

The Diamond WTG Benefits Experience

When you begin your career at Diamond WTG Engineering & Services, Inc., you'll have the opportunity to take advantage of our robust benefits offerings. They're designed to give you the flexibility you need to make the best choices for you and your family.

Many of Diamond WTG's benefits are company-provided at no additional cost to you. The cost of other benefits is paid entirely by you or shared between you and Diamond WTG. We strive to maintain affordable contribution rates for our employees.

Benefits are available at various stages of employment with Diamond WTG. Refer to the back page of this brochure to find out when you will be eligible to participate in each benefit. Contact the Benefits Department for further explanation of Diamond WTG's benefits.

Health Benefits

When it comes to your health, Diamond WTG has you covered. You'll have options for medical and dental coverage, as well as a vision plan, so you can obtain the care you need.

Diamond WTG provides three medical plan choices - HSA Plan, HMO, and OAP - that cover a substantial portion of expenses incurred for services. Premiums and out-of-pocket expenses vary by each plan. All three plans offer the same prescription drug coverage.

Medical Plans	HSA Plan		EPO	PPO	
	In-Network	Out-of-Network	In-Network	In-Network	Out-of-Network
Annual Deductible					
Individual	\$2,000	\$3,750	\$350	\$150	\$500
Family	\$4,000	\$7,500	\$700	\$300	\$1,000
Coinsurance	80%	60%	90%	90%	60%

To help offset your deductible under HSA Plan only, Diamond WTG gives you an annual contribution to your Health Savings Account (HSA) that can be used to pay for deductible expenses.

Employee biweekly contributions range from \$60.24 to \$210.32 depending on the plan type, coverage level elected, and participation in the wellness program.

Wellness

Diamond WTG's wellness program demonstrates our commitment to helping you and your family live well. By participating in Diamond's wellness program, you have the opportunity to earn up to **\$1,200** in savings toward your medical premiums each year. Eligibility for wellness credits includes getting an annual physical with your preferred medical provider and pledging to be nicotine free.

Dental

You'll be able to choose between two dental plans: the DHMO - Dental Maintenance Care, and the Dental PPO - Dental Preferred Provider Option. Both plans provide coverage for four classes of services: preventive, basic restorative, major restorative, and orthodontia. With the DHMO, you must select a Participating General Dentist to obtain covered services. Employee biweekly contributions range from \$1.16 to \$15.78 depending on the plan type and coverage level elected.

Vision

Diamond WTG has a comprehensive vision plan with minimal employee contributions. You can receive services, such as an annual eye exam, from in-network and out-of-network providers. The plan also provides an allowance for products including contact lenses or frames. Employee biweekly contributions range from \$2.79 to \$9.12 depending upon the coverage level elected.

2019 Medical Rates

	HSA Plan	OAPIN	OAP
	Employee Biweekly Contribution	Employee Biweekly Contribution	Employee Biweekly Contribution
Employee	\$60.24	\$67.32	\$100.92
Employee & Spouse	\$79.78	\$98.26	\$182.97
Employee & Child(ren)	\$73.55	\$87.95	\$155.62
Employee & Family	\$86.02	\$108.53	\$210.32

2019 Dental Rates

	DPPO	DHMO
	Employee Biweekly Contribution	Employee Biweekly Contribution
Employee	\$5.29	\$1.16
Employee + Spouse	\$13.15	\$2.90
Employee + Child(ren)	\$10.53	\$2.32
Employee + Family	\$15.78	\$3.48

2019 Vision Rates

Biweekly Employee Contribution	Employee - \$2.79	Employee & Spouse - \$5.58
	Employee & Child(ren) - \$5.96	Employee & Family - \$9.12



Flexible Spending Accounts (FSAs)

FSAs offer the advantage of tax savings on money you set aside for eligible health care and/or dependent care expenses. You contribute to a **Health Care FSA** and/or a **Dependent Care FSA** by setting aside money each paycheck on a tax-free basis. You can then use the tax-free money to be reimbursed for expenses you have throughout the calendar year.

Financial Protection

Diamond WTG helps you plan your financial security with several programs.

Life Insurance and Accidental Death & Dismemberment

You will receive basic group life insurance and accidental death and dismemberment (AD&D) coverage, which are valued at two times your salary, with a maximum of \$500,000. In addition to receiving basic life and AD&D, you will have the opportunity to obtain optional life and AD&D plans. You may also elect optional spouse life and AD&D, as well as optional child life and AD&D. Premiums are paid through payroll deductions.

Short- and Long-Term Disability

Diamond WTG's disability plans provide a stable income source to carry you and your family through a disability. Short-Term Disability (STD) provides the lesser of 70% of your weekly salary or \$3,000 per week, for up to 26 weeks. Long-Term Disability (LTD) provides 60% of your monthly salary, not to exceed \$11,000 per month, for a period of time. Contact the Benefits Department for additional details regarding STD and LTD.

Business Travel Accident

As a Diamond WTG employee, you'll receive coverage up to \$100,000 for death and/or dismemberment experienced during business travel.

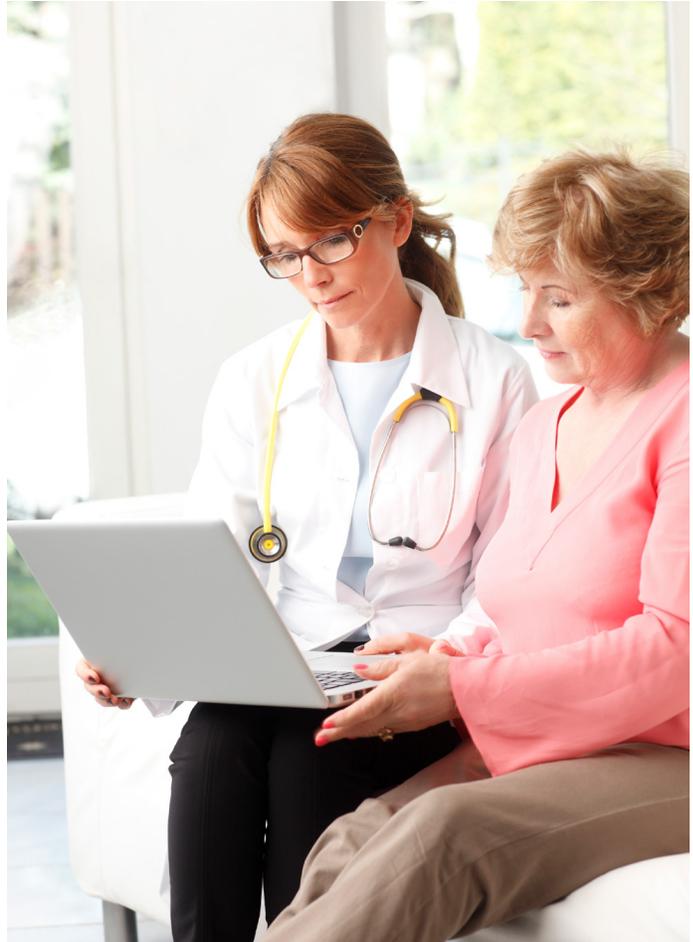
Retirement

At Diamond WTG, you can contribute to a traditional 401(k) and a Roth 401(k), and you'll receive competitive company contributions when you contribute to your plan. Diamond WTG matches 125% of the first 4% you contribute and 100% of the next 2% you contribute. The company contributions are cumulatively applied to the traditional 401(k).

Additional Valuable Benefits

Diamond WTG recognizes that our employees deserve more than the standard benefits offered by most companies. That's why we provide other valuable benefits that strive to enhance your life, at no additional cost to you. Services such as **Health Advocate** and our **Employee Assistance Program** help you navigate health care claims and life's everyday challenges, respectively. Earn up to \$4,000 for eligible adoption expenses with our **Adoption Assistance Program**, and advance your education with our **Tuition Reimbursement Program**. Find peace of mind when it comes to protecting your identity with **InfoArmor**, which monitors your credit, uncovers unauthorized activity, and more.

Review the back of this brochure to learn about all of Diamond WTG's valuable benefits. 



Benefits Summary

The chart below provides an overview of Diamond WTG's benefits offerings.

	2019 Choices
Medical	<ul style="list-style-type: none"> • HSA Plan – Get PPO coverage, pay lower rates, and use the Health Savings Account to offset the cost of your deductible • OAPIN – Use the national network for referral-free access to specialists; pay moderate rates • OAP – Pay the highest rates of the three plans, lower out-of-pocket costs, and a lower deductible
Telemedicine	<ul style="list-style-type: none"> • Access affordable, quality care from wherever you are with Cigna Telehealth Connection through MDLIVE and AmWell
Dental	<ul style="list-style-type: none"> • Dental HMO – Select a Participating General Dentist for you and your family members to obtain care • Dental PPO – Use any in- or out-of-network dentist for care
Vision	<ul style="list-style-type: none"> • Pay minimal rates for comprehensive vision coverage and use both in-network and out-of-network providers • Obtain either one pair of eyeglasses or contact lenses within a 12-month period with EyeMed • Receive discounts on other vision care such as Lasik Vision Correction
Flexible Spending Accounts	<ul style="list-style-type: none"> • Health Care FSA – Contribute pre-tax dollars to this account to pay for eligible health care expenses • Dependent Care FSA – Contribute pre-tax dollars to this account to pay for eligible work-related dependent day care expenses
Company-Provided Life Insurance	<ul style="list-style-type: none"> • Basic Life – Receive coverage valued at two times your annual salary up to a maximum of \$500,000 • Basic Accidental Death & Dismemberment (AD&D) – Receive coverage valued at two times your annual salary up to a maximum of \$500,000 • Business Travel Accident – Receive coverage valued at \$100,000
Optional Life Insurance	<ul style="list-style-type: none"> • Employee Life – Receive coverage based on multiples of your base annual salary with a minimum of one time and a maximum of five times • Employee AD&D – Receive coverage based on multiples of your base annual salary with a minimum of one time and a maximum of five times • Spouse Life – Receive the guaranteed issued amount of \$20,000 • Spouse AD&D – Enroll in other optional plans in order to receive this • Child Life – Enroll in optional employee life plan and receive coverage in amounts of \$1,000 increments with a \$4,000 per child maximum
Short and Long Term Disability	<ul style="list-style-type: none"> • Both benefits are provided at no cost to you • Short Term Disability will provide the lesser of 70% of your weekly salary or \$3,000 per week for up to 26 weeks • Long Term Disability will provide 60% of your monthly salary not to exceed \$11,000 per month
Valuable Additional Benefits	<ul style="list-style-type: none"> • Adoption Assistance – Earn up to \$4,000 toward eligible adoption-related costs • Care24 – Find answers you need about health information 24/7 • Cigna Health Matters Care Management Preferred Program – Receive help for living with a serious health condition • Cigna One Guide – Get health advice tailored to your situation • Employee Assistance Program – Manage everyday challenges by using this third-party, confidential service • FSA Store – Purchase FSA-eligible items online • Health Advocate – Navigate health care and insurance by using this service • InfoArmor – Monitor your credit and protect your identity with this service • Medical Benefits Abroad – Maintain peace of mind while traveling abroad for business with this offering • Rethink – Behavioral health support for employees and their families • Tuition Reimbursement – Continue your education and receive reimbursement for courses • Will Preparation Program – Create and maintain a will with Cigna's program
Retirement	<ul style="list-style-type: none"> • Traditional 401(k) – Contribute pre-tax dollars to this retirement account • Roth 401(k) – Contribute post-tax dollars to this retirement account • Deferred Compensation – If eligible, participate in the Deferred Compensation Plan by deferring up to 50% of your base salary on a pre-tax basis • Fidelity® Portfolio Advisory Service at Work – Get help from professionals to manage your investment portfolio