HWI HarbisonWalker International™

Benefits *to keep you* ***well.***

Benefits Open Enrollment

October 24 - November 11, 2016

What's Inside

Welcome

At HarbisonWalker International, we strive to offer a benefits package that gives our employees peace of mind in knowing that the most important things in life are protected—your family, your finances, and your future. We recognize the importance of being able to provide our employees and their families with quality benefits as part of their overall compensation package. This benefit guide highlights the many benefit options available to you. This year's enrollment period will begin on October 24, 2016 and end November 11, 2016.

What's New for 2017

To ensure that you have access to the best available benefits, we will be making the following changes for 2017.

- New for this year, each benefit-eligible employee will have the opportunity to meet individually with a professional benefit counselor to review your benefit options, help you understand the choices available to you, and complete enrollment for yourself and your dependents. The counselor will be able to address questions you may have and will work with you to customize a benefits package that best meets your needs.

- Employees who completed the well-being program will now receive a taxable cash incentive or an HSA account contribution instead of the wellness credit in the form of reduced contributions. In 2017, all employees selecting the same plan coverage and tier will pay the same contribution, regardless of their participation in the well-being program.

- We are happy to introduce two new voluntary benefit plans: Accident Insurance with Hospital Benefits through Lincoln Financial Group and Critical Illness Insurance through Transamerica.

  Critical Illness Insurance provides you with a lump sum cash benefit in the event you or a loved one is diagnosed with a covered condition, such as a heart attack, stroke, or cancer. Please see page four for more information about this benefit.

  Accident Insurance can help cover the out-of-pocket costs associated with an accident by paying you a benefit depending on the injuries you suffer and the treatment you receive. Please see page five for more information about this benefit.

How to Enroll in Your Benefits

Enrollment for our benefit programs will be completed through the People Soft system. Professional benefit counselors will also be available over the phone and on-site at select locations for individual meetings. Your meeting with the counselor is your opportunity to ask questions, get more information, receive help in selecting the benefits that best fit your needs, and complete the enrollment process.

For your convenience, you may pre-schedule your appointment with a counselor online or over the phone.

- If you work at the corporate office or tech center, you can schedule an on-site meeting with a counselor at **www.harbisonwalker.mybenefitsappointment.com.**
- If you work at another location, telephonic appointments can be scheduled at **www.hwitelephonic.mybenefitsappointment.com**
- You can also call **800-229-3642**, Monday through Friday, 9 a.m. - 7 p.m. Eastern.

Eligibility

Benefits you elect will be effective through December 31, 2017, unless you have a qualified family status change. Such changes include birth, death, marriage, divorce, adoption, ineligibility of a dependent, or a significant change in health coverage for you or your spouse because of your spouse's employment, so please choose your benefits carefully. If you have a qualifying event, you must notify Human Resources within 31 days of that event to change your benefit elections.

Employees working at least 30 hours per week are eligible for the HWI benefits. Your dependents are eligible for coverage in most plans you elect; the benefit counselor will discuss the benefits available for your dependents during your meeting. Your eligible dependents include your legal spouse, children, and children for whom you are a legal guardian up to the age of 26, unless otherwise stated.

Important Note: If your spouse has medical coverage available to them through their employer, they must enroll in that plan, unless you and your spouse completed the Well-Being Program. A working spouse who did not enroll in their employer's medical plan and did not complete the program criteria by August 31, 2016 will not be eligible for any medical coverage through HWI.

Medical

Because there is nothing more important than your health, HWI offers the following medical plan options: Highmark Core Plan, Highmark HSA Plan, and Aetna Choice Plan (for Western PA employees only). The table on the next page features a side by side comparison of all medical plans being offered for 2017. This is a general summary of your benefits; please refer to your Summary of Benefits and Coverage (SBC) or a copy of the Summary Plan Description (SPD) for additional details. Both documents are available on the company intranet.

Medical Plan Features						
	Highmark Core Plan		Aetna Choice Plan (Southwestern PA Employees)		Highmark HSA Plan	
Benefit	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Deductibles and Maximums						
Calendar Year Deductible						
Individual	$600	$1,500	$600	$1,500	$1,500	$3,000
Family	$1,200	$3,000	$1,200	$3,000	$3,000	$6,000
Out-of-Pocket Calendar Year Maximum						
Individual	$4,000	$4,000	$4,000	$4,000	$4,000	$6,000
Family	$8,000	$8,000	$8,000	$8,000	$8,000	$12,000
Covered Services						
Physician	100% after $25 copayment	60% after deductible	100% after $25 copayment	60% after deductible	80% after deductible	60% after deductible
Specialist	100% after $35 copayment	60% after deductible	100% after $35 copayment	60% after deductible	80% after deductible	60% after deductible
Preventive	100%	60% after deductible	100%	60% after deductible	100%	60% after deductible
Diagnostic	80% after deductible	60% after deductible	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Urgent Care	100% after $50 copayment	60% after deductible	100% after $50 copayment	60% after deductible	80% after deductible	60% after deductible
Emergency Care*	$150 copayment, then 80%	$150 copayment, then 80%	$150 copayment, then 80%	$150 copayment, then 80%	80% after in-network deductible	80% after in-network deductible
Hospital Care	80% after deductible	60% and $250 copayment per admission	80% after deductible	60% and $250 copayment per admission	80% after deductible	60% after deductible
Outpatient Surgery	80% after deductible	60% after deductible	80% after deductible	60% after deductible	80% after deductible	60% after deductible

Prescription Benefits with Caremark Mandatory Generic and Mail Order and Maintenance Choice Program			
	Highmark Core Plan	Aetna Core Plan	Highmark HSA Choice Plan
Total Maximum Out-of-Pocket	$2,600 Individual/$5,200 Family	$2,600 Individual/$5,200 Family	N/A
	Retail	Mail	Retail/Mail
Generic	10% ($5 min. / $10 max.)	10% ($5 min. / $10 max.)	20% after deductible
Brand Preferred	20% ($50 min. / $100 max.)	20% ($50 min. / $100 max.)	20% after deductible
Brand Non-Preferred	30% ($75 min. / $150 max.)	30% ($75 min. / $150 max.)	20% after deductible

Accident Insurance

Since accidents can happen at any time, 24 hours a day, 7 days a week, it's important to be prepared. Accident Insurance through Lincoln Financial Group can help cover the out-of-pocket costs associated with an accident (on and off-the-job), by paying you a benefit depending on the injuries you suffer and the treatment you receive. You can use the money as you see fit, whether to pay for expenses associated with your accident, like an emergency room copay, or to pay for childcare so you can get to the doctor for a follow up visit.

The policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. Plus, the plan includes a $50 wellness benefit per year per insured when a defined health assessment is completed. *Please note: this health assessment is not associated with HWI FitWorks.*

Below is an example of how the plan might work if you or a loved one suffered a leg fracture.*

Benefit	Amount
Ambulance	$150
Emergency Room Visit	$150
Fractured Leg	up to $3,000
Crutches	$25
Two Physical Therapy Sessions	$100
Follow Up Visit	$50
Total	up to $3,475

Sickness Hospital Coverage

The Accident Insurance plan includes additional benefits for hospital care as a result of a covered illness. This is to help you cover any out-of-pocket costs associated with seeking treatment for the illness in a hospital. The table below reflects the coverage amounts for hospital confinement.*

Sickness Hospital Coverage Amounts	
Sickness Hospital Confinement	$200 daily, up to 30 days
First Hospital Admission Benefit	$1,000
ICU Confinement Benefit	$400 daily, up to 30 days

**This example is for illustrative purposes only; your actual benefits may differ.*

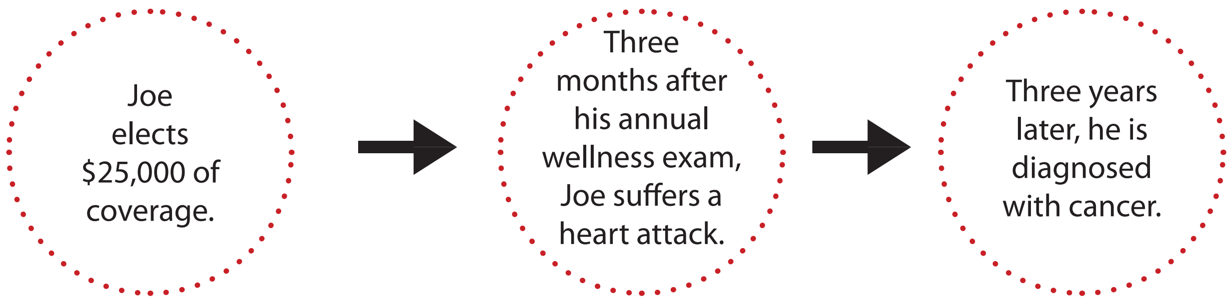
Critical Illness Insurance

We are happy to introduce Critical Illness Insurance from Transamerica. This policy provides you with a lump sum cash benefit in the event you or a loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important — getting better. The policy will also pay you a $50 wellness benefit when you complete a qualified health assessment. *Please note: this health assessment is not associated with HWI FitWorks.*

During this year's open enrollment period, you will have a one-time only opportunity to elect up to $25,000 of coverage for yourself without answering medical questions.

How the Plan Works

Critical Illness Insurance offers peace of mind when a critical illness diagnosis occurs. Below is an example of how benefits might be paid.*



Joe's Critical Illness policy provided the following benefits:

Wellness Benefit:	$50
Heart Attack Benefit:	$25,000
Cancer Benefit:	$25,000
Total Benefits:	$50,050

Schedule an appointment to speak with a benefit counselor for more information.

**This example is for illustrative purposes only; your actual benefits may differ.*

Dental

Because maintaining your smile is important, HWI's dental plan is offered through United Concordia Companies, Inc. (UCCI) Preferred Providers Organization (PPO). Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network dentist.

UCCI PPO Dental Plan Features		
	In-network	Out-of-network
Deductibles and Maximums		
Calendar Year Deductible		
Individual	$50	$50
Family	$100	$100
Benefit Maximum		
Annual	$1,200	$1,200
Lifetime Orthodontia	$1,200	$1,200
Covered Services		
Diagnostic and Preventive	100% (no deductible)	90% of reasonable and customary charges
Restorative	60% after deductible	50% of reasonable and customary charges after deductible
General	80% after deductible	75% of reasonable and customary charges after deductible
Orthodontia	50% (no deductible)	50% of reasonable and customary charges (no deductible)

Vision

We are proud to offer vision benefits through Vision Benefits of America (VBA). Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network doctor.

Vision Plan Features		
Covered Services	In-network	Out-of-network
Vision Examination		
Every 12 months	100% after a $10 copay	Plan reimburses up to $25
Eyeglasses *every 12 months*		
Frames *every 12 months*	After a $25 copay, up to a $50 wholesale allowance	Plan reimburses up to $35
Single Vision Lenses	100% after a $25 copay	Plan reimburses up to $25
Bifocal Lenses	100% after a $25 copay	Plan reimburses up to $40
Trifocal Lenses	100% after a $25 copay	Plan reimburses up to $50
Lenticular Lenses	100% after a $25 copay	Plan reimburses up to $80
Contact Lenses		
Medically Necessary, Conventional, and Disposable	Covered on a reasonable and customary basis	Plan reimburses up to $200
If elective and in lieu of lenses and frames	Covered up to a $125 allowance (includes the vision exam allowance)	Plan reimburses up to $125 (includes the vision exam allowance)

Life Insurance

Basic Life Insurance is available at no cost to you and is paid for by HWI. Full-time employees are eligible for coverage of two times their annual base pay (rounded to the next highest $1,000).

Voluntary Life Insurance is available for purchase in addition to your HWI-provided basic life coverage.

Employee:	Up to three times base pay, rounded to next highest $1,000
Spouse:	$10,000
Children:	$1,000 birth to six months, $5,000 ages six months to 26 years

Voluntary Accidental Death & Dismemberment (AD&D) Insurance is also available for yourself, your spouse, and your child(ren) up to age 26.

Important Note: the maximum combined benefit for Basic and Voluntary Life Insurance is $1,200,000. Medical evidence is required if your life insurance benefit exceeds $700,000. Proof of good health will be required to elect or increase coverage greater than one level during an annual enrollment period.

Disability Insurance

Short Term Disability (STD) Insurance provides eligible employees with a portion of up to 100% of your income for up to 26 weeks if you become disabled due to an injury or illness and can't work. This benefit is paid for by HWI and is provided at no cost to you. To apply for Short-Term Disability, call Liberty Life Assurance Company at 800-713-7384.

Long-Term Disability (LTD) Insurance provides income replacement of 60% of your monthly base pay, reduced by any other income sources. This benefit is paid for by HWI and is provided at no cost to you.

Health Savings Account (HSA)

The HSA is a tax-advantaged, interest bearing account used to pay for eligible health care expenses. Both you and HWI can make contributions to the HSA, and all the money in the account is yours to keep, even if you leave or retire from HWI. You can use this money to cover eligible medical, prescription drug, dental, or vision expenses. You must be enrolled in the HSA medical plan to be eligible for the HSA account.

You can withdraw funds from your HSA to pay for current health care expenses, or you can keep the money in your account to pay for future expenses. You never pay taxes on the money you withdraw when you use it to pay for current or future eligible expenses. If you use HSA funds for ineligible expenses, tax penalties will apply. At the end of the year, any money in the HSA rolls over to the next year - you never lose it! HWI will deposit contributions into your account on each pay.

Good news! You can receive additional money in your HSA when you complete the well-being program!

HSA Eligibility Rules:

- Must be covered by a Qualified HDHP and not be covered by any other non-HDHP insurance
- You cannot be enrolled in Medicare Part A or Part B or Tricare
- You cannot be claimed as a dependent on someone else's tax return

2017 HSA Contributions			
	HWI Contribution*	HWI Well-Being Contribution	2017 Max Contributions
Single	$500	$1,000	$3,400
Family	$1,000	$1,500	$6,750

Employees Age 55+: You may contribute an additional $1,000 to your HSA above the account maximum.
*Employer contribution will be applied on a per-pay basis.

Flexible Spending Account (FSA)

Flexible Spending Accounts (FSAs) allow you to pay for eligible health care and dependent care expenses using pre-tax dollars, which lowers your taxable income. Unused funds in your account cannot carry forward, so plan carefully.

A **Health Care Spending Account** helps you pay for medical, dental, and vision expenses not covered by insurance. You can use this account to pay for things like deductibles and copayments, orthodontia, glasses, and contact lenses. The maximum contribution in 2017 is $2,550.

A **Dependent Care Account** can help fund the care of children under the age of 13 or a disabled spouse or parent while you work. You can use this account to pay for things like payments to a licensed daycare provider or nursery school, before and after school care or summer day camp program, and elder care. 2017 maximum limit of $5,000 if married and filing singly or $2,500 if married and filing separately.

2017 FSA Contribution Limits	
Health Care	Dependent Care
$2,550	$5,000

Important Note: If you enroll in the HSA Choice Plan you cannot enroll in the FSA.

Well-Being Program

FitWorks Well-Being Program has partnered with Viverae, Inc. to provide effective programs and promote overall employee and family health and wellness.

The program requirements include the following:

- **Complete a health screening.** If you were not able to attend an onsite screening, you can visit a local LabCorp facility, or complete a home screening kit, or take a Physician Screening Form to your doctor (LabCorp codes and home screening kits are available on-line at **www.hwifitworks.com** or by calling the toll-free Viverae Health Center at (888) 848-3723).
- **Complete a Member Health Assessment (MHA)** at **www.hwifitworks.com** . Paper copies are available by calling the Viverae Health Center at (888) 848-3723.
- **Earn 300 points by August 31, 2017.** Refer to the 2016-17 Program Highlights Flyer for more information on point earning opportunities.

If you are not covered by our medical coverage and you complete the requirements above, you can earn up to $100 Well Bucks ($50 employee, $50 spouse).

For more information about Well Bucks, visit **www.hwifitworks.com** for a copy of the Well Bucks Guide. Watch for additional Well-Being communications throughout the year. Visit **www.hwifitworks.com** or call **(888) 848-3723** for more information.

*Important note: the Wellness Credit received for completing the Well-Being Program in the form of a reduced employee contribution is going away for 2017. All employees selecting the same plan coverage (and tier) will pay the same contribution, regardless of Well-Being Program completion. Employees who did not complete the Well-Being Program are not eligible for the cash incentive. Refer to the information given to you at the time of your event or contact the Benefits Services Line at **(412) 375-6726** option number two, or e-mail us at **benefits@thinkhwi.com**.*

The Cost of Your Benefits

The benefits that HWI offers are a valuable part of your overall compensation package. The tables below show the employee cost for medical, dental, and vision premiums. A benefit counselor can provide you with rates for the voluntary programs.

Monthly Employee Contributions: Medical			
	Highmark Core Plan	Aetna Choice Plan (Southwestern PA Employees)	Highmark HSA Plan
Employee Only	$258.13	$258.13	$187.10
Employee + 1	$459.34	$459.34	$363.90
Family	$558.00	$558.00	$433.58

Monthly Employee Contributions: Dental and Vision		
	Dental	Vision
Employee Only	$8.21	$2.26
Employee + 1	$16.43	$4.06
Family	$24.64	$5.64

Speak with a benefit counselor for your customized quote for our other benefit programs.

Benefit Contact Information			
Plan	Plan Provider	Phone Number	Website
Medical Plan	Highmark Blue Cross and Blue Shield	888-727-7691	www.highmarkbcbs.com
Prescription Drug Plan	Caremark	866-744-4567	www.caremark.com
Dental Plan	United Concordia Companies, Inc.	866-355-2989	www.ucci.com
Vision Plan	Vision Benefits of America	Phone: 800-432-4966 Fax: 757-431-1155	www.vbaplans.com/vision
Life and AD&D Short Term Disability	Liberty Life Assurance Company	800-713-7384	www.libertymutual.com
Employee Assistance Program (EAP)	Empathia, Inc. Life Matters Program Company Code: VRD1	800-634-6433	www.mylifematters.com
Well-Being Program	Viverae, Inc.	888-848-3723	www.hwifitworks.com
Accident Insurance	Lincoln Financial Group	800-423-2765	www.lincolnfinancial.com
Critical Illness Insurance	Transamerica	888-763-7474	www.transamericaemployeebenefits.com
FSA	Flexible Benefit Administrators	800-437-3539	www.flex-admin.com

This brochure provides a highlight of the plans offered by your employer and in no way serves as the Summary Plan Description or plan document for the plans. If any discrepancies exist between this brochure and the plan documents or HWI Policy, the plan documents or policies shall govern. All Summary Plan Descriptions are available through Human Resources. We reserve the right to modify any of these plans at anytime.