

MOHAWK BENEFITS
YOU'RE COVERED

2024 OPEN
ENROLLMENT
OCTOBER 16-27, 2023



2024 Open Enrollment

Mohawk Benefits Resources

Benefits Service Center (BSC)

866-481-4922
Mymohawkbenefits.com

Healthy Life Team

855-566-4295

Healthy Life Center (HLC)

Text or call 877-365-0051

HLC Spruce Appointment Scheduling App

www.mymohawkbenefits.com/hlct to
download the Spruce app

Health/Medical: Cigna

855-566-4295
mycigna.com

Pharmacy: Express Scripts

800-711-0917
express-scripts.com

Health Savings Account: Fidelity

800-835-5087
401k.com

Dental and Vision: MetLife

855-488-0520
mybenefits.metlife.com

Telemedicine: Amwell

844-733-3627 (1-844-SEE-DOCS)
Mohawk.amwell.com
Service Key: Mohawk
Mohawk Urgent Care Practice

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: One America

855-279-6375

Term Life/AD&D Insurance: MetLife

855-488-0520
mybenefits.metlife.com

Critical Illness Insurance and Accident Coverage: MetLife

866-481-4922 – BSC to enroll
Mymohawkbenefits.com

Auto and Home Insurance: MetLife

855-488-0520
mybenefits.metlife.com
Mohawk ESV., Inc.

EMPLOYEE ID NUMBER: _____

DEPENDENTS AND BENEFICIARIES
(Names and SSN): _____

EMPLOYEE CENTRAL USERNAME
(EMPLOYEE ID): _____

EMPLOYEE CENTRAL PASSWORD: _____

NOTES: _____

2024 Benefit Elections
For your records, please print a
copy of your confirmation page.

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Medical, Health Savings Account and Healthcare Flexible Spending 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 Benefits

You're Covered

Whether it's comprehensive health coverage, retirement planning or income protection with Mohawk Benefits, you're covered. We offer benefits for all of life's moments—health, life, and wellness.

Mohawk wants you to live well and be well. That's why we are committed to providing you a variety of benefit options and programs to help you get the most out of life and benefits that best fit your needs. Our benefits and programs support not only you, but also the people who matter most to you.

HEALTH

Mohawk has you covered by offering eligible employees comprehensive health-related benefits which include health, vision, dental and more, as well as enhanced programs led by Your Healthy Life Care Team. All work together to help you and your family take care of yourselves. Plus, you get access to 24/7 virtual health care visits via the Amwell app.

LIFE

At Mohawk, we offer a variety of benefits to help you protect your family's financial security. Our retirement, life insurance, and income protection plans, including short- and long-term disability coverage, are designed to give you peace of mind. We believe in investing in our employees' futures, which is why we offer matching contributions and company-paid basic life insurance. With Mohawk you're covered.

WELLNESS

Mohawk has you covered for your overall well-being to enhance the quality of life for you and your family. We understand that life can be full of challenges, and that's why we offer Employee

Assistance to provide support for any situation, no matter how big or small. We want to ensure that you and your family are healthy and happy, which is why we provide preventive care, screenings, and biometrics at no cost.

We know that everyone's needs are different, so during Open Enrollment, you have the opportunity to choose the benefits that best meet your needs. You can enroll in health, dental, vision, accident, and critical illness coverage, or make changes to the coverage you already have. Additionally, you can set aside pretax money for eligible medical expenses with our health savings account (HSA) or healthcare flexible spending account (FSA) if you are not enrolled in the Mohawk HSA health plan.

Choosing benefits is one of the most important decisions you make. We encourage you to take a close look at the information provided in this guide to help you select the options that are right for you and your family. Our benefit offerings, resources and innovative enhancements are just one of the many ways Mohawk has you covered to help you take care of yourself and your family. Our 2024 Open Enrollment period is Oct. 16-27, 2023.

Mohawk covers a generous amount of the cost of your health coverage, making the amount you pay for health and prescription drug coverage competitively affordable. The rising cost of healthcare in the U.S. has an impact on the cost of our health plans. Although Mohawk is working hard to maintain costs, remain competitive and maintain our existing quality of healthcare benefits, we have to pass some of the expenses to employees.

Don't forget to scan the QR codes to learn more about specific benefit offerings.

ENROLLING

Review our benefit offerings and decide which coverage best meets your needs. Even if you are happy with your current benefit elections, Open Enrollment is a good time to review and confirm that your benefits are the right choices for you and your family. If you choose not to take action, your existing coverage options will roll over into 2024, with the exception of healthcare or dependent care flexible spending accounts (FSAs). You must re-enroll in healthcare or dependent care flexible spending accounts each year. Be

sure to add or review your beneficiaries for basic and supplemental life insurance. 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 Health 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 health contributions.

NEW FOR 2024

Cigna Digital ID cards

Cigna is moving health plan members to digital ID cards for health plans and pharmacy. You will not receive a new ID card in the mail. Digital ID cards have become increasingly popular in recent years due to their convenience and security benefits. With a digital ID card, there's no need to carry around a physical card that can be lost or stolen. Instead, the card can be stored on a smartphone or other mobile device, making it easily accessible at all times. Download your digital ID card at mycigna.com or through the mobile app MyCigna. Still want a printed copy? No worries, you can download and print one from mycigna.com or request one be sent to you via mycigna.com or by calling Cigna Customer Services at 855-566-4295.

Note: Residents of Minnesota will receive a hard copy ID card for 2024.

Health Saving Account (HSA) moving to Fidelity

Fidelity Investments, our 401(k)-retirement savings partner, will be our new health savings account partner beginning Jan. 1, 2024. Your HSA can help you maximize your retirement savings. And, what's even better is that you can see your retirement savings and health saving account information in one easy convenient location.

As a current Cigna/HSABank health saving account holder, your account will automatically transition to Fidelity Investments.

Please continue to use your HSABank HSA debit card until the transition is complete. Watch for more information as we get closer to 2024.

HSA maximum contribution amount
EE only: \$4,150
Family: \$8,300
55+ additional \$1,000

Health Plan changes

For 2024 the Cigna Local Plus network in northwest Georgia provider and facility changes. Please refer to the NWGA Health Plan Guide for more information.

The Choice Fund HSA Plan and the Copay Plan rates and deductibles will increase.

HOW TO ENROLL

We offer two easy, convenient ways to enroll in your benefits:

- Online through Employee Central, click the Open Enrollment tile. Please note: It takes a few minutes for your Benefits information to load.
- 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. 27, 2023 when Open Enrollment closes at 6 p.m. ET.

A specialist visit for the Copay Plan increases to \$50.

Brand-name diabetic medications will have a \$50 copay for both plans, excluding test strips. Remember, generic versions are still available at no cost! You'll generally pay less for generics than for brand name drugs. Talk with your doctor about whether there's a lower-cost option for your medication.

The Company's contributions to employee's health savings account (HSA) remains the same for all tiers! Rates for dental and vision stay the same five years in a row! Plus, there are no increases in premiums for any other benefit offerings.

Garner-new no cost health plan tool and service

Mohawk is always looking for ways to help you be the best healthcare consumer possible. We are pleased to announce the addition of Garner Health. Garner is here to help you and your covered dependents find highly rated healthcare providers with the best cost share. Learn more about Garner in your medical guide and watch for more information in 2024.



Take a look inside this guide to find information about your benefit options for 2024 and understand what you need to do during Open Enrollment, so you're covered with the benefits you want for the upcoming year.

BENEFICIARIES

Have you reviewed and/or updated your beneficiaries recently? Many of our benefits have the option to designate a beneficiary and it is important to update these designations from time to time to ensure they reflect your current wishes. Check your life insurance beneficiaries under Current Enrollment tile in EC or by calling the BSC. To check your (401k) retirement plan, contact Fidelity.

EMPLOYEE ASSISTANCE

Employees at Mohawk and their loved ones have access to a valuable resource known as Employee Assistance (EA) through Cigna.

This program is here to support you and your family with various challenges that may come up when you're trying to balance work and home life. If you're dealing with anxiety, depression, grief and loss, substance abuse, or work-related stress, you can get confidential and professional referrals and even up to six face-to-face counseling sessions. Plus, EA can connect you with expert resources for legal and financial assistance, as well as everyday family issues like dependent care, auto repair, pet care, home improvement, and more.

You and your family members can find a lot of helpful information online at mycigna.com. They

have interactive tools and educational materials on a variety of work and life topics, including a stress-management toolkit.

If you're looking for more personalized support, EA can help connect you with local professionals and resources in your community or online.

And the best part? It's completely confidential and at no cost to you. With up to 6 sessions per issue per year, EA is an easy-to-use and helpful resource for you and your loved ones.

To register, simply visit mycigna.com with your employer ID, Mohawk, or give them a call at 855-566-4295. They'll be happy to tell you more about the resources and providers available to you.

SUPPLEMENTAL HEALTH CARE BENEFITS

During Annual Enrollment, you have the option to supplement your healthcare coverage with additional insurance protection.

ACCIDENT INSURANCE

You receive a fixed amount payment when you or a covered family member suffers a covered injury or undergoes covered testing, medical services or treatment. Payments are made directly to you and can be used any way you see fit. There are more than 150 covered conditions associated with an accident that could trigger benefits, including various injuries, hospitalization, medical services and treatments. Enhancements include benefit payments for fractures, dislocations, X-rays, MRIs, therapy services, follow-up doctor visits, medical appliances like crutches and much more. In addition, there is even an increased benefit payment for accidents that occur during an organized sport.

CRITICAL ILLNESS INSURANCE

You receive a lump-sum payment if you or a covered family member is diagnosed with a serious illness such as cancer, heart attack or stroke. MetLife offers several benefit enhancements that include higher maximum guarantee issue amounts, additional diseases, higher payouts for five covered conditions and coverage for 17 additional conditions. Visit mymohawkbenefits.com for a complete list.

The total benefit amount available to you is five times the initial benefit amount if you or a covered family member suffers more than one covered condition.

With MetLife Critical Illness, there are no enrollment or benefit reductions due to age. Don't forget the \$75 health screening benefits available to you and your eligible spouse.

SHORT- AND LONG-TERM DISABILITY

Mohawk offers two options for financial support when you need to take time away from work.

SHORT-TERM DISABILITY

Short-term disability insurance can provide income you may need to help take care of you and your family if an illness or injury prevents you from working. You are automatically enrolled in Company-provided short-term disability at no cost if you are scheduled to work 30 or more hours per week. This plan covers you for up to 90 days.

LONG-TERM DISABILITY

It's important to remember that you're never too young or too old to consider long-term disability insurance. That's why it's crucial to have coverage that can help extend your partial income replacement in case of a long-term disability. If your disability lasts longer than 90 days, long-term disability insurance can take over where short-term disability payments end. Just keep in mind that you must elect long-term disability coverage as one of your benefits in order to have this important income protection.

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.

For more detailed information on short- and long-term disability benefits, visit mymohawkbenefits.com or call the Benefits Service Center at 866-481-4922.



DENTAL

Your dental health is important because it impacts more than just your teeth. In fact, it plays a significant role in your overall well-being. By scheduling regular check-ups, you can not only ensure good oral health, but also catch potential health issues early on. It's important to make dental care a regular part of your routine, both for yourself and your loved ones!

Our dental offerings through MetLife include Standard Maximum Allowable Charge (MAC) Plan, Premium MAC Plan 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.

VISION

Don't forget to schedule your yearly eye exam! It's not just about making sure your vision is up to par. Routine exams can also catch early signs of health issues that may be affecting your eyes. Taking care of your eyes can help keep your whole body healthy, so make sure to schedule those annual appointments for you and your loved ones.

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

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

STANDARD MAC PLAN

	Weekly	Semi-Monthly	Monthly
EE only	\$4.19	\$9.08	\$18.15
EE+SP	\$8.62	\$18.68	\$37.36
EE+CH	\$9.42	\$20.42	\$40.84
FAMILY	\$15.08	\$32.67	\$65.34

Annual max: \$1,000 per person

Orthodontic max: NA

PREMIUM MAC PLAN

	Weekly	Semi-Monthly	Monthly
EE only	\$6.43	\$13.94	\$27.88
EE+SP	\$13.31	\$28.85	\$57.69
EE+CH	\$15.53	\$33.64	\$67.28
FAMILY	\$24.77	\$53.67	\$107.34

Annual max: \$1,750 per person

Orthodontic max: \$1,500 per person

PREMIUM ACCESS PLUS PLAN

	Weekly	Semi-Monthly	Monthly
EE only	\$9.09	\$19.70	\$39.40
EE+SP	\$18.81	\$40.76	\$81.52
EE+CH	\$21.94	\$47.54	\$95.07
FAMILY	\$35.01	\$75.85	\$151.69

Annual max: \$1,750 per person

Orthodontic max: \$1,500 per person

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.

Vision plan members also get an extra \$20 allowance on featured frame brands. Check out the current list on mymohawkbenefits.com

EYECONIC

Mohawk employees and dependents have access to a cool in-network, online eyewear store that links directly to your MetLife vision benefits. With Eyeconic you can:

- "Try-on" frames virtually
- See instant savings on glasses, sunglasses and contacts
- Shop without worry—shipping and returns are free.

ACCOUNTS THAT HELP YOU SAVE—TODAY AND TOMORROW

We offer several types of accounts, including a health savings account (HSA) and flexible spending accounts (FSA's) for health care and dependent care. These accounts are a win-win: You save on taxes AND have funds to help you pay for eligible medical, dental, vision, prescription drug and dependent care expenses. You must re-enroll in FSA's each year during Open Enrollment. Learn more about the HSA and healthcare FSA in your medical guide.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

A Dependent Care FSA (DCFSA) is a pre-tax benefit used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare. It's a smart, simple way to save money while taking care of your loved ones so that you can continue to work.

You can enroll in the DCFSA if you have children under age 13. You must use your Dependent Care FSA for expenses during 2024. FSA funds do not roll over from year to year, so if you do not request reimbursement for eligible expenses by March 31, 2025, you will lose any remaining 2024 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.

RETIREMENT: 401(K) AND ROTH 401(K)

Planning for retirement can be stressful and seem out of reach. Mohawk cares about your financial well-being and wants to help you enjoy life once you retire. That's why we offer retirement savings options that can help you build financial security for your future and reward your contributions by giving you a company match.

The two essential tools that the Company offers to help you meet your goals and needs are the 401(k) and the Roth 401(k). Both options have different tax savings and advantages.

The 401(k) contributions are deducted from your pay before taxes, while the Roth 401(k) contributions are made after-tax. With the Roth 401(k), you don't save on contributions when you make them, but your contributions and investment earnings are tax-free when you withdraw the money. You can choose one or both options to take full advantage of the savings.

To make the most informed decision, 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 up to the allowable maximum for 2024. If you're age 50 or older, you may make an additional "catch-up" to the allowable maximum.

Don't forget to take advantage of the complete match. Mohawk will match 50% of the first 6% of your wages that you contribute.

LIFE INSURANCE

It's always important to think ahead and plan for the unexpected. Life insurance is a great way to ensure that your loved ones are taken care of financially in case something were to happen to you.

Mohawk is committed to supporting your financial security during difficult times. We offer Basic Term Life and Basic Accidental Death & Dismemberment Insurance at no cost to you! As an added bonus, it includes an extra \$5,000 burial benefit assistance.

Your insurance needs change as your life changes—for example, when you get married, start a family or buy a house. Supplemental life insurance can help you better protect your family's financial health. This extra benefit will mean your beneficiaries receive a larger sum of money in the event of your death.

You may enroll in Supplemental Term Life Insurance for yourself and your dependents any time throughout the year. If you didn't enroll when you are first eligible, Evidence of Insurability statement of health is required. Any increases to coverage, also require Evidence of Insurability (EOI).

For specific coverage levels, please visit mymohawkbenefits.com and review the Life Insurance page.

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.

BENEFICIARY DESIGNATION: Beneficiaries are required on all Life Insurance Plans. Be sure to review your current beneficiary designations and make any updates or changes.

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:

- Maternity Program
- Auto and home insurance-Farmer's branded in partnership with MetLife
- Mohawk and Dal-Tile products
- 529 college bound savings plan
- Commuter benefits
- Discounts on Company products, cell phone plans, computers & more!