



# 2019 Your Guide to Benefits



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US Ecology’s investment in your benefit plan is a living example of our “One Team” Shared Value. By putting the focus on you, we believe the 2019 benefits program offers even greater flexibility for you to make choices that will best meet your personal needs.



# Eligibility and Enrollment

## Eligibility

### Medical, Dental, Vision and Life

- Full-time Team Members (those working a minimum of 30 hours per week)
  - » First of month following date of hire
- Legal Spouse of team member
- Domestic Partner of team member and children of Domestic Partner
  - » Affidavit required
- Children (biological, adopted, step, court appointed guardianship)
  - » Up to the age of 26 (covered until last day of month they turn 26)

### 401(k)

- Full-time and Part-time\* Team Members
  - » After 60 days of continuous service or when minimum hours are met

### Short Term Disability & Long Term Disability

- First of month following 6 months of continuous service

\*See plan requirements for more information

## Enrollment Takes Place in Your ADP Portal

- Access all 2019 benefit information in your ADP portal
- Enter dependent and beneficiary designations
- Enter Qualifying Life Events
- Change HSA contributions



## Qualified Life Events

Once you elect your benefit options, they remain in effect for the plan year. You have the option to make changes for the next plan year at Open Enrollment. You have the opportunity to make changes during the plan year if you experience a Qualified Life Event. You must initiate a change due to a Qualified Life Event within 30 days of the date the event takes place. Qualified Life Events include:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change of employment status by you or your spouse
- A significant change in your or your spouse's health coverage due to your spouse's employment
- Qualification by the plan administrator of a Medical Child Support Order

If you have a Qualified Life Event and want to request a mid-year change, you must notify the US Ecology Benefit Team and complete your election changes within 30 days of the event. Be prepared to provide documentation to support the Qualified Life Event.

## New for 2019 — Primary Care Telehealth

### Visit a Doctor Over the Phone, Video or App

Whether you are at home, at work, traveling, or simply want the most convenient way to see a board-certified doctor, MDLIVE is easy to use and available 24/7/365 on your schedule, anywhere.

### Get the Care You Need

MDLIVE doctors can treat many medical conditions, including:

- Cold and flu symptoms
- Allergies
- Ear infections
- Headaches
- Rashes
- Sinus problems

This new option is available regardless of where you live. The copay is \$15 for the \$500 & \$1,200 plans and \$42 for the \$2,850 & \$6,550 plans. This convenient telehealth office visit is much lower in cost than the traditional office visit - saving you and your family time and money!

### Behavioral Health

Your MDLIVE benefit includes a behavioral health program. It gives you access to mental health specialists for a wide variety of concerns — from grief counseling, family stress and marital problems, to other issues that impact your quality of life.

### Register Today

Go to [www.MDLIVE.com](http://www.MDLIVE.com) and register today. You can create your online account in advance so when you need care, you will already be set.

# Medical Coverage

## Regence BlueShield

All medical plans are administered through Regence BlueShield. Regence is committed to improving the health of its members and communities and to transforming the health care system. The plans we offer provide you with choices: a lower contribution with a higher deductible, or a higher contribution and a lower deductible. For your convenience, each plan utilizes the same Regence BlueShield PPO Network.\*

\* It is always in your best financial interest to utilize in-network providers.

## Well-Being Through Preventive Care Services

The focus is on wellness, covered at 100% with no copay for many services. Applies to all medical plans. **You may have an out of pocket expense if the procedure changes from preventive to diagnostic at the time of service. It is always a good idea to confirm with your provider that they are submitting your preventive care claim with a preventive services billing code to ensure correct payment.**

- Annual adult physical examinations
- Routine or scheduled well-baby and well-child examinations
- Bone density
- Cholesterol screening
- Colorectal cancer screening
- Diabetes screening
- Pap test
- PSA test
- Screening mammogram
- And more...

A complete list of all covered services is available in your ADP Portal.

**Important: You do not need to meet any deductible for HSA qualified plans when you fill prescriptions for generic drugs or brand-name drugs specifically designated as preventive for treatment of certain chronic diseases that are on the Optimum Value Medication List that can be found on your ADP portal.**

Visit [www.regence.com](http://www.regence.com) to find a provider or take advantage of other services.



HSA Qualified Plans

Medical Plan Comparison – MDLive Telehealth:



| Features***                     | \$500 Deductible                     | \$1,200 Deductible                   | \$2,850 Deductible                    | \$6,550 Deductible                    |
|---------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------|
| <b>Calendar Year Deductible</b> | \$500/\$1,500<br>Individual/Family   | \$1,200/\$2,400<br>Individual/Family | \$2,850/\$5,700<br>Individual/Family  | \$6,550/\$13,100<br>Individual/Family |
| <b>Out-of-Pocket Max</b>        | \$3,000/\$6,000<br>Individual/Family | \$4,000/\$6,000<br>Individual/Family | \$5,500/\$11,000<br>Individual/Family | \$6,550/\$13,100<br>Individual/Family |
| <b>Coinsurance (In-Network)</b> | 20%                                  | 20%                                  | 30%                                   | 0%                                    |
| <b>Pharmacy</b>                 | \$7/\$35/\$75/\$150                  | \$7/\$35/\$75/\$150                  | 30% AD**                              | 0% AD**                               |
| <b>Office Visit Copay</b>       | \$30 Primary/<br>\$50 Specialist     | \$30 Primary/<br>\$50 Specialist     | N/A                                   | N/A                                   |
| <b>MDLIVE Telehealth</b>        | \$15                                 | \$15                                 | \$42                                  | \$42                                  |

\*Please see Summary Plan Document (SPD) for full benefit summary

\*\*After Deductible

\*\*\*In-network Services Only

2019 Biweekly Medical Team Member Contributions

| Medical Benefits              | \$500 Deductible | \$1,200 Deductible | \$2,850 Deductible | \$6,550 Deductible |
|-------------------------------|------------------|--------------------|--------------------|--------------------|
| <b>Team Member Only</b>       | \$53             | \$28               | \$12               | \$0                |
| <b>Team Member + Spouse</b>   | \$184            | \$109              | \$70               | \$40               |
| <b>Team Member + Child</b>    | \$71             | \$44               | \$20               | \$0                |
| <b>Team Member + Children</b> | \$147            | \$87               | \$40               | \$0                |
| <b>Team Member + Family</b>   | \$263            | \$156              | \$100              | \$50               |

Waive Coverage

You have the option to waive medical coverage if you sign an affidavit confirming other coverage. If you do so, you will receive a \$23 credit (assessed as taxable income) on your biweekly paycheck and are not covered as a dependent under another US Ecology Team Member. Waiving medical coverage and remitting affidavit must be done within the 30-day window from date of hire or life event occurring.



## To participate in the HSA, you must:

- Be enrolled in a qualified high deductible health plan.
- Not be covered under any other non-qualified health coverage.
- Not have access to dollars in a full purpose FSA, including an FSA through your spouse.
- Not be enrolled in Medicare (including Part A) and not be Medicare eligible during the plan year.
- Not have received VA benefits for medical or prescription drugs in the last three months.
- Not be claimed as a dependent on someone else's tax return (other than a spouse).

## Refer to:

<https://learn.healthequity.com/usecolgy> for tools and resources specific to US Ecology – including a plan comparison tool which will help you make an informed decision regarding your health plan selection.

# Health Savings Account\*

## HealthEquity

Your Health Savings Account (HSA) administrator will be HealthEquity. US Ecology's \$2,850 and \$6,550 deductible medical plans, along with an HSA allows you to use tax-free dollars to pay for eligible medical expenses. This combination gives you ultimate control over how you spend your health care dollars.

When you enroll in the \$2,850 or \$6,550 deductible medical plans you can set aside money in a tax-free account to pay for your out-of-pocket eligible medical expenses. Once you meet your deductible, your health plan kicks in. Any money left over in your HSA remains yours, allowing you to grow your funds over time, up to the federal limits. Please note, per IRS regulations, HSA funds can only be used for qualified tax dependents.

You may make changes to your HSA account any time during the calendar year.

## HSA Employer Contribution

US Ecology values your choice to enroll in an HSA qualified plan and reward you with HSA dollars.

### Enrolled in the \$2,850 plan\*\*

- Single (EE only) enrollment: \$1,200 annually (\$300 deposited quarterly)
- Family enrollment (all other enrollment tiers – 2 or more enrollees): \$2,400 annually (\$600 deposited quarterly)

### Enrolled in the \$6,550 plan\*\*

- Single (EE only) enrollment: \$500 annually (\$125 deposited quarterly)
- Family enrollment (all other enrollment tiers – 2 or more enrollees): \$1,000 annually (\$250 deposited quarterly)

\*Important: you can't have an FSA medical balance and contribute to an HSA at the same time. Make sure you spend down your 2018 FSA balance to \$0 prior to the end of the year if you plan to enroll in one of the HSA plans.

\*\*Employer HSA contribution is pre-funded in the first month of each new quarter or as soon as administratively possible upon enrollment and the amount is pro-rated based on date of hire or enrollment in each plan.

## Maximum Contributions

Your contributions to your HSA may not exceed the annual maximum amount established by the IRS. The annual contribution maximum is based on the coverage option you elect. Team members age 55 and older during the year are allowed to make an additional annual "catch-up" contribution of up to \$1,000.

- Individual \$3,500
- Family (filing jointly) \$7,000



# Flexible Spending Accounts\*

## HealthEquity

Your Flexible Spending Account (FSA) administrator will be HealthEquity. US Ecology offers Medical and Dependent Care FSAs. This option allows you to defer money on a pretax basis. Medical FSA deposits are used for approved medical expenses up to \$2,650 per year. Annual enrollment in the medical and dependent care FSAs is required.

All eligible team members can participate in the Dependent Care FSA and may contribute up to \$5,000 per year if you are married filing a joint tax return or you are head of a household or \$2,500 if married and filing separately.

If you are covered under the Regence BlueShield plan, your claims will be sent to HealthEquity for record keeping purposes. If you are not covered under the Regence BlueShield plan, you will need to submit substantiation to HealthEquity.

\*Important: you can't have an FSA balance and contribute to a HSA at the same time. Make sure you spend down your 2018 FSA balance to \$0 prior to the end of the year if you plan to enroll in a HSA plan.

If you are an active team member, you have until March 15th of each year to incur FSA expenses and until March 31st to submit your claims for reimbursement.

Terminated Team Members can be reimbursed for services received prior to the last day worked and have 30 days to send in the request for reimbursement.

## Qualified Medical Expenses

Once you enroll in the medical FSA or an HSA, you will be provided with a Medical Spending Account Visa® debit card for instant access to funds. Just swipe your card to pay for eligible medical expenses and funds will be automatically deducted from your account. Note, there is no debit card for the dependent care FSA.

The following are examples of qualified medical expenses for yourself and your spouse or dependent(s), even if they are not covered by your Health Plan:

- Out-of-pocket expenses such as deductibles and coinsurance for medical, dental, and vision plans
- Dental treatments such as fillings, braces, or extractions
- Hearing aids including batteries
- Prescriptions
- Eye exams, eyeglasses, contact lenses, and laser eye surgery
- Chiropractic care and acupuncture





## What are the Differences?

|  | HSA | FSA |
|--|-----|-----|
| Annual Enrollment is required                                  |     | ✓   |
| Contributions not taxed  | ✓   | ✓   |
| US Ecology contributes to account                              | ✓   |     |
| Can be used to pay for qualified medical expenses              | ✓   | ✓   |
| Account funds must be used during plan year                    |     | ✓   |
| Must participate in HSA qualified health plan                  | ✓   |     |
| You own account even if you change jobs or retire              | ✓   |     |
| Savings balance rolls over year after year                     | ✓   |     |
| Investment options similar to 401(k)                           | ✓   |     |
| Tax-free interest on savings and investment balances           | ✓   |     |
| Funds used for future qualified medical expenses are not taxed | ✓   |     |



# Add Healthy Habits to Your Lifestyle!

We know how important wellness is to your overall success. The Regence wellness program is here to help you identify and achieve your health and wellness goals. Access the online wellness portal through [www.regence.com](http://www.regence.com).

- **How healthy are you?** Start your wellness journey by assessing where you are. When you complete your General Health Assessment, you'll get personalized results that include recommendations for healthier living.
- **Work your way to a healthier you.** Participate in online workshops on a wide variety of topics, including stress management, smoking cessation, weight management, preventive care and more.
- **Plan to succeed with fitness routines and exercise planning.** Get exercise plans designed to help you get into shape, created by a team of professional trainers. Programs include walking, boot camp, cardio, fat burning, strength training and workouts to get you ready for cycling, skiing, golf and more.
- **Check out the Health Library.** The Health Library offers resources and support materials to help you on your health journey with articles and videos on health and wellness topics, including smoking cessation, stress management, and more.
  - » **Decision Points tool:** When you need to make health decisions but aren't sure which path is right for you, Decision Points can help guide you. It combines medical information with your personal values to help you make an informed choice.
  - » **Symptom Checker:** Feeling a little off but not sure if you should go to the doctor? Use the Symptom Checker to get some additional information before making that call.
- **Get rewards.** Engaging in healthier habits can help you earn incentives – like a \$25 amazon.com gift card for earning 50,000 rewards points.

**Important note:** The Regence tools are not associated with your medical plan premiums. Also, you must be enrolled in the Regence BlueShield medical plan in order to utilize these tools.

Additional tools available through [www.regence.com](http://www.regence.com) include:

- **Treatment Cost Estimator.** Search for average costs and estimated out-of-pocket expenses for hundreds of treatments, services and procedures.
- **Opt-in** to receive regular communications from Regence, including a monthly newsletter, focused on how to make the most of your benefits and become more a savvy health care consumer.
- **Digital Member ID card.** Print a temporary copy or download an electronic copy via the app.



## New for 2019

Coverage on the Dental Plus plan will include orthodontia coverage for adults and children covered at 100% up to a lifetime maximum of \$2,500 with no increase in contribution to you or your family!



# Dental Coverage

## Delta Dental Of Idaho

Your dental benefits are provided by Delta Dental of Idaho. Our plan design is the PPO and Premier Plan; to receive the best benefit, you should select an in-network provider. Should you select an out-of-network provider, you will pay any charges over the maximum allowance.

### More Choice, More Savings

With Delta Dental of Idaho you can receive quality dental care close to home or anywhere you travel. Delta Dental of Idaho's plans offer access to TWO dental networks — PPO and Premier. With this unique Delta Dental PPO Plus Premier feature you enjoy more choice and more savings.

Delta Dental of Idaho offers the largest network of participating dentists both locally and nationally with more than 340,000 Premier dentist locations and more than 269,000 PPO dentist locations.

### Choosing Your Dentist

You can choose to visit any licensed dentist.

1. Visit a Delta Dental PPO network dentist to receive the highest level of benefits and the lowest out-of-pocket costs.
2. Visit a Delta Dental Premier network dentist. You pay a higher cost than a PPO dentist but still save money because Premier dentists accept a discounted fee as part of their contract with Delta Dental of Idaho.
3. Visit a non-participating dentist. Benefits are provided when you receive care from an out-of-network dentist. However, you will be responsible for any charges over the maximum average allowance.

When scheduling a dental visit, ask whether your dentist is a Delta Dental PPO dentist or a Premier dentist. It is your responsibility to verify the dentist is a Delta Dental network dentist. Delta Dental PPO and Premier providers may be found by visiting [www.deltadentalid.com](http://www.deltadentalid.com).

For all late enrollees (team members that have not/do not enroll when they're initially eligible), there is a 12-month waiting period on major and orthodontic services. The late enrollee waiting period shall be in addition to any other service waiting periods on the plan.

Note: Preventive & Diagnostic Services are covered at 100% when using a PPO provider.

| Dental Benefits  | Dental                          |                                 | Dental Plus                    |                                 |
|--|---------------------------------|---------------------------------|--------------------------------|---------------------------------|
|  | PPO<br>IN-NETWORK               | PREMIER<br>OUT-OF-NETWORK       | PPO<br>IN-NETWORK              | PREMIER<br>OUT-OF-NETWORK       |
| <b>Annual Maximum</b>  | \$1,500                         | \$1,000                         | \$2,500                        | \$1,500                         |
| <b>Maximum Deductible</b>  | \$50/\$150<br>Individual/Family | \$75/\$225<br>Individual/Family | \$25/\$75<br>Individual/Family | \$75/\$225<br>Individual/Family |
|  | DELTA DENTAL PAYS               |                                 | DELTA DENTAL PAYS              |                                 |
| <b>Preventive &amp; Diagnostic Services</b><br>Routine and Emergency Exams, All X-rays, and Teeth Cleaning | 100%                            | 80%                             | 100%                           | 80%                             |
| <b>Basic Services</b><br>Filings, Periodontal Cleaning, Root Canal, and Minor Oral Surgery                 | 80%                             | 70%                             | 80%                            | 70%                             |
| <b>Major Services</b><br>Crown Buildup, Crowns, Bridges, Implants, and Dentures                            | 50%                             | 40%                             | 50%                            | 40%                             |
| <b>Orthodontic Services</b><br>Adult & Child Orthodontia<br>Lifetime Maximum Benefit                       | N/A<br>\$0                      | N/A<br>\$0                      | 100%<br>\$2,500                | 100%<br>\$2,500                 |

## 2019 Biweekly Dental Team Member Contributions

| Dental Benefits               | Dental | Dental Plus |
|-------------------------------|--------|-------------|
| <b>Team Member Only</b>       | \$0    | \$7         |
| <b>Team Member + Spouse</b>   | \$5    | \$13        |
| <b>Team Member + Child</b>    | \$0    | \$10        |
| <b>Team Member + Children</b> | \$0    | \$13        |
| <b>Team Member + Family</b>   | \$7    | \$20        |



# Vision Coverage

## VSP

Annual vision exams not only help keep your vision healthy, they can identify certain medical conditions such as diabetes or high cholesterol. US Ecology offers vision coverage through Vision Service Plan (VSP). Under the vision plan, you may use the eye care professional of your choice. However, when you use a participating network provider, you receive higher levels of benefits.

Using your VSP benefit is easy:

- Create an account at [www.vsp.com](http://www.vsp.com). Once your plan is effective, review your benefit information.
- Find an eye care provider who's right for you by visiting [www.vsp.com](http://www.vsp.com) or calling 800-877-7195.
- At your appointment, tell them you have VSP. The eye care provider will verify this using your SSN. There's no ID card necessary. If you'd like a card, you can print one on the website.
- For more details, see the VSP benefit summary.

| Vision Benefits                      | Vision                                       | Vision Plus                                |
|--------------------------------------|--|--|
| <b>Well Vision Exam</b>              | \$10 copay                                   | \$10 copay                                 |
| <b>Prescription Glasses</b>          | \$25 copay                                   | \$10 copay                                 |
| <b>Frame</b>                         | \$130 allowance<br>Every other calendar year | \$175 allowance<br>Every calendar year     |
| <b>Lenses</b>                        | Included with copay<br>Every calendar year   | Included with copay<br>Every calendar year |
| <b>Lens Enhancements</b>             | \$55–\$75<br>Every calendar year             | \$55–\$75<br>Every calendar year           |
| <b>Contacts Instead of Glasses</b>   | \$130 allowance<br>Every calendar year       | \$175 allowance<br>Every calendar year     |
| <b>Diabetic EyeCare Plus Program</b> | \$20 copay                                   | \$20 copay                                 |

## 2019 Biweekly Vision Team Member Contributions

| Vision Benefits               | Vision | Vision Plus |
|-------------------------------|--------|-------------|
| <b>Team Member Only</b>       | \$0    | \$2         |
| <b>Team Member + Spouse</b>   | \$3    | \$4         |
| <b>Team Member + Child</b>    | \$0    | \$3         |
| <b>Team Member + Children</b> | \$0    | \$3         |
| <b>Team Member + Family</b>   | \$4    | \$5         |



## Employee Assistance Program

When you're having trouble coping with life's ups and downs, the Employee Assistance Program (EAP) may offer the help and support you need.

The EAP is a voluntary program that offers free and confidential assessments, short-term counseling, referrals and follow-up services to team members who have personal and/or work-related problems. EAPs address a broad range of issues affecting mental and emotional well-being, such as alcohol and other substance abuse, stress, grief, family problems, and psychological disorders. With just one phone call, at any hour of the day or night, you can speak with helpful resources. US Ecology team members have access to dual EAP programs, Liberty Mutual EAP and ADP LifeCare.

The EAP services are available to you and your immediate family members, even if they aren't living with you.

### MyLibertyAssist<sup>®</sup>

The MyLibertyAssist<sup>®</sup> website at [www.workhealthlife.com/mlassist](http://www.workhealthlife.com/mlassist) is user-friendly and offers practical EAP-related information that addresses emotional well-being, health and wellness and daily living concerns. Available resources include interactive self-assessments, a comprehensive library of articles and guides and financial calculators. The website provides team members and their immediate family members with the information they need, 24 hours a day, seven days a week.

You can also call 877-695-2789.



The screenshot shows the LifeMart website interface. At the top, there are navigation links for ADP Wellness, Business Deals, Grocery Coupons, \$2 Magazines, Car Buying, and Movies. A search bar and a 'Take a Tour' button are also visible. Below the navigation is a green header with categories: TRAVEL, HOTELS, CAR RENTALS, THEME PARKS, WATER PARKS, TICKETS, CHILD CARE, ELECTRONICS, AUTO, and MORE.

The main banner features a woman looking out a car window with the text: "A GREAT WAY TO BEGIN YOUR JOURNEY. Save up to \$30 off weekly/weekend rental base rates plus up to 25% off base rates for a limited-time.\*" A blue button says "View Deal >>" and the Hertz logo is on the right. Below the banner is a row of 12 small circular icons.

Below the icons is a grid of 10 promotional tiles:

- Place an Ad: Advertise Your Business!
- Canadian Discounts: LifeMart Canada
- Save!: Apple Employee Purchase Program
- Up to 60% off: Discount Hotels Nationwide
- Up to 50% off: Theme Park Tickets
- Up to 40% off: Water Park Tickets
- Over 30% off: Movie Tickets (with AMC and Regal logos)
- New Car Savings: AUTO BUYING (powered by TRUEcar)
- Everyday Low Rates: enterprise
- Auto Finance/Refinance: Employee AUTO LOAN & REFINANCE (powered by myAutoloan)

## Not a member? Sign up!



Go to the **ADP Portal** home page and click on the rotating LifeMart banner to access immediate discounts.



A more human resource.™



# Life Insurance

## Lincoln Financial

Life and Accidental Death & Dismemberment (AD&D) coverage helps protect your loved ones in the event of your death or serious injury. Even if you're single, your beneficiary can use your life insurance benefits to pay off your debts, such as credit cards, mortgages and other final expenses.

### Employer-Paid Life Insurance Coverage

#### Team Member Benefit:

- Team Member Basic Term Life and AD&D: Coverage is equal to one times your previous year annual salary (rounded up to the next \$1,000). This amount may not exceed \$500,000.

#### Dependent Spouse & Child Benefits:

- Dependent Spouse Basic Life: Spouse coverage is equal to \$10,000
- Dependent Child Basic Life: Child coverage is equal to \$5,000 for children under age 26

### Voluntary Life Insurance Coverage

US Ecology and Lincoln Financial offers you an opportunity to purchase Voluntary Group Term Life and Accidental Death & Dismemberment (AD&D) Insurance for you and your dependents as well.

#### Team Member Voluntary Term Life & AD&D Benefits:

- Life: You may purchase increments of \$10,000 to a maximum of \$750,000

#### Voluntary Spouse & Child Life Benefits:

- Spouse Life: You may purchase increments of \$10,000 not to exceed the lesser of 50% of the team member benefit or \$150,000
- Child Life: You may purchase increments of \$5,000 to a maximum of \$15,000 for children under age 26

### Guaranteed Issue & Evidence of Insurability

#### New Hires – enrolling within 30 days of hire date

When you are first eligible for Voluntary Life and AD&D, you may purchase up to \$300,000 Guarantee Issue (GI) without Evidence of Insurability (EOI). If the amount requested is more than \$300,000, you will need to provide an EOI before the amount over GI becomes effective. If you enroll your spouse or domestic partner, you may buy up to \$20,000 GI without providing an EOI.

Important: EOI must go through underwriting and be approved before additional coverage is added.

### Designating a Beneficiary

Choosing a Life and AD&D beneficiary ensures that your benefits are paid according to your wishes in case of your death. You can name more than one beneficiary, and you can change beneficiaries at any time. If you name more than one beneficiary, indicate the benefit amount for each (in your ADP portal).



# Disability Income Protection

## Lincoln Financial



This benefit is employer-paid. If you become disabled for an extended period of time and cannot work, no benefit becomes more important to your financial security than disability income protection. US Ecology provides Disability coverage for all full-time team members — at no cost to you — through Lincoln Financial.

### Short-Term Disability

Short-Term Disability (STD) covers 66.67% of your weekly earnings to a \$2,500 maximum per week for up to 13 weeks. Benefit is payable immediately for disabilities due to injury or after a period of 7 calendar days due to sickness. If you are a new hire, you are eligible for this benefit the first of the month following six months of service.

### Long-Term Disability

Long-Term Disability (LTD) covers 66.67% of your annual earnings to a maximum of \$10,000 per month. Benefit begins after 90 days of disability and payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever is sooner. Certain exclusions, as well as pre-existing condition limitations, may apply. Please refer to your Summary Plan Description for details or contact your Benefit Team about specific benefits.



# Planning for Retirement

Smart saving and investing is the foundation for financial security during your retirement years. The US Ecology 401(k) Savings and Retirement plan is designed to help you reach your retirement goals and can be a powerful tool in your secure financial future.

## Who is Eligible

Regular full-time team members who are at least 18 years of age and work more than 30 hours per week are eligible to participate. Regular part-time team members who are at least 18 years of age and work less than 30 hours per week are eligible after completing 1,000 work hours each year. Any year a regular part-time team member does not complete 1,000 hours will make him/her ineligible to contribute the following year. Note: You may not participate in the plan if you are:

- A Union team member not otherwise eligible for company benefits and as per union contract guidelines
- Reclassified team members to an ineligible status
- Leased team members
- Member of the employer’s controlled group that does not affirmatively adopt this Plan

## How the 401(k) Plan Works

You may contribute any whole percentage point or whole dollar amount of certain gross earnings in tax-deferred savings or elect a post-tax Roth option through payroll deductions up to the annual IRS allowed maximum. Refer to your 401(k) SPD for details. US Ecology may add a discretionary contribution of \$0.55 on each \$1.00 up to 6% of your contribution.

## Catch-up Contributions

If you are or will be age 50 or older in this calendar year and contribute the maximum allowed to your account, you may also make “catch-up contributions.” The catch-up contribution is intended to help you accelerate your progress toward your retirement goals. The maximum catch-up contribution is \$6,000 for 2019. See your plan administrator for more details.

## Enrollment

Once you’re eligible, and unless you choose otherwise, you will be enrolled in this plan at a 6% contribution rate, and your contributions will be allocated to the “default” investment option chosen by your plan sponsor. Auto-enrollment will begin in the month following 60 days of service or as soon as administratively possible.



## Investment Options

You may direct your contributions to any of the investments offered within the US Ecology 401(k) Savings and Retirement plan. Changes to your investments can be made through [www.trsrretire.com](http://www.trsrretire.com) or call 800-755-5801.

## Vesting

Vesting determines the amount you own in the plan. You are always 100% vested in the money you put into the plan, plus any investment earnings on your savings. Your vesting percentage of company match contributions is determined by your length of service as shown in the following table:

| Service                            | Vesting Amount |
|------------------------------------|----------------|
| <b>Less than 1 year of service</b> | 0% vested      |
| <b>1 year of service</b>           | 20% vested     |
| <b>2 years of service</b>          | 60% vested     |
| <b>3 years of service</b>          | 100% vested    |





## Paid Time Off

US Ecology appreciates your commitment to the company, and offers paid time off (PTO) to give you a chance to take care of personal business, enjoy a special vacation or just unwind from the demands of everyday life. This program combines vacation and sick time covered under STD.

### Eligibility of PTO

All regular full-time team members are eligible for PTO. If you are a regular part-time team member who works less than 30 hours per week, you will earn a pro-rated portion of PTO based on the number of hours you actually work. Temporary, Casual, Interns, or Contingent team members are not eligible for PTO.

### Anniversary Date

For PTO accrual purposes, your anniversary date is January 1st of the year you are hired. This means that on the year of hire, you will accrue at the first year's rate, starting on the first full day worked. On January 1st of the immediately following year (start of year 2) you will accrue at the next applicable year's rate.

The hours accrued will be deemed earned after you have completed 90 days of employment. If you quit or are terminated during the first 90 days of employment, you will not be paid for accrued PTO unless state or local law require otherwise.

### Parental Leave Program

US Ecology understands the importance of spending time with family. Our parental leave is part of our commitment to helping families maintain work-life balance. Eligible employees who experience a birth, adoption, or gain legal guardianship of a new child can take advantage of our parental leave policy. The parental leave will run concurrent with any FMLA leave.

### Earning and Accruing PTO Time

PTO is accrued as you work. You will accrue PTO based on years of service with the company as indicated below. Accrual rates below apply to biweekly payrolls. Team members paid weekly will earn half of applicable rate with each payroll.\*

| Years of Service     | Accrual Hours/<br>Biweekly | Accrual Hours/<br>Monthly | Days Each Year | Hours Each Year |
|----------------------|----------------------------|---------------------------|----------------|-----------------|
| <b>First year</b>    | 3.08 hours                 | 6.67 hours                | Up to 10 days  | Up to 80 hours  |
| <b>2 to 5 years</b>  | 4.92 hours                 | 10.67 hours               | 16 days        | 128 hours       |
| <b>6 to 10 years</b> | 6.46 hours                 | 14.00 hours               | 21 days        | 168 hours       |
| <b>11+ years</b>     | 8.00 hours                 | 17.33 hours               | 26 days        | 208 hours       |

\*See PTO policy for details

### Educational Reimbursement and Development Program

Regular full-time team members with a minimum of six months of continuous employment are eligible for the Educational Reimbursement and Development Program (ERDP). Team members must be pursuing a coursework from an accredited university, college, or college extension. The reimbursement amounts shall not exceed \$3,000 for undergraduate and \$4,500 for post graduate. See program documents for more information.



## Important Contacts

| Coverage   | Contact/Group #   | Phone        | Website/Contact info  |
|--|---|--------------|---|
| <b>Medical/Prescription</b>  | Regence BlueShield of Idaho<br>Group #: 1006283<br>Network: PPO | 866-240-9580 | <a href="http://www.Regence.com">www.Regence.com</a>  |
| <b>Health Savings Account (HSA)</b>  | HealthEquity  | 866-960-8055 | Email: <a href="mailto:memberservices@healthequity.com">memberservices@healthequity.com</a><br>Member Portal: <a href="https://my.healthequity.com">https://my.healthequity.com</a>   |
| <b>Flexible Spending Account (FSA)</b>   | HealthEquity  | 866-960-8055 | Email: <a href="mailto:memberservices@healthequity.com">memberservices@healthequity.com</a><br>Member Portal: <a href="https://my.healthequity.com">https://my.healthequity.com</a>   |
| <b>Dental</b>  | Delta Dental of Idaho<br>Group #: 4120<br>Network: PPO          | 800-356-7586 | <a href="http://www.deltadentalid.com">www.deltadentalid.com</a>  |
| <b>Vision</b>  | Vision Service Plan<br>Group #: 30069957<br>Network: Choice     | 800-877-7195 | <a href="http://www.vsp.com">www.vsp.com</a>  |
| <b>Employee Assistance Programs</b>  | Lincoln Financial   | 877-695-2789 | <a href="http://www.workhealthlife.com/mlassist">www.workhealthlife.com/mlassist</a>  |
| <b>Team Member Discounts</b>   | LifeMart  | N/A          | Access the ADP Portal and click on LifeMart   |
| <b>Life and AD&amp;D<br/>Short and Long-Term<br/>Disability<br/>Family Medical Leave</b> | Lincoln Financial<br>Group #: 06-066942                         | 888-408-7300 | Prior to November 1, 2018:<br><a href="http://www.mylibertyconnection.com">www.mylibertyconnection.com</a><br>Code: USE-EE<br>After November 1, 2018:<br><a href="http://www.mylincolnportal.com">www.mylincolnportal.com</a><br>Code: USE-EE |
| <b>401(k) Savings and Retirement</b>   | TransAmerica<br>Group #: QK6291900001                           | 800-755-5801 | <a href="http://www.trsrretire.com">www.trsrretire.com</a>  |
| <b>Team Member Benefits</b>  | US Ecology Benefit Team   | 866-235-6100 | <a href="mailto:Benefits@usecology.com">Benefits@usecology.com</a>  |

## About this Guide

This benefit summary provides selected highlights of the US Ecology employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at US Ecology. All benefit plans are governed by master policies, contracts and plan documents which can be found on the ADP Portal. You may also obtain a hard copy of any or all documents by contacting the Human Resources Department. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. US Ecology reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.

