

# Your Nidec Middleport Union Benefits At-a-Glance

Your 2024 At-a Glance provides important information about benefits available to you in 2024. We hope you find this quick reference guide useful during enrollment and through the year. You'll find more details by visiting your on-the-go resource via a PC or smartphone at **NidecMiddleportUnion.com**

## New for you and your family!

Nidec's Middleport Union benefits website provides access to information about the benefits available to you and your family. It's your on-the-go, one-stop shop for all benefits information.

- Visit **NidecMiddleportUnion.com**
- Scan the QR code using your smartphone today and go directly there
- Bookmark it to your favorites





Important Information About Several of Your Benefits

Medical

Nidec partners with Blue Cross Blue Shield of Alabama to offer you and your eligible dependents healthcare insurance through a Preferred Provider Organization (PPO). When you receive care in-network you benefit from our negotiated discounts and greater plan coverage for your services. You will pay a copay for certain primary care visits to your doctor or a specialist. The following chart provides an overview of the plan.

BlueCross BlueShield of Alabama PPO		
Plan Features	In-Network	Out-of-Network
Calendar Year Deductible		
Individual	\$250	\$500
Family	\$500	\$1,000
Out-of-Pocket Maximum (includes deductible)		
Individual	\$1,100	\$2,200
Family	\$2,200	\$4,400
Hospital Services		
Inpatient	Deductible then 10% coinsurance	Deductible then 30% coinsurance
Outpatient	Deductible then 10% coinsurance	Deductible then 30% coinsurance
Office Visits		
Preventive Care	100% covered	Deductible then 30% coinsurance
Primary Care Physician	\$10 copay	Deductible then 30% coinsurance
Specialist	\$10 copay	Deductible then 30% coinsurance
Urgent Care	\$10 copay then deductible then 100% covered	\$10 copay then deductible then 100% covered
Emergency Room	Deductible then 10% coinsurance	Deductible then 10% coinsurance
Prescription Drugs		
Retail (30-day supply)		
Tier 1	20% coinsurance*	20% coinsurance*
Tier 2	20% coinsurance*	20% coinsurance*
Tier 3	20% coinsurance*	20% coinsurance*
Mail Order (90-day supply)		
Tier 1	20% coinsurance*	Not applicable
Tier 2	20% coinsurance*	Not applicable
Tier 3	20% coinsurance*	Not applicable

\* Not subject to calendar-year deductible.

Dental

Access to good oral healthcare can help keep your overall health costs down. Regular oral health exams can help detect significant medical conditions before they become serious. Visit [cigna.com](#) to find in-network providers and access to a variety of online tools and programs.

Vision

Our vision coverage is designed to meet a variety of needs. Examples of vision coverage services are an eye exam, approved contact lenses and approved frames. When you use in-network services, you can save on costs.

Critical Illness Insurance

Visit [NidecMiddleportUnion.com](#) for more information about critical illness insurance which can help you make ends meet when there is a critical illness diagnosis.

Accident Insurance

Certain injuries occurring off the job can be protected with Accident Insurance.

Hospital Indemnity Insurance

Hospital Indemnity coverage can complement your health insurance to help you pay for out-of-pocket costs when you or your covered dependents are admitted to the hospital for a covered stay. Employees are responsible for the cost of coverage but will receive a group discount through this plan.

Dental Plan: Cigna Dental PPO		
Plan Features	In-Network	Out-of-Network
Calendar Year Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Annual Maximum Benefit		
	\$1,000	\$1,000
Dental Care Services		
Preventive	100% covered no deductible	100% covered no deductible
Basic	100% covered no deductible	100% covered no deductible
Major	50% covered after deductible	50% covered after deductible
Orthodontia		
Coinsurance	50% covered no deductible	50% covered no deductible
Lifetime Maximum	\$1,000	\$1,000
Benefit Applies To	Adults and children	Adults and children

Vision Plan: VSP		
Plan Features	In-Network	Out-of-Network
Exam (once every 12 months)	\$10 copay	Up to \$45
Lenses (once every 12 months)		
Single Vision	\$15 copay	Up to \$30
Bifocal	\$15 copay	Up to \$50
Trifocal	\$15 copay	Up to \$65
Approved Contact Lenses (once every 12 months in lieu of lenses or frames)		
Elective	Up to \$150	Up to \$105
Therapeutic	Covered 100%	Up to \$210
Approved Frames (once every 12 months)		
	Up to \$150	Up to \$70

Accident Insurance: Cigna	
Some Covered Benefits	Benefit Amount
Hospital Admission	\$1,500
Daily Hospital Confinement (up to 365 days)	\$300
Daily ICU Confinement (up to 365 days)	\$600
Burns	Up to \$10,000
Ambulance (Ground/Air)	\$500/\$2,000
Torn Knee Cartilage	\$400

Hospital Indemnity: Cigna	
Plan Features	Benefit Amount
Hospital Admission Benefit (unlimited admissions)	\$500
Daily Hospital Confinement (up to 30 days)	\$100
Daily ICU Confinement (up to 30 days)	\$200
Newborn Nursery Care Admission (limited to 1 day)	\$500





## Flexible Spending Account (FSA)

An FSA allows you to set aside pre-tax dollars from your paycheck to pay for qualified medical or dependent care expenses you would normally pay for out of your pocket with after-tax dollars. FSAs have a “use-it-or-lose-it” rule which means you must use the funds by the plan-year deadline. Any unused FSA funds at the end of the plan year are forfeited to the plan.

Maximum FSA Contributions*	
Health Care FSA Maximum	Dependent Care FSA Maximum
\$3,200	\$5,000 (\$2,500 if married & filing separately)

\*IRS limits may change for 2024. Check [NidecMiddleportUnion.com](https://www.nidecmiddleportunion.com) for updates.

## Other Benefits

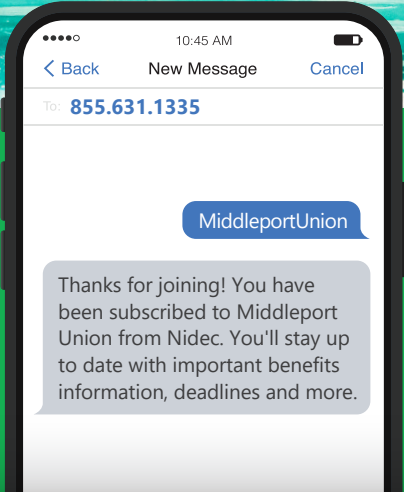
- Hinge Health
- Employee Assistance Program (EAP)
- Life and Disability Insurance
- Accident Insurance
- Critical Illness Insurance

Annual Health Plan Notices are posted at [NidecMiddleportUnion.com](https://www.nidecmiddleportunion.com) ► Resources ► Document Library



## Opt in for benefits texts

- Get text reminders so you don't miss important benefits information and enrollment deadlines
- Text keyword MiddleportUnion to 855.631.1335 to opt in, or scan the QR code



Disclaimer: This Benefits At-a-Glance is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan description (SPD) or official plan documents on [NidecMiddleportUnion.com](https://www.nidecmiddleportunion.com) ► Resources ► Document Library for further details. Should this Benefits At-a-Glance differ from the SPDs, the SPDs prevail.