



# Navigating Your Benefits





U.S. Sysmex Associates Effective January 1, 2021

## Our benefits strategy

To contribute to the well-being of associates and their families by providing access to competitive benefit plans and resources to proactively manage total health.

We believe that given our influence on healthcare, partnering with you to focus on health and well-being is important. Therefore, we offer competitive benefit choices that support both the physical and emotional sides of your life.

*This guide is designed to provide a general overview of benefits at Sysmex. It is neither a contract, guarantee of continued benefits, nor an official interpretation of the benefit plans. While every effort is taken to accurately report these benefits, discrepancies or error are always possible. In case of a discrepancy between the guide and the actual plan documents the actual plan documents will prevail. Please refer to the plan documents for complete information and disclosures.*

## Benefits—Plan year 2021

Associates who work more than thirty (30) hours a week are eligible to participate in Sysmex America's benefit program. All eligible associates may enroll in the benefit program as of their first day of hire, with the exception of 401K benefits which occur at a later date.

### Medical:

There are two medical plans available to all eligible associates and their eligible dependents. BlueCross BlueShield of Illinois is the insurance provider and claims administrator. With the PPO and Blue Edge plans you have access to a large network of providers. A current list of physicians can be found by logging onto their website: [www.bcbsil.com](http://www.bcbsil.com) and use the Provider Finder.

## Healthcare Spending Account (HSA):

This benefit is available only when the High Deductible, Blue Edge plan is selected. You can contribute tax-free money into an HSA account which can then be used to pay for qualified medical expenses for present and future usage.

- Pre-tax Contributions
- Tax Exempt Earnings
- Tax Free Withdrawals

You may open a qualified HSA through a financial institution of your choice. **Systemex will then help you get started by providing “seed” money to that account.** You must provide the appropriate documentation to Human Resources/Payroll for pre-tax contributions to be applied to your HSA account. IRS limits apply.

## Vision:

Systemex offers vision coverage through Ameritas which utilizes the Vision Service Plan (VSP) network.

## Dental:

Dental Insurance is available to all eligible employees and their eligible dependents. If an in-network provider is selected, Preventative Care is paid at 100%, Basic at 80% and Major is covered at 50%. If an out-of-network provider is selected, Preventative Care is paid at 80%, Basic at 80% and Major is covered at 50%. There is a \$50 (single) and \$150 (family) deductible for both basic and major coverage and a \$1,500 maximum benefit per lifetime for orthodontic treatment.

Dental insurance is provided through Blue Care Dental (A BCBS company). A list of participating dentists can be found at their website: <http://www.bcbsil.com/providers/dental.htm#> and select DPPO to start your search.

## Short-Term Disability:

Systemex provides a short-term disability (STD) benefits plan to eligible employees who are unable to work because of a qualifying disability due to a non-work related injury or illness. After a seven (7) day waiting period, associates will receive 66 2/3% of their regular pay for a maximum of twelve (12) weeks. Systemex provides this benefit at no cost to the associate.

### Long-Term Disability:

Systemx provides a long-term disability (LTD) benefit plan to help eligible employees cope with an illness or injury that results in a long-term absence from employment. LTD is designed to ensure a continuing income for employees who are disabled and unable to work. Associates are eligible for LTD after they have exhausted their twelve (12) weeks of short-term disability and have been approved.

### Basic Life Insurance:

Systemx provides life insurance at 2 times annual earnings, up to a maximum benefit of \$250,000 at no cost to the associate.

### Basic Accidental Death & Dismemberment (AD&D):

Systemx provides AD&D at 2 times annual earnings, up to a maximum benefit of \$250,000. This is provided at no cost to the associate.

### Dependent Life:

Systemx provides basic dependent life insurance at no cost to the associate.

### Supplemental Life Insurance & AD&D:

Systemx offers associates to purchase supplemental life insurance and/or AD&D coverage at group term rates for both themselves and their dependents. Associates may purchase up to a maximum of \$500,000.

New associates are guaranteed coverage up to \$250,000. Amounts elected in excess of \$250,000 will be subject to medical underwriting. If you and your eligible dependents elect coverage within 31 days of your eligibility date, coverage up to the Guarantee Issue amount will become effective on the first pay cycle after your sign date.

Life insurance may be purchased for a spouse equal to 100% of the amount the Associate purchases, not to exceed \$500,000. Spouses are guaranteed a minimum of \$50,000 of coverage. Amounts elected in excess of \$50,000 will be subject to medical underwriting.

- Bi-weekly rates are based on both the associate and spouses's age.
- Up to five (5) children are eligible for coverage up to \$10,000 each.



### Long Term Care:

Associates who reach three years of service with Systemx by January 1st will automatically be enrolled in a company-paid Long Term Care base plan of \$1,000 monthly, (three year duration) with an option to purchase additional coverage. Associates who do not meet three years of service by January 1st and would like to purchase Long Term Care coverage will need to complete an Enrollment Application and Evidence of Insurability (EOI)/Medical Underwriting form at Open Enrollment time. The EOI only needs to be completed when certain volumes of Long Term Care are purchased.

### LifeBalance Program:

Systemx provides a comprehensive consultation service for employees and family members in areas such as:

- Family Concerns
- Marital Issues
- Financial Issues
- Emotional Concerns
- Addiction and Recovery
- Parenting, Child and Elder Care
- Stress

This confidential service is available 24 hours a day, seven days a week.

## Flexible Spending Account (FSA):

Systemex provides a Flexible Spending Account (FSA) program that allows employees to have pre-tax dollars deducted from their salaries to pay for eligible out-of-pocket expenses. The pre-tax contributions made to the FSA can be used to pay for predictable non-reimbursed healthcare expenses and dependent care expenses during the plan year. Through the FSA program, you can reduce your taxable income without reducing your real income so that you can keep more of the money you earn. Associates may elect to set aside the maximum allowable limit defined by the IRS for Health Care and Dependent Care\* accounts. There is an additional period of time during which you may incur eligible expenses which can be reimbursed, 2 months and 15 days beyond the plan year.

\*Associates who are considered “highly compensated employees” under IRS rules may not exceed \$3,500 for the Dependent Care Account. An Associate is considered a highly compensated employee if his or her prior year’s compensation, (including bonus and commissions), from Systemex exceeds the applicable threshold.

## Retirement

### 401(k) Savings Plan:

Systemex has established a 401(k) savings plan to provide associates the potential for future financial security for retirement. You will be automatically enrolled in the 401k plan at 3% of pay for the initial enrollment, then will be increased in 1% increments at the beginning of each plan year, up to 10% of pay. If you do not wish to be automatically enrolled, you may elect not to defer or to defer another percentage. Contributions will default to an age-appropriate target fund unless you direct otherwise.

Systemex will match 100% of salary deferral contributions up to 3% of pay. Matching contributions will be made per payroll. Your pay may be restricted to the annual pay limit announced by the IRS. A ROTH option is available and allows salary deferral contributions after taxes up to the annual IRS limit.

A non-discretionary contribution of 3% to the 401k plan is also provided to all eligible associates active at any time during the plan.

### Profit Sharing:

Systemex may make a discretionary contribution at the end of the Fiscal year if you are an eligible associate. Eligible associates must be active on the last day of the Plan year and have completed 1,000 hours. Associates are 100% vested in these contributions after 2 years of vesting service. A year of vesting service is defined as 1000 hours worked during the plan year.

The Summary Plan Description will provide more information regarding the Systemex Profit Sharing and 401k Plan.



## Additional Benefit Programs:

### Metlife

- Critical Illness
- Accident
- Hospital

### Nationwide

- Pet insurance

## Work/Life

### Paid Time Off (PTO):

Sysmex provides paid time off from work to eligible associates for vacation, temporary illness/injury or personal reasons. Sysmex encourages associates to utilize their earned PTO time which is accrued monthly throughout the calendar year.

### Flextime:

Flexible scheduling, or flextime, is available in some cases to allow associates to vary their starting and ending times each day within established limits.

### Bereavement Leave:

Up to three (3) days of bereavement leave is available for those associates who need to take time off due to the death of an immediate family member.

### GlobalFit:

Gain access to fitness clubs across the country with this discount program. Receive discounted membership fees which can be up to 60%. One day guest passes are available to try out a club. Membership fees are month-to-month and portable.

To enroll: [www.globalfit.com](http://www.globalfit.com) or call 1-800-294-1500.

Receive a \$200 annual credit toward the sign-up/monthly fee to a gym within the Global Fit network or a gym outside the Global Fit network

### OR

Receive a \$200 annual credit toward the purchase of home-based exercise equipment, fitness classes, or workout DVDs.

### Alight Solutions:

Alight is a benefit coaching service offered to Sysmex associates to aid in health care services. Alight is a free service to associates enrolled in our medical, dental, or vision plans. A few items Alight can assist with is clarifying plan coverage, reviewing cost for tests and prescriptions, scheduling medical and dental appointments, and reviewing bills to resolve issues.

## Years of Service

### Paid Time Off (PTO)

#### Hire – 5 years of Service

Monthly Accrual Rate	Annual Time-Off Available
1.5	18 Days

#### After 5 years

Monthly Accrual Rate	Annual Time-Off Available
1.916	23 Days

#### After 10 years

Monthly Accrual Rate	Annual Time-Off Available
2.333	28 Days

#### After 15 years

Monthly Accrual Rate	Annual Time-Off Available
2.75	33 Days

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