



# 2023 Benefits Guide

FOR HOURLY MARSHFIELD USW EMPLOYEES

**Important Note:** This benefits guide has been prepared to help you understand what benefits you may be entitled to through Masonite, serves as a summary of material modifications (SMM) and describes the changes made to the Masonite Corporation and Subsidiaries Welfare Benefit Plan (plan number 550) effective January 2023. This summary updates your latest summary plan description (SPD). Please keep this SMM with your current SPD. The employer identification number for Masonite International Corporation is 64-0198020.

If there is ever a conflict between the information provided in this 2023 benefits guide and the plan documents, the plan documents will govern. Participation in the benefits programs does not constitute a right to continued employment with the company. While it is Masonite's intent to continue these programs, we reserve the right to amend or terminate them at any time for any reason.

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## DON'T MISS OUT

Enroll in the benefits with the icon during your enrollment period.





# OPEN THE DOOR TO YOUR MASONITE BENEFITS

Dear Masonite Employee,

**People Are Key** at Masonite, and we are committed to supporting your health and well-being by providing a comprehensive and competitive benefits program for you and your eligible dependents. Review this guide, check out our employee benefits website [masonitebenefits.com](https://masonitebenefits.com), then make the choices that are right for you and your family.

We are modifying our wellness incentives for 2023. As early detection of health issues is critical to staying healthy, we are increasing the wellness credit to \$35 per paycheck, to offset your medical premiums, if you receive your free annual physical exam. We will eliminate the COVID-19 vaccination wellness incentive in 2023, and we have also added additional covered services under our medical plans. Look inside this guide for more details and review the 2023 premium rate handout.

**Review all your options!** **Anthem LiveHealth Online** telemedicine program allows you to have a call or video chat with a board-certified physician who can often call in a prescription to your local pharmacy, saving you time and money! We have three affordable supplemental insurance policies through **Allstate** to help you cover expenses due to accidents, hospitalizations or critical illnesses, providing cash payments to help cover out-of-pocket expenses. And two of our three **Anthem BCBS** medical plans include a Health Savings Account (HSA), funded first by the company, with the option to contribute additional pre-tax funds to be used for your qualifying health expenses.

**Be sure to use our free resources!** Health Advocate acts as your personal health coach, helping you find health care providers, resolve insurance claims and more. **ComPsych GuidanceResources** provides consultation for a variety of work-life needs, including child or elder care research, legal and financial referrals, and confidential personal counseling. **Livongo** supports covered adults with diabetes, providing a blood glucose meter, unlimited test supplies and personal coaching. **Allstate Identity Protection** provides identity theft insurance for all employees at no cost, with options to purchase additional coverage and expand coverage to your family.

If you have questions about your benefits or the enrollment process, please contact your local Human Resources Representative or call the Employee Central Help Desk at **1.855.65.MASON** (1.855.656-2766).

Sincerely yours,

A stylized handwritten signature in black ink.

**JAMES C.  
LLEWELLYN**  
Vice President  
Global Total Rewards  
Corporate Human Resources

# WITH MASONITE BENEFITS YOU'RE COVERED

Masonite offers you and your family a wide range of benefits — **for your health, money, and work-life balance.** We've got you covered! Don't leave money on the table by missing out on these **value-added features** of your Masonite benefits.



## HEALTH

**Wellness credit of \$35 per paycheck** toward your medical premium if you are in a Masonite medical plan and you show proof of your annual (medical) physical. This credit means **you pay nothing for employee only coverage in the HSA Basic medical plan**

**Hinge Health** for free digital physical therapy and health coaching

**Free in-network preventive care** with all medical plan options

**Lower non-tobacco rates** for medical coverage if you're tobacco-free

**Convenient virtual medical visits** for non-urgent care through Anthem's LiveHealth Online

**Free maintenance drugs** with HSA plan options

**Free diabetes supplies** and support through Livongo

**Health Advocate for answers** to health and insurance-related questions and help navigating the health care system, even if not enrolled in a Masonite medical plan

**NEW! Medical coverage enhancements** for rehabilitation, occupational, physical and speech therapy for a mental health condition

**Dental coverage with free preventive exams**

**In-network preventive eye exam for \$5 copay**, plus savings on eye care costs through vision coverage



## MONEY

**Free money from Masonite in your HSA** when you participate in an HSA medical plan

**Flexible spending accounts to save on taxes** by using pre-tax dollars to pay eligible health care and/or dependent day care costs

**Protection from Masonite** with company-paid Basic Life and AD&D, and the opportunity to purchase additional coverage for yourself and your family

**Free coverage for short-term disability** from Masonite, and the opportunity to purchase long-term disability coverage

**5% company match** and pre-tax savings with Masonite 401(k) Savings Plan

**Save on company stock** when you invest in the company through the Employee Stock Purchase Plan

**Extra protection against illnesses and accidents** through critical illness, accident and/or indemnity medical coverage

**\$50 wellness benefit** for completing certain activities through critical illness coverage

**Competitive rates for home & auto insurance**

**PerkSpot — Employee Discount Program** to help you save money on many products and services, like pet insurance



## BALANCE

**Paid parental leave** of 2 weeks for all new parents

**Adoption reimbursement from Masonite** to help cover the costs of adoption

**Free support for your mental well-being and work-life resources** through the Employee Assistance Program (EAP)

**Vacation time, personal days and paid holidays** so you have time to recharge and refresh

**Free identity theft protection** for peace of mind, with the option to purchase a higher level of coverage

**Free support for moms** before, during and after pregnancy through Anthem Future Moms. Plus you'll get \$100 per trimester from Masonite for participating (paid via your paychecks)

# YOUR ENROLLMENT TO-DOs

## BEFORE YOU ENROLL

- **Read this guide** to learn about all the benefits available to you from Masonite.
- **Check out the tools and resources on [masonitebenefits.com](https://masonitebenefits.com)** to help you decide.

## ENROLL

### ■ During your enrollment window:

- Access Mployee Central on the go by downloading the **Workday app** (Annual Enrollment only),
- Go to the **Mployee Central Self Service Portal**, or
- Call the Masonite Benefits Center at **1.855.656.2766**.

### ■ Choose your options:

- |                          |   |                                |
|--------------------------|---|--------------------------------|
| — Medical                | — Flexible spending accounts                | — Long-term disability         |
| — Health Savings Account | — ID theft premium options                  | — Critical illness insurance   |
| — Dental                 | — Life and accidental death & dismemberment | — Accident insurance           |
| — Vision                 |   | — Hospital indemnity insurance |

- **Declare your tobacco user status.** If you and your dependents are enrolled in the medical plan and have been tobacco-free for the past 6 months, you pay lower tobacco rates for your medical coverage.
- **Answer the spousal surcharge question.** If your spouse/domestic partner has group medical insurance available elsewhere but you choose to enroll them in the Masonite medical plan, you pay an additional \$30 each bi-weekly pay period. (This does not apply to dependent children.)  
  
If your spouse/domestic partner does not have group medical insurance available to them elsewhere, you will not be charged the fee.
- **Choose or review your beneficiary.** To make sure your benefits are paid out how you intend, make sure to choose or review your beneficiary for your life insurance and 401(k) plan.
- **Confirm your elections.** You can save or print your confirmation of elections in Mployee Central. The elections you make when you enroll remain in place until the next enrollment period, unless you have a qualified life event.

## AFTER YOU ENROLL

- **Provide verification of dependent eligibility.** If you add new dependents to your Masonite benefits, Masonite's Mployee Central Helpdesk will send you a notice through One Source Virtual (OSV) with the documentation you must provide to verify their eligibility (including a Domestic Partner Affidavit for a domestic partner).
- **Look for new ID cards.** If you enroll in a Masonite medical plan for 2023 for the first time or change medical plans, look for new medical and prescription drug ID cards in the mail.
- **Get credits in your paycheck.** If you are enrolled in one of the Masonite medical plans, you can receive a **\$35 credit per paycheck** after you get your free annual physical from your in-network doctor (and provide proof of completion).
- **Check your first paycheck in 2023** to make sure you have the correct benefit deductions and it reflects your credit for getting your annual physical. If you're a new hire, check your first paycheck after you enroll.

# IMPORTANT INFORMATION ABOUT ENROLLMENT

## WHO'S ELIGIBLE?

You can participate in Masonite benefits if you are a regular full-time employee and you work a minimum of 30 hours per week.

You can also enroll:

- Your spouse or qualified domestic partner\*
- Your children or domestic partner's children up to age 26 (end of month in which they turn 26 for medical, dental and vision)
- Mentally or physically disabled dependent child(ren) regardless of age

*\* You pay taxes on the value of the coverage the company provides to your domestic partner and your domestic partner's child(ren), known as imputed income.*

## WHEN CAN I ENROLL?

You can enroll or make changes to your benefit elections:

- **When you are first hired:** You have 30 days starting on your hire date to enroll for benefits. Your benefits start on the first of the month following or coinciding with your hire date. If you do not enroll within your first 30 days of employment, you must wait until Annual Enrollment to elect benefits unless you experience a qualified life event.
- **During Annual Enrollment each fall.**
- **When you experience a qualified life event** such as marriage, divorce, birth or adoption, or a change in your or your spouse's employment status that affects benefits eligibility anytime during the year.

## MAKING CHANGES DURING THE YEAR

The benefit coverage you elect remains in effect for the entire calendar year. You can only change your benefits during the year if you have a qualified life event such as marriage, divorce, birth or adoption, or a change in your or your spouse's employment status that affects benefits eligibility.

You must notify Masonite Benefits through Mployee Central or by calling the Masonite Benefits Center at **1.855.65.MASON** (1.855.656.2766) within 30 days of any qualified life event. You will be required to show official documentation as proof, such as a marriage license, birth certificate or court papers.



# MEDICAL

A healthy lifestyle is easier when you have access to plans and programs that support you. You can choose from three medical plans. All cover the same services, all include the same prescription drug benefits and all use the same Anthem network. What differs is how and when you pay for care.

## CHOOSING YOUR MEDICAL PLAN

When choosing a medical plan, be sure to look at your total costs:

$$\text{Your Premium} + \text{Deductible} + \text{Copayments/Coinsurance}^* = \text{TOTAL COST}$$

Your **deductible** is the amount you pay toward covered services each year before the plan begins paying benefits. Your **copayment** is a flat fee you pay for health care services at the time they're received regardless of the actual amount charged by your provider; it generally applies to office visits and prescription drugs. **Coinsurance** is the portion of covered expenses you pay for care after meeting your deductible, and it is typically a percentage of negotiated costs.

*\* Up to your out-of-pocket maximum, which is the most you have to pay each year for health care services. It includes the deductible and copays/coinsurance for medical and prescription drugs, but not premiums.*

### In the HSA Plans...

- You pay less each paycheck but you pay a higher deductible.
- **Masonite contributes to a health savings account (HSA) for you** — and you can contribute too, up to IRS limits. You can use your HSA during the year to pay for eligible expenses (such as deductibles, coinsurance, prescriptions, and dental and vision costs), or you can save it for future eligible expenses, even if you change plans or jobs or retire.
- You can participate in the Limited-Purpose Health Care Flexible Spending Account (FSA), which allows you to use your FSA for eligible dental expenses (such as coinsurance and orthodontics) and vision expenses (such as eyeglasses and contact lenses) with pre-tax dollars.

### In the PPO Plan...

- You pay more each paycheck, but you pay a lower deductible before the plan starts to pay benefits. This helps you budget expenses over the year.
- You can contribute to a Health Care FSA to pay for eligible expenses with pre-tax dollars.

## FREE MONEY FOR GETTING FREE PREVENTIVE CARE

If you're enrolled in a Masonite medical plan, you can get a **\$35 wellness credit in each paycheck** when you get your free annual physical from your in-network doctor. Have your doctor's office complete the Annual Physical certification form (available on [masonitebenefits.com](https://masonitebenefits.com)) confirming you had your physical, and email it to [Mployeecentralbenefits@onesourcevirtual.com](mailto:Mployeecentralbenefits@onesourcevirtual.com).

**Free medical premium:** this credit means you do not pay a bi-weekly premium for employee only coverage when you enroll in the Basic HSA medical plan because your wellness credit pays your premium.



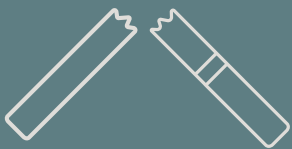
## PRESCRIPTION DRUG COVERAGE

All medical plans come with prescription drug coverage through OptumRx. OptumRx coverage includes programs to encourage the use of cost-effective medications while saving you money, such as:

- **Free maintenance drugs** if you participate in the Basic HSA or HSA Plus Plan. Certain drugs are available to you with no deductible and no coinsurance. Contact OptumRx for details.
- **Savings on long-term/maintenance medications.** Use mail order or visit a CVS pharmacy for 90-day fills of your maintenance prescriptions. **IMPORTANT:** The plan does not cover more than two 30-day fills of certain maintenance prescriptions at other participating retail pharmacies.
- **Free smoking cessation medications and specific diabetes medications and supplies.** Contact OptumRx for more information before filling your prescription.



## TOBACCO USER?



Curb the habit and save! Once you have been tobacco-free for 6 consecutive months, contact OSV, Masonite's Benefit Center, at **1.855.65.MASON** (1.855.656.2766) or send an email to **MployeeCentralBenefits@onesourcevirtual.com** so you can receive lower non-tobacco rates for medical coverage.

## YOUR MEDICAL COVERAGE

	BASIC HSA PLAN	HSA PLUS PLAN	PPO PLAN	
HSA-eligible	Yes	Yes	No	
Company contribution to HSA (prorated for new hires)	\$350 for employee only coverage; \$700 for family coverage	\$600 for employee only coverage; \$1,200 for family coverage	None	
COVERAGE	IN-NETWORK CARE: YOU PAY			
Individual / family annual deductible	\$2,000 / \$4,000	\$1,500 / \$3,000	\$800 / \$1,600	
Individual / family annual out-of-pocket maximum	\$5,000 / \$10,000	\$4,500 / \$9,000	\$4,500 / \$9,000	
Coinsurance (applies after meeting deductible)	You pay 20%, plan pays 80%			
Office visit: preventive care	Covered at 100% in-network, so you pay nothing*			
Office visit: primary care	20% after deductible		\$30 copay	
Office visit: specialist (including chiropractor: 60 visits per year)	20% after deductible		\$60 copay**	
Telemedicine: physical health	20% after deductible up to \$59		\$15 copay	
Telemedicine: behavioral health	20% after deductible		\$30 copay	
Urgent care visit	20% after deductible		\$60 copay	
Emergency room visit	20% after deductible		\$200 copay	
Hospital (inpatient or outpatient)	20% after deductible			
Mental health and substance abuse (inpatient)	20% after deductible			
Mental health and substance abuse (outpatient)	20% after deductible		\$30 copay	
PRESCRIPTION DRUG	RETAIL OR MAIL ORDER		RETAIL	MAIL ORDER
Generic	20% after deductible in-network; 50% after deductible out-of-network		\$15	\$37.50
Formulary			\$40	\$100
Non-formulary			\$55	\$137.50
Specialty			20% up to \$200 max	Not covered

\* There is no cost if only a preventive exam is performed. If any other services are provided during the visit for new or ongoing health concerns, the visit may be billed as diagnostic and subject to the deductible and coinsurance.

\*\* Chiropractor services requiring adjustments/manipulation subject to deductible and coinsurance.

For a complete list of covered services, please refer to your Summary Plan Description.

# PROGRAMS FOR YOUR HEALTH AND WELL-BEING

## TELEMEDICINE THROUGH ANTHEM'S LIVEHEALTH ONLINE

If you're enrolled in a Masonite medical plan, you and your eligible dependents can use LiveHealth Online, which provides **24/7 access to board-certified physicians and therapists via phone or video**. Consult with a doctor virtually who can:

- Diagnose you,
- Provide treatment advice, and
- Prescribe medications for non-emergency medical issues.

**LiveHealth Online is easy to use, secure and confidential:**

Visit [livehealthonline.com](https://livehealthonline.com) | Download the app at [livehealthonline/getapp](https://livehealthonline/getapp) | Call **1.888.548.3432**

## YOUR PERSONAL HEALTH CARE RESOURCE: HEALTH ADVOCATE

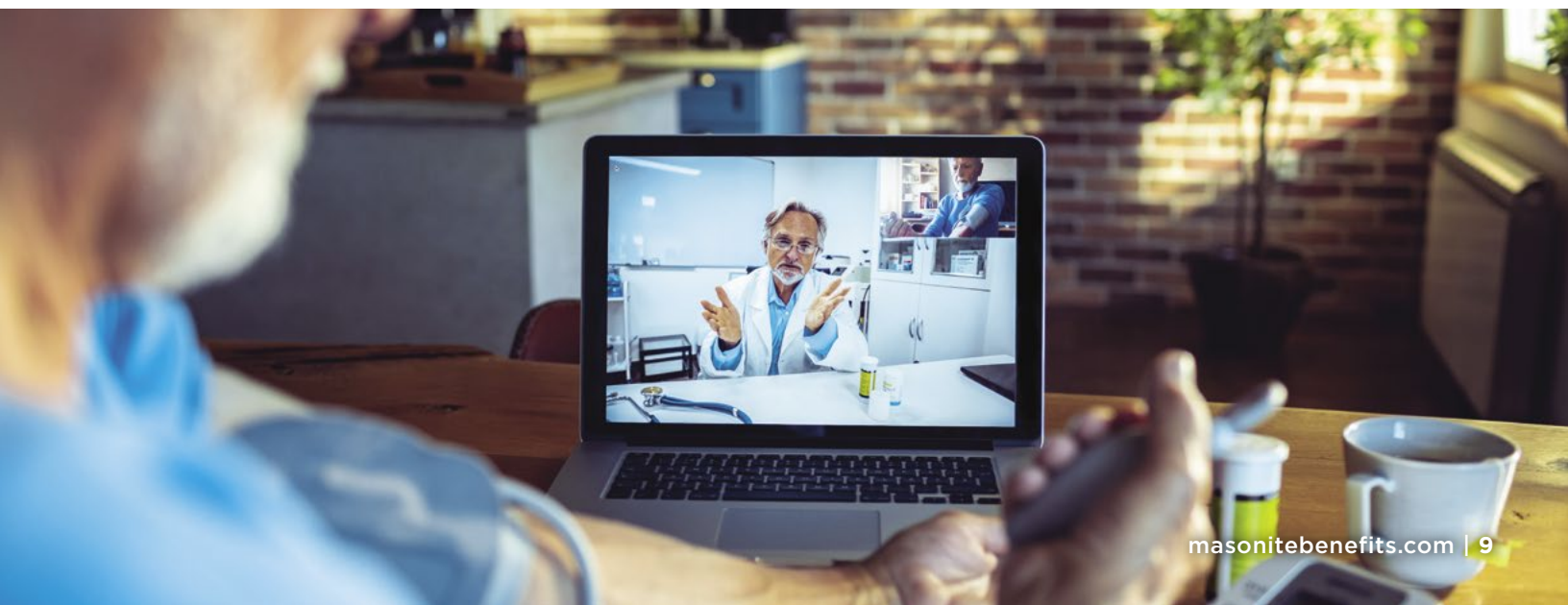
Health Advocate can help you and your family (including parents-in-law) **save time and money by navigating complex health care and insurance-related issues**. You can use Health Advocate even if you are not in a Masonite medical plan.

Your Health Advocate can help you:

- Decide which health care benefits work best for you, your family and extended family members.
- Find doctors, dentists, hospitals and other providers.
- Address complex medical conditions; research and locate latest treatments.
- Find health cost estimates for common medical procedures to help you make informed decisions.
- Resolve insurance claims and negotiate billing.
- Locate elder care, including assisted living and adult day care, and assist you with issues facing parents and parents-in-law.

**Your Health Advocate is available 24/7:**

Visit [HealthAdvocate.com/Members](https://HealthAdvocate.com/Members) | Call **1.866.695.8622**



## DIGITAL PHYSICAL THERAPY THROUGH HINGE HEALTH

Hinge Health takes you beyond digital physical therapy with its solutions for neck, shoulder, back, hip or knee pain. It's free for you and your family members enrolled in a Masonite medical plan.

Through the mobile app you'll be able to interact with a complete team including doctors, physical therapists, health coaches and more. They'll take advantage of wearable sensors and other non-invasive technology as they help manage, treat and reduce your pain, greatly reducing the need for surgery.

No matter where your pain needs put you — prevention, acute pain, chronic pain, surgical rehab — use Hinge Health for:

- **Exercise therapy:** Real-time feedback and tracking
- **Behavioral support:** One-on-one health coaching and physical therapy
- **Education:** Based on your needs
- **Integration with your doctor:** For seamless treatment

### Get started with Hinge Health:

Download the app | Go to [hingehealth.com/masonite](https://hingehealth.com/masonite) | Call 1.855.902.2777

## FUTURE MOMS SUPPORT THROUGH ANTHEM

Get support and a nurse coach to guide you before, during and after pregnancy through Future Moms. It's free for you and your family members enrolled in a Masonite medical plan. Plus you'll get \$100 per trimester from Masonite for participating (paid via your paychecks).

### Get started with Future Moms:

Go to [anthem.com](https://anthem.com) | Call 1.800.828.5891

## DIABETES SUPPORT THROUGH LIVONGO

For those living with type 1 or 2 diabetes, look for Livongo to support your daily life with access to tracking devices, free supplies and coaching.

### Get started with Livongo:

Go to [livongo.com](https://livongo.com) | Call 1.800.945.4355

## ANTHEM'S CANCER CONCIERGE PROGRAM

Get support from Anthem's cancer concierge if you or a family member enrolled in a Masonite medical plan is diagnosed with cancer. Program features include:

- Physician guidance 24/7 and a dedicated nurse and medical director
- A virtual second opinion from a board-certified oncologist
- On-demand, clinical medical exams through telehealth
- Opportunities for clinical trial participation
- Access to Centers of Excellence, including benefits for travel





# HEALTH SAVINGS ACCOUNT

A Health Savings Account (HSA) works with a high deductible health plan, such as the Basic HSA and HSA Plus medical plans offered by Masonite. It's a tax-favored account you can use to offset eligible out-of-pocket health care expenses, including your deductible, and save money on taxes.

## FREE MONEY! MASONITE CONTRIBUTES TO YOUR HSA

When you enroll in the Basic HSA or the HSA Plus medical plan, Masonite puts money in an HSA for you at Healthcare Bank with your first paycheck of the year.\*

### 2023 HSA contribution limits

PLAN OPTION	WHO IS COVERED	MASONITE CONTRIBUTION*	+	YOUR MAXIMUM CONTRIBUTION**	=	2023 IRS LIMIT
Basic HSA Plan	Employee only	\$350	+	\$3,500	=	\$3,850
	Family	\$700	+	\$7,050	=	\$7,750
HSA Plus Plan	Employee only	\$600	+	\$3,250	=	\$3,850
	Family	\$1,200	+	\$6,550	=	\$7,750

\* Contributions for new hires will be prorated after 3 months.

\*\* If you turn age 55 by December 31, 2023, you can contribute an additional \$1,000.

## WHY AN HSA?

### ■ Get triple tax savings:

1. Contributions are tax-free: both Masonite's and yours.
2. Money grows tax-free with interest.
3. Withdrawals are tax-free for eligible expenses.

### ■ Decide if you want to contribute: You can start, change or stop your contributions anytime during the year.

### ■ Use now or save: When you incur eligible expenses:

- You can use your HSA to **pay current eligible expenses**, including medical, prescription drug, dental and vision costs, certain over-the-counter (OTC) medications with or without a doctor's prescription and menstrual products.
- Or you can **save it for future health care expenses** — even in retirement.

### ■ The money in your HSA is always yours. Because any unused money in your HSA rolls over from year to year, you can save the money in your HSA to use in the future, even if you leave the company or retire.

### BUILD UP YOUR HSA

Use your HSA dollars for larger expenses and pay for smaller expenses out of your own pocket to help build up your account.



# DENTAL

Don't forget your dental health. The dental plan through Delta Dental is designed to help you maintain a healthy smile with **free regular preventive care**.

Your coverage is the same whether you use in- or out-of-network providers, but you will generally pay less when you use Delta Dental in-network dentists because they've agreed to provide care at a lower cost.

If you use an out-of-network dentist, you'll be reimbursed based on the reasonable & customary fees in your area rather than receiving the special rates in-network dentists have agreed to charge. Your provider may also charge you the difference between their charges and the amount the insurance paid.



## YOUR DENTAL COVERAGE

COVERAGE*	YOU PAY IN- AND OUT-OF-NETWORK
<b>Preventive and diagnostic care</b> Routine exams, cleanings, fluoride treatments, sealants, x-rays	\$0
<b>Annual maximum benefit</b>	\$2,000
<b>Per person annual deductible</b>	\$50
<b>Basic care</b> Extractions, fillings, root canals, oral surgery, gum disease treatment	20% after deductible
<b>Major care</b> Crowns, bridges, dentures	50% after deductible
<b>Orthodontia</b> For children and adults	50%
<b>Orthodontia lifetime maximum benefit</b>	\$2,000

*\* Limitations or waiting periods may apply for some benefits, and some services may be excluded from your plan.*

Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees. Reimbursement is also based on PPO contracted fees for PPO dentists, Delta Dental Premier® contracted fees for Premier dentists and Premier contracted fees for non-Delta Dental dentists.

# VISION

Focus on your eye health with vision insurance through VSP and receive periodic eye exams, eyeglasses and contact lenses.

You'll also get access to special savings and discounts, including:

- A 30% discount off additional glasses if you use the same VSP doctor on the same day as your WellVision exam.\*
- A 20% discount from any VSP doctor within 2 months of your last WellVision exam.
- Additional savings and discounts — learn more at [vsp.com](https://vsp.com).



## YOUR VISION COVERAGE

COVERAGE	IN-NETWORK	OUT-OF-NETWORK
<b>Eye exams</b> Every 12 months	\$5 copay	Up to \$50
<b>Frames</b> Every 24 months	\$120 allowance & 20% off amount over your allowance	Up to \$70
<b>Prescription lenses</b> (in lieu of contact lenses) Every 12 months		
■ <b>Single vision</b>	\$10 copay	Up to \$50
■ <b>Bifocal</b>	\$10 copay	Up to \$75
■ <b>Trifocal</b>	\$10 copay	Up to \$100
■ <b>Progressive</b>	\$50 – \$160 depending on lens enhancement	Not covered
<b>Contact lenses</b> (in lieu of prescription lenses)* Fit, follow-up and materials; conventional or disposables every 12 months	\$105 allowance	\$105 allowance
<b>Lasik or PRK**</b>	Average 15% off the regular price or 5% off the promotional price	Not covered

\* Contact lenses are available instead of prescription lenses.

\*\* Lasik and PRK correction procedures are provided by contracted providers. Call 1.800.877.7195 for a list of providers.

# FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts (FSAs) are a smart way to save on eligible health care and/or dependent day care expenses. That's because you set aside money from your pay before taxes are taken out. When you use that money to pay for eligible expenses, you pay less because you're using pre-tax dollars.

You must enroll in the FSAs each year to participate. Estimate your expenses carefully before making your FSA elections because you lose any money not used to reimburse eligible expenses incurred through the end of the year. You have 90 days from the end of the year to request reimbursement for eligible expenses.

Here's how the FSAs work:

	HEALTH CARE FSA	DEPENDENT CARE FSA (for daycare)
<b>Annual contribution limit</b>	\$2,850	\$5,000 (or \$2,500 if married and filing separate tax returns)
<b>Use your account for...</b>	<p><b>If you are in the PPO Plan:</b> Eligible out-of-pocket health care expenses, including your deductible, coinsurance and other medical, dental and vision expenses for you and your dependents.</p> <p><b>Limited-Purpose Health Care FSA if you are in the Basic HSA or HSA Plus Plan:</b> Certain eligible out-of-pocket expenses, such as dental and vision care.</p>	Eligible out-of-pocket dependent care expenses, including those for day care and nanny services (for children under age 13), and elder care. The expenses must be incurred to enable you (and your spouse/domestic partner) to work. You cannot use your Dependent Care FSA to pay for medical expenses.
<b>You can be reimbursed from your FSA...</b>	Your full annual contribution amount anytime during the year.	Only up to the amount in your account at any point during the year.
<b>Find details and eligible expenses...</b>	IRS Publication 502 at <a href="https://www.irs.gov">irs.gov</a> or call <b>1.800.TAX.FORM</b> (1.800.829.3676).	IRS Publication 503 at <a href="https://www.irs.gov">irs.gov</a> or call <b>1.800.TAX.FORM</b> (1.800.829.3676).



# LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

Rest easy knowing Masonite will provide for you and your family in the event of your death or an accident. Masonite provides basic life and accidental death & dismemberment (AD&D) coverage through MetLife equal to 1 times your earnings.

For additional protection for yourself and your family, you can purchase supplemental and dependent life and AD&D insurance. **NOTE:** You can only enroll your eligible dependents if you elect and are approved for employee supplemental coverage.

AD&D insurance provides additional benefits to help keep your family financially secure if you lose your life, sight, hearing, speech or use of your limb(s) in an accident. AD&D benefits are a percentage of your coverage amount — from 50% to 100% — depending on the type of loss.

COVERAGE	BENEFIT AMOUNT
Basic life and AD&D (company-paid)	1 x earnings
Employee supplemental life	\$10,000 to \$500,000 (in \$10,000 increments)
Employee supplemental AD&D	\$10,000 to \$600,000 (in \$10,000 increments)
Spouse life and/or AD&D	Increments of \$10,000 to the lesser of \$250,000 or 100% of employee supplemental life insurance amount
Infant/child life and/or AD&D	<i>Birth to 6 months:</i> \$1,000 <i>6 months to 19 years (26 years if full-time student):</i> \$1,000 to \$10,000



## CHOOSE YOUR BENEFICIARY

Choose a beneficiary for your basic and supplemental life and AD&D insurance to make sure your benefit is paid out as you intend. Otherwise, MetLife determines how your benefit is paid out.

## EVIDENCE OF INSURABILITY (EOI)

You must show proof of good health:

- If you elect supplemental life coverage above \$300,000.
- If you decline supplemental life insurance and decide to enroll later due to a qualified life event or future Annual Enrollment.
- For your spouse, if you elect supplemental coverage for him or her greater than \$50,000.

You will be required to complete and submit an EOI form to MetLife. Coverage amounts above the guaranteed amount will not take effect until MetLife evaluates and approves your requested coverage. You do not have to show proof of good health for child coverage.

# DISABILITY

Masonite looks after you if you are disabled and can't work. We provide you with short-term disability (STD) coverage through MetLife to make sure you receive some income during a period of disability. You can also elect employee-paid long-term disability (LTD) coverage.

Your doctor will be required to submit medical documentation to certify your disability. Then both your doctor and MetLife will determine how long you should be out of work based on your condition.

You may have to satisfy an elimination period before your benefits begin (see your local HR office). If available, you can use other paid time off days while you wait.

PLAN	BENEFIT AMOUNT*
Short-term disability (company-paid)	60% of your monthly income up to 26 weeks
Long-term disability (employee-paid)	60% of your monthly income to a maximum of \$5,000 per month

*\* Income you receive from Worker's Compensation, Social Security or other legally mandated programs may reduce your benefit amount.*



## WHAT IS A DISABILITY?

A disability is caused by a sickness or injury (other than a work-related injury) and also includes coverage for maternity leave.

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

To help you keep your life balanced, Masonite provides you and your immediate family free access to the EAP through ComPsych. This confidential program can help you find services and answer your questions regarding health care, legal issues, mental health, substance abuse and more.

The EAP includes:

- All day, everyday phone access for consultation or crisis intervention
- Up to five free phone or face-to-face behavioral counseling visits per issue per year
- Child care, elder care, pet care consultation and referral
- Family crisis support services
- Legal consultation on most legal issues
- And more!

## Getting started with ComPsych EAP:

- Call **1.877.537.7764**
- Go to [guidanceresources.com](https://guidanceresources.com)
  - Enter company/organization: Masonite.
  - Create your username and password.

Free, confidential access  
to work-life resources!





# ADDITIONAL BENEFITS FOR YOUR HEALTH, MONEY AND BALANCE

## CRITICAL ILLNESS INSURANCE

Critical illness coverage through Allstate pays lump-sum benefits directly to you at the time a covered illness is diagnosed. Covered illnesses include heart attack, stroke, cancer, heart transplant and other threatening conditions as defined in the certificate. You can also receive a **\$50 annual wellness benefit for completing specific health activities**.

## ACCIDENT INSURANCE

Accident insurance through Allstate enhances your existing medical coverage with lump-sum benefits for on- and off-the-job accidents. This plan pays for hospital, intensive care and other medical expenses for dislocations, fractures, loss of limbs and death as a result of an accident.

## HOSPITAL INDEMNITY INSURANCE

Hospital indemnity insurance through Allstate pays predetermined amounts for covered hospital, nursing, transportation and physician services.

## HOME & AUTO INSURANCE

Home\* & auto insurance provides:

- Home insurance
- Roadside assistance, windshield repair, car rental and repair, referral networks, and more.

Get competitive rates and direct debit of your premiums from your bank account.

*\*Homeowners policies are not available in Florida.*





## PAID PARENTAL LEAVE

Masonite wants to support you and your growing family. To help you spend time with your newest family member, you are eligible for 2 weeks of paid parental leave. This leave is available to any mother or father adding a new child to the family through birth, adoption or foster care, and can be used in 1-week increments. Your parental leave must be used within 6 months of the birth of the baby or adoption/foster care.

You are eligible for paid parental leave after 90 days of service with Masonite. See your local Human Resources Representative for details and how to apply for paid parental leave.



## ADOPTION ASSISTANCE

If you're considering adoption, Masonite offers financial assistance to help you. Masonite reimburses you up to \$7,500 for incurred adoption fees and expenses. You are eligible for adoption assistance after 1 year of employment. Visit [masonitebenefits.com](https://masonitebenefits.com) for more information.

## ID THEFT

Masonite provides **free protection of your identity** through the Allstate Identity Protection Pro program. Allstate will monitor the following to help protect your identity against theft:

- Internet dark web
- Financial transactions
- Lost wallet protection
- Data breach notifications
- Alerts for minors sent to parents
- Social network monitoring

You can purchase additional coverage to include your spouse or child. Or you can upgrade to the Identity Protection Pro Plus plan with additional benefits such as social media account takeover, new IP address monitoring and stolen fund reimbursement.

## PERKSPOT EMPLOYEE DISCOUNT PROGRAM

Masonite's PerkSpot offers discounts on many products and services. Offers change daily so check often for savings opportunities. Get started at [Masonite.PerkSpot.com](https://Masonite.PerkSpot.com) and select "Create an Account" to register. Then browse brands, search for individual discounts, or select savings from the available categories.



# TIME AWAY FROM WORK

## VACATION

Masonite recognizes that to do your job well, you occasionally need time away from work to refresh and renew. That's why we offer you vacation time: so you have time off for vacation, sick time or personal matters.

Full-time employees earn time off based on years of service with Masonite. If you are a full-time employee working on a reduced schedule, you'll receive a prorated amount of time off.

You accumulate hours each year based on your current accrual. To encourage you to take time off, your accrual will stop if you reach the maximum hours allowed. Once you take time off and your hours drop below the maximum, you begin earning additional hours. Contact your local Human Resources Representative for more information.

## HOLIDAYS

Masonite closes its US facilities to observe nine holidays:

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Day After Thanksgiving
- Christmas Eve
- Christmas Day

You also receive two floating holidays.

If you are scheduled to work on these days, you will be paid Holiday Pay, equal to your scheduled shift hours, if you work your scheduled shift before and after the holiday.

Please refer to the Holiday Calendar on Front Door or see your local Human Resources Representative for more information.

# MASONITE 401(K) SAVINGS PLAN

The Masonite 401(k) Savings Plan can help you on your way to financial security at retirement. You can contribute to your account in a number of different ways:

- **Pre-tax contributions:** You can contribute up to 75% of your eligible compensation on a pre-tax basis, subject to IRS limits.
- **Catch-up contributions:** As you get closer to retirement, the IRS allows you an extra boost. If you will be age 50 or older during the year, you can make an annual catch-up contribution.
- **Masonite contributes, too!** To help increase your retirement savings, *Masonite matches your contributions up to 2.5% of your eligible pay.* This applies to your pre-tax 401(k) and catch-up contributions.
- **Profit sharing contributions:** Equal to 3% of your eligible pay from Masonite, even if you don't participate in the 401(k) Savings Plan.

All contributions are subject to IRS limits. Check [masonitebenefits.com](https://masonitebenefits.com), [irs.gov](https://irs.gov) or with your local Human Resources Representative for the current limits.

You are always 100% vested — that is you own 100% of your Plan account — in your own contributions, rollover contributions and company contributions.

## GETTING STARTED

You can enroll and begin contributions in the Masonite 401(k) Savings Plan as of your hire date. For existing employees, your contributions will begin as soon as possible, based on when you elect to contribute and your payroll cycle. Make sure to choose your beneficiary when you enroll.

### To enroll:

Go to [workplace.schwab.com](https://workplace.schwab.com) | Call **1.800.724.7526**.



**Don't miss out on *free* money from Masonite!**

Masonite matches your contributions up to 5% of your eligible pay.

# IMPORTANT LEGAL NOTICES

**Important Plan Rules and Laws Affecting Your Coverage:** There are some important rules you should be aware of that affect certain benefits you have. In addition, Annual Benefit Notices and Summary Annual Reports (SAR) are available on [masonitebenefits.com](https://masonitebenefits.com) or from your local Human Resources Representative.

## HIPAA

Masonite is compliant with the Health Insurance Portability and Accountability Act of 1996 (HIPAA). If requesting assistance for claims with any providers, you will be required to complete the Authorization to Release Information before assistance can be granted. All providers of health insurance already have Privacy Rulings in place and are required to provide all patients with their notices.

## FAMILY AND MEDICAL LEAVE ACT

In addition to our Disability programs, you may also be eligible for time off under the Family and Medical Leave Act (FMLA). FMLA provides you with up to 12 weeks of unpaid, job-protected leave during any 12-month period because of your own serious health condition; to care for a spouse/domestic partner, child or parent who has a serious health condition; or to care for a newborn, adopted or newly placed foster child.

Employees with family members in the military have expanded leave rights under FMLA. These employees may take up to 26 weeks of leave during a single 12-month period to care for a spouse/domestic partner, son, daughter, parent or next of kin who has sustained a serious injury or illness in the line of active duty.

Eligible employees also may use the standard 12 weeks of FMLA leave (subject to certain conditions and time limits) to handle “qualifying exigencies” arising from a covered family member’s active duty or call to active duty in support of a Federal contingency operation as a member of the National Guard, Military Reserve, or a retired member of the Regular Armed Forces or Reserve. Please see your Employee Handbook for additional information about the FMLA.

## MEDICARE PART D

Prescription drug benefits are available to all Medicare-eligible citizens through Medicare Part D. Participation in Medicare Part D is completely voluntary. You are provided with a “Notice of Creditable Coverage” no later than October 15 of each year, which states that your medical plans provide prescription drug coverage that is, on average, as good as or better than coverage provided through the basic Medicare Part D plan. If you do not enroll in Medicare Part D now, but decide to do so in the future, you can show your Notice to avoid paying a late enrollment penalty.



## WOMEN'S HEALTH AND CANCER RIGHTS ACT

The plan will not restrict benefits for employees or covered dependents if the covered person:

- Receives benefits for a mastectomy, and
- Elects breast reconstruction in connection with the mastectomy

Under federal law, employees and their covered dependents have the right as participants in a group health plan to receive coverage for the following services in connection with a mastectomy:

- Reconstruction of the breast on which the mastectomy has been performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment for physical complications for all stages of a mastectomy, including lymphedemas (e.g., swelling associated with the removal of lymph nodes).

The plan must determine the manner of coverage in consultation with the attending physician and patient. Coverage for breast reconstruction and related services will be subject to deductibles and coinsurance provisions that are consistent with those that apply to other benefits under the covered person's medical plan.

## NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT

Under federal law, group health plans and health insurance issuers generally may not restrict benefits to participants for any hospital length of stay in connection with childbirth for the mother or newborn child to:

- Less than 48 hours following a normal vaginal delivery, or
- Less than 96 hours following a Caesarean section

**SPECIAL NOTE:** The law does not generally prohibit the mother's or newborn's attending physician, after consulting with the mother, from discharging the mother or her newborn less than 48 hours after delivery (or 96 hours, as applicable) after the birth. In any case, the plan cannot require a provider to obtain authorization from the plan for prescribing a hospital stay of not more than 48 hours (or 96 hours).



# CONTACT INFORMATION

CONTACT	WEBSITE	PHONE	POLICY/GROUP #
<b>Benefits Service Center</b> OneSource Virtual (OSV)	Email: <a href="mailto:MployeeCentralBenefits@onesourcevirtual.com">MployeeCentralBenefits@onesourcevirtual.com</a>	<b>1.855.656.2766</b>	—
<b>Critical Illness/Accident Insurance/Hospital indemnity</b> Allstate	<a href="http://allstatebenefits.com/mybenefits">allstatebenefits.com/mybenefits</a> <a href="mailto:AB-customer care@allstate.com">AB-customer care@allstate.com</a>	<b>1.866.828.8501</b> 8:00 am to 8:00 pm ET	V6892
<b>Medical</b> Anthem/BCBS	<a href="http://anthem.com">anthem.com</a>	<b>1.855.492.3558</b>	201096
<b>Nurseline</b> Anthem/BCBS	<a href="http://anthem.com">anthem.com</a>	<b>1.800.700.9184</b> , 24/7	—
<b>Future Moms</b> Anthem/BCBS	<a href="http://anthem.com">anthem.com</a>	<b>1.800.828.5891</b>	
<b>Employee Assistance Program (EAP)</b> ComPsych	<a href="http://guidanceresources.com">guidanceresources.com</a>	<b>1.877.537.7764</b> , 24/7 Spanish speaking available	Web ID: Masonite
<b>Prescription Drugs</b> OptumRx	<a href="http://optumrx.com">optumrx.com</a>	<b>1.844.783.1396</b>	—
<b>Dental</b> Delta Dental	<a href="http://deltadentalins.com">deltadentalins.com</a>	<b>1.800.826.0111</b> 7:15 am to 7:30 pm ET Spanish speaking available	3695
<b>Flexible Spending Accounts (FSAs)/Health Savings Account (HSA)</b> WEX (formerly Discovery Benefits)	<a href="http://wexinc.com">wexinc.com</a>	<b>1.866.451.3399</b>	27711
<b>Health Advocate</b>	<a href="http://healthadvocate.com/members">healthadvocate.com/members</a>	<b>1.866.695.8622</b>	—
<b>Diabetes Care Management</b> Livongo	<a href="http://livongo.com">livongo.com</a>	<b>1.800.945.4355</b> Spanish speaking available	—
<b>Digital Physical Therapy</b> Hinge Health	<a href="http://hingehealth.com/masonite">hingehealth.com/masonite</a>	<b>1.855.902.2777</b>	—
<b>LiveHealth Online</b> Telemedicine	<a href="http://livehealthonline.com">livehealthonline.com</a>	<b>1.888.548.3432</b>	—
<b>401(k) Savings Plan</b> Charles Schwab	<a href="http://workplace.schwab.com">workplace.schwab.com</a>	<b>1.800.724.7526</b> 8:00 am to 8:00 pm ET Spanish speaking available	—
<b>Home &amp; Auto Insurance</b>	NA	<b>1.855.435.3068</b>	—
<b>Employee Discount Program</b> PerkSpot	<a href="http://masonite.perkspot.com">masonite.perkspot.com</a>	<b>1.866.606.6057</b>	—
<b>Life and AD&amp;D Insurance</b> MetLife	<a href="http://Metlife.com/mybenefits">Metlife.com/mybenefits</a>	<b>1.800.638.6420</b> Monday – Friday 8:00 am to 11:00 pm ET	224714
<b>Family Medical Leave/STD/LTD</b> MetLife	<a href="http://Metlife.com/mybenefits">Metlife.com/mybenefits</a>	<b>1.833.622.0135</b> Monday – Friday 8:00 am to 11:00 pm ET	224714
<b>Vision</b> VSP	<a href="http://vsp.com">vsp.com</a>	<b>1.800.877.7195</b> 8:00 am to 7:00 pm ET Sat 9:00 to 11:30 am ET Spanish speaking available	12185350
<b>ID Protection</b> Allstate	<a href="http://myaip.com">myaip.com</a>	<b>1.800.789.2720</b>	—







**MASONITE®**

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[masonite.com](http://masonite.com)

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