



*Advanced Design & Manufacturing
Employee Benefits Summary*

350 Heritage Avenue

Portsmouth, NH 03801

(603)430-7573

Jobs@advanceddesign.com

<https://www.advanceddesign.com>

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Welcome

Welcome to Advanced Design and Manufacturing employee benefits summary. Your benefit package has been carefully selected in an effort to provide you with quality employee benefits which are essential to all of our employees and your families. Employees working 30 hours or more per week are eligible to participate in the benefits program after 90 days of employment. The information provided in this booklet is meant to provide you with a basic summary of benefits. For specific benefit information, please contact the plan carriers at the customer service numbers listed in the booklet.

Anthem Medical Insurance



Employees working 30 hours or more per week are eligible for medical benefits after the completion of 90 days of employment. Eligible employees and their eligible dependents may choose to enroll in the Anthem Access Blue New England HMO plan.

ADM pays 80% of the employee's Anthem Medical insurance premium and pays 30% toward the other plans offered: Employee & Spouse, Employee & Child, or Family plan.

Calendar Year Deductible	\$5,000/person \$10,000/family
Annual Out of pocket maximums	\$8,500/person \$17,000/Family
Preventive Care/screening/immunization	No Charge
Primary Care (PCP) Office Visit	\$40 copay per visit.
Specialist Care Office Visit	\$80 copay per office visit
Surgery and anesthesia in an independent ambulatory surgery center.	\$250 copay per visit
Lab Tests furnished in an office or Freestanding laboratory facility.	No charge
Outpatient hospital setting.	Subject to deductible
X-rays, MRI/PET/Cat scans	Subject to deductible
X-rays,MRI/PET/Cat scans performed at a freestanding Radiology Center	\$250 Copay per service
InPatient Care Physician in-hospital care, surgery, delivery, anesthesia, lab, xrays, CT Scan, MRI	Subject to deductible
Chiropractic visit	\$40 copay per visit
Durable Medical Equipment	Subject to Deductible
Mental Health and Substance Abuse	\$40 copay per visit
Anthem Blue View Vision Exams-Adults (age 19 and older)	\$20 copay (1 exam per benefit period)
Child Vision Exam (up to age 19)	No Charge (in-network)
Emergency Room care	\$300 copay per visit after deductible has been met.
Urgent Care Facility	\$100 copay per visit

Anthem Prescription Drug Plan

Convenience or savings? No need to choose. You get both with Rx Choice Tiered Network.

With your plan, you have lots of choices about where to get your prescription medicines. And with the Rx Choice Tiered Network, you can choose a pharmacy that saves you money.

Your Pharmacy network offers two levels of coverage:

<p>\$ Level 1 These are our preferred pharmacies, where your copay or share of the prescription cost is lower. There are more than 25,000 Level 1 pharmacies across the country, including well known chains like:</p> <ul style="list-style-type: none"> • CVS • Target • Hannaford Food & Drug • Walmart 	<p>\$\$ Level 2 You'll pay a little more for your prescriptions at a Level 2 pharmacy. There are 40,000 of these around the country, including:</p> <ul style="list-style-type: none"> • Walgreens • Rite Aid • Genoa-QOL Healthcare
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Covered Prescription Drug Benefits	Cost if you use a Tier 1 In-Network Provider	Cost if you use a Tier 2 In-Network Provider	Cost if you use an Out-of-Network Provider
Pharmacy Out of Pocket	Combined with In-Network out of pocket maximum.	Combined with In-Network out of pocket maximum.	Not covered
Tier 1a Typically Lower Cost Generic	\$3 copay per prescription and \$8 copay per prescription for home delivery.	\$13 copay per prescription	Not covered
Tier 1b- Typically Generic	\$25 copay per prescription and \$63 copay per prescription for home delivery.	\$35 copay per prescription	Not covered
Tier 2 Typically Preferred Brand	\$80 copay per prescription and \$240 copay per prescription for home delivery.	\$90 copay per prescription	Not covered
Tier 3- Typically Non-Preferred Brand	30% coinsurance up to \$400 per prescription and 30% coinsurance up to \$1,200 coinsurance per prescription for home delivery	40% coinsurance up to \$500 per prescription	Not covered
Tier 4- Typically Specialty	40% coinsurance up to \$550 per prescription	50% coinsurance up to \$650 per prescription	Not covered

Save money on health care services by using our Site of Service program

It is important to receive the care you need when you need it, but you shouldn't have to pay more for it. Anthem's cost-saving programs can help. You can save hundreds of dollars, and sometimes even thousands, when you go to lower-cost independent providers listed on our Find Care tool at [anthem.com](https://www.anthem.com).

You will pay less for all of these services when you use independent providers.¹ Below are examples of what you might pay:



Lab tests

Copays are \$0



Radiology (X-rays and ultrasounds)

Copays are no more than \$150



Advanced diagnostic imaging (MRIs and CT scans)

Copays are no more than \$250²



Physical, occupational and speech therapy

Costs are the same as a primary care visit



Outpatient surgery

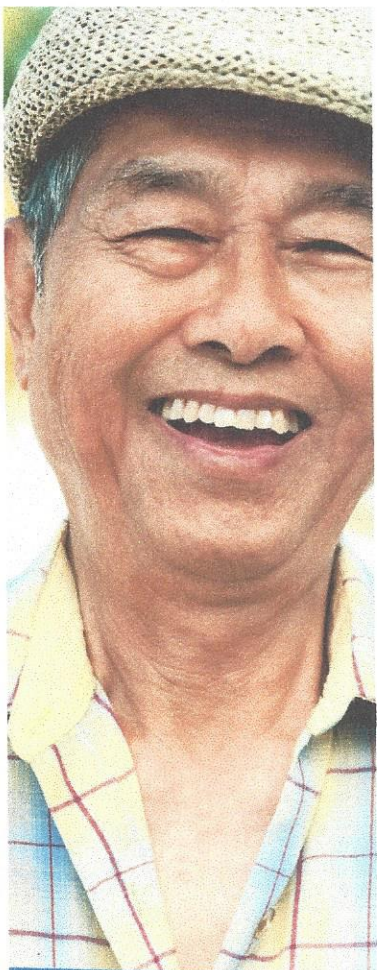
Copays are between \$100 and \$250³



To learn more about how and where you can save on these services, visit [anthem.com/siteofservicenh](https://www.anthem.com/siteofservicenh)

It only takes a few minutes to find a location near you

You can find Site of Service locations by logging on to anthem.com and searching for the service on the Find Care tool. Site of Service will be listed on the search page next to the lower-cost locations.



Lab tests

All independent labs in New Hampshire, including Quest Diagnostics®, LabCorp and NorDx, are part of your Site of Service program, as well as some hospital-based labs. If a hospital-based lab is included in Find Care, it is in the program.



Outpatient surgery

You can search for outpatient surgery centers in the Find Care tool or go to anthem.com/siteofservicenh for a full list of centers and the services each location provides.



Physical, occupational or speech therapy

Use the Find Care tool to search for physical, occupational, and speech therapy locations that are part of your Site of Service benefit.



Radiology and advanced diagnostic imaging

For services such as X-rays, ultrasounds, MRIs, or CT scans, you have a low copay when you choose a Site of Service location.

Receive cash back by using lower-cost care options

SmartShopper™ is a program that offers Anthem members up to \$1,000 in cash rewards for receiving common health services at lower-cost facilities. The next time you need care, you can visit smartshopper.com or call 1-800-824-9127 and choose a lower-cost option identified by SmartShopper for a cash reward.



1. Site of Service providers are limited to locations in New Hampshire and some adjoining counties in bordering states.

2. Check your Certificate of Coverage as cost shares and plan designs may vary.

3. If you need more care as part of the surgery or procedure, you may have to pay coinsurance and/or a deductible (the amount you pay before the plan pays). For example, you may pay more for pathology or lab work if it is not sent to one of the labs found on Anthem's Find Care tool. You also need to make sure your doctor at the ambulatory surgery center knows you have Anthem's Site of Service program.

SmartShopper is an independent company.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

You can save money on the care you need. To learn more, please call the Customer Service number of the back of your member ID card.

Find a high-quality, Site of Service lab location today!



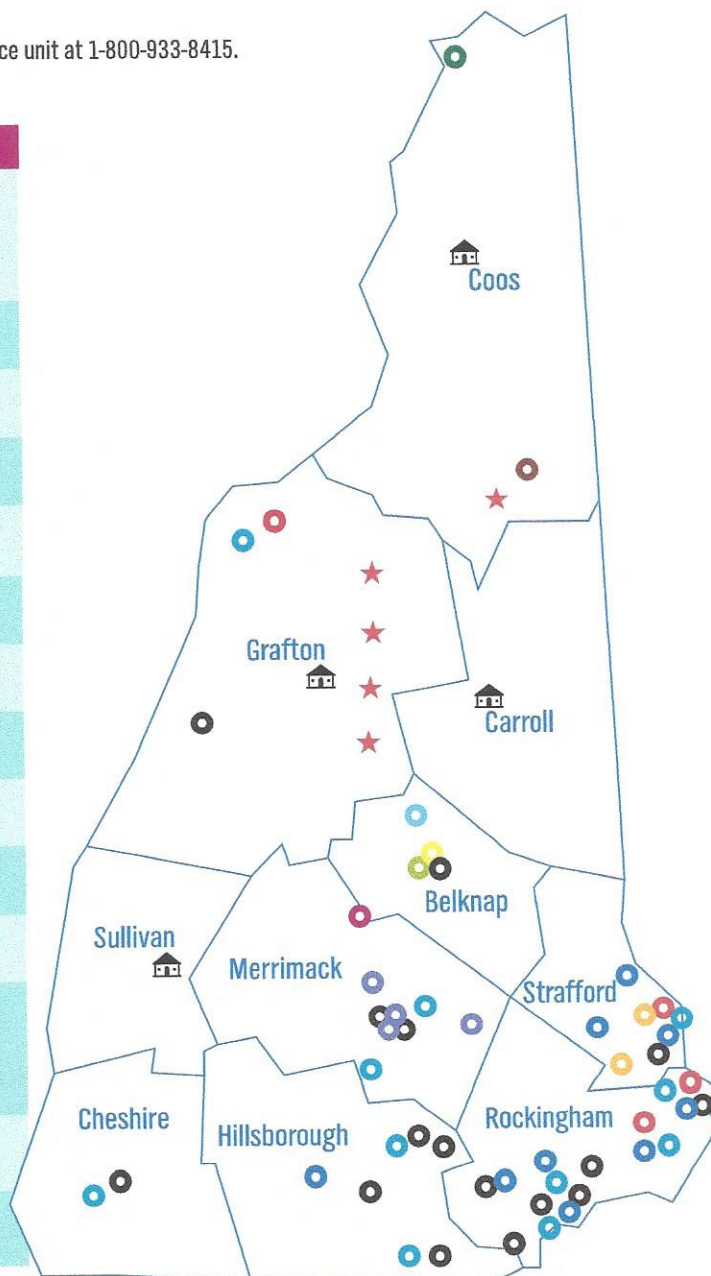
Great news! We've got high-quality, Site of Service lab choices for you.

Please take a look at our map and list of labs in New Hampshire. As a member, your visits will be covered 100% by your health plan for covered routine services.

For the most up-to-date information or for questions, please call the Designated Service unit at 1-800-933-8415.

Listings effective as of August 25, 2020.

Name	Phone number/Website
★ Ammonoosuc Community Health Services ★ Lab services are done by Quest Diagnostics, limited to patients at this practice.	ammonoosuc.org
Androscoggin Valley Hospital	1-603-752-2200 avnhh.org
Concord Hospital Independent Outpatient Laboratory	1-603-225-2711 concordhospital.org/services/laboratory
ConvenientMD	convenientmd.com
Cottage Hospital Lab	1-603-747-9000
Franklin Regional Hospital Lab	1-603-934-2060 ext. 3200 lrgh.org
Interlakes Clinical Laboratory	1-603-279-2269 lrgh.org
Laboratory Corporation of America	1-855-277-8669 labcorp.com
Laconia Clinic Laboratory	1-603-524-5151 lrgh.org
Lakes Region General Hospital Lab	1-603-524-3211 lrgh.org
Nordx	1-800-773-5814 nordx.org
Quest Diagnostics Incorporated Quest provides at-home lab service in certain ZIP codes within Carroll, Coos, Grafton and Sullivan counties.	1-866-697-8378 questdiagnostics.com
Upper Connecticut Valley Hospital	1-603-237-4971 ucvh.org
Wentworth-Douglass Hospital	1-603-742-5252 wdhospital.com



-  Androscoggin Valley Hospital
-  Franklin Regional Hospital Lab
-  Nordx
-  Upper Connecticut Valley Hospital
-  Concord Hospital Independent Outpatient Laboratory
-  Interlakes
-  Quest Diagnostics Incorporated
Quest provides at-home lab service in certain ZIP codes within Carroll, Coos, Grafton and Sullivan counties.
-  Wentworth-Douglass Hospital
-  Convenient MD
-  LabCorp
-  Laconia
-  Lakes Region
-  Cottage Hospital Lab
-  Lakes Region

You can save money on outpatient surgery and other procedures through Anthem's Site of Service benefit option.



With the Site of Service benefit option, use one of these ambulatory surgery centers (ASC) to help lower your out-of-pocket costs.

Services performed vary by site. For the most updated listing, visit [anthem.com/stateofnhsaves](https://www.anthem.com/stateofnhsaves).

Facility	Dental	Ear, Nose & Throat	Gastroenterology	General	Gynecology	Neurology	Ophthalmology	Oral & Maxillofacial	Orthopedic	Pain Management	Plastic Surgery	Podiatry	Urology	Vascular
Access Sports Medicine ASC Auburn, NH 1-603-518-7190 Accesssportsmed.com									X	X				
Androscoggin Valley Hospital Berlin, NH 1-603-752-2200 avhnh.org		X	X	X	X				X				X	
Atlantic Plastic Surgery Center Portsmouth, NH 1-603-431-8819 atlanticplasticsurg.com					X					X	X	X		
Barrington Surgical Care Barrington, NH 1-603-664-0100 nhpain.com										X				
Bedford Ambulatory Surgery Center Bedford, NH 1-603-622-3670 bedfordsurgical.com	X	X	X	X			X		X	X	X	X		
Capital Orthopedic Surgery Center LLC Concord, NH 1-603-228-7211 concordortho.com									X					
Capital Orthopedic Surgery Center LLC Derry, NH 1-603-425-6966 concordortho.com									X					
Cataract and Laser Center Andover, MA 1-978-475-0959 CLCandover.comcastbiz.net							X							
Center for Pain Solutions Nashua, NH 1-603-577-3003 painsolutionsusa.com										X				

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Facility	Dental	Ear, Nose & Throat	Gastroenterology	General	Gynecology	Neurology	Ophthalmology	Oral & Maxillofacial	Orthopedic	Pain Management	Plastic Surgery	Podiatry	Urology	Vascular
Concord ASC at Horseshoe Pond Concord, NH 1-603-415-9460		X		X	X	X		X	X	X	X			X
Concord Endoscopy Center LLC Concord, NH 1-603-415-9450 giaofnh.com			X											
Concord Eye Surgery LLC Concord, NH 1-603-224-6503							X				X			
Cottage Hospital Woodsville, NH 1-603-747-9000 cottagehospital.org			X	X		X			X	X		X		X
Dartmouth Hitchcock Clinic Manchester, NH 1-603-629-1800 dartmouth-hitchcock.org			X											
Dartmouth Hitchcock Clinic Nashua, NH 1-603-577-4000 dartmouth-hitchcock.org			X											
Elliot One Day Surgery Center Manchester, NH 1-603-663-5900 elliott1-day.com	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Hillside Surgery Center Gilford, NH 1-603-524-7514 hillsidesurgerycenter.com							X		X	X				
Lakes Region General Hospital ASC Laconia, NH 1-603-524-3211 lrgh.org		X	X	X	X				X	X			X	X

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Merrimack Valley Endoscopy Center Haverhill, MA 1-978-521-3235 pmaonline.com			X											
Minimally Invasive Surgery Center Bedford, NH 03110 1-603-472-8888 miscne.com						X			X	X				
Nashua Ambulatory Surgery Center Nashua, NH 1-603-882-0950 nashuasurgical.com		X		X			X		X	X	X	X		
Novamed Surgery Center of Nashua LLC Nashua, NH 1-603-882-9800 novamedsurgeryofnashua.com							X							
Orchard Surgical Center LLC Salem, NH 1-603-401-6466 orchardsurgical.com		X	X	X	X		X		X	X	X	X	X	
PMC Surgical Center, LLC Merrimack, NH 1-603-424-8866 painmd.com														
PMC Surgical Center, LLC Somersworth, NH 1-603-692-3166 painmd.com														
Portsmouth Regional ASC Portsmouth, NH 1-603-433-0941 prasc.com		X	X	X	X		X		X	X	X	X	X	X

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Facility	Dental	Ear, Nose & Throat	Gastroenterology	General	Gynecology	Neurology	Ophthalmology	Oral & Maxillofacial	Orthopedic	Pain Management	Plastic Surgery	Podiatry	Urology	Vascular
Rye Surgical Center Rye, NH 1-603-319-1581 nhpain.com										X				
Stratham ASC Stratham, NH 1-603-772-2076 strathamasc.com		X	X	X	X				X		X			
The Surgery Center of Greater Nashua Nashua, NH 1-603-578-9909 surgerycenternashua.org		X	X	X	X				X			X		
Upper Connecticut Valley Hospital Colebrook, NH 1-603-237-4971 ucvh.org				X					X				X	
Wentworth Surgery Center Somersworth, NH 1-603-285-9288 wentworthsurgerycenter.com		X	X	X	X		X	X	X	X		X	X	

This list of facilities and services is only meant to be a guide to the types of surgical procedures that may be provided at the Site of Service facilities. Benefits for procedures offered at facilities vary based on the actual procedure performed and the services covered under your health benefit plan. Contact Anthem Customer Service for more information about plan benefits before you get any services. This information is a guide only and is subject to change. The list of facilities can also be found using the Find a Doctor tool at [anthem.com/find-doctor](https://www.anthem.com/find-doctor).



Need help meeting your health goals? Enjoy an extra boost with these tools.

Get the most out of your benefits

Did you know you have access to the latest health and wellness tools and resources whenever, wherever? That makes it a whole lot easier for you to stay on top of your health.

Excited? We are.

Just take a look at the programs and technology available to you as part of your health benefits:

- **Employee Assistance Program (EAP):** You and your household members can turn to your EAP 24/7/365 for help addressing family, work or other issues that may be causing stress or concern. Services include up to three free counseling visits per issue.
- **MyStrength:** This free online and mobile program supports your emotional health and wellness. It includes tools and resources to help manage addiction, anxiety, chronic pain, depression, stress and sleep. You can also try out positivity training tools, a daily mood tracker, inspirational videos and articles, and e-learning materials.
- **24/7 Nurseline:** Registered nurses are on call 24/7 to advise you on everything from treating a baby's fever to allergy relief. They can also guide you on where to go for care.
- **Future Moms:** Nurses help moms-to-be follow a health care provider's plan of care, identify any risks, make healthier decisions during pregnancy and prepare for delivery. Plus, Future Moms with Breastfeeding Support on LiveHealth Online offers moms online visits with a lactation consultant, counselor or registered dietician through private and secure video — using a smartphone, tablet or computer.
- **MyHealth Advantage:** When gaps or risks are identified, you'll get a confidential MyHealth Note outlining specific actions you can take for better health and lower health care costs.
- **ConditionCare:** If you're dealing with a chronic condition like asthma or diabetes, you'll get one-on-one professional help managing your health and reaching your health goals.
- **Case Management:** If you have complex health issues, you can better manage them and navigate the health care system with the help of our care managers. Backed by a team of doctors, pharmacists, exercise physiologists and others, they have the latest information and treatment options.
- **Digital platform driven by artificial intelligence (AI):** This new health management app, called Sydney Health, connects all of your benefits with health and wellness resources to give you both health plan details and care recommendations. Sydney Health can send you reminders about getting preventive checkups and tests; information on how to find a doctor using quality and cost information; and health tips built on your unique medical history. It also makes it easy to see a doctor online, schedule appointments and chat with customer service.

Need answers right away? Just reach out to us.

Have a question about a claim? Wonder how much you'll pay out of pocket for care? No worries. Just ask. You'll get the personalized support you need with Anthem Health Guide.

Health Guide lets you talk to highly trained professionals who can walk you through the sometimes confusing health care system. They can help you:

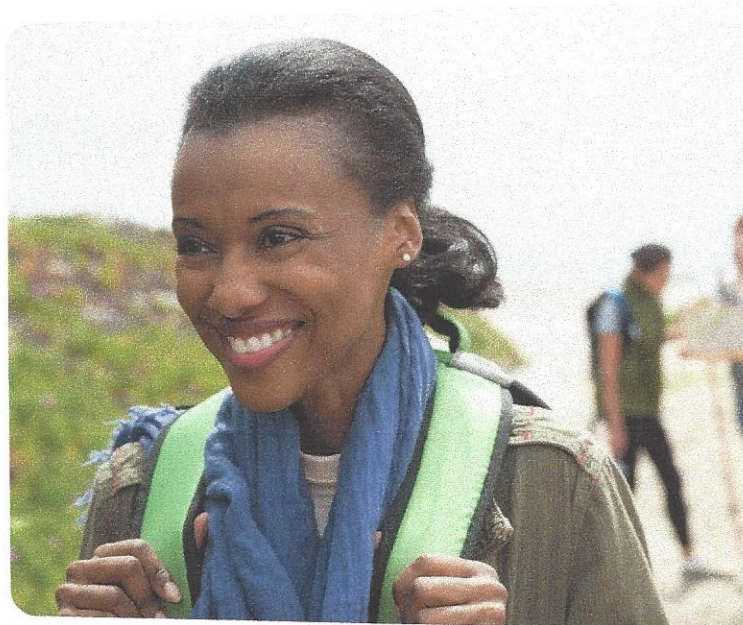
- Connect with programs and support covered by your plan.
- Stay on top of your preventive exams and screenings.
- Get answers to questions about a claim.
- Compare costs on health care services.
- Find doctors in your plan.

Want to chat? Reach out to a Health Guide by calling the Member Services number on the back of your health plan ID card. You can also send us a secure email or chat with us online. Simply go to [anthem.com](https://www.anthem.com).

How to make good health pay off

It's true that good health is its own reward. But getting something extra feels good, too. That's how Health Rewards works. It rewards you and your covered spouse or partner for taking part in health and wellness programs. As you complete your Health Rewards activities, your rewards dollars are automatically deposited to your Health Rewards card. This is a reloadable rewards card that works like a credit card. You can use it to cover qualifying medical expenses. You'll get your card 12 to 20 days after completing your first Health Rewards activity from the following:

- **Preventive care:** Preventive exams give your doctor a picture of your overall health. They can help you stay healthy, catch problems early and even save your life. To earn rewards, see your doctor for any needed exam or care listed below. You'll get your rewards once your claims have been processed for all activities:
 - Get an annual adult wellness exam (at a doctor's office) and an annual flu shot (at a doctor's office, pharmacy or retail clinic), earn \$50. You don't have to complete the wellness exam and flu shot in any particular order or together. Just be sure claims are submitted to Anthem for both steps by your doctor or other provider.²
- **Digital platform (Sydney Health):** Using a personalized online dashboard, Sydney Health can help you set health goals, complete your Health Assessment, use wellness trackers and more to earn points.
 - Reach 100 points, earn \$50.
 - Reach 200 points, earn \$50.
 - Reach 300 points, earn \$50.
- **Gym reimbursement:** You and your adult family members age 18 or older are eligible to earn reimbursements for your fitness center membership dues.¹ Payout is per member, per benefit year and up to \$400 annually!
Just follow these easy steps to qualify:
 1. Work out 50 times in each six-month period within your benefit plan year at a qualifying fitness center.
 2. Track your workout sessions.
 3. Send in completed required forms.To find out more and download forms, log in to anthem.com.



¹ The amount of the reimbursement may be considered income to you and subject to state and federal taxes in the tax year it is paid. We recommend that you consult a tax expert with any questions regarding your tax obligations. This program is designed to help you make healthy, safe and small changes to your lifestyle. Before taking part in this program, talk to your doctor or health care provider—especially if you are pregnant or have an injury or medical condition. This program may not be right for everyone.

² Once a claim is processed, you'll be able to see confirmation of the reward in your rewards account on the <Anthem> Health Rewards site on the Completed Activities page.

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Employee Assistance Program Service Summary EAP with myStrength



Available 24/7, 365 days a year
Everything you share is confidential.*

When you need help meeting life's challenges, the Anthem Employee Assistance Program (EAP) is here for you and your household members. Check out some of the services we offer — at no cost to you:



Counseling

- Up to 3 visits per issue
- Face-to-face counseling or online visits via LiveHealth Online
- Can call EAP or use the online Member Center to initiate services



Legal consultation

- 30-minute phone or in-person meeting
- Discounted fees to retain a lawyer
- Online resources, including free legal forms, seminars and a library of articles



Financial consultation

- Phone meeting with financial professionals
- Consultation available during regular business hours — no time limits or appointments needed
- Online resources, including articles, calculators and budgeting tools



ID recovery

- Identity theft risk level checked by specialists
- Help with reporting to consumer credit agencies
- Assistance filling out paperwork and negotiating with creditors



myStrength

- Online “health club for your mind”
- E-learning modules and mood trackers
- Library of videos, articles and inspirational quotes
- Supports development of personal action plans



Dependent care and daily living resources

- Information available on child care, adoption, summer camps, college placement, elder care and assisted living through the EAP website
- For help with everyday needs, like pet sitting, relocation resources and more



Other anthemEAP.com resources

- Well-being articles, podcasts and monthly webinars
- Self-assessment tools for depression, anxiety, relationships, alcohol use, eating habits and more



Crisis consultation

- Toll-free number for emergencies
- Round-the-clock help available

Need help? Give EAP a try today.

Call us at 800-999-7222, use our Sydney Health app, or go to anthemEAP.com and enter your company code: My EAP NH.

* In accordance with federal and state law, and professional ethical standards.
This document is for general informational purposes. Check with your employer for specific information about benefits, limitations and exclusions.

Language Access Services – (TTY/TDD: 711)

Spanish – Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda.
Chinese – 您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。

Anthem complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem.com/co/networkaccess. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by Compare Health Services Insurance Corporation (Compare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

NEDelta Dental Insurance



Employees working 30 hours or more per week are eligible for dental benefits after the completion of 90 day of employment. You can visit any dentist, participating or non-participating network providers. However, there will be no balance billing with participating providers.

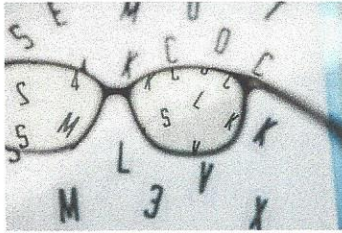
The Dental provider is Northeast Delta Dental.

Preventive Services Coverage A	Basic Services Coverage B	Major Services Coverage C
No Deductible	\$100/\$300 One-time Deductible	Per Person/Family
<p>Oral evaluations twice in a 12-month period, this includes periodic, limited, problem-focused, and comprehensive evaluations.</p> <p>Bitewing X-rays once in a 12-month period.</p> <p>X-rays of individual teeth as necessary.</p> <p>Preventive: Cleanings twice in a 12-month period.</p> <p>Fluoride: twice in a 12-month period to age 15.</p> <p>Sealant application to permanent molars, once in a lifetime per tooth, for children to age 15</p>	<p>Restorative: Amalgam (silver) fillings: Composite (white) fillings</p> <p>Oral Surgery: Routine Extractions</p> <p>Endodontics: Root Canal therapy</p> <p>Periodontics: Treatment of gum disease</p> <p>Periodontal Cleaning (maintenance procedures).</p> <p>Note: Only two cleanings are covered in a 12-month period. These may be any combination of routine (coverage A) or periodontal (coverage B).</p> <p>Space maintainers to age 15</p> <p>Full-mouth/panoramic X-rays once in a 5-year period.</p> <p>Emergency Palliative Treatment</p>	<p>Prosthodontics: Removable and fixed partial dentures (bridge); complete dentures</p> <p>Rebase and reline (dentures)</p> <p>Crowns Onlays</p> <p>Implants</p> <p>Denture Repair: Repair of removable denture to its original condition.</p> <p>Oral Surgery: Complex extractions and other surgical procedures</p> <p>Crown Lengthening: Clinical crown lengthening once in a lifetime per site.</p>
Delta Dental pays 100% No Waiting Period	Delta Dental pays 80% No Waiting Period	Delta Dental pays 50% After a 6 month waiting period

Calendar Year Maximum: \$2,000 up to \$4,000 per Person with Double- Up Max

Double-up Max

This Northeast Delta Dental plan allows you to double your calendar year maximum by earning an additional \$250 per year for use in future benefit periods. To qualify, you must have a claim paid for either an oral exam or a cleaning during a calendar year and your total paid claims cannot exceed \$500 during the same calendar year. The carryover will accumulate for each year of qualification up to the plan's original calendar year maximum.



NEDelta Vision Insurance

Your vision insurance is provided by Northeast Delta Dental. DeltaVision is supported by the nationwide **EYEMED Vision Care Access Network**, including private practitioners and the most popular retail and online retail locations. Employees working 30 hours or more per week are eligible for Vision benefits after the completion of 90 days of employment.

DeltaVision Plan Summary Hardware Plan	Network Benefits	Non-Network Reimbursement
Frames every 24 months;		
Any available frame at provider location	\$150 allowance, then 20% off balance	\$75
Standard Plastic Lenses every 12 months		
Single Vision/Bifocal/Trifocal	Member copay \$10, plan pays balance	\$25/\$40/\$55
Lens Options		
Uv Coating/Tint/Standard Scratch resistance	Member copay \$15 each	None
Standard polycarbonate	Member copay \$40	None
Standard anti-reflective coating	Member copay \$45	None
Standard Progressive	Member copay \$75	None
Premium progressive	\$75 copay, 80% of charge less \$120 allowance	None
Other add-ons and services	20% off retail price	None
Contact Lenses every 12 months		
Conventional	\$150 allowance, then 15% off balance	\$120
Disposable	\$150 allowance, member pays balance	\$120
Medically necessary	Paid in Full	\$200
Laser Vision Correction- Lasik or PRK	14% off retail price or 5% off promotional price	None

To locate a participating EyeMed Access Network provider, log on to member.eyemedvisioncare.com/nedd or call 1-866-723-0513

Sunlife Short Term Disability Insurance



Advanced Design and Manufacturing offers employees working 30 hours or more an opportunity to purchase Short Term Disability Insurance protection through Sunlife. Benefits are provided in the unforeseen event of an accident or illness.

The Short Term Disability benefit is 66.67% of your Total Weekly Earning, not to exceed the Maximum Weekly Benefit, less other income benefits.

The Maximum Weekly Benefit is \$1,000.

Elimination Period

The period of time you need to be continuously Totally Disabled before STD benefits are payable.

None- for an injury, if your total disability occurs within 72 hours after an accident.

7 Days—for a sickness or if your Total Disability begins later than 72 hours after an accident.

Maximum Benefit Period (The longest period of time Sun Life will pay you an STD benefit while you are totally or partially disabled).

13 Weeks

Contact info. 1-800-247-6875

www.sunlife.com



Advanced Design Manufacturing

Additional Employee Benefits

Employees who average 30 hours per week and have completed 90 days are eligible for additional benefits from ADM.



Paid Time Off Benefits: Vacation, Sick, Holidays

Vacation: 1-3 years earn 2 weeks of vacation days

3-5 years earn 2 ½ weeks of vacation days

5+ years earn 3 weeks of vacation days

*unused days may be carried over into the next year

Sick Time: Earn 1 week of sick days each year

*must be used in the year and cannot be carried over.

Holiday Pay: ADM pays (10) holidays per year



401 (k) Profit Sharing Plan

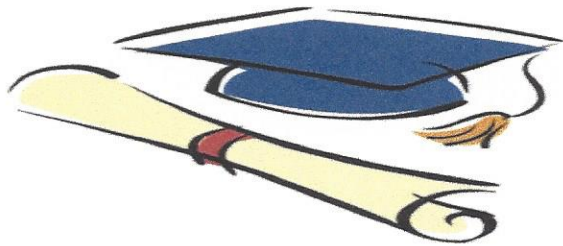
- Employees are eligible after 1 year and 1000 hours
- **ADM Matches 100% on the first 3%** you contribute, and then 50% on the next 2%. (Most companies only match 50-60%).
- “Best In Class Investment Choices”, including a ROTH option



Free Legal Services for ADM employees

Principal ARAGlegal.com offers you:

- Free online resources to help guide you through creating your own legal documents:
- Will, Living Will, and HIPPA authorization
- Healthcare Power of Attorney
- Medical treatment of minors
- Estate Planning education tools
- Free monthly webinar topics



Employee Scholar Program

Want to continue your education outside of normal work hours? ADM will reimburse your tuition, up to a certain limit, for work related courses.

- Pre-approved courses and tuition amounts
- Employee must achieve the required grades

Customer Service Numbers

Anthem Medical Benefits **1-800-870-3122**

www.anthem.com

NEDelta Dental Insurance Benefits **1-800-832-5700**

www.nedelta.com

NEDelta Vision Benefits **1-800-723-0513**

Northeast Delta Dental

www.member.eyemedvisioncare.com/nedd

SunLife Short Term Disability Benefits **1-800-247-6875**

www.sunlife.com

Morgan Stanley Investments: 401(k) Profit Sharing Plan information

GeorgeTzimas@morganstanley.com 603-629-0235

Principal Life **1-800-547-7754**

ARAG Customer Care **1-800-546-3718** www.ARAGlegal.com