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CREATE. ACHIEVE. BENEFIT.



FITTED TO YOU.

What makes New Era a successful, trendsetting brand? You.

We've developed a winning set of benefits carefully designed with you in mind.

Take a moment to review your options and see how each offering has been chosen to help you look after your health, your wealth, and yourself.

Because you deserve benefits that work as hard as you do.

YOUR OPEN ENROLLMENT PERIOD: NOVEMBER 13, 2017, AT 9 AM EST - DECEMBER 8, 2017, AT 5 PM EST

? For additional questions about your benefits, email us at **NewEraLIFE@neweracap.com** or contact Katie Schul, Benefit Analyst, directly at **Katie.Schul@neweracap.com**.

BEFORE YOU GET STARTED..... 2

Check out two new ways to tackle 2018 Open Enrollment. Then, take a look at our new online portal that makes it easy to get the benefits you want.



WELLNESS......7

Stay active with mobile

wellness programs.

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Fray the costs of your medical needs.	
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Prepare for medical and living costs during an illness.

DISABILITY11
Set up a safety net for short- and long-term needs.

LIFE INSURANCE11
Protect those who matter the most for years to come.

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THE GAME-CHANGER: TWO WAYS TO GET YOUR BENEFITS

Want the same benefits as last year?

Passive Enrollment is for you.

Don't do anything. If you do not make changes to your benefit options during the Open Enrollment period, you will automatically be re-enrolled in the same benefits you had in 2017.

Want to add benefits or make changes?

ADP (Active Enrollment) is for you.

Program details and ways to enroll are now through ADP. Switch to the new Bronze dental plan, add a dependent, add on life insurance—everything you'll need to make changes is all on one site.

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ENROLL STRESS-FREE WITH ADP

Getting the benefits you want is now even easier with ADP, a new online portal that gives you access to all of your personal work information, all in one place. Connect to ADP through the user-friendly website or mobile app to get started.

Inspired to look at your benefits at 1 AM? You can log on to ADP any time. Traveling during Open Enrollment? You can log on to ADP from anywhere (with WiFi). Need more time to review your options? You can save your progress and return whenever to make changes before December 8 at 5 PM EST. **ADP makes it that easy.**

The Game Plan

- 1. Review your current benefits here: Homepage > Myself > Benefits > Enrollments
- 2. Think about how your coverage needs may have changed and which programs are your best fit.
- 3. Click on Start This Enrollment to have ADP walk you through the enrollment process, step by step.

EXPLORE YOUR BENEFITS AT WORKFORCENOW.ADP.COM



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FOR YOUR HEALTH

Choose your best fit from tiered medical and dental plans as well as vision benefits. And to help yourself maintain a healthy lifestyle, use the wellness app to get active and track your efforts.

To enroll in any of the following plans, visit workforcenow.adp.com.



Telemedicine hosted by Doctor on Demand is now available with your enrollment in a BCBS medical plan. Meet with a board-certified physician face-to-face on a live video visit. Doctors are able to treat most common, non-emergency medical and mental health issues. It's like having your own personal doctor on call!

Visit DoctorOnDemand.com to get started.

MEDICAL

Not everyone's medical needs are the same. To help you find your best fit, BlueCross BlueShield offers three medical plans designed for you or the whole family, including your spouse and your children up to age 26.

Gold Plan:

- No deductible (you pay a flat copay each time)
- Highest monthly premiums
- Lowest out-of-pocket costs
- Flexible Spending Account (pg. 9)

Silver Plan:

- High deductible
- Lower monthly premiums
- Higher out-of-pocket costs
- Health Savings Account (pg. 9)

Bronze Plan:

- High deductible
- Lowest monthly premiums
- Highest out-of-pocket costs
- Health Savings Account (pg. 9)

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To find a doctor, hospital, or medical practice locally or nationally, visit **bcbswny.com.**

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DENTAL

Good oral hygiene is an important part of your overall health, so stay on track with your choice of the Gold, Silver, or all-new Bronze dental plan through MetLife®. Each plan includes annual cleanings, oral exams, and X-rays for you, your spouse, and your children up to age 26.

			NEW!
COST PER PAY PERIOD >	GOLD PLAN EMPLOYEE FAMILY \$19 \$45	SILVER PLAN EMPLOYEE FAMILY \$15 \$37	BRONZE PLAN EMPLOYEE FAMILY \$10 \$30
Preventive Services	In-Network: 100%	In-Network: 100%	In-Network: 100%
(Cleanings, oral exams)	Out-of-Network: 100%	Out-of-Network: 100%	Out-of-Network: 100%
Basic Services	In-Network: 100%	In-Network: 80%	In-Network: 80%
(Fillings)	Out-of-Network: 60%	Out-of-Network: 60%	Out-of-Network: 50%
Major Services	In-Network: 60%	In-Network: 50%	In-Network: 0% Out-of-Network: 0%
(Bridges, dentures)	Out-of-Network: 40%	Out-of-Network: 40%	
Orthodontia	In-Network: 50%	In-Network: 0%	In-Network: 0%
	Out-of-Network: 50%	Out-of-Network: 0%	Out-of-Network: 0%
Individual Maximum	\$1,000	In-Network: \$1,000 Out-of-Network: \$750	In-Network: \$750 Out-of-Network: \$500
Ortho Lifetime Maximum	\$1,000	N/A	N/A
Deductible (Waived for preventive services)	Individual: \$50	Individual: \$50	Individual: \$50
	Family: \$150	Family: \$150	Family: \$150



If you don't floss, you miss cleaning

40%

of tooth surfaces.

If you're right handed, you tend to chew food on your right side.

If you're left handed, you tend to chew food on your left side.

Take a bite—
do you follow the
trend or chew
your own way?

To find a dental provider, visit **metlife.com** and select PDP Plus from the network dropdown menu.

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VISION

Envision complete medical care with vision coverage through MetLife®.

Your coverage includes annual eye exams for you and your dependents, as well as an annual allowance of \$130 for each of you to put toward contact lenses or new frames and lenses.

COST PER	EMPLOYEE	EE+SP	EE+CH	FAMILY
PAY PERIOD >	\$3.39	\$6.80	\$5.76	\$9.49

Plus, you get the following perks:

- Standard Corrective Lenses single vision, lined bifocal, lined trifocal, or lenticular
- Standard Lens Options ultraviolet coating or polycarbonate
- Contact Lenses fitting and evaluation, elective lenses, and necessary lenses
- Additional Discounts save on other lens options, sunglasses, and laser vision correction

To find a vision provider, visit **metlife.com** and select MetLife Vision PPO from the network dropdown menu.

WELLNESS

Improve your physical energy, mental focus, and emotional drive at home, at work, and anywhere you go with Virgin Pulse.

Connect to Track Your Progress

Download the app to any tablet or mobile device to stay accountable. Plus, Virgin Pulse works with your own Fitbit, pedometer, and other fitness trackers to help you stick to healthier habits wherever you go.

Personalize Your Goals

Use this program daily to give you tips and tricks on how to:

Eat Healthy

- Sleep Well
- Be Productive
- Reduce Stress

Get Involved with the Team

The more you track, the more you earn. Compete in challenges, track progress together, and get rewarded for your results.

Visit join.virginpulse.com/newera and download the app to start healthy habits today.

On-Site Fitness Center

For \$10/month, you can work out on-site at our Fitness Center at 1SIXTY. Your membership includes fun, challenging fitness classes and a personal trainer.

Email **NewEraLIFE@neweracap.com** to become a Fitness Center Member.

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FOR YOUR WEALTH

Look after your financial well-being with benefits that protect your wealth.

Begin saving for retirement with a 401(k), find the right account to complement your medical plan, and look after your family and yourself in the event of a critical illness or disability.

Log on to workforcenow.adp.com to enroll in benefits meant for your wealth.

FUN FACT

of employees rely on their benefits for at least half of their financial preparedness.

KNOW?

HOUSEHOLDS

would have immediate trouble paying living expenses without life insurance if their primary wage earner died.

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FLEXIBLE SPENDING ACCOUNT VS. HEALTH SAVINGS ACCOUNT

Manage covering medical, dental, and vision expenses with the right account for your medical plan. Check out the differences between an FSA and an HSA to decide which benefits are right for you.

	FLEXIBLE SPENDING ACCOUNT (FSA) - PAIRS WITH GOLD PLAN -	HEALTH SAVINGS ACCOUNT (HSA) – PAIRS WITH SILVER PLAN AND BRONZE PLAN –
Account Overview	An IRS benefit that allows pre-tax dollars to be used for eligible out-of-pocket medical, dental, and vision expenses.	An account that allows pre-paid tax dollars to be used for qualified medical, dental, and vision expenses, tax-free.
Provider	NOVA (HRBenefitsdirect.com/IHNOVA)	HealthEquity (healthequity.com)
Who Contributes	Employee	Employee and Employer (Silver Plan: New Era contributes \$500 for single coverage, \$1,000 for all other tiers. Bronze Plan: New Era contributes \$750 for single coverage, \$1,500 for all other tiers. Employer contribution is pro-rated if you elect a plan after January 1, 2018.)
Annual Max Contribution – Unreimbursed Medical	\$2,500	\$3,450 / \$6,900 Limit (At age 55, an additional \$1,000 contribution is allowed annually.)
Annual Max Contribution – Dependent Care	\$5,000	N/A
Annual Max Contribution – Transportation*	\$3,060	N/A
Rollover	Employees may roll over up to \$500 of unused, unreimbursed medical funds.	Unused funds belong to the account holder and can roll over.
Tax Benefits	Contributions and claim reimbursements are tax-free.	Deposits, interest, and distributions are tax-free.
Retirement	The account cannot be used for retirement income.	After age 65, funds can be withdrawn without penalty but will be taxed as income if not used for qualified medical expenses.

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^{*} Transit FSA: Plan ahead for your transportation costs with the NOVA PowerPay Debit Mastercard. If your transit provider does not accept this form of payment, you can pay out of pocket and submit a claim to NOVA for reimbursement.

401(K)

Plan for your future comfort and financial well-being with a 401(k) through Fidelity Investments®.

Important Facts About Your Investing Future

Company Match –

New Fra will match 100% of each dollar you contribute to your 401(k) up to the first 4% of your earnings.

Vesting –

You will be fully vested when you enroll in the plan.

Maximum Contributions –

Your contributions are limited to the annual federal maximum.

- o 2018 regular contribution maximum: \$18,500
- o 2018 catch-up contribution maximum: \$6,500

Your Investment Options

Your level of risk and strategy will depend on your retirement goals, target dates, and what you're most comfortable with.

Self-Directed Investments –

Self-directed investments allow you to tailor your plan with a mix of stocks, bonds, and short-term investments.

• Default Investments -

If you decide not to handpick your investments, you can choose your plan based on your closest target retirement date.

CRITICAL ILLNESS

Your medical plan covers your health care. But what about the rest of your finances?

Critical Illness Insurance benefits through Guardian® make sure you're covered during an illness. It can help you with expenses that your medical plan doesn't cover, including:

- Mortgage/Rent
 Utilities
- Groceries
- Childcare
- Transportation

Stay focused on recovery with the financial security critical illness coverage can provide.

Visit 401k.com to review your full list 10 of program options and enroll.



The amount analysts estimate you'll need amassed to retire comfortably because we're living longer. Rack up that 401(k)!

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DISABILITY

When you're out on the injury list, we want to make sure you're still taken care of. You are eligible for short-term and long-term disability benefits, a company-paid benefit to help you focus on recovery and your health.

Short-Term Disability

Your short-term disability benefit pays you a percentage of your salary based on the number of years you've been with New Era.

Years of Service	Total Percent of Gross Pay	Duration of Payment
< 6 months	50%	≤ 1 month
< 1 year	60%	≤ 2 months
< 3 years	60%	≤ 3 months
< 5 years	70%	≤ 3 months
< 10 years	80%	≤ 3 months
≥ 10 years	100%	≤ 3 months

Long-Term Disability

Your long-term disability benefit pays 60% of your monthly salary up to your eligible amount.

LIFE INSURANCE

Take care of your loved ones even after you're gone. Life insurance and accidental death and dismemberment (AD&D) insurance offered through Liberty Mutual® are company-paid benefits to ensure you can protect and provide for those who matter the most in your life.

Your Life and AD&D Insurance Policy

We cover you at one times your annual base salary, at a minimum of \$50,000, up to a maximum of \$300,000, with both life and AD&D insurance.

Additional Coverage Options

You may elect to boost your life insurance benefit up to three times your annual salary, up to \$500,000, through Liberty Mutual® Insurance.

For Your Family

Add additional life insurance policies for your spouse and/or children. You may elect \$25,000 or \$50,000 in coverage for a spouse. And \$5,000 or \$10,000 in coverage for a child.

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FOR YOUR SELF

Find harmony in all aspects of your life with programs that help you maintain a good work-life balance.

Enjoy paid time off; protect your household from identity theft and legal action; go back to school with tuition reimbursement; nourish your new baby while you're away on business; find sound advice from the employee assistance program; help your community with our volunteer program; and be recognized for your years of service.

To learn how you can get involved in programs for yourself, visit workforcenow.adp.com.

FUN FACT

88%

of employees say a distinct workplace culture is important for their happiness. And companies with happy employees outperform their competition by 20%.



Going on vacation every year could help you

20% LONGER

Vacations also increase your general satisfaction with your life, your job, and your relationships.

PAID TIME OFF

We understand that doing your best at New Era means some time away. Take some time to yourself to unwind and recharge with summer hours, PTO, and paid holidays.

> Accrual Get out what you put in. You can accrue your PTO based on how long you've been with New Era and how many hours you work.

> Rollover If you don't use it, you don't lose it. Roll over up to 1.5 times your annual PTO accrual into the new year.

Length of Employment	PTO Earned Per Pay Period	PTO Earned on Annual Basis	Maximum PTO Balance
< 3 YEARS	5.54 hours	18 DAYS	UP TO → 27 DAYS
< 5 YEARS	6.15 hours	20 DAYS	UP TO → 30 DAYS
< 10 YEARS	7.69 hours	25 DAYS	UP TO → 37.5 DAYS
10+ YEARS	9.23 hours	30 DAYS	UP TO → 45 DAYS

Summer Hours

Take some extra time during the summer to get outside, spend time with family, or just take it easy. Enjoy a half day every Friday from Memorial Day to Labor Day.

PTO Policy

Earn more than just a living. Earn life balance outside of work with the flexibility to accrue and use your PTO whenever you need it.

2018 Paid Holidays

In addition to your PTO, we recognize the following days as paid holidays:



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LEGAL SERVICES & IDENTITY THEFT PROTECTION

Cover your bases with legal protection from LegalShieldSM and safeguard your personal information with identity theft protection from IDShieldSM. Their plans can cover you, or you and your household, to make sure everyone is protected.

LegalShieldSM

Find trusted legal guidance through LegalShieldSM without the high hourly costs. Your legal support includes:

- Letters/calls made on your behalf
- Contract and document review of up to 10 pages
- Preparation of wills, living wills, and powers of attorney
- Real estate proceedings, including buying and selling
- Traffic violation representation with a \$25 copay

IDShieldSM

Protect your personal information and take advantage of restoration services with IDShieldSM. Their resources include:

- Security Monitoring credit score tracker
- Privacy Monitoring SSN, bank account, and credit card monitoring
- Personal Consultations 24/7 access to licensed private investigators
- Full-Service Restoration restoration with a \$5 million service guarantee

PROGRAM RATES

	Single Cost Per Pay Period	Family Cost Per Pay Period
LegalShield & IDShield	\$11.49	\$14.26
LegalShield	\$7.36	\$7.36
IDShield	\$4.13	\$8.75

For full program details, visit legalshield.com and idshield.com.

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TUITION REIMBURSEMENT

Advance your education and your future at New Era with the Tuition Reimbursement Program.

Whether you've always wanted to finish your degree or are interested in pursuing something different, this program offers you the opportunity to expand your skill set and develop yourself personally with a little financial help from New Era.

Review the requirements and complete the Tuition Reimbursement request form to get started.

TRAVELING MOMS

Balancing work and being a new mom is difficult enough. And traveling while you're still breastfeeding your little one adds a whole new set of challenges.

Introducing Milk Stork, a new breast milk delivery service for traveling moms that is fully covered by New Era. Milk Stork makes it easy for you to pump and ship refrigerated breast milk overnight directly to your baby, so you never miss a feeding.

Visit milkstork.com to see how you can continue to breastfeed while traveling. For details on how to take part, email NewEraLIFE@neweracap.com.



EVERY 2 SECONDS

there is another victim of identity fraud.

FUN FACT

of full-time working mothers still breastfeed their babies at 6 months

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EMPLOYEE ASSISTANCE PROGRAM

Get a helping hand for when you find yourself in a stressful situation. The Employee Assistance Program through Palladian offers easy access to confidential assistance and ongoing support to you and your family at no cost.

Their professionals offer help with workplace conflicts, grief and loss, relationship issues, stress management, and more. They can also provide referral options for personal, emotional, and legal difficulties.

Reach out when you're in need. Visit **palladianeap.com** or call **1-888-276-6632** to start the conversation.

VOLUNTEER PROGRAM

Give back to your community. We encourage you to get involved and spend a workday at a New Era-sponsored volunteer event.

SERVICE AWARDS

You've put in a lot of time and hard work—we see it. Your contributions and commitment to our company's values will be recognized as you reach milestones in your career.

For your dedication and all that you do, thank you.

FUN FACT

32.1

The average number of hours an American volunteers per year, totaling 7.9 billion hours of service. Let's see if we can make even more of an impact.

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NOTES		

IMPORTANT DATES & RESOURCES

2018 OPEN ENROLLMENT PERIOD

November 13, 2017 — December 8, 2017

BENEFITS PORTAL

workforcenow.adp.com

GENERAL QUESTIONS

NewEraLIFE@neweracap.com

PERSONAL QUESTIONS

Katie Schul, Benefit Analyst Katie.Schul@neweracap.com

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