

2019 OPEN ENROLLMENT

OCT. 15-26, 2018



 **GOOD BENEFITS**
Talk about it!

OPEN ENROLLMENT 2019

Mohawk Benefits Resources

Benefits Service Center (BSC)

866-481-4922
Mymohawkbenefits.com

Healthy Life Team

855-566-4295

Healthy Life Center

877-365-0051

Appointment scheduling app:

Spruce Health

mymohawkbenefits.com/hlct
to download the app

Pharmacy: Express Scripts

877-887-2879
express-scripts.com

Dental and Vision: MetLife

855-488-0520
mybenefits.metlife.com

Telemedicine: Amwell

855-818-3627
Mohawk.amwell.com
Service Key: Mohawk

Employee Assistance (EA): Cigna

855-566-4295
mycigna.com
Registration key password: Mohawk

Flexible Spending Accounts: TaxSaver Plan

Healthcare and Dependent Care accounts
800-328-4337
Taxesaverplan.com

401(k) and Roth 401(k) Plan: Fidelity

800-835-5087
401k.com

Short-Term Disability: BSC

866-481-4922
Mymohawkbenefits.com

Long-Term Disability: OneAmerica

855-279-6375

Term Life/AD&D Insurance: One America

855-279-6375

Critical Illness Insurance and Accident

Coverage: AFLAC

Aflac.com/Mohawk

866-481-4922 – BSC to enroll

Mymohawkbenefits.com – Claims, forms and
information

Auto and Home Insurance: MetLife

855-488-0520

mybenefits.metlife.com

EMPLOYEE ID NUMBER: _____

DEPENDENTS AND BENEFICIARIES (Names and SSN):

Employee Central Username (Employee ID):

EMPLOYEE CENTRAL PASSWORD:

NOTES: _____

2019 Benefit Elections

*For your records, please print a
copy of your confirmation page.*

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Medical and Health Savings Account information are in a separate Medical Guide, please refer to your benefits guide folder.

NOTE: Review and receipt of this information does not guarantee benefits. This guide is not a contract of coverage. This communication is strictly for educational purposes only, and it is not intended to replace the Mohawk Benefits Plan Documentation. Where this information conflicts with the Plan Documentation, the Plan Documentation will prevail.



Mohawk has good benefits. Let's talk about it.

Make the most of your health, wellness and overall well-being

The Company's vision is for our employees and their families to be the healthiest and safest population. One of Mohawk's goals is to provide employees with a good benefits package that helps you take care of you and your family. We encourage you to take advantage of all the good benefits and innovative programs and tools available to help protect your health, finances, overall well-being and future.

Open Enrollment is your opportunity to learn about the benefits Mohawk offers and choose what's best for you and your family. The Open Enrollment period is Oct. 15-26, 2018. Everyone's needs are different, during this time take the opportunity to enroll in health, dental and vision coverage or make changes to the coverage you already have. Some benefits are company-paid, such as basic life insurance, accident, death and dismemberment (AD&D) insurance, and short-term disability. It's also the time to set aside pretax money for your eligible medical expenses with the health savings account or healthcare flexible spending account if not enrolled in the Mohawk medical plan.

We offer two easy, convenient ways to enroll in your benefits, online through Employee Central and by calling our Benefits Service Center.

WHAT'S NEW FOR 2019

One America, our life insurance partner, takes over the administration of our long-term disability benefit.

GET READY TO ENROLL

Review our benefit offerings and decide which coverage best meets your needs. If you're not making any changes, you do not have to re-enroll, except for flexible spending accounts. You must re-enroll in healthcare or dependent care flexible spending accounts each year.

Make sure you have the names, Social Security numbers, and dates of birth for you and your dependents. If you enroll a spouse in the Company Medical Plan, they will be included in a spousal audit for other medical coverage. If your spouse's company offers insurance and you elect to cover them on Mohawk's Medical Plan, you will pay an additional \$125 per month in medical contributions.

1 Log into Employee Central or visit: mymohawkbenefits.com for any computer with Internet access and click the Employee Central icon or go to mymohawk.com and click EC at the top of the page. Please note: It takes a few minutes for your Benefits information to load.

WAYS TO ENROLL

Two convenient ways to enroll

2 Call the Benefits Service Center at 866-481-4922. Representatives are available to help you enroll weekdays from 8 a.m.–8 p.m. ET during Open Enrollment, except for Friday, Oct. 26, 2018 when Open Enrollment closes at 6 p.m. ET. To ensure you know your benefit elections, please print a copy of the confirmation page for your personal records.

Employee Assistance

Life doesn't stop when you come to work. Life can present unexpected challenges like work-related stresses, the illness of a family member or a change in finances. When things happen, it can help to talk to a professional for support, guidance, information or healing. That's why we offer a variety of resources to help you and your family.

Employee Assistance (EA) is easy to use, confidential and helpful! It is available to all employees by telephone or online, 24-hours a day, seven days a week. This program can assist you and your family with personal issues and offers access to confidential counseling services, legal and financial assistance, referral services (e.g., for day care, adult care) and general information on stress management and work/life balance issues.

EA can refer you to the appropriate local professionals who can work with you and direct you to a variety of resources in your community or online. Employee Assistance can help you successfully manage challenges in your personal and work life, no matter the size—big or small. **You can call EA at 855-566-4295 or visit mycigna.com, Employer ID: Mohawk for initial registration.**

Remember these resources to help manage your home and work life are available to all employees, not just those on the Mohawk health plan.

Your Health Care Journey

Making lifestyle adjustments is hard on your own, but it's easier with support. We all need a little direction and encouragement from time to time to lead a healthy lifestyle. You don't have to face your wellness journey alone. Our Healthy Life Navigators (formally health coaches) make it easy for you to be healthy and live better so you can be your best at home and work.

Good health and wellness is an essential part of our lives. We offer completely confidential biometric screenings and healthy lifestyle support at no cost to you!

If you are in the Company's medical plan, you and your covered spouse will be required to complete a biometric screening during our campaign cycles every other year. Employees and covered spouses completing a screening in 2018 will not be required to do another one until the 2020 campaign.

Mohawk has good benefits. Let's talk about it!

Resources to help manage home and work life

If you or your covered spouse are selected for healthy lifestyle support, please engage with your Healthy Life Navigator to avoid a wellness surcharge. Remember, this benefit is provided at no cost to you and is completely confidential! You can start or continue your healthy lifestyle journey by taking advantage of this support program.

Dental *(No Increase for 2019)*

Dental health means much more than healthy teeth—it is an essential part of your health and well-being. Your dentist may be able to detect other health problems during visits, so taking preventative measures today can mean a healthier tomorrow. Our dental offerings through MetLife include Standard Maximum Allowable Charge (MAC), Premium Maximum Allowable Charge (MAC) and Premium Access Plus Plan.

STANDARD & PREMIUM MAC PLANS

For better savings with all your dental needs, visit a MAC plan participating provider. You will get the most competitive prices from these in-

network providers. Visits with any dentist, even those out of network, are covered, but you will have to pay the difference. Make sure your dental provider is in-network to avoid unnecessary out-of-pocket costs.

PREMIUM ACCESS PLUS PLAN

This plan offers access to all dental providers in the MetLife network and has the same benefits as the Premium MAC plan. However, the Premium Access Plus Plan will pay out-of-network claims based on reasonable and customary charges.

Under this plan, your out-of-pocket expenses are lower for out-of-network providers.

STANDARD MAC

	Weekly	Semi-monthly	Monthly
EE only	\$4.19	\$9.08	18.15
EE + Spouse	\$8.62	\$18.68	\$37.36
EE+Child(ren)	\$9.42	\$20.42	\$40.84
Family:	\$15.08	\$32.72	\$65.34

Annual maximum: \$1,000 per person—Orthodontic max: NA

PREMIUM MAC

	Weekly	Semi-monthly	Monthly
EE only	\$6.43	\$13.94	\$27.88
EE + Spouse	\$13.31	\$28.85	\$57.69
EE+Child(ren)	\$15.53	\$33.64	\$67.28
Family:	\$24.77	\$53.67	\$107.34

Annual maximum: \$1,750 per person—Orthodontic max: \$1,500 per person

PREMIUM ACCESS PLUS

	Weekly	Semi-monthly	Monthly
EE only	\$9.09	\$19.70	\$39.40
EE + Spouse	\$18.81	\$40.76	\$81.52
EE+Child(ren)	\$21.94	\$47.54	\$95.07
Family:	\$35.01	\$75.85	\$151.69

Annual maximum: \$1,750 per person—Orthodontic max: \$1,500 per person

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A window to your overall health and well-being

Vision

A routine eye exam can easily help correct any vision changes, but did you know that yearly eye exams are an easy and important way to protect your eyes and your overall health? Routine eye exams can help detect a variety of health conditions. For this reason, it's important to schedule regular eye exams for you and your family.

With MetLife's vision plan, you can get double: two pairs of prescription glasses, one pair of prescription glasses plus contact lenses or double your contact lens allowance, each year. Using in-network providers allows you to receive the best cost savings, but you may visit any licensed eye care professional.

Choose from the thousands of ophthalmologists, optometrists, and opticians at private practices or popular retail locations like Costco®, America's Best, Eyeglass World, Sam's Club, Walmart and more. **To search for a provider, go to mybenefits.metlife.com or call MetLife at 855-488-0520. MetLife's convenient mobile app lets you search for a provider right from your phone or tablet.**

	Weekly	Semi-monthly	Monthly
EE only	\$2.09	\$4.52	\$9.04
EE+SP, EE+CH	\$3.97	\$8.60	\$17.20
Family:	\$6.14	\$13.31	\$26.62

**\$85 allowance at Costco, Walmart and Sam's Club due to their already discounted prices.*

Flexible Spending Accounts

Like the Health Savings Account (HSA), with the Flexible Spending Account (FSA) you may set aside money from your paycheck before income taxes to pay for qualified out-of-pocket expenses for you and your covered dependents. With an FSA, you decide how much you want to contribute each year, up to the legal limits. There are two different types of FSAs, and they work a little differently.

Mohawk offers a Healthcare FSA and a Dependent Care FSA. These accounts let you set aside money for healthcare and dependent care expenses. Employees age 65 and older, and those not enrolled in a high deductible health plan may participate in the FSA. You can enroll in the Dependent Care FSA even if you DO NOT enroll in Mohawk's healthcare coverage.

The money you contribute to a healthcare FSA can be used to cover out-of-pocket costs, such as copays, deductibles, coinsurance, dental expenses, prescription glasses, contact lenses, prescription drug costs and over-the-counter drugs with a prescription.

The Dependent Care FSA allows you to pay for certain dependent care expenses such as daycare and summer

day camp. Eligible dependents include children age 13 and under, spouse or qualifying child or relative who is physically or mentally incapable of self-care.

To make it easy to use your FSA dollars, it comes with a debit card. For those providers or vendors that do not accept debit cards, you can complete a claim form and submit it for reimbursement.

You must use your Healthcare and Dependent Care FSA for expenses during 2019. FSA funds do not roll over from year to year, so if you do not request reimbursement for eligible expenses by March 31, 2020, you will lose any remaining 2019 FSA funds. Participants in an FSA plan must re-enroll in the plan each year. The minimum yearly contribution per plan is \$200 up to the IRS maximum limit. **Forms for both FSAs are available at mymohawkbenefits.com. For more information, contact Tax saver at 800-328-4337 (9:30 a.m.– 6:45 p.m. ET) or visit taxsaverplan.com**





Mohawk has good benefits, let's talk about it!

Financial wellness resources

Financial

Your financial health is just as important as your wellness and medical health. The Company offers many options to help you and your family with your financial journey. Life and disability insurance can provide income protection for you and your family if you're no longer able to work. Some coverage is provided automatically to you at no cost; other supplemental coverage is available for you to purchase based on the needs of you and your family. Mohawk's retirement offerings make it easy for you to save for your retirement and future financial needs. We encourage you to choose the best options that fit your life.

RETIREMENT PLANNING AND 401(K) & ROTH 401(K)

Invest in your financial future by taking advantage of the Company's retirement offerings. Not everyone has the same goals or needs, and that's why Mohawk offers two essential tools – the 401(k) and the Roth 401(k) – to help you build a more secure future. Fidelity Investments administers the Company's Retirement Plan. Because the Company believes in the importance of saving for your future, we contribute 50 cents for every dollar you save up to 6% of your income to help your account grow! Employees are automatically enrolled in the plan with a 3% contribution, but raising that amount to a minimum of 6% means you aren't leaving money from Mohawk on the table.

Open Enrollment is a great time to review your retirement planning options. The 401(k) and Roth 401(k) have different tax advantages and savings options. 401(k) contributions are deducted from your paycheck before taxes. The Roth 401(k) contributions are considered after tax. You don't save on the contributions when you make them, but your contributions and investment earnings are tax-free when you withdraw money from your retirement account. You can choose one or both options to take full advantage of the savings opportunities. Experts from Fidelity are available to provide you with helpful information, including a free annual portfolio review.

You may contribute 1-50% of your earnings to the plan each year, up to the allowable maximum for 2019. If you're age 50 or older, you may make an

Other Benefits

As a Mohawk employee, you are eligible for a slate of additional benefits and employee discounts that can help you save money.

They include:

- Critical illness insurance
- Accident coverage
- Auto and home insurance
- 529 college bound savings plan
- Commuter benefits
- Discounts on Company products
- Discounts on cell phone plans, computers and more

additional “catch-up” contribution up to the allowable maximum in 2019. The IRS sets and enforces these legal limits. You choose the amount you want to contribute based on your long-term savings goals. You can also adjust your contribution limit as needed by calling Fidelity or logging on to 401k.com.

SHORT- AND LONG-TERM DISABILITY

Mohawk offers two options for financial support when you need to take time away from work. Short- and long-term disability insurance can protect your financial well-being by replacing lost wages if an illness or injury prevents you from working. You are automatically enrolled in Company-provided short-term disability at no cost to you if you are scheduled to work 30 or more hours per week. You must select long-term disability as one of your benefit elections to have coverage.

Mohawk’s short-term disability (STD) plan is an essential part of being prepared for the unpredictable events in life. STD provides you with partial wage replacement if you are unable to work due to pregnancy or a nonwork-related illness or injury when your disability claim is approved. This income may help you pay bills and other expenses you may face during your time away from work. If your short-term disability benefits are approved, they will begin on the first day of an injury or the eighth day of an illness and may last up to 90 days based upon medical necessity.

For residents of California, New Jersey, New York, Hawaii, Rhode Island or Puerto Rico, state disability benefits will apply, and Mohawk will offset the difference to make your payment whole based on the Company’s disability benefit rates. See mymohawkbenefits.com for more information on filing a claim in those states.

In the event your disability lasts longer, long-term disability can extend the amount of time you receive partial income replacement. This coverage can take over when your short-term disability payments end. Long-term disability helps you cope with life’s unexpected or unplanned challenges. The supplemental income can help provide the necessary financial support to make a tough time just a little easier.

OneAmerica must approve all long-term disability claims. This benefit is non-taxable and will be offset by other sources of disability income like state disability, Social Security disability and Worker’s Compensation benefits.

ADDITIONAL BENEFITS AVAILABLE WITH LTD COVERAGE

When you elect LTD coverage, you receive the following benefit at no cost to you through OneAmerica:

- Lower rate
- New COBRA insurance premium benefit- The COBRA insurance premium benefit is payable for an additional \$500 per month to help cover the premiums for COBRA insurance when you are totally disabled and receiving a monthly benefit under our long-term disability policy. You are eligible for this benefit for as long as you are paying COBRA insurance premiums.

Various factors like pre-existing condition limitations, enrollment dates, life events and more may affect benefits. New enrollees do not need to complete a health questionnaire.

For more detailed information on short- and long-term term disability benefits, visit mymohawkbenefits.com or call the Benefits Service Center.

Life Insurance

Life insurance is a subject no one wants to think about, but if your family depends on you financially, you can't avoid it. It could help make sure your loved ones are taken care of if something were to happen to you. Mohawk offers a variety of life insurance options to fit your needs and the needs of your family, and many provided at no cost to you. Give your loved ones peace of mind with life insurance.

Mohawk recognizes how important financial security is for families during difficult times, so the Company provides Basic Term Life and Basic Accidental Death & Dismemberment Insurance at NO COST TO YOU. The Basic Term Life amount your beneficiary or beneficiaries will receive in the event of your death is equal to 100 percent of your annual wages. You become eligible for this benefit on the first of the month following 60 days of working 30 hours or more per week. The AD&D benefit covers your beneficiary or beneficiaries in the event of your death or dismemberment due to an accident. For paralysis, loss of limbs, sight, speech or hearing, you or your beneficiaries will receive your full AD&D or a portion of it, depending on the extent of the loss. In the case of death, your beneficiary or beneficiaries will receive 100 percent of the benefit.

You are automatically enrolled in these benefits if you work 30 hours or more per week, but you must designate a beneficiary or beneficiaries for them to receive the funds in the event of your death, accidental death or severe injury.

Based on your needs and your family's needs, you may choose to purchase additional Life Insurance. This extra benefit will mean your beneficiaries receive a larger sum of money in the event of your death. Mohawk provides a Supplemental Term Life Insurance option for you and your dependents during Open Enrollment and throughout the year.



HOURLY EMPLOYEES

Hourly employees are eligible to elect the lesser of up to five times their salary or \$250,000 in Supplemental Term Life Insurance in \$10,000 increments.

If you do not enroll in this benefit when you are first eligible you will be required to provide Evidence of Insurability (EOI). If you did not enroll your spouse in this benefit when first eligible, EOI is required for all new enrollments. You may also elect coverage for your dependent children, which is \$10,000 per child.

SALES, SALARIED & NON-EXEMPT ADMIN/CLERICAL EMPLOYEES

Sales, salaried and non-exempt admin/clerical employees may elect a benefit amount of up to five times their salary or \$500,000, whichever is less, in \$10,000 increments. If you do not enroll in this benefit when you are first eligible you will be required to provide Evidence of Insurability (EOI). If you did not enroll your spouse in this benefit when first eligible, EOI is required for all new enrollments. You may also elect coverage for your dependent children, which is \$10,000 per child.

To receive coverage for your spouse or dependent children, you must first purchase coverage for yourself. The cost of coverage is based on age and increases each time you enter a new five-year age group. For any dependent coverage, you are the registered beneficiary.

To file a Supplemental Term Life Insurance claim:
Email: lifecclaims.employeebenefits@oneamerica.com
Phone: 855-279-6375 • Fax: 317-285-7666

BENEFICIARY DESIGNATION Be sure to review your current beneficiary designations and make any updates or changes.

***Mohawk has good benefits.
 Let's talk about it. Extra financial
 protection for your family***