

A summary of employee
benefits, perks
and advantages
offered by



A Subsidiary of Nippon Paint Company

Medical Insurance

Carrier: BlueCross BlueShield of Illinois
 Effective: 1/1/2015 – 12/31/2015
 Website: www.bcbsil.com
 Phone: 800.541.2762 (PPO) / 800.892.2803 (HMO)



Preferred Provider Organization (PPO) – You have the flexibility to see any doctor or visit any hospital of your choice, however, you will pay significantly less money out of your pocket if you use a doctor or hospital that is in the network. For most doctor visits and specialist visits, you simply pay a copayment at the time of service. Preventative care services are generally covered at 100%, with no cost share to you. You have a great deal of flexibility and choice with a PPO, and can manage your out-of-pocket costs by remaining in network.

Health Maintenance Organization (HMO) – When selecting an HMO, you will need to choose and register with your current carrier a Primary Care Physician (PCP) from a list of network providers. If you require a specialist, outpatient procedure, or hospitalization, your registered PCP must refer you. This ensures you remain within your HMO network. There are no out-of-network benefits with an HMO.

Choice of plan options:	HMO Group # H00503	PPO \$500 Group # P69710	PPO \$1,500 Group # 118984	PPO \$2,500 Group # 118986
Network	HMO IL <i>In-Network Benefits Only</i>	PPO	PPO	PPO
Deductible				
Individual (In-Network / Out-of-Network)	\$0	\$500 / \$1,000	\$1,500 / \$3,000	\$2,500 / \$5,000
Family (In-Network / Out-of-Network)	\$0	\$1,000 / \$2,000	\$3,000 / \$6,000	\$7,500 / \$15,000
Coinsurance				
In-Network / Out-of-Network	100%	80% / 60%	80% / 60%	80% / 60%
Out-of-Pocket Max				
Individual (In-Network / Out-of-Network)	\$1,500	\$4,500 / \$9,000	\$5,000 / \$11,000	\$5,000 / \$11,000
Family (In-Network / Out-of-Network)	\$3,000	\$9,000 / \$18,000 <i>Includes Deductible</i>	\$10,000 / \$22,000 <i>Includes Deductible</i>	\$12,700 / \$23,000 <i>Includes Deductible</i>
Physician Services (In-Network)				
Well Adult / Well Child	100%	100%	100%	100%
Physician Office Visit	\$30 Copay	\$20 Copay	\$30 Copay	\$30 Copay
Specialist	\$50 Copay	\$40 Copay	\$50 Copay	\$50 Copay
X-Rays / Lab Diagnostics	100%	Deductible then 80%	Deductible then 80%	Deductible then 80%
Inpatient Hospital Deductible				
In-Network / Out-of-Network	\$250 Copay per day for up to 5 days	\$0 / \$0	\$0 / \$0	\$0 / \$300
Emergency Room	\$150 Copay	\$100 Copay	\$150 Copay	\$150 Copay
Prescription Drugs (In-Network)				
Generic / Formulary / Non-Formulary—Formulary Specialty / Non-Formulary Specialty	\$8 / \$35 / \$75 / \$150	\$8 / \$35 / \$75 / \$150	\$8 / \$35 / \$75 / \$150	\$8 / \$35 / \$75 / \$150
BIN: 011552 PCN: ILDR				
Prescription Drug Out-of-Pocket Max				
Individual / Family	\$500 / \$1,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$500 / \$500
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Bi-Weekly Contributions: (26 paychecks)	You Pay	You Pay	You Pay	You Pay
Employee Only	\$66.49	\$63.65	\$42.54	\$16.14
Employee + 1 Dependent	\$134.28	\$128.70	\$77.92	\$35.91
Family	\$193.45	\$190.31	\$115.80	\$54.16

Dental Insurance

Carrier: MetLife
 Effective: 1/1/2015 – 12/31/2015
 Website: www.metlife.com/dental
 Phone: 800.942.0854
 Group #: 591337



Preferred Provider Organization (PPO) – You have the flexibility to use any dentist of your choice, however, you can manage your out-of-pocket costs by remaining in-network. Negotiated fees extend to all in-network services—even to non-covered services like cosmetics and adult orthodontia—and to services provided after the annual benefit maximum has been exceeded. Out-of-Network fees are based on the 90th percentile of Reasonable and Customary charges.

MetLife Vision Discount Program
 Program Code: MET2020
 Phone: 800.275.4638

Through the Dental plan, you can receive special savings on vision care through MetLife VisionAccess at no extra cost.

- » Save 25% on eyeglass frames
- » Save 20% on eye exams, lenses, lens options, and non-prescription sunglasses
- » Save 15% on laser vision correction

Choice of plan options:	PPO Low In / Out-of-Network	PPO High In / Out-of-Network
Individual Deductible	\$50 / \$75	\$0 / \$0
Family Deductible	\$150 / \$225	\$0 / \$0
Preventive Coinsurance	100% / 80%	100% / 100%
Basic Coinsurance	80% / 50%	80% / 80%
Major Coinsurance	80% / 50%	80% / 50%
Annual Plan Maximum	\$1,000 / \$500	\$1,500 / \$1,250
Orthodontia Coinsurance	50% / 50%	50% / 50%
Orthodontia Lifetime Maximum	\$1,000 / \$500	\$1,250 / \$1,250

Bi-Weekly Contributions: (26 paychecks)	PPO Low You Pay	PPO High You Pay
Employee Only	\$6.40	\$15.56
Employee + 1 Dependent	\$13.24	\$30.02
Family	\$20.48	\$42.70

Vision Insurance

Carrier: United Healthcare
 Effective: 1/1/2015 – 12/31/2015
 Website: www.myuhcvision.com
 Phone: 800.638.3120
 Group #: 743590



The vision insurance plan provides reimbursement for vision related services (eye exams, glasses, contact lenses, etc.), however, you can manage your out-of-pocket costs by utilizing in-network vision providers.

*Contact lens benefit is available every 12 months, however you may not utilize the contact lens benefit in addition to lenses for frames/glasses within the same 12 months.

Vision Plan Details:	Frequency	In-Network	Out-of-Network
Eye Exam	Every 12 months	\$10 copay	\$40 max allowance
Materials	Every 12 months	\$25 copay	Allowance varies
Frames	Every 12 months	\$130 allowance	\$45 max allowance
Elective Contacts	Every 12 months*	\$105 allowance	\$105 max allowance

Bi-Weekly Contributions: (26 paychecks)	You Pay
Employee Only	\$3.46
Employee + 1 Dependent	\$5.23
Family	\$8.63

Flexible Spending Account

Carrier: ADP
Effective: 1/1/2015 – 12/31/2015
Website: www.flexdirect.adp.com
Phone: 800.654.6695
Fax: 866.392.4090



Flexible Spending Account (FSA) – An FSA allows you to put pre-tax dollars into an account to pay for you and your family's medical expenses, such as doctors office visits, hospital visits, prescription drugs, dental services and vision services. Another electable option for your FSA is to pay for eligible dependent care expenses throughout the year. Care must be provided by a licensed professional/facility recognized by the state. The money must be used for qualifying expenses during the calendar year – it cannot be rolled over to the next year.

Plan details:

- » Pay for out-of-pocket expenses with pre-tax dollars
- » Elect between \$100 and \$2,550 per year in your medical flexible spending account for unreimbursed medical expenses
- » Elect up to \$5,000 per year in your dependent care flexible spending account for dependent care expenses
- » In order to be reimbursed for a health care expense, you must submit to the Administrator an itemized bill from the service provider.

Basic Life / AD&D Insurance

Carrier: Lincoln Financial
Effective: 1/1/2015 – 12/31/2015
Website: www.lfg.com
Phone: 800.423.2765



Your designated beneficiary will receive a benefit to help ease their financial burden if you die from a covered accident or illness. Accidental Death and Dismemberment (AD&D) provides an additional benefit if you die or become dismembered due to a specifically covered accident.

Plan details:

- » All full-time employees are eligible for Basic Life / AD&D Insurance
- » Basic Group Term Life Insurance equal to 1.5x your basic annual earnings, up to \$200,000
- » Basic AD&D Insurance benefit amount up to 100% of your Life benefit amount
- » Company pays 100% for this benefit

401(k) Retirement Plan

Administrator: Vanguard
Website: www.vanguard.com
Phone: 800.523.1188
Plan #: 094003



Assistance with retirement planning

- » Employees are eligible to make contributions as of the first of the month following 3 consecutive months of employment.
- » Employee contribution – \$18,000 maximum for 2015
- » Catch-up provision – \$6,000 for employees at least age 50 (by December 31, 2015)
- » Safe Harbor Match – Each payroll period the Company will match 100% of the first 3% of employee's eligible pay contributed; 50% of the next 2% of employee's eligible pay contributed
- » Company match – 4% of first 5% of employee's salary contributed
- » Vesting schedule
 - Always 100% vested in the Safe Harbor Matching Contribution
 - Other discretionary Employer Contributions:
 - Less than 3 years of service - 0%
 - 3 or more years of service - 100%

Voluntary Term Life / AD&D Insurance

Carrier: Lincoln Financial
Effective: 1/1/2015 – 12/31/2015
Website: www.lfg.com
Phone: 800.423.2765



Plan details:

- » Employee coverage in \$10,000 increments; Maximum of \$300,000 (not to exceed 5 times salary); \$100,000 Guarantee Issue (GI applies to new hires only)
- » Spousal coverage in \$5,000 increments; Maximum of \$150,000 (not to exceed 50% of employee amount); \$50,000 Guarantee Issue (GI applies to new hires only)
- » Coverage for child(ren) available in \$2,000 increments; Maximum of \$10,000 (not to exceed 50% of employee amount); Guarantee Issue amount of \$250 per child from age 14 days to 6 months, \$10,000 per child from age 6 months to 26 years.
- » AD&D coverage for employees available in \$10,000 increments; Maximum \$300,000. Spouse AD&D coverage available in \$5,000 increments; Maximum \$150,000 (not to exceed 50% of employee Life election)
- » Employee pays 100% of the insurance premium

Long Term Disability Insurance

Carrier: Lincoln Financial
Effective: 1/1/2015 – 12/31/2015
Website: www.lfg.com
Phone: 800.423.2765



Long-Term Disability (LTD) Program –

If you become ill or suffer an injury that prevents you from returning to work for an extended period of time, this program will replace a portion of your income for a defined period of time.

Plan details:

- » LTD benefit begin after 90 days of continuous injury or illness
- » LTD benefit pays up to 60% of pre-disability earnings to a maximum of \$13,750 per month
- » When an employee is approved for LTD, they will no longer be eligible for benefits and will be offered COBRA benefits.
- » Company pays 100% for this benefit

Short Term Disability Insurance

Carrier: Lincoln Financial
Effective: 1/1/2015 – 12/31/2015
Website: www.lfg.com
Phone: 800.423.2765



Short-Term Disability (STD) Program –

If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time.

Plan details: (New hire 6 month waiting period)

- » STD benefit begins after 10 days of injury or 10 days of illness
- » STD Benefit pays up to 66% of pre-disability earnings on a weekly basis
- » Benefit duration is 13 weeks
- » Sick/Vacation accrual stops and restarts upon return to work
- » Company pays 100% for this benefit

Employee Assistance Program (EAP)

A free and confidential counseling service available to you and your eligible dependents, the EAP service offers caring, professional help for a broad range of concerns including stress management, depression and anxiety, relationship or family conflicts, workplace conflicts, legal or financial difficulties, drug or alcohol abuse and work/life balance. Services are confidential—Neither your employer nor co-workers will have knowledge of your request for help.

EAP services are offered through BalanceWorks as well as ComPsych with Lincoln Financial.

Carrier: BalanceWorks
Effective: 1/1/2015 – 12/31/2015
Website: www.mybalanceworks.com
Phone: 800.327.2255
Group ID: 8614
Member ID: 79476180



Plan details:

- » Immediate access to quality counseling; individual, goal-oriented case management includes follow up and ensures appropriate and successful treatment
- » Services for achieving work/life balance, including child/elder care resources and financial or legal consultations and referrals through an extensive nationwide network of specialists
- » Online access to professional, interactive training courses, self-help tools, and work/life articles and videos to promote personal and professional development
- » Your Personal Assistant can help plan a trip, coordinate events, locate dining/entertainment options, organize home improvements
- » Company pays 100% for this benefit.

Carrier: Lincoln Financial
Effective: 1/1/2015 – 12/31/2015
Website: www.Lincoln4Benefits.com or www.GuidanceResources.com
Phone: 888.628.4824
Username: LFGsupport
Password: LFGsupport1



Plan details:

- » Toll-free phone line operating 24 hours a day, seven days a week
- » In-person help for short-term issues: Up to four sessions with a counselor per person, per issue, per year
- » Services that address issues such as: relationships, job pressures, substance abuse, financial concerns, grief and loss, etc.
- » Legal consultation available: Receive a 25% discount on in-person consultations with network lawyers
- » Assistance with child care, finding movers, kennels and pet care, vacation planning available
- » Company pays 100% for this benefit.

Time Off

Vacation and personal time are calculated on a calendar basis. Eligibility is based on full-time/part-time status and tenure at the company.

Years of Service	Vacation Allotment
1st through 4th Anniversary	10 Days (80 Hours)
5th through 9th Anniversary	15 Days (120 Hours)
10th through 19th Anniversary	20 Days (160 Hours)
20th + Anniversary	25 Days (200 Hours)

Sick / Personal Time

Sick days are intended to provide paid time off for eligible employees who are ill, have been injured or physically disabled, or need to care for immediate family.

- » Employees are eligible for five (5) sick days per year.
- » Employees may not carry over sick days from one year to the next and will not be paid for unused accrued sick days at the time of separation.
- » First year of employment—Sick day benefit amount will be prorated based on the employee's hire date.
- » If an employee is absent for more than three (3) days, the employee must present a note from their health care provider indicating that he/she can return to work with or without restrictions to perform essential job functions.
- » For Non-Exempt employees, sick pay is not considered hours worked in computation of Overtime and will be paid as regular straight time.

Perks

NB Coatings provides employees additional perks such as money saving discounts and access to convenient services. Here are some examples of what is offered.

- » Discounted rate with Wonder Years Learning Center—Munster, IN
- » Discount with Eisenhower Fitness
- » LA Fitness: Discounted enrollment fee
- » Will and Trust Services—Lincoln Financial *LifeKeys*
- » Travel Services—Lincoln Financial *TravelConnect*
- » Beneficiary Services—Lincoln Financial *LifeKeys*

Holiday Schedule

In 2015, NB Coatings will celebrate the following eleven holidays:

New Year's Day	Thursday, January 1st
Day after New Year's Day	Friday, January 2nd
Good Friday	Friday, April 3rd
Memorial Day	Monday, May 25th
Independence Day	Friday, July 3rd
Labor Day	Monday, September 7th
Thanksgiving	Thursday, November 26th
Day after Thanksgiving	Friday, November 27th
Christmas Eve	Thursday, December 24th
Christmas Day	Friday, December 25th
New Years Eve	Thursday, December 31st

Generic Prescription Program

Website: www.target.com
www.walmart.com
www.meijer.com

You may be paying too much for your prescription medications. Have you heard of the \$4 Generic Prescription Program? All you have to do is ask your doctor to prescribe the generic version of your medication if one is available and then drop the prescription off at your local Wal-Mart or Target. If your prescribed medication falls under the \$4 Generic Prescription Program, you will pay only \$4.

Meijer also has created a program that offers leading antibiotics and pre-natal vitamins for FREE—no strings attached. The program covers leading, oral generic antibiotics with a special focus on the prescriptions most often filled for children. In order to take advantage, you must have a doctor's prescription and pick up the medication at a local Meijer pharmacy.



Today, nearly all states participate in the program. The list of applicable medications is extensive, covering more than 350 generic medications. This program can be used by individuals whether they have insurance or not. Visit any of the above websites for a complete list of available generic medications.

BlueCross BlueShield at a Glance - Value Added Benefits

» Well onTargetSM Member Wellness Program: Access health and wellness resources that can help you manage your health. Resources include:

- onmywayTM Health Assessment
- onmytimeTM Self-directed Courses
- onmyteamTM Health Coaching
- Tracking tools and interactive health calculators
- A variety of trusted health resources and information



24/7 Nurseline: 800.299.0274 (PPO Members Only)

- Health info and guidance for specific conditions from fevers to bee stings
- Coaching on appropriate treatment paths

Maternity Care Program
888.421.7781

Personalized support provided by Obstetrical nurses.

BlueAccess for Members: www.bcbsil.com

A secure member website that gives you immediate access to health care benefit information and easy-to-use tools:

- Check the status of a claim, confirm coverage for you and your dependents, use Provider Finder[®] to locate a contracting doctor or hospital
- Hospital Comparison Tools
- Treatment Cost AdvisorTM



Mail Order Prescriptions 800.423.1973

Through BCBS and Prime Therapeutics, you may be able to save time and get more for your money by getting your prescriptions through mail order.

BlueAccess MobileTM

You are able to access your BlueAccess for Members account straight from your mobile device. Choose to receive text messaging for Rx refill reminders, diet and fitness tips, claim updates and more. Download the application straight to your smartphone for immediate access.



Blue365 Discounts

As a member you have access to additional special program discounts. Details can be accessed at www.bcbsil.com under the "My Coverage" tab and then Discounts. Some of the available discounts are outlined below:

Vision Discounts:

- A variety of discounts available at Davis Vision through Blue365, including 10-40% off frames, lenses, eye exams, contacts and more (with copay)
- Certain BCBS plans also offer discounts on LASIK surgery
- For more information on this benefit offered through Davis Vision, please visit www.blue365deals.com OR call 877.393.8844

Hearing Discounts:

- Available discounts to BCBS members through the TruHearing MemberPlus[®] program
- High quality digital hearing instruments at a savings of \$500-\$1,400 per hearing aid compared to national retail prices
- For more information on this benefit please visit www.blue365deals.com OR call 800.687.4617

Jenny Craig:

- Weight loss management leaders with over 600 facilities nationwide
- Free 30-Day Trial Program OR 25% discount on a Premium Program (plus the cost of food and shipping, if applicable)
- For more information on this benefit please visit www.blue365deals.com or call 877.JENNY70

Life Time Fitness:

- Full-service fitness facility offering a complete health and fitness experience for every fitness level, interest, schedule and budget
- New members who enroll online through BlueAccess for Members/Blue365 will have their initial enrollment fee waived (must enroll *online* through BlueAccess for Members at www.bcbsil.com to take advantage of the \$0 enrollment fee)
- For more information on this benefit please visit www.blue365deals.com to find a location near you

Seattle Sutton's Healthy Eating[®]

- Freshly prepared, calorie-controlled meals designed to help with weight loss and management of health conditions
- Discounts on meal purchases
- A National Home Delivery program is offered, or pick-up locations available in some areas
- For more information please visit www.blue365deals.com OR call 800.442.DIET

Procter and Gamble Dental Package Savings

- Savings on dental packages containing the latest in OralB[®] power toothbrushes and Crest[®] products
- Packages may contain items such as electronic toothbrush, mouth rinse, floss and many more
- For more information and to redeem this offer, please visit www.blue365deals.com

BCBS Fitness Program:

- Flexible membership options for BCBS IL members & their covered dependents
- Unlimited access to a nationwide network of participating fitness centers and YMCA locations
- One-time enrollment fee of \$25 and \$25 per month membership fee (plus applicable taxes)
- Earn Life Points each time you visit a participating location and redeem them for valuable rewards
- For more information, visit Blue Access for Members online or call 888.762.BLUE (2583)

{ Questions? Contact Veronica Bottoms at (708) 868-7230 or vbottoms@nbcoatings.com }

Brought to you by:



NOTE: This Benefits Summary is merely intended to provide a brief overview of the Company's employee benefit programs. Employees should review the Company's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Company reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein.