

2023

OPEN ENROLLMENT

OCTOBER 17-28, 2022



MOHAWK BENEFITS
YOU'RE COVERED
Health • Life • Wellness

2023 Open Enrollment

Mohawk Benefits Resources

Benefits Service Center (BSC)

866-481-4922

Mymohawkbenefits.com

Healthy Life Team

855-566-4295

Healthy Life Center (HLC)

877-365-0051

HLC Spruce APPOINTMENT SCHEDULING APP:

www.mymohawkbenefits.com/hlct to download the app

Pharmacy: Express Scripts

800-711-0917

express-scripts.com

Dental and Vision: MetLife

855-488-0520

mybenefits.metlife.com

Telemedicine: Amwell

844-733-3627 (1-844-SEE-DOCS)

Mohawk.amwell.com

Service Key: Mohawk

Employee Assistance (EA): Cigna

855-566-4295

mycigna.com

Registration key password: Mohawk

Flexible Spending Accounts: TaxSaver Plan Healthcare and Dependent Care accounts

800-328-4337

Taxsaverplan.com

401(k) and Roth 401(k) Plan: Fidelity

800-835-5087

401k.com

Short-Term Disability: BSC

866-481-4922

Mymohawkbenefits.com

Long-Term Disability: One America

855-279-6375

Term Life/AD&D Insurance: MetLife

855-488-0520

mybenefits.metlife.com

Critical Illness Insurance and Accident Coverage: MetLife

866-481-4922 - BSC to enroll

Mymohawkbenefits.com - Claims, forms and information

Auto and Home Insurance: MetLife

855-488-0520

mybenefits.metlife.com

Mohawk ESV., Inc.

EMPLOYEE ID NUMBER: _____

**DEPENDENTS AND BENEFICIARIES
(Names and SSN):**

**EMPLOYEE CENTRAL USERNAME
(EMPLOYEE ID):**

EMPLOYEE CENTRAL PASSWORD:

NOTES: _____

2023 Benefit Elections

For your records, please print a copy of your confirmation page.

Table of Contents

2023 Benefits	4
How to Enroll	5
Employee Assistance	5
Short- and Long-term Disability	5
Dental	6
Vision	7
Supplemental Health Care Benefits	7
Other Benefits	7
Dependent Care Flexible Spending Account	8
401(k) Retirement Savings Plan	8
Life Insurance	8

Medical, Health Savings Account and Healthcare Flexible Spending Account information are in a separate Medical Guide, please refer to your benefits guide folder.

NOTE: Review and receipt of this information does not guarantee benefits. This guide is not a contract of coverage. This communication is strictly for educational purposes only, and it is not intended to replace the Mohawk Benefits Plan Documentation. Where this information conflicts with the Plan Documentation, the Plan Documentation will prevail.

Mohawk Benefits—You're Covered

Health • Life • Wellness

With Mohawk Benefits, you're covered. We offer benefits for all of life's moments—health, life, and wellness. Our vision is to have the healthiest and safest population and our benefit offerings reflect that commitment. Mohawk is committed to providing you options that give you what you want from a benefits plan: a range of options and benefits that best fit your needs.

HEALTH

Mohawk has you covered by offering eligible employees comprehensive health benefits which include health, vision, dental and more, as well as enhanced programs led by Your Healthy Life Care Team. All work together to help you and your family take care of yourselves. Plus, you get access to 24/7 virtual health care visits via the Amwell app.

LIFE

Mohawk has you covered by offering benefits to help you protect your family. They include retirement, life insurance and income protection with short- and long-term disability. From Company-paid basic life to matching contributions, we want you to have peace of mind that you are building financial security.

WELLNESS

Mohawk has you covered for your overall well-being to enhance the quality of life for you and your family. Employee Assistance provides support for life's challenges, big or small. No cost preventive care, screenings and biometrics help you know your numbers to understand any health risks. Healthy Life Navigators guide you through your healthcare journey.

Everyone's needs are different, it's up to you to choose the benefits that best meet your needs. Open Enrollment is your opportunity to enroll in health, dental, vision, accident and critical illness coverage or make changes to the coverage you already have. It's also the time to set aside pretax money for your eligible medical expenses with the health savings account (HSA) or healthcare flexible spending account (FSA) if not enrolled in the Mohawk HSA health plan.

BENEFICIARIES

Have you reviewed and/or updated your beneficiaries recently? Many of our benefits have the option to designate a beneficiary and it is important to update these designations from time to time to ensure they reflect your current wishes. Check your life insurance beneficiaries under Current Enrollment tile in EC or by calling the BSC. To check your (401k) retirement plan, contact Fidelity for your Health Savings Account (HSA), contact HSA Bank.

EXPLORE, ENGAGE AND ENROLL

Please take a few minutes to review your benefit options and see which ones work best for you and your family. Our 2023 Open Enrollment period is Oct. 17-28, 2022. Everyone's needs are different, it's up to you to choose.

Mohawk covers a generous amount of the cost of your health coverage, making the amount you pay for health and prescription drug coverage competitively affordable. Health care costs have increased substantially nationwide over the years, and unfortunately, the trend is continuing. And while Mohawk works hard to maintain costs, remain competitive and maintain our existing quality of healthcare benefits, we have no other option but to share some of these costs with our employees.

NEW FOR 2023

For 2023, the Choice Fund HSA plan premiums and deductibles will increase. Great news, the Company's contributions to employee's health savings account (HSA) remains the same for all tiers!

The Copay plan rates and deductibles stay the same for 2023.

Employee Only out-of-pocket maximum will increase for the Choice Fund HSA plan and the Copay plan.

Dental and vision rates stay the same four years in a row!

MetLife will be our life insurance partner, and we have an enhancement to this benefit. We are excited to provide all employees working 30 hours or more with a new \$5,000 burial assistance benefit in addition to your Company-paid life insurance. Supplemental life insurance rates remain the same, and if you currently have supplemental life here at work it will automatically roll over to MetLife without having to take any action.

Long-term disability remains with OneAmerica but is moving to age-banded rates. Some groups will pay less while some groups may pay more. The advantage of having long-term disability insurance is that it is an income replacement. It can help you pay for your living expenses if an illness or injury keeps you out of work for 90 days or more.

Take a look inside this guide to find information about your benefit options for 2023 and understand what you need to do during Open Enrollment, so you're covered with the benefits you want for the upcoming year.

ENROLLING

Review our benefit offerings and decide which coverage best meets your needs. Even if you are happy with your current benefit elections, Open Enrollment is a good time to review and confirm that your benefits are the right choices for you and your family. If you choose not to take action, your existing coverage options will roll over into 2023, with the exception of healthcare or dependent care flexible spending accounts (FSAs). You must re-enroll in healthcare or dependent care flexible spending accounts each year. Be sure to add or review your beneficiaries for basic and supplemental life insurance.

Make sure you have the names, Social Security numbers, and dates of birth for you and your dependents. If you enroll a spouse in the Company Health Plan, they will be included in a spousal audit for other medical coverage. If your spouse's company offers insurance and you elect to cover them on Mohawk's Medical Plan, you will pay an additional \$125 per month in medical contributions.

EMPLOYEE ASSISTANCE (EA)

We are committed to providing you with the resources and services you need to stay healthy, mentally and physically. EA is available to all Mohawk employees and their family members, even if you aren't on a Mohawk health plan. It is available anytime, any day, to help you deal with a variety of life's challenges and the demands that come with balancing home and work.

You'll have access to confidential, professional referrals and face-to-face or telephonic counseling for a variety of concerns, such as family or marital problems, relationship issues, anxiety, depression, grief and loss, substance abuse, anger management, work-related pressures and stress.

EA can also provide referrals and consultation to expert resources for legal and financial assistance, as well as referrals for everyday family issues like dependent care, auto repair, pet care, home improvement and more.

You and your family members can find a lot of helpful information online. Via mycigna.com you can access interactive tools, including their Managing Stress toolkit, and other educational materials on a variety of work and life topics.

EA can refer you to the appropriate local professionals who can work with you and direct you to a variety of resources in your community or online. Up to 6 sessions per issue per year are available to you and your family members. EA is easy to use, confidential, helpful and best of all it's available at no cost to you! You can call EA at 855-566-4295 or visit mycigna.com, **Employer ID: Mohawk for initial registration to find resources and providers.**

HOW TO ENROLL

We offer two easy, convenient ways to enroll in your benefits:

- Online through Employee Central, click the Open Enrollment tile. Please note: It takes a few minutes for your Benefits information to load.
- Call the Benefits Service Center at 866-481-4922. Representatives are available to help you enroll weekdays from 8 a.m.–8 p.m. ET during Open Enrollment, except for Friday, Oct. 28, 2022 when Open Enrollment closes at 6 p.m. ET.

SHORT- AND LONG-TERM DISABILITY

Mohawk offers two options for financial support when you need to take time away from work.

SHORT-TERM DISABILITY

Short-term disability insurance can provide income you may need to help take care of you and your family if an illness or injury prevents you from working.

You are automatically enrolled in Company-provided short-term disability at no cost to you if you are scheduled to work 30 or more hours per week.

LONG-TERM DISABILITY

If you were to face serious illness or injury, would you be financially prepared? Protect your income with long-term disability insurance. You are never too young or too old to have long-term disability insurance. Anyone can be affected by illness or injury.

With long-term disability, if your disability lasts longer than 90 days, a portion of your income is replaced. Giving you peace of mind knowing that your family is protected, and that you can focus on healing. This coverage can take over when your short-term disability payments end. If you don't have it already, you must select long-term disability as one of your benefit elections to have coverage.

For residents of California, New Jersey, New York, Hawaii, Rhode Island or Puerto Rico, state disability benefits will apply, and Mohawk will offset the difference to make your payment whole based on the Company's disability benefit rates. See mymohawkbenefits.com for more information on filing a claim in those states.

For more detailed information on short- and long-term disability benefits, visit mymohawkbenefits.com or call the Benefits Service Center.

DENTAL

Your dental health is important to more than just your teeth, it is also a big part of your overall well-being. Regular visits to a dentist can help find signs of other health issues or concerns. That's one reason you should include regular dental care for you and your family. Plus you are doing preventive maintenance by getting regular exams, which can cost you less. Taking good care of your mouth is part of taking care of your overall well-being.

If you elected dental insurance, don't forget to use this benefit. Remember, you can get a cleaning twice a year.

Our dental offerings through MetLife include Standard Maximum Allowable Charge (MAC), Premium Maximum Allowable Charge (MAC) and Premium Access Plus Plan.

STANDARD/PREMIUM MAC PLANS

For better savings with all your dental needs, visit a MAC plan participating provider. You will get the most competitive prices from these in-network providers. Visits with any dentist, even those out of network, are covered, but you will have to pay the difference. Make sure your dental provider is in-network to avoid unnecessary out-of-pocket costs.

PREMIUM ACCESS PLUS PLAN

This plan offers access to all dental providers in the MetLife network and has the same benefits as the Premium MAC plan. However, the Premium Access Plus Plan will pay out-of-network claims based on reasonable and customary charges. Under this plan, your out-of-pocket expenses are lower for out-of-network providers.

STANDARD MAC PLAN

	Weekly	Semi-Monthly	Monthly
EE only	\$4.19	\$9.08	\$18.15
EE+SP	\$8.62	\$18.68	\$37.36
EE+CH	\$9.42	\$20.42	\$40.84
FAMILY	\$15.08	\$32.67	\$65.34

Annual maximum: \$1,000 per person

Orthodontic max: NA

PREMIUM MAC PLAN

	Weekly	Semi-Monthly	Monthly
EE only	\$6.43	\$13.94	\$27.88
EE+SP	\$13.31	\$28.85	\$57.69
EE+CH	\$15.53	\$33.64	\$67.28
FAMILY	\$24.77	\$53.67	\$107.34

Annual maximum: \$1,750 per person

Orthodontic max: \$1,500 per person

PREMIUM ACCESS PLUS PLAN

	Weekly	Semi-Monthly	Monthly
EE only	\$9.09	\$19.70	\$39.40
EE+SP	\$18.81	\$40.76	\$81.52
EE+CH	\$21.94	\$47.54	\$95.07
FAMILY	\$35.01	\$75.85	\$151.69

Annual maximum: \$1,750 per person

Orthodontic max: \$1,500 per person

VISION

A yearly eye exam is about more than just checking your vision. While it can help correct any vision changes, it's also about your overall health. Routine eye exams can help catch early signs of a variety of health conditions. Help keep your body healthy and your vision clear with an annual eye exam for you and your family.

With MetLife's vision plan, you can get double: two pairs of prescription glasses, one pair of prescription glasses plus contact lenses or double your contact lens allowance, each year. Using in-network providers allows you to receive the best cost savings, but you may visit any licensed eye care professional. Choose from the thousands of ophthalmologists, optometrists, and opticians at private practices or popular retail locations like Costco®, America's Best, Eyeglass World, Sam's Club, Walmart and more. Search for a provider at mybenefits.metlife.com or call MetLife at 855-488-0520.

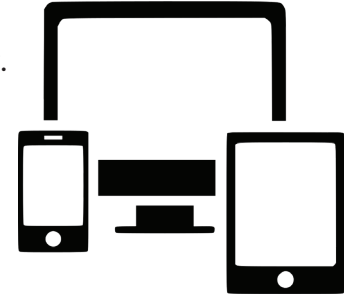
MetLife's convenient mobile app lets you search for a provider right from your phone or tablet.

Vision plan members also get an extra \$20 allowance on featured frame brands. Check out the current list on mymohawkbenefits.com

EYECONIC

Did you know Mohawk employees and dependents have access to a cool in-network, online eyewear store that links directly to your MetLife vision benefits. With Eyeconic you can:

- "Try-on" frames virtually.
- See instant savings on glasses, sunglasses and contacts.
- Shop without worry! Shipping and returns are free.



\$85 allowance at Costco, Walmart, and Sam's Club due to their already discounted prices.

	Weekly	Semi-Monthly	Monthly
EE only	\$2.09	\$4.52	\$9.04
EE+SP	\$3.97	\$8.60	\$17.20
EE+CH	\$3.97	\$8.60	\$17.20
FAMILY	\$6.14	\$13.31	\$26.62

SUPPLEMENTAL HEALTHCARE BENEFITS

During Open Enrollment, you have the option to supplement your healthcare coverage with additional insurance protection from MetLife.

ACCIDENT INSURANCE

You receive a fixed amount payment when you or a covered family member suffers a covered injury or undergoes covered testing, medical services, or treatment. Payments are made directly to you and can be used any way you see fit. There are more than 150 covered conditions associated with an accident that could trigger benefits, including various injuries, hospitalization, medical services, and treatments. Enhancements include benefit payments for fractures, dislocations, X-rays, MRIs, therapy services, follow up doctor visits, medical appliances like crutches and much more. In addition, there is even an increased benefit payment for accidents that occur during an organized sport.

CRITICAL ILLNESS INSURANCE

You receive a lump-sum payment of \$10,000, \$20,000 or \$30,000 if you or a covered family member is diagnosed with a serious illness such as cancer, heart attack or stroke. MetLife offers several benefit enhancements that include higher maximum guarantee issue amounts, additional diseases, higher payouts

for five covered conditions and coverage for 17 additional conditions. Visit mymohawkbenefits.com for a complete list.

The total benefit amount available to you is five times the initial benefit amount (\$50,000, \$100,000 or \$150,000) if you or a covered family member suffers more than one covered condition.

With MetLife Critical Illness, there are no enrollment or benefit reductions due to age. Don't forget the \$75 health screening benefits available to you and your eligible spouse.

OTHER BENEFITS

As a Mohawk employee, you are eligible for a slate of additional benefits and employee discounts that can help you save money. They include:

- Maternity Program
- Auto and home insurance-Farmer's branded in partnership with MetLife
- Mohawk and Dal-Tile products
- 529 college bound savings plan
- Commuter benefits

ACCOUNTS THAT HELP YOU SAVE—TODAY AND TOMORROW

We offer several types of accounts, including a health savings account (HSA) and flexible spending accounts (FSA's) for health care and dependent care. These accounts are a win-win: You save on taxes AND have funds to help you pay for eligible medical, dental, vision, prescription drug and dependent care expenses. You must re-enroll in FSA's each year during Open Enrollment. Learn more about the HSA and healthcare FSA in your medical guide.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

A Dependent Care FSA (DCFSA) is a pre-tax benefit used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare. It's a smart, simple way to save money while taking care of your loved ones so that you can continue to work.

You can enroll in the DCFSA if you have children under age 13. You must use your Dependent Care FSA for expenses during 2023. FSA funds do not roll over from year to year, so if you do not request reimbursement for eligible expenses by March 31, 2024, you will lose any remaining 2023 FSA funds. Participants in an FSA plan must re-enroll in the plan each year. The minimum yearly contribution per plan is \$200 up to the IRS maximum limit.

RETIREMENT: 401(K) AND ROTH 401(K)

Mohawk cares about your financial well-being, including being able to enjoy life once you retire. Mohawk's retirement offerings can help you build financial security for your future and reward your contributions by giving you a company match.

The Company offers two essential tools - 401(k) and the Roth 401(k) - to help you meet your goals and needs.

The 401(k) and Roth 401(k) have different tax savings and advantages. 401(k) contributions are deducted from your pay before taxes. The Roth 401(k) contributions are made after-tax. You don't save on the contributions when you make them, but your contributions and investment earnings are tax-free when you withdraw the money. You can choose one or both options to take full advantage of the savings.

Experts from Fidelity are available to provide you with helpful information, including a free annual portfolio review.

You may contribute 1-50% of your earnings up to the allowable maximum for 2023. If you're age 50 or older, you may make an additional "catch-up" to the allowable maximum.

Don't forget to take advantage of the complete match. Mohawk will match 50% of the first 6% of your wages that you contribute.

LIFE INSURANCE

We all want to protect our loved ones and life insurance is one of the best ways. It could help make sure your loved ones are taken care of if something were to happen to you.

Mohawk recognizes how important financial security is for families during difficult times, so the Company provides Basic Term Life and Basic Accidental Death & Dismemberment Insurance at NO COST TO YOU! And, new this year Mohawk is pleased to announce the extra \$5,000 burial benefit assistance. You are automatically enrolled in these benefits if you work 30 hours or more per week, but you must designate a beneficiary or beneficiaries for them to receive the funds in the event of your death, accidental death or severe injury.

Based on your needs and your family's needs, you may choose to purchase additional Life Insurance. This extra benefit will mean your beneficiaries receive a larger sum of money in the event of your death. You may enroll in Supplemental Term Life Insurance for yourself and your dependents any time throughout the year. If you didn't enroll when you are first eligible. Evidence of Insurability statement of health is required. Any increases to coverage, will also require Evidence of Insurability (EOI).

For specific coverage levels, please visit mymohawk-benefits.com and review the Life Insurance page.

To receive coverage for your spouse or dependent children, you must first purchase coverage for yourself. The cost of coverage is based on age and increases each time you enter a new five-year age group. For any dependent coverage, you are the registered beneficiary.

BENEFICIARY DESIGNATION: Beneficiaries are required on all Life Insurance Plans. Be sure to review your current beneficiary designations and make any updates or changes.

