

Employee Benefits Guide



2023

**Open Enrollment:
November 8th – November 18th**

RICOH
imagine. change.

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Welcome to Open Enrollment

Ricoh Electronics, Inc. (REI) is committed to your overall health and well being. We have developed our programs with the goal of delivering competitive health and welfare benefits that support you and your family on your journey towards a healthier lifestyle and provide protection against the financial impact of major events.

Like most companies, we are faced with increased costs related to health care expenses. However, REI has decided to increase their investment in your health care at this time. For 2023, instead of simply increasing copays and deductibles or narrowing the network to offset the premium increases, REI will continue offering some benefits programs at no cost to you. For other benefits, the company shares a large portion of the cost of coverage with you.

Our benefits program will continue to offer medical, pharmacy, dental and vision coverage as well as life, disability insurance, Flexible Spending Account (FSA) and an Employee Assistance Program (EAP). In addition, REI will continue to provide voluntary benefits that are available at group rates. We will also continue to offer a Wellness program that will help employees and their families to improve their health and financial wellbeing.

During Open Enrollment, we encourage you to review your benefits to determine the best options available to you and your family. Please be sure you review this easy-to-use guide, as it provides important changes and an overview of all available benefits.

Want to learn more about your benefits?

Go to

<https://rei.mybenefitsapp.com>

from your browser or Scan the QR code with your smartphone or tablet



This is a “passive” enrollment year, which means that unless you make changes to your 2022 benefits elections, your selections will automatically be rolled over to 2023. (Exception: FSA elections)

This guide is a brief outline of your benefits. It is not a Summary Plan Description or intended to replace the Schedule of Benefits contained within the Plan Document. If any provision is inconsistent with the language of the Plan Document, the Plan Document will govern.

WHAT'S CHANGING IN 2023?

The new plan year starts on January 1, 2023. In order to keep REI's healthcare plans affordable for you and your family and to provide you richer plans, REI has made some changes for 2023.

- Medical benefits will continue with Meritain. Your Out-of-Pocket Max will change to \$7,000 / \$14,000. See page 10 for additional plan feature highlights.
- Medical tiers will change from three to five: (Employee only, Employee + Spouse, Employee + Child, Employee + Children and Employee + Family) allowing a fair distribution of rates.
- REI will be able to provide FREE generic High blood pressure medication to employees enrolled in REI's medical plan (doctor's prescription required).
- Wellness Program Healthy Merits. We are happy to introduce more options to complete REI's Wellness Program to help you reach the 20% discount on 2024 medical premiums. Additional details can be found on page 13 of the benefit guide.
- Our Dental plan administrator will change from Delta Dental to Ameritas. Two plan options will be available: Ameritas Low PPO Plan and Ameritas High PPO Plan. As an enhancement to the dental plans, Ameritas will provide Orthodontia coverage. Child Orthodontia will be available under Ameritas Low PPO Plan while Adult & Child Orthodontia will be available under Ameritas High PPO Plan.
- Disability benefits will continue with Voya. Changes have been made to the Maximum Benefit Duration (Short term disability-Hourly) and to the Elimination Period (Long term disability-Hourly). See pages 21 - 22 of the guide for additional details and plan feature highlights.
- Hourly employees will have a "one-time" opportunity (only during 2023 Open Enrollment) to enroll in Long Term Disability benefits without Evidence of Insurability.
- Employees currently enrolled in Supplemental Life insurance may elect to increase their coverage amount by \$10,000 without providing Evidence of Insurability, and as long as their total coverage does not exceed \$150,000.
- Voluntary Worksite Benefits will no longer be offered through Chubb. Instead, Accident Insurance, Critical Illness and Hospital Indemnity plans will be available through Voya Financial.

IT IS A PASSIVE ENROLLMENT FOR 2023 BENEFITS

This means that unless you submit a plan change, your current 2022 benefits elections (along with your corresponding dependents) will automatically be rolled over to 2023. The only exceptions are:

- Flexible Spending Account (FSA) Health Care and Dependent Care: If you would like to contribute during 2023, you will need to re-enter your annual election through the online enrollment site
- Dental: If you don't take any actions, you will be automatically enrolled in same tier coverage as follows:

Current 2022 Dental Election	2023 Enrollment
Delta Dental DHMO Plan	Ameritas Low PPO Plan
Delta Dental PPO Plan	Ameritas High PPO Plan

- Chubb Voluntary Benefits (Accident Insurance, Critical Illness, Hospital Indemnity): If no action taken, you will be automatically enrolled in same voluntary benefits as elected during 2022, at same tier coverage election but with our new vendor, Voya.

Now is the time to carefully review your options !

REI 2023 PLAN OPTIONS



For 2023 some changes have been made to the current plans. We want to be sure you understand all your options and requirements to make the most of your REI benefits.

The options below are available to you. Remember, this is a “passive enrollment”.

- Changes to your current elections can only be made between **November 8th through November 18th (11.59pm EST)**.
- If you currently have no coverage, and if no action is taken during Open Enrollment, you won't have coverage in 2023.

Benefit Plan	2022 Current Plan Options	2023 Renewal Plan Options	If you are currently enrolled but do nothing
Medical	Aetna POS – In & Out	Aetna POS – In & Out	Enrolled for 2023
Dental	Delta Dental DHMO	Ameritas Low Plan	Mapped to New 2023 Dental Plan Option
	Delta Dental PPO	Ameritas High Plan	
Vision	Davis Vision	Davis Vision	Enrolled for 2023
Flexible Spending Account (FSA)	NBS Flexible Spending Health and Dependent Care	NBS Flexible Spending Health and Dependent Care	No benefit
Basic Life & AD&D	Voya Basic Life & AD&D	Voya Basic Life & AD&D	Enrolled for 2023
Supplemental Life & AD&D	Voya Employee, Spouse and Child Supplemental Life & AD&D	Voya Employee, Spouse and Child Supplemental Life & AD&D	Enrolled for 2023
Salaried Short & Long-Term Disability	Voya Disability	Voya Disability	Enrolled for 2023
Hourly Short & Long-Term Disability	Voya Disability	Voya Disability	Enrolled for 2023
Voluntary Worksite Benefits	Chubb Accident Insurance	Voya Accident Insurance	Enrolled for 2023
	Chubb Critical Illness	Voya Critical Illness	
	Chubb Hospital Indemnity	Voya Hospital Indemnity	
Employee Assistance Program (EAP)	Magellan EAP	Magellan EAP	Enrolled for 2023

BENEFIT ELIGIBILITY

Employee

All full-time employees who work a minimum of 30 hours a week are eligible for benefits on the first day of the month coinciding with or following one month of employment.

Dependents

In addition to enrolling yourself, you may also enroll any eligible dependents in medical, dental, vision, supplemental life insurance and voluntary benefits. Eligible dependents are defined below:

- Your legal spouse
- Your children (married or unmarried until the end of the month of their 26th birthday). Children include: a natural child, a stepchild, adopted child, or a child whom legal guardianship has been awarded to the employee or the employee's spouse.
Exception for Supplemental life insurance and Voluntary benefits: children include unmarried natural, stepchild, adopted child, or a child whom legal guardianship has been awarded to the employee or the employee's spouse until the end of the month of their 26th birthday.
- Your unmarried, disabled child(ren) age 26 or older who is incapable of self-support due to a mental or physical disability and who is dependent upon you for support.

Dependent Verification

Ricoh Electronics requires all employees covering dependents on medical, dental or vision plans to provide proof that their dependent is eligible for coverage. This is to ensure that everyone who is covered is eligible for coverage and we are doing our duty to keep the cost of the plan affordable and equitable for all and prevent insurance fraud.

If you are enrolling a dependent who is not currently enrolled in benefits for 2022, you MUST provide a copy of acceptable documents to Benefits Department by Monday, November 21, 2022. If the documentation is not provided by the deadline, dependents will not be added to coverage. Avoid any issues and turn in copies, **not originals**, of your documentation. If the Tax Form or Financial document is provided as documentation - Cross out all financial information.

If adding a dependent, submit a copy of:

Dependent	Single Document Verification		Multiple Document Verification	Acceptable Documents
Spouse	First page of 2021 Federal Tax Form listing Spouse	OR	Marriage Certificate/ License AND Financial Document	Mortgage Statement, Bank Statement, Credit Card bill, Utility Bill (within the last 3 months). Property Tax, Lease (within the last 6 months)
Biological Child	First page of 2021 Federal Tax Form listing Child OR Child's Birth Certificate			If child is over age 26 and disabled - a copy of their Disability letter
Stepchild	First page of 2021 Federal Tax Form listing Child	OR	Marriage Certificate AND Child's Birth Certificate	
Adopted/ Foster/ Guardianship Child	First page of 2021 Federal Tax Page listing child	OR	Adoption Certificate / Placement & Petition	

CHANGING YOUR COVERAGE DUE TO A QUALIFYING LIFE EVENT

As you make your benefit elections, please keep in mind that these elections and the related payroll deductions generally cannot be canceled or changed until your next Open Enrollment period. However, you may request to make a change in your coverage if (1) you, your spouse, or your dependent experience a qualified change-in-status event, and (2) the change-in-status event affects you, your spouse or your dependent's eligibility for coverage under this plan or another employer's plan.

Qualified status changes include, but are not limited to:

- Marriage/ Divorce/ Legal Separation
- Birth or adoption of a child/ Change in child's dependent status such as Qualified Medical Child Support Order / Child covered by another healthcare plan
- Death of a spouse, child or other qualifying dependent
- Change in spouse's benefits or employment status

The benefits plan year runs January 1 through December 31. The elections you make will remain in effect through December 31, 2023, unless you, your spouse, or your dependent child(ren) experience a qualifying life event. However, to be able to make the change you must notify the REI Benefits Department **within 30 days from the date of the event.**



WHAT YOU NEED TO DO

Changes to your current plans or new enrollments must be submitted by **November 18th**

- ✓ Read this guide and decide on what benefits you want for 2023
- ✓ Do you need to update your beneficiary for life insurance?
- ✓ Update your mailing address information so your ID cards arrive on time!
- ✓ Increase or decrease coverage? Purchase new benefits?
- ✓ Should you add or drop a dependent?

How to make changes to current elections or how to enroll for 2023 Benefits?

NO PAPER ENROLLMENT FORMS

You will have two options:



- **Option 1:** Self Service - Log into the Selerix Benefit Administrator System, review your current elections and submit your 2023 elections or changes.

Visit: <https://www.benselect.com/Enroll/Login.aspx>

Username: Enter your Social Security Number or Employee ID

PIN: Last four digits of your Social Security Number + last two digits of your birth year

Example:

John Smith's SSN is: 999-99-**1234**
John Smith's DOB is: 02/29/1**980**

John Smith's PIN # is: 123480

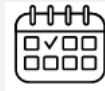


- **Option 2:** Meet with a benefits counselor. The counselor will review what plans you currently are enrolled in, explain in detail each of your benefit options, answer your questions, and help you to make changes to your current elections and/or submit your new enrollment for 2023 benefits.



Reserve A Spot

Pick-up an Open Enrollment Benefits Guide. Sign up with your Supervisor to meet with a counselor. If you need to reschedule, please contact your Supervisor to be assigned to another available opening.



Dates & Times

Counseling sessions are confidential and **MUST** be scheduled in advance. Designated meeting times will be held between Monday, November 14th and Friday, November 18th



Duration

Meetings are between 25-30 minutes, allowing the Benefit Counselor to:

- Explain all the benefit options including the new Wellness Program
- Answer your questions
- Enroll you electronically for your 2023 benefits
- Send you the confirmation form



Prepare

To prepare for your meeting with a counselor:

- Bring necessary dependent information (e.g., Social Security numbers, birth dates, etc.) **AND**
- Think about what you spent on benefits and dependent care expenses this year to see if the FSA plan will benefit you.

BENEFITS OVERVIEW – EFFECTIVE JANUARY 1, 2023

Benefit Name

Program Highlights

Medical

- POS In & Out will renew with **changes made to the Out-or-Pocket Maximum.**
- Physician office visit copay will continue to be \$10.
- Telemedicine will continue to be offered through Teladoc at **\$0 cost to you! Look for the number on the back of your Meritain ID card.**
- REI will continue to offer a Wellness Program through **Healthy Merits** – 20% Reduction on 2024 medical premiums for those completing Wellness Activities!
- New ID cards will arrive in an unmarked envelope.
- One ID card per member over the age 18 – call/go online to get additional cards.

Prescription Drugs

- This plan is included with the medical plan and will remain with CVS Caremark.
- You will **NOT** receive a separate pharmacy ID card.
- 30-day supply of drugs available at retail locations. Copays for Generic will remain at \$5. Preferred copay will continue to be \$30, Non-Preferred will continue to be \$60 and Specialty will continue to be 30% of total cost. Contact Meritain to learn about manufacturing coupon programs which can help to save you money and consider enrolling in the medical FSA plan if you didn't last year.
- 90-day supply of drugs available at CVS retail locations or via mail order
- To help support managing blood pressure, REI will cover generic high blood medication for free (prescription needed).

Dental

- Two dental plan options: **Ameritas Low PPO Plan and High PPO Plan.**
- Both plans offer an extended dental network.
- Both Plans offer Orthodontia coverage. Low Plan offers Ortho coverage for Child only, while the High Plan offers Ortho coverage for both Adults and children.
- If seeking coverage for Orthodontics and implants, you will be better served by selecting the Ameritas High PPO dental plan option.
- New ID card will be sent to members who enroll.

Vision

- REI will continue to offer vision benefits through Davis Vision with no payroll deductions!
- Exam and lenses allowance every 12 months. Frame allowance every 12 months.
- New ID card will be sent **ONLY** to new enrollees

Flexible Spending Account (FSA)

- **Healthcare FSA** allows you to set aside part of your pay before taxes are withheld, to help pay for your family health expenses.
- Roll over up to \$610 from your 2023 balance to 2024. Use it by December 31, 2023 or lose the rest
- **Dependent Care FSA** allows you to set aside part of your pay before taxes are withheld, to help pay for childcare expenses for children 12 and younger or elder care expenses
- Use it by December 31, 2023 or lose the rest – NO Rollover.

Disability

- **Short Term Disability** Voya Short Term Disability insurance provides you with benefits to replace part of your paycheck when you cannot work because of a sickness or injury. This benefit pays a weekly earning up to the maximum benefit duration period. **See page 21 of the guide for benefit plan changes.**
- **Long Term Disability** Long Term Disability coverage pays you a percentage of your income if you cannot work due to an injury or illness preventing you from performing your job functions over a long period of time. **See page 22 of the guide for benefit plan changes.**

BENEFITS OVERVIEW – EFFECTIVE JANUARY 1, 2023

Benefit Name

Program Highlights

Employee Basic Life/AD&D and Supplemental Life/AD&D

- Eligible employees will continue to receive Basic Life and AD&D benefits - 100% paid by REI
- **Employees currently enrolled in Supplemental Life Insurance may elect to increase their coverage amount by \$10,000 without Evidence of Insurability (EOI), and as long as their total coverage does not exceed \$150,000.**
- VOYA will mail EOI forms to employees. **Completed forms must be returned directly to VOYA for review and approval before any additional benefit will become effective.** Payroll deductions will begin after approval from Voya has been received.

Spouse Supplemental Life/AD&D

- Only employees enrolled in Employee supplemental life/AD&D will be able to purchase Spouse Supplemental Life/AD&D coverage.
- Employees will have the opportunity to purchase Spouse Supplemental Life/AD&D coverage in \$10,000 increments, up to 100% of the employee elected amount.
- VOYA will mail EOI forms to employees who must complete them. **Completed forms must be returned directly to VOYA for review and approval before any additional benefit will become effective.** Payroll deductions will begin after approval from Voya has been received.

Child Supplemental Life/AD&D

- Only employees enrolled in Employee supplemental life/AD&D are able to purchase Child Supplemental Life/AD&D coverage.
- Employees will have the opportunity to purchase \$10,000 of Child Supplemental live coverage (multiple children are covered at same rate) EOI is not required.

Worklife Benefits

Accident Insurance

Administered through Voya Financial

- Provides a lump-sum payment to cover unexpected costs associated with a non-work-related accident.

Critical Illness Insurance

Administered through Voya Financial

- Provides a lump-sum payment to cover unexpected costs associated with life changes following the diagnosis of a covered critical illness

Hospital Indemnity Insurance

Administered through Voya Financial

- Provides a lump-sum payment when employee is confined in a hospital, intensive care unit, rehabilitation facility or observation unit. Benefits depend on the type of facility and number of days of confinement. Any combination of facility confinement and admission benefits payable includes a limit.

Employees enrolled in Accident Insurance and Critical Illness can receive a \$50 Wellness Benefit after completing an attestation for undergoing a covered health screening test, immunization, eye exam, routine physical, etc.

Employee Assistance Program (EAP)

- Access to daily living concierge and purchasing discounts
- Legal, Identity Theft and Financial Assistance
- Access to up to 3 free therapy sessions per reason per household family member (over the phone/video conference or in person)
- Online Support through chat features
- Mobile App coaching
- Self paced therapy via computer/smart phone

MEDICAL



Below are the changes to your medical plan if you were enrolled in the 2022 POS IN & OUT Plan

 = Plan Feature Change

PLAN FEATURE	2022 POS IN & OUT NETWORK		2023 POS IN & OUT NETWORK	
	In – Network	Out-of-Network	In – Network	Out-of-Network
Annual deductible	\$500 individual/ \$1,000 family	\$2,000 individual/ \$4,000 family	\$500 individual/ \$1,000 family	\$2,000 individual/ \$4,000 family
Annual Out-of-Pocket Maximum	4,000 individual/ \$8,000 family	\$8,000 individual/ \$16,000 family	\$7,000 individual/ \$14,000 family	\$14,000 individual/ \$28,000 family
Coinsurance	10%	50%	10%	50%
Preventive Care	100% Deductible waived	50% After Deductible	100% Deductible waived	50% After Deductible
Physician Office Visit	\$10 Copay	50% After Deductible	\$10 Copay	50% After Deductible
Telemedicine (Teladoc)	\$0 Copay	Not Covered	\$0 Copay	Not covered
Specialist Visit	\$35 Copay	50% After Deductible	\$35 Copay	50% After Deductible
Urgent Care	\$75 Copay	\$75 Copay + 30% coinsurance	\$75 Copay	\$75 Copay + 30% Coinsurance
Emergency Room	\$350 Copay then 100%	\$350 Copay then 100%	\$350 Copay then 100%	\$350 Copay then 100%
Hospital Inpatient Care	\$200 Copay + 10% Coinsurance	50% After Deductible	\$200 Copay + 10% Coinsurance	50% After Deductible
Hospital Outpatient Care	10% Coinsurance	50% After Deductible	10% Coinsurance	50% After Deductible
Prescription Drugs: 30-Day Supply				
Generic	\$5 Copay	Not Covered	\$5 Copay	Not Covered
Preferred	\$30 Copay		\$30 Copay	
Non-Preferred	\$60 Copay		\$60 Copay	
Specialty	30% Copay of total cost		30% Copay of total cost	
Prescription Drugs: 90-Day Supply (Mail-order or CVS Store)				
Generic	\$10 Copay	Not Covered	\$10 Copay	Not Covered
Preferred	\$60 Copay		\$60 Copay	
Non-Preferred	\$120 Copay		\$120 Copay	

Don't forget to visit www.meritain.com to register and find health providers, manage and track claims or to obtain electronic ID cards.

PRESCRIPTION DRUGS



REI will continue with CVS Caremark as the prescription provider. Use your Meritain ID card for your prescriptions.

Call 866-831-4336 or visit www.caremark.com to set up an account. On the site, you will also find an online transparency tool letting you see the cost of prescription drugs, find out about generic options, and get the best value. You can also learn about: the preferred drug list (updated quarterly), maintenance medication list, specialty medications, and mail-order process for 90-day maintenance medications at retail pharmacies, see your prescription drug history, order refills and check the status of your mail order drugs.

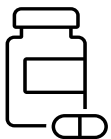


Like before, all member pharmacy cost shares will apply to the plan annual Out-of-Pocket Maximums.

Worried about Specialty Drug costs? Contact Meritain at 800-925-2272 to learn about the manufacturer coupon programs that might help reduce your out-of-pocket costs. Also consider enrolling for the pre-funded NBS FSA Medical debit card to pay for your prescription which allows for pre-tax deductions into your FSA account which will help you budget the out-of-pocket cost of the specialty prescription.

New! Beginning January 1st, 2023, REI has partnered with your prescription provider to assist with covering generic High Blood Pressure Medication free of charge.

PHARMACY “TIPS AND TRICKS”



GoodRx

1. Collect and compare prices for every FDA-approved prescription drug at more than 70,000 U.S. pharmacies

2. Print free coupons – or send coupons to your phone by email or text message

3. Save up to 80% - Show the coupon to your pharmacist for savings on your meds



How can GoodRx help me?

GoodRx gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions.

How do I find discounts for my drug?

It's easy. Just go to www.goodrx.com, type in the drug's name in the search field, and click the "Find the Lowest Price" button.

How do I use a GoodRx coupon?

It's similar to using a coupon. Simply print the coupon and bring it with you to the pharmacy when you pick up your prescription. The pharmacist will enter the numbers on the coupon into their system to find the discount.

Don't have a printer or want to save paper and ink? You can show the coupon on your phone by:

1. Sending the coupon to yourself via email or text
2. Using the mobile app
3. Going to the GoodRx mobile website

TALK TO A DOCTOR ANYTIME for \$0

Teladoc helps you get medical advice and treatment by phone, online video or with Teladoc's mobile app, for minor medical conditions, at \$0 cost to you. They are open 24/7, 365 days a year. You can get medical advice and treatment by phone, online video or with the Teladoc mobile app.

Use Teladoc to receive medical advice and care by Board Certified doctors:

- For non-emergency medical issues, questions or concerns
- When your primary doctor is not open
- When you are at home, traveling or do not want to take time off work to see a doctor
- When you need prescription refills*

*Please note, there is no guarantee you will be prescribed medication.

Set up your account

It's quick and easy online. Visit the Teladoc website at www.Teladoc.com register and provide the required information. You can also call Teladoc for assistance over the phone.

Request a Consult

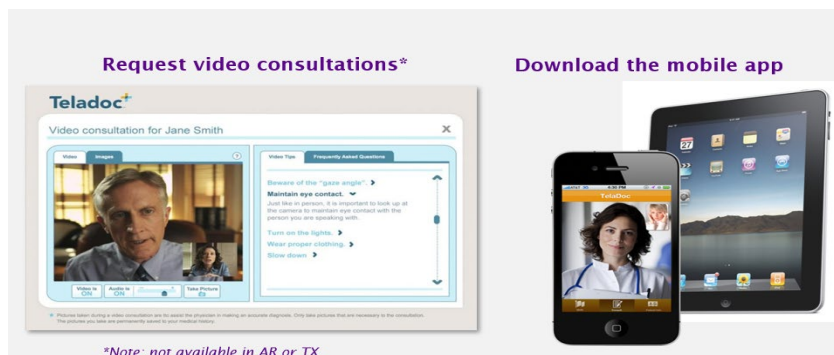
Once your account is set up, request a consult anytime you need care.

Complete Medical History Disclosure (MHD)

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

By phone: Teladoc can help you complete MHD over the phone.

Online: Log on to your account at www.Teladoc.com and click *My Medical History*



*Note: not available in AR or TX

2023 Medical Rates Per Pay Period	Non-Wellness	Wellness
Coverage Tier	Employee Deduction	Employee Deduction
Employee only	\$60.00	\$48.00
Employee + Spouse	\$175.00	\$140.00
Employee + Child	\$95.00	\$76.00
Employee + Children	\$155.00	\$124.00
Employee + Family	\$260.00	\$208.00

REI'S WELL-BEING PROGRAM

Ricoh Electronics is committed to promoting wellness through healthy habits and lifestyle behaviors that enhance the quality of life for our employees and their families. Employees on the medical plan will have access to the Healthy Merits Wellness Program.

What is Healthy Merits?

A program that helps employees and spouses find inspiration to create successful, lasting behavior changes.

- Improve eating habits and/or physical activity levels
- Better manage or even reverse chronic health conditions
- Improve your overall wellness with coaching and education materials

Get involved and get a 20% discount on your on 2024 Medical premiums

How Can I get the credit?

You need to complete **2 Gateway activities** and earn at least **1300 points** by **August 31, 2023**.

Start by completing the Gateway Activities:

1. Register on the Meritain Portal @ <https://account.meritain.com/portal/registration>
2. Register on the HealthyMerits Portal @ <https://rei.healthymerits.com> (need help call 877.348.4533)

Plus, complete various wellness activities below to earn at least 1300 points.

Complete these activities between September 1, 2022 and August 31, 2023 and self-attest on the Healthy Merits website

Qualifying Activities	Description	Wellness Points you can earn	Maximum Points
SayAh- preventive exam	i.e: annual physical, colonoscopy, mammogram, lab work etc.	500	1000
OpenWide- dental exam	Complete a dental exam	150	300
FourEyes – vision exam	Complete a vision exam	200	200
Immunize yourself or New! On-site vaccine clinic	Get a flu shot or other immunization (need to self-attest) or Participate in the on-site vaccine clinic (no need to do self-attest). Please allow four weeks for these to show as completed.	300	300
Teladoc	Register for Teladoc at www.Teladoc.com or call 1-800-362-2667. No need to do self-attest. Please allow four weeks for these points to show as completed	200	200
New! Spouse Healthy Merits registration	If a spouse has medical coverage under REI medical plan and registers on the Healthy Merits website, the employee will earn 200 points. Please note: Spouses must register after the employee has registered. No need to do self attest. Please allow four weeks for this to show as completed	200	200
New! Company event	Participate in a Benefit Department company sponsored event such as a wellness meeting, 401k meeting, etc. No need to do self attest. Please allow four weeks for these points to show as completed.	200	400
AgeGage-health assessment	Complete or update the online health assessment.	100	100
HealthyU- online	Complete online education courses	100	500
MoveIt or StepToIt	Track 1,080 minutes per quarter. That's 30 minutes, three times per week! Or manually sync wearable device and achieve 90,000 steps per quarter.	75 points per quarter	300
Personal Challenge	Complete a 30-day personal wellness challenge on the Healthy Merits website.	100 per challenge	300
Nicotine Free-Tobacco Cessation	Only if you use tobacco. Complete the online tobacco cessation program.	500	500
Nurse Coaching	Only available for those eligible for the Nurse Coaching Program. Sign up and complete sessions as directed by your coach. Points will show after each quarter.	250 per quarter	1000
Total Points Possible			5,300

DENTAL



Effective January 1, 2023, REI will offer you two dental plan options through Ameritas

- The **Low PPO** plan will offer in and out of network benefits. If you stay in network your balance billing will be minimal if at all. To check to see if your provider is in network, or to find an in-network provider, call the number on the back on your Ameritas ID card or go to Ameritas.com
- The **High PPO** plan provides a higher annual max and extended benefit offerings.

Find out if your dentist is in the network. Visit ameritas.com, click on “**Find a Provider**”, to find a new dentist or see if your current provider is in the Ameritas Dental Network. If your dentist is not in the network already, just go to ameritas.com, search for “**nominate a provider**” and complete the online form.

PLAN FEATURE	LOW PLAN		HIGH PLAN	
	In – Network	Out-of-Network	In – Network	Out-of-Network
Calendar Deductible (Individual / Family)	\$50 / \$150		\$50 / \$150	
Annual Benefit Max	\$750		\$1,500	
Dental Rollover	\$500 / Calendar Year		\$1,000 / Calendar Year	
Preventative & Diagnostic Services	100%	100%	100%	100%
Basic Care Service	80%	80%	80%	80%
Major Care Service	50%	50%	50%	50%
Endodontics / Periodontics	80%	80%	80%	80%
Orthodontia Benefit	50%		50%	
Orthodontia Lifetime Maximum (per person)	\$1,000 Lifetime Max		\$1,000 Lifetime Max	
Orthodontia Eligibility	Child Only		Adult & Child	
Children up to Age	26		26	
Out of Network Reimbursement	Discounted Fee		90th U&C	

- Lower payroll deductions than High PPO plan
- Plan includes Child Orthodontia coverage
- Non-Ameritas dentist procedure amounts will be higher; which results in balance billing for the member.

- Higher payroll deductions than the Low PPO plan
- Plan includes adult and child orthodontia coverage
- PPO dentist provides the greatest savings/discount
- Non-Ameritas dentist procedure amounts will be higher; which results in balance billing for the member.

2023 Dental Rates Per Pay Period	Low PPO Plan	High PPO Plan
Coverage Tier	Employee Deduction	Employee Deduction
Employee only	\$9.00	\$16.00
Employee + I	\$13.00	\$26.00
Family	\$23.00	\$46.00

Make Your Dental Plan Benefits Go Even Further



DENTAL REWARDS

This dental plan includes a valuable feature that allows qualifying plan members to carryover part of their unused annual maximum.

- A member earns dental rewards by submitting at least one claim for dental expenses incurred during the benefit year, while staying at or under the threshold amount for benefits received for that year.
- In addition, a person earning dental rewards who submits a claim for services received through the dental network earns an extra reward, called the PPO Bonus.
- Employees and their covered dependents may accumulate rewards up to the stated maximum carryover amount, and then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions.
- If a plan member doesn't submit a claim during a benefit year, all accumulated rewards are lost. But he or she can begin earning rewards again the very next year.

	LOW PLAN DENTAL REWARDS	HIGH PLAN DENTAL REWARDS
Benefit Threshold	\$250	\$500
Annual Carryover Amount	\$125	\$250
Annual PPO Bonus	\$50	\$100
Maximum Carryover	\$500	\$1,000

Simply by visiting a dental provider each year and submitting a claim, you can accumulate benefit rewards to help pay for more expensive procedures in the future. Here's how it works:



1. Earn rewards by using your dental plan benefits.

- Visit your dentist at least once each year.
- Keep your total paid claims for the year under your benefit threshold.



2. Use your rewards

- Apply your rewards toward covered dental procedures after your existing benefit is used.
- You and any covered dependents have your own rewards accounts.



3. Make the most of your reward accumulation.

- Each year paid claims remain under the threshold, your rewards will increase until you reach the maximum reward accumulation.
- If you exceed your annual benefit threshold, you keep the rewards you've previously earned but don't earn new ones.
- If you don't use your dental benefits during the entire year, your accumulated rewards are lost, but you can begin earning rewards again the next year.

VISION



The vision plan is administered by DavisVision. Vision Coverage must be elected separately from medical and continues to be 100% paid by REI.

DID YOU KNOW?

Under REI's plan with DavisVision you receive coverage for exams and frames/lenses or contacts once every year. Making an appointment with an in-network provider gives you greater savings. You will continue to have coverage for out-of-network benefits as well. To make the **MOST** of your benefits, you want to make your appointment with an **Exclusive Collection** provider.

Use client Code: 9140

Log in using the client code (listed above) at davisvision.com/member to find a list of in-network providers near you and access your benefit information. To find an Exclusive Collection provider look for the glasses symbol



To find a provider or ask questions about your benefits call, 877-923-2847

BENEFIT HIGHLIGHTS		IN-NETWORK		
Eye Exams/Contact Lenses		\$10 Copay		
Eyeglass Lenses & Frames				
Bifocal / Trifocal Eyeglass Lenses		\$25 Copay		
		Other Locations	Vision Works Location	
		\$150 allowance + 20% off the amount over the allowance	\$200 allowance + 20% off the amount over the allowance	
The Exclusive Collection Frames		Fashion Covered in Full	Designer Covered in Full	Premier \$25 Copay
		\$130 Allowance + 15% off the amount over the allowance		
Contacts <i>In lieu of glasses</i>				
The Exclusive Collection Contacts <i>If your contact lenses fall under the Exclusive Collection, the pic-out contacts on the list evaluation is covered in full with the fitting and follow-up. 4-8 boxes depending on eligibility.</i>		Examples of contacts covered in full: Biofinity, ACUVUE 2, ACUVUE OASYS, ACUVUE MOIST, Avira Vitality, and more. Ask the Exclusive Collection provider about the details.		
Out-of-Network reimbursement schedule (pays up to)				
Eye Examination: \$40 Frame: \$50 Single Vision Lenses:\$40 Bifocal / Progressive Lenses: \$60		Trifocal Lenses: \$80 Lenticular Lenses: \$100 Elective Contact Lenses: \$105 Visually Required Contacts: \$224		

\$ 0 Payroll Deduction to you

FLEXIBLE SPENDING ACCOUNT (FSA)

A flexible spending account (FSA) is a special type of account that can be used to pay for a wide variety of qualified expenses. Funded with pretax earnings, one of the biggest advantages of an FSA is you won't pay taxes on withdrawals as long as they are used to pay for qualified expenses. An FSA account can also make budgeting a little easier because you're relying less on your take-home pay to cover healthcare and/or dependent care expenses.

Plan Year: January 1, 2023 to December 31, 2023

A Health Care FSA is a pre-tax benefit used to reimburse out-of-pocket health care expenses incurred by you, your spouse and/or your children; whether you cover them or not on REI benefits. Eligible expenses include deductibles, coinsurance, copays, etc. **Your Health Care contribution is pre-loaded to a debit card; you have immediate access to the funds on January 1st with your regular payroll deductions applied towards the pre-funding.**

If you still have money in the Health Care FSA account at the end of the Plan Year (December 31, 2023) you can carryover up to \$610 to the next year. Any other money remaining in the account when the plan year ends is forfeited; this is the **“use-it or lose-it”** rule. Your eligible carryover funds will post to your account 90 days after the end of the plan year.

A Dependent Care FSA is a pre-tax account used to pay for eligible dependent care expenses while you are at work. Eligible children are 12 and under, or a dependent, including elders, who are physically or mentally unable to care for himself/herself. Eligible expenses include nanny, nursery school, before care/after care, late pick-up fees, day camp, or day care or elder care. Your Dependent Care contribution is **NOT** pre-loaded to a debit card; you can only access what has been payroll deducted and is also subject to the use or lose-it rule – no carryover.

FSA elections can only be changed during Open Enrollment or due to a Qualifying Event.

You should contribute to the FSA plan only the amount of money you expect to pay out-of-pocket for eligible expenses for you and your dependents in the Plan Year. Think about how much you usually spend in one year and use this list to help you come up with a reasonable amount to contribute.

Medical Copays	\$
Pharmacy Copays	\$
Medical bills	\$
Dental bills	\$
Vision bills	\$
Chiropractic Copays	\$
Physical Therapy	\$
<hr/>	
Total for Health Care FSA	\$

Monthly Child Care or Elder Care payments



2023 Maximum FSA Contributions*

Health Care FSA - \$3,050

Dependent Care FSA - \$5,000

Partial List of Eligible Health Care Expenses:

- ✓ Medical/Dental/Vision Copays and Deductibles
- ✓ Prescription Drugs
- ✓ Physical Therapy
- ✓ First-Aid Supplies
- ✓ Dental Work
- ✓ Eye Exams and glasses/contacts
- ✓ Chiropractors, physical therapist, etc.

FLEXIBLE SPENDING ACCOUNT (FSA)

DID YOU KNOW?

There are a few reasons to consider a Flexible Spending Account:

- An FSA account can help you to save money: the amount you decide to contribute to the account for the year is deducted from your paycheck. This reduces your taxable income, saving you money before income taxes (pre-tax benefit)
- Accessing the funds is easy. You will be issued a special Debit card for the Health Care FSA. Simply use your Debit Card to pay for eligible expenses, and the money comes straight out of your FSA account, or you can submit receipts and documentation for reimbursement.
- Health Care FSA funds are available on day one on a NBS debit card or you can submit a claim for reimbursement. Spread out the cost of medical expenses evenly throughout the year - deductions come out of your paycheck over a 12-month period.



Meet Jian

Tax Filing Status: Single

Annual Income: \$36,000

In a calendar year Jian anticipates spending \$840 on healthcare

The chart below shows the advantage of a Flexible Spending Account if Jian contributes his total anticipated healthcare out-of-pocket costs to an FSA and uses the debit card to pay for the expenses when they happen, he saves \$197 for the year.

	Without FSA	With FSA
Annual Income	\$36,000	\$36,000
FSA Contribution	\$0	\$840
Taxable Income	\$36,000	\$35,160
Estimated Tax Withholding	\$8,230	\$8,033
Estimated Out-of-pocket Health Expenses	\$840	\$0
Net Pay	\$26,930	\$27,127
Estimated Tax Savings	\$0	\$197

Remember to plan carefully!

It's a use or lose plan which only allows the rollover of up to \$610 for Health FSA and no rollover for Dependent Care FSA.

LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)



Employee Basic Life and AD&D Insurance - 100% paid by REI

Ricoh Electronics offers Basic Life Insurance and AD&D benefits; equal to **one-and-half times** your annual base pay. The AD&D benefit may pay a percentage of the benefit based upon the type of injury/loss incurred.

There is also an accelerated benefit for terminal illness. Please contact the Benefits Department for additional information.

Note: The IRS considers the value of Group Term Life (GTL) insurance in excess of \$50,000 as income to an employee. This concept is known as “imputed income.” Even though you do not receive cash, you are taxed as if you received cash in an amount equal to the taxable value of the coverage in excess of \$50,000.

Employee & Family Accidental Death & Dismemberment (AD&D)

You may elect Accidental Death & Dismemberment coverage for yourself, or for you and your family*, in increments of \$10,000, subject to a maximum benefit of \$500,000. No EOI Required.

Coverage	Supplemental Employee & Family AD&D Benefit Amounts		
	Employee	Spouse	Child
Eligible employee may elect Supplemental AD&D Insurance.		•Benefit equal to 60% of the employee's benefit amount if coverage is for the spouse only.	•Benefit equal to 15% of the employee's benefit amount if coverage is for child only.
		•Benefit equal to 50% of the employee's benefit amount if coverage includes both spouse and child.	•Benefit equal to 10% of the employee's benefit amount if coverage includes both the child and spouse
Age Reduction Schedule	Voluntary Life and AD&D benefits reduce at:		
	65% at age 65		50% at age 70

2023 Supplemental AD&D Life Insurance Per Pay Period		
Coverage Amount	Employee Only	Employee & Family*
\$ 10,000	\$0.14	\$0.21
\$ 25,000	\$0.34	\$0.53
\$ 50,000	\$0.68	\$1.05
\$ 75,000	\$1.01	\$1.58
\$100,000	\$1.35	\$2.10
\$150,000	\$2.03	\$3.15
\$250,000	\$3.38	\$5.25
\$300,000	\$4.05	\$6.30

***Dependents must be a citizen or legal resident of the United States and must reside in the United States in order to enroll in Voya plans.**

SUPPLEMENTAL LIFE INSURANCE



Employee Supplemental Life Insurance

You have the option to purchase additional life insurance, in addition to the company provided benefit, in \$10,000 increments up to a maximum of \$500,000 not to exceed 5 times your annual salary.

Evidence of Insurability (EOI) will be required for anyone purchasing supplemental life insurance for the first time (late entrants). Employees currently enrolled in Supplemental life may elect their coverage amount by \$10,000 without EOI, and as long as their total coverage does not exceed \$150,000. If this applies to you, VOYA will mail a medical questionnaire to you. Voya will determine whether or not you are approved, denied, or if additional information is needed. The additional coverage will not be effective until approved by the carrier.

2023 Employee Supplemental Life Insurance Per Pay Period

Amount	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$ 20,000	\$0.56	\$0.60	\$0.80	\$0.90	\$1.24	\$2.13	\$3.72	\$6.41	\$6.60	\$12.70	\$20.60
\$ 50,000	\$1.40	\$1.50	\$2.00	\$2.25	\$3.10	\$5.33	\$9.30	\$16.03	\$16.50	\$31.75	\$51.50
\$100,000	\$2.80	\$3.00	\$4.00	\$4.50	\$6.20	\$10.65	\$18.60	\$32.05	\$33.00	\$63.50	\$103.00
\$200,000	\$5.60	\$6.00	\$8.00	\$9.00	\$12.40	\$21.30	\$37.20	\$64.10	\$66.00	\$127.00	\$206.00
\$300,000	\$8.40	\$9.00	\$12.00	\$13.50	\$18.60	\$31.95	\$55.80	\$96.15	\$99.00	\$190.50	\$309.00
\$500,000	\$14.00	\$15.00	\$20.00	\$22.50	\$31.00	\$53.25	\$93.00	\$160.25	\$165.00	\$317.50	\$515.00

Spouse Supplemental Life Insurance*

You have the option to purchase Spouse Life insurance in \$10,000 increments up to \$250,000 not to exceed employee' supplemental life insurance election. EOI will be required. **You must purchase Employee Supplemental Life before you can purchase Spouse life insurance.**

2023 Spouse Supplemental Life Insurance Per Pay Period

Amount	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$ 20,000	\$0.56	\$0.60	\$0.80	\$0.90	\$1.24	\$2.13	\$3.72	\$6.41	\$6.60	\$12.70	\$20.60
\$ 50,000	\$1.40	\$1.50	\$2.00	\$2.25	\$3.10	\$5.33	\$9.30	\$16.03	\$16.50	\$31.75	\$51.50
\$100,000	\$2.80	\$3.00	\$4.00	\$4.50	\$6.20	\$10.65	\$18.60	\$32.05	\$33.00	\$63.50	\$103.00
\$200,000	\$5.60	\$6.00	\$8.00	\$9.00	\$12.40	\$21.30	\$37.20	\$64.10	\$66.00	\$127.00	\$206.00
\$300,000	\$8.40	\$9.00	\$12.00	\$13.50	\$18.60	\$31.95	\$55.80	\$96.15	\$99.00	\$190.50	\$309.00
\$500,000	\$14.00	\$15.00	\$20.00	\$22.50	\$31.00	\$53.25	\$93.00	\$160.25	\$165.00	\$317.50	\$515.00

Child Supplemental Life Insurance*

You have the option to purchase \$10,000 of Child Life insurance coverage. EOI won't be required. **You must purchase Employee Supplemental Life before you can purchase child life insurance.**

2023 Child Supplemental Life Insurance Per Pay Period

Coverage Amount: \$10,000

Cost: \$0.96

Dependents must be a citizen or legal resident of the United States and must reside in the United States in order to enroll in Voya plans.

DISABILITY INSURANCE

Disability insurance is a type of coverage that replaces a portion of your monthly income if an injury or illness prevents you from working. Having disability insurance means being able to meet your financial obligations — paying bills, covering household expenses, providing for your family — while you're unable to work.

Short Term Disability



For many households, going without income for even a few weeks can be devastating. Short-Term Disability benefits can help protect your finances in the event an eligible illness or injury leaves you unable to work.

Short-Term Disability coverage pays benefits to replace a portion of your weekly earnings for up to the maximum benefit duration.

BENEFIT HIGHLIGHTS	SHORT-TERM DISABILITY		
	HOURLY EMPLOYEES*	SALARIED NON-EXEMPT EMPLOYEE	SALARIED EXEMPT EMPLOYEE
Benefit %	60% of weekly earnings	60% of weekly earnings	66.7% of weekly earnings
Maximum Weekly Benefit	\$1,252	\$1,252	\$2,769
Injury & Sickness Elimination Period	7 Calendar days	7 Calendar days	7 Calendar days
Maximum Benefit Duration	25 weeks	25 weeks	25 weeks
Payroll Contribution	Partially paid by REI	Fully paid by REI	Fully paid by REI

EOI is required for all late entrants

Note: REI will absorb 50% of the Short-Term Disability cost increase for 2023 and will continue to contribute 37.50% of the premiums.

2023 Hourly Short-Term Disability Per Pay Period

Hourly Rate	Payroll Deduction	Hourly Rate	Payroll Deduction
\$12.50	\$8.40	\$18.50	\$12.43
\$13.00	\$8.74	\$19.00	\$12.77
\$13.50	\$9.07	\$19.50	\$13.10
\$14.00	\$9.41	\$20.00	\$13.44
\$14.50	\$9.74	\$20.50	\$13.78
\$15.00	\$10.08	\$21.00	\$14.11
\$15.50	\$10.42	\$21.50	\$14.45
\$16.00	\$10.75	\$22.00	\$14.78
\$16.50	\$11.09	\$22.50	\$15.12
\$17.00	\$11.42	\$23.00	\$15.46
\$17.50	\$11.76	\$23.50	\$15.79
\$18.00	\$12.10	\$24.00	\$16.13

To calculate your specific payroll deduction, substitute in the following formula:

- Regular hourly rate x 40 hours = weekly covered salary
- Weekly covered salary x 60% = weekly covered benefit
If your weekly covered benefit is greater than the maximum of \$1252, then use \$1252
- Weekly covered benefit divided by 10 x (.56/2)* = payroll deduction taken twice a month

The rate is divided by 2 to reflect the 2 deductions taken in a month - REI pays the remainder of the premium.
Rounding may result in a \$.02 above or below the amount calculated.

DISABILITY INSURANCE, continued



Long Term Disability

One-time Open Enrollment opportunity to enroll without EOI



Becoming disabled can have a huge impact on your finances and quality of life. Long-Term Disability benefits can help with both. If you experience an eligible illness or injury that leaves you unable to work after the elimination period, this benefit can fill the gap between your income and expenses. If applicable, it can also provide services to help you return to work or it may provide benefits until retirement, at Social Security Normal Retirement age, if you are unable to return to work.

Note: REI will absorb 100% of the Long-Term Disability cost increase for 2023 meaning rates will remain the same for employees.

BENEFIT HIGHLIGHTS	LONG-TERM DISABILITY		
	HOURLY EMPLOYEES*	SALARIED NON-EXEMPT EMPLOYEE	SALARIED EXEMPT EMPLOYEE
Monthly Benefit Amount	60% of monthly earnings	60% of monthly earnings	60% of monthly earnings
Injury & Sickness Elimination Period	180 Consecutive Days	180 Consecutive Days	180 Consecutive Days
Maximum Benefit Duration	SSNRA *Social Security Normal Retirement Age as figured by 1983 amendment or any later amendment to the Social Security Act		
Payroll Contribution	Fully paid by EE	Fully paid by REI	Fully paid by REI

2023 Hourly Long-Term Disability Per Paid Period

Rate/\$100 Mnth	Age band rate	0.12	0.25	0.34	0.41	0.58	0.74	1.13	1.35	1.42
Hourly Rate	Monthly Pay	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
\$14.00	\$2,427	\$1.46	\$3.03	\$4.13	\$4.97	\$7.04	\$8.98	\$13.71	\$16.38	\$17.23
\$14.50	\$2,513	\$1.51	\$3.14	\$4.27	\$5.15	\$7.29	\$9.30	\$14.20	\$16.97	\$17.84
\$15.00	\$2,600	\$1.56	\$3.25	\$4.42	\$5.33	\$7.54	\$9.62	\$14.69	\$17.55	\$18.46
\$15.50	\$2,687	\$1.61	\$3.36	\$4.57	\$5.51	\$7.79	\$9.94	\$15.18	\$18.14	\$19.08
\$16.00	\$2,773	\$1.66	\$3.47	\$4.71	\$5.69	\$8.04	\$10.26	\$15.67	\$18.72	\$19.69
\$16.50	\$2,860	\$1.72	\$3.58	\$4.86	\$5.86	\$8.29	\$10.58	\$16.16	\$19.31	\$20.31
\$17.00	\$2,947	\$1.77	\$3.68	\$5.01	\$6.04	\$8.55	\$10.90	\$16.65	\$19.89	\$20.92
\$17.50	\$3,033	\$1.82	\$3.79	\$5.16	\$6.22	\$8.80	\$11.22	\$17.14	\$20.48	\$21.54
\$18.00	\$3,120	\$1.87	\$3.90	\$5.30	\$6.40	\$9.05	\$11.54	\$17.63	\$21.06	\$22.15
\$18.50	\$3,207	\$1.92	\$4.01	\$5.45	\$6.57	\$9.30	\$11.86	\$18.12	\$21.65	\$22.77
\$19.00	\$3,293	\$1.98	\$4.12	\$5.60	\$6.75	\$9.55	\$12.19	\$18.61	\$22.23	\$23.38
\$19.50	\$3,380	\$2.03	\$4.23	\$5.75	\$6.93	\$9.80	\$12.51	\$19.10	\$22.82	\$24.00
\$20.00	\$3,467	\$2.08	\$4.33	\$5.89	\$7.11	\$10.05	\$12.83	\$19.59	\$23.40	\$24.61
\$20.50	\$3,553	\$2.13	\$4.44	\$6.04	\$7.28	\$10.30	\$13.15	\$20.08	\$23.99	\$25.23
\$21.00	\$3,640	\$2.18	\$4.55	\$6.19	\$7.46	\$10.56	\$13.47	\$20.57	\$24.57	\$25.84
\$21.50	\$3,727	\$2.24	\$4.66	\$6.34	\$7.64	\$10.81	\$13.79	\$21.06	\$25.16	\$26.46
\$22.00	\$3,813	\$2.29	\$4.77	\$6.48	\$7.82	\$11.06	\$14.11	\$21.55	\$25.74	\$27.07
\$22.50	\$3,900	\$2.34	\$4.88	\$6.63	\$8.00	\$11.31	\$14.43	\$22.04	\$26.33	\$27.69
\$23.00	\$3,987	\$2.39	\$4.98	\$6.78	\$8.17	\$11.56	\$14.75	\$22.52	\$26.91	\$28.31
\$23.50	\$4,073	\$2.44	\$5.09	\$6.92	\$8.35	\$11.81	\$15.07	\$23.01	\$27.50	\$28.92
\$24.00	\$4,160	\$2.50	\$5.20	\$7.07	\$8.53	\$12.06	\$15.39	\$23.50	\$28.08	\$29.54

VOLUNTARY WORKSITE BENEFITS



Voya Financial is providing Accident Insurance, Critical Illness and Hospital Indemnity benefit options for you to purchase. This will not replace your medical insurance with Meritain Aetna. You are responsible for submitting a claim to Voya so the payment will be made directly to you, if eligible.

You can receive a Wellness Benefit of \$50 when enrolled in Accident insurance or Critical Illness, after you go for an annual health screening test and complete attestation with Voya.

Accident Insurance

Accident insurance doesn't replace your medical coverage; instead, it complements it. Many people are not adequately prepared for the out-of-pocket expenses after an accident. Accident Insurance provides worldwide personal accident insurance for employees and their families, regardless of health history.

Accident Coverage	
Initial Care	
Ambulance (Ground/Air)	\$ 360 / \$ 1,500
Emergency Room	\$ 225
Urgent Care	\$ 225
Hospital and Rehabilitation	
Standard Hospital Admission	\$ 1,250
Hospital Confinement (per day, up to 365 days)	\$ 275
ICU Confinement (per day, up to 15 days)	\$ 450
Injuries	
Burns 2nd (at least 36% of body)	\$ 1,250
Lacerations	\$ 30 - \$ 480
Sporting Activity Injuries Benefits	If your accident occurs while participating in an organized sporting activity (as defined in the certificate of coverage); the benefit amounts in the accident hospital care, accident care or common injuries sections below will be increased by 25%; to a maximum additional benefit of \$1,000.

2023 Accident Insurance Per Pay Period	
Employee	\$4.70
Employee + Spouse	\$8.89
Employee + Children	\$9.64
Family	\$13.83

Hospital Indemnity

Out-of-pocket costs from a stay in a hospital or other medical facility can be overwhelming. You'll receive a fixed daily benefit if you have a covered stay in a hospital, intensive care unit, rehabilitation facility, or observation unit. Employee must be admitted at least 20 consecutive hours to be eligible for this benefit. Benefit amounts depend on the type of facility and number of days of confinement. Any combination of facility confinement and admission benefits payable includes a limit.

Type of Admission	Benefit Amount	Benefit
Hospital Admission	\$1,000	
Intensive Care Unit* Admission	\$1,000	

2023 Hospital Indemnity Per Pay Period	
Employee	\$6.20
Employee + Spouse	\$13.64
Employee + Children	\$10.28
Family	\$17.72

Beginning on Day 2 of your confinement, for each day that you have a stay in a covered facility, you'll be eligible for a fixed daily benefit payment. The benefit amount and maximum number of days per confinement varies by facility:

Type of Facility	Daily Benefit
Hospital (30 day maximum per confinement)	\$100
Intensive Care Unit* (15 day maximum per confinement)	\$200
Rehabilitation Facility (30 day maximum per confinement)	\$50
Observation Unit (at least 4 consecutive hours, other than inpatient. Not payable for any day that a facility confinement or admission benefit is payable) (1 day maximum per calendar year)	\$100

Dependents must be a citizen or legal resident of the United States and must reside in the United States in order to enroll in Voya plans.

VOLUNTARY WORKSITE BENEFITS, continued



Critical Illness Insurance

This benefit provides a lump sum benefit from Voya to cover out-of-pocket medical and other non-medical expenses associated with changes following the diagnosis of a covered critical illness such as (heart attack, stroke, kidney failure, cancer, etc.)

Sample of Critical illness covered conditions	
Heart Attack/ Stroke	100%
Cancer	100%
Permanent paralysis	100%
Parkinsons's disease	100%
Coronary artery bypass	25%
Skin Cancer	10%

2023 Critical Illness Per Pay Period								
EE: \$10,000 SP: 50% of EE benefit CH: 50% of EE benefit								
Age	EE NT	EE TB	EE+SP NT	EE+SP TB	EE+CH NT	EE+CH TB	Fam NT	Fam TB
<25	\$ 1.25	\$ 1.65	\$ 1.88	\$ 2.48	\$ 1.25	\$ 1.65	\$ 1.88	\$ 2.48
25-29	\$ 1.45	\$ 2.00	\$ 2.18	\$ 3.00	\$ 1.45	\$ 2.00	\$ 2.18	\$ 3.00
30-34	\$ 2.20	\$ 3.35	\$ 3.30	\$ 5.03	\$ 2.20	\$ 3.35	\$ 3.30	\$ 5.03
35-39	\$ 2.90	\$ 4.55	\$ 4.35	\$ 6.83	\$ 2.90	\$ 4.55	\$ 4.35	\$ 6.83
40-44	\$ 4.85	\$ 8.10	\$ 7.28	\$ 12.15	\$ 4.85	\$ 8.10	\$ 7.28	\$ 12.15
45-49	\$ 5.85	\$ 10.05	\$ 8.78	\$ 15.08	\$ 5.85	\$ 10.05	\$ 8.78	\$ 15.08
50-54	\$ 9.35	\$ 16.40	\$ 14.03	\$ 24.60	\$ 9.35	\$ 16.40	\$ 14.03	\$ 24.60
55-59	\$ 11.75	\$ 20.70	\$ 17.63	\$ 31.05	\$ 11.75	\$ 20.70	\$ 17.63	\$ 31.05
60-64	\$ 19.30	\$ 33.20	\$ 28.95	\$ 49.80	\$ 19.30	\$ 33.20	\$ 28.95	\$ 49.80
65-59	\$ 25.45	\$ 41.70	\$ 38.18	\$ 62.55	\$ 25.45	\$ 41.70	\$ 38.18	\$ 62.55
70+	\$ 34.15	\$ 55.35	\$ 51.23	\$ 83.03	\$ 34.15	\$ 55.35	\$ 51.23	\$ 83.03

2023 Critical Illness Per Pay Period								
EE: \$20,000 SP: 50% of EE benefit CH: 50% of EE benefit								
Age	EE NT	EE TB	EE+SP NT	EE+SP TB	EE+CH NT	EE+CH TB	Fam NT	Fam TB
<25	\$2.50	\$3.30	\$3.75	\$4.95	\$2.50	\$3.30	\$3.75	\$4.95
25-29	\$2.90	\$4.00	\$4.35	\$6.00	\$2.90	\$4.00	\$4.35	\$6.00
30-34	\$4.40	\$6.70	\$6.60	\$10.05	\$4.40	\$6.70	\$6.60	\$10.05
35-39	\$5.80	\$9.10	\$8.70	\$13.65	\$5.80	\$9.10	\$8.70	\$13.65
40-44	\$9.70	\$16.20	\$14.55	\$24.30	\$9.70	\$16.20	\$14.55	\$24.30
45-49	\$11.70	\$20.10	\$17.55	\$30.15	\$11.70	\$20.10	\$17.55	\$30.15
50-54	\$18.70	\$32.80	\$28.05	\$49.20	\$18.70	\$32.80	\$28.05	\$49.20
55-59	\$23.50	\$41.40	\$35.25	\$62.10	\$23.50	\$41.40	\$35.25	\$62.10
60-64	\$38.60	\$66.40	\$57.90	\$99.60	\$38.60	\$66.40	\$57.90	\$99.60
65-59	\$50.90	\$83.40	\$76.35	\$125.10	\$50.90	\$83.40	\$76.35	\$125.10
70+	\$68.30	\$110.70	\$102.45	\$166.05	\$68.30	\$110.70	\$102.45	\$166.05

2023 Critical Illness Per Pay Period								
EE: \$30,000 SP: 50% of EE benefit CH: 50% of EE benefit								
Age	EE NT	EE TB	EE+SP NT	EE+SP TB	EE+CH NT	EE+CH TB	Fam NT	Fam TB
<25	\$3.75	\$4.95	\$5.63	\$7.43	\$3.75	\$4.95	\$5.63	\$7.43
25-29	\$4.35	\$6.00	\$6.53	\$9.00	\$4.35	\$6.00	\$6.53	\$9.00
30-34	\$6.60	\$10.05	\$9.90	\$15.08	\$6.60	\$10.05	\$9.90	\$15.08
35-39	\$8.70	\$13.65	\$13.05	\$20.48	\$8.70	\$13.65	\$13.05	\$20.48
40-44	\$14.55	\$24.30	\$21.83	\$36.45	\$14.55	\$24.30	\$21.83	\$36.45
45-49	\$17.55	\$30.15	\$26.33	\$45.23	\$17.55	\$30.15	\$26.33	\$45.23
50-54	\$28.05	\$49.20	\$42.08	\$73.80	\$28.05	\$49.20	\$42.08	\$73.80
55-59	\$35.25	\$62.10	\$52.88	\$93.15	\$35.25	\$62.10	\$52.88	\$93.15
60-64	\$57.90	\$99.60	\$86.85	\$149.40	\$57.90	\$99.60	\$86.85	\$149.40
65-59	\$76.35	\$125.10	\$114.53	\$187.65	\$76.35	\$125.10	\$114.53	\$187.65
70+	\$102.45	\$166.05	\$153.68	\$249.08	\$102.45	\$166.05	\$153.68	\$249.08

401(K) REI RETIREMENT PLAN



Saving for retirement is one of the most important things you can do to provide for your financial future. That is why REI is pleased to offer you an easy, convenient and powerful way to help you prepare for a more secure retirement. REI encourages its employees to save for retirement through pre-tax payroll deductions. Employees can choose to contribute up to 30% of their salary or can decline participation. If you are 50 or older, you can also make catch-up contributions to help you make up for missed years.

Company Contributions – You are not alone! REI adds to your contributions so you can save adequately for the future!

- REI matches 50 cents on the dollar up to 10% of Plan Compensation
- If you contribute 10%, REI will add 5% more

Rollovers: Don't forget that if you want to consolidate all your retirement savings in one place, rollovers are accepted from previous employer's qualified plans. Contact Empower to learn more about this option.

Withdrawals: A loan or a hardship distribution can be taken. Contact Empower to get more information.

Good news!... Effective January 1, 2023, REI's retirement plan will offer Pre-tax and Roth 401(k) after-tax contribution options.



DID YOU KNOW?

Pre-tax contributions: Regular retirement plan contributions are “pre-tax.” That means the money you contribute goes into your account before your payroll taxes are taken out. This lowers your taxable income for the year, so you'll enjoy a tax benefit today. Then, you'll need to pay the taxes when the money is taken out, generally during retirement.

Roth 401(k) contributions: Roth after-tax contributions go into your account after your money is taxed, so the withdrawals will be federal income tax-free at retirement (assuming you follow the withdrawal rules).

IMPORTANT: Remember that you can update your 401(k) Beneficiaries, anytime on the Empower website.

Questions about your 401(k) plan: Call Empower (formerly Prudential Retirement) at 877-PRU-2100. Representatives are available weekdays from 8 a.m. to 9 p.m. ET.

EMPLOYEE ASSISTANCE PROGRAM (EAP)



Your life journey - made easier

No situation is too big or too small. No matter where you are on your journey, there are times when a little help can go a long way.

The EAP is here to help you along the journey of life. When you and your household members need assistance, reach out anytime and the EAP services can help get you on the right path to meet your needs.

Key features

- Provided at no cost to you
- Includes up to 3 scheduled counseling sessions per reason per household family member and unlimited counseling on demand
- Confidential service provided by a third party
- Available 24/7/365

Core services

- *Counseling*- Counselors can provide support for challenges such as stress, anxiety, grief relationship concerns and more.
- *Coaching*- When you have a goal to achieve, coaches can help you create a plan of action and stay on track.
- *Online programs*- Self-guided, interactive programs help improve your emotional well-being for issues like depression and anxiety.

How to get started

- Getting the help you need, when you need it, can result in you leading a happier, more productive life.
- Give the EAP a call and they will connect you with the right resource or professional.
- Learn more about all the services available at MagellanAscend.com

Legal assistance, financial coaching & identity theft resolution

Expert consultation to help with your legal, financial and identity theft needs. Access a free online library with resources for identity theft, resolution budgeting, debt management, family law, wills and more.

Work-life services

Specialists provide expert guidance and personalized referrals to service providers including childcare, adult care, education, home improvement, consumer information, emergency preparedness and more.

LifeMart – Discount Center

When you get ready to spend money – Think about LifeMart for car buying, car services, clothing, gifts, flowers, furniture, appliances, electronics, theme parks, travel, hotels, car rentals and more.

Wellness resource

Eat Better, move more, be happier and healthier with wellness resources including:

- Interactive tools and assessments
- Educational articles and engaging videos
- Information on fitness, proper eating, weight management, disease and injury prevention

Employee Assistance Program
For Professional Consultation
Call 1-800-523-5668
For TTY Users: 1-800-456-4006

2023 IMPORTANT CONTACTS

Benefit Plan	For Information on:	Contact Information
Medical – Meritain	<ul style="list-style-type: none"> • Medical Coverage Questions • Network Providers • ID Cards • Covered & Non-Covered expenses • Claim Filing • Health & Wellness 	Meritain: 800-925-2272 Medical Group #: 17591 www.meritain.com Meritain Healthy Merits: 877-348-4533 https://rei.healthymerits.com
	Meritain Precertification	800-242-1199
	Meritain Health Nurse Health Coaching	888-610-0089
	Meritain 24-Hour Nurse Line	866-726-6529
	Teladoc <ul style="list-style-type: none"> • Telemedicine 	800-362-2667 www.Teladoc.com
Prescription – CVS Caremark	<ul style="list-style-type: none"> • Claim filing • Covered & Non-Covered prescriptions 	866-475-7589 www.caremark.com/wps/portal
Dental – Ameritas	<ul style="list-style-type: none"> • Dental Benefits • Covered & Non-Covered services • Predeterminations • ID Cards • Claim Filing 	800-487-5553 www.ameritas.com
Vision – Davis Vision	<ul style="list-style-type: none"> • Vision Benefits • ID Cards • Claim Filing 	877-923-2847 Client Code: 9140 www.davisvision.com
Flexible Spending Account – National Benefit Solutions NBS <ul style="list-style-type: none"> • Health FSA • Dependent Care 	<ul style="list-style-type: none"> • ID Cards • Claim Filing • Account Balance • Eligible Expenses • Reimbursements 	800-274-0503 www.nbsbenefits.com
Life & Disability – Voya	<ul style="list-style-type: none"> • Claim Filing • Coverage questions • Beneficiary designation • Plan provisions 	Life: 800-955-7736 Life Group#: 71340-6 Disability: 888-464-3652 www.voya.absenceresources.com
Accident, Critical Illness & Hospital Indemnity – Voya	<ul style="list-style-type: none"> • Claim Filing • Coverage questions 	877-236-7564 www.voya.com/claims
Retirement Plan 401(K) – Prudential (now Empower)	<ul style="list-style-type: none"> • Contribution changes • Beneficiary designation 	877-778-2100 www.prudential.com/online/retirement
Employee Assistance Program (EAP) – Magellan	<ul style="list-style-type: none"> • Counseling & coaching sessions • Well-being online programs 	800-523-5668 www.MagellanAscend.com

Want to learn more about your benefits?

Go to <https://rei.mybenefitsapp.com> from your browser

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<http://wizard.rei.ricoh.com/>