



2024

Benefits Guide



Find Your Place on D-Street



ExpressWay



MainStreet



OpenRoad

DENSO
Crafting the Core




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Summary of Benefits

DENSO offers many benefits and resources that are competitive, diverse, and flexible to help meet your health and wellness needs. This guide provides a general overview of the health plan options and well-being programs available for you and your family. It also describes the tax savings and protection plans along with benefits automatically provided by the company and those you can elect voluntarily.

DENSO associates have the option to enroll in the following pre- and after-tax plans:

Plan	Options	Vendor	Page
Medical and Prescription	 ExpressWay  MainStreet  OpenRoad	Medical and Prescription: Blue Cross Blue Shield of Michigan Mental Health and Substance Abuse: Behavioral Health Systems	12-15, 19
Dental	Dental Core Dental Plus	Delta Dental of Tennessee	16
Vision	Vision	Superior Vision by MetLife	17
Health Care Flexible Spending Account	Refer to IRS.gov for most current guidelines on FSA contribution maximum	Businessolver	20
Day Care Flexible Spending Account			
Health Savings Account (HSA)	Must be enrolled in OpenRoad, the high deductible health plan option	Businessolver	21
Optional Life Insurance	1x-5x Annual Base Pay	Reliance Matrix	23
Spouse Life Insurance	\$25,000 - \$300,000 (in \$25,000 increments)		
Child Life Insurance	\$10,000 on each child		
Voluntary Critical Illness	\$10,000 benefit at diagnosis for covered illness	Allstate	25
Voluntary Accident	Payment based on schedule of benefits		
Voluntary Hospital Indemnity	Payment based on schedule of benefits due to hospital confinement	Reliance Matrix	25
Voluntary Identity Theft Protection	Monitors personal, social, and credit information, and provides restoration services	IdentityForce	25
PTO Cash-out	Voluntary, taxed at time of payment	N/A	24

Below are the company-paid benefits provided to associates automatically with no action required to enroll:

Program	Description	Vendor	Page
Healthy Horizons	Wellness program	HealthbyDesign (HbD)	18-19
Employee Assistance Program (EAP)	Confidential advice/support	Behavioral Health Systems	
Diabetes Management Program*	Personalized education and support for chronic condition (<i>Note: must be enrolled in a DENSO medical plan, available to all associates and covered dependents over 18 years of age</i>)	Teladoc Health (formerly Livongo)	
Hypertension Management Program*		Hinge Health	
Musculoskeletal (MSK) Program*		GIThrive	
Digestive Management Program*		2nd.MD	
Medical Second Opinion*	Medical review of diagnoses, medications, etc.	Carrum Health	
Surgical Concierge*	Surgical coordination	Noom	
Weight Management Support*	Weight loss and mood support		
DENSO Retirement Savings Plan	Associate contributions, company match, annual discretionary company contribution	Empower Retirement	22
Basic Life	1.5x annual base pay	Reliance Matrix	23
Basic AD&D	1.5x annual base pay		
Business Travel Accident	\$250,000	ACE/Chubb	
Short-Term Disability (STD)	60% to 100% of weekly base pay, dependent upon position and length of disability	Reliance Matrix	24
Long-Term Disability (LTD)	60% of monthly base earnings		
Paid Time Off (PTO)	13 paid holidays (annual schedules vary). Go to <i>Well-being & Other Benefits</i> on DENSOBenefits.com to view the annual holiday and PTO schedules		24

Note: Must be enrolled in a medical plan and over age 18 to participate

When and How to Enroll

New Hire Enrollment in 2024

Newly hired associates are eligible for health benefits the first day of the month following 30 days from your date of hire. Eligibility for short-term disability and long-term disability is six months after your date of hire. Register for an account and enroll in benefits at myDENSObenefits.com.

Important Note: If you do not make your health benefit elections within 30 days from your hire date, you will be opted out of all electable benefits.

Remember: Once you enroll or miss your enrollment deadline, your benefit elections cannot be changed until the next annual enrollment period or within 30 days of an eligible family status change (see *Making Changes During the Year* on page 11).

Open Enrollment Dates for the 2024 Plan Year¹

Open Enrollment is an opportunity to review your current benefit plan elections and determine if you want to make changes for the upcoming year to better meet the needs of you and your family. The Open Enrollment dates for the 2024 plan year are **October 24 through November 9, 2023**. Some changes are allowed for certain benefits only through December 15, 2023: FSA contributions, dependent coverage, and PTO cash-out election.

DENSO's Open Enrollment dates to elect benefits for the 2024 calendar year are:

Open Enrollment Dates
October 24 – November 9, 2023

Selections made during Open Enrollment are effective **January 1, 2024 through December 31, 2024**.

This Open Enrollment is an **active** enrollment, meaning each associate must log into the system and take action to enroll in certain benefits. Additionally DENSO is introducing a new benefits administration platform, so it is important for associates to register an account and review their current elections for accuracy. Use the Open Enrollment Checklist on page 5 to guide you through the process.

Important Reminders if You Take No Action

- Your health plan elections and covered family members will remain the same, although your medical plan tier may change due to your dependent coverage.
- Your Health Care and Day Care FSA will reset to \$0 for 2024.
- Your HSA contributions will default to \$0 for 2024, however, you may make changes to your contributions at any time during the year at myDENSObenefits.com.
- Your PTO Cash Out election will default to 0 (zero) hours in 2024.
- You will have no designated beneficiaries for your life insurance and voluntary benefits.

Even if you do not have changes to make during Open Enrollment you must create an account in our new benefits administration platform, **BenefitSolver, to review your plan elections, confirm the information for you and your covered dependents is correct, elect 2024 PTO cash out, enroll or re-enroll in FSA or HSA with the new vendor, AND add beneficiaries to your applicable benefit elections.**

¹This information does not apply to anyone hired in 2024.

Open Enrollment Checklist

- Read this guide** to learn about your 2024 benefit options, understand how to register in the new benefits administration system, and how to enroll or make changes to your benefits.
 Also review the 2024 Benefits Announcement Newsletter, which was sent to every associate home. Discuss the benefit options with your spouse.
- Explore resources** offered to help make your benefit decisions (refer to page 26 of this guide), including the MyChoice Recommendation Engine by Benefitsolver.
- Have your documentation ready** before you start Open Enrollment.
 - To add beneficiaries you will need their first and last name. You may also add their date of birth, Social Security Number, home address, and phone number.
 - To add dependents you will need supportive documentation to prove your relationship. Such documents include:
 - Marriage Certificate
 - Birth or Adoption Certificate
 - Court Order
 - Take a picture of the document with your phone or scan it to a computer. You will be able to upload the image onto our new benefits administration platform during Open Enrollment or on the mobile app.
 - If enrolling or re-enrolling in a tax-savings program like HSA or FSA, calculate how much you want to contribute from each paycheck. Follow the links below for helpful tools and information:
<https://www.businessolver.com/mychoice-accounts/participants/flexible-spending-account>
<https://www.businessolver.com/mychoice-accounts/participants/health-savings-account>
- In order to register on Benefitsolver you must **have a valid email address**. If you do not have an email address, there are several free email services you can use, such as Google (Gmail), Yahoo, or AOL. If you have a DENSO email address you can choose to use that as your primary email, or choose a personal address. This will be one of your first steps when you register an account with Benefitsolver.
- Complete Open Enrollment through Benefitsolver at [myDENSObenefits.com](https://www.businessolver.com/mydensobenefits.com) between October 24 – November 9.** All associates must register at [myDENSObenefits.com](https://www.businessolver.com/mydensobenefits.com) to make changes to your benefits, like:

<ul style="list-style-type: none"> • Change plan options (medical, dental, vision, optional life) 	<ul style="list-style-type: none"> • Enroll or re-enroll in a Health Care or Day Care Flexible Spending Account (FSA)
<ul style="list-style-type: none"> • Change tier coverage (see page X for details on the new 4-tier coverage structure) 	<ul style="list-style-type: none"> • Enroll or re-enroll in a Health Savings Account (HSA)
<ul style="list-style-type: none"> • Add or remove dependents 	<ul style="list-style-type: none"> • Enroll in voluntary benefits
<ul style="list-style-type: none"> • Update beneficiaries 	<ul style="list-style-type: none"> • Elect to cash out Paid Time Off (PTO) in 2024¹

¹ If you elect to cash out PTO during Open Enrollment in 2024, PTO Cash Out payments will be in December 2024. All affiliates have common payout timing.

Introducing Benefitsolver






New in 2023! DENSO will now use Benefitsolver as our online benefits administration platform. Our custom Benefitsolver website is myDENSObenefits.com. Each associate must register for an account, select three security

questions and answers, and review their benefit selections during Open Enrollment. You must provide a valid email address in order to register for an account.

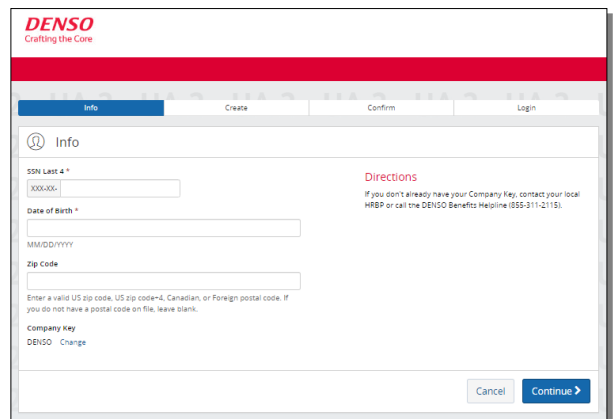
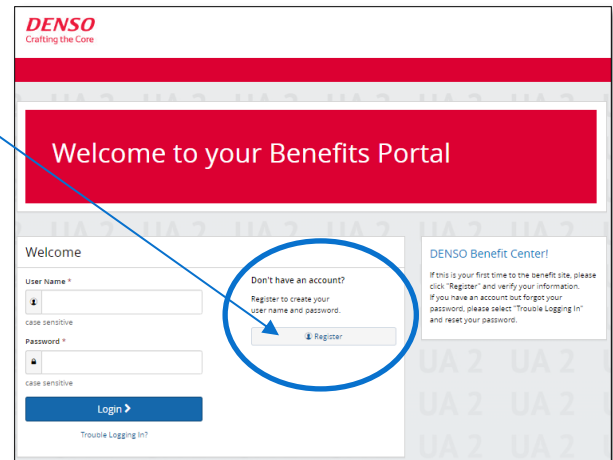
Note: Oracle is still DENSO's Human Resource system of record. We're adding Benefitsolver to increase ease of use and administration while centralizing all health benefits into one space, myDENSObenefits.com.

What's the Difference?

 ORACLE	 DENSO Benefits.com	 benefitsolver myDENSObenefits.com
Houses DENSO career history, job postings, training, performance reviews, and personal contact information	Library of benefits resources, vendor contacts, plan documents, and links to vendor sites, also accessible to dependents (public area only)	Home to personal benefits information, HSA/FSA, beneficiaries, dependents, Open Enrollment, PTO cash out elections, and changes to benefits

Instructions for 2024 Open Enrollment

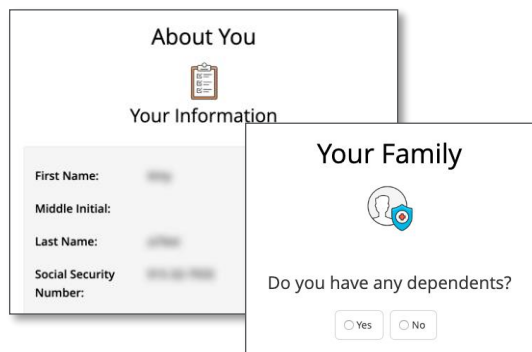
- Access our Benefitsolver site: myDENSObenefits.com.
- Create your personal username and password by clicking "Register" and follow the prompts.
 - The case-sensitive company key is **DENSO** and is already pre-populated in the box for you.
 - To **confirm your identity**, provide the last four numbers of your Social Security Number, date of birth, and home mailing zip code. You will also need an email address in order to register with Benefitsolver.
 - For those with DENSO email address, this is pre-populated for you. You may choose to provide a personal email address as your preferred method.
 - For your username, choose something you will easily remember, like your DSC-ID that you use for logging into Oracle. Your password must be at least 8 characters long and contain both letters and numbers.
 - Choose three security questions and answers.
 - Once you confirm your email address, log in to Benefitsolver using your new username and password.
 - If you lose your password click on the "Forgot your username or password" link on the home screen. A link to reset your password will be sent to your preferred email address.



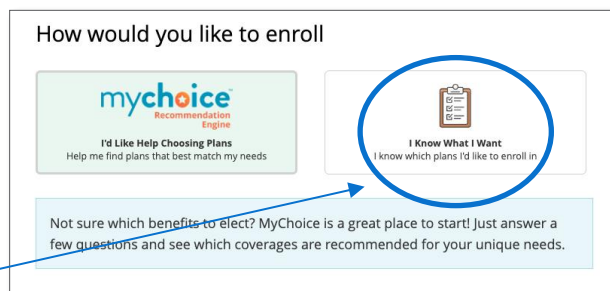


- Once logged in, find the Annual Enrollment banner near the top of the screen. Click the “Start Here” button to begin the enrollment process.

- Benefitsolver will guide you through the system by first asking you to confirm your own information. If you have dependents they will be listed on the next page. You can also add new dependents here but will need to provide each dependent’s legal name, Social Security Number, and birth date. At the end of the enrollment process you may also be required to provide documentation to prove your relationship to each dependent.



- If you need support deciding which benefits are right for you and your family, the **MyChoice Recommendation Engine** is simple and easy to use. Answer a few questions to receive a personalized recommendation.



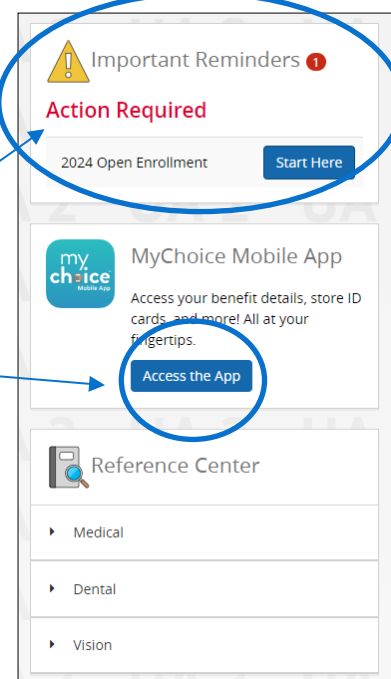
- You can also make your own selections by clicking the “I know what I want” button.



- The enrollment process takes you step by step for each benefit, asking if you would like to enroll, who to cover, and shows you an estimated cost after each election. If you get stuck, there is a **chat bot named Sofia** that can help you at any time. Sofia can also answer questions specific to your benefits elections and can even tell you a joke!

- NOTE: if you are eligible to use a Health Savings Account (HSA) or Flexible Spending Account (FSA), you will now complete this process through Benefitsolver during Open Enrollment. Our FSA and HSA accounts are administered by **MyChoice Accounts**. New cards will be issued for those enrolling in FSA or HSA. See “Open Road and Health Savings Account” section below or the Tax Savings Plan sections for more details.

- Once you finish making your elections, finish by clicking “I Agree.” Make sure your personal information, elections, dependents, and beneficiaries are accurate. When your enrollment is complete, you will receive a confirmation number and can print your Benefit Summary for your records.
- Return to the Home page to check for any additional tasks needed to complete your enrollment. Find the “Action Required” box and a button to start the process.
- Also on the home screen you can view or download your Benefit Summary, find the link to download the **MyChoice® Mobile App** for 24/7 access to your benefits and ID cards, and browse the Reference Center for more information on our benefits.



Visit the Benefitsolver site anytime you want to view your benefits or make a change to your coverage (if you experience a qualifying life event). Remember, our Benefitsolver site is myDENSObenefits.com.

So Many MyChoices!

Benefitsolver has several tools you can explore through the family of the MyChoice program.



MyChoice Recommendation Engine helps you find the right benefits for you in Benefitsolver



MyChoice Accounts is now home to DENSO's HSA and FSA programs



MyChoice mobile app allows you to take your benefits on the go, upload documents, and submit claims

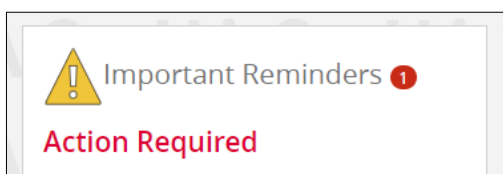
What to Do After Enrolling

🌀 OpenRoad and Health Savings Account

- If you enrolled in the high deductible medical plan option, OpenRoad, you may be eligible for a Health Savings Account (HSA). MyChoice Accounts, through UMB Bank, administers our HSA account program, which means starting January 1, 2024, you can manage all of your balances and claims within our Benefitsolver site at myDENSObenefits.com.
- If you choose to elect an HSA during Open Enrollment, **you will have the option to agree to an electronic transfer** of any previous HSA funds you may have had with our previous HSA manager, Optum Bank, as well as Terms and Conditions to initiate a new account with MyChoice Accounts. By selecting **Agree**, your current HSA balance will be moved to MyChoice Accounts, so you have all your funds in one place, accessible through one card. **There will not be an HSA Eligibility Form this year**; you will complete the process on myDENSObenefits.com during Open Enrollment.
- If you choose not to transfer your HSA funds, you will have two separate HSAs open with two separate banks. Optum Bank will retain your previously contributed funds.
 - The company contribution will only be deposited into the MyChoice Accounts through UMB Bank so make sure you set up a new account during Open Enrollment.
 - It's important to note that you may be charged a monthly administrative fee by Optum Bank to retain your HSA funds with them if you choose not to transfer your funds.
- **HSA Contributions** - You may elect to start, stop, or change your contribution amount to your HSA at any time during the year by logging in to Benefitsolver at myDENSObenefits.com and clicking "MyChoice Accounts." Your HSA and retirement accounts will no longer be accessible on the same system; make changes to your 401(k) at empowermyretirement.com.
 - Note: like the HSA, the Flexible Spending Accounts (FSA) vendor is changing from WEX to Businessolver and is administered through MyChoice Accounts as well. See page 20 for more details about the FSA.




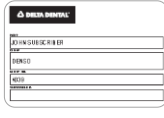


Optional Associate Life and Spouse Life Insurance



If you elect to increase life insurance coverage on yourself or your spouse during Open Enrollment, **you may need to complete an Evidence of Insurability (E of I) form before 60 days after 1/1/2024**. Complete this on Benefitsolver by following the prompts on the "Action Required" section of your homepage. If you sign up for text alerts you will receive a reminder to submit your documentation.

ID Cards

- You may receive new cards for Medical/Prescription. You should not receive new cards for Dental or Vision.
- Since our FSA and HSA vendor has changed to MyChoice Accounts, anyone enrolled in these options for 2024 will receive new cards.
- New Hires in 2024** – You will receive ID cards within a few weeks after enrolling in the corresponding plans.
- See chart below for examples of insurance cards:

Plan	Medical/Prescription	Dental	Vision	Flexible Spending Accounts (FSA)	Health Savings Account (HSA)
Carrier	Blue Cross Blue Shield of Michigan	Delta Dental of Tennessee	Superior Vision by MetLife	MyChoice Accounts	MyChoice Accounts through UMB Bank
Note	Your dependents for the prescription plan are the same as you cover on the medical plan			Access MyChoice Accounts, make changes, and submit claims through Benefitsolver at myDENSObenefits.com or MyChoice app	
Card Sample					

Need Additional ID Cards? Dependent names will not appear on ID cards. To order additional ID cards for any plan, call the DENSO Benefits Helpline at 1-855-311-2115 or email at denso@benefitadvocates.net.

Important Notes About Your Plans

Who Is Eligible?

Associates

DENSO Associates are eligible for health benefits on the first day of the month following 30 days from your date of hire. You are eligible for retirement benefits, basic life insurance, accidental death & dismemberment insurance, business travel accident insurance, Healthy Horizons, and Employee Assistance Program on your date of hire. You are eligible for short-term and long-term disability 6 months after your date of hire.

Dependents

Eligible dependent benefits are also effective as of the first day of the month following 30 days from the covered associate's date of hire. Eligible dependents include:

- Your lawful spouse
- Your registered domestic partner (see details below)
- Your or your spouse's dependent child up to age 26, including:
 - A natural, step, or legally-adopted child
 - A child placed for adoption
 - A child for whom legal guardianship or legal custody has been awarded to you or your spouse by a court of competent jurisdiction
 - An unmarried child, regardless of age, provided that he or she has been continuously incapable of self-support because of a mental or physical handicap that existed prior to age 26.
 - Proof of disability must be submitted in order to cover a dependent over age 26. This could include a copy of Social Security benefits approval.

Note: Coverage will automatically end on the last day of the month in which your dependent child turns 26.

State of California: Registered Domestic Partner Coverage

You may enroll your registered domestic partner under the medical, dental, vision, and optional group term life insurance plans. However, the IRS does not permit pre-tax benefits to be provided for a registered domestic partner, and the “value” of the coverage for your domestic partner will appear as imputed income on your paycheck and on the W-2 at the end of the year.

Special Considerations

DENSO Associates Married to Other DENSO Associates

Benefitsolver will prevent you from making elections that may duplicate coverage. Therefore, make your elections carefully together:

- **Medical Plans, including Prescription and Behavioral Health** - You can each enroll separately and elect “Associate Only” coverage, or one of you can elect to cover the other as a dependent and the other associate could opt out. Only one of you will be able to cover each dependent.
- **Dental Plans** - You can each elect to cover yourself and your dependents. Each policy will pay up to the annual or lifetime maximums without coordination of benefits.
- **Vision Plan** - You can each enroll separately and elect “Associate Only” coverage, or one of you can elect to cover the other as a dependent and the other associate could opt out. Do not duplicate your elections by each enrolling the other as a dependent as this will cost you unnecessary additional premiums without any additional benefit. Only one of you will be able to cover each dependent.
- **Optional Associate and Spouse Life** - Each associate may elect Optional Life. Associates married to another associate cannot elect Spouse Life. The life insurance company will not pay a claim for someone as both an associate and a dependent.
- **Optional Child Life** - Only one associate should elect coverage. The life insurance company will not pay a claim twice on the same child, even if both parents paid the premium.
- **Voluntary Critical Illness, Accident, and Hospital Indemnity** - Each associate may elect their own coverage and one of you can elect to cover your dependents, or one associate may choose to cover the spouse and child on one policy.

DENSO Associates with Children Who Are DENSO Associates

- The same rules above apply for Medical, Dental, and Vision.
- DENSO does not always know when an associate is covered as the dependent of another associate although the Benefitsolver system will try to prevent this. Reach out to HRBP if you have questions.
- **Optional Child Life** - Once a child becomes a DENSO associate, he/she is no longer eligible to be covered by a child life policy. Claims will not be paid for someone as both an associate and a dependent.
- **Voluntary Critical Illness, Accident, and Hospital Indemnity** - Each associate may elect their own coverage or elect to cover your dependent. Claims are not paid for someone as both an associate and a dependent.

Associates with Family Members in Other Countries Who Are Expected to Move to the U.S.

If you have eligible family members living outside the United States who are not currently covered by DENSO’s plan, be sure to add them during Open Enrollment if you want to cover them at any point in the next plan year.

It is not considered a family status change to add them to your plans when they come to live in the United States.

Coordination of Benefits (COB)

Medical COB

If you or a family member are covered by two or more medical plans, Coordination of Benefits (COB) determines which plan pays first (primary) and which plan pays second (secondary). If DENSO's plan pays secondary, it will only pay if the primary plan paid less than DENSO's plan would have if it were primary. DENSO's plan will always be secondary to any medical or personal injury payments under an auto policy. The maximum combined payment you can expect from all plans cannot exceed 100% of the total allowable charge. Therefore, having dual coverage is not always the best choice financially. More details are available in the SPD which can be viewed/downloaded from DENSOBenefits.com.

Dental COB

Coordination of Benefits works differently for dental. DENSO's plan (even if it is secondary coverage) will pay as if it is primary, not to exceed 100% of the total allowable charges.

Coverage Verification

Blue Cross Blue Shield of Michigan may require you to verify whether your dependents have other coverage. You will be notified by mail regarding this requirement. Respond by:

- Mailing the verification form back to BCBSM,
- By calling the number on the back of your BCBSM ID card: 1-888-605-2563, or
- By calling the BCBS COB update line: 1-866-263-9494.

Failure to respond may result in payment delays.

Making Changes During the Year

Consider your choices carefully when making benefit elections. Once you make your elections and/or choose the dependents you want to cover on the plans, they remain in effect until the next open enrollment period, unless you have a qualified family status change during the year.

Examples of qualified family status changes include:

- Your marriage or divorce
- Your child's birth or adoption
- Your, your spouse's, or your child's gain or loss of coverage due to change of employment status

Refer to your Summary Plan Description (SPD) for a full list of qualified events.

Important: If such an event occurs, you must make your changes within **30 days** of the family status change (or within 60 days for your child's birth) by logging into myDENSObenefits.com and clicking "Change My Benefits" then choose the appropriate Life Event.

Supportive documentation is required, which could include:

- Marriage Certificate
- Final Divorce Decree
- Birth or Adoption Certificate
- Court Order

Only elections consistent with the status change will be allowed.

For more information about Family Status Changes or to initiate the Family Status Change process, contact your local HRBP or visit myDENSObenefits.com.





Medical and Prescription Plans

Medical/Pharmacy Plan



Blue Cross Blue Shield of Michigan (BCBSM) administers all three medical plan options, including the prescription benefit program. There are two sets of medical premiums within four coverage options:

- **Standard Premium** - applies to associates who do not participate in Healthy Horizons.
- **Healthy Horizons Preferred Premium** - applies to associates who complete the requirements outlined in the 2023 Healthy Horizons Program overview and anyone hired between 10/1/2023 and 12/31/2024. Go to DENSOBenefits.com or contact your Healthy Horizons Health Coach for details on how to qualify for the discounted premiums.

Biweekly Medical Premiums									
	 ExpressWay			 MainStreet			 OpenRoad		
	Standard	Preferred ¹	Approx. annual savings with Healthy Horizons	Standard	Preferred ¹	Approx. annual savings with Healthy Horizons	Standard	Preferred ¹	Approx. annual savings with Healthy Horizons
% Paid by Associate (DENSO pays remainder)	24%	20%		30% and 31%	25% and 26%		16%	8% and 12%	
Associate Only	\$53.39	\$44.85	\$222.03	\$90.20	\$75.77	\$375.24	\$25.73	\$12.86	\$334.46
Associate + Spouse	\$146.82	\$123.34	\$610.59	\$248.05	\$208.36	\$1,031.92	\$70.75	\$53.06	\$459.89
Associate + Child(ren)	\$106.78	\$89.70	\$444.07	\$180.40	\$151.54	\$750.49	\$51.46	\$38.59	\$334.46
Family	\$186.87	\$156.98	\$777.11	\$315.70	\$265.19	\$1,313.35	\$90.05	\$67.54	\$585.31
This Option is Ideal For:	Someone who values things that are quick and easy. It offers flat dollar copays for most office visits, so you are in and out with fewer billing headaches.			Someone who likes familiarity. It offers a traditional deductible and coinsurance for most services.			Someone who likes freedom and doesn't mind a little risk so long as they are driving. It offers a high deductible which is required for a Health Savings Account (HSA).		

¹ Associates who complete the requirements outlined in the Healthy Horizons program brochure will qualify for Preferred Premiums; requirements may vary from year to year.

Telemedicine

Effective January 1, 2024 **Virtual Care by Teladoc Health** is available from Blue Cross Blue Shield of Michigan (BCBSM). Formerly BCBSM Online Visits, Virtual Care benefits include online and telephonic visits for minor illnesses, urgent care, and psychiatry support with 24/7 access. BCBSM connects you to board-certified doctors and psychiatrists using your smartphone, tablet, or computer. Visits cost less than the average cost of a regular office visit.

Cost

- \$15 copay for all DENSO medical plan participants

Sign Up for the NEW app Starting 1/1/2024

Method
Mobile – Download the NEW Teladoc Health app and create a new account
Web – Visit bcbsm.com/virtualcare
Phone – Call 800-835-2362, available anytime



Prescription Plan

- **Network Pharmacies** - there are over 65,000 pharmacies in the BCBSM network.
- **Formulary** - If drugs are on the BCBSM formulary, they are preferred over drugs not listed. Drugs not listed may be excluded.
 - **Covered drugs fall into one of four tiers:** 1) Generic, 2) Preferred, 3) Non-Preferred or 4) Specialty
 - There are typically changes to the formulary drug list twice a year – in January and July. BCBSM sends a letter to impacted members before a drug is removed from the list, because removal may result in a higher cost.
 - Drugs may be added to the formulary any time throughout the year, which may result in a lower cost.
 - Those enrolled in ExpressWay and MainStreet medical and prescription plan options will follow the structure described on page 15.
(Note: OpenRoad participants already follow a similar structure.)
- **Step Therapy** - You may need to try one or more alternative drugs before being allowed to fill certain prescriptions your doctor prescribes.
- **Prior Authorization** - Certain drugs require your doctor to provide additional information before the pharmacist can fill the prescription; you or your doctor should contact BCBSM if the pharmacist says this applies to you.
- **Penalties** - If you choose to take a higher cost brand name instead of the equivalent generic drug, you will have to pay the generic copay plus a penalty equal to the difference in the cost of the drugs.
Penalties do not accumulate toward out-of-pocket maximums.
- **90-day Supply** - Available for maintenance medications through mail order, a Walgreens Pharmacy, or a DENSO Family Health Center (DFHC) Pharmacy.
- **Specialty Drugs** - Specialty drugs are high-cost medications used to treat complex, chronic conditions. All specialty medications must be filled through **AllianceRx Walgreens Prime**. Contact the specialty pharmacy at **855-244-2555** to arrange filling your specialty prescription.
- **Preventive Drugs** - Some preventive medications are available to OpenRoad participants at no cost.

Go to the Medical & Prescription section on [DENSOBenefits.com](https://densobenefits.com) to view the prescription drug lists.

DENSO Family Health Center and Pharmacy (DFHC)

The DFHCs are located in Battle Creek, MI, Maryville, TN, and Athens, TN. Any DENSO associate and eligible dependents covered under a DENSO medical plan may use the Health Center as their primary health care provider. Both Battle Creek and Maryville locations have full dispensing pharmacies and provide delivery services twice weekly to DMAT. Premise Health staffs, manages, and operates the facilities. Visit members.premisehealth.com/denso for more details.

The DFHC requires payment at the time of service. Reminder, fees per visit are as follows:

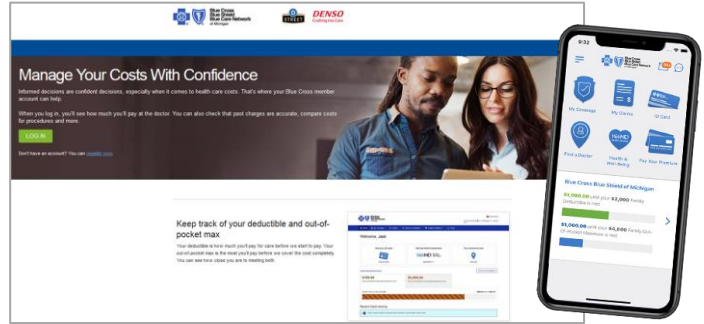
Medical Plan Option	Patient Type	Fee Due at Time of Visit
Express Way	Associates and Dependents	\$10
Main Street	Associates and Dependents	\$10
OpenRoad	Associate	\$30, then deductible and coinsurance
	Dependents	\$10

Prescription costs will follow the medical plan pharmacy design on page 15. Prescriptions will no longer be provided at discounts at the DFHC.

Benefit Tools and Tips

BCBSM Member Resources

Creating a Blue Cross member account connects you to online resources and information to make informed, confident decisions about your health care. The resources found in your member account are personalized to you and your medical plan.



Your BCBSM member account can help you:

- Find in-network doctors, urgent care centers, hospitals, and pharmacies.
- Track your deductible and out-of-pocket costs.
- Review claims and Explanation of Benefits (EOBs) to monitor your medical and prescription claims.
- Complete forms and submit paperwork.
- See what’s covered, including preventive services and other medical and prescription drug coverage.
- Compare costs for providers, procedures, drug costs at pharmacies, and find out how much you’ll pay before a doctor visit, procedure, or a prescription.
- Save on popular products with discounts through Blue365.
- Improve your wellbeing with access to webinars, meditations, and online discussions through Blue Cross Virtual Well-Being.





















Register for your Blue Cross member account:

- Go to bcbsm.com/DENSO
- Select *Register Now*
- Or, Text **REGISTER** to **222764**.

Note: You’ll need your enrollee ID from your BCBSM ID card to register.

Understanding Your Choices for Care

Your cost share will vary depending on your type of plan and visit. To help you get the most out of the plan you choose, the table below shows the care options available and when best to use them.

 Doctor's Office	 24-Hour Nurse Line	 Online Visits	 Urgent Care Center	 Emergency Room
<p>A primary care physician (PCP) is an essential in your healthcare. They get to know your health history over time and can recommend follow-up care, like seeing a specialist, if needed.</p> <p>\$25 Copay—PCP</p> <p>\$50 Copay—Specialist </p> <p>Deductible/Coinsurance  </p> <p>DENSO Family Health Center See details on page 13.</p>	<p>A registered nurse is available 24/7 to answer your urgent and non-urgent health concerns. Members can use the 24/7 nurse line by calling 800-775-2583.</p> <p>\$0 Cost   </p>	<p>Virtual Care by Teladoc Health gives you 24/7 access to a U.S. board-certified doctor or psychiatrist from anywhere using your smartphone, tablet, or computer. It's a convenient, low cost option for a minor illness, mental health, or prescription if you can't get in to your doctor's office.</p> <p>\$15 Copay   </p>	<p>Urgent care centers may be available when your doctor's office is closed. Most have extended hours and some are open 24/7. When your symptoms aren't severe, urgent care centers can offer you care that's more cost-effective and convenient than an ER.</p> <p>\$50 Copay </p> <p>Deductible/Coinsurance  </p>	<p>You never know when you might need emergency care. If you do, ERs are equipped to handle severe to life-threatening illnesses and injuries. This is why they're the most expensive option for care. Use your best judgment when considering ER care.</p> <p>\$400 Copay  </p> <p>Deductible/Coinsurance </p>

Note: the logos below represent the 3 medical plan options referenced in the table above:



2024 Plan Comparison

Medical/Prescription: Blue Cross Blue Shield of Michigan (BCBSM), Mental and Behavioral Health: Behavioral Health Systems (BHS), Surgical Coordination: Carrum Health						
DStreet Option	ExpressWay		MainStreet		OpenRoad ¹	
Standard Biweekly Premiums ²	Associate Only Associate + Spouse Associate + Child(ren) Family	\$53.39 \$146.82 \$106.78 \$186.87	Associate Only Associate + Spouse Associate + Child(ren) Family	\$90.20 \$248.05 \$180.40 \$315.70	Associate Only Associate + Spouse Associate + Child(ren) Family	\$25.73 \$70.75 \$51.46 \$90.05
Healthy Horizons Preferred Biweekly Premiums ³	Associate Only Associate + Spouse Associate + Child(ren) Family	\$44.85 \$123.34 \$89.70 \$156.98	Associate Only Associate + Spouse Associate + Child(ren) Family	\$75.77 \$208.36 \$151.54 \$265.19	Associate Only Associate + Spouse Associate + Child(ren) Family	\$12.86 \$53.06 \$38.59 \$67.54
Metal Tier <i>(to more easily compare plans by level)</i>	Gold		Gold		Gold	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible	Deductible included in the Out-of-Pocket Maximum. In- and Out-of-Network Deductibles do not apply to each other.					
Individual	\$1,000	\$2,000	\$750	\$1,500	\$1,600	\$3,200
Family	\$2,000	\$4,000	\$1,500	\$3,000	\$3,200	\$6,400
Preventive Care	100%		100%		100%	
Allergy Injections	\$0 copay		80% covered after Deductible		80% covered after Deductible	
Primary Care Physician Office or Virtual Visits, including: - Chiropractic Manipulations & Acupuncture - Physical, Occupational, Speech Therapies - Psychologist/Psychiatrist Therapy Visits	\$25 copay		60% covered after Deductible		60% covered after Deductible	
Specialist Office or Virtual Visits	\$50 copay		60% covered after Deductible		60% covered after Deductible	
Urgent Care	\$400 copay		\$400 copay		80% covered after Deductible	
Emergency Room	\$15 copay		\$15 copay		\$15 copay	
Virtual Care by Teladoc Health	80% covered after Deductible		80% covered after Deductible		80% covered after Deductible	
Labs & Testing	60% covered after Deductible		60% covered after Deductible		60% covered after Deductible	
Hospitalization	60% covered after Deductible		60% covered after Deductible		60% covered after Deductible	
Surgery: Musculoskeletal (MSK)	<ul style="list-style-type: none"> If coordinated by Carrum Health: 100% covered If arranged by patient using in-network providers: Deductible, then 20% Coinsurance 				Patient with HSA-eligible plan must meet the federally mandated minimum deductible, then 100% covered by Carrum Health. If arranged by patient using BCBSM in-network providers: Deductible, then 20% Coinsurance.	
Spinal Fusion						
Bariatric Surgery						
Other MSK orthopedic procedures (e.g., hand, wrist, elbow, foot, etc.)						
Surgical Oncology						
Cardiovascular Surgery						
Annual Out-of-Pocket Maximum	Out-of-Pocket Maximum <u>includes</u> the Deductible and Copays. In- and Out-of-Network Out-of-Pocket Maximums do not apply to each other.					
Individual	\$6,000	\$12,000	\$6,250	\$12,500	\$3,500	\$7,000
Family	\$12,000 (not to exceed \$6,000 per covered person)	\$24,000 (not to exceed \$12,000 per covered person)	\$12,500 (not to exceed \$6,250 Per covered person)	\$25,000 (not to exceed \$12,500 per covered person)	\$7,000	\$14,000
Prescriptions	Retail (up to a 31-day supply)		Mail or 90 Day Retail		Retail, Mail, or 90 Day Retail	
Generic	\$10 Copay		\$25 Copay		Preventive Drug List – 100%, all other prescriptions Deductible & 20% Coinsurance	
All other tiers	Deductible, then 20% Coinsurance (see below)					
Coinsurance:	<i>Once the deductible has been met, you will be responsible for 20% of the drug cost up to a maximum defined by each tier below</i>					
Preferred	\$100 Max		\$250 Max			
Non-Preferred Brand	\$200 Max		\$500 Max			
Specialty	\$300 Max		Not Applicable			

¹Eligible OpenRoad participants will be eligible for a Health Savings Account (HSA) contribution from DENSO in the amount of \$500 (individual) or \$1,000 (family) in 2024.

²Standard Premium - applies to associates who do not participate in Healthy Horizons

³Healthy Horizons Preferred Premium - applies to associates who complete the requirements outlined in the 2024 Healthy Horizons Program overview and anyone hired between 10/1/2023 and 12/31/2024.

Dental Plans



DENSO Associates have a choice between two dental options through Delta Dental of Tennessee: Dental Core and Dental Plus. With either option, you can visit the dentist of your choice; however, if you choose an out-of-network provider, you are responsible for charges above the allowable charge. This is a brief summary of your dental premiums and benefits. There is no change in premiums from the 2023 plan.

Biweekly Dental Premiums		
Tier	Dental Core	Dental Plus
Associate Only	\$5.36	\$8.10
Associate + 1	\$10.71	\$16.20
Family	\$17.41	\$26.32

Summary of Dental Benefits				
	Dental Core		Dental Plus	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductibles & Limits				
Annual Deductible	\$50 per individual • \$100 per family			
Member's Annual Maximum <i>(not reduced by preventive care)</i>	\$1,000		\$2,000	
Services				
Diagnostic and Preventive, no deductible required <i>(up to 2 visits per year)</i>	Covered at 100%	Covered at 80%	Covered at 100%	Covered at 80%
Basic	50%	40%	80%	60%
Major			70%	50%
Orthodontic <i>(excluded from annual maximum)</i>	Not Covered		50% up to \$2,000 lifetime maximum, no deductible (no age limit)	
Anesthesia for Special Health Care Needs Patients (If qualified)	100%			

Things to Consider

- If you elect a dental plan without covering all members of your family, those family members not on the plan will not have any dental coverage. Be sure to cover all dependents who may need dental care throughout the year.
- Benefits are not coordinated with other dental insurance—claims will be paid (up to 100% of the allowed cost) if you have other dental coverage outside of DENSO.

Delta Dental Mobile App

Access your benefits and tools anytime, anywhere using the Delta Dental Mobile App. On the app, you can:

- Search for a dentist in the PPO and Premier networks
- Download a mobile ID card
- View coverage and claims
- Use the Dental Care Cost Estimator tool
- Use the toothbrush timer

To download the mobile app, visit the [App Store](#) or [Google Play](#) (search **Delta Dental**), or scan the QR code to your right.



Vision Plan



You may choose to purchase an insured vision plan through Superior Vision by MetLife. Below is a brief summary of the benefits. There is no change from the 2023 plan premiums.

Biweekly Vision Premiums	
Tier	Vision
Associate Only	\$2.03
Associate + 1	\$4.14
Family	\$6.23



	Vision Benefits Overview	
	In-Network	Out-of-Network Reimbursements
Exams (each covered once every calendar year)		
Routine Eye Exam <i>(covered once per calendar year)</i>	\$0 copay	Optometrist – up to \$28 retail Ophthalmologist – up to \$37 retail
Contact Lens Fitting	\$15 copay	not covered
Materials (choice of frames/lenses or contacts)		
Frames <i>(covered once every two calendar years)</i>	\$25 copay (\$130 frame allowance)	Up to \$61 reimbursement
Standard Plastic Lens <i>(covered once per calendar year)</i>		Up to \$35 reimbursement
Single Bifocal Trifocal		Up to \$50 reimbursement Up to \$60 reimbursement
Contact Lens <i>(covered once per calendar year) in lieu of glasses</i>	\$0 copay (\$130 allowance)	Up to \$100 reimbursement

Important Notes and Tips

- If you have a medical issue with your eye (such as glaucoma or a foreign object), you must use your medical plan coverage for the exam, which will be subject to the annual deductible and co-insurance.
- In-network discounts are available for non-covered procedures, materials, and exams.
- Member discounts toward LASIK services ranging from 15-50% are offered under the vision plan.
- If you elect the vision plan without covering all members of your family, those family members not on the plan will not have any vision coverage. Be sure to cover all dependents who may need vision care throughout the year.
- Go to [metlife.com/insurance/vision-insurance/](https://www.metlife.com/insurance/vision-insurance/) to find providers (search *Superior Vision by MetLife*). MetLife's provider network includes independent optometrists and ophthalmologists, as well as regional and national optical chains including America's Best, Lens Crafters, Walmart, Sam's Club, and Costco.
- Contact lenses delivered direct to your front door! Use your vision benefits to order contact lenses online without the retail prices. Go to [metlife.com/insurance/vision-insurance/](https://www.metlife.com/insurance/vision-insurance/) for more information on how to order contact lenses.





Chronic Conditions and Wellbeing

DENSO partners with several healthcare vendors to provide associates and their eligible dependents with additional support in their wellness, including mental health, chronic condition management, surgical concierge, and medical second opinions.



Chronic Condition Support Programs

These programs are available at no cost to associates and dependents over age 18 covered on a DENSO medical plan.

Condition	Health Partner and Contact	Description
Diabetes	 Teladochealth.com More details to come 1/1/2024 Teladochealth.com Phone: 800-945-4355	Personalized education and support for managing Diabetes; includes a free glucose meter and testing supplies, mobile app, and coaching.
Hypertension		Personalized education and support for managing Hypertension (high blood pressure); includes a free blood pressure monitor, mobile app, and coaching.
Musculoskeletal (MSK)	 hingehealth.com/DENSO Phone: 855-902-2777	Virtual education and support for managing chronic and acute pain; includes free wearable sensors with live feedback in the app, personalized exercise therapy, and coaching.
Digestive Health	 welcome.mygithrive.com/denso/ Phone: (833) 336-9488 Registration code: DENSO	Includes support from an expert health care team including a licensed dietitian, personalized education and action plan, digestive health tools, and access to the mobile app.
Weight Management	 Registration links sent via email More details to come in 2023	Weight loss program that is not a fad diet, it's a psychological shift in the way you think about food. Track weight, monitor your food intake, connect with a personal coach, and learn how to think differently about what you eat and how you feel.

Surgical Concierge



Carrum Health is a special surgery and medical concierge benefit for certain types of surgeries for medically enrolled members age 18 and older. Carrum partners with high-quality surgeons and world-class hospitals to make getting surgery easier, more comfortable, and less expensive.

- Members have the option to use Carrum Health or BCBSM (plan cost share will apply) for Musculoskeletal (MSK) hip or knee replacements, spinal fusion, bariatric, orthopedic procedures (e.g. hand, wrist, elbow, shoulder, ankle, foot, etc.), Oncology, and Cardiac surgeries.
- Personal support from a dedicated care team to assist with arranging travel, scheduling appointments, managing billing, and more. Travel costs are subject to taxes; a 1095 form is provided to you at the end of the tax year.

Those enrolled in ExpressWay or MainStreet plans will have **no out of pocket cost share** for the surgical event. Those enrolled in OpenRoad will be responsible for deductible, then the remainder will be covered with zero cost share.

Visit carrumhealth.com or call 888-855-7806 for more information.

Medical Second Opinion



After you receive a medical diagnosis, it can be overwhelming and often difficult to understand your options and next steps. That's where 2nd.MD comes in.

The health experts with 2nd.MD can help you navigate your situation from delivering a second opinion and understanding the diagnosis to helping you develop a treatment plan and making a referral. Avoid unnecessary tests, eliminate the uncertainty of your treatment plan, and get support anytime. The 2nd.MD service is provided **at no cost** to anyone enrolled in a DENSO medical plan.

Visit <http://www.2nd.md/denso> or call 866-887-0719 for more information.

Healthy Horizons Employee Wellness Program



DENSO offers the opportunity for associates to participate in our overall wellness program, Healthy Horizons, administered by Health by Design (HbD). The Healthy Horizons program offers confidential, individualized in-person coaching and education, tools, and positive support to help you make continuous improvements to your health.



Participating in Healthy Horizons may not only help you kaizen (continuously improve) your life, but could also lower your medical insurance premiums! Visit DENSOHealthyHorizons.com, or contact HbD at 866-996-2155 for more information.

Employee Assistance Program

DENSO provides an Employee Assistance Program (EAP) through Behavioral Health Systems (BHS). The EAP is offered to help you and your family deal with a variety of life situations. The BHS professionals will connect you to counseling services for behavioral and mental health issues, including substance abuse.



You and your eligible dependents may receive up to five (5) visits/consults per unique issue each calendar year at no charge, when provided through BHS and when the BHS PPO network is used.

Some of the additional EAP plan benefits include:

- Childcare and/or eldercare referrals
- Personal relationship information
- Health information and online tools
- Financial planning assistance
- Stress management
- Legal resources and professionals

Behavioral Health Program

The behavioral health program is also administered by BHS and coordinates with the EAP to provide inpatient and outpatient care for mental health and substance abuse treatment. The behavioral health program benefits are available to associates and their eligible dependents enrolled in a DENSO medical plan. In order to save you money, they make sure the free services provided by the EAP are utilized first. BHS contracts with over 20,000 providers across the U.S. To ensure coverage, you should first contact and be referred through BHS. All inpatient care and certain outpatient services must be pre-authorized by BHS.



To view further details on the benefits and resources available through BHS, visit BehavioralHealthSystems.com. You can also download their app. Login under Member Access using the Employer ID: **DENSO**. Call BHS at **800-245-1150** to speak with a DENSO Care Coordinator.

Tax Savings Plans



Flexible Spending Account

A Flexible Spending Account (FSA) allows you to save for eligible health care and dependent care expenses incurred during the plan year. To help reduce your tax liability, contributions are deducted from your paycheck on a pre-tax basis and tax-free reimbursements are paid to you for eligible expenses. Businessolver is DENSO’s FSA administrator who tracks your contributions and reimbursements and provides a debit card. You can track your account using the MyChoice mobile app or through our Benefitsolver site myDENSObenefits.com.

Key Points on FSAs	
You decide the amount you expect to spend on eligible health care and dependent care expenses throughout the year. Plan carefully.	
Health Care FSA Eligibility	Health Care FSA covers eligible medical, dental, and vision expenses. Common eligible expenses for a Health Care FSA are prescriptions, over-the-counter medications, hearing aids, orthopedic goods, doctor visits, and dentist visits.
Day Care FSA Eligibility	Day Care, or Dependent Care, FSA allows you to put money aside for dependent care for eligible children up to age 13, a disabled dependent of any age, or a disabled spouse. A Day Care FSA covers expenses such as work-related daycare and elderly care costs.
Plan Year	January 1 (or your enrollment date, whichever is later) – December 31, 2024: When eligible expenses can be incurred in order to be eligible for reimbursement. Note: New hires cannot include expenses prior to hire date.
2024 Annual FSA Contribution Limits	Refer to IRS.gov for the most up to date FSA contribution limits. The amount you elect to contribute is divided evenly among your paychecks for the year and is deducted before calculating taxes (federal & social security as well as most state taxes).
2024 Run-Out Period	January 1 – March 31, 2025: This timeframe is called the “run-out period” that participants have to file claims for expenses incurred in the prior plan year.
Carry-Over	Participants enrolling in <u>Health Care FSA</u> for 2024 can carry-over a certain amount in remaining, unused 2023 Health Care FSA funds into the 2024 plan year. 2023 Health Care FSA participants who re-elect and have a carryover from 2023 will see the carryover in your new MyChoice Account early in 2024 after the 2023 runout period (March 31, 2024). The funds that are rolled over can be used after the run-out period from the previous plan year. Any unused funds exceeding this limit from the 2023 plan year will be lost. Refer to IRS.gov for the most up to date FSA carry-over limits. <u>Day Care FSA is not eligible for the carry-over.</u> Note: If you carry-over FSA funds into 2024, you will not be eligible for an HSA in 2024.

FSA Resources

- **Considering enrollment in an FSA?** – Go to DENSOBenefits.com to view the Tax-Advantaged Accounts informational video.
- **MyChoice** mobile app – offers convenient, real-time access to your accounts in one spot. Check balance and account activity, file claims, and pay providers right from your phone. Download the app on Apple and Android devices (search under ‘MyChoice Mobile app’).
- **Eligible Expense List** – To find out which specific expenses are eligible, view the searchable eligibility list under the Resource Center on our Benefitsolver site at myDENSObenefits.com.

Limited Use FSA Debit Card

The MyChoice FSA debit card is accepted at pharmacies and day care providers **ONLY**. You can still use your FSA funds to pay for other qualifying expenses. Request reimbursement for these expenses by filing a claim or set up direct payment to your provider. Go to myDENSObenefits.com or the MyChoice mobile app for details.

Health Savings Account

If you enroll in the OpenRoad high-deductible medical plan option, you may also be eligible to open a Health Savings Account (HSA). The HSA allows you to set aside money on a pre-tax basis and then use the funds for eligible healthcare expenses. Unlike some FSAs, any money left in your account at the end of the year rolls over to the following year. In fact, the HSA offers a way to save for future healthcare expenses because you can invest the value of your HSA so your account can grow over time. The chart below shows some of the key features of the HSA.

Health Savings Account (HSA) Details	
Eligibility	To be eligible for the HSA, you must satisfy all of the following requirements: <ol style="list-style-type: none"> 1. Enrolled in the OpenRoad medical plan in 2024. 2. Not enrolled in a Health Care FSA in 2024 or have an FSA carry-over from 2023. 3. Not enrolled in Medicare (including Parts A, B, and D). 4. Not eligible to be claimed as a dependent on someone else's tax return. 5. Not covered by any of the following insurance or accounts (see IRS Publication 969): <ul style="list-style-type: none"> • Spouse or domestic partner's non-Qualified High Deductible Health Plan (non-QHDHP) • You or your spouse's Health Care Flexible Spending Accounts (FSA) • TRICARE or TRICARE for Life • You or your spouse's/domestic partner's Health Reimbursement Accounts (HRA) • Any Veterans Affairs benefits used within previous three months • National health care insurance provided by foreign countries while an expatriate
Your Contributions	You may elect to start, stop, or change your contribution amount to your HSA at any time during the year by logging in to myDENSObenefits.com or the MyChoice mobile app.
Annual Company Contributions	DENSO will contribute money to the accounts of eligible associates in 2024: \$500 for individual and \$1,000 for family.
2024 Annual HSA Contribution Limits	<ul style="list-style-type: none"> • Associate Only coverage: \$4,150 (including DENSO's \$500 contribution) • Other tiers: \$8,300 (including DENSO's \$1,000 contribution) <p><i>Note: You can make an additional \$1,000 catch-up contribution if you will be age 55 or older by end of year 2024.</i></p>
Eligible Expenses	You can use your HSA to pay for eligible medical, prescription, dental, and vision expenses. For a list of eligible expenses, visit IRS.gov and refer to Publication 502. Be sure to keep your receipts for all qualified expenses.
Portability	You own your HSA, which means you keep it even if you leave the company or retire.

Important Notes for OpenRoad Participants

- **New** OpenRoad participants must Agree to the Terms and Conditions to initiate the opening of a MyChoice Account in Benefitsolver **when they enroll in benefits** to make pre-tax payroll contributions as well as receive the company contribution in 2024.
- **Existing** OpenRoad participants must agree to the Terms and Conditions to initiate the opening of a MyChoice Account within Benefitsolver **during Open Enrollment** to be eligible to receive an annual company contribution in 2024 or continue making pre-tax payroll contributions.
 - If you have any previous HSA funds, you may agree to the electronic funds transfer. MyChoice Accounts will then act on your behalf to transfer funds from the previous vendor, Optum Bank, into the new account through UMB Bank. **If you have HSA funds invested with Optum, those must be moved back to your Optum HSA prior to transfer to MyChoice Accounts.**
 - If you do not wish to contribute to your HSA but want the company contribution you must still open an HSA with Benefitsolver.
 - If more information is needed to establish your account, the MyChoice Account custodian bank, UMB Bank, will contact you.
 - You may be charged a monthly administrative fee by Optum Bank to retain your HSA funds with them.
- OpenRoad participants who do not contribute to an HSA may enroll in a Health Care FSA. However, Health Care FSA participants are not eligible for the HSA company contribution.

401(K) DENSO Retirement Savings Plan (DRSP)



Full-time and part-time associates are eligible to participate. There is no waiting period required, but automatic enrollment may be delayed up to 60 days after your first paycheck.

If you do nothing, DENSO will automatically enroll you in the 401(k) Plan with a 4% employee contribution of your pre-tax earnings into your 401(k) account each pay period. DENSO will also contribute up to a 4% company match. In addition, your pre-tax contributions will increase automatically by 1% each year, until you reach 15%. You can opt out or change either of the above options by contacting Empower either via phone at 888-411-4015 or online at empowermyretirement.com.

Age at End of Year	IRS Contribution Maximum
Less than 50 years old	\$20,500
50 + years old	\$27,000
Refer to IRS.gov for current limits	

Contribution Types

- **Traditional Pre-Tax or Roth After-Tax** - You can elect to contribute up to 75% of your eligible pay, subject to IRS limits.
- **Catch-Up** - If you will be age 50 or older by the end of the year, you are eligible to make additional 401(k) contributions. These contributions may increase your contributions above 75% of pay.
- **Company Match** - Employer-matching contributions equal to 100% of the first 4% of compensation you defer (either Pre-Tax or After-Tax contributions can be matched to 4%; subject to IRS limits).
- **Company Discretionary Contribution** - DENSO may contribute up to an additional 3% of your eligible earnings on an annual basis.
- **Annual True-Up** - Company matching contributions are reviewed annually to ensure you receive the maximum allowed amount. True-up contributions are paid at the end of the first quarter following the calendar year.

Choosing Your Investments - Two Ways to Diversify

1. Choose a single, ready-mixed portfolio (*RetireReady* Goal Setter): Make a single investment choice based on the date you want to retire and professionally diversify your total retirement savings across an array of funds.
2. Build your own portfolio: Choose your own diversified combination of individual funds offered by the plan.

Vesting

Employer Matching Contributions and Employer Annual Discretionary Contributions consist of separate components, which vest differently.

- Total Company Match (100%) = Regular Match (75%) + QMAC (25%)
- Total Annual Discretionary (100%) = Annual Discretionary (75%) + QNEC (25%)

Vesting Schedule for Employer Contributions			
Years of Completed Service	Regular Match Annual Discretionary (75% of total)	QMAC* & QNEC* (25% of total)	Effective Vesting (Combined Employer Contributions)
Less than 2 yrs.	0%	100%	25%
2 yrs., but less than 3 yrs.	33 1/3%	100%	50%
3 yrs., but less than 4 yrs.	66 2/3%	100%	75%
4+ yrs.	100%	100%	100%

*Qualified Matching Contributions (QMAC) and Qualified Non-elective Contributions (QNEC) are special Employer contributions that help the DRSP 401(k) Plan pass mandatory annual non-discrimination testing. Note: Associate contributions are always 100% vested.

Log in to your account at empowermyretirement.com to easily see how much you've saved and more.

- **Know your estimated monthly income in retirement** – see what percent of your goal you're on track to reach.
- **Receive plan messaging** – stay up to date on plan events and changes.
- **Get your account details** – see your balance, get fund information, view your statements.
- **Access your personal profile** – choose electronic communications, update your email address, select or change your beneficiary.
- **Quickly link to My Financial Path** – offers you actionable next steps toward reducing stress and helping you achieve your financial goals.

Life and Disability Protection

Insurance Provided at No Cost to You

	Basic Life*	Accidental Death and Dismemberment (AD&D)	Business Travel Accident (BTA) (provided by Ace/Chubb)
Benefit Amount	1.5 times your base annual salary	1.5 times your base annual salary	\$250,000
Limitations	Coverage is limited to a combined \$500,000 for Life and AD&D insurance		Payable if an accident claim occurs while traveling on business
Beneficiary	Your designated beneficiary for Basic Life will apply to all three policies.		
Reduction of Basic Life	The basic life insurance benefit reduces by 35% when you reach age 70.		

* Note: The value of any Basic Life Insurance coverage over \$50,000 (called "imputed income") is added to the Associates' taxable income per IRS Code section 79.

Optional Associate Life Insurance	
Coverage Amount	You may purchase additional coverage from 1 to 5 times your base annual salary.
Maximum	The combined maximum for basic and optional term life is \$2,000,000.
Rates	Rates are age-based as shown below.
Hours Requirement	Your hours worked—if less than 40/week—may be used to determine your coverage level; therefore, if you are working a reduced schedule, you may have a reduced benefit.
Evidence of Insurability (E of I) Requirements	An E of I health questionnaire is required if: <ul style="list-style-type: none"> – During Open Enrollment: You increase by more than 1 level or your insurance amount is more than \$500,000. – As a New Hire: You elect more than \$500,000 in coverage.
Reduction of Principal Amount	The optional term life insurance benefit reduces by 35% when you reach age 70.

Optional Spouse Life Insurance	
Coverage Amount	You may purchase spouse life coverage in increments of \$25,000, up to \$300,000. In order to purchase spouse life coverage, you must purchase at least 1x optional and your requested spouse amount cannot exceed your own optional term life amount.
Rates	Rates are the same as Optional Group Term Life based on the Associate's age (see below).
Evidence of Insurability (E of I) Requirements	An Evidence of Insurability (E of I) health questionnaire is required if: <ul style="list-style-type: none"> – During Open Enrollment/Family Status Change: You increase coverage by more than \$25,000 and/or your insurance amount is more than \$50,000. – As a New Hire: You elect more than \$50,000 in coverage.
Reduction of Principal Amount	The spouse life insurance benefit reduces by 35% when your spouse reaches age 70.

Optional Group Term Life Insurance Rates (for Associate and Spouse)											
Associate Age →	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Monthly rate per \$1,000 of coverage	\$0.05	\$0.06	\$0.08	\$0.10	\$0.13	\$0.21	\$0.41	\$0.49	\$1.04	\$1.32	\$2.27

NOTE: Spouse life rate is based on associate age.

Optional Child Life Insurance	
Eligibility	You may purchase child life coverage for your eligible dependent children from birth through age 25. In order to purchase child life coverage for your child or children, you must purchase at least 1x optional life.
Rate and Coverage Amount	The bi-weekly rate is \$0.50 per paycheck, which insures each eligible child for \$10,000.

Important Notes

- If an E of I is required based on your Open Enrollment election and you do not complete and sign it before **60 days after 1/1/2024** (February 29, 2024) your requested coverage level will no longer be considered.
- During Open Enrollment, Benefitsolver projects premiums based on current salary and age as of January 1, 2024.
- New Hires in 2024 have **60 days** from date of hire to sign and submit the E of I in Benefitsolver. For family status changes, you have **60 days** to initiate the process in Benefitsolver.
- Premiums will adjust throughout the year with changes in your age and/or wages.
- E of I requested amount does not go into effect until the first of the month following E of I approval.

Disability Coverage



DENSO recognizes the importance of your financial wellbeing in the event of a disability. Most of us insure our homes, automobiles, and other assets, yet often overlook our most valuable asset—our ability to earn an income! For this reason, we provide both Short-Term and Long-Term Disability benefits at no cost to you. These benefits cover associates only, not spouses or children and are administered through Reliance Matrix.



Short Term Disability (STD) Benefits Overview	
Eligibility	All exempt and nonexempt associates following 6 months of employment
Benefit Level	60% - 100% of weekly base pay (depending on position and length of disability)*
Elimination Period	<i>Accident:</i> 0 days (benefit begins on Day 1) <i>Illness:</i> 7 days (benefit begins on Day 8)
Partial Disability Benefit	STD Benefit + Wages (60% - 100% of pre-disability weekly earnings)
Maximum Duration	26 weeks
Benefit Determination	Reliance Matrix
Payment Processing	Exempt associates – Paid in-house Nonexempt – Paid through Reliance Matrix

Long Term Disability (LTD) Insurance Overview	
Eligibility	All exempt and nonexempt associates following 6 months of employment, whose disability date occurred while actively employed
Benefit Level	60% of base pay, to a maximum monthly benefit of \$10,000* (benefits may be reduced by other income)
Elimination Period	26 weeks
Maximum Duration	5 years
Benefit Determination and Payment Processing	Reliance Matrix

*Your hours worked—if less than 40 per week—may be used to determine your benefit level; therefore, if you are working a reduced schedule, you may have a reduced benefit.

Refer to the Summary Plan Description (SPD) for more details, including the definition of disability, pre-existing conditions, and other exclusions.

PTO Cash Out



Associates may elect to cash out a portion of your PTO allowance for 2024. **Elections must be made during Open Enrollment (October 24 – November 9, 2023) in the Benefitsolver site myDENSObenefits.com.** If you elect to cash out PTO for the 2024 calendar year, payouts will be in December, 2024. The timing of the payouts are common for all affiliates. Timing of elections and payments are compliant with IRS regulations.

Your PTO cash out election cannot exceed your 2024 PTO allowance minus 40 hours. If you use more PTO hours during the year than you anticipated, your PTO cash out election may be reduced. The PTO cash out election is irrevocable, meaning after you make the election during Open Enrollment you cannot change this election later in the year.

See Wellbeing & Other Benefits section at DENSOBenefits.com for more details.

Other Voluntary Plans



Voluntary benefits may provide financial protection by covering services not covered by your medical benefits. The following voluntary plans are 100% paid by associates at the group-discounted rates outlined below. You can find the detailed benefit summaries at DENSObenefits.com, at our Benefitsolver site at myDENSObenefits.com, or contact your local HR Business Partner. **Note: Associates have the opportunity to enroll in these voluntary programs during the annual Open Enrollment period and within 30 days of a qualifying family status change during the year. New hires can elect voluntary benefits when first electing benefits.**

Voluntary Critical Illness

Critical Illness insurance can help fill a financial gap if you experience a serious illness, such as cancer, iheart attack, or stroke. The coverage provides a \$10,000 benefit upon diagnosis of a covered illness (50% of benefit amount for covered dependents). Benefits can be used to help cover out-of-pocket medical costs like your plan deductible and co-insurance.



Critical Illness Insurance Biweekly Rates						
Associate Age	<29	30-39	40-49	50-59	60-64	65+
Associate or Associate with Children	\$2.05	\$4.30	\$8.69	\$15.16	\$20.24	\$31.08
Associate & Family (includes Spouse and Children)	\$3.41	\$6.83	\$13.51	\$23.36	\$31.08	\$47.48

Note: The rate at enrollment will be locked in as long as you continue this benefit and will not adjust as you age as long as you stay in the same coverage tier. If you change coverage tiers your rate will adjust to your current age.

Voluntary Accident

Accident insurance helps protect your finances by helping you pay for the unexpected costs associated with an accidental injury. It provides a lump sum payment based on a schedule of benefits in the event of an accident to include common injuries such as fractures, Emergency Room, or Urgent Care visits and physical therapy tied to accident.

Accident Insurance Biweekly Rates	
Associate Only	\$5.54
Associate & Spouse	\$9.59
Associate & Children	\$12.01
Associate & Family (includes Spouse and Children)	\$15.16

The Voluntary Critical Illness and Accident plans are administered by Allstate.

Voluntary Hospital Indemnity

Hospital Indemnity insurance pays you benefits when you are confined to a hospital, whether for planned or unplanned reasons. It helps cover certain out-of-pocket medical costs including deductibles and coinsurance. Hospital Indemnity is available through Reliance Matrix.

Hospital Indemnity Biweekly Rates	
Associate Only	\$5.69
Associate & Children	\$8.54
Associate & Spouse	\$12.01
Associate & Family	\$14.85



Voluntary Identity Theft Protection

This voluntary program is provided through IdentityForce and services include:

- Credit monitoring
- Bank account alerts
- SSN, Driver's License number, and public record protection
- Company breach protection
- Complete restoration



Identity Theft Protection Biweekly Rates	
Associate or Associate & Children	\$2.50
Associate & Family (includes Spouse and Children)	\$4.79

Resources

HRBP: Your Local Human Resources Team

Human Resource Business Partners (HRBP) are your local points of contact for all things HR at DENSO. These teams were formerly called Associate Relations or Team Member Solutions, but are now aligned regionally as **HRBP**.

If you need assistance during Open Enrollment or have questions about your benefits, you can talk to an HR Business Partner on-site at your location. Please check for local office hours or call HRBP for details on where to go. A list of all HRBPs by location is available:

- On the DENSO mobile app
- On [DENSOBenefits.com](https://densobenefits.com) under Resources

DENSO Benefits Helpline: Your Personal Benefits Expert

The rules, requirements, and options in your benefits package can seem overwhelming or hard to understand. The DENSO Benefits Helpline, managed by Benefit Advocates, makes navigating your benefits much easier. Call and talk to a real person, or email your questions and quickly get a personal, confidential response. The DENSO Benefits Helpline should be your first point of contact if you have any DENSO benefit questions.

Benefit Advocates knows the DENSO benefits plans, are experts in the healthcare field, can act on your behalf with insurance agencies and health partners, and are ready for your benefits questions, like:

- What plans are available at DENSO? What's the difference between them?
- Which doctors are covered under my plan? What services are covered? How much will I pay for an annual physical through my plan?
- Where should I go for help with my chronic condition?
- I lost my insurance ID card, can I get a new one?
- I received a bill I don't understand, what does it mean? What do I have to do? What if it's wrong?
- My claim was denied, what happens now?
- I need help navigating disability and FMLA with Matrix, where do I start?
- And so much more!



DENSO Benefits Helpline

Phone: 1.855.311.2115

Hours: 8 am to 6 pm ET, Monday-Friday

Email: denso@benefitadvocates.net

DENSOBenefits.com

View benefit videos, explore D•Street, news, forms, plan documents, and other helpful information. To access plan documents, enter

Username: *denso*

Password: *Benefits4u!*



Scan the QR code to visit
[DENSOBenefits.com](https://densobenefits.com)

Note: Don't panic if you visit [DENSOBenefits.com](https://densobenefits.com) and are redirected to another webpage. The official file path is <https://www.denso.com/us-ca/en/employee/us-benefits/> but you can call it [DENSOBenefits.com](https://densobenefits.com) for short.

Health Partners, Vendors, and Program Administrators

Please refer to the chart below for our vendor contact information.

Vendor, Health Partner, or Program Administrator	Benefit	Phone Number	Website or email
2nd.MD	Medical second opinion	866-887-0719	www.2nd.md/denso
Alliance Rx Walgreens Prime	Specialty and home delivery pharmacy Service	855-244-2555	www.alliancerxwp.com
Allstate	Voluntary Critical Illness and Voluntary Accident Insurance	800-521-3535	allstatevoluntary.com/denso/
Behavioral Health Systems (BHS)	Employee Assistance Program, Mental Health/Substance use support	800-245-1150	behavioralhealthsystems.com
Benefitsolver	Benefits administration		myDENSObenefits.com
Benefit Advocates	DENSO Benefits Helpline	855-311-2115	Email: denso@benefitadvocates.net
Blue Cross Blue Shield of MI (BCBSM)	Medical & Prescription Program	888-605-2563	bcbsm.com
	Virtual Care by Teladoc Health	800-835-2362	bcbsm.com/virtualcare
Businessolver	Health Care & Day Care Flexible Spending Accounts (FSA), Health Savings Account (HSA) administration		MyChoice mobile app, myDENSObenefits.com
Carrum Health	Surgical Coordination	888-855-7806	carrumhealth.com
Delta Dental of Tennessee	Dental	800-223-3104	deltadentaltn.com
Empower Retirement	401(k) Record keeper	888-411-4015	empowermyretirement.com
GIThrive	Digestive Health Program	833-336-9488	welcome.mygithrive.com/denso/
Health by Design (HbD)	Healthy Horizons	866-996-2155	densohealthyhorizons.com
Hinge Health	Chronic Pain Management	855-902-2777	hingehealth.com/DENSO
IdentityForce	Voluntary Identity Theft Protection	877-694-3367	identityforce.com
Noom	Weight loss support	N/A	Noom.com/denso (Coming soon)
Reliance Matrix	Short-Term & Long-Term Disability	800-866-2301	matrixabsence.com
	Basic Life and AD&D, Optional Life	800-351-7500	reliancestandard.com
	Hospital Indemnity		
Superior Vision by MetLife	Vision	833-393-5433	mybenefits.metlife.com
Teladoc Health (formerly Livongo)	Diabetes/Hypertension Management	800-945-4355	Teladochealth.com

Plan Documents & Compliance Notice Reminder:

To access healthcare plan documents, including the DENSO Retirement Savings Plan and program booklets, go to DENSOBenefits.com and find the red “Plan Documents” button, then enter the following login information:

Username: denso Password: Benefits4u!

Disclaimer

This booklet highlights the main features of the DENSO associate benefits package. It is intended to provide you with an overview of your benefits as an associate of DENSO. This booklet does not include all plan rules and details and should not be considered as a substitute for plan documents or Summary Plan Descriptions. The terms of your benefits plans are governed by legal plan documents, including insurance contracts. Should there be any inconsistencies between this booklet and the legal plan documents, the plan documents are the final authority on the benefits plan. DENSO reserves the right to change or discontinue its benefits plans at any time, including premiums.