

Your Nidec Kato Union Benefits At-a-Glance

Your 2024 At-a Glance provides important information about benefits available to you in 2024. We hope you find this quick reference guide useful during enrollment and through the year. You'll find more details by visiting your on-the-go resource via a PC or smartphone at NidecKatoUnion.com.

New for you and your family!

Nidec's Kato Union benefits website provides access to information about the benefits available to you and your family. It's your on-the-go, one-stop shop for all benefits information.

- Visit NidecKatoUnion.com
- Scan the QR code using your smartphone today and go directly there
- Bookmark it to your favorites



Important Information About Several of Your Benefits

Medical

You have the option to enroll yourself and your eligible dependents in a Preferred Provider Organization (PPO) offered through BlueCross BlueShield of Alabama. This plan includes Prescription Drug coverage options. With the PPO, when you receive care in-network you benefit from our negotiated discounts and greater plan coverage for medical services. Nidec also offers eligible employees access to Hinge Health (for joint and muscle care).

BlueCross BlueShield of Alabama PPO		
Plan Features	In-Network	Out-Of-Network
Calendar Year Deductible		
Individual	\$600 per person	\$1,200 per person
Family	\$1,200 per family	\$1,200 per person
Out-of-Pocket Maximum (includes deductible)		
Individual	\$5,200	\$13,275 per person
Family	\$12,700	\$13,275 per person
Hospital Services		
Inpatient	Deductible then 20% coinsurance	Deductible then 40% coinsurance
Outpatient	Deductible then 20% coinsurance	Deductible then 40% coinsurance
Office Visits		
Preventive Care	100% covered	Not covered
Primary Care Physician	\$35 copay	Deductible then 40% coinsurance
Specialist	Deductible then 20% coinsurance	Deductible then 40% coinsurance
Urgent Care	\$35 copay	Deductible then 40% coinsurance
Emergency Room	\$200 copay then deductible then 20% coinsurance	\$200 copay then deductible then 20% coinsurance
Prescription Drugs		
Retail (30-day supply)		
Tier 1	You pay greater of \$10 or 10% up to \$40 maximum	Not covered
Tier 2	You pay greater of \$30 or 25% up to \$100 maximum	Not covered
Tier 3	You pay greater of \$60 or 35% up to \$400 maximum	Not covered
Retail (90-day supply)		
Tier 1	You pay greater of \$25 or 10% up to \$100 maximum	Not applicable
Tier 2	You pay greater of \$75 or 25% up to \$250 maximum	Not applicable
Tier 3	You pay greater of \$150 or 35% up to \$1,000 maximum	Not applicable

Dental

Access to good oral healthcare can help keep your overall health costs down. Regular oral health exams can help detect significant medical conditions before they become serious. Visit [cigna.com](https://www.cigna.com) to find in-network providers and access to a variety of online tools and programs.

Cigna Dental Plan		
Plan Features	In-Network	Out-Of-Network
Calendar Year Deductible		
Individual	\$0	\$25
Family	\$0	\$75
Annual Maximum Benefit		
	\$1,500	\$1,500
Dental Care Services		
Preventive	100% covered no deductible	80% covered no deductible
Basic	20% coinsurance	Deductible then 20% coinsurance
Major	50% coinsurance	Deductible then 50% coinsurance
Orthodontia		
Coinsurance	50% covered no deductible	50% coinsurance no deductible
Lifetime Maximum	\$1,000	\$1,000
Benefit Applies To	Adults and children	Adults and children

Vision

Our vision coverage is designed to meet a variety of needs. Examples of vision coverage services are an eye exam, approved contact lenses and approved frames. When you use in-network services, you can save on costs.

Vision Plan: VSP		
Plan Features	In-Network	Out-of-Network
Exam (once every 12 months)	\$10 copay	Up to \$45
Lenses (once every 12 months)		
Single Vision	\$15 copay	Up to \$30
Bifocal	\$15 copay	Up to \$50
Trifocal	\$15 copay	Up to \$65
Approved Contact Lenses (once every 12 months in lieu of lenses or frames)		
Elective	Up to \$150	Up to \$105
Therapeutic	Covered 100%	Up to \$210
Approved Frames (once every 12 months)		
	Up to \$150	Up to \$70

Hospital Indemnity Insurance

Hospital Indemnity coverage can complement your health insurance to help you pay for out-of-pocket costs when you or your covered dependents are admitted to the hospital for a covered stay. Employees are responsible for the cost of coverage but will receive a group discount through this plan.

Hospital Indemnity: Cigna	
Plan Features	Benefit Amount
Hospital Admission Benefit (unlimited admissions)	\$500
Daily Hospital Confinement (up to 30 days)	\$100
Daily ICU Confinement (up to 30 days)	\$200
Newborn Nursery Care Admission (limited to 1 day)	\$500



On-the-go tools make your life easier at [NidecKatoUnion.com](https://www.NidecKatoUnion.com).

Flexible Spending Account (FSA)

An FSA allows you to set aside pre-tax dollars from your paycheck to pay for qualified medical or dependent care expenses you would normally pay for out of your pocket with after-tax dollars. FSAs have a “use-it-or-lose-it” rule which means you must use the funds by the plan-year deadline. Any unused FSA funds at the end of the plan year are forfeited to the plan.

Maximum FSA Contributions*	
Health Care FSA Maximum	Dependent Care FSA Maximum
\$3,200	\$5,000 (\$2,500 if married & filing separately)

*IRS limits may change for 2024. Check [NidecKatoUnion.com](https://www.nideckatounion.com) for updates.

Other Benefits

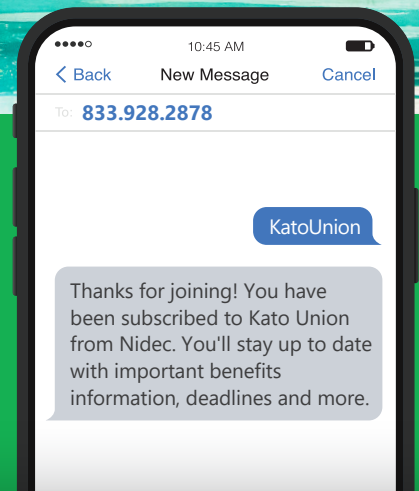
- Hinge Health
- Employee Assistance Program (EAP)
- Life and Disability Insurance

Annual Health Plan Notices are posted at [NidecKatoUnion.com](https://www.nideckatounion.com) ► Resources ► Document Library



Opt in for benefits texts

- Get text reminders so you don't miss important benefits information and enrollment deadlines
- Text keyword KatoUnion to 833.928.2878 to opt in, or scan the QR code



Disclaimer: This Benefits At-a-Glance is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan description (SPD) or official plan documents on [NidecKatoUnion.com](https://www.nideckatounion.com) ► Resources ► Document Library for further details. Should this Benefits At-a-Glance differ from the SPDs, the SPDs prevail.