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2017 BENEFITS GUIDE

Welcome to Your Hypertherm Benefits

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Each year, Hypertherm strives to offer you a comprehensive benefits package that provides you quality, value and choice. We know that in order to deliver exceptional solutions to our customers, we need to take care of our Associates. It's this philosophy that drives the thinking behind our wellness and benefit offerings.

This is your opportunity to elect your benefits for 2017. We encourage you to review what's available to make sure you choose the benefits that best fit you and your family. You will not have another opportunity to make changes until the next Open Enrollment period, unless you experience a qualified life event such as the birth of a child, marriage or divorce, or loss of coverage under another health plan.

This guide outlines all of your benefit options, so that you have the information you need to make informed choices. Simply click the tabs to the right to find more information. Then, elect the benefits you want through our SmartBen enrollment website. Be sure to act by your enrollment deadline.

Finally, if you have any questions about your benefits or how to enroll, [click here](#) for helpful contacts.

Eligibility

Full-Time Associates

All full-time, regularly scheduled Associates who work 30 hours or more per week are eligible for the benefits described in this summary (unless otherwise noted) on your date of hire.

Spouses

Legal spouses are eligible to be covered under Hypertherm plans.

Dependents

An eligible dependent child is defined as a child under the age of 26. It also includes a stepchild, or adopted child, who lives with you. Eligibility is not contingent upon full-time student status, marital status or dependency.

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Medical/Rx

- » MORE ON THE CDHP WITH HRA » PRESCRIPTION DRUG COVERAGE
- » ADVANCED RADIOLOGY AND HEALTH RESOURCES » MEDICAL/RX PAYROLL CONTRIBUTIONS

Hypertherm offers two Medical plan options through Cigna: the Open Access Plus (OAP) Plan, and the Consumer Driven Health Plan (CDHP) with Health Reimbursement Account (HRA). Both plans allow you to see any provider you choose, but offer a higher level of coverage when you see providers in the plan's network. Both plans also cover in-network preventive care in full, and cover prescription drugs with flat copays.

Note: Deductibles and Out-of-Pocket maximums are based on the number of family members covered on the plan. Payroll contribution rates (your per-pay cost for the plan) are based on four tiers: Associate, Associate + Spouse, Associate + Child(ren), and Family. [Click here](#) to view payroll contributions.

2017	Open Access Plus Plan		Consumer Driven Health Plan	
Annual Deductible* (does not include copayments)	\$500/person <i>*Up to max of 3x deductible</i>		\$2,000/person <i>*Up to max of 3x deductible</i>	
Health Reimbursement Account <i>Funded by Hypertherm</i>	N/A		Under \$65K \$500/person <i>Up to 3x</i>	Over \$65K \$250/person <i>Up to 3x</i>
Coinsurance (what you pay after you meet the deductible)	15% (in-network) 35% (out of network)		0% (in-network) 20% (out of network)	
Annual Out-of-pocket Maximum* (includes deductibles, copays, coinsurance, and prescription drugs)	Under \$65K \$2,000/person <i>*Up to max of 3x</i>	Over \$65K \$3,000/person <i>*Up to max of 3x</i>	\$3,000/person <i>Up to max of 3x</i>	
Office Visits	\$20 copay (PCP) \$35 copay (specialist)		100% covered (in-network) after deductible	
Emergency Room	\$100 copay (waived if admitted)		100% covered (in-network) after deductible	
Prescription Drugs	Retail (1 month)	Mail Order/90 Now (3 months)	Retail (1 month)	Mail Order/90 Now (3 months)
Generic	\$10	\$20	\$10	\$20
Brand Preferred	\$30	\$60	\$30	\$60
Brand Non-Preferred	\$45	\$90	\$45	\$90

***More about Deductibles and Out-of-Pocket Maximums:**

- Any one covered family member will never need to satisfy more than the per-person deductible before the plan begins to pay coinsurance for that member.
- Once any combination of covered family members meets the total Deductible (capped at a maximum of 3 times the per-person Deductible), the plan will pay coinsurance for all family members.
- Any one covered family member will never need to satisfy more than the per-person Out-of-Pocket Maximum before the plan pays 100% of eligible expenses for that member.
- Once any combination of covered family members meets the total Out-of-Pocket Maximum (capped at a maximum of 3 times the per-person Out-of-Pocket Maximum), the plan will pay 100% of eligible expenses for all family members.



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More on the CDHP with HRA

If you enroll in the Consumer Driven Health Plan, your coverage will include an HRA account. Hypertherm puts money into this account for you at the following levels:

	Under \$65,000	Over \$65,000
Single (Associate only)	\$500	\$250
Dual (Associate + Spouse or Associate + 1 Child)	\$1,000	\$500
Family (Associate + Children or Family)	\$1,500	\$750

When you go to the doctor or have any other medical expense that applies toward the plan deductible, the cost will be paid directly from your HRA, as long as funds are available. You can review your HRA balance and any claims paid from your HRA at www.myCigna.com.

After the funds in your HRA are used up, you pay the remaining amount of the deductible. If any funds remain in the account at the end of the year, they do not roll over.

Note: If you participate in the Health Care Flexible Spending Account (FSA), you can use pre-tax dollars from your FSA to pay for expenses after the HRA is exhausted. You can also use the FSA for prescription drug, dental and vision expenses. These expenses are NOT eligible to be paid from the HRA. **See Flexible Spending Accounts** for more information.

How the CDHP and HRA Work Together

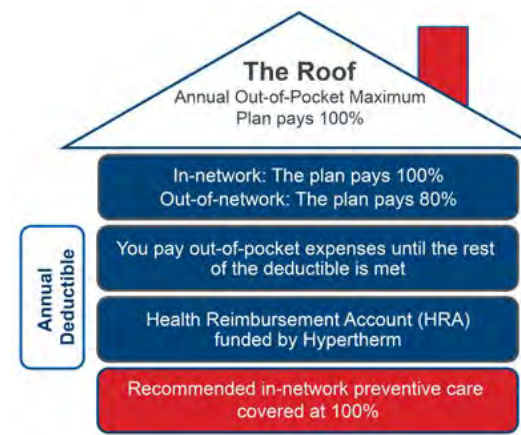
One way to understand how the CDHP works is to think of it like a house. At the foundation, the plan pays 100% for in-network preventive care.

On the first floor, the HRA - funded by Hypertherm - will pay for your non-preventive medical care. This includes services that counts toward the plan deductible. The amount and type of medical services you and your family receive determines how long the HRA dollars last, which is why it pays to research your treatment options and be a good consumer of health care services.

Once you use up the amount in your HRA, you move to the second floor, where you pay for the medical expenses you incur until you reach the annual deductible amount.

Once you've exhausted the HRA and met the deductible, you move to the third floor, where you and the plan share the cost of your medical services through coinsurance. When you stay in the plan's network, the plan pays 100% of your expenses. If you go out of network, the plan only pays 80%.

The roof provides protection by limiting the amount you pay out of pocket for both in-network and out-of-network medical services in any year. Once you reach the maximum, the plan pays 100% of all eligible medical expenses for the rest of the year.



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Prescription Drug Benefits

The OAP and Consumer Driven Health Plans cover prescription drugs with flat copays. When they are available, generic prescriptions will be dispensed through retail or mail order pharmacies.

Note: If your physician indicates the prescription is “Dispense as Written (DAW)”, you will be responsible for the brand-name copay plus the difference in cost.

In addition, maintenance medications are typically dispensed from Cigna’s mail order pharmacy, which provides a three-month supply with two copays (vs. one month supply from a retail pharmacy). In order to manage costs as effectively as possible, specialty medications are required to go through Cigna’s mail order program.

Maintenance Medications: 90 Now

The Cigna 90 Now Program gives you more choice and convenience when filling maintenance medications (those you take for more than 90 days).

- Choose to fill a 30 or 90-day supply at any retail pharmacy in the 90 Now network OR Cigna Home Delivery Pharmacy.
- Some of the major retail pharmacies in the 90 Now network include CVS, Walmart, Walgreens, RiteAid, K-Mart, Price Chopper, and Target. For a full list of participating pharmacies, go to www.cigna.com/Rx90network.

Prescription Step Therapy

A prior authorization will be required for the following common medical conditions:

- High blood pressure
- Cholesterol lowering
- Heartburn/ulcer
- Bladder problems
- Osteoporosis
- Sleep disorders
- Allergy
- Depression
- Skin conditions
- Mental health
- Non-narcotic pain relievers
- ADD/ADHD
- Asthma
- Narcotic pain reliever

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Advanced Radiology and Cigna Health Resources

US Imaging

US Imaging is a VIP appointment-scheduling program to help you schedule your doctor-prescribed MRI, CT, and PET scans. They'll arrange your appointment for you at a high-quality, preferred, in-network facility at your convenience.

When you use the US Imaging service, your tests are covered at 100% with no deductible or coinsurance. If you do not use US Imaging, your tests may be subject to the deductible and coinsurance.

Contact US Imaging at:

877.874.6385

www.usimagingnetwork.com

Submit claims to:

P.O. Box 21624

Eagan, MN 55121

Cigna Health Resources

Cigna: Your Health First

Whether you need help managing a chronic condition, choosing the right treatment or understanding different medications, you can turn to Cigna: Your Health First by calling 855-246-1873.

24-Hour Health Information Line

Help from Cigna is always available—day or night—for personal and confidential information. You can speak directly with a nurse about your current health situation and the type of care you need. You can also listen to automated information on a wide range of health related topics. To access the 24-hour Health Information Line, call the number on your Cigna ID card.

MD Live Telemedicine

MDLive offers virtual visits with licensed doctors for a low rate. An MDLive physician will evaluate and treat your symptoms over the phone or internet (if you have a camera on your computer). Use MDLive for common, non-emergency medical issues. To register, visit MDLIVEforCigna.com or call 1-888-726-3171.

Cigna Lifestyle Management Programs

If you need stress management, weight management and tobacco cessation support, you have the option to participate—over the phone or online—in one of Cigna's lifestyle management programs. Visit www.mycigna.com or call the number on your Cigna ID card to learn more.

Behavioral Health Support

Behavioral health services are available and covered for a variety of mental health and substance abuse problems. If you have questions about your coverage, just call the number on your Cigna ID card to speak with a Cigna representative who can explain your coverage and help you access the kind of care you need.

Healthy Pregnancy, Healthy Babies

While most women have healthy, uncomplicated pregnancies, others may need specialized support to deliver healthy babies. The Cigna Healthy Pregnancies, Healthy Babies program can give women the support they need to have healthier pregnancies and deliveries. For more information, call 1-800-615-2906.



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Medical Plan Payroll Contributions



Tier 1 < \$40,000	MEDICAL PLANS	
	OAP	CDHP
Associate	\$50.83	\$26.86
Associate + Spouse	\$111.83	\$59.09
Associate + Children	\$97.85	\$51.70
Family	\$176.86	\$92.07

Tier 2 \$40,000 to \$64,999	MEDICAL PLANS	
	OAP	CDHP
Associate	\$56.85	\$30.70
Associate + Spouse	\$125.07	\$67.54
Associate + Children	\$109.43	\$59.10
Family	\$197.80	\$105.15

Tier 3 \$65,000 to \$89,999	MEDICAL PLANS	
	OAP	CDHP
Associate	\$62.84	\$34.54
Associate + Spouse	\$138.24	\$75.99
Associate + Children	\$120.96	\$66.49
Family	\$218.64	\$118.30

Tier 4 \$90,000 to \$114,999	MEDICAL PLANS	
	OAP	CDHP
Associate	\$68.80	\$38.36
Associate + Spouse	\$151.35	\$84.48
Associate + Children	\$132.43	\$73.92
Family	\$239.38	\$131.45

Tier 5 > \$115,000	MEDICAL PLANS	
	OAP	CDHP
Associate	\$77.77	\$44.12
Associate + Spouse	\$171.08	\$97.06
Associate + Children	\$149.70	\$84.93
Family	\$270.58	\$151.18

For your payroll contributions for Dental and Vision coverage, [click here](#).

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Dental

» DENTAL AND VISION PAYROLL CONTRIBUTIONS

Hypertherm offers two Dental plan options through Northeast Delta Dental (NE Delta).

2017	High Plan*	Low Plan
Network	PPO plus Premier	PPO plus Premier
Calendar Year Deductible	\$50 per person \$100 per family	\$50 per person \$100 per family
Calendar Year Maximum	\$1,500 per person	\$1,200 per person
Diagnostic/Preventive	100% covered	100% covered
Basic Services	80% covered	60% covered
Major Services	50% covered	30% covered
Orthodontics Adults and Children	50% covered \$2,000 Lifetime Maximum	No coverage
Rollover Benefit*	\$250	Not available

*If you enroll in the High Plan, you may accumulate \$250 per year in additional benefits that you may use toward future coverage. To qualify, NE Delta must have paid a claim for either an oral exam or a cleaning during the calendar year, plus your paid claims must not exceed \$500 during the calendar year.

Health through Oral Wellness (HOW)

Our dental plans include the Delta Dental HOW Program, designed to screen for oral disease and provide additional preventive services to members who are at risk, at no cost. These enhanced benefits include:

Oral Health Condition	Caries (Tooth Decay)	Periodontal (Gum) Disease
Benefits (frequency varies)	Caries Susceptibility Test Child or Adult Cleaning Fluoride Varnish or Topical Fluoride Nutritional Counseling or Oral Hygiene Instruction Sealants (children and adults)	Adult Cleaning Nutritional Counseling or Tobacco Cessation Counseling or Oral Hygiene Instruction Full Mouth Debridement Periodontal Maintenance

Members can register for HOW at www.HealthThroughOralWellness.com to receive information about the oral health topics of their choosing.

Reminder!

If you change from the High Plan to the Low Plan, you will not be able to elect the High Plan again for two years.
If you cancel or waive dental coverage and wish to re-elect it, you must enroll in the Low Plan for at least one year.

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Vision

» DENTAL AND VISION PAYROLL CONTRIBUTIONS

Hypertherm offers vision coverage through EyeMed. Vision coverage is bundled with dental coverage.

	In-Network
Exam (once every 12 months)	\$10 copay
Frames (once every 24 months)	No copay (\$130 allowance, 20% off balance over \$130)
Standard Plastic Lenses (once every 12 months)	\$20 copay
Other Lens Options/Network Discounts (Associate Pays)	
UV Coating	\$15
Tint (solid and gradient)	\$15
Scratch Resistance	\$15
Polycarbonate	\$40
Progressive (add-on to bifocal)	\$85 plus 80% of charge, less \$120 allowance
Anti-reflective	\$45
Contact Lenses (in addition to eyeglass lenses)	
Conventional	No copay, \$105 allowance, 15% off balance over \$105
Disposable	No copay, \$105 allowance, benefit covers balance over \$105
Laser Vision Correction	15% off retail, or 5% off promotional price form U.S. Laser Network

Note: Please remember to confirm that your provider is in EyeMed's network prior to scheduling your appointment.



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Dental/Vision Payroll Contributions



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Tier 1 < \$40,000	Dental High Plan & Vision	Dental Low Plan & Vision
Associate	\$4.27	\$3.09
Associate + Spouse	\$9.36	\$6.78
Associate + Children	\$8.94	\$6.48
Family	\$14.89	\$10.80

Tier 2 \$40,000 to \$64,999	Dental High Plan & Vision	Dental Low Plan & Vision
Associate	\$4.75	\$3.43
Associate + Spouse	\$10.43	\$7.56
Associate + Children	\$9.96	\$7.22
Family	\$16.60	\$12.04

Tier 3 \$65,000 to \$89,999	Dental High Plan & Vision	Dental Low Plan & Vision
Associate	\$5.24	\$3.79
Associate + Spouse	\$11.50	\$8.34
Associate + Children	\$10.98	\$7.96
Family	\$18.31	\$13.27

Tier 4 \$90,000 to \$114,999	Dental High Plan & Vision	Dental Low Plan & Vision
Associate	\$5.73	\$4.14
Associate + Spouse	\$12.57	\$9.12
Associate + Children	\$12.00	\$8.70
Family	\$20.01	\$14.51

Tier 5 > \$115,000	Dental High Plan & Vision	Dental Low Plan & Vision
Associate	\$6.46	\$4.67
Associate + Spouse	\$14.18	\$10.28
Associate + Children	\$13.54	\$9.81
Family	\$22.56	\$16.35

For your payroll contributions for
Medical coverage, [click here](#).

Hypertherm Associate Wellness Center

Hypertherm offers you primary care and urgent care coverage through The Hypertherm Associate Wellness Center (HAWC). The HAWC is aimed at providing you with the support you need to live and stay well, while keeping medical costs down.

Primary Care

Whether you're looking for preventive care, help managing a chronic disease, or just your annual physical, you can receive primary care support through the HAWC. Services include:

- Free on-site office visits at Hypertherm
- Preventive care, such as health screenings and immunizations
- Chronic disease management for asthma, high blood pressure, cholesterol, diabetes and heart disease.
- Management of acute conditions
- Physicals
- Long- and short-term medication
- Ordering of labs and testing as needed
- Completion of paperwork for FMLA and disability

Please note: Primary care participants must also be enrolled in one of Hypertherm's medical plans.

Wellness Rewards awarded quarterly based on Virgin Pulse Status, up to \$800 per year:

- Level I: \$35
- Level II: \$45
- Level III: \$55
- Level IV: \$65

Urgent Care

The HAWC provides the following services to all Hypertherm Associates:

- Assessment and treatment of urgent care needs, like cold symptoms, insect bites/rashes, and infections.
- Lifestyle coaching on topics including: Tobacco cessation, Nutrition, Rashes, Sprains/strains, Pain, Weight management, Exercise and Sleep
- Biometric screening for weight, blood sugar, blood pressure, cholesterol and body fat analysis
- Prevention, assessment and treatment of work related injuries
- Flu, Tetanus and Hepatitis shots
- DOT Exams
- Assess: "Can I work today?"

Staff

- Dr. Dan O'Donnell, MD
- Jean Strawbridge, PA-C
- Elizabeth Avicolli, RN
- Chelsea Newton, CMA

Appointments

Appointments are required to see a provider. Walk-ins are welcome to see the nurse. To schedule an appointment:

- Call x1735
- From outside Hypertherm, call 603-643-3441, x1735 or 1-800-643-0030, x1735

Monday	Tuesday	Wednesday	Thursday	Friday
71HTR 7:30 a.m.-5:00 p.m.	15GHR 7:00 a.m. - 4:30 p.m.	71HTR 7:30 a.m. - 4:00 p.m.	15 GHR 6:00 a.m. - 4:00 p.m.	71HTR 7:30 a.m. - 5:00 p.m.
Nurse 7:00 a.m. - 5:30 p.m.	Nurse 7:00 a.m. - 5:30 p.m.	15GHR 7:00 a.m. - 5:30 p.m. (Nurse only)	Provider 6:00 a.m. - 2:30 p.m.	Nurse 7:00 a.m. - 5:30 p.m.
Nurse walk-ins welcome 3:30 p.m. - 5:30 p.m.		Nurse walk-ins welcome (15GHR)		



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Life and Accidental Death & Dismemberment Benefits

» LIFE AND AD&D PAYROLL CONTRIBUTIONS

Hypertherm offers you Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance through the Reliance Standard Life Insurance Company. Life Insurance provides financial protection in the event of your death. AD&D Insurance provides an additional level of protection in the event of accidental death or loss of limb, sight, speech or hearing.

Basic Life Insurance

Hypertherm provides Basic Life Insurance to all Associates equal to: one times your annual earnings, up to a maximum of \$300,000. Benefits reduce at age 65 to 65% and at age 70 to 50% of the original benefit amount. Conversion and portability options are available.

Supplemental Life Insurance

Associates have the option to purchase additional life insurance for themselves in increments of: 1x, 2x, 3x, 4x or 5x annual earnings, up to a maximum of \$700,000. Each year you may increase your election by one level. If you elect more than one level, you will be required to submit Evidence of Insurability (EOI) as proof of good health.

Dependent Life Insurance

Associates may elect life insurance for their spouses and dependent child(ren):

- Spouses: Increments of \$10,000 up to \$100,000; no EOI is required up to \$80,000.
- Children: Increments of \$5,000 up to \$15,000; no EOI required.

Accidental Death & Dismemberment (AD&D) Insurance

AD&D coverage is an inexpensive way to provide additional financial protection to both you and your family in the event that an accident takes your life or leaves you handicapped. Coverage is available in units of \$10,000 up to \$500,000 (not to exceed 10x earnings for amounts over \$150,000)

You may also elect to provide coverage on your spouse and dependent child(ren).

- Spouse with no children: 50% of Associate coverage amount
- Spouse with children: 40% of Associate coverage amount
- Children who have a spouse: 10% of Associate coverage amount
- Children who do not have a spouse: 15% of Associate coverage amount

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Life and Accidental Death & Dismemberment Benefits



Life and AD&D Payroll Contributions

Supplement Life Insurance Monthly Rates		Dependent Life Insurance Monthly Rates	
Per \$1,000 of coverage		Per \$1,000 of coverage	
Under age 30	\$0.04	Spouse - \$10,000	\$0.15
30-34	\$0.05	Spouse - \$20,000	\$0.15
35-39	\$0.07	Spouse - \$30,000	\$0.15
40-44	\$0.10	Spouse - \$40,000	\$0.15
45-49	\$0.15	Spouse - \$50,000	\$0.16
50-54	\$0.23	Spouse - \$60,000	\$0.20
55-59	\$0.43	Spouse - \$80,000	\$0.20
60-64	\$0.66	Spouse - \$100,000*	\$0.20
65-69	\$1.08	Dependent Child - \$5,000	\$0.10
70-74	\$1.91	Dependent Child - \$10,000	\$0.10
75+	\$2.06	Dependent Child - \$15,000	\$0.10

*Evidence of Insurability (EOI) required. EOI is a statement of medical history and related information, which the insurance carrier will use to determine whether an applicant will be approved for coverage.

Upon your birthday when reaching the next age bracket, or a pay rate change, your rate for supplemental life insurance coverage will increase in your next paycheck.

AD&D Monthly Rates	
Per \$1,000 of coverage	
AD&D Single Rate	\$0.034
AD&D Family Rate	\$0.045

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Disability Benefits

Short-Term and Long-Term Disability Plans can provide important income protection in the event that you become disabled due to a non-work related illness or injury. That's why Hypertherm provides eligible Associates with disability coverage, at no cost to you, through the Reliance Standard Life Insurance Company to help ensure your financial protection.

Short-Term Disability

Hypertherm provides tax-free short-term disability coverage to all Associates. There is a seven-day waiting period and the benefits payable are 60% of your weekly earnings for up to a maximum of 26 weeks.

Long-Term Disability

Hypertherm provides tax-free long-term disability coverage to all Associates. There is a 180-day waiting period and the benefits payable are 60% of your monthly earnings up to a monthly maximum of \$15,000. Benefits are payable to age 65 or beyond depending upon age at disability.

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Flexible Spending Accounts

There are two types of Flexible Spending Accounts (FSAs) – Health Care and Dependent Care. FSAs allow you to set aside money on a pre-tax basis, and pay yourself back for eligible expenses

Health Care FSA

The Health Care FSA allows you to use tax-free money to pay for your annual deductible, coinsurance, co-pays, prescription drugs, and other medical, vision and dental expenses not covered by your benefit plans. Your full election amount is available on the first day of the plan year.

You may deposit up to \$2,550 into the Health Care FSA for 2017. You have until March 31, 2018 to file claims for reimbursement from your 2017 FSA. Plus, you are able to roll over up to \$500 of your 2017 Health Care FSA funds into 2018.

Dependent Care FSA

This account helps you pay for eligible childcare or adult day care with tax-free dollars. Your funds accumulate through payroll deductions. You may contribute up to \$2,500 per year (if you are married and filing a separate income tax return) or \$5,000 per year (if you are single, or married and filing a joint income tax return) to a Dependent Care FSA.

You have until March 15, 2018 to incur and until March 31, 2018 to file claims for reimbursement from your 2017 FSA.

Your Reimbursement Options

The FSA Card

It may look like a typical debit or credit card, but the FSA card is a special benefits card pre-loaded with your full annual Health Care FSA election amount. You use the card to pay for IRS qualified expenses directly at the point of sale or when paying a bill.

If you are a new enrollee in the FSA for 2017, you will receive a debit card in the mail. If you currently have an FSA, you will continue to use your existing debit card until the expiration date listed on front of the card.

Electronic or Paper Reimbursement Methods

Reimbursements are made payable to you, either by paper check or direct deposit, and take about three to five days of turnaround time. You may submit documentation online at www.benstrat.com, through the Benstrat mobile app, or you may complete a paper claim form via fax, secure email, or mail.

Associate Assistance Program



Hypertherm offers an Associate Assistance Program through Ulliance at no cost to you. This program features 24/7 confidential counseling and referral services, as well as other resources to help you, and your family members, improve your overall quality of life. That includes care giving, stress, depression, work, addiction and more.

You can receive support in the following areas:

- Family and children problems
- Marital/relationship conflicts
- Stress or other emotional difficulties
- Grief and loss issues
- Alcohol or other drug use

Plus, you can take advantage of referral resources if you need support with:

- Legal issues
- Financial concerns
- Elder care referrals
- Childcare resources

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- » LEGAL INSURANCE » ACCIDENT AND CRITICAL ILLNESS INSURANCE
- » LONG-TERM CARE INSURANCE » PET INSURANCE

Hypertherm offers you the choice to purchase several voluntary benefits at discounted or group rates. These plans can supplement your other health and financial benefits to provide comprehensive protection for you and your family members. For more information on each voluntary benefit and your costs, click the links above.

Legal Insurance

Finding the right type of attorney when you need one can be a stressful task. That's why Hypertherm offers you voluntary legal coverage through LegalEase.

Benefits include:

- Consultation Services
- Consumer Matters
- Estate Planning
- Residential Matters
- Financial Matters
- Civil Litigation Defense
- Family Matters
- Criminal Defense
- Elder Law
- Mail order or internet purchase dispute
- Bank fee dispute
- First-time vehicle buyer
- Vehicle repair and lemon law litigation
- Cell phone contract dispute contract review and representation
- Warranty dispute contract review and representation
- Tenant Security Deposit dispute
- Construction Defect Dispute
- Neighbor Dispute

If you enroll in the base legal plan, you also have the option to enroll in an optional program: InfoArmor Identity Theft Monitoring. Benefits include:

- SNAPD2.0 Identity Monitoring
- Internet Surveillance
- Digital Identity
- Wallet Armor
- Privacy Advocate Remediation
- Identity MD
- \$25,000 ID Theft Insurance Policy
- Solicitation Reduction

Payroll Contribution Rates

Base Plan: \$8.27 + (optional) InfoArmor Rate: \$4.38 = Total Biweekly Rate: \$12.65



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Accident Insurance

Accident Insurance is designed to pay you benefits if you have an on- or off-the-job accidental injury, such as a fracture, burn, dislocation, laceration and even death. Hypertherm offers you accident coverage through Colonial Life. This financial safety net is available to help you cover your out-of-pocket expenses associated with an accidental injury, and help protect your savings.



What's Covered

Ambulance	\$100 per trip	Concussion	\$100
Air Ambulance	\$500 per trip	Lacerations (based on size)	\$25 to \$400
Emergency Room	\$150 per accident	Emergency Dental Work	\$50 to \$150
Initial Doctor's Office Visit	\$50 per accident	Ruptured Disc	\$400
Burn (based on size and degree)	\$750 to \$10,000	Eye Injury	\$200
Torn Knee Cartilage	\$500	Tendon/Ligament/Rotator Cuff	\$400 to \$600

Critical Illness

Critical Illness Insurance can help you safeguard your finances by providing a payment if you, or a covered family member, suffers from a covered condition. If you elect coverage through Colonial Life, you'll receive a lump sum benefit of up to \$50,000 to help with the out-of-pocket medical and non-medical expenses.

What's Covered:

- Heart Attack
- Severe Stroke
- Major Organ Failure
- End Stage Renal (Kidney) Failure
- Permanent Paralysis due to a Covered Accident
- Coma
- Blindness
- Occupational Infectious HIV or Occupational
- Infectious Hepatitis B, C or D

To Enroll in Accident and Critical Illness Insurance

To enroll for Accident and/or Critical Illness Insurance, please see Human Resources. You are eligible to enroll the first day of the quarter following 30 days of employment.

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Long-Term Care Insurance

Long-term care (LTC) insurance provides ongoing financial support when dealing with the high cost of nursing homes and assisted living facilities as well as home care provider expenses.

Hypertherm offers Associate coverage as well as the option to elect additional long-term care insurance for yourself and eligible family members, including spouses, eligible domestic partners and extended family members (parents, parents-in-law, grandparents and grandparents-in-law).



Type of Coverage	Benefit
Associate Coverage	<ul style="list-style-type: none">• \$1,000 monthly long-term care facility benefit• 60% of LTC benefit for assisted living facility• 50% of LTC benefit for professional home care services <p>Facility benefit duration: 3 years Lifetime maximum amount: \$36,000</p>
Additional Coverage Options	
Associate	<ul style="list-style-type: none">• \$2,000-\$6,000 (increments of \$1,000) monthly LTC facility benefit• 60% of LTC benefit for assisted living facility• 50% of LTC benefit for professional home care services
Family	<ul style="list-style-type: none">• \$1,000-\$6,000 (increments of \$1,000) monthly LTC facility benefit• 60% of LTC benefit for assisted living facility• 50% of LTC benefit for professional home care services

To Purchase Additional Long-Term Care Insurance

Contact Human Resources.

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Pet Insurance

Pet Insurance offers financial protection to help you care for your dogs, cats, birds, ferrets, reptiles and pocket pets as best you can. Coverage options range from accident, illness, hereditary problems and preventive care, depending on what plan you choose.

Coverage Option	Benefits
Major Medical Plan <i>(Choose from four annual deductible options: \$100, \$250, \$500, \$1000)</i>	<ul style="list-style-type: none">• Accident, illness and disease coverage for all purebreds and mixed breed dogs and cats• Receive hereditary coverage after you've had the policy for one year: \$250 for diagnosis or medical treatment; \$500 for surgery• \$14,000 maximum annual payout
Medical Plan <i>(Choose from four annual deductible options: \$100, \$250, \$500, \$1000)</i>	<ul style="list-style-type: none">• Benefits are half of the Major Medical Plan listed above• No hereditary coverage available• 50% of LTC benefit for professional home care services
Voluntary Pet Insurance Injury Plan	<ul style="list-style-type: none">• Limited coverage for common pet accidents, broken bones, wounds and poisonings• No age restriction• \$250 annual deductible• \$14,000 maximum annual payout
Feline Select Plan	<ul style="list-style-type: none">• Exclusively for cats• Annual benefit of \$600 for each of the 15 most common covered conditions (see contract for details)• No deductible or benefit schedule• \$9,000 maximum annual payout
Voluntary Pet Insurance: Avian & Exotic	<ul style="list-style-type: none">• Medical coverage for birds, rabbits, ferrets, reptiles and other exotic pets
Voluntary Pet Insurance: CareGuard	<ul style="list-style-type: none">• Routine care that may be added to any of the pet medical plans• Reimbursements provided for preventive treatments, including two wellness exams, flea and/ or heartworm preventive medications, vaccinations, dental cleaning or spay/neuter procedures, blood screening and more.

Contact 877-PETS-VPI (877-738-7874) or go to www.petinsurance.com/affiliates/hypertherm.

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To support your physical, mental and financial health—and to help you achieve the work-life balance you deserve—Hypertherm offers these additional benefits.

	Benefits
Time Off Earned Time	Associates begin to accrue time off as of date of hire. Earned Time Off (ETO) is available for vacations, illness or other personal reasons. Associates can accumulate up to 400 hours.
Community Service Time	Hypertherm is committed to making a difference in the community through philanthropic activities. Associates are eligible to use up to 32 paid hours for volunteering.
Holidays	10 paid scheduled or floating holidays.
Commuting Benefits	<ul style="list-style-type: none"> • Incentives paid per carpooling day to the driver and passenger of a carpool of one or more commuting passenger. • Free tokens for taking the Current bus to or from work. • Claremont commuter vanpools, 2nd and 3rd shifts. • \$5 per day or \$2.50 per one-way trip for walking or riding a bicycle to work. • \$300 reimbursement for the purchase or lease of a new or used vehicle with a greenercars.org rating of 48 or higher, which will be the Associate's primary means of commuting throughout the year. • There is an online portal for tracking commuting data for reimbursement.
Education	Associates are eligible for Degree Program assistance (dependent on documented criteria) after one year of employment.
Adoption Assistance Program	Hypertherm provides eligible Associates with adoption benefits, including financial reimbursement, paid time off, adoption leave of absence, and resource and referral services.
Maternity Leave	Hypertherm provides maternity leave at 100% of salary for six (6) weeks. This maternity leave runs concurrently with short-term disability.
Paternity Leave	Five days paid time off.
Bereavement	If there is a death in your immediate family, you may arrange for up to five days off with pay.
Retirement Savings Plan - 401(k)	Hypertherm matching contribution of 25% (on up to 6% of Associate's compensation).
Hypertherm Associate Stock Ownership Plan (HSOP)	<p>The HSOP is designed as a retirement program, which means that your stock or cash (if in an alternative investment) will be distributed in the year following valuation coinciding with the year of normal retirement at age 65, death or disability.</p> <p>If you leave Hypertherm for any other reason, distribution will be in accordance with the Summary Plan Description.</p>
Profit Sharing	<ul style="list-style-type: none"> • Eligible if hired on or before Monday, July 5, 2017. • Determined annually based on Hypertherm's profitability. • Last 5 years average payment = 21% of base pay.



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	Provider	Contact Information
General Benefit Questions	Hypertherm Benefits Team	Lisa LaBombard - 603-643-3441, ext. 2124 Rich Becker - 603-643-3441, ext. 1603 Rusty Fowler - 603-643-3441, ext. 1464
Associate Assistance Program	Ulliance	888-333-6269 www.ulliance.com/eap
Dental	Northeast Delta Dental	Customer Service: 800-832-5700 www.nedelta.com
FSA	Benefit Strategies LLC	Phone: 603-647-4666 Fax: 603-647-4668 www.BenStrat.com Email: info@benstrat.com
Life and Disability Insurance	Reliance Standard Life Insurance Company Matrix Absence Management	800-351-7500 866-533-3438 www.RelianceStandard.com www.MatrixeServices.com
Long-Term Care Insurance	UNUM Group	866-679-3054 www.unum.com
Medical/Prescription Drug	Cigna	Member Services: 800-244-6224 Health Advocate: 855-246-1873 Home Delivery Pharmacy: 800-285-4812 www.myCigna.com
Vision	EyeMed	Customer Service: 888-581-3648 www.eyemedvisioncare.com
Voluntary Accident and Critical Illness	Colonial Life & Accident Insurance Company	800-325-4368 www.coloniallife.com
Voluntary Legal Insurance	LegalEase LegalGUARD	800-248-9000 www.legaleaseplan.com
Voluntary Pet Insurance	Veterinary Pet Insurance	877-PETS-VPI (877-738-7874) www.petinsurance.com/affiliates/hypertherm
Wellness	Hypertherm Associate Wellness Center	Phone: 603-643-3441 ext. 1735 Email: WellnessCenter@Hypertherm.com

The official plan documents legally govern the administration of the plans described in this guide. If there is any difference between the information in this guide and the information in the official plan documents, decisions will be based on the plan documents. Benefits are provided at the discretion of the Company and do not create a contract of employment. The Company reserves the right to modify, suspend, revise and/or terminate any or all of the plans at any time and for any reason.

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