



2025

VOLUNTARY BENEFITS

100% EMPLOYEE PAID BENEFITS

**NON-UNION
EMPLOYEES**

WELCOME TO EMR USA METAL RECYCLING

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Questions?

If you have questions about your benefits, contact USA.Benefits@emrgroup.com. You can also contact our outside benefits' consultant, Conner Strong & Buckelew. Their EMR Benefits Member Advocacy Center is reachable at **800-563-9929** (Mon-Fri, 8:30 am to 5:00 pm ET) or go to www.connerstrong.com/memberadvocacy to submit an inquiry online—anytime.

NOTE: All plans in this guide are 100% employee paid plans. They do not replace your health insurance coverage. They provide supplemental coverage.



VOLUNTARY LIFE

SYMETRA

Supplemental Life Insurance

EMR offers you the opportunity to purchase supplemental life coverage through Symetra. This is an additional layer of coverage that you may purchase to help protect your family financially in the case of death.

Benefits are also available to cover eligible spouses and dependent children. Please refer to your Symetra plan documents and enrollment materials for additional details and eligibility rules.

Visit our BenePortal at www.emrbenefits.com or by scanning the QR code. Use BenePortal to access benefit plan documents, insurance carrier, contacts, forms, guides, links, and other applicable benefit materials.



Supplemental Life Insurance Weekly Rates		
Age Band	Employee Rate (Per \$1,000)	Spouse Rate (Per \$1,000)
15-29	\$0.015	\$0.015
30-34	\$0.018	\$0.018
35-39	\$0.024	\$0.024
40-44	\$0.035	\$0.035
45-49	\$0.057	\$0.057
50-54	\$0.090	\$0.090
55-59	\$0.155	\$0.155
60-64	\$0.240	\$0.240
65-69	\$0.441	\$0.441
70-99	\$0.916	\$0.916
Child Rate	\$0.045 per \$1000	



HOSPITAL INDEMNITY

SYMETRA



A hospital stay can happen at any time and it can be costly. Hospital indemnity insurance helps you and your loved ones have additional financial protection. With hospital indemnity insurance, a benefit is paid directly to the covered person after a covered hospitalization resulting from a covered injury or illness.

Hospital indemnity insurance pays a fixed dollar amount per day for services and supplies you receive during a hospital stay, up to a maximum number of days each year. There are no pre-existing condition limitations, no health questions to answer and no medical tests to take. You're paid the full per-day benefit no matter what other insurance you have.

Below are the weekly rates that apply for hospital indemnity insurance.

Tier	Weekly Rate
Employee	\$2.65
Employee + Spouse	\$5.64
Employee + Child(ren)	\$4.34
Family	\$7.86

WHAT IS COVERED

Hospital	Intensive Care Unit (ICU)	
Car Accidents	Heart attacks	Respiratory failure
Illnesses	Strokes	Other serious conditions
Injuries	Serious injuries	

It can be used for expenses, such as:

- Copays
- Deductibles
- Coinsurance
- Unexpected costs
- Childcare
- Follow-up services
- Help for the home

Why Hospital Indemnity Insurance?

If you end up in the hospital, your focus should be on your recovery, not your medical bills. Hospital indemnity insurance can help with the cost of your stay, giving you and your family some financial peace of mind.

REMINDER! To elect coverage for your spouse and/or dependent child(ren), you must elect coverage for yourself.

PLEASE NOTE: If electing coverage after first eligible, you may be required to complete Evidence of Insurability (EOI).



HOSPITAL INDEMNITY

EXAMPLES & CLAIMS PROCESS



Meet Herman

During flu season, Herman falls seriously ill with pneumonia and spends five days in the Intensive Care Unit (ICU). Fortunately, Herman enrolled in Symetra's hospital indemnity plan through his work. This voluntary plan pays an initial day confinement benefit (admission benefit), followed by a per-day benefit starting on day two.

Hospital indemnity insurance removes some of the financial burden of Herman's hospital stay, so he can focus on getting well.

Herman's Hospital Stay

Herman's hospital stay resulted in \$2,200 in out-of-pocket medical costs.

Benefit Amount	
Per confinement admission (day 1)	\$750
Hospital stay (4 days total)	\$400
Total benefit recieved	\$1,150

Herman's benefit coverage pays \$750 per confinement (initial day), followed by \$100 for each of the next four days. Herman received a lump sum payment of \$1,150, which he can use to pay his out-of-pocket medical bills totaling \$2,200.



Filing a Hospital Indemnity Claim

Option 1

Use My Group Online (MyGO)

Initiate a claim within minutes on MyGO. This secure, user-friendly platform is available 24/7 through your computer or mobile device.

To submit your claim:

1. Log in to your account at <https://benefits.symetra.com/BenefitsEmployeePortal/landing> and click "Submit my claim."
2. Fill out a few simple fields and upload necessary documents
3. Hit "Submit"

Option 2

Email, mail, or fax a claim

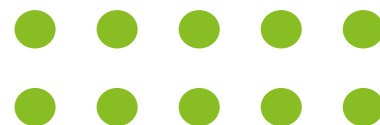
1. Request an itemized bill (form UB04 or HCFA 1500) from your provider with diagnosis and procedure codes.
2. Write a statement describing the date, place and cause of the accident.
3. Complete a claim submission form, which can be found on <https://benefits.symetra.com/BenefitsEmployeePortal/landing> under "Forms." You can also email, mail or fax this form to yourself.
4. Submit the above information to Symetra by email, mail or fax.

You can contact Symetra Monday through Friday, 7:30am to 6:00pm EST:

- Web: www.symetra.com
- Email: sbclaims@symetra.com
- Call: 1-800-497-3699
- Fax: (715) 682-5919

CRITICAL ILLNESS

SYMETRA



An unexpected diagnosis usually leads to unexpected expenses. Many of these—such as additional needs for transportation, childcare, help around the house, and more—aren't covered by major medical insurance. Critical illness insurance can help pay for these expenses through a lump-sum benefit paid directly to you, so you can focus on your recovery, rather than your finances.

What is covered?

- Cancer (minor and invasive)
- Heart attack (myocardial infarction)
- Stroke
- End stage renal failure
- Loss of sight, speech or hearing
- Major organ failure
- Parkinson's disease
- Diabetes (Type II)

Benefit Amount

- Employee: \$10,000 or \$20,000
- Spouse: 50% of the employee elected amount
- Dependent Child(ren): 25% of the employee elected amount

You choose how to spend or save your benefit. It can be used for expenses, such as childcare, travel expenses, to see a specialist, and copays and deductibles.

Health Screening Benefit

Health screenings are essential when it comes to early detection of serious conditions. If you elect critical illness insurance and complete an eligible health screening, you will receive a **\$50 incentive** for being proactive about your health. Each enrolled dependent is eligible to earn the incentive when completing an eligible health screening.

- Mammogram
- Pap test
- Prostate-specific antigen (PSA)
- Colonoscopy
- Chest X-ray
- Fasting blood glucose test
- Bone marrow testing
- Blood test for triglycerides

After completing a health screening, call or email Symetra with: (1) the name of the insured, (2) the type of screening, and (3) the date the screening was completed. You can also submit through MyGO.

Evidence of Insurability (EOI)

Employees may elect \$10,000 or \$20,000 with no medical underwriting during your initial enrollment period. Outside of electing coverage during an enrollment period, EOI will not be required during the plan year when an employee is enrolling as a new employee or as an existing employee following an approved qualified life event when elections are made within 30 days of eligibility under the plan or the qualified life event.

REMINDER! To elect coverage for your spouse and/or dependent child(ren), you must elect coverage for yourself.

CRITICAL ILLNESS

EXAMPLES & CLAIMS PROCESS

Meet Kristen, Robert, and Dalia

In addition to their medical coverage, Kristen and Robert elect voluntary critical illness insurance offered through their employer. Robert elects to enroll his wife, Dalia. See how the benefits they receive help each of them after they're diagnosed with covered conditions.

Kristen

Kristen receives treatment after doctors discover she has breast cancer. They use a combination of surgery and radiation therapy treatment. Kristen uses her critical illness benefit to help pay for her deductible and coinsurance, as well as other expenses while she's recovering.

Kristen elected \$10,000 worth of coverage and cancer is a benefit covered 100%.

How Kristen used her Benefit Dollars

Related Medical Costs	\$4,500
Child Care	\$300
Transportation	\$200
Remaining Benefit Amount put into Savings	\$5,000

Robert and Dalia

Shortly after enrolling in the critical illness plan, Robert suffers a heart attack and spends two days in the hospital.

Later that year, Dalia is diagnosed with advanced multiple sclerosis (MS) and starts a regimen involving medications and physical therapy.

Since Robert enrolled Dalia in the critical illness plan, they will each receive a benefit to help with a variety of related health costs and anything else they need. They welcome the financial support to help them recover and manage modifications to their lifestyle.

Robert elected \$10,000 worth of coverage and heart attack is a benefit covered 100%.

Dalia elects \$5,000 worth of coverage (50% of Robert's elected amount) and advanced MS is a benefit covered 100%.

How Robert and Dalia used their Benefit Dollars

Related Medical Costs	\$10,000
Remaining Benefit Amount put into Savings	\$5,000



Filing a Critical Illness Claim

Option 1

Use my Group Online (MyGO)

Initiate a critical illness claim within minutes on MyGO. This secure, user-friendly platform is available 24/7 through your computer or mobile device.

To submit your claim:

1. Log in to your account at <https://benefits.symetra.com/BenefitsEmployeePortal/landing> and click "Submit my claim."
2. Fill out a few simple fields and upload necessary documents
3. Hit "Submit"

Option 2

Contact Symetra

Start your critical illness claim by phone, email or fax. One of our representatives will walk you through the steps and will send you the necessary documents.

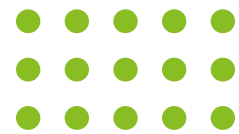
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- Fax: (715) 682-5919



CRITICAL ILLNESS

VOLUNTARY BENEFITS RATES



Below are the weekly rates that apply to the critical illness benefit options. REMINDER: To elect coverage for your spouse and/or dependent child(ren), you must elect coverage for yourself. Spouses may elect 50% of the employee elected amount. Dependent child(ren) may elect 25% of the employee elected amount.

\$10,000 Face Amount				
Age Band	Employee	Employee + Spouse	Employee + Child(ren)	Family
24 and under	\$0.78	\$1.22	\$0.98	\$1.47
25-29	\$1.06	\$1.65	\$1.26	\$1.90
30-34	\$1.39	\$2.17	\$1.59	\$2.41
35-39	\$1.81	\$2.81	\$2.01	\$3.06
40-44	\$2.55	\$3.92	\$2.75	\$4.16
45-49	\$3.75	\$5.52	\$3.94	\$5.77
50-54	\$5.47	\$7.73	\$5.67	\$7.98
55-59	\$6.78	\$9.51	\$6.98	\$9.76
60-64	\$8.52	\$11.76	\$8.71	\$12.00
65-69	\$10.67	\$14.77	\$10.87	\$15.02
70-74	\$13.74	\$18.58	\$13.94	\$18.83
75-79	\$17.95	\$23.82	\$18.15	\$24.06
80-84	\$20.35	\$29.25	\$20.55	\$29.50
85 and over	\$20.74	\$31.21	\$20.94	\$31.45

\$20,000 Face Amount				
Age Band	Employee	Employee + Spouse	Employee + Child(ren)	Family
24 and under	\$1.37	\$2.07	\$1.67	\$2.45
25-29	\$1.93	\$2.94	\$2.23	\$3.32
30-34	\$2.59	\$3.97	\$2.89	\$4.34
35-39	\$3.43	\$5.26	\$3.73	\$5.63
40-44	\$4.92	\$7.47	\$5.22	\$7.84
45-49	\$7.31	\$10.68	\$7.61	\$11.06
50-54	\$10.76	\$15.10	\$11.06	\$15.47
55-59	\$13.38	\$18.66	\$13.68	\$19.04
60-64	\$16.85	\$23.14	\$17.15	\$23.52
65-69	\$21.16	\$29.18	\$21.46	\$29.56
70-74	\$27.30	\$36.80	\$27.60	\$37.18
75-79	\$35.71	\$47.27	\$36.02	\$47.65
80-84	\$40.51	\$58.14	\$40.82	\$58.52
85 and over	\$41.31	\$62.05	\$41.61	\$62.43

Note: Rates are based on attained age and rates will increase as the employee moves to next age band.

MY GROUP ONLINE (MyGO)

SYMETRA

My Group Online (MyGO) is a convenient, user-friendly website that allows you to securely access and manage your Symetra benefits from anywhere, at any time.

To Get Started

1. Visit [symetra.com/MyGO](https://www.symetra.com/MyGO)
2. Create an Online Profile
3. Use the **"My Account"** button to Log in

Save MyGO to your phone's home screen for easy access.

- iPhone
 - Open MyGO in Safari.
 - Tap the **"Share"** icon in the bottom-middle of the browser.
 - Select "Add to Home Screen" and **"Add."**
- Android:
 - Open MyGO in Google Chrome.
 - Open the settings menu by selecting the three vertical dots in the top-right corner of the browser.
 - Select **"Add to Home Screen"** and **"Add Automatically."**

With MyGO, you can easily:

- Check the status of a claim.
- View an Explanation of Benefits (EOB) and enroll in paperless statements.
- Submit scans, photos or electronic versions of claim documents.
- Download important forms.
- Enter banking information to receive ACH benefit payments.

Contact Symetra Monday through Friday 7:30am to 6:00pm EST:

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- Email: sbclaims@symetra.com
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PET INSURANCE

LIBERTY MUTUAL

Many American households have at least one pet. In any given year, one in three of these beloved family members will need costly veterinary care, even if it is for routine exam visits and vaccinations. Should a pet become severely ill and need emergency care, costs can sometimes be more than pet owners can bear. With Liberty Mutual pet insurance, owners can focus on their pet's wellbeing without worrying about the cost for care.

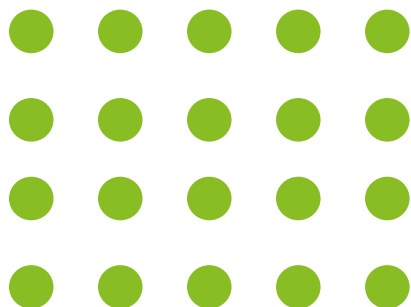
Liberty Mutual's customized pet insurance delivers multiple policy options offering coverage for accidents, illnesses, and wellness. Your quote is specific to your pet's needs.

How Do I Enroll and Pay for Coverage?

Fetch a quote by visiting <https://pet.libertymutual.com/>. Simply click "**Fetch your quote**", input your pet's information, and follow the prompts until your registration is complete.

You can click "**Compare the benefits**" to view a description of each plan option and what is covered. Liberty Mutual benefits are not eligible for payroll deduction through Ceridian. If you choose to enroll in this coverage offered by Liberty Mutual, you will be billed directly and must submit payments online.

Upon enrolling in this coverage, you will have access to the customer portal where you can view and download policy documents, file a claim, update your information, view claim history, and so much more!



ADDITIONAL BENEFITS

UHC

One Pass Select (Gym Network)

One Pass Select is designed to help make it easier for EMR employees and eligible dependent to prioritize their health and wellness through a low-cost, extensive nationwide gym network, digital fitness, grocery delivery service, and additional perks. Employees can contact One Pass Select Customer Support, from 8 a.m. – 9 p.m. CT Monday through Friday at 1-877-515-9364.

PLEASE NOTE: This is a voluntary benefit for employees enrolled in the medical plan. If you participate, you will be billed directly by UHC. Enrolled dependents (age 18+) may participate and will be billed directly by UHC.

One Pass Select – Membership Options for Employees					
Category	Digital	Classic	Standard	Premium	Elite
Monthly Fee	\$10	\$34	\$69	\$109	\$249
One-time enrollment fee	\$10	\$29	\$29	\$29	\$29
Gym Network Size		11,000+	13,000+	15,000+	17,000+
Premium			✓	✓	✓
Multi-location Access		✓	✓	✓	✓
Digital Access	23,000+	23,000+	23,000+	23,000+	23,000+
On-demand	✓	✓	✓	✓	✓
Livestreaming	✓	✓	✓	✓	✓
Workout builder	✓	✓	✓	✓	✓
Grocery delivery/other member perks		✓	✓	✓	✓
Family Memberships*	✓	✓	✓	✓	✓
Upgrade/downgrade	✓	✓	✓	✓	✓
Cancel within 30 days	✓	✓	✓	✓	✓

*10% discount

Real Appeal*

A lifestyle and weight management program

Real Appeal uses clinically proven science to help motivate employees to improve their health and reduce their risk of developing costly chronic conditions such as heart disease and diabetes. The program offers:

- **Success Kit**

After attending your first group coaching session, employees receive a Success Kit with tools to help them kick-start their weight loss. The kit includes a balanced portion plate, an electronic food scale, a digital weight scale, and a digital fitness app.

- **Health Coach**

You will be assigned a personal Health Coach. Coaches will guide you through the Real Appeal program step by step, customizing it to help fit your needs, personal preferences and goals.

- **Online Support and Mobile App**

Real Appeal is designed to help you stay accountable to your goals with:

- Customizable food, activity, weight and goal trackers
- Unlimited access to digital content
- Online group sessions where you have support from other members through chat
- An online lifestyle program to help you learn new ways to be their healthiest selves

*The Real Appeal program is voluntary, with no cost to you.

For any additional questions please contact the Real Appeal Answer Center at 1-844-924-7323, Mon-Fri, 4am-8pm PT(6am-10pmCST)

Email Support Link: <https://coachinghelp.werally.com/realappeal/s/email-support>

