

Navarre Corporation

# Compensation and Benefits Guide

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Training and Development

Last Update: January 2024



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## Introduction

Welcome to Navarre Corporation! We are glad you are part of our team. Each and every day, our why is to help our nation's veterans. Now you are a part of that operation, and Navarre Human Resources wants to ensure you have everything you need to do the job!

In this guide, you will find an outline of your benefit options and compensation. Navarre strives to provide the best care available and at the best prices every year. Therefore, you will see this document change year after year.

If you ever have any questions about your wage or other benefits, please reach out to your Human Resources department.

## Video Companion to this Guide

[Video Link](#) – Like this one!

If you would prefer to watch videos that go over the highlights of this guide, select the video link at the top of each section. You will need an internet connection for this feature.

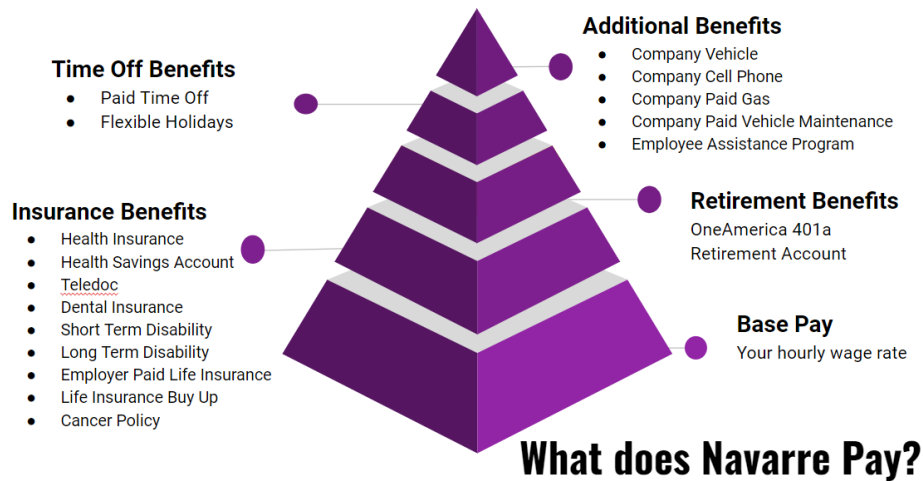
## How to Contact

Navarre Human Resources prides itself on fast service for all employees. You have a few options when reaching out, but remember your manager will be your first contact for many day-to-day items.

**Navarre HR Email:** [mangement@navarrecorp.com](mailto:mangement@navarrecorp.com)

**Navarre HR Hotline:** (844) 932-0558

## Overview of Compensation and Benefits



## Pay Dates

Navarre pays on a semi-monthly pay schedule which lets you be paid twice a month. This means you get paid on the **6th** of every month for time worked during the 15-end of the previous month. Then you get paid again on the **21st** of every month for hours worked 1-15 of the same month.

If payday lands on the weekend, a check will go out the prior Friday. In some cases, the pay date may land on a Monday holiday. In that rare scenario, Navarre will let you know when to expect your check two weeks before that date.

## Paid Time Off (PTO)

[Video Link](#)

Navarre Corporation offers three forms of PTO for all hourly employees. These are known as Vacation, Sick, and Flex. Your manager will have instructions for requesting this in a timely manner.

### **Vacation Time:**

- Accrued at .04 hours for every regular hour worked for a maximum of 80 per calendar year.
- Vacation should be scheduled as early as possible and must have supervisory approval.
- Unused vacation will be paid out as a cash value at the end of the calendar year or upon the last day of employment.

### **Flex Time**

- Flex time is in place of Holiday Pay. With the diverse schedule of Navarre client needs, it is necessary to have flexible holiday pay in place.
- Accrued at .044 hours for every regular, non-overtime hour worked for a maximum of 88 hours a calendar year.
- If you wish to take off a holiday and be paid, you must request your flex time be used at least 48 hours before the federal holiday.
- Unused flex time will be paid out as a cash value at the end of the calendar year or upon the last day of employment.

### **Sick Time:**

- Accrued at 1 hour for every 30 regular, non-overtime hours worked up to 56 hours per calendar year.
- You can use your sick time for actual sick days, doctor appointments, caring for loved ones, or bereavement. Navarre may request documentation.
- Unused sick time will roll over from year to year. *Unused sick time will not be paid out at the end of the year nor at the last date of employment.*

## Hourly Compensation Structure

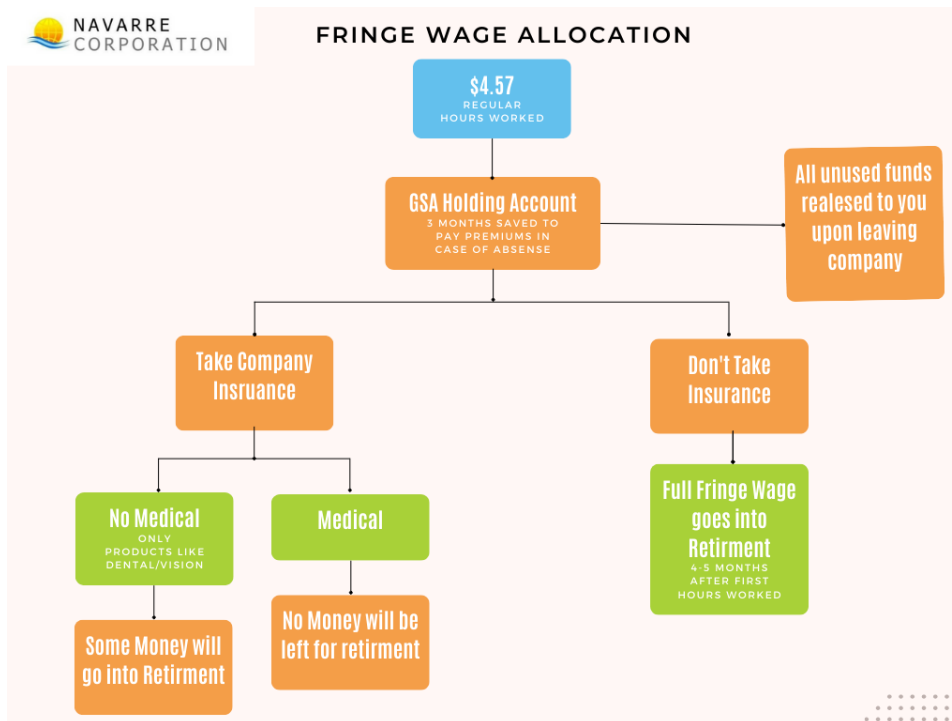
[Video Link](#)

Hourly compensation at Navarre is built by two wages that are explained below. The Federal Government's Service Contract Act guides all hourly rates and fringe wages.

**Hourly Rate:** Base hourly pay determined by location. Time and half this number for overtime of 40+ hours a week in most states. This rate will show up on every paycheck. The work week is Monday-Sunday. In CA different OT rules apply.

**Fringe Rate (Health and Welfare):** As of August 2023, this is an extra \$4.57 an hour for only regular hours worked that an hourly service contract act employee will receive. Any employee may receive up to 2080 hours or \$9,505.60 a year. This rate will not show up on the paycheck in most states as it is only to be used for health and welfare. Please see below how this money is allocated.

### Options for Fringe Rate Allocation:



## Fringe Wage Administrator

GSA is a third-party Fringe Wage Administrator. To learn more, please read below. You will find more about GSA and Navarre's partnership, as well as instructions to log in if you choose.

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## More about GSA:

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### Navarre Corp. and GSA National: A Partnership with Benefits


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We are pleased to introduce GSA National as your Health & Welfare (H&W) fringe administrator **effective January 1, 2021**. GSA National is a nationally recognized premier provider of employee benefits that specializes in the needs of Service Contract Act (SCA) workers. GSA National will assist Navarre with tracking Health & Welfare contributions at the employee level and ensure compliance with Department of Labor (DOL) requirements. Additionally, GSA National will be available to assist employees with...

- Access to Online Employee Statements <sup>1</sup>
- Customer Support
- GSA Client Portal password resets
- ... and more

<sup>1</sup> *Separate log in instructions to follow later*

The contract on which you were hired is governed by the Service Contract Act of 1965 (SCA). Under the guidelines of SCA, each government service contract awarded contains a "wage determination" which dictates your minimum hourly wage, as well as a specific hourly amount that a contractor must spend on your Health & Welfare (H&W) benefits. Currently, the hourly H&W contribution requirement is due on all hours paid excluding overtime.



GSA National establishes individual Premium Reserve Accounts (PRA) for each employee working on Service Contract Act (SCA) contracts. Your PRA acts as a holding center – a checking account of sorts – through which your monthly insurance premiums are paid. GSA National will use your PRA to pay your monthly benefit premiums based on your benefit enrollments. Each month, Navarre will deposit your H&W contributions and any payroll deductions for your voluntary benefit coverage elections into your individual PRA.

Your PRA has a predetermined minimum required threshold (3 months). Once the 3-month threshold is met and your PRA has a surplus balance, excess funds will be transferred to your designated Retirement account. Please note that employees enrolled into the Medical BCBS HDHP Plan are eligible to elect transfer of PRA surplus funds into their H.S.A.

If you have any questions regarding this content, please reach out to GSA National at 1.800.250.2741 or email [CustomerSupport@gsanational.com](mailto:CustomerSupport@gsanational.com).





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## FREQUENTLY ASKED QUESTIONS

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**When do I start earning my PRA (fringe) money, where is it, and when can I use it?**


A - Fringe dollars are calculated on hours paid up to 40 hours/week. At the end of each pay cycle, your hours are sent to GSA National. GSA National processes the hours paid once a month, at the end of the month. You are receiving your fringe dollars up to six weeks after you were paid those hours. There is a delay due to the administrative process.

B - SCA employees are required to maintain a 3-month threshold before any excess funds are to be directed to the surplus account (Retirement Account and/or H.S.A).

**What is a minimum required threshold?**

A PRA "threshold" is a predetermined number of months of monthly benefit costs for all employees within the contract. Employees are required to have a reserve, called the minimum required threshold, in their PRA before any surplus funds are transferred to employees' surplus account.

The PRA threshold acts as a safety net and guards against any shortfalls that may occur should you not work enough hours in any given month to cover the cost of your monthly insurance premiums. For Navarre the employee minimum required threshold is 3 months. In this case, once your PRA balance reaches its 3 months' worth of monthly insurance premiums - the threshold - all excess dollars will be allocated to your Retirement plan or if eligible, your H.S.A. These allocations will be made on a monthly basis. A number of factors, including your individual benefit elections as well as your amount of paid hours help determine when you will reach your personal PRA threshold.

  
**What is a Premium Reserve Account Surplus?**

The Premium Reserve Account Surplus is the monthly balance in your Premium Reserve Account after your monthly benefit premiums are paid AND your account has attained the minimum required threshold.

**How can I see what my surplus PRA balance is?**

You can log into the GSA Client Portal at any time to see your monthly PRA balance. Log in instructions will follow separately.

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**EMPLOYEE ASSISTANCE:**

Please contact GSA National toll-free at 1.800.250.2741 or email at [CustomerSupport@gsanational.com](mailto:CustomerSupport@gsanational.com).

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exo

**How to Login to see your PRA balance with GSA:**

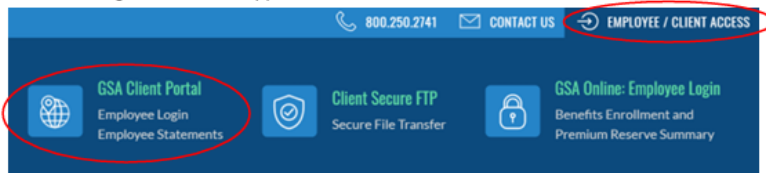
**Note – Please use your PERSONAL (not Navarre) email address to register and login.**

**Navarre Corp.**  
**Premium Reserve Account (PRA) Statement Guideline**  
*How to access your PRA Statements online*

You will be able to retrieve your Premium Reserve Account (PRA) statement at any time online through the GSA Client Portal. Please follow the instructions below to log in and review your PRA statements.

**1. To access the PRA online statements:**

- Go to [www.gsanational.com](http://www.gsanational.com)
- Click on **"Employee / Client Access"** at the top right corner of the webpage
- An additional menu opens and from there click on **"GSA Client Portal"**
- A secure login screen will appear



**2. How to register for the portal:**

- If you do not have a log in yet, please register by clicking **"New Registration"**



- Please fill out all fields marked with an asterisk (\*)
- Your email address needs to be your **personal email address\*\***
- The password is designated by you
- Then hit the **"Save"** button

### 3. How to log into the portal:

- Please use your **personal email address\*** and the password you designated to log in



### 4. Instructions to retrieve the PRA Statement:

- After logging into the GSA Client Portal, the most recent statement will be displayed
- To view statements from prior months, click on the drop-down panel
- The statement can be downloaded in various formats (Excel, CSV, PDF) or printed

View Summary |

2020-04-01 - 2020-04-30 **View**

2020-04-01 - 2020-04-30

2020-03-01 - 2020-03-31

2020-02-01 - 2020-02-29

2020-01-01 - 2020-01-31

2019-12-01 - 2019-12-31

Export to the selected format | Export

**GSA NATIONAL** Premium Reserve Summary Report  
04/01/2020 - 04/30/2020

## SAMPLE STATEMENT

Hours: 160

Contribution Type	Contribution Amount
Dental - EE	\$94.84
Employer Contribution	\$716.80
Medical - EE	\$686.54
Vision - EE	\$12.10
<b>Total Contribution Amount</b>	<b>\$1,510.28</b>

#### Questions?

Please contact GSA National toll-free at 1.800.250.2741 between the hours of 8:30 am to 7:00 pm EST or email at [CustomerSupport@gsanational.com](mailto:CustomerSupport@gsanational.com).

## 401a Retirement Account

[Video Link](#)

**PLAN NUMBER: G39110**

A 401a is similar to a 401k. Navarre Corporation IS NOT a fiduciary financial advisor or CPA. Please consult your tax or financial professional before making any choices with your retirement account.

As stated in the allocation chart, any unused fringe wage (i.e., not used for medical insurance productions) will go into your 401a Retirement Account. Your account will automatically open 4-5 months after your first hour worked for Navarre Corporation.

While the account takes a while to open because of reporting, you will start accruing funds there 90 days after your first hour worked. Once the account is opened, you will begin to get statements in the mail.

Below you will learn what options you have with the funds and how to log in to see your balance. For all actions, you will need to know the plan number, which is: **G39110**

### **How to Login:**

You cannot log in until you get the first statement in the mail.

**2** Ways to get started today

1. eEnrollment  
[www.oneamerica.com/login](http://www.oneamerica.com/login)
2. Register over the phone  
OneAmerica TeleServe®  
**1-800-249-6269**

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## 1. eEnrollment

### *Registration:*

- Go to [www.oneamerica.com/login](http://www.oneamerica.com/login).
- Click on “Login” and then “Register for a new account.”
- Select the “Account Services” link.
- Complete the step-by-step registration process, which includes:
  - Entering your plan number
  - Creating a User ID and password
  - Setting up password recovery information

## 2. Register over the phone OneAmerica TeleServe®

### *Registration:*

- Call **1-800-249-6269**.
- Follow the prompts to speak with a representative. You may be required to:
  - Enter your Social Security number
  - Enter your plan number
  - Create and enter a PIN

To speak with a representative, press zero at any point in the call.

## **What can you do with your funds?**

A 401a account is a federally protected retirement account which means there are safeguards in place to limit money taken out before retirement age. The minimum age to take penalty distributions is 59 ½ years of age.

Remember that Navarre's 401a is a traditional retirement account. This means money goes in tax-free but will always be taxed when taken out.

Withdraw options for those who do not meet a minimum distribution age are listed below. Please note that distributions will take between 2-5 weeks to process. To request any of the following, follow the link: <https://powerforms.docusign.net/15133b53-d961-4d97-9073-6fdb9951417c?env=na3&acct=b08210a1-9f23-4623-9a06-0dd816259b33&accountId=b08210a1-9f23-4623-9a06-0dd816259b33>

### **1. Loan Request**

For a loan, you can borrow up to half the balance of your available funds and can have only one loan out at a time. If you have a loan with an existing balance, you will be able to request another loan once your first one is completely paid off.

- One America will **not** have record of your request until it's been approved by the Navarre (10-15 business days)
- You may borrow up to 50% of your retirement account balance
- Loan Repayments will be deducted from payroll
- You may have only **one** loan out at a time

### **2. Former Employee**

If you have officially separated from Navarre, this is option is for e to receive a distribution from your 401a.

### **3. Hardship Withdraw (Proof of Hardship Must be Submitted)**

A hardship distribution is a withdrawal from a participant's elective deferral account made because of an immediate and heavy financial need, and limited to the amount necessary to satisfy that financial need. The money is taxed to the participant and is not paid back to the borrower's account.

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A distribution from a participant's elective deferral account can only be made if the distribution is both:

- Due to an immediate and heavy financial need.
- Limited to the amount necessary to satisfy that financial need.

### **Immediate and heavy financial need**

The employer determines a participant has an immediate and heavy financial need based on the plan terms and all relevant facts and circumstances.

- Consumer purchases (such as a boat or television) are generally not considered an immediate and heavy financial need.
- A financial need may be immediate and heavy even if it was reasonably foreseeable or voluntarily incurred by the employee.

A distribution is automatically considered to be necessary to satisfy an immediate and heavy financial need if all of the following requirements are met:

- The distribution isn't greater than the amount of the immediate and heavy financial need, including the amounts necessary to pay any taxes resulting from the distribution.
- The employee has obtained all other currently available distributions (including distribution of ESOP dividends under section 404(k), but not hardship distributions) and nontaxable (at the time of the loan) plan loans, including all other plans maintained by the employer.

### **Safe Harbor Distributions**

**Under a "safe harbor" in IRS regulations, an employee is automatically considered to have an immediate and heavy financial need if the distribution is for any of these:**

- Medical care expenses for the employee, the employee's spouse, dependents or beneficiary.
- Costs directly related to the purchase of an employee's principal residence (excluding mortgage payments).



- Tuition, related educational fees and room and board expenses for the next 12 months of postsecondary education for the employee or the employee's spouse, children, dependents or beneficiary.
- Payments necessary to prevent the eviction of the employee from the employee's principal residence or foreclosure on the mortgage on that residence.
- Funeral expenses for the employee, the employee's spouse, children, dependents, or beneficiary.
- Certain expenses to repair damage to the employee's principal residence.

### *Limited to the amount necessary*

The amount of a hardship distribution must be limited to the amount necessary to satisfy the need. This rule is satisfied if:

- The distribution is limited to the amount needed to cover the immediate and heavy financial need, and
- The employee couldn't reasonably obtain the funds from another source

You will need to provide a statement that the need can't be relieved from other available resources, including:

- Insurance or other reimbursement.
- Liquidation of the employee's assets.
- The employee's pay, by discontinuing elective deferrals and after-tax employee contributions.
- Plan loans or reasonable commercial loans.

## Health Benefits – Employee Paid

### [Video Link](#)

Navarre Corporation proudly offers a complete health benefits package for Full Time Employees. As outlined in the fringe wage allocation, your fringe wage can be used to pay for all employee

medical costs. Dependent costs are not covered by fringe wage and will be deducted from the paycheck.

## Health Options for 2024:

### Medical


#### CARRIER OPTION

#### 2024 PLANS


IN NETWORK BENEFITS	of Tennessee	OPTION #1	OPTION #2	OPTION #3
		BCBST \$5,000 / \$6,000 / 80% HDHP HSA Network P + BlueCard PPO	BCBST \$3,200 / \$3,950 / 80% HDHP HSA Network P + BlueCard PPO	BCBST \$2,000 / \$4,000 / 80% Traditional PPO Network P + BlueCard PPO
Deductible - Single		\$5,000	\$3,200	\$2,000
Deductible - Employee + Spouse		\$10,000	\$6,400	\$4,000
Deductible - Employee + Child(ren)		\$10,000	\$6,400	\$4,000
Deductible - Family		\$10,000	\$6,400	\$4,000
Maximum Out of Pocket		\$6,000	\$3,950	\$4,000
Maximum Out of Pocket - Employee + Spouse		\$12,000	\$7,900	\$8,000
Maximum Out of Pocket - Employee + Child(ren)		\$12,000	\$7,900	\$8,000
Maximum Out of Pocket - Family		\$12,000	\$7,900	\$8,000
Primary Care Visit		Deductible / Coinsurance	Deductible / Coinsurance	\$25
Specialist		Deductible / Coinsurance	Deductible / Coinsurance	\$50
Telehealth Copay		\$0	\$0	\$0
Urgent Care		Deductible / Coinsurance	Deductible / Coinsurance	\$50
Emergency Room		Deductible / Coinsurance	Deductible / Coinsurance	\$250
Prescription Drug Coverage - Rx Copay		\$10 / \$35 / \$60 (Preventive)	\$10 / \$35 / \$60 (Preventive)	\$10 / \$10 / \$45 / \$90
WellCare & Preventive Services		100%	100%	100%
Coinsurance		80%	80%	80%

#### Dental Coverage

Guardian®		DentalGuard Preferred
In Network Benefits	Calendar Year Maximum (Class I, II, III)	\$1000
	Calendar Year Deductible	\$0
	Diagnostic & Preventative - Bitewing and Full-mouth X-Rays, Cleaning, Oral Exams, Sealants (per tooth)	100% No Deductible (Cleanings once every 6 months)
	Basic Services - Fillings (one surface) and General Anesthesia	80% After Deductible
	Major Services - Scaling and Root Planing (per quadrant), Dentures, Single Crowns, Simple Extractions	50% After Deductible
	Monthly Cost for Employee (Deducted from Hourly Fringe Wage Benefit)	<b>\$33.93</b>
Pre-Tax Semi-Monthly Deduction for Employee + Spouse	<b>\$16.29</b>	
Pre-Tax Semi-Monthly Deduction for Employee + Child(ren)	<b>\$22.70</b>	
Pre-Tax Semi-Monthly Deduction for Employee + Family	<b>\$39.72</b>	

Vision Coverage		
		<b>Guardian Vision (VSP Network)</b>
In Network Benefits	Examination Copay	\$10 Copay
	Materials Copay	\$25 Copay
	Frame Allowance	\$130 allowance; 20% off amount over allowance
	Contact Lenses Allowance	Medically Necessary: \$25 copay / Elective: \$130 allowance
	Exam Frequency	12 Months
	Lenses/Contact Lenses Frequency	12 Months
	Frames Frequency	24 Months
	<b>Monthly Cost for Employee (Deducted from Hourly Fringe Wage Benefit)</b>	<b>\$7.36</b>
<b>Pre-Tax Semi-Monthly Deduction for Employee + Spouse</b>	<b>\$4.51</b>	
<b>Pre-Tax Semi-Monthly Deduction for Employee + Child(ren)</b>	<b>\$4.68</b>	
<b>Pre-Tax Semi-Monthly Deduction for Employee + Family</b>	<b>\$8.75</b>	

*Every effort was made to ensure the accuracy of information contained within this benefits guide. However, please note that in the event of a discrepancy the plan contracts and summary documents will prevail. For your convenience, all benefit documents including benefit summaries and your medical SBCs (Summary of Benefits and Coverage) are available for your review in Employee Navigator.*

Voluntary Benefits Available to all Full-Time Navarre Corporation Employees Provided By Guardian Life Insurance Company of America		
		
Voluntary Term Life / Accidental Death & Dismemberment Coverage		
Benefit	Guarantee Issue for Employee	\$150,000
	Minimum and Maximum Employee Benefit	\$10,000 to \$500,000 in \$10,000 increments
	Employee AD&D Benefit	100% of Life Benefit to a maximum of \$500,000
	Guarantee Issue for Spouse	\$25,000
	Minimum and Maximum Spouse Benefit	\$5,000 to \$250,000 in \$5,000 increments (not to exceed 50% of employee's amount)
	Guarantee Issue for Child(ren)	\$10,000
	Minimum and Maximum Child Benefit	\$5,000 or \$10,000 (not to exceed 100% of employee's amount)
	Dependent AD&D Benefit	100% of Life Benefit

<b>Voluntary Hospital Indemnity Coverage</b>	
<b>Benefit</b>	Upon Hospitalization, this benefit will pay \$1,000 per admission per insured member per year. This benefit is paid directly to the member and can be used to help offset medical expenses such as co-pays, deductibles or for non-medical expenses such as childcare or transportation. Please note that the maximum benefit per family is 3 total admissions per year.

<b>Voluntary Critical Illness Coverage</b>		
<b>Benefit</b>	Guardian's Critical Illness product provides a lump sum benefit payment upon first and second diagnosis of any qualified Critical Illnesses listed as covered conditions	
	Employee Guarantee Issue	\$10,000
	Employee Critical Illness Benefit Amounts	Employee may choose a lump sum benefit of \$2,500, \$5,000, or \$10,000
	Spouse Guarantee Issue	\$5,000
	Child(ren) Guarantee Issue	All child amounts are guaranteed
	Dependent Critical Illness Benefit Amount	Spouse: 50% of Employee Benefit / Child: 25% of Employee Benefit
<b>Voluntary Cancer Coverage Premier</b>		
<b>Benefit</b>	Guardian's Cancer Premier plan will provide scheduled payments of up to \$15,000 for each insured member throughout their treatment of cancer. For additional information please reference the detailed schedule of benefits and covered procedures in the Maxwell Health Portal.	

# Winning with an HSA

## An Alternative to Traditional Health Insurance

### Save on premiums

When it comes to choosing a healthcare plan, you really have one decision to make: High premium or low premium?

Health Savings Account (HSA)-qualified health plans (sometimes called high-deductible or consumer choice health plans) offer the lowest premiums, enabling you to unlock immediate savings. The difference could be thousands of dollars every year.

### Keep your premium savings

Healthcare premium payments disappear forever. But you can use your HealthEquity HSA to keep that money instead.

Choose a low premium health plan. Then just put the extra money you would have paid toward traditional premiums into your HSA. Voila! Long-term health savings.

Want to go bigger? Don't forget Internal Revenue Service annual contribution limits.

	Individual Plan	Family Plan
2023	\$3,850	\$7,750
2024	\$4,150	\$8,300
Members 55+ can contribute an extra \$1,000		

You have until the annual tax-filing deadline to max your contributions for the previous tax year.

### Maximize tax savings

Every dollar you contribute pre-tax to your HSA reduces your annual taxable income.

Plus, you automatically earn tax-free interest on your money. Anytime eligible medical expenses come up just pay from your HSA and you're good to go. You never pay taxes or penalties when you use HSA dollars for qualified medical expenses.

## Health Benefits – Employer Paid

All employees, including part-time, are automatically enrolled in Short Term Disability. Long Term Disability and Employee assistance program with premiums being paid by Navarre. If you do not want to take any other benefits, you will automatically be placed in these programs after 30 days of employment.

### More on the EAP:



## Employee Assistance Program

We all need a little support every now and then.

Guardian's Employee Assistance Program gives you and your family members access to confidential personal support, across everything from stress management and nutrition to handling legal or financial issues.

The services available include consultations with experienced professionals, as well as access to resources and discounts designed to help you in a variety of different ways.

### How it can help



Consultative services are available to provide direct support and assistance



Work/life assistance that can help you save money and balance commitments



Access legal and financial assistance and resources – including WillPrep Services



### How to access

To access the WorkLifeMatters Employee Assistance Program, you'll need a few personal details.



**Visit**

[worklife.uprisehealth.com](http://worklife.uprisehealth.com)



**Access Code**

worklife

For more information or support, you can reach out by phoning **1 800 386 7055**. The team is available 24 hours a day, 7 days a week<sup>1</sup>.

# EMPLOYEE ASSISTANCE PROGRAM OVERVIEW

Our comprehensive WorkLifeMatters Employee Assistance Program<sup>1</sup>, available through Integrated Behavioral Health, provides you and your family members with confidential, personal and web-based support on a wide variety of important and relevant topics — such as stress management, dependent/elder care, nutrition, fitness, and legal and financial issues.

## EMPLOYEE ASSISTANCE PROGRAM (EAP) CONSULTATIVE SERVICES

- **Telephonic Counseling** — Unlimited, 24/7 consultations with master's and doctoral-level counselors
- **Face-to-face Counseling** — Up to 3 visits per employee/household member per year
- **Bereavement** — Support available through telephonic or face-to-face sessions; online resources available on EAP website
- **Tobacco Cessation Coaching** — Unlimited telephonic support and resources to assist with tobacco cessation; refers members directly to the American Lung Association's Quit program
- **EAP Website Resources** — Comprehensive website that includes articles, videos, FAQs, etc.; additionally, individuals can chat online with an EAP Consultant or email an EAP Counselor through the website
- **College Planning Resources** — Expert assistance in finding the right college that fits your child academically, socially and financially, provided by College Planning USA

Voluntary Short-Term Disability Coverage	
Benefit	Should you become disabled, you will receive 50% of your weekly earnings up to a \$1,000 weekly maximum. This benefit is subject to an elimination period of 7 days (sickness or accident) and benefits will begin on the 8th day of your disability. The benefit will continue to pay you throughout your disability for a duration period of 13 weeks.
Voluntary Long-Term Disability Coverage	
Benefit	This benefit is designed to compliment your Short Term Disability Benefit and should you still be disabled after 90 days (your elimination period for both sickness and accident), you will begin to receive 50% of your monthly earnings up to a \$6,000 monthly maximum. The benefit will continue to pay you throughout your disability until your Social Security normal retirement age.

Navarre will also pay for a life insurance policy as found in enrollment documents! Different per state\*

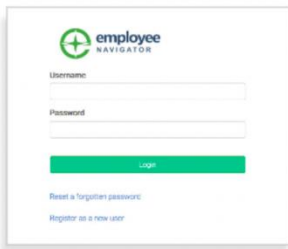
## Enrolling in Benefits

You will be eligible for benefits 30 days after your start date. You will get an email from "Employee Navigator" around that time. It may come before or right on the 30th day. If you have not got one by your 30th day, please contact HR. Employees will be able to change or update benefits every year around December.

**To enroll in benefits please follow the steps below:**



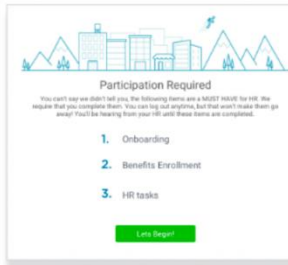
## ENROLL IN YOUR BENEFITS: One step at a time



### Step 1: Log In

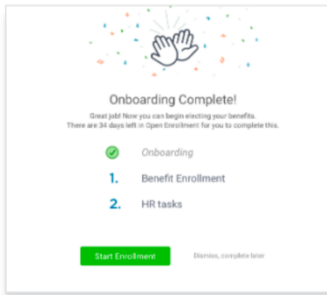
Go to [www.employeenavigator.com](http://www.employeenavigator.com) and click **Login**

- **Returning users:** Log in with the username and password you selected. Click **Reset a forgotten password**.
- **First time users:** Click on your Registration Link in the email sent to you by your admin or **Register as a new user**. Create an account, and create your own username and password.



### Step 2: Welcome!

After you login click **Let's Begin** to complete your required tasks.

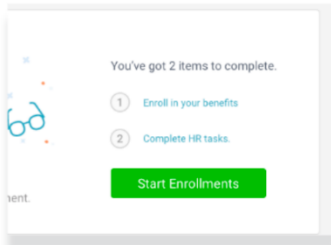


### Step 3: Onboarding (For first time users, if applicable)

Complete any assigned onboarding tasks before enrolling in your benefits. Once you've completed your tasks click **Start Enrollment** to begin your enrollments.

#### TIP

if you hit "**Dismiss, complete later**" you'll be taken to your Home Page. You'll still be able to start enrollments again by clicking "**Start Enrollments**"



### Step 4: Start Enrollments

After clicking **Start Enrollment**, you'll need to complete some personal & dependent information before moving to your benefit elections.

#### TIP

*Have dependent details handy. To enroll a dependent in coverage you will need their date of birth and Social Security number.*



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## Changing Benefits Mid-Year

To change your benefits mid-year you must have a Qualifying Life Event (QLE).

### Qualifying Events

Once you make your benefit elections during open enrollment, you will not have another opportunity to make a change to your plan selections until the next open enrollment period. However, should you experience a qualifying event you will be able to make a change in the middle of the plan year. The following are examples of Qualifying Events:

- Loss of health coverage
  - ✓ Losing existing health coverage, including job-based, individual, and student plans
  - ✓ Losing eligibility for Medicare, Medicaid, or CHIP
  - ✓ Turning 26 and losing coverage through a parent's plan
- Changes in household
  - ✓ Getting married or divorced
  - ✓ Having a baby or adopting a child
  - ✓ Death in the family

**Please Note:** If you experience a qualifying event and need to make a change in your coverage, you must notify your employer within 30 days of the event and complete the appropriate paperwork. Failure to do so may cause you to become ineligible to make the requested change.

## Commute Time

[Video Link](#)

In an effort to pay drivers for all their hard work, incentivize long trips, and stand out above the competition, Navarre Corporation offers our employees partial commute time to pay! This

means that part of your time to your first pick-up and part of the time driving home from your last will be compensated.

**Important terms:**

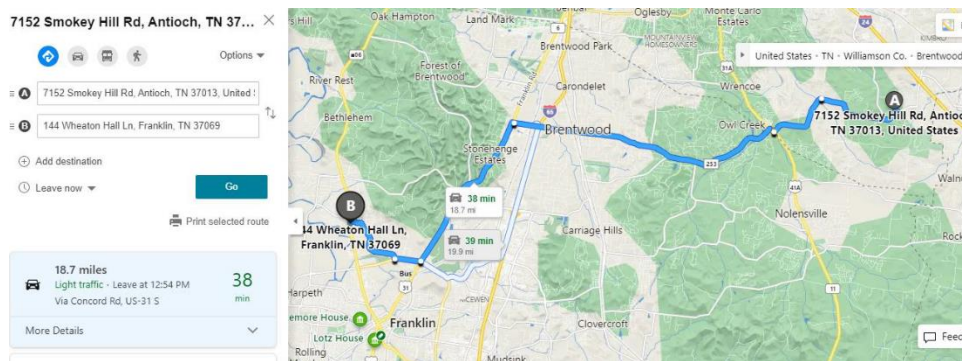
Commute Time – The time it takes you to travel from your starting location to the nearest VA hub.

Scheduled Time – The time between an employee’s starting point and first pickup or report to the location minus your commute time.

On the Clock: An employee is on the clock as soon as they pick up their first client to when they drop the last off. The only exception is the required meal break.

**Example: Start of Day Commute Time**

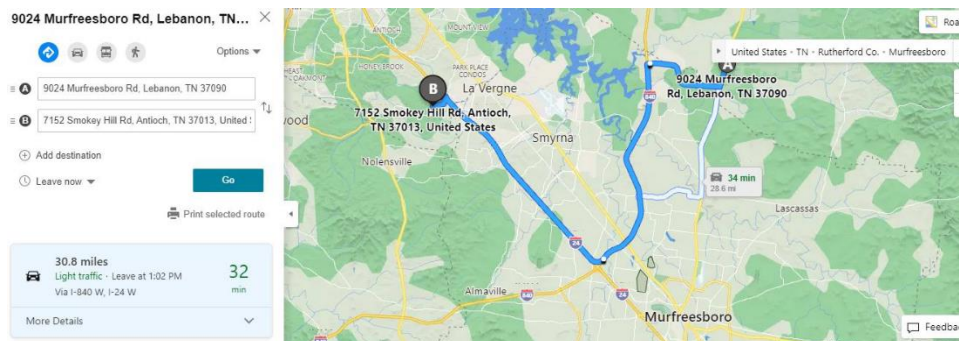
Navarre uses Bing Maps to calculate time without traffic. For this example, the driver has a commute time of 27 minutes to their local VA.



For this first trip of the day, you can see point A, where the driver leaves, and B, which is their first pickup. The driver's paid time would be 11 minutes, no matter what the traffic is. This is found by taking the total trip time of 38 minutes and subtracting the commute time of 27 minutes.

Please note that once the driver arrives at the scheduled pickup time, they are on the clock. These calculations are only for the first and last trip of the day.

## Example: End of Day Commute Time



For this last trip of the day, you can see point A, where the driver leaves, and B, which is their previous pickup. The driver's paid time would be 5 minutes regardless of traffic. This is found by taking the total trip time of 32 minutes and subtracting the commute time of 27 minutes.

### Exceptions:

Please note that there are times when point-to-point commute time is paid. This will happen for maintenance trips, some locations after hours, and during travel assignments.

