different levels of monthly benefit amounts, and benefit durations of care. This coverage may be purchased by employees and various family members. See www.LaitramLTC.com for more information.

Critical Illness & Accident

Optional Coverage



The Highmark BCBS medical plan options provide great coverage for you and your family's general health care needs. Still, everyone's needs are slightly different. That's where our MetLife Optional Benefit options come in! They pay out a cash benefit if you experience a covered illness, injury, or hospitalization, which can help protect your finances while you focus on getting better.

Critical Illness Insurance

If serious illness strikes, the last thing you need to worry about is how to pay the bills: medical copayments, car payments, rent or mortgage, and utilities. You don't want anyone in your family worrying about money if you develop a critical illness. That's why MetLife's Critical Illness Insurance provides cash to help with the extra expenses associated with your recovery.

If you are diagnosed with a covered illness, you get a lump-sum cash benefit — even if you receive benefits from other insurance. Use the cash benefit however it is needed — whether for treatments not covered by other insurance or a dream vacation to celebrate your recovery — you decide.

Coverage options

- **Employee:** Choose \$10,000, \$20,000, \$30,000, \$40,000, or \$50,000
- **Spouse:** 50% of the employee coverage amount
- **Child(ren):** 50% of the employee coverage amount

Examples of covered illnesses

- Cancer
- Heart attack or stroke
- Major organ failure
- Paralysis due to covered accident
- End-stage renal (kidney) failure
- Coronary artery bypass surgery

NOTE: Claims will be reviewed by MetLife. If multiple illnesses occur simultaneously, the benefit may only pay one approved illness according to the Benefits Separation Period.

Accident Insurance

Most people don't plan or budget for accidents. The MetLife Group Accident Insurance plan provides benefits to help cover the costs associated with unexpected bills. If a covered off-the-job accident occurs, you need to have a plan to pay for the charges that can add up.

You can purchase coverage for yourself as well as your spouse and children. If someone enrolled in this plan gets hurt in a covered accident, MetLife sends you a check for covered injuries and you decide the best way to spend it.

Examples of covered injuries include:

- Broken bones
- Burns
- Dislocations
- Torn ligaments
- Concussions
- Eye injuries
- Ruptured discs

Both plans include these value-added features

- **Wellness benefit** — The wellness benefit pays \$50 per year if an insured undergoes a covered health screening. (Your annual BIOMETRIC SCREENING satisfies this requirement!)
- **Portability** — You can keep your coverage if you leave Laitram.

Optional *Vision Coverage*

Our optional Vision Plan provides you and your family with quality vision benefits and materials like glasses and contacts at an affordable cost. **Superior Vision by MetLife** has a large network of providers at convenient locations like Walmart, Costco, America's Best, LensCrafters, Target Optical and many more. You can visit any licensed vision specialist and receive coverage, but your benefit dollars will go further when you stay in network. The plan year is a rolling 12-months, not a calendar year.

To find in network providers, print ID cards, and learn more about your benefits, visit the MetLife member website at www.mybenefits.metlife.com or by calling **1-833-EYE-LIFE** or **1-833-393-5433**.

SUPERIOR VISION BY METLIFE VISION PLAN

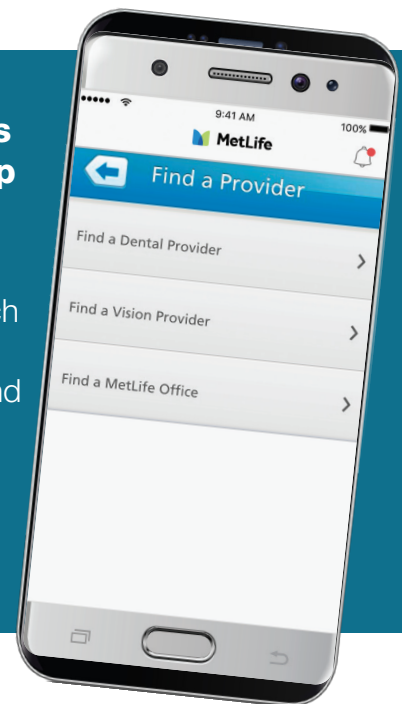
Plan Feature	In-Network
Exam	\$10 copay
Materials	\$25 copay
Exam Frequency	Once every 12 months
Lenses Frequency	Once every 12 months
Frames Frequency	Once every 12 months
Contact Lenses Frequency	Once every 12 months
Frames	Up to \$150 allowance
Lenses: Single Vision, Lined Bifocal, Lined Trifocal	Covered at 100% after materials copay
Medically Necessary Contact Lenses	Covered at 100% up to the reasonable and customary amount
Elective Contact Lenses – Instead of Glasses	Up to \$150 allowance

2025 VISION RATES

Coverage Tier	Cost Per Pay Period
Employee Only	\$1.73
Employee + Spouse	\$3.45
Employee + Child(ren)	\$3.82
Family	\$5.98

Access Your Vision Benefits with the MetLife Mobile App

The MetLife app is available in the Apple App Store and Google Play. Download and log in to quickly search MetLife's network of thousands of independent vision care providers and optical retailers, including Costco Optical, Visionworks, Pearle Vision, and America's Best, right from your mobile device.



New for 2025:

Cancer & Hospital Indemnity Insurance

You have the option to purchase guarantee issue additional voluntary benefits. These choices enable you to customize your total benefits package to meet your individual needs. Benefits you may purchase include:

Cancer Insurance

Cancer insurance, administered by CHUBB, is a form of coverage that provides financial support in the event of a cancer diagnosis. It helps cover costs related to treatment, hospital stays, and other related expenses, easing the financial impact and allowing you or your spouse to focus on recovery. You can purchase coverage for yourself as well as your spouse.

Diagnosis Benefits	Benefit Description
Cancer	\$5,000
Carcinoma In Situ	\$1,250
Skin Cancer Benefit - Payable once per insured per year	\$250
Recovery Benefits	Benefit Description
Cancer Recovery - First Payment	\$5,000
Cancer Recovery - Second Payment	\$5,000
Recurrence Benefits	Benefit Description
Benefits are payable for subsequent diagnosis of Cancer	100%
Benefit Limitations	
Pre-Existing Conditions Limitation	None

Hospital Indemnity Insurance

Hospital Indemnity Insurance provides a fixed lump sum payment that can help cover hospital expenses not covered by insurance, or to pay for expenses while you, your spouse and/or dependents are in the hospital. Hospital Indemnity insurance is administered by CHUBB.

Hospitalization Benefits	Benefit Description
Hospital Admission Benefit	\$1,000
Hospital Admission ICU Benefit	\$2,000
Hospital Confinement Benefit	\$100 Per Day First Day: \$100 Maximum Days Per Confinement: 30
Hospital Confinement ICU Benefit	\$200 Per Day First Day: \$200 Maximum Days Per Confinement: 30
Newborn Nursery Benefit	\$75 Per Day
Wellness Benefit	\$50
Pre-Existing Conditions Limitation	None
Childbirth Limitation	None



Do you have claims or policy queries?

Cancer Advocate Plus & Hospital Cash:

- Visit our online portal at chubb.com/workplacebenefitsclaims
- Call 1-833-896-2968 if you live in New York or 1-833-542-2013 if you live in another state
- Or email cwbclaimsteam@chubb.com

For all other policy level questions, employees can call 1-866-445-8874

Retirement Savings Plan

Laitram Employees' Incentive Savings Plan - 401(k) Plan

Laitram sponsors a 401(k) Plan with three contribution options. New employees become eligible to participate in and contribute to the 401(k) Plan on the first day of the month following three months of service.

Refer to the Summary Plan Description at www.401k.com for more details on the 401(k) plan.

Option 1: Pre-Tax 401(k)

Because contributions to the 401(k) are automatically deducted from your pay before federal and state withholdings are calculated, you save tax dollars now by having your current taxable income reduced. While the amounts deducted generally will be taxed when they are finally distributed, favorable tax rules typically apply to 401(k) distributions. These contributions are eligible to be matched.

Employee Contributions

You can elect to make “before tax” contributions to the traditional 401(k) Plan or “after tax” contributions to the Roth 401(k) Plan or both. The amount of your contributions cannot exceed the IRS limit.

Your contributions are calculated and deducted from your compensation each pay period, including your bonuses, incentives, and any other special compensation payments.

Catch-Up Contributions – If you will attain age 50 at any time during the year and you are making employee contributions, you may be eligible to make an additional “before tax” catch-up contribution. The amount of the catch-up contribution is determined annually by the Internal Revenue Service. Catch-up contributions are not matched.

Rollover Contributions – You can rollover all or any part of an eligible distribution you received from a prior employer’s qualified plan into the Plan. Rollover contributions must be payable to FIOOC as Trustee.

You can make a rollover before you become a participant in the Plan, but you cannot otherwise participate in the Plan until you satisfy the Plan’s eligibility rules and conditions.

Auto Enroll and Auto Increase

The Auto Enroll Program automatically enrolls any newly eligible employees who do not enroll themselves. You are automatically enrolled at a 4% pre-tax election 30 days prior to your 401(k) entry date.

If you do not wish to contribute, wish to contribute less than 4%, or wish to contribute more than 4%, you must actively make a deferral change at www.401k.com or via the NetBenefits mobile app.

Option 2: After-Tax Roth 401(k)

Unlike the traditional, pre-tax 401(k), the Roth 401(k) allows you to contribute after-tax dollars, but then withdraw tax-free dollars from your account when you retire. Because Roth contributions are under the same IRS limits as pre-tax contributions, each dollar of a Roth contribution reduces the amount that can be contributed pre-tax (and vice versa).

Option 3: After-Tax 401(k) with Roth In-Plan Conversion Feature

Contributions made on an “after-tax” basis means you have already paid income taxes on the amounts contributed. In addition, earnings on these contributions can grow on a tax-free basis if you utilize the Roth In-plan Conversion feature. If you have not or will not reach the maximum annual deferral limit in Pre-tax and/or Roth contributions in a plan year, this option may not be an appropriate savings strategy for you. It's highly recommended that you review the materials about this feature on the intranet before utilizing this option.

These contributions are not eligible to be matched and you must contact Fidelity by phone to activate the Roth In-plan Conversion feature!

Laitram Contributions

Matching Contributions. Laitram only matches your Option 1 Pre-tax and Option 2 After-tax Roth contributions to the Plan on a dollar-for-dollar basis, up to 4% of your compensation. Contributions in excess of 4% of your compensation are not matched. Matching Contributions are calculated and made on a pay period basis. You are always fully vested in matching contributions made for your benefit. **Option 3 After-tax 401(k) contributions are not eligible to be matched.**

Annual Nondiscretionary Contribution. In addition to the matching contributions, Laitram also makes a “Nondiscretionary Contribution” to the Plan. The amount of this contribution equals the sum of (i) 3% of your eligible compensation, and (ii) 2.7% of your total compensation in excess of the Social Security wage base.

Nondiscretionary Contributions are determined annually, as of the last day of each year, and are contributed to the Plan soon after the end of each year. In calculating the amount of these contributions, only compensation earned while you are eligible to participate in the Plan will be considered. To receive Nondiscretionary Contributions, you must be eligible to participate and be actively employed on the last day of the plan year (December 31st).

Vesting – Nondiscretionary Contributions

The term “vesting” refers to your nonforfeitable right to receive amounts allocated to your account. Your period of vesting service starts with your date of employment and ends on your date of termination. Only whole years of service are counted. For example, if you work 3 years and 10 months, you will receive credit for 3 years of service. If you leave Laitram prior to age 65, your nondiscretionary contributions will vest in accordance with the following schedule:

Years of Service	Vested Percentage
Less than 2 years	0%
2 years, but less than 3 years	25%
3 years, but less than 4 years	50%
4 years, but less than 5 years	75%
5 years or more	100%

Highlighted Additional Benefits



Progyny Fertility Benefit

In order to participate in the Progyny's Fertility benefits, you must be enrolled in the Laitram's Health Plan. Progyny's Smart Cycle Benefit connects you to leading fertility specialists for the most advanced, effective fertility treatment, the first time—without barriers to treatment—so you can obtain the best chance of achieving a successful pregnancy with the course of treatment that is best for you.

Benefit features include:

Comprehensive Coverage

Bundled fertility treatment coverage for every unique path to parenthood

Personalized Guidance

Unlimited guidance and support from a dedicated Patient Care Advocate (PCA)

Premier Specialists

Convenient access to the largest national network of fertility experts

Highlights of your coverage include:

2 Smart Cycles,

Progyny Rx integrated fertility medication coverage

Fertility preservation and **donor tissue** coverage.

Call **833-215-5344** to learn more about your Progyny benefits!

BARInet Surgery Benefit

BARInet's Bariatric Surgery Program is an additional benefit provided by the Laitram Health Plan through a partnership with BARInet Preferred Provider Network. In order to participate in the BARInet program, you must be enrolled in the Laitram's Health Plan.

Bariatric surgery is the term used to describe several weight loss surgery options that involve surgically reducing the size of the stomach or the surgical rerouting of the patient's small intestines to decrease the stomach's ability to take in food. The surgical changes to your body will then limit the number of calories your body will be able to absorb, thus resulting in weight-loss for the patient.

Your BARInet Bariatric Surgery Benefit provides Health Plan participants access to a national network of bariatric surgeons and facilities that deliver bariatric care at the highest level. This benefit is designed to provide an alternative surgical option for weight loss for those who meet the appropriate medical criteria, and for whom diet and exercise have proven ineffective.

Eligible members will be responsible for any coinsurance after deductible and any applicable copays for pre-operative requirements and procedure costs. Services must be performed by BARInet provider to be eligible.

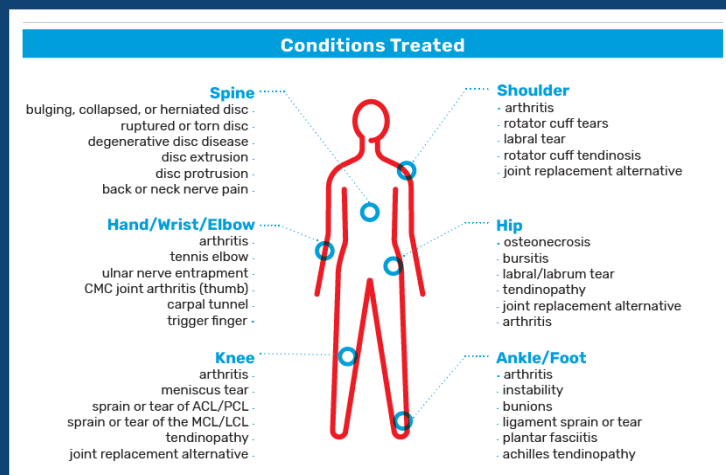
Call **855-415-9230** to learn more about your BARInet benefit!



Regenexx Orthopedic Treatment

Regenexx uses your body's natural healing agents to replace the need for up to 70% of elective orthopedic surgeries. Your stem cells and blood platelets are concentrated in Regenexx's on-site orthobiologics lab and injected under image guidance into the precise area of your injury. With Regenexx, you can get back to doing what you love without invasive surgery and lengthy recovery. In order to participate in the Regenexx program, you must be enrolled in the Laitram's Health Plan.

To speak with a Laitram Regenexx Patient Liaison, call **866-623-9001** or visit regenexxbenefits.com/laitram to learn more about Regenexx as a covered benefit.



Additional Benefits



Pet Insurance

You can now insure your furry loved ones with our new optional Pet Insurance through MetLife. The Pet Insurance plan offers a range of options for different needs and budgets.

The plan currently covers dogs and cats only. All pets that have been treated for a condition without insurance prior to joining the Laitram plan will be considered pre-existing for those conditions. Visit the Benefits site on the @Work Intranet for more details.

COBRA

The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) gives employees and their qualified beneficiaries the opportunity to continue health insurance coverage under Laitram's medical, dental, and vision plans when a "qualifying event" would otherwise result in the loss of insurance coverage. Under COBRA, the employee or beneficiary pays the full cost of the insurance coverage at Laitram's group rates, plus a 2% administrative fee. If and when you become eligible for continued coverage under COBRA, you will receive additional information.

Paid Leave for Jury Duty

Laitram recognizes your obligation to serve as a juror if called. If you receive a notice to report for jury duty, present the document to your Supervisor or Department Manager at the earliest possible date so that personnel coverage can be arranged during your absence.

Employees selected for jury duty will be excused from work only for the time period they are detained while waiting for a case or while serving as a juror. Employees will be required to return to work if the case to which they are assigned is continued or if they are excused from jury service.

Safety Shoe Program

Laitram subsidizes its employees for the purchase of safety shoes for those employees who work in areas where protective footwear is required. Each employee is entitled to receive a reimbursement of \$75.00 per year or \$150.00 every 2 years. If you have any questions concerning this policy, please see the administrative assistant in your area.

Tuition Reimbursement

Laitram participates with our employees in a tuition reimbursement program for approved educational programs. The purpose of the program is to financially assist the employee with the cost of higher education; it is not meant to pay for such courses of study in full. For details on which courses qualify for tuition reimbursement and the amount, review the program details on the Human Resources SharePoint site.

Military Leave

Laitram complies with the Uniform Services Employment and Reemployment Rights Act (USERRA) and, when applicable, the Military Service Relief Act (MSRA), and any applicable state laws pertaining to military leave. As laws change, or as interpretations of the laws change, military leave benefits for covered employees may change accordingly.

As military leave situations arise, employees should consult with their Supervisor and Human Resources for current and complete details regarding their military leave rights. Laitram's Military Leave policy can also be found on the Leave page in the Benefits @Work Intranet site.

Prescription Safety Eyeglass Reimbursement Program

This program is limited to employees who wear prescription glasses and who work in areas where safety glasses are required. Laitram will pay a portion of the cost of prescription safety glasses. The maximum reimbursement is \$75.00. Employees are entitled to receive this reimbursement once every 3 years, or when their prescription changes drastically. For more details, please see the Environmental Health & Safety @Work site.

Business Travel AD&D Insurance

This plan covers the accidental death of a covered employee under the following conditions:

- The employee is traveling or making a short stay away from their city of permanent assignment, and
- He or she is on business for Laitram, and
- The trip has been authorized by Laitram.

All Laitram Employees covered up to \$200,000.

GeoBlue – Medical Benefits Abroad

Laitram has teamed up with GeoBlue to provide Laitram employees with Medical Benefits Abroad coverage. The GeoBlue Program is designed to cover Laitram employees who travel on business outside their country of residence or permanent assignment.

Register for the GeoBlue plan at geo-blue.com as well as the mobile app with Group Access Code QHG9999LTRAM.

Taking Time Off of Work

Paid Time Off (PTO)

Laitram recognizes that employees have diverse needs for time off from work. To help meet these needs, Laitram's Paid Time Off ("PTO") program promotes flexibility when time off is needed. Employees are accountable and responsible for managing their own PTO to allow for sufficient reserves if there is a need to cover vacation, illness, appointments, emergencies, or other situations that require time off from work.

Eligibility

Employees working at least 21 hours per week are eligible to participate in the PTO program immediately upon hire.

Accrual of PTO Days

PTO begins accruing from the employee's first paycheck and can be used as soon as time accrues. Employees accrue PTO based on their years of service and scheduled hours (up to a maximum of 40 hours per week).

Scheduled Hours*	0-5 Years of Service**	5+ Years of Service**
40 hours per week	6.17 hours per pay period (4 weeks per year)	7.70 hours per pay period (5 weeks per year)
30 hours per week	4.62 hours per pay period (4 weeks per year)	5.77 hours per pay period (5 weeks per year)
21 hours per week	3.23 hours per pay period (4 weeks per year)	4.03 hours per pay period (5 weeks per year)

* Length of service is calculated from your hire date. Details on the PTO program can be found on the Human Resources @Work Intranet site.

Holidays

At the beginning of each calendar year, Laitram will publish a list of holidays to be observed during that year. Although holidays may vary from year to year, the typical observances are New Year's Day, Martin Luther King, Jr. Day, Mardi Gras Day (Harahan-based employees), Good Friday, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving (two days), and Christmas (two days). (Intralox's Baltimore and Grand Rapids offices have a floating holiday in lieu of Mardi Gras.) Holiday pay is considered actual hours worked for overtime purposes.

Maternity & Parental Leave

Laitram provides paid maternity and parental leave for eligible expectant mothers and employees to take the time they need to bond with the new addition(s) to their families. Expectant mothers receive 6 weeks of paid Maternity Leave and 4 weeks of paid Parental Leave for a total of 10 weeks combined. Non-birth and adoptive parents receive 4 weeks of paid Parental Leave. More details on this policy and how to request leave can be found on the Leave page in the Benefits @Work Intranet site.

Bereavement Leave

Bereavement leave provides paid time off for employees to arrange for and attend the funeral services of an immediate or extended family member. Bereavement leave is paid independent of and is not deducted from an employee's PTO bank.

Employees who need to take bereavement leave should notify their supervisor immediately. Bereavement leave should be initiated and taken within 14 calendar days from the notice of the date of death, and the company may require verification of the need for the leave. More details can be found on the Leave page in the Benefits @Work Intranet site

FMLA

Under the Family and Medical Leave Act, an employee who has been employed for at least 12 months and has worked at least 1,250 hours of service during the 12-month period immediately preceding the commencement of the leave may be eligible for up to 12 weeks of unpaid leave, in a rolling 12-month period, for one or more of the following reasons:

1. For the birth and care of a newborn child;
2. For the placement of a child with the employee for adoption or foster care;
3. To care for a spouse, child or parent of the employee with a serious health condition;
4. Because of the employee's serious health condition that renders the employee unable to perform the essential functions of his or her job; or,
5. Any qualifying exigency arising out of the fact that the employee's spouse, son, daughter, or parent is a military member on covered active duty.
6. To care for a covered service member with a serious injury or illness if the employee is the spouse, son, daughter, parent, or next of kin of the service member (military caregiver leave).

Details on FMLA eligibility, entitlement, requesting leave and reinstatement can be found on the Leave page in the Benefits @Work Intranet site

Extended Leave

Any employee who remains on a leave of absence for a period exceeding 6 months, regardless of the reason for the leave of absence, will be terminated and removed as an active employee from Laitram's payroll, unless the employee qualifies for an accommodation under state or federal law. If an employee "returns to work" for less than one full week during the leave of absence, that time of service will not extend the 6-month period provided by this policy.

2025 Benefit Contact Information

Plan	Administrator	Phone Number	Website/Email
Accident Insurance	MetLife Accident Group #0244075	1-800-GET-MET8 (1-800-438-6388)	mybenefits.metlife.com
Bariatric Surgery	BARInet	(855) 415-9230	barinet.com
Basic Life and AD&D	MetLife	1-800-GET-MET8 (1-800-438-6388)	mybenefits.metlife.com
Benefits All In (BAI)	Benefits All In (BAI)	(513) 657-4340	martha.hamann@benefitsallin.com
Cancer Insurance	CHUBB	1-833-542-2013 NY: 1-833-896-2968	chubb.com/workplacebenefitsclaims
Critical Illness Insurance	MetLife Critical Illness Group# 0244074	1-800-GET-MET8 (1-800-438-6388)	mybenefits.metlife.com
Dental	MetLife	(800) 942-0854	mybenefits.metlife.com
Employee Assistance Program (EAP)	Aetna Resources for Living Group # Laitram LLC	(866) 252-4468	mylifevalues.com Username: laitrans/Password: eap
Fertility	Progyny	(833) 215-5344	progyny.com
Flexible Spending Accounts (FSA)	Isolved Benefit Services	(866) 370-3040	isolvedbenefitservices.com
Hospital Indemnity Insurance	CHUBB	1-833-542-2013 NY: 1-833-896-2968	chubb.com/workplacebenefitsclaims
Intralox Health Center Baltimore - Ridge Rd	Marathon Health	(866) 269-6516	my.marathon-health.com
Intralox Health Center Baltimore - Sparrows Point	Marathon Health	(866) 269-6516	my.marathon-health.com
Laitram Fitness Center Harahan	Lifestart	(504) 570-1443	lifestart.net/laitram
Laitram Health Center - Hammond	Marathon Health	(866) 269-6516	my.marathon-health.com
Laitram Health Center - Harahan	Marathon Health	(866) 269-6516	my.marathon-health.com
Laitram Pharmacy	Marathon Health	(504) 218-2015	greg.davis@marathon.health
Long Term Care	Unum	(877) 485-2318	LaitramLTC.com LTCHelp@agis.com
Long Term Disability	MetLife	1-800-GET-MET8 (1-800-438-6388)	mybenefits.metlife.com
Medical	Highmark Blue Cross Blue Shield Group # LRL363	(866) 283-3792	myhighmark.com
Optional Life	MetLife	1-800-GET-MET8 (1-800-438-6388)	mybenefits.metlife.com
Orthopedic Alternative	Regenexx	(866) 623-9001	regenexxbenefits.com/laitram
Pet Insurance	MetLife Group # 244076	(800) 635-5597	MetLife Pet Mobile App
Pharmacy	RxBenefits/Express Scripts	(800) 334-8134	express-scripts.com
Short Term Disability	MetLife	1-800-300-4296	
SIHRA	Catlize Health	(877) 872-4232	https://britehr.app/laitram
Vision	Superior Vision by MetLife Group # 0113475	(833)-393-5433	mybenefits.metlife.com
401(k)	Fidelity Investments Plan # 42107	(800) 835-5097	401k.com

Laitram[®]

NOTE: This guide is intended to summarize the benefits available to you through your employer. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any plan documents. For additional information, please refer to the Summary Plan Description.