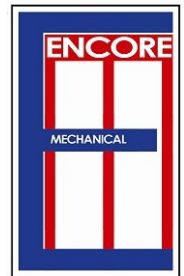


Important Announcement!

Encore Mechanical



Benefit Period: 2/1/2019 to 1/31/2020

You are currently in an Open Enrollment period for benefits. This means that this is the time of year to make changes, additions, deletions or enroll in benefits.

Medical benefits will continue to be provided through National General. Encore Mechanical will continue to contribute towards the employee cost. You are responsible for the remainder of the cost and the cost to add dependents. See Benefit Summary for details.

In Network Services	NG9
Deductible	\$6,600 Individual \$13,200 Family
Out of Pocket Max	\$6,600 Individual \$13,200 Family
Office Visit Copay	\$40/ \$60
Coinsurance	100%
ER Copay	\$250
Urgent Care Copay	\$75
Preventive	100%
Pharmacy	\$20 / \$50 / \$75 90 Day Mail order 2.5x copay



What will it cost you per pay period? (weekly)

Level	NG9
Employee Only	\$53.07
Employee + Spouse	\$185.75
Employee + Children	\$143.29
Employee Family	\$275.98

Please review all of your plan options carefully. You will not be permitted to make plan changes after your initial open enrollment unless you have a qualified life event. If you experience a "qualified life event" during the year—it is your responsibility to notify HR within 30 days of your specific event and request benefit changes; otherwise, you may make any changes to benefits during the next annual open enrollment period.

Qualified Life Events include:

- ⇒ Marriage, divorce, or legal separation
- ⇒ A change in your number of dependents, such as: birth, death, or adoption
- ⇒ A change in employment status for you or your spouse that effects benefit eligibility
- ⇒ The Annual Enrollment of your spouse's benefit plan.