



2022 EMPLOYEE BENEFIT GUIDE



Table of Contents

Important Message from the President	3
At Jayco, We Believe Employees Are the Foundation of Our Success.....	3
Getting Started – Dear Valued Employee:	4
Employee Eligibility	4
Dependent Eligibility	4
Enrollment – When You Can Enroll.....	5
Qualified Life Events	5
Medical Group Plans	6
Prescription Drugs.....	7
Health Savings Accounts (HSA’s).....	8
Health Care & Dependent Care Flexible Spending Accounts.....	9
Health Care & Dependent Care Reimbursement Worksheets	10
Which Plan is Best for Me?	11
Dental Group Plan.....	12
Vision Group Plan.....	13
Voluntary Life.....	14
Voluntary Life Premiums.....	14
Long-Term Disability – Hourly Employees	16
Long-Term Disability – Salary Employees	17
Accident and Critical Illness	18
Jayco, Inc. 401(k) Savings & Investment Plan & Trust Plan	19
401(k)/Roth – Frequently Asked Questions.....	20
Wellness Program	21
Employee Assistance Program (EAP)	21
Contact Information.....	22
Jayco Benefits Department.....	22

Important Message from the President

AT JAYCO, WE BELIEVE EMPLOYEES ARE THE FOUNDATION OF OUR SUCCESS.

Thank you for your dedication to Jayco. Your contributions are valued and appreciated. Every day you deliver services, products, and solutions that make a real difference for our customers and dealers and we are grateful for your commitment. In return, we strive to provide you with a compensation and benefits package that rewards your efforts. To support you during the moments that matter the most, we offer a wide range of benefits, programs and resources that are competitive, diverse and flexible. It's one of the most important things we do as a company, and part of our commitment to making Jayco a great place to work.

We offer a variety of health and insurance benefits to meet your needs. We recognize that your benefits are important to you and understanding them is the key to making informed choices. This Benefit Guide contains an overview of Jayco's health insurance offerings and other voluntary elections available to you. Before making your benefit elections, I encourage you to review Jayco's health coverage and other benefits described in this book.

Jayco's benefit plans are designed to provide you with meaningful benefit choices and to encourage you to take charge of your health. Making smart health care decisions will help ensure you'll get the most out of what Jayco offers.

We hope that you find this Benefit Guide helpful in selecting your benefits package. Please take the time to learn about your benefit plan options and be an advocate for your health. Choosing the right coverage that fits your individual circumstances will enhance your life and time with friends and family, and help you continue to be a great employee at Jayco.

I encourage you to take advantage of all the benefits and thank you for being a part of the Jayco family.

Sincerely,



Ken Walters



Getting Started – Dear Valued Employee:

We are happy to provide you with the Benefit Guide, which summarizes your employee benefits for the January 1, 2022 – December 31, 2022 plan year. Jayco recognizes that benefits are an important part of your total compensation package. Our benefit program provides competitive and valuable benefits for you and your dependents.

This document is not just an enrollment guide. It is a resource for you and your family to use throughout the year. In this guide, you will find a summary of each of the benefit plans offered to eligible employees and their dependents. Our benefits program is designed to allow you to choose what works best for your needs and your budget, and this information will allow you to make informed decisions regarding the selection and continued management of the services and benefits provided to you as a Jayco employee.

Employee Eligibility

Our company sponsored benefit plans provide coverage for all active employees who work or scheduled to work at least 30 hours per week. Newly eligible hourly employees can participate in benefit plans after satisfying a 60-day waiting period, with benefits beginning on day 61. Eligible salary employees can participate in all benefit plans upon date of hire.

Dependent Eligibility

In addition to benefits for employees, the company also sponsors benefits for eligible employees' family members. An employee's lawful spouse, as well as children and legal dependents, are all eligible for benefit coverage, based on the guidelines outlined in this booklet and the plan certificates. The following family members are eligible for coverage.

Dependents are defined as:

- An employee's lawful spouse
- An employee's child, step child or foster child who is;
 - Less than 26 years of age (medical, dental, vision)
 - 26 or more years old and primarily supported by you and incapable of self-sustaining employment due to mental or physical handicap

Please note correct Social Security numbers and dates of birth are required for enrollment of a new dependent. If you do not have this information at the time you are enrolling your dependent, there may be a delay in coverage.

Enrollment – When You Can Enroll

You can enroll in our insurance benefits at the following times:

- During your initial new hire eligibility period
- During the Annual Open Enrollment period (typically falls during October/November each year)
- Within 30 days of a qualifying life event

Please see the below section for examples of qualified life events.

Qualified Life Events

Unless you have a qualified change in status, lose or gain coverage, you cannot make changes to the benefits you elect at Open Enrollment or during your initial new hire enrollment, until the next annual open enrollment period. Qualified changes in status includes: marriage, divorce, legal separation, birth or adoption of a child, change in a child's dependent status, death of a spouse, child or other qualified dependent. If any of these changes occur, **you must make the change no more than 30 days from the day of the event by notifying Human Resources in writing.**

IMPORTANT: If you miss your 30-day special enrollment window for enrollment changes, you will **NOT** be able to change your benefits until the following year's Open Enrollment.



Having or adopting a baby



Getting married or divorced



Losing coverage



Getting a new job



Turning 26



Loss of someone on your plan



Medical Group Plans

The summary below is not a complete list of the benefits available to you through the Jayco group medical plans. For a full listing of covered services, please see the Certificate of Coverage or your Summary of Benefits and Coverage (SBC), which are posted on the UKG home page under *Documents & Forms*. The benefits listed below are only for “in-network” providers. **To see a listing of in-network providers, please visit www.anthem.com.**

General Plan Information	Plan Types	
	HDHP with HSA (In-Network Services Shown)	PPO (In-Network Services Shown)
Annual Deductible		
Employee	\$2,800	\$1,000
Employee + Spouse	\$5,600	\$2,000
Employee + Child(ren)	\$5,600	\$2,000
Family	\$5,600	\$2,000
Coinsurance	20%	20%
Out-of-Pocket Maximum		
Employee	\$5,000	\$3,000
Employee + Spouse	\$10,000	\$6,000
Employee + Child(ren)	\$10,000	\$6,000
Family	\$10,000	\$6,000
Office Visits		
Primary Care Physician (PCP)	Deductible and/or coinsurance	\$25 Copay
Specialist	Deductible and/or coinsurance	\$35 Copay
Emergency Services		
Emergency Room	Deductible and/or coinsurance	\$200 Copay
Urgent Care		
Urgent Care Facility	Deductible and/or coinsurance	\$35 Copay
Preventive Care	Plan covers 100% In-Network	

2022 Medical Pre-tax Contributions

Coverage Tier	Hourly (Weekly)		Salary (Bi-Weekly)	
	HDHP Premium Contributions	PPO Premium Contributions	HDHP Premium Contributions	PPO Premium Contributions
Employee Only	\$42.05	\$ 75.58	\$ 84.10	\$151.16
Employee + Spouse	\$97.06	\$156.11	\$194.12	\$312.22
Employee + Child(ren)	\$89.58	\$143.38	\$179.16	\$286.76
Family	\$149.74	\$235.74	\$299.48	\$471.48



Prescription Drugs

General Plan Information	Plan Types	
	HDHP with HSA (In-Network Services Shown)	PPO (In-Network Services Shown)
Prescription Drugs – Retail (1 – 30 day supply)		
Tier 1	20% Coinsurance after deductible	\$10 Copay
Tier 2	20% Coinsurance after deductible	\$30 Copay
Tier 3	20% Coinsurance after deductible	\$50 Copay
Tier 4 / Specialty	20% Coinsurance after deductible	25% up to \$150
Prescription Drugs – Retail (31 – 90 day supply)		
Tier 1	20% Coinsurance after deductible	\$20 Copay
Tier 2	20% Coinsurance after deductible	\$60 Copay
Tier 3	20% Coinsurance after deductible	\$100 Copay
*Preventive Drug Coverage	Retail / Mail	Retail / Mail
Tier 1	\$0	\$10 Copay / \$20 Copay
Tier 2	50%, max \$40 / 50%, max \$100	\$30 Copay / \$60 Copay
Tier 3	50%, max \$60 / 50%, max \$150	\$50 Copay / \$100 Copay
Diabetic Supplies	50%, max \$10 / 50%, max \$20	\$20 Copay
Home Delivery / Mail Order (90-day supply)		
Tier 1	20% Coinsurance after deductible	\$20 Copay
Tier 2	20% Coinsurance after deductible	\$60 Copay
Tier 3	20% Coinsurance after deductible	\$100 Copay
Tier 4 / Specialty	20% Coinsurance after deductible**	25% up to \$150**

*Preventive drug lists are subject to change. Preventative Copays bypass the deductible.

**30-day supply ONLY

Mandatory Generic: If you request a Brand Drug when a Generic Drug is available, you will be required to pay the difference in actual cost between the Brand and Generic Drug, in addition to the Generic Copayment.

CoPay Assist – Specialty Medications: When you use a manufacturer copay card to help pay for your medications, only the portion you pay yourself will count toward your deductible or out-of-pocket maximum. This change does not affect copay assistance programs provided by foundations or financial needs-based copay assistance.

Retail 90 – 90 Day Prescriptions Available through Retail Pharmacy: Through Retail90, you can choose to get a 90-day supply of any covered medication, instead of the usual 30 to 34 day supply from a participating local retail pharmacy. That includes prescriptions for maintenance medications, those taken on an ongoing basis for conditions like asthma, diabetes or high cholesterol. Ninety-day prescriptions may help save you money and make it easier to keep on track with medication.

Do you prefer home delivery? – You don't have to use the Retail90 program; you can have prescriptions delivered to your door through the home delivery program. Home delivery is a safe, easy way to get medications when you need them. The home delivery program is offered at no extra cost.

If you have questions about these or other pharmacy programs, please contact the Pharmacy Member Service number on the back of your Anthem ID card or visit Anthem Pharmacy @

<https://www11.anthem.com/pharmacyinformation/>

Health Savings Accounts (HSA's)

If you choose to participate in the 2022 Qualified **High-Deductible Health Plan** (and you are not covered by another health plan, FSA, or HRA), you are eligible to contribute to a Health Savings Account (HSA). The HSA allows you to put money aside to help offset the cost of your healthcare expenses. The balance in an HSA account can be used for eligible medical, dental, vision, and prescription expenses (for instance: deductible amounts and other eligible out-of-pocket expenses) throughout the year, and the balance at the end of the year rolls over into the next year (it is NOT a “use it or lose it” program). You can have pre-tax HSA contributions placed into your account weekly (hourly) or bi-weekly (salary) via payroll deductions or funds can be deposited on an after-tax basis. If you choose to deposit after tax funds, you can deduct the amount of your contributions when you file your income taxes for the calendar year. In addition, **Jayco will match your contribution dollar-for-dollar each pay period, up to the 2022 annual maximum of \$400 for employee only coverage and \$1,000 for family, employee + spouse, and employee + child(ren) coverage.** The amount you contribute can be changed quarterly if you do not exceed the maximum allowed for that calendar year. **The minimum that you must contribute is \$100 annually.**

Jayco Company Match for 2022:

- **Single Coverage:** \$400
- **Family, Employee + Spouse, Employee + Child(ren):** \$1,000

Annual HSA Contribution Maximums for 2022:

- **Single Coverage:** \$3,650
- **Family Coverage:** \$7,300
- **For Individuals Age 55+:** The IRS allows additional “catch-up contributions”. Eligible individuals may contribute an extra \$1,000 for the year. If you and your spouse are HSA eligible and want to contribute separate \$1,000 contributions, please note that this must be done in separate HSA accounts.

Very Important Rules:

- IRS rules prohibit an individual from having a traditional healthcare FSA and an HSA at the same time. For you to be able to fund and use an HSA beginning January 1, 2022, there can be no balance in a traditional healthcare FSA after December 31, 2021.
- It is important to keep all receipts, as you may need to demonstrate to the IRS that your distributions were for qualified medical expenses. Failure to provide receipts could result in having to pay a penalty.
- **Please refer to IRS Publication 502 for more information regarding qualified medical expenses:**
www.irs.gov/pub/irs-pdf/p502.pdf

Anthem administers Jayco's HSA accounts. If you enroll in the HDHP, you will automatically be enrolled in the HSA bank account upon passing the Patriot Act CIP banking identity check. An Anthem debit card will be mailed to you, to use for medical, dental, vision, and prescription expenses.



Health Care & Dependent Care Flexible Spending Accounts

Jayco provides you the opportunity to pay for out-of-pocket medical, dental, vision, and dependent care expenses with pre-tax dollars through Flexible Spending Accounts (FSA). Each year, you must enroll/re-enroll in the plan to participate for the plan year, January 1 through December 31. If enrolled in the HDHP / HSA Plan, you are **not** eligible to participate in a Health Care FSA.

A Medical Reimbursement/Health Care FSA is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. A Dependent Care Reimbursement FSA is used to reimburse expenses related to care of eligible dependents while you and your spouse work.

Contributions to your FSA come out of your paycheck before any taxes are taken out. This means that you do not pay federal income tax, Social Security, and state and local income taxes on the portion of your paycheck you contribute to your FSA. You should contribute the amount of money you expect to pay out-of-pocket for eligible expenses for the plan period. If you do not use the money you contribute, it will not be refunded to you or carried to a future plan year. This is the “use-it-or-lose-it” rule.

The maximum that you can contribute to the Medical Reimbursement/Health Care Flexible Spending Account is established each year and is **\$2,750 or the announced IRS maximum for 2022.**

The minimum that you must contribute is \$100 annually.

The maximum that you can contribute to the Dependent Reimbursement Flexible Spending Account is \$5,000 if you are a single employee or married filing jointly, or \$2,500 if you are married and filing separately.

The minimum that you must contribute is \$500 annually.

The following example shows how you can save money with a flexible spending account:

Bob and Jane’s combined gross income is \$30,000. They have two children and file their income taxes jointly. Since Bob and Jane expect to spend \$2,000 in adult orthodontia and \$3,000 for day care next plan year, they decide to direct a total of \$5,000 into their FSAs.

	Without FSAs	With FSAs
Gross Income:	\$30,000	\$30,000
FSA Contributions:	\$ 0	-\$5,000
Gross Income:	\$30,000	\$25,000
Estimated taxes:		
Federal:	-\$2,550*	-\$1,755
State:	-\$900	-\$741**
FICA:	-\$2,295	-\$1,890
After-tax earnings:	\$24,255	\$20,614
Eligible out-of-pocket		
Medical and dependent care expenses	-\$5,000	\$0
Remaining spendable income:	\$19,255	\$20,614
Spendable income increase:		\$1,359

*Assumes standard deductions and four exemptions. **Varies, assume 3% the example above is for illustrative purposes only. Every situation varies, and we recommend that you consult a tax advisor for all tax advice.

Health Care & Dependent Care Reimbursement Worksheets

You **cannot** elect the Healthcare Flexible Spending Account if you are enrolled in the HDHP / HSA Plan.

Complete this worksheet to estimate the amount of pre-tax money you wish to contribute to your **Health Care reimbursement account**. (Remember, it is important to conservatively estimate what your expenses may be; any amounts remaining at the end of the year are forfeited due to IRS regulations.)

Eligible Health Care Expenses

- | | |
|--|----------|
| A. Medical and dental plan deductibles | \$ _____ |
| B. Medical, dental, vision, and prescription drug co-payments | \$ _____ |
| C. Vision exams, eyeglasses, contact lenses, contact lens solution and cleaner | \$ _____ |
| D. Hearing exams and hearing aids | \$ _____ |
| E. Orthodontics | \$ _____ |
| F. Other expenses not covered by medical, dental, or vision | \$ _____ |
| G. Plans in which enrolled | \$ _____ |

Total \$ _____

You **can** elect the Dependent Care Flexible Spending Account with either medical plan.

Complete this worksheet to estimate the amount of pre-tax money you wish to contribute to your **Dependent Care reimbursement account**. (Remember, it is important to conservatively estimate what your expenses may be; any amounts remaining at the end of the year are forfeited due to IRS regulations.)

Eligible Health Care Expenses

- | | |
|--|----------|
| • Nursery schools and day care centers for preschoolers | \$ _____ |
| • Individuals providing care for your dependent inside your home or outside your home. | \$ _____ |
| • "Latch-key" programs for elementary students under 13 | \$ _____ |
| • Centers providing day care for adults (non-residential) | \$ _____ |

Total \$ _____

Which Plan is Best for Me?

THE PROS AND CONS OF THE TWO HEALTH CARE PLAN OPTIONS FOR 2020		
	PROS	CONS
HIGH DEDUCTIBLE PLAN with Health Savings Account (HSA)	Pay for services with pre-tax funds set aside in HSA.	Higher out-of-pocket deductibles.
	Lower per-pay-period deductions.	Pay full cost of non-preventive health care services until your deductible is met.
	Kept in an invested HSA that will earn interest and is rolled over year after year.	Funds must be contributed to the HSA before they can be spent out of the account.
PPO PLAN	Fixed co-pay and co-insurance costs when you receive care.	Higher per-pay-period deductions, even if you do not visit the doctor or need prescriptions.
	Lower out-of-pocket costs, including deductibles.	Unable to open a Health Savings Account and contribute pre-tax money through payroll.

Dental Group Plan



	Covered Services
Preventive Services: Diagnostic & Preventive Treatment, X-Rays, Emergency Palliative Treatment.	100%
Basic Services: Endodontic & Periodontics Services, Extractions, Minor Restorative Services	80%
Major Services: Prosthodontic Services, Major Restorative Services, All Other Surgery.	50%
Orthodontia: Dependent Children Age 19 and Under	50%
	Benefit Amounts
Annual Maximum Benefit Per Covered Member	\$1,500
Lifetime Orthodontic Maximum	\$1,500
Deductible – Employee Only	\$50
Deductible – Family	\$150

Frequency and age limitations may apply. See the certificate of coverage for full details.

Although visiting an in-network dentist allows you to take advantage of discounted pricing, you can see any dentist you choose. If you see an out-of-network dentist, you may be responsible for balance billing. If you see an in-network dentist, you are guaranteed no balance billing.

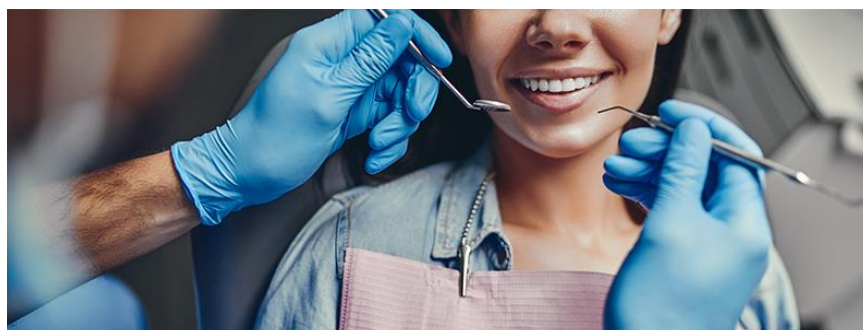
You can find a list of in-network Delta Dental PPO providers by visiting the following website:

www.deltadentalin.com

Predetermination of Benefits: If the expected cost of a proposed course of dental coverage is \$300 or more, the participant should ask for a predetermination of benefits from the attending dentist.

2022 Dental Pre-tax Contributions

Coverage Tier	Weekly Premium Contributions	Bi-Weekly Premium Contributions
Employee Only	\$5.54	\$11.08
Employee + Spouse	\$11.07	\$22.14
Employee + Child(ren)	\$16.16	\$32.32
Family	\$23.93	\$47.86



Vision Group Plan

Covered Charges	Vision PPO: In-Network
Exam/Lens/Frame Copay Once Every 12 Months	\$10 Exam / \$10 Materials
Frames Once Every 24 Months	\$140 Allowance; 20% off over allowance
Standard Lenses (glass or plastic single vision, lined bifocal, lined trifocal, or lenticular lenses) Once Every 12 Months	Covered 100% after copay
Contact Lenses (in lieu of glasses) Once Every 12 Months	Contact Exam Max \$60 Copay \$140 Allowance for Contacts
LASIK	Up to a \$900 discount at TLC Laser Eye Centers & The LASIK Vision Institute

You can find a list of in-network vision providers by visiting the following website:

www.vsp.com/eye-doctor

No cards will be issued for the vision plan.

Please supply your eye care provider with your Social Security Number to verify benefits and coverage.

2022 Vision Pre-tax Contributions

Coverage Tier	Weekly Premium Contributions	Bi-Weekly Premium Contributions
Employee Only	\$1.17	\$2.34
Employee + Spouse	\$2.33	\$4.66
Employee + Child(ren)	\$2.50	\$5.00
Family	\$3.99	\$7.98



Group Life Insurance Plan

Life insurance is an important part of your financial well-being, especially if others depend on you for support. Because of its importance, Jayco provides Basic Life & AD&D (Accidental Death & Dismemberment) coverage through Guardian to all eligible full-time employees at no cost. Please contact the Benefits representative from the Human Resources department to determine your amount of coverage.

Voluntary Life

Below is a summary of the voluntary life benefits that are available to all full-time employees. Because rates are based on your age, the cost of your insurance may change each calendar year.

An Evidence of Insurability form will be required for anyone who is going above the guarantee issue amounts for the employee and spouse life insurance at Open Enrollment or trying to enroll mid-year outside of the normal Open Enrollment period. If you need an EOI form, it will be mailed to you with your benefit confirmation statement after you enroll. The form can also be completed online at www.guardiananytime.com/eoi

General Plan Information	Schedule of Benefits
Voluntary Life Benefit Amount	
Employee	\$10,000 Increments Up to \$500,000
Spouse	\$5,000 Increments Up to \$250,000; Not to exceed 50% of Employee Benefit
Dependent Child(ren)	\$10,000 No EOI required
Guarantee Issue Amount	
Employee	\$100,000
Spouse	\$20,000
Dependent Child(ren)	\$10,000 for each child

Voluntary Life Premiums

Age (based on employee's age)	Monthly Cost Per \$1,000 of Coverage
Under 30	\$0.070
30-34	\$0.080
35-39	\$0.100
40-44	\$0.180
45-49	\$0.330
50-54	\$0.520
55-59	\$0.860
60-64	\$1.220
65-69	\$2.110
70-74	\$3.150
75-79	\$5.180
80+	\$7.910
Cost for your children (covers all eligible)	\$0.123

Employee / Spouse Voluntary Life Example:

A. Benefit Issue Amount =	\$ 100,000.00
B. Value per \$1000 = (EE Age < 30 rate divided by 1000)	\$ 0.00007
C. Monthly Contribution = (A multiplied by B)	\$ 7.00
D. Annual Cost = (C multiplied by 12)	\$ 84.00
E. Weekly Contribution = (D divided by 52)	\$ 1.62

Employee / Spouse Voluntary Life Contribution:

A. Benefit Issue Amount =	
B. Value per \$1000 = (EE Age rate divided by 1000)	
C. Monthly Contribution = (A multiplied by B)	
D. Annual Cost = (C multiplied by 12)	
E. Weekly Contribution = (D divided by 52)	

Short-Term Disability – Hourly Employees

To qualify for payment, you must meet all of the following criteria:

- Disability starts while the employee is covered for this benefit.
- A physician is continuously treating disability.
- Disability (Total Disabled) means you are unable to earn more than 80% of your pre-disability earnings at your own occupation.
- The disability is due to an injury, sickness, or pregnancy. This benefit is for non-work related injuries.
- **If an employee was treated for a medical condition 3 months prior to their effective date, it will be considered a pre-existing condition, unless the employee has been insured and still actively at work for 12 months. If deemed a pre-existing condition, Guardian will pay a limited benefit of 2 weeks.**

Weekly Disability Benefit	Benefit Amount
All Full-time Hourly Employees	60% to Max \$2,300.00 per week
Benefits will be payable as follows:	
For Injury	Benefits begin after 14 days of disability
For Sickness	Benefits begin after 14 days of disability
Maximum Period Payable	24 weeks beginning after 14 days of disability

If you are not actively at work on the date insurance would otherwise take effect, insurance will take effect on the day you resume active work.

Benefits for less than a week will be 1/7th of the weekly benefit for each day of disability. The employer shall reserve the option of requesting periodic physical examinations from either the current physician on the case or a physician of the employer's choice. Failure to provide requested physicians' statements may result in termination of benefits.

For hourly employees, costs are based on annual income and age. For more information, please review the benefits summary for this benefit.

Age	Rate (Based on 52 Pay Periods)
Less than 30	\$0.067
30 – 34	\$0.076
35 – 39	\$0.067
40 – 44	\$0.067
45 – 49	\$0.083
50 – 54	\$0.095
55 – 59	\$0.136
60 +	\$0.166

Short-Term Disability Contribution	
A. Annual Earnings =	\$
B. Weekly Earnings = (A divided by 52)	\$
C. Weekly Benefits = (B multiplied by 60%)	\$
D. Value Per \$10 = (C divided by 10)	\$
E. Estimated Weekly Contribution = (D multiplied by the applicable age-banded rate)	\$
F. Annual Premium = (E multiplied by 52)	\$

Long-Term Disability – Hourly Employees

Below is a summary of the voluntary long-term disability benefits that are available to all full-time active hourly employees. If you are not actively at work on the date insurance would otherwise take effect, insurance will take effect on the day you resume active work.

General Plan Information	Schedule of Benefits
Benefit Percentage	60% of the first \$8,333 of Monthly Pre-Disability Earnings
Monthly Benefit Maximum	\$5,000
Maximum Period of Payment	Reduced Benefit Schedule (Shown Below)
Elimination Period	180 calendar days
Definition of Disability	For the first 24 months: unable to earn more than 80% of your pre-disability Earnings at your own occupation. Afterwards, unable to earn more than 60% of your pre-disability earnings at any gainful occupation.
Social Security Integration	Coordinates with SS Disability Payments
Mental Illness, Substance Abuse, Chronic Fatigue, Neuro & Soft Tissue – Limitations	Lifetime maximum of 24 months, combined
Pre-Existing Condition Limitations	3-month look-back; Does not apply after 12 months of continuous coverage
Rehabilitation Services	110% benefit amount, mandatory participation includes dependent care expense
Return to Work Incentive Benefit	For the first 24 months, the monthly benefit will be offset with partial earnings only if the sum of the partial earnings plus the disability benefit exceeds 100% of pre-disability earnings – after 24 months, the monthly benefit is reduced by 50% or a proportionate loss formula – whichever gives the employee the greater net benefit.
Reduction of Benefits (Length of Benefit Based Upon Age at Time of Disability)	Under 60: up to Age 65 Age 60: 60 months Age 61: 48 months Age 62: 42 months Age 63: 36 months Age 64: 30 months Age 65: 24 months Age 66: 21 months Age 67: 18 months Age 68: 15 months Age 69 and over: 12 months

Age	Rate (Based on 12 Pay Periods)
Less than 30	\$0.090
30 – 34	\$0.250
35 – 39	\$0.380
40 – 44	\$0.530
45 – 49	\$0.720
50 – 54	\$0.960
55 – 59	\$1.100
60 +	\$0.830

Long-Term Disability Contribution	
A. Annual Earnings =	\$
B. Monthly Earnings = (A divided by 12)	\$
C. Value Per \$100 (B divided by 100)	\$
D. Estimated Monthly Contribution = (C multiplied by the applicable age-banded rate)	\$
E. Annual Premium = (D multiplied by 12)	\$
F. Weekly Premium = (E divided by 52)	\$

Short-Term Disability – Salary Employees

Jayco provides both short-term and long-term disability to all full-time salary employees at no additional cost and are automatically enrolled in both benefits. Benefit pays 66.67% of covered earnings.

Weekly Disability Benefit	Benefit Amount
All Full-time Salary Employees	66.67% to Max \$3,000.00 per week
Benefits will be payable as follows:	
For Injury	Benefits begin after 14 days of disability
For Sickness	Benefits begin after 14 days of disability
Maximum Period Payable	24 weeks beginning after 14 days of disability

Long-Term Disability – Salary Employees

Below is a summary of the long-term disability benefits that are available to all full-time salary employees. The benefit is paid by Jayco and salary employees are automatically enrolled upon date of hire.

General Plan Information	Schedule of Benefits
Benefit Percentage	66.67% of the first \$14,999 of Monthly Pre-Disability Earnings
Guaranteed Issue*	Jayco Paid Benefit – No Enrollment Necessary
Monthly Benefit Maximum	\$10,000
Maximum Period of Payment	Up to Age 65 with Reduced Benefit Schedule (Shown Below)
Elimination Period	180 days
Definition of Disability	Unable to earn more than 80% of your Pre-disability Earnings at your own occupation
Social Security Integration	Coordinates with SS Disability Payments
Mental Illness – Limitations	Lifetime maximum of 24 months
Substance Abuse – Limitations	Lifetime maximum of 24 months
Pre-Existing Condition Limitations	3-month look-back; Does not apply after 12 months of continuous coverage
Rehabilitation Benefit	Increased Monthly Benefit by 10%
Return to Work Incentive Benefit	For the first 24 months, the monthly benefit will be offset with partial earnings only if the sum of the partial earnings plus the disability benefit exceeds 100% of pre-disability earnings – after 24 months, the monthly benefit is reduced by 50% or a proportionate loss formula – whichever gives the employee the greater net benefit.
Reduction of Benefits (Length of Benefit Based Upon Age at Time of Disability)	62 or under: to Age 65 63: 36 months 64: 30 months 65: 24 months 66: 21 months 67: 18 months 68: 15 months 69 and over: 12 months



Accident and Critical Illness

Group Accident Insurance

Accident insurance can pay money directly to you if you get hurt and need medical attention. The amount is based on your specific injury and treatment. It covers things like emergency room treatment, fractures, stitches and more. You can use the money however you choose. See Aflac's Accident pamphlet in your new hire folder for additional information. **A \$50 benefit for qualified health screening tests is also included.**

Weekly Employee Premium with Wellness			
Employee	Employee and Spouse	Employee and Child	Employee and Family
\$2.79	\$4.66	\$5.67	\$7.55

Group Critical Illness Insurance

Critical illness insurance can pay money directly to you if you are diagnosed with a covered serious health condition like a heart attack or stroke. You can use the lump-sum payment to help with co-pays and deductibles — or any of your other expenses. You can also choose to cover your spouse and your dependent child(ren). See Aflac's Critical Illness pamphlet in your new hire folder for additional information.

A \$50 benefit for qualified health screening tests is also included.

Weekly Employee Premium with Wellness Based on Benefit Amounts		
\$10,000 Benefit Amount		
Issue Ages	Non-Tobacco	Tobacco
18 – 29	\$1.40	\$1.79
30 – 39	\$2.01	\$2.89
40 – 49	\$3.51	\$5.27
50 – 59	\$6.43	\$10.10
60+	\$11.89	\$18.31

Universal Life Insurance and Long-Term Care



Employees can enroll in the Trustmark Universal Life Insurance Plan, including Long-Term Care

Universal Life Insurance

Trustmark Universal Life/LifeEvents® is permanent life insurance. It provides a death benefit to your beneficiaries if you pass away, but also builds cash value and features living benefits for long-term care services. **Your price won't increase due to age**, and your policy builds cash value over time.

Long Term/Convalescent Care Benefit (LTC) pays 4% of your death benefit for up to 25 months for home healthcare, assisted living, nursing home care and adult day care. There is a 90-day elimination period before benefit can be paid. To receive benefits you must meet Conditions of Eligibility for Benefits. The LTC benefit does not reduce at age 70. Benefit Restoration restores the death benefit that is reduced to pay for LTC, so your family receives the full death benefit amount when they need it most.



Jayco, Inc. 401(k) Savings & Investment Plan & Trust Plan

There are many great benefits to being a participant in the Jayco, Inc. 401(k) Savings & Investment Plan & Trust Plan. Among those benefits is exceptional customer service – online or by phone. In fact, you can count on your company and Fidelity to help support you every step of the way.

Best practices to consider:

- **The impact of an early start.** Your decision to start today could give you quite a bit more at retirement than starting five years from now.
- **Contribute as much as you can.** That amount can take you a long way toward reaching your financial goals.
- **Do what you can afford.** Start at a number that feels comfortable to you. You can always change it later. The important thing is to invest what you can afford and start right away.

Find out how simple it can be to enroll, manage your account, and take advantage of what your company and Fidelity have to offer.

Look inside for:

- **Frequently Asked Questions** – The basic details of your plan, including how much you can contribute and when you can take withdrawals.
- **Investment Options** – Pick at least one investment option to get started, then consider the whole spectrum as you get more comfortable with planning.
- **Resources for Staying on Track** – To help you meet your retirement goals, the plan offers a comprehensive communications program and planning tools to help you stay on track.

Enroll in the Retirement Plan

If you haven't already, enrolling in your plan is the right step towards a more secure retirement. It's easy to join your plan and make that next great investment in yourself.

Here's how:

- First, go to Fidelity NetBenefits® at www.401k.com
- Next, set up your password. If you're already a Fidelity customer, you can use your existing password.
- Finally, click on the link to enroll.
- If you have questions or need help getting started, visit www.401k.com or call Fidelity at (800) 835-5097.

Roth 401(k) Option

Unlike a traditional pretax 401(k), the Roth 401(k) allows you to contribute after-tax dollars and then withdraw tax-free dollars from your account when you retire.

Taxes: Pay now or pay later		
	<i>Traditional Pretax 401(k)</i>	<i>Roth 401(k)</i>
Employee Contributions	Pretax dollars	After-tax dollars
Employee Withdrawals	Taxable upon withdrawal	Tax free upon withdrawal



401(k)/Roth – Frequently Asked Questions

Here are answers to questions you may have about the key features and benefits of the Jayco, Inc. 401(k) Savings & Investment Plan & Trust Plan.

- **Who is eligible to enroll?**
 - All Non-Highly Compensated employees of Jayco, who are at least 18 years old, are eligible to participate in the plan.
- **When am I eligible to enroll?**
 - If you are at least 18 years old, you can start participating on your date of hire
- **When can I enroll in the plan?**
 - First day of each month
- **How much can I contribute?**
 - **Employee Contributions:** 1% to 60% of eligible compensation, inclusive of pretax and/or Roth deferrals. **The maximum that you can contribute is \$19,500 or the announced IRS maximum for 2022.**
 - **Contribution Change Frequency:** First day of each month
 - **Company Match:** Discretionary – the maximum that the company would match is 50 cents on the dollar or 50% of your annual salary, up to 6% of your contributions. To be eligible for the match, you must be an active employee as of December 31st.
- **Can I make a catch up contribution?**
 - If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or the Plan's maximum contribution limit for the year, you may make additional salary deferral, pre-tax contributions to the Plan, up to the IRS Catch Up Provision Limit. **The maximum that you can contribute towards the catch up is \$6,500 or the announced IRS maximum for 2022.**
- **When am I vested?**
 - **Employee Contributions:** 100% immediate
 - **Discretionary Match – Years of Service for Vesting:**
 - Less than 1 year = 0%
 - 1 year = 33%
 - 2 years = 66%
 - 3 years = 100%
- **Can I make a Roth In-Plan Conversion?**
 - Yes, if you are an active employee with Jayco, you may elect to have certain vested assets that are not designated Roth contributions (employee deferrals and employer match contributions) converted to be considered designated Roth contributions for Plan purposes. Contact Fidelity directly for more information, tax implications, and restrictions.
- **Can I take a withdrawal?**
 - Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death.
- **What are the investment options?**
 - Contact Fidelity directly for Investment Options.

Wellness Program

If you are a Jayco employee, who is enrolled in our medical insurance, you can receive a \$125 credit towards your medical plan premium by participating in the free biometric screenings and attending one follow-up visit with a Get Fit, Get Healthy coach. All Jayco employees, and their spouses, may participate in the biometric screenings, but you must be enrolled in a Jayco medical insurance plan to receive the \$125 credit. Biometric screenings will be conducted in December of each year. More information regarding dates and times will be communicated closer to the event. You can also attend Jayco sponsored wellness events or programs and earn an additional \$125 credit towards your medical premium. **(That's a \$250 savings towards the cost of your Jayco medical benefits!)**

For more information on the Jayco sponsored wellness events and programs, please contact the Human Resources department.

NOTE: Rewards for participating in the program are available to all participants. If you think you will be unable to meet a standard for a reward under this program, you might qualify for an opportunity to earn the same reward by a different means. Contact the wellness vendor to find an alternative program with the same reward that is right for you. If you are on an approved leave of absence or medical leave, you will still have the opportunity to participate. Upon request, Jayco will review to determine if reasonable accommodations are necessary or may, at its discretion, waive the wellness requirements for all or part of the approved leave.

Employee Assistance Program (EAP)

Life can change unexpectedly, and sometimes we all need a little support to deal with these changes. Jayco provides employees with the New Avenues EAP, which provides confidential support to assist with life's difficulties. New Avenues is free to all Jayco employees and their families. **Please see the full New Avenues handout regarding eligibility requirements and information.**

With so much information out there, it can be hard, time consuming, and confusing to find what you need. Your Employee Assistance Program can help you with a full selection of resources including:

- Articles and tip sheets on topics ranging from online shopping and medical information to teens and the Internet
- Full library of resource links to sites you can use
- Identify theft info and checklist
- Free consultant-assisted searches for information you need and much more!

Confidential and up to six (6) free face-to-face counseling sessions

Toll-free: (800) 731-6501

Website: www.newavenuesonline.com

Password: EAP

Available anytime, any day, your Employee Assistance Program is a free, confidential program to help you balance your work, family, and personal life.





Contact Information

Refer to this list when you need to contact one of your benefit carriers:

Accident & Critical Illness		
AFLAC	www.aflacgroupinsurance.com	(800) 433-3036
Benefit Enrollment Center		
BCI Call Center	Open Monday – Friday: 9am – 6pm EST	(888) 659-0566
BCI Enrollment Website	www.electbenefits.com/jayco	
Dental		
Delta Dental	www.deltadentalin.com	(800) 524-0149
Employee Assistance Program (EAP)		
New Avenues	www.newavenuesonline.com	(800) 731-6501
HSA & FSA Administration		
Anthem	www.anthem.com	(866) 350-7596
Medical		
Anthem Blue Cross Blue Shield	www.anthem.com	(866) 350-7596
24/7 Nurse Help Line	www.anthem.com	(888) 596-9473
Mental Health / Substance Abuse (Pre-Certification)	www.anthem.com	(866) 776-4793
Prescription Drugs		
IngenioRx	www.ingenio-rx.com	(833) 284-7515
Prior Authorization	www.anthem.com	(833) 293-0659
Home Delivery Pharmacy	www.anthem.com	(833) 203-1742
Specialty Pharmacy	www.anthem.com	(833) 255-0645
Universal Life		
Trustmark	www.trustmarksolutions.com	(877) 201-9373
Voluntary Life and AD&D, Spouse/Child Life, STD, and LTD		
Guardian	www.guardianlife.com	(800) 627-4200
TeleGuard (to file a disability claim)		(888) 262-5670
Vision		
VSP	www.vsp.com	(800) 877-7195
401K		
Fidelity	www.401k.com	(800) 835-5097

Jayco Benefits Department

Refer to this list when you need to contact your Jayco Human Resources Department regarding benefits:

Linda Snyder , Payroll and Benefits Manager Ashley Markin , Benefits Coordinator	Linda_Snyder@jayco.com Ashley_Markin@jayco.com	(574) 825-0638 (574) 825-0567
---	--	----------------------------------



