

It's time to choose
**BENEFITS TO
LIVE WELL.**

2022 NEW HIRE GUIDE

Welcome to LII!

We are glad to have you join our talented team. LII is proud to offer benefits designed to help you and your family live well and stay healthy. As you explore your benefits and prepare to enroll, keep in mind that LII's medical plans are self-insured, which means we pay the bulk of medical costs for you and your family. We partner with UMR to get the best negotiated rates. When you look for ways to save, we all win.

Review this benefit summary and visit [LIIBenefits.com](https://liibenefits.com)!

- Learn about your benefits
- Review your costs
- Find contact information
- Explore resources and tools
- Connect to provider apps



Scan the
QR code to
get started.

READY TO ENROLL?

Call

BenefitSource directly at **(800) 284-4549**
Monday – Friday, 7 a.m. – 7 p.m. CST

Go online

From Work: [THE LIINK](#) > [PeopleSource](#) > [BenefitSource](#)

From Home: lennox.bswift.com

Be sure to...

- Answer the **Tobacco Use** and **Working Spouse** questions to avoid paying surcharges in 2022.
- Complete Enrollment and view your Confirmation Statement.

Did You Know?

You must enroll within 31 days of your benefits effective date, or you will only have LII-paid benefits which include Basic Life and AD&D Insurance, Short-Term Disability, and the Employee Assistance Program.

Choose Your HEALTH PLANS

Medical

LII offers two medical plan options, the Green Plan and the Blue Plan, administered by UMR. Both plans offer:

- the same coverage levels for services,
- free in-network preventive care, and
- prescription drug coverage through OptumRx. Fill your prescriptions at retail pharmacies or through the home delivery program.

You can see any provider, but care received from the UnitedHealthcare Choice Plus network will be covered at the highest level.

PLAN FEATURES	GREEN PLAN*		BLUE PLAN*	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Deductible <i>(The amount you must pay before the plan will pay for non-preventive care.)</i>				
Individual	\$1,500	\$3,000	\$850	\$1,700
Family	\$4,500	\$9,000	\$2,550	\$5,100
Out-of-Pocket Maximum <i>(The maximum amount you'll pay out of pocket for the plan year.)</i>				
Individual	\$8,150	\$16,300	\$7,600	\$15,200
Family	\$16,300	\$32,600	\$15,200	\$30,400
What You Pay After the Deductible				
Physician Office Visit				
Urgent Care	20%	40%	20%	40%
Hospital Services				
Emergency Care	\$250 + 20% <i>(copay waived if admitted within 24 hours)</i>		\$250 + 20% <i>(copay waived if admitted within 24 hours)</i>	

* This is a summary of your benefits. Visit LIIBenefits.com for more information.

Support for Your Health

LII's medical plans include a variety of programs that promote good health and help you manage any condition:

- **Virta Health** – Type 2 diabetes reversal
- **Doctor on Demand** – Virtual health care
- **SurgeryPlus** – Great surgeons and lower prices
- **Airrosti** – Musculoskeletal and joint pain management
- **Expert Medical Opinions** – A second opinion service
- **Livongo** – Hypertension and diabetes management

Save Money!

Quantum Care Coordinators can help you:

- Choose the right plan
- Find in-network providers
- Access one-on-one support for certain chronic conditions, including free prescriptions

Call (877) 220-2279 Monday – Friday, 7:30 a.m. – 9:00 p.m. CST

Visit LIIQuantum.com

Choose Well-being with LIIveWell

Your wellness journey matters to LII. That's why we offer a wealth of free health and wellness resources to help you get (or stay!) healthy. The LIIveWell program provides you with a free, personalized approach on the topics that matter most to you, including physical fitness, emotional balance, social connections, financial security, and clinical management.

Look for Ways to Save by Taking the Following Actions:

1. Confirm tobacco use

If you or your covered spouse use tobacco, you will pay an additional \$150 per person per month.

2. Certify working spouse status

You will pay an additional \$100 per month if you cover your spouse who is eligible for coverage under his or her employer's plan.

3. Complete a Health Screening

If you enroll in the LII medical plan before August 1, you and your covered spouse must complete a Health Screening by October 1, to set your baseline and avoid paying a monthly surcharge the following year.* Visit LIIBenefits.com for more details.

* If you are unable to meet these requirements, you and your physician may recommend an alternative by contacting LIIveWell at (844) 800-2454.

Dental

With LII's dental plan, provided through Delta Dental, you can see any dentist, but you'll pay less when you use Delta Dental PPO providers.

PLAN FEATURES	IN-NETWORK
Annual Deductible	\$50 per person (\$150 family)
Annual Maximum Benefit	\$1,500 per person
Preventive Services	Covered at 100%, no deductible
Basic Services	20% after deductible
Major Services (includes implants)	50% after deductible
Orthodontics (dependent children only)	50% after a \$50 deductible
Orthodontia Lifetime Maximum	\$1,500 per person



Vision

Your vision plan, through EyeMed, lets you see any provider, but you'll save when you use an in-network provider.

PLAN FEATURES	IN-NETWORK	OUT-OF-NETWORK
	WHAT YOU PAY	
Routine Eye Exam <i>once per calendar year</i>	\$5 copay	Amount over \$50
Eyeglass Lenses (single vision) <i>once per calendar year</i>	\$0	Amount over \$50
Eyeglass Frames <i>every other calendar year</i>	Amount over \$155	Amount over \$70
Contact Lenses (instead of glasses) <i>once per calendar year</i>	Amount over \$150	Amount over \$105

Flexible Spending Account (FSA)

FSAs can help you save on eligible health care and dependent day care expenses with tax-free dollars.

	HEALTH CARE FSA	DEPENDENT DAY CARE FSA
How Much You Can Contribute	\$250 minimum \$2,750 maximum	\$250 minimum \$5,000 maximum (\$2,500 if married but filing taxes separately)
Eligible Expenses	Medical, prescription drug, dental, and vision expenses for yourself and eligible dependents	Child care for your children under 13 and elder care expenses for a dependent adult
Payment Methods	Use your FSA debit card or submit claims for reimbursement online	Submit claims for reimbursement online
Availability of Funds	Immediately	As funds accumulate in your account
Rollover Dollars	Balance up to \$550 rolls over to the next year	Unused funds will be forfeited

PROTECT Your Family

Life and AD&D Insurance

LII provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance at no cost to you. You can purchase Supplemental Life* and AD&D Insurance for yourself, your spouse, and your children at group rates.

Disability

LII provides you with Short-Term Disability (STD) coverage, through Sedgwick, at no cost. You may elect to purchase Long-Term Disability (LTD)* coverage through New York Life.

Employee Assistance Program

LII provides resources that offer support and guidance when you need it most – all at no cost to you. The Employee Assistance Program delivers 24/7 confidential support for personal and work-related issues, referrals for services, and counseling.

Legal Services Plan

Receive discounted legal services such as document preparation, family law help, financial and real estate matters, will and estate planning, identity theft management services, and much more at a low monthly cost.

Accident Insurance

You can elect to purchase Accident Insurance through Voya Financial. Accident Insurance pays a cash benefit directly to you if you are injured in a covered accident. You can cover yourself, your spouse, and your dependent children.

Critical Illness

You can also enroll in Critical Illness Insurance through Voya Financial for an extra layer of protection for you and your family. Critical Illness Insurance pays a lump-sum benefit directly to you if you're diagnosed with a covered critical illness such as cancer, a heart attack, or a stroke.

Retirement

LII helps you save for the future through the 401(k) Retirement Plan. You may contribute up to 75% of your eligible pay to the annual IRS maximum. LII will match a portion of your contribution to help you save even more. Fidelity has a variety of funds to invest in or you can leave your contributions in the default target date fund.

* If you don't enroll when you are initially eligible, you will be required to submit a statement of health form if you enroll at a later date.



Get Help When You Need It

When you need to talk, there's always someone who wants to listen. With free mental health support, you can feel your best.

- **BetterHelp:** Connect with a therapist via text messaging, chat, phone, and video.
- **Calm:** Helps build your resilience. Learn how to get better sleep, reduce your stress, and practice greater mindfulness.

Need more information?

Visit [LIIBenefits.com](https://www.liibenefits.com) to find more details on these and all your benefits including contact information.

Employee Stock Purchase Plan (ESPP)

The ESPP gives you the chance to buy LII stock at a discount. You may elect to withhold up to 20% of your paycheck to purchase LII stock. Each quarter during the designated enrollment period, you may buy stock at a 5% discount off the fair market value.

Group Auto and Home Insurance

Save up to 15% on your Auto and Home Insurance through Farmer's Auto & Home. Earn an additional 5% discount when you sign up with Farmer's and pay for your premiums through an automatic bank account deduction.

The information included in this guide is intended as an overview only. It is not a complete description, nor is it a substitute for the applicable plan documents, Summary Plan Descriptions, or insurance contracts. In all cases, the official plan documents govern and are the final authority on the terms of the benefit plans. The Company reserves the right to modify, amend, or terminate the benefit plans at any time and for any reason. Receiving this document or participating in Company benefits is not a guarantee of future or continued employment or benefits.