



2021

Benefits Guide



Find Your Place on D•Street



ExpressWay



MainStreet



OpenRoad

DENSO
Crafting the Core




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Summary of Benefit Options

At DENSO, we offer an array of benefits and resources that are competitive, diverse and flexible to help meet your needs. This guide provides a general overview of the health plan options and well-being programs available for you and your family. You will also learn about the tax savings and protection plans along with benefits automatically provided by the company.

Below are the pre-tax and after-tax plans and programs associates have the option to enroll in:

Plan	Options	Vendor	Pages
Medical	 ExpressWay  MainStreet  OpenRoad	<u>Medical</u> : Blue Cross Blue Shield of Michigan <u>Prescription</u> : OptumRx <u>Mental Health and Substance Abuse</u> : Behavioral Health Systems	9-11 14
Dental	Dental Core	Delta Dental of Tennessee	12
	Dental Plus		
Vision	Vision	Superior Vision	13
Flexible Spending Account (FSA) – Health Care	Elect up to \$2,750	Discovery Benefits	15
Flexible Spending Account (FSA) – Day Care	Elect up to \$5,000		
Health Savings Account (HSA)	Must be enrolled in OpenRoad, the high deductible health plan option	Optum Bank	16
Optional Life Insurance	1x-5x Annual Base Pay	Reliance Standard Life Insurance	18
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	20
Voluntary Accident	Payment based on schedule of benefits		
Voluntary Hospital Indemnity	Payment based on schedule of benefits due to hospital confinement	Reliance Standard Life Insurance	20
Voluntary ID Theft Protection	Monitors personal and credit information, and restoration services	IdentityForce	20

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


Plan/Program	Description	Vendor	Page
Healthy Horizons	Wellness program	HealthbyDesign	14
Employee Assistance Program	Confidential advice/support	Behavioral Health Systems	
Diabetes Management Program	Personalized education and support for chronic condition	Livongo	
DENSO Retirement Savings Plan	Associate contributions, company match, annual discretionary company contribution	Empower Retirement	17
Basic Life	1.5x annual base pay	Reliance Standard Life Insurance	18
Basic AD&D	1.5x annual base pay		
Business Travel Accident	\$250,000	ACE/Chubb	19
Short Term Disability (STD)	60% to 100% of weekly base pay, dependent upon position and length of disability	Matrix Absence Management	
Long Term Disability (LTD)	60% of monthly base earnings		
Paid Time Off	Contact your HR/Benefits dept for details	N/A	
Holidays	13 paid holidays (Contact your HR/Benefits dept for the annual schedule)	N/A	

When and How to Enroll

New Hire Enrollment in 2021

Newly hired associates are eligible for health benefits the first day of the month following 30 days from your date of hire. Contact your HR/Benefits Department for instructions on how to complete your enrollment.

Important Note: If you do not make your health benefit elections within 30 days from your hire date, your enrollment will default to Associate Only coverage in the following plans:

-  ExpressWay
- Dental Core
- Opt out of Vision
- Opt out of FSA
- No Optional Life Insurance

Remember: Once you enroll, 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 7).

Open Enrollment for 2021*

Open Enrollment is an opportunity for you to review your current benefit plan elections and determine if you want to make changes for the upcoming year to meet your needs and those of your family.

The Open Enrollment dates for the 2021 plan year are as follows:

Open Enrollment Dates for All Affiliates
October 26 – November 6, 2020

Open Enrollment Checklist

- ☒ **Read this guide** to learn about your 2021 benefit options and how to enroll or make changes to your benefits.
- ☒ **Explore the resources** we offer to help you make your benefit decisions (see back of guide).
- ☒ **Refer to the chart below on how to qualify for 2021 Preferred Premiums:**

Associate Hire Date	Deadline to complete screening AND Member Health Assessment (MHA)
On or before 12/31/19 AND you <i>did qualify</i> for 2020 preferred premiums	No action required in 2020; receive credit for 2019 MHA and screening
On or before 12/31/19 AND you <i>did not qualify</i> for 2020 preferred premiums	11/30/20
Between 10/1/19 and 9/30/20	11/30/20
On or after 10/1/20	N/A

- ☒ **Complete Open Enrollment in Oracle Fusion between October 26 and November 6** if you want to do any of the following for the 2021 plan year:

• Enroll or re-enroll in a Health Care or Day Care Flexible Spending Account (FSA)	• Update life insurance beneficiaries
• Change plans (medical, dental, vision, optional life)	• Enroll in voluntary benefits
• Add or remove dependents	• Elect to cash out Paid Time Off (PTO)

Important Reminders

What will happen if you DO NOT make changes in Oracle Fusion during Open Enrollment?

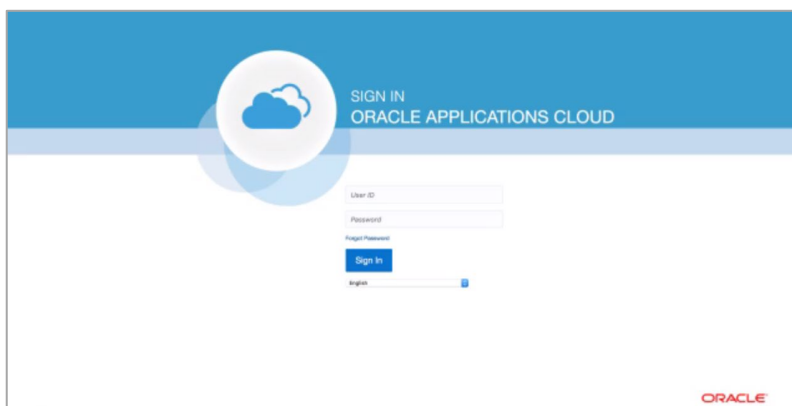
- Your health plan elections and covered dependents will remain the same
- Your Health Care and Day Care Flexible Spending Accounts (FSA) will reset to \$0 for 2021
- Your PTO Cash Out election will default to 0 (zero) hours in 2021

Note: This information does not apply to anyone hired in 2021.

Oracle Fusion Instructions for 2021 Open Enrollment

1 Access Oracle Fusion by clicking the "Sign In" button at DStreetBenefits.com.

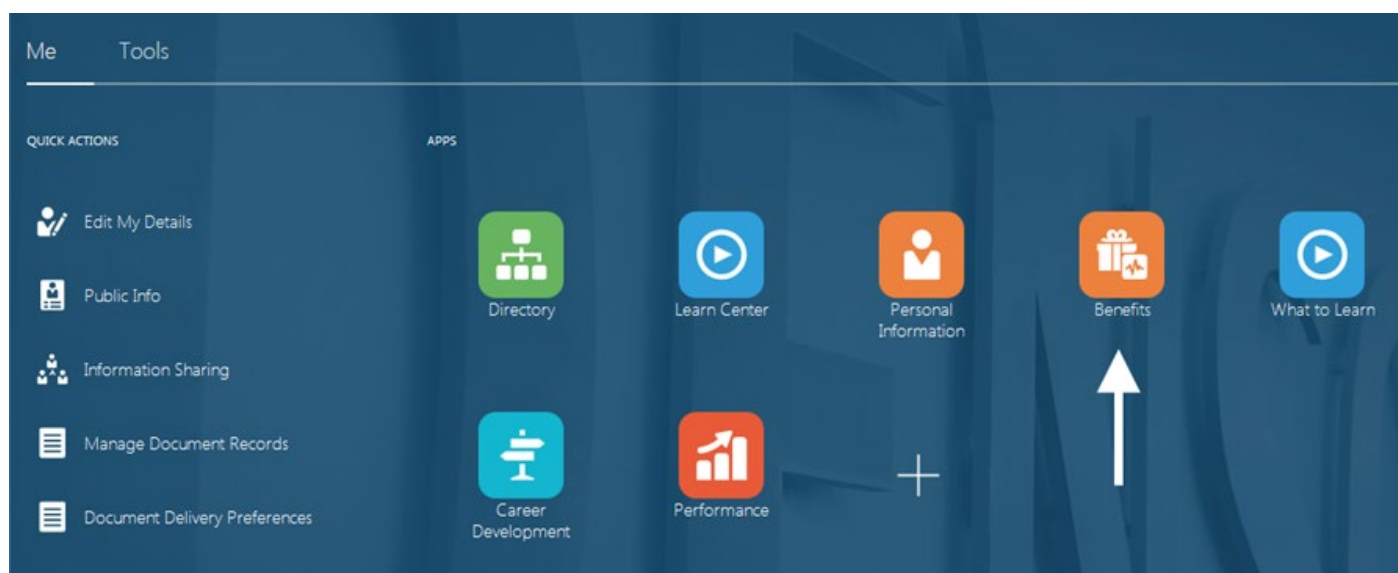
- **Your Oracle Fusion User Name is your DSC-ID.** The DSC-ID is your company code (refer to chart below). It is a unique 10 or 11-digit identifying number assigned to all associates when they join the company. Your DSC-ID is made up of two sets of numbers: (1) Your affiliate's 5-digit company code and (2) your 5- or 6-digit associate number. Example: 200035555.
- **Logging in for the first time?** If you have a DENSO email address, click on the "Forgot Password" link for the steps to reset your password. If you do not have a DENSO email address, contact HR/Benefits for your password information.
- **Logged in previously?** Your Password should be what you used the last time you logged in to Oracle Fusion.
- **Password Reset:** Contact your HR/Benefits Department if you need assistance with your DSC-ID or password.



Affiliate	Company Code
DIAM	20003
DMAR	20039
DMAT	20037
DMMI	20005
DMNC	20017
DMTN	20007
DPAM	20001

2 Once logged in, click **Me>Benefits** to begin the open enrollment process. For further instructions, click on the link to watch the Oracle Fusion Open Enrollment video at DStreetBenefits.com.

- **If you qualified for 2021 Preferred Premiums prior to Open Enrollment**, you will see Preferred Premiums displayed in Oracle Fusion for each medical plan and option.
- **If you have not qualified for 2021 Preferred Premiums prior to Open Enrollment**, you will see Standard Premiums, but your rates will be corrected if you qualify for Preferred Premiums by November 30, 2020.
- Be sure to verify the information for you and your dependents is correct.



3 Before logging out, review the confirmation page to ensure any benefit elections/changes you entered have been saved and submitted. **Print the confirmation page for your records.**

What to Do After Enrolling

Enrollment Requirements for OpenRoad

- **All participants** must recertify eligibility for a Health Savings Account (HSA) annually by completing the **2021 HSA Eligibility Form**. The form is available on [DENSOBenefits.com](https://densobenefits.com) or request from HR/Benefits. In order to receive DENSO's HSA contribution of \$500 (individual) or \$1,000 (family) in 2021, the form **must be submitted by April 30, 2021**.
- **Newly enrolled** - If you're enrolling in DENSO's high deductible health plan for the first time, and you qualify to receive DENSO's HSA contribution and/or contribute to an HSA through payroll deduction, you must set up a Health Savings Account with Optum Bank within 4 months of the date you become eligible to receive the company HSA contribution. In addition, the **2021 HSA Eligibility Form** must be submitted within 4 months of eligibility (*refer to the eligibility form or go to [DENSOBenefits.com](https://densobenefits.com) for instructions on how to open your HSA*). Contact HR/Benefits if you have questions.
- **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 your Empower Retirement account at empowermyretirement.com. Participants have integrated access and capability to manage your contribution elections to your 401(k) retirement and HSA contributions.

Optional Associate 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 by November 30, 2020 as specified on page 18.**

Note: E of I submissions from Open Enrollment will not be considered if signed after **November 30 2020**.

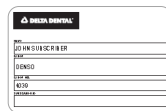
ID Cards

- **Open Enrollment for 2021** - Unless you are enrolling in a plan with BCBS, Delta Dental, or Superior Vision for the first time, you will not receive new insurance cards for 2021. You should continue to use the most recent ID cards you received in previous years for all other plans.
- **New Hires in 2021** - You'll receive the following cards within a few weeks after enrolling in the corresponding plans:

- 1 **Medical (BCBS)/Prescription (OptumRx):** Your dependents for the prescription plan are the same as whom you cover on the medical plan.



- 2 **Dental (Delta Dental)**



- 3 **Vision (Superior Vision)**



- 4 **Flexible Spending Account (Discovery Benefits)**

Note: Unless expired, you can continue to use your current card in 2021.



- 5 **Health Savings Account (Optum Bank/Empower)**

Note: If you have an existing HSA with the OptumBank or Empower logo, you can continue to use your current debit card. If you open a new HSA in 2021, you will be issued a debit card with the Empower logo.



Need Additional ID Cards?

Dependent names will not appear on ID cards.
If you need to order additional ID cards for any plan,
call the DENSO Benefits Helpline at 1-855-311-2115.

Important Notes About Your Plans

Who Is Eligible?

Associates

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 on your date of hire.

Dependents

Eligible dependents are also effective as of the first day of the month following 30 days from your date of hire. Eligible dependents include:

- Your lawful spouse
- Your registered domestic partner (applies only to CA; see more information 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.

Domestic Partner Coverage (California only):

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.

Making Changes During the Year

Be sure to consider your choices carefully when making 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 by completing a Family Status Change Form.

Supportive documentation will be required, such as:

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

Only elections consistent with the status change will be allowed. Contact HR/Benefits for more details.

Special Considerations

DENSO Associates Married to Other DENSO Associates

Oracle cannot always prevent you from making elections that may not be the best choice financially or may duplicate coverage. Therefore, make your elections carefully as explained below:

- **Medical Plans** - You can both elect to cover the other as a dependent, but not on the same plan (ex. both of you could not enroll in ExpressWay and cover each other). Coordination of Benefit rules will apply to medical (see below for details).
- **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 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.
- **Optional Associate and Spouse Life** - Each associate may elect Optional Life. Associates married to another associate should not elect Spouse Life. The 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 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 would need to elect their own coverage and one of you can elect to cover your dependents.

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. Please be sure to complete Open Enrollment or New Hire Enrollment forms to notify HR/Benefits of your elections.
- **Optional Child Life** - Once a child becomes a DENSO associate, he/she is no longer eligible for coverage by a child life policy. The insurance company will not pay a claim for someone as both an associate and a dependent.
- **Voluntary Critical Illness, Accident and Hospital Indemnity** - Once a child becomes a DENSO associate, he/she is no longer eligible for dependent coverage under a Voluntary Critical Illness, Accident or Hospital Indemnity policy. The insurance company will not pay a claim 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. 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.

Note: At least every 12 months, Blue Cross Blue Shield requires you verify whether your dependents have other coverage. You will be notified by mail regarding this requirement. You should respond by mailing the verification form back to BCBS, by calling the number on the back of your BCBS ID card: 1-888-605-2563, or by calling the BCBS COB update line: 1-866-263-9494.

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.

Health Plans and Well-Being Programs

Medical Plans



Blue Cross Blue Shield (BCBS) of Michigan administers all three medical plans. There are two different sets of medical premiums—one for those who do not participate in Healthy Horizons (“Standard Premiums”) and one for those who do (“Preferred Premiums”). In order to qualify for Preferred Premiums, you need to complete the requirements as explained in the Healthy Horizons Program Overview.

Biweekly Medical Premiums									
	ExpressWay			MainStreet			OpenRoad		
	Full Monthly Premium Cost	% Paid by Associate (DENSO pays remainder)		Full Monthly Premium Cost	% Paid by Associate (DENSO pays remainder)		Full Monthly Premium Cost	% Paid by Associate (DENSO pays remainder)	
		Standard 20%	Preferred ¹ 12%		Standard 23%	Preferred ¹ 15%		Standard 8%	Preferred ¹ 0%
Associate Only	\$343.09	\$31.07	\$19.12	\$458.87	\$47.95	\$31.97	\$258.84	\$9.02	\$0
Associate + 1	\$686.17	\$62.14	\$38.24	\$917.73	\$95.90	\$63.94	\$517.68	\$18.04	\$0
Family	\$1,115.04	\$100.98	\$62.15	\$1,491.32	\$155.85	\$103.90	\$841.24	\$29.31	\$0
This Plan 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).		

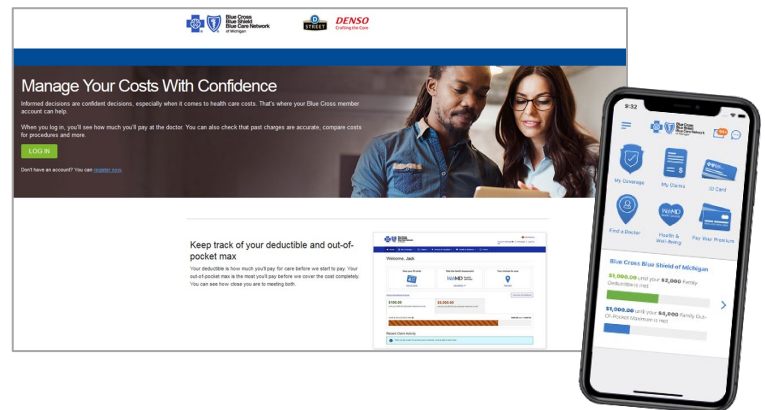
¹ Associates who complete the requirements outlined in the Healthy Horizons program overview will qualify for Preferred Premiums; requirements may vary from year to year. See page 4 for details on how to qualify for 2021.

BCBS of Michigan Member Resources

Creating a Blue Cross member account will connect you to online resources and information you will need 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 BCBS member account will help you:

- **Find in-network doctors, urgent care centers or hospitals.**
- **Track your deductible and your out-of-pocket costs.**
- **Review claims and Explanation of Benefits (EOBs)** to monitor charges from doctors and specialists.
- **See what's covered** including preventive services and other medical care along with copayments and if prior authorizations are needed.
- **Compare costs for providers and procedures** and find out how much you'll pay before a doctor visit or procedure.



Register for your Blue Cross member account:

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

Note: You'll need your enrollee ID from your BCBS ID card to register.




Telemedicine

Telemedicine is available through Blue Cross Blue Shield of Michigan (BCBSM). Benefits include online and telephonic office visits for minor illnesses with 24/7 access. BCBSM connects you to board-certified doctors using your smartphone, tablet or computer. Visits cost less than the average cost of a regular office visit.



Note: This service is not available for behavioral health visits.

Cost

- \$15 copay for  ExpressWay and  MainStreet participants
- \$49 charge will be applied to deductible and coinsurance for  OpenRoad participants

How to Sign Up

Mobile – Download the BCBSM Online Visits app

Web – Visit bcbsmonlinevisits.com

Phone – Call 844-606-1608, 24 hours/day, 7 days/week







- Add your Blue Cross Blue Shield health care plan information (Select “Blue Cross Blue Shield of Michigan” from the drop down list).
- Add service key **BLUE**. Using the service key ensures that you will see the services covered by your health plan.
- You will need to enter credit card information for payment when you register. OptumBank HSA debit cards are accepted.

Prescription Plan



- **Network Pharmacies** - OptumRx has over 65,000 pharmacies in the network; ask your pharmacist if they accept OptumRx to ensure it is included.
- **Formulary** - If drugs are on the OptumRx formulary, they are preferred over drugs that are 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. OptumRx 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.
 - Not all drugs are covered, but if a class of drug is covered, there are no exclusions.
 - Log in to DENSOBenefits.com to view the current formulary (instructions are on back of guide)
- **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 will require your doctor provide additional information before the pharmacist can fill the prescription; you or your doctor should contact OptumRx 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 **OptumRx Specialty Services**. Contact the specialty pharmacy at **866-863-7543** to arrange filling your specialty prescription.
- **Preventive Drugs** - Some preventive medications are available to *OpenRoad* participants at no cost. See DENSOBenefits.com for a full list of covered medications.

2021 Medical/Behavioral Health/Prescription Plan Comparison

Medical: Blue Cross Blue Shield of MI Behavioral Health: Behavioral Health Systems (BHS)						
	 ExpressWay	 MainStreet		 OpenRoad ²		
Standard Biweekly Premiums	\$31.07 Associate Only \$62.14 Associate + 1 \$100.98 Family	\$47.95 Associate Only \$95.90 Associate + 1 \$155.85 Family		\$9.02 Associate Only \$18.04 Associate + 1 \$29.31 Family		
Preferred Biweekly Premiums ¹ 	\$19.12 Associate Only \$38.24 Associate + 1 \$62.15 Family	\$31.97 Associate Only \$63.94 Associate + 1 \$103.90 Family		\$0.00 Associate Only \$0.00 Associate + 1 \$0.00 Family		
Metal Tier (to more easily compare plans by level)	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	\$1,500	\$3,000
Family	\$2,000	\$4,000	\$1,500	\$3,000	\$3,000	\$6,000
					(true family deductible – one person in a family could have to satisfy the entire family deductible)	
Preventive Care	100%	60% after Deductible	100%	60% after Deductible	100%	60% after Deductible
Allergy Injections	\$0 copay		80% after Deductible		80% after Deductible	
Primary Care Physician Office Visits including: - Chiropractic Manipulations & Acupuncture - Therapies (Physical, Occupational, Speech) - Psychologist/Psychiatrist therapy visits	\$25 copay					
Specialist Office Visits	\$50 copay					
Urgent Care						
Emergency Room	\$400 copay		\$400 copay		80% after Deductible	
BCBS Online visits	\$15 copay		\$15 copay		\$49 (applied toward Deductible and Coinsurance)	
Labs & Testing (even if done during a Primary Care or Specialist visit)	80% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
Hospitalization						
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)	\$6,850	\$14,000
	(true family Out-of-Pocket Max – one person in a family could have to satisfy the entire family max)					
Prescription: OptumRx						
Retail Prescriptions	(up to a 31-day supply)				(up to a 31-day supply)	
Generic	\$10 copay				Preventive Drug List – 100%, all other prescriptions Deductible & Coinsurance	
Preferred Brand	\$50 copay					
Non-Preferred Brand	\$90 copay					
Specialty	\$200 copay					
Mail or 90 Day Retail	(up to a 90-day supply)				(up to a 90-day supply)	
Generic	\$25 copay				Preventive Drug List – 100%, all other prescriptions Deductible & Coinsurance	
Preferred Brand	\$125 copay					
Non-Preferred Brand	\$225 copay					
Specialty	N/A					

¹ To qualify for 2021 Preferred Premiums, associate must complete the requirements outlined in the 2021 Healthy Horizons Program Brochure/Overview; requirements may change for future years.

² Eligible OpenRoad participants will receive a Health Savings Account (HSA) contribution from DENSO in the amount of \$500 (individual) or \$1,000 (family) in 2021.

Note: DMMI, DMAT, and DMTN associates should see HR/Benefits for options and costs at on-site Family Health Centers.

Dental Plans



DENSO Associates have a choice between two dental plans through Delta Dental of Tennessee: Dental Core and Dental Plus. With either plan, 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.

Biweekly Dental Premiums		
Tier	Dental Core	Dental Plus
Associate Only	\$0.00	\$8.10
Associate + 1	\$0.00	\$16.20
Family	\$0.00	\$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)	

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 your 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 network
- 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. Below is a brief summary of the benefits.

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 (covered once per calendar year)	\$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 (covered once every two calendar years)	\$25 copay (\$130 frame allowance)	up to \$61 reimbursement
Standard Plastic Lens (covered once per calendar year)		up to \$35 reimbursement up to \$50 reimbursement up to \$60 reimbursement
Single		
Bifocal		
Trifocal		
Contact Lens (covered once per calendar year) in lieu of glasses	\$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 superiorvision.com to search for providers (search under the *Superior National Network*). Superior's provider network include independent optometrists and ophthalmologists, as well as regional and national optical chains such as 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 superiorvision.com/shop-online/ for more information on how to order contact lenses.

Healthy Horizons



DENSO offers the opportunity for associates to participate in our Wellness Program, Healthy Horizons. Health by Design (HbD) is DENSO's wellness vendor. The Healthy Horizons program offers confidential, individualized coaching and education, tools, and positive support to help you make continuous improvements to your health.

Participating in Healthy Horizons may not only result in a kaizen life, but could also lower your medical insurance premiums! Visit DENSOHealthyHorizons.com, contact HbD at 866-996-2115 or your HR/Benefits department for more information. Also, watch the Healthy Horizons video at DStreetBenefits.com.

Employee Assistance Program (EAP)

DENSO provides an Employee Assistance Program (EAP) through Behavioral Health Systems (BHS). The EAP is provided to help you and your family deal with a variety of life situations, and is a professional service that provides 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
- Financial planning assistance
- Personal relationship information
- Stress management
- Health information and online tools
- Legal resources



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. Login under *Member Access* using the Employer ID: **DENSO**. Call BHS at 800-245-1150 to speak with a DENSO Care Coordinator.

Diabetes Management Program

A diabetes management program is offered through Livongo which focuses on providing personalized education and support to diabetics to assist with managing their condition. This program is available to associates and adult dependents covered on a DENSO medical plan.



Participants who enroll in the program have access to a health coach as well as FREE diabetic testing supplies. This program is offered at no cost to participants. For more information on how to enroll in this program, visit join.livongo.com/DENSO/now or call 800-945-4355 and use registration code **DENSO**.

New Programs Coming in Early 2021!

Chronic Condition Program for Musculoskeletal (MSK) – MSK-related conditions, including joint and back pain, can affect your body's movement. DENSO's chronic condition management program offering will expand to include a new partnership with Hinge Health. The program focuses on various levels of care delivered virtually through exercise therapy, behavioral support, coaching, and education. Visit DENSOBenefits.com for more information.

Infertility Treatment Management Program – DENSO will introduce an infertility treatment management and care coordination program through Progyny in 2021. Progyny helps families get the most out of the \$25,000 lifetime maximum benefit available through the medical/prescription plans. Visit DENSOBenefits.com for more information.

Tax Savings Plans



Flexible Spending Account (FSA)

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. Discovery Benefits is DENSO's FSA administrator who tracks your contributions and reimbursements, and provides you with a debit card.

Key Points on FSAs	
You decide the amount you expect to spend on eligible health care and/or dependent care expenses throughout the year. Be sure to 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, hearing aids, orthopedic goods, doctor visits and dentist visits.
Day Care FSA Eligibility	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 Dependent 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, 2021: When eligible expenses can be incurred in order to be eligible for reimbursement. <i>New hires cannot include expenses prior to hire date.</i>
2021 Annual FSA Contribution Limits	<ul style="list-style-type: none"> Health Care FSA - \$2,750 Day Care FSA - \$5,000 <p>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).</p>
Run Out Period	January 1 – March 31, 2022: This timeframe is called the “run-out period” that participants have to file claims for expenses incurred in the prior plan year.
Carryover	<p>April 1, 2022: Participants can carry over up to \$500 in remaining, unused Health Care funds from the previous plan year into the 2022 plan year. The funds that are rolled over can be used, after the run-out period, from the previous plan year. Any unused funds exceeding \$500 from the 2021 plan year will be lost. <i>Day Care FSA is not eligible for the rollover.</i></p> <p>Note: If you carry over FSA funds into 2022, you will not be eligible for an HSA in 2022.</p>

FSA Resources

- **Considering enrollment in a FSA?** – Go to DStreetBenefits.com to view the Tax-Advantaged Accounts informational video.
- **Discovery Benefits 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 ‘Discovery Benefits’).
- **Eligible Expense List** – To find out which specific expenses are eligible, view the searchable eligibility list at discoverybenefits.com/eligibleexpenses.



Limited Use FSA Debit Card

The 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 www.DiscoveryBenefits.com or the mobile app for details.

Health Savings Account (HSA)

If you enroll in the OpenRoad high-deductible 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 health care expenses. Unlike 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 health care 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 Health Savings Account (HSA), you must satisfy all of the following requirements: <ol style="list-style-type: none"> 1. Enrolled in the OpenRoad medical plan in 2021. 2. Not enrolled in a Health Care FSA in 2021 or have a rollover from 2020. 3. Not enrolled in Medicare. 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 (for more details, see IRS Publication 969): <ul style="list-style-type: none"> • Spouse or domestic partner's non- Qualified High Deductible Health Plan (non-QHDHP) health plan • 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) • Medical coverage by a non-QHDHP • 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 your Empower Retirement account at empowermyretirement.com . Participants will have the integrated access and capability to manage your contribution election to your 401(k) retirement and HSA contributions.
Company Contributions	DENSO will contribute money to the accounts of eligible associates in 2021: (\$500 for individual and \$1,000 for family)
2021 Annual HSA Contribution Limits	<ul style="list-style-type: none"> • Associate Only coverage - \$3,600 (including DENSO's \$500 contribution) • Associate + 1 or Family coverage - \$7,200 (including DENSO's \$1,000 contribution) • <i>You can make an additional \$1,000 catch-up contribution if you will be age 55 or older by end of year 2021.</i>
Eligible Expenses	You can use your HSA to pay for eligible medical, prescription, dental and vision expenses. For a list of eligible health care 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 leave the company or retire.

HSA Resources → To learn more about the specifics of Health Savings Accounts, go to DStreetBenefits.com to view a video. Optum Bank also provides educational videos on HSAs at optumbank.com/resources.

Important Notes for OpenRoad Participants

- New OpenRoad participants must take the following action within 4 months of becoming eligible to receive the company contribution in 2021:
 - 1) Complete and submit the **2021 Health Savings Account (HSA) Eligibility Form** to HR/Benefits AND
 - 2) Open a Health Savings Account with Optum Bank.
- Existing OpenRoad participants must take the following action by April 30, 2021 to be eligible to receive the company contribution in 2021:
 - 1) Complete and submit the **2021 Health Savings Account (HSA) Eligibility Form** to HR/Benefits AND
 - 2) Open an Optum Bank HSA (if you do not already have an account).
- OpenRoad participants who do not contribute to a HSA may enroll in a Health Care FSA. However, if you enroll in a Health Care FSA, you will not be eligible for the HSA company contribution.

401(K) DENSO Retirement Savings Plan (DRSP)



Participation Overview

Full-time and part-time regular 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 and contribute 4% of your pre-tax earnings into your 401(k) account each pay period, along with 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 or website.

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. *Note: DIAM and DPAM associates who elected to continue their Pension Plan will not be eligible for this contribution until Plan Year 2022.*
- **Annual True-Up** - Company matching contributions are reviewed annually to ensure you receive the maximum allowed amount.

Age at End of Year	2020 IRS Contribution Maximum
Less than 50 years old	\$19,500
50 + years old	\$26,000

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%

*QMACs and QNECs are special Employer contributions that help the DRSP 401(k) Plan pass mandatory annual non-discrimination testing. Note: Associate contributions are always 100% vested.

To access your account including changing your elections at any time, go to empowermyretirement.com or call toll-free 888-411-4015.

Life and Disability Protection

Insurance Provided at No Cost to You

RELIANCE STANDARD
LIFE INSURANCE COMPANY

	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.		

* 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, as shown 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 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

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 by **November 30, 2020**, your requested coverage level will not be in effect.
- During Open Enrollment, Oracle projects premiums based on current salary and age as of January 1, 2021.
- New Hires in 2021 have 30 days from date of hire to sign and submit the E of I form. For family status changes, you have 45 days to submit the form.
- Keep in mind, though, premiums will adjust throughout the year with changes in your age and/or wages.

Disability Coverage

DENSO recognizes the importance of your financial well-being 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 and Long Term Disability benefits at no cost to you. Keep in mind, these benefits cover associates only, not spouses or children.



MATRIX
ABSENCE MANAGEMENT

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	Matrix
Payment Processing	Exempt associates – Paid in-house Nonexempt – Paid through Matrix

Long Term Disability (LTD) Insurance Overview	
Eligibility	All exempt and nonexempt associates 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	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.

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 (login information is located on back cover of this guide), or contact HR/Benefits. **Note: Associates have the opportunity to enroll in these voluntary programs during the Annual Open Enrollment period only.**

Voluntary Critical Illness



Critical Illness insurance can help fill a financial gap if you experience a serious illness such as cancer, a heart 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	\$2.06	\$4.30	\$8.70	\$15.16	\$20.26	\$31.08
Associate & Family (includes Spouse and Children)	\$3.42	\$6.84	\$13.52	\$23.36	\$31.08	\$47.50

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 or for common injuries such as fractures, Emergency Room or Urgent Care visits and physical therapy.

The Voluntary Critical Illness and Accident plans are offered through AllState.

Accident Insurance Biweekly Rates	
Associate Only	\$5.56
Associate & Spouse	\$9.60
Associate & Children	\$12.02
Associate & Family (includes Spouse and Children)	\$15.16

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 Standard Life Insurance.

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

DENSO Affiliates

Affiliate	Contact Name	Internal Extension	External Phone	Email Address
DIAM	Maria Hernandez-Martinez	4449	248-359-4449	maria.hernandez-martinez@na.denso.com
DMAR	Valerie Schell	9531	870-780-5009	valerie.schell@na.denso.com
DMAT	Carmen Galyon	7806	423-649-1899	carmen.galyon@na.denso.com
DMMI	Jennifer Brettin	1552	269-565-1552	jenny.brettin@na.denso.com
DMNC	Cathy Celendano	N/A	704-878-8523	cathy.celendano@na.denso.com
DMTN	Candida Iqball	2527	865-738-2403	candida.iqball@na.denso.com
DPAM	Jana Garcia	8514	310-513-8514	jana.garcia@na.denso.com

Vendors

Please refer to the chart below for the phone and website information for the vendors.

Vendor	Benefit	Phone Number	Website
Allstate	Voluntary Critical Illness and Voluntary Accident	800-521-3535	allstatebenefits.com
Behavioral Health Systems	Mental Health/Substance Abuse and Employee Assistance Program	800-245-1150	behavioralhealthsystems.com
Benefit Advocates	DENSO Benefits Helpline	855-311-2115	Email: denso@benefitadvocates.net
Blue Cross Blue Shield of MI	Medical	888-605-2563	bcbsm.com
	Telemedicine	844-606-1608	bcbsmonlinevisits.com
Delta Dental of TN	Dental	800-223-3104	deltadentaltn.com
Discovery Benefits	Health Care & Day Care Flexible Spending Accounts (FSA)	866-451-3399	discoverybenefits.com
Empower Retirement	401(k) Recordkeeper	888-411-4015	empowermyretirement.com
Health by Design (HbD)	Healthy Horizons	866-996-2155	densohealthyhorizons.com
IdentityForce	Voluntary ID Theft	877-694-3367	identityforce.com
Livongo	Disease Management	800-945-4355	join.livongo.com/DENSO/hi
Matrix	Short & Long Term Disability	888-233-9643	matrixabsence.com
Reliance Standard Life Insurance	Basic Life and AD&D, Optional Life	800-351-7500	reliancestandard.com
	Hospital Indemnity		
Optum Bank	Health Savings Account (HSA)	866-234-8913	optumbank.com
OptumRx	Prescription	855-41-DENSO	optumrx.com
Superior Vision	Vision	800-507-3800	superiorvision.com

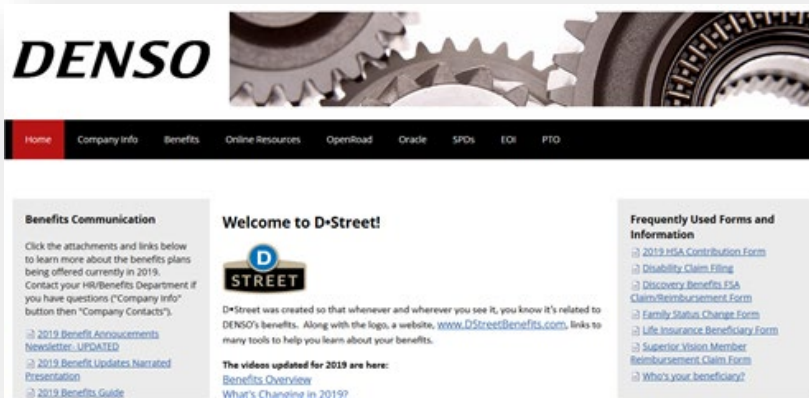
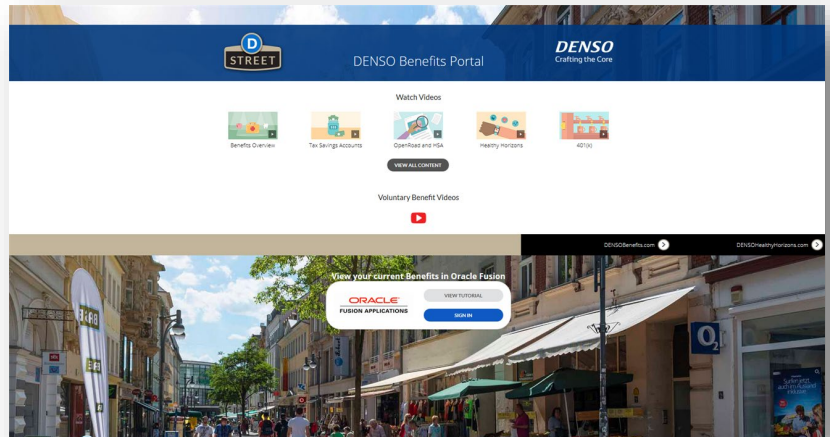
Disclaimer

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.

DStreetBenefits.com

Your one-stop landing page with access to useful tools and plan information. Access all of the resources below from this one web page. Go to DStreetBenefits.com, text **DENSO143** to **61759**, or scan the QR code below to view short, informational videos on the following topics:

- 2021 Benefits Overview
- Tax Savings Accounts
- OpenRoad and HSA
- Healthy Horizons
- 401(k)
- And More...



DENSOBenefits.com

Username: **DENSO**

View benefits details, news, forms, plan documents and other helpful information.

Contact the DENSO Benefits Helpline anytime you have questions and cannot find the answers using the resources noted above.

DENSO Benefits Helpline

Toll-Free Phone: 1-855-311-2115

Email: denso@benefitadvocates.net

Live representatives available to answer questions about DENSO's benefits, claims, Open Enrollment, and more.

