



**2022**  
**EMPLOYEE**  
**BENEFITS**  
**GUIDE**

**GRAF***Tech*  
*International*

**OPEN ENROLLMENT**  
**NOVEMBER 8 – NOVEMBER 22**



Dear GrafTech Team Members:

GrafTech International is pleased to offer a comprehensive benefits package that provides quality plans and programs for you and your family. We remain committed to providing you with the best plan options and tools to optimize your health, wellness and financial security.

Open enrollment for your 2022 benefit elections will take place from November 8 through November 22, 2021. The choices you make during this time will take effect on January 1, 2022 and remain in place for the entire calendar year. You must elect or waive benefits through ADP during open enrollment. Your current benefit elections will rollover to the new year with few exceptions. You will have to actively make your contribution amount elections for Flexible Spending Accounts and Health Savings Accounts during open enrollment.

To ensure you are selecting the best benefit options for you and your family, please spend some time reviewing the plan information in this guide, including the costs and coverage levels. You will also find information on additional benefits and programs such as the retirement plan, employee discounts, Health Advocate services and time away from work.

We look forward to a successful open enrollment campaign. Comprehensive information on our plans and partners are available online at <https://mygraftechbenefits.com/>.

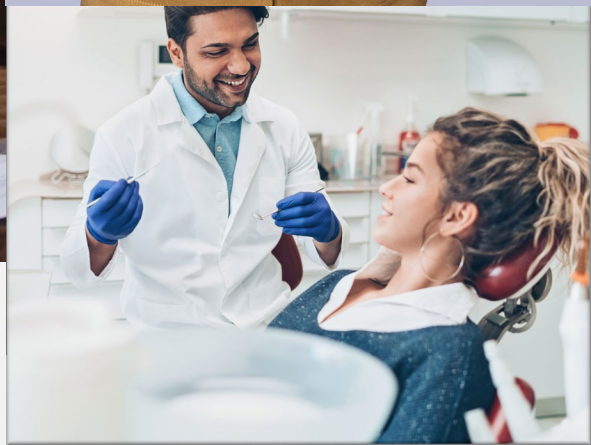
Please contact your local HR Team or email [Dennis.Robinson@graftech.com](mailto:Dennis.Robinson@graftech.com) if you have questions or need assistance with the enrollment process.

Sincerely,

**Dennis Robinson**  
*Senior Manager- Benefits*

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# Updates for 2022

We have several updates for you this year.

## PeopleOne Health

GrafTech International will continue to provide wellness incentives for your 2022 participation in the annual preventive care & health coaching could earn you up to \$600 in incentives. We will continue to use PeopleOne Health (formally Spark360) to track progress toward incentive awards earned in 2022 and/ or paid in 2022/2023.

## Benefit Site Refresh

GrafTech International gave the site that holds all of your benefit information a major refresh this year. The refreshed site will now be under <https://mygraftechbenefits.com/>. You may continue to visit this site to keep up with all your coverage needs.

## Move to Anthem

The move to Anthem was beneficial in 2021 and the good performance of our plans has enabled us to keep the rates the same for 2022. We are pleased to announce that we won't have rate increases to either the PPO or the Consumer Plan with the HSA. There will also be no plan provision changes to medical, dental, vision or the voluntary plans, only plan enhancements. The rates will remain the same and no changes in the deductibles.

## Passive Enrollment

Current benefit elections will rollover to the new year with a few exceptions. You will have to actively make your contribution amount elections for Flexible Spending Accounts and Health Savings Accounts during Open Enrollment.



# Anthem Enhancements for 2022

- Virtual Chats covered in **full** on the PPO Plan and after the deductible on the HSA
- Hearing aid & Cochlear implant batteries and cords are **now covered** under prosthetics
- Cognitive Rehab Therapy is **covered**, cost depends on where the treatment is received; there is no maximum
- Post Cochlear Aural Implant Therapy **covered** under the Speech Therapy limit
- Dermatology **covered** through virtual visits under a specialist's cost
- LiveHealth Online medical copay at **\$5.00**
- Members pay **\$0** copay regardless of plan type in network for eye exam



**Website:** [www.anthem.com](http://www.anthem.com)

**Mobile App:** Anthem Anywhere & Sydney Health App

# Medical Plans at a Glance

## 2022 Plan Options:

### Preferred Provider Organization Plan (PPO)

Designed for those who prefer the predictability of set payments for doctor appointments and other medical services.

Services	In-Network	Out-of-Network
Deductible	\$750 individual / \$2,250 family	\$1,500 individual / \$4,500 family
Annual Out-of-Pocket Maximum	\$3,000 individual / \$6,000 family	\$6,000 individual / \$12,000 family
Coinsurance	20% after Deductible	40% after Deductible
Doctor Services/ Specialist Visits	20% Coinsurance	40% Coinsurance
Preventive Care	\$0 Copay	N/A
Inpatient Visit	20% after Deductible	40% after Deductible
Outpatient Services	20% after Deductible	40% after Deductible
Emergency Room	20% Coinsurance	20% Coinsurance
Urgent Care	20% Coinsurance	20% Coinsurance
<b>Rx Retail</b>		
Tier 1,2,3	20%/ 35%/ 50% Coinsurance	N/A
<b>Rx Mail Order</b>		
Tier 1,2,3	20%/ 35%/ 50% Coinsurance	N/A

*Rx Coinsurance applies to the separate out of pocket Rx max: \$3,000/ \$5,000 (single/ family)*



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**Mobile App:** Anthem Anywhere & Sydney Health App

# Medical Plans at a Glance

## Tier Rates for the PPO Plan:

There are two rates per tier. One rate for employees who do not complete the Preventive Care and Health Coaching incentive and a \$25 reduced rate incentive for individuals who do complete it.

Medical Monthly rate (Tier 1- General)	Employee Only	Employee + 1	Employee + 2 or more
No Incentive	\$142	\$337	\$466
Preventive Care	\$117	\$312	\$441

Medical Monthly rate (Tier 2- Middle Managers)	Employee Only	Employee + 1	Employee + 2 or more
No Incentive	\$242	\$437	\$566
Preventive Care	\$217	\$412	\$541

Medical Monthly rate (Tier 3- Senior Managers)	Employee Only	Employee + 1	Employee + 2 or more
No Incentive	\$292	\$487	\$616
Preventive Care	\$267	\$462	\$591

*GrafTech pays approximately 80% of the fully insured equivalent cost of coverage; Employees pay approximately 20%.*



**Website:** [www.anthem.com](http://www.anthem.com)

**Mobile App:** Anthem Anywhere & Sydney Health App

# Medical Plans Coverage Comparison

## 2022 Plan Options:

### Consumer Driven Health Plan (CDHP)

Allows you to minimize the premium you pay from your paycheck while saving for the future with pre-tax contributions to a Health Savings Account.

Services	In-Network	Out-of-Network
Deductible	\$3,000 individual / \$6,000 family	\$6,000 individual / \$12,000 family
Annual Out-of-Pocket Maximum	\$6,000 individual / \$12,000 family	\$12,000 individual / \$24,000 family
Coinsurance	20% after Deductible	40% after Deductible
Doctor Services/ Specialist Visit	20% Coinsurance	40% Coinsurance
Preventive Care	\$0 Copay	N/A
Inpatient Visit	20% Coinsurance	40% Coinsurance
Outpatient Services	20% Coinsurance	40% Coinsurance
Emergency Room	20% Coinsurance	20% Coinsurance
Urgent Care	20% Coinsurance	40% Coinsurance
<b>Rx Retail</b>		
Tier 1,2,3	20%/ 35%/ 50% Coinsurance	N/A
<b>Rx Mail Order</b>		
Tier 1,2,3	20%/ 35%/ 50% Coinsurance	N/A

Medical Monthly rate	Employee Only	Employee + 1	Employee + 2 or more
All Employees	\$61	\$140	\$196

Quarterly Contributions	Employer Contribution	Health Coaching	Preventive Care	Coaching + Preventive
Employee Only	\$500	\$800	\$800	\$1,100
Employee + 1	\$1,000	\$1,300	\$1,300	\$1,600
Employee + 2 or more	\$1,000	\$1,300	\$1,300	\$1,600

*HSA incentives are deposited into HSA. PPO incentives are lowering premium amounts.*



**Website:** [www.anthem.com](http://www.anthem.com)

**Mobile App:** Anthem Anywhere & Sydney Health App



# Health Savings Account (HSA)



## What is an HSA?

Health Savings Accounts (HSA) are a tax-advantaged medical savings account available to those who enroll in the Consumer Driven Health Plan (CHDHP). The funds you invest are not subject to most taxes. The growth of the invested amount is not taxed and when the funds are distributed, no tax penalties are incurred when applied to qualifying expenses. The funds you contribute to your HSA are yours to keep and can be used not only for medical expenses, but for retirement expenses as well.

### Great Benefits For You

**Convenience** - Paying for expenses from your HSA is as easy as using a debit card.

**Choice** - Pay for qualified expenses from your HSA or save your HSA money and pay out-of-pocket.

**Control** - You decide how the money is spent and you have the freedom to keep it if you change jobs or retire.

Contribution Limits	2022
Single	\$3,650
Family	\$7,300
Catch-up (55+)	\$1,000

### Triple-Tax Savings

**Tax-Free Deposits** - Even if you don't itemize deductions, you don't pay federal income tax on contributions.

**Tax-Free Savings** - You keep any money you don't spend and it grows tax-free. No use-it-or-lose-it.

**Tax-Free Withdraws** - There's never tax on withdraws to pay for qualified expenses.



A Division of Webster Bank, N.A., Member FDIC

Website: <https://myaccounts.hsabank.com>

## How much money are you leaving on the table?

By simply getting your annual preventive exam and/or participating in health coaching, you could receive substantial savings towards your 2022 health insurance.

The best way to maximize your savings is by selecting the Consumer Plan in 2021. Below are some examples, showing your potential savings:

Contribution Limits	Savings with no Incentives	Savings with 1 Incentive	Savings with 2 Incentives
Employee	\$1,472	\$1,772	\$2,072
Employee + 1	\$3,364	\$3,664	\$3,964
Employee + 2 or more	\$4,240	\$4,540	\$4,840

The above is a brief summary; refer to IRS Publication 502 for confirmation of eligible expenses

# Dental & Vision Benefits

Anthem Dental Plan  
Vision Services Plan (EyeMed)

## DENTAL

Select Anthem's Dental plan and choose providers from Anthem Dental Premier networks.

Out-of-pocket costs are likely to be less when you choose an in-network dentist

- Pay an annual deductible — \$50 Per Insured Person
- 100% of preventive covered services
- Pay 20% of basic covered services
- Pay 50% of major covered services
- Receive an annual maximum benefit — \$1,500 / per person
- Have a lifetime maximum Orthodontics benefit — \$1,500 / per person (through age 18)

For More Information | Call 1-888-832-2583  
or visit [www.Anthem.com](http://www.Anthem.com)

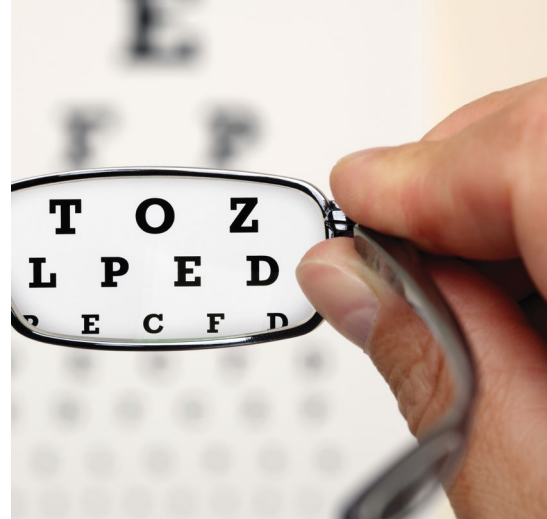


## VISION

When you elect EyeMed coverage you have:

- Access to the one of the largest panels of eye care professionals
- A nominal \$0 copay for an in-network routine exam
- \$160 allowance for contact lenses every 12 months
- Eye glass lenses every 12 months, along with \$130 allowance towards frames

For More Information | Call 1-866-723-0513 or visit  
[www.EyeMedVisionCare.com](http://www.EyeMedVisionCare.com)



Bi-weekly Rates (per pay period)	Individual	Employee + 1	Employee + 2 or more
Anthem Dental	\$7.25	\$21.01	\$34.78
EyeMed Vison	\$6.41	\$16.25	\$16.25

# Life Insurance



## Basic Life Insurance

We know you want to protect your loved ones in case of life's uncertainties. GrafTech International offers Basic Term Life Insurance and Accidental Death & Dismemberment (AD&D) coverage at no cost to you.

### At no cost to you, Basic Term Life Insurance gives you:

- Coverage of 1x your base salary
- AD&D coverage as part of your life insurance
- The ability to convert to an individual policy if you leave the company
- Possible waiver of premiums if you become disabled
- Possible accelerated death benefit if you are diagnosed with a terminal disease
- Coverage is automatic on your first day of employment

### At no cost to you, Life Travel Accident Insurance gives you:

- Automatically enrolled to receive this benefit
- Coverage goes into effect first day of employment
- The Travel Accident benefit is equivalent to 4x your annual pay



Website: [www.MetLife.com](http://www.MetLife.com)

## Beneficiary Update:

- It's important to update your beneficiary information each year to ensure the accuracy of money designation
- This can be done simultaneously when signing up for benefits
- The policyholder is the only person allowed to make changes to your insurance beneficiaries, unless you've granted someone else power in a legal document.
- You can control the percentage of the death benefit each beneficiary receives

# Disability Coverage



We provide a base level of disability protection, both short-term and long-term, which can be found below.

## **SHORT-TERM DISABILITY (STD): Non-Occupational**

This is a salary continuation pay practice plan which provides full or partial earnings during periods of absence because of illness or injury. The plan provides eligible employees with protection against loss of eligible pay while temporarily disabled. Please find a brief summary of the general provisions below. For a more detailed description of STD plan requirements and limitations please consult the Company's Short-Term Disability Policy at your site location. All full-time regular employees will be eligible for STD after 6 months of service. The 3-day waiting period is waived for most salaried employees and those who are hospitalized on day 1.

### **PAY AS FOLLOWS:**

- First 3 Days: Unpaid; may use vacation, PTO or sick hours to receive pay
- Weeks 1 – 2: 16 hours or balance of week 1 - and 40-hours week 2 both paid at 100%
- Weeks 3 – 13: 40 hours each paid at 80%
- Weeks 14 – 26: 40 hours each paid at 65%

\* No Pay for Holiday hours and shift premiums while on STD

\* May supplement reduced disability pay with vacation and/or PTO pay to receive up to 100%

## **LONG-TERM DISABILITY (LTD)**

Like most people, you probably take your good health – and ability to work – for granted. But a serious illness or injury could prevent you from working for an extended period. That's why GrafTech provides the financial protection of a Long-Term Disability (LTD) plan. This plan begins paying you a monthly income after you have been disabled for six months. You are an eligible participant of this plan if you are regularly scheduled to work more than 30 hours per week at your location. As a GrafTech employee you do not need to enroll in this plan. You automatically become a participant on the date you become an eligible employee. GrafTech pays the cost of your LTD coverage. The LTD benefit is equivalent to 65% of your annual base pay to a maximum of \$10,000/month. We have set the LTD benefit up with MetLife to pay this benefit without being subject to income tax.

Website: [www.MetLife.com](http://www.MetLife.com)





# Flexible Spending Account (FSA)



## What is an FSA?

Flexible Spending Accounts (FSA) provide you with an important tax advantage that can help you pay health care expenses on a pretax basis. By anticipating your family's health care and dependent care costs, you can lower your taxable income and that means you get to keep more of what you earn.

The Healthcare FSA allows you to make pre-tax deductions from your pay to fund your account and get reimbursed for qualified medical expenses. pay for qualified medical expenses.

To determine if a Health Care FSA makes sense for you, estimate your eligible expected expenses for you and (if applicable) your dependents for the calendar year. This amount could be your annual election if it doesn't exceed the allowed contribution maximum. The amount you elect is available to you at the beginning of the plan year, regardless of how much you have contributed via payroll deduction.

Please review the following information so you are aware of the rules applied to the Health Care FSA plan. This is only a brief summary. More information is available in the Summary Plan Description (SPD).

### Important points to remember:

- Dependent care FSA is also available for Employees with dependents.
- You may elect to contribute the maximum amount even if your spouse is also contributing to an FSA at his or her workplace.
- The Health Care FSA allows any qualified medical expense to be reimbursed.



Website: [www.wageworks.com/](http://www.wageworks.com/)

After you enroll, you can't change the amount you contribute for the year, because your election stays in effect during the entire plan year (January 1 through December 31). However, if you have a "Qualified Life Event" you may change the amount of your contribution, but the change must be consistent with the event.

The following "Qualified Life Events" may permit you to change your FSA election outside of open enrollment: a change in your legal marital status; a change in the number of tax dependents; termination or commencement of employment by you, your spouse or dependent; a change in employment status that results in gaining or losing eligibility for health coverage; and Medicare or Medicaid entitlement for you, your spouse or dependent.

# Other Coverage



## Paid Family Leave

This program provides eligible U.S. employees up to two (2) weeks of paid FMLA-qualifying leave within a Twelve (12) Month Period for the birth placement of a child or to care for an immediate family member. “Twelve (12) Month Period” is defined as a rolling 12-month period measured backward from when the date the leave commences. Leave taken pursuant to this procedure shall count as all or part of the Federal FMLA requirements. Paid leave is not in addition to leave otherwise provided under the Company Family and Medical Leave Policy, but simply provides compensation for up to two (2) weeks of such leave under certain circumstances.

## Critical Illness

Pays in addition to what your medical plan may not cover. Upon diagnosis, it provides you with a lump-sum payment to spend how ever you like.

- Please refer to the Accident and Critical Illness brochure for more details about the benefits and rates
- Pre-existing is a 3-month look back or 6 months treatment free, 12-month exclusion period
- Coverage is effective on the billing effective date
- The total benefit amount available is 3 times that of the initial benefit amount.

## Accident

An Accident can happen to anyone in the family- and with it can come unexpected expenses not covered by medical insurance. Covers anything from broken bones, high degree burns, concussions, etc.

- Benefits are paid directly to you, so you decide how to use the money. Please refer to the Accident and Critical Illness brochure for more details about the benefits and rates
- Pre-existing is a 3-month look back or 6 months treatment free, 12-month exclusion period
- Coverage is effective on the billing effective date

## Education Refund Plan

GrafTech will reimburse you for all or part of your education expenses when you satisfactorily complete approved degree courses of study in recognized colleges or universities.

### *The company will reimburse:*

- 100% of the cost of tuition, laboratory fees, tests, and approved textbooks.
- Undergraduate programs will be limited to \$5,250 per calendar year and \$21,000 in total.
- Graduate programs will be limited to \$32,000 including laboratory fees, approved tests and textbooks.





## HealthAdvocate

### How does the Core Health Advocacy service work?

- One, simple call to our toll-free number is all it takes to get help with virtually any healthcare or insurance-related issue anytime, 24/7.
- Employees will be assigned a dedicated Personal Health Advocate, who will address their specific concerns.
- Our work begins immediately, including interacting with insurance companies and providers and doing the necessary research to help bring each issue to an effective resolution.
- Our experts know the ins and outs of the healthcare and insurance systems, in order to get the right answers quickly and efficiently.
- For example, we can help with a wide variety of concerns, such as locating providers and making appointments, uncovering claims and billing errors finding specialists and eldercare, and explaining medical conditions and treatments.
- The same Personal Health Advocate works with the employee until all issues are completely resolved and is also available to address any follow-up needs.

### Find the right doctors

We'll also locate the right hospitals, dentists and other leading healthcare providers anywhere in the country.

### Schedule appointments

We can help expedite the earliest appointments with providers, including hard-to-reach specialists, and arrange treatments and tests.

### Resolve benefits issues

Turn to us for help resolving claims issues, untangling medical bills and coordinating benefits.

### Assist with eldercare

We address senior issues such as Medicare and related healthcare issues facing your parents and parents-in-law.

### Assist in the transfer of medical records

We'll also handle the details of transferring X-rays and lab results.

### Work with insurance companies

Our team works on your behalf to obtain appropriate approvals for needed services.

### Get your questions answered

We help you become informed about test results, treatments and medications prescribed by your physician.

### Help to make informed decisions

We will research conditions and treatment options, and facilitate second opinions.



Phone: 866.695.8622

Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)

# Employee Assistance Program

## The Member Journey

1. Steve called Health Advocate.

2. He spoke to a Personal Health Advocate about his anesthesiologist bill.

3. His Advocate asked Steve to send copies of all the paperwork, including phone numbers for his health plan, the doctor and the surgery center.

4. His Advocate contacted the health plan, and determined they had, in fact, paid the anesthesiologist according to Steve's benefits.

5. His Advocate contacted the provider's office and forwarded copies of the payment, requesting they send Steve a written confirmation that he no longer owed them money.

6. Steve's Advocate contacted him with the good news.

Steve needed help addressing a bill he received from an anesthesiologist following a recent surgery that should have been covered by his plan.

The EAP+Work/Life Program offers employees short-term counseling and support for a range of personal, family and work/life problems. This early intervention service helps reduce the need for more costly mental health services, decrease absenteeism and improve productivity.

Employees can call EAP+Work/Life at **866.799.2728** for confidential, short-term professional counseling, focusing on coping skills for a full range of emotional, family and work-related issues. If needed, the employee can be referred to ongoing treatment or special care.

Employees can also call the same number for one-on-one help to locate work/life services for concerns across the lifespan, from adoption to eldercare. As a complement to the personalized program, you may log on to the website to search for work/life information including provider databases and articles on a range of topics. If necessary, employees can be easily transitioned to our Core Health Advocacy service for personalized help to resolve a full range of healthcare and insurance-related issues.

**Health  
Advocate**

**Phone:** 866.695.8622

**Email:** [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)



# 401(k) Savings Plan & Vacation time

## Employer Retirement Account

Employer Retirement Contributions – The Company makes a quarterly contribution to your Employee account equal to 3% of your eligible pay. Eligible pay includes overtime and variable cash compensation.

There is a three-year cliff vesting on Employer Retirement Contributions. You'll earn the right to the Employer Retirement Contributions that have been credited to your account once you complete three years of service.

## Employee Savings Account

Choose to save up to 50% of pay – You enjoy the ease of saving through payroll deductions. You may save as little as 1% or as much as 50% of your pay – on either a before-tax (subject to IRS maximum) or after-tax basis or both – and you may change the amount you save as your personal situation changes.

Reducing your current income taxes – You may direct your savings into the plan before taxes are deducted. You won't pay taxes on these savings or the earnings on your savings until the money comes out of the plan.

Immediate vesting on savings – you always have the right to all money you contribute to your account - your savings. You are also immediately vested on Company matching contributions and earnings credited to your savings account.

## Company Matching Contributions

GrafTech adds \$1.00 for each \$1.00 you save up to 5% of your eligible pay. The Company match is made in cash and is immediately vested.

## Tax Deferral

Your savings, Company matching contributions, investment earnings and all employer contributions grow tax-deferred for as long as they remain in the plan.

## Vacation Plan

Years of Service	Weeks of Vacation
1-4	2
5-9	3
10-19	4
20-29	5
30+	6

## Purchased Vacation

In addition to our vacation plan, the supplemental vacation benefit under the GrafTech Section 125 Cafeteria Program is designed to provide, if elected by the employee and approved by management, additional vacation hours to employees' earned vacation allotment. This program is restricted to GrafTech International Holdings Inc., including its affiliates and subsidiaries (collectively the "Company"), and its US employees eligible for a limited amount of annual vacation based on site specifics. Purchased vacation hours are pre-taxed payroll deductions taken equally from your payroll checks throughout the year. The cost of each vacation hour is purchased at the employees' hourly rate of pay at the maximum of 40 hours for the year. Employer provided vacation must be taken first, therefore an employee's annual vacation allowance must be used before Purchased Vacation hours are used.

# How to Enroll



## How to Enroll

Access the ADP Employee Self-Service website: <https://workforcenow.adp.com>

Upon logging in, you will be presented with a pop-up showing important information about Open Enrollment. To start, click **Enroll Now** in the Open Enrollment card.

Locked out of ADP? ... No problem, password reset options are available to you 24 hours a day, seven days a week! Access the system when locked out by utilizing the **“Forgot your User Id”** or **“Forgot your Password”** hyperlinks on the ADP portal page. Reset your own password through the main ADP portal page at <https://workforcenow.adp.com>

## Tools for Self Service

- Complete your benefits enrollment in ADP: > Myself > Benefits > Enrollments
- View and update your personal information such as address and phone numbers. You can also view and update your emergency contacts, dependent information and beneficiary information.
- View and update your work information, education, licenses, certifications and training.
- View pay statements (available at 12:01 a.m. the day before the pay date) and annual W-2 statements.
- View and update your federal W-4 filing status, as well as access financial calculators.
- Get notified when a new pay statement or your W-2 is available for viewing. To set up an alert: > Myself > Pay > Pay & Tax Statements > select Go Paperless > turn on ‘send e-mail notifications when new pay statements are available.
- Add and update direct deposit information. You can have up to six direct deposits, including both savings accounts and checking accounts.
- Utilize the ADP Mobile App features – with a smart mobile device, view pay statements, W-2’s and benefit information anytime, anywhere using the ADP Mobile Solutions app. For more information on the ADP Mobile Solutions app, please visit <http://www.adp.com/mobilesolutions> or visit <https://mobile.adp.com>.
- Change your password or security questions. Log in to <https://workforce.adp.com> > Click the drop-down arrow in the upper right corner next to your name > Preferences > Security > update password or security questions > Submit.

# CONTACTS

*Find the answers you need*

Benefit	Provider	Website	Phone Number
Employee Advocacy & EAP	HealthAdvocate – EAP+Work/Life	<a href="http://www.healthadvocate.com">www.healthadvocate.com</a>	1-866-695-8622
Medical	Anthem Blue Cross Blue Shield	<a href="http://www.anthem.com">www.anthem.com</a>	1-888-832-2583
Dental	Anthem Blue Cross Blue Shield	<a href="http://www.anthem.com">www.anthem.com</a>	1-888-832-2583
Vision	EyeMed	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>	1-866-723-0513
Prescription Drug	Anthem Blue Cross Blue Shield	<a href="http://www.anthem.com">www.anthem.com</a>	1-888-832-2583
Long-Term Disability & Short-Term Disability	MetLife	<a href="http://www.metlife.com">www.metlife.com</a>	1-800-523-2894
Life Insurance	MetLife	<a href="http://www.metlife.com">www.metlife.com</a>	1-800-523-2894
Critical Illness & Accident	MetLife	<a href="http://www.metlife.com">www.metlife.com</a>	1-800-523-2894
Group Universal Life	MetLife	<a href="http://www.metlife.com">www.metlife.com</a>	1-800-523-2894
Wealth Management & Retirement	CAPTRUST Financial Advisors	<a href="http://www.captrustadvisors.com">www.captrustadvisors.com</a>	1-800-216-0645
FSA Health and Dependent Care Accounts	HealthEquity	<a href="https://myspendingaccount.wageworks.com">https://myspendingaccount.wageworks.com</a>	1-800-678-6684
Health Savings Account	HSA Bank	<a href="https://myaccounts.hsabank.com">https://myaccounts.hsabank.com</a>	1-800-357-6246
Savings Plan	Vanguard	<a href="http://www.vanguard.com">www.vanguard.com</a>	1-800-523-1188

