

Benefits “At A Glance”

HEALTH BENEFITS	
Benefit	Description
Medical	Healthcare coverage is offered through BlueCross BlueShield of Illinois (“BCBSIL”). There are three medical plans available – Premier, Standard and Basic. All plans are PPO Health Care Savings plans. The deductibles, out-of-pocket maximums and HSA company contributions vary for each plan. Please see benefit guide for more information. Coverage through BCBS also gives you access to virtual care through MD Live, a tele-health option. OptumRx serves as the pharmacy benefit manager for ND Paper’s medical plans. Prescription coverage will be seamlessly incorporated into any BCBS plan you select.
Dental	ND Paper offers dental coverage which includes preventive, diagnostic, basic, and major services. There are two dental options available, including one with orthodontia coverage, through Cigna Dental.
Vision	ND Paper offers vision coverage through VSP which includes exams, lenses, and contacts.
Hinge Health	Hinge Health, a digital exercise therapy program to support back and joint health, is available to employees and their dependents who participate in an ND Paper medical plan. Hinge Health programs are available to employees and their eligible dependents at no cost.
Omada	Omada for Hypertension is a personalized program that provides tools and support to help employees reach health goals, whether that's losing weight, lowering blood pressure, or improving overall health. The program is available at no cost to employees and adult family members enrolled in our Blue Cross and Blue Shield of Illinois health plan who are living with high blood pressure.
TAX-ADVANTAGED ACCOUNTS	
Health Savings Account	The Health Savings Account is your private bank account which is funded with an annual contribution from ND Paper and with pre-tax contributions you elect to contribute. Money in your HSA may be used to pay out-of-pocket healthcare expenses. You own the account even if you change companies.
Limited Purpose Health Care Flexible Spending Account	Through a Flexible Spending Account, you can set aside money from your pay, pre-tax, for dental and vision expenses. You need to plan and estimate carefully, because if you set aside more than you need and don't spend it by the deadline, you will forfeit your unused account balance.
Health Care Flexible Spending Account	Through a Flexible Spending Account, you can set aside money from your pay, pre-tax, for medical, prescription drugs, dental and vision expenses. You need to plan and estimate carefully, because if you set aside more than you need and don't spend it by the deadline, you will forfeit your unused account balance. This plan can only be elected if you are not enrolled in a high deductible health plan, like ND Paper’s medical plan options.
Dependent Care Flexible Spending Account	A Dependent Care Flexible Spending Account allows you to set aside money, before taxes, to pay for eligible work-related day care expenses. These expenses also include before- and after-school care programs, preschool and summer day camp for children under age 13. The account can be used to care for a spouse or other dependent who lives with you and is physically or mentally incapable of self-care.
FINANCIAL SECURITY	
Basic Life and Accidental Death & Dismemberment	ND Paper provides basic life insurance equal to one times annual earnings up to \$500,000 to all eligible employees. The cost of coverage is paid in full by the company and is provided by Prudential Insurance.
Optional Life and Accidental Death & Dismemberment	Voluntary Life and AD&D insurance allows you to purchase additional life and AD&D coverage to protect your family’s financial security. Coverage for a spouse and children is also available. Prudential Insurance is our carrier.
Short-term Disability	Short-term disability benefits replace part of your income if you temporarily can't work because of an injury, illness, or pregnancy. The cost for this benefit cost is 100% company paid and can replace a portion of your income for up to 26 weeks.
Long-term Disability	If you can't work for a longer time than is covered by short-term disability, long-term disability (LTD) replaces part of your monthly income. The cost for the basic coverage is 100% company paid. Employees have the option to purchase supplemental LTD insurance to increase their coverage through Prudential Insurance.
401(k) Plan	Participants may contribute to ND Paper’s 401(k) Retirement Plan on a pre-tax, ROTH, or after-tax basis. To help you reach your retirement goals, ND Paper will match \$0.50 for each dollar you contribute up to 8% of your pay. Matching contributions are 100 percent vested at all times. You are eligible for the

	401(k) plan from your date of hire. Automatic enrollment at a 8% contribution rate will occur 45 days after your hire date, but you can proactively make your elections and begin deductions prior to then. ND Paper may also make a profit-sharing contribution. When a contribution is made, the company will contribute 3% of your annual earnings to the plan on your behalf.
myFinancial Future	As part of ND Paper's retirement plan, employees have access to a financial wellness and advice program. Program services include one-on-one planning consultations, monthly group meetings and webinars and fee-based advisor managed accounts.
VOLUNTARY BENEFITS <i>(Voluntary benefits are not health insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act)</i>	
Critical Illness Insurance	Critical Illness Insurance, offered through Voya, pays a lump-sum benefit if you are diagnosed with a covered disease or condition. You can use this money to help pay for expenses not covered by your medical plan, lost wages, childcare, travel, home health care costs or any of your regular household expenses.
Hospital Indemnity Insurance	Hospital Indemnity Insurance pays a daily benefit if you have a covered stay in a hospital, critical care unit, or rehabilitation facility. You can use this money for any purpose you like.
Accident Insurance	ND Paper, through Voya, offers Accident Insurance which pays you benefits for specific injuries and events resulting from a covered accident. You can use this money however you like, for example for deductibles, childcare, housecleaning, groceries or utilities.
WORK/LIFE	
Business Travel Accident Insurance	ND Paper provides employees Business Travel Insurance which provides a variety of benefits to assist you while you're traveling for business. Benefits include assistance with returning to the US in the case of an emergency or help if you've lost your passport. It also would pay a benefit to your beneficiary in the event of your death while on company business. This insurance is offered through New York Life.
Employee Assistance Program	ND Paper offers an employee assistance program through ComPsych to assist you and your family with personal issues, planning for life events or simply managing daily life. The services include counseling, work-life solutions, healthcare navigation and legal and financial support and resources. ComPsych services are completely confidential and a free benefit available to any member of an employee's immediate household.
Discount Plan	LifeMart provides you and your family with discounts and deals for local and national merchants at no cost to you. Deals are updated throughout the year and include discounts for hotels and travel, car rentals, electronics, and more.
WELLNESS BENEFITS <i>(Participation in programs requires enrollment in ND Paper medical plan)</i>	
Wellness Incentives (Biometric Screenings)	ND Paper provides an employer HSA contribution annually to benefit eligible employees and their spouses for completing biometric screenings and physicals. You simply have your physician complete and submit a Physician Health Screening form to Health Advocate in conjunction with your annual physical.
Well on Target	ND Paper has partnered with BCBSIL to offer a variety of programs aimed at helping you become and remain healthy. You can earn health savings account (HSA) dollars throughout the year by participating in these programs.
Blue Points	Employees enrolled in an ND Paper medical plan are eligible to participate in the BCBSIL Blue Points program. You can earn points for regularly participating in many different healthy activities. Points are redeemed in the online shopping mall, which provides a wide variety of merchandise.
Member Rewards	Member Rewards – a BCBS program administered by Sapphire Digital - offers cash rewards when a lower-cost, quality provider is selected from several options. Member Rewards allows you to shop for your health care services and can save you money depending on where you go for care.

This document is not a legal benefit plan document nor an agreement for employment. If there are any conflicts between the information presented here and the legal plan documents covering these plans and programs, the legal plan documents will govern. ND Paper reserves the right to change or terminate benefit plans and programs at its discretion.