



2022 Ancillary Benefit Offerings

Contract Employees

Dependent Care FSA
MetLife Legal Services
Veterinary Pet Insurance
Employee Discount Program
Commuter Transit
Identity Theft Protection—**NEW!**

Aleron *sdi*

 **ACARA**

 **Broadleaf**

 **Lume**

 **TalentRise**

 **Viaduct**

Ancillary Benefits Overview

Benefit Plan	Benefits Effective	Can I Enroll or Cancel Mid-Year?
Dependent Care Flexible Spending Account (DCFSA)	First of the month following 60 days of employment	Generally no unless you have a qualifying family event as described in your Summary Plan Description.
Legal Services	First of the month following 60 days of employment	New employees may enroll or if you have a qualifying family event. You must wait until open enrollment to opt out of the plan.
Pet Insurance	Hired between the first and 15th of the month—first of next month. Hired between 16th and end of the month—skip a month, then first of the following month.	Yes.
Commuter (Transit Only)	First of the month following 60 days of employment	Yes. You will forfeit any money in your account upon termination.
Identity Theft Protection	First of the month following 60 days of employment	No.

Deduction frequency based on how you are paid:

Benefit Plan	Paid Biweekly*
Dependent Care Flexible Spending Account* (DCFSA)	Biweekly
Legal Services	1x per month
Pet Insurance	Biweekly
Commuter Transit	Biweekly
Identity Theft Protection	Biweekly

*Benefits through payroll deduction listed above will make up automatically for any missed deductions (e.g., it will make up the amount missed on the next paycheck).

Questions?

CONTACT THE BENEFITS DEPARTMENT:

1-800-568-8310

FAX: 716-817-5253

benefitsdepartment@aleroninc.com

or

benefitsdepartment@sdintl.com

Dependent Care Flexible Spending Account (DCFSA)



A Dependent Care Flexible Spending Account (DCFSA) is a pre-tax benefit account used to pay for dependent care services while you are at work.

The expenses must be “work-related,” which means that the expenses must be incurred while you (or your spouse) are working or looking for work. For example, if both you and your spouse work full time and you pay for after-school care for your kids, that is an eligible “work-related” expense. Please note: unpaid and nominal paid volunteer work does not qualify as “work.”

Contributions

You determine each year how much money you want to contribute to a DCFSA through salary reduction up to a maximum set by the Internal Revenue Service (IRS). The money you contribute is not subject to federal and state payroll taxes (except for New Jersey and Puerto Rico), so you end up paying less in taxes and taking home more of your paycheck.

You may only change your election during the plan year if you experience a “life status event” as described in your Summary Plan Description. Please keep in mind that you can’t “double-dip” expenses, which means that expenses reimbursed under your DCFSA can’t be reimbursed under your spouse’s DCFSA and vice versa.

Expenses and Reimbursements

You will be reimbursed for incurred dependent care expenses up to the total amount of money credited to your account. For example, if you elect to contribute \$1,200 for the year (\$100 per month) and incur an expense of \$500 in the first month of the plan year, you will be reimbursed \$100 when you submit your claim. The rest of your claim will be held until your account is funded. Then you will be reimbursed for the remainder of the claim.

You will be reimbursed for dependent care expenses incurred once your dependent care benefit becomes effective. The date an expense is incurred is the date you (or your family member) received the dependent care service. The date you are billed for a dependent care service or the date you paid for a dependent care service is not the date an expense is incurred.

WHY YOU NEED IT

Save an average of 30% on preschool, summer day camp, before/after school programs, child or elder daycare, and more.

Reduce your overall tax burden—funds are withdrawn from your paycheck for deposit into your DCFSA before taxes are deducted.

Convenience—Take advantage of several, no-hassle payment and reimbursement options.

Eligible Dependents

You can use your DCFSA to pay for the eligible dependent expenses of a qualifying child or relative, as defined in Internal Revenue Code 152. Generally, a qualifying child or relative is:

- A child under age 13 who resides with you and for whom you are entitled to a personal tax exemption as a dependent.
- A spouse, parents, or other tax-dependent adults who reside with you and who are physically or mentally incapable of self-care.

Dependent Care Flexible Spending Account (DCFSA) *Continued*

Dependent care contribution limits per calendar year

Minimum	\$50
Maximum may not exceed the <i>lesser</i> of:	\$5,000 (if you are married filing a joint return or you are head of a household) OR
	\$2,500 (if you are married filing separate returns)
	Your taxable compensation
	Your spouse's actual or deemed earned income (a spouse who is a full-time student or incapable of caring for himself/herself has a monthly earned income of \$250 for one dependent or \$500 for two or more dependents).

Eligible Expenses

This is not an comprehensive list. Please check with your tax professional if you have questions about whether a particular expense is eligible for reimbursement under this program.

Choosing Between a DCFSA and the Dependent Care Tax Credit

Please consult your tax advisor to determine the relative federal and state tax benefits of participating in a DCFSA versus claiming the Dependent Care Tax Credit taking into account the variables that are unique to you. You need to determine which is better, the Dependent Care Tax Credit or the DCFSA or a combination of both.

Run-out Period

The amount of time a participant has to file claims from the end of the plan year, if they remain covered, through the Plan End Date (December 31st). Your run-out period ends on March 31st each year, and after this date unused dollars are forfeited. There is a 90-day run-out period for terminated employees from your termination of employment date.

Forfeitures

The Internal Revenue Service (IRS) requires that you forfeit any money left in your DCFSA at the end of the year. Therefore, it is important for you to determine prior to the beginning of each plan year how much money you want to contribute to a DCFSA.

Eligible Expenses (Must be work-related)	NOT Eligible Expenses
Daycare center	Educational (kindergarten and higher grades)
Babysitter	Overnight camp
Nursery school	Expenses paid to a dependent child
Before/after school care	Non work-related
Summer day camp	Babysitting by your tax dependent (work-related or for other purpose)
Preschool	Field trips
Elder care	Nursing home care
Nanny	Tutoring



Keep your Receipts! It's important to keep receipts and other supporting documentation related to your DCFSA expenses and reimbursement requests. The IRS requires appropriate documentation for all DCFSA reimbursements. Reimbursement requests must include an itemized statement from the dependent care provider that includes: service dates, dependent's name, type of service amount billed, and provider's name and address. Credit card receipts, canceled checks, and balance forward statements do not meet the requirements for acceptable documentation.

MetLife Legal Services

Finding an affordable lawyer to represent you when you have trouble with Identity Theft, buying or selling your home, or even preparing your will can be a challenge.

Check out the legal service plan called MetLife Legal administered by MetLife. MetLife Legal is a legal services plan that provides legal representation for you, your spouse, and dependents at a price that won't break your budget.



Covers some of the most frequently needed personal legal matters:			
Money matters	<ul style="list-style-type: none"> Identity theft defense Personal bankruptcy Promissory notes 	<ul style="list-style-type: none"> Negotiations with creditors Tax audit representation 	<ul style="list-style-type: none"> Debt collection defense Tax collection defense
Home and real estate	<ul style="list-style-type: none"> Foreclosure Tenant negotiations Boundary and title disputes Deeds Mortgages 	<ul style="list-style-type: none"> Sale/purchase of primary and vacation homes Eviction defense Property tax assessments Zoning applications 	<ul style="list-style-type: none"> Refinancing and home equity loan of primary and vacation home Security deposit assistance
Estate planning	<ul style="list-style-type: none"> Simple wills Complex wills Revocable/Irrevocable trusts 	<ul style="list-style-type: none"> Powers of attorney (healthcare, financial, child-care, immigration) Healthcare proxies 	<ul style="list-style-type: none"> Living wills Codicils
Family and personal	<ul style="list-style-type: none"> Adoption Guardianship Conservatorship Prenuptial agreement Name change Review of ANY personal legal document 	<ul style="list-style-type: none"> Juvenile court defense including criminal matters Parental responsibility matters School hearings Demand letters 	<ul style="list-style-type: none"> Personal property issues Affidavits Garnishment defense Protection from domestic violence Review of immigration documents
Civil lawsuits	<ul style="list-style-type: none"> Civil litigation defense Disputes over consumer goods and services 	<ul style="list-style-type: none"> Small claims assistance Administrative hearings 	<ul style="list-style-type: none"> Incompetency defense Pet liabilities
Elder-care issues	<ul style="list-style-type: none"> Consultation and document review for issues related to your parents (Medicare/Medicaid) 	<ul style="list-style-type: none"> Prescription Plans Nursing home arrangements Leases Notes 	<ul style="list-style-type: none"> Deeds Wills Power of attorney
Vehicle and driving	<ul style="list-style-type: none"> Repossession Defense of traffic tickets (not DUI) 	<ul style="list-style-type: none"> Driving privileges restoration 	<ul style="list-style-type: none"> License suspension due to DUI

Note: No services will be provided for employment-related matters. Check out other exclusions before enrolling.

MetLife Legal Services *Continued*

Once enrolled, you will have access to MetLife Legal Services national network of more than 13,000 attorneys who meet established selection criteria including an out-of-network option available. With the out-of-network option the participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. Be aware that MetLife Legal Services is not responsible for legal work performed by an out-of-network attorney.

The attorneys have a minimum of eight years, with an overall average of 25 years, of experience and offer a broad array of legal services.

MetLife Legal—Covers you, your spouse, and dependents

Telephone and Office Consultations for an unlimited number of personal legal matters with an attorney of your choice

E-Services—Attorney locator, law firm e-panel, law guide, free, downloadable legal documents, financial planning, insurance and work/life resources

Once enrolled, you must wait until open enrollment to opt out of the legal plan.

MetLaw provides legal services from experienced attorneys at a **low monthly rate of \$16.50** which is paid through the convenience of automatic deductions from your paychecks.

For more information:

info.legalplans.com

Enter access code: Legal

OR call MetLife's Client Service Center, at 1-800-821-6400 Monday-Friday from 8 a.m.—7 p.m. (Eastern Time).



Veterinary Pet Insurance (VPI) Through Nationwide

You care about your pets and consider them members of your family. So whether your family includes kids with two feet or kids with four paws—or both—you know what responsibility looks like.

So why not give your pets the best health care available?

The **My Pet ProtectionSM** suite of pet insurance plans is composed of the only plans specifically designed for employees and gives you superior protection at an unbeatable price, featuring:

- 90% back on vet bills
- Exclusivity—unavailable to the general public
- One set price, regardless of the pet's age
- The best deal anywhere: an average savings of 40% over similar plans from other pet insurers
- A wellness plan option that includes spay/neuter (with wellness plan), preventive dental cleaning and more

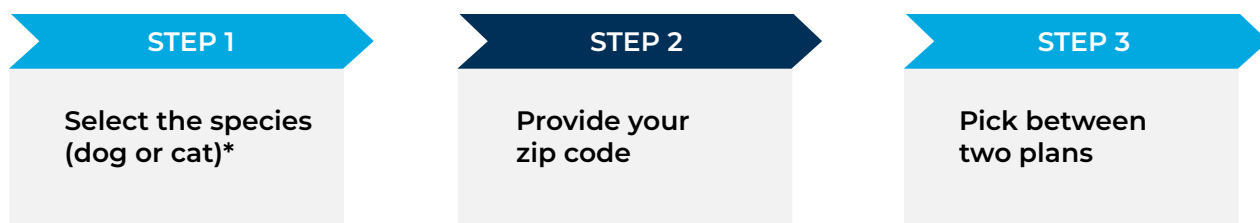


Breed and age of the dog or cat do not factor into the rate.

Sign up multiple pets with individual plans and receive a discount* for even more savings!

Please read the policy carefully making sure you are aware of any pre-existing condition clauses or exclusions.

Easy Enrollment



Get a fast, no-obligation quote today at [PetsNationwide.com](https://www.PetsNationwide.com).

*To enroll your bird, rabbit, reptile, or other exotic pet, please call 888-899-4874.

Veterinary Pet Insurance (VPI) Through Nationwide

Continued



Choose a plan that's as unique as your pet.
Get back 90% of the vet bill for these items and more.



Accidents (including poisonings and allergic reactions)	✓	✓
Injuries (including cuts, sprains, and broken bones)	✓	✓
Common illnesses (including ear infections, vomiting, and diarrhea)	✓	✓
Serious/chronic illnesses (including cancer, and diabetes)	✓	✓
Hereditary and congenital conditions	✓	✓
Surgeries and hospitalization	✓	✓
X-rays, MRIs, and CT scans	✓	✓
Prescription medications and therapeutic diets	✓	✓
Wellness exams	✓	
Preventative dental cleaning	✓	
Vaccinations	✓	
Spay/neuter	✓	
Flea and tick prevention	✓	
Heartworm testing and prevention	✓	
Routine blood tests	✓	

Just like all other pet insurers, we don't cover pre-existing conditions. However, we go above and beyond with extra features such as emergency boarding, lost pet advertising, and more. Plus, both plans have a low \$250 annual deductible and a generous \$7,500 maximum annual benefit.

To Enroll (anytime during the year):

Visit <https://poi8.petinsurance.com/benefits/aleron>.

To edit or cancel your pet insurance, please call Nationwide directly at 1-855-874-4944.

Entertainment and Other Discounts Through Ticketsatwork

If you are an active employee, you can take advantage of employee discounts from 20% to 60% off on movies, hotels, theme parks, concerts, sporting events, and more...

Check out the site for monthly deals!



A screenshot of the Ticketsatwork website homepage. At the top left, it says "Aleron Shared Resources Inc" and the "TicketsatWork" logo with the tagline "Fun With Benefits". To the right is a "Quick Find" search bar. Below this is a dark blue navigation bar with categories: "THEME PARKS & ATTRACTIONS", "HOTELS", "FLIGHTS", "RENTAL CARS", "WATER PARKS", "MOVIE TICKETS", "CHOOSE A CITY", "SHOPPING DEALS", "SHOWS & EVENTS", and "PREFERRED ACCESS™ Sports, Concerts, Major Events & More". The main content area has a "Welcome" message and "Enjoy Your Exclusive Employee Discounts". A large banner for "CELEBRATING HISPANIC HERITAGE MONTH" is displayed, with text: "Now through October 15, join us as we embrace unity through a special collection of brands, offers and events that support the Hispanic and Latinx American community." and a "VIEW DEALS" button. To the right, a section titled "Amazing Offers This Week" lists four offers: "Halloween Save up to 60% off scary-good deals", "International Products Explore International Destinations", "SeaWorld Parks Save Up To 60%", and "Six Flags® Save Up To 50% off Flight Fees Included!".

Sign up:

Visit www.ticketsatwork.com

Click "Become a Member"

Company Code: aleron2017 or SDI2017

NEW!

Identity Theft Protection Through IDShield®



A comprehensive affordable identity theft solution.

The IDShield National Plan includes the following covered services

MONITORED INFORMATION

- Mother's Maiden Name
- Investment Account Numbers
- National Provider Identifier Number
- Usernames and Passwords
- Bank Accounts
- Credit/Debit/Retail Cards
- Date of Birth
- Driver's License
- Name
- Passport Number
- Social Security Number
- And more!

MONITORING AND DETECTION

- Financial Account
- High-Risk Application
- Public Record
- Telecom
- Sex Offender
- Credit *
- Social Media
- Court & Criminal Record
- Child Monitoring (Family Plan Only)
- Internet & Dark Web
- Online Chat Rooms and Social Feed
- Payday Loan
- Local, State & Federal Database

UNLIMITED CONSULTATION

- Privacy & Reputation Mgt Consultation & Restoration
- Cyberbullying Protection
- Review/Analysis of Credit and Medical Data Reports
- Consultation on Common Trends and Scams
- Data Breach, Identity Theft and Financial Account Safeguards
- Lost/Stolen Wallet Assistance

COMPREHENSIVE IDENTITY RESTORATION

- \$1 Million Protection Policy
- Full-Service Restoration by Licensed Private Investigators
- 3B Credit Report Pre-and-Post Restoration
- Pre-Existing Identity Theft Restoration
- Unlimited Service Guarantee

ALERTS

- Financial Account Alerts
- Hard Credit Inquiry Alerts
- Customizable Social Media Alerts
- Sex Offender Alerts
- Identity & Credit Threat Alerts

GENERAL

- 24/7 Emergency Assistance
- Auto-Monitoring
- Direct Access to Licensed Private Investigators
- Mobile App
- Monthly Credit Score Tracker
- Live Member Support

Number of Lives	Plan Type	Monthly Rate (Individual/Family)
200-50,000+ benefit eligible lives	IDShield Plan with 3 Bureau Monitoring*	\$9.95/\$18.75

*3 bureau credit monitoring (Experian, Equifax and TransUnion) is available.

Commuter Transit

Aleron/SDI offers a commuter benefits program through the P&A Group.

The commuter benefits are pretax benefit accounts (100% employee paid) used to pay for public transit—including train, subway, bus, ferry, and eligible vanpool as part of your daily commute to work.

Commuter benefits are a great way to put extra money in your pocket each month and make your commute more convenient and affordable.

- Save an average of 30% on public transit as part of your daily commute to work.
- Easy to use—download a free mobile app and manage your account with your mobile device.
- Sign up at any time to start saving—and no “use it or lose it” as long as you’re employed and enrolled.

You may contribute to your account up to \$270 per month (In 2021 \$140 in Massachusetts) on a pre-tax basis to pay for transit expenses which means you end up paying less in taxes and taking home more of your paycheck.

You may also pause or cancel contributions to your account at any time. **You will forfeit any money in your account upon termination.**

You may submit claims that you incurred while employed within 90 days of termination as long as the dates of service are within your active employment dates.

Enroll and Save!
Benefit includes:

- Train
- Subway
- Bus
- Ferry
- Eligible vanpool



Note: If there are any discrepancies with this document and the plan documents or contracts with the carriers, the plan documents or contracts apply. Benefits and premiums are subject to change and can be terminated at the employer’s sole discretion.