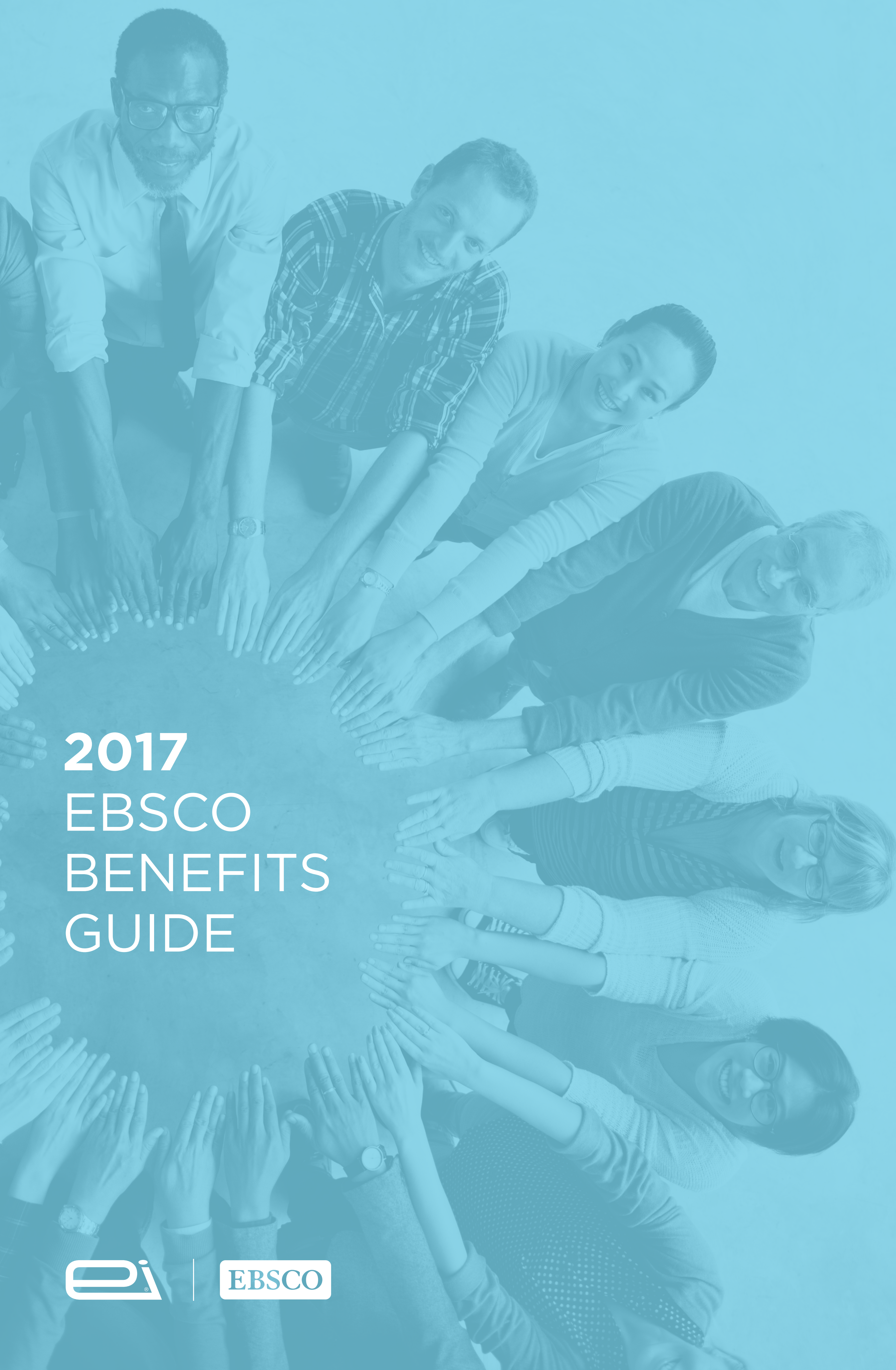

2017
EBSCO BENEFITS GUIDE

EBSCO

The information in this guide provides a summary of the benefits available to employees of EBSCO Industries.

TABLE OF CONTENTS

This document is a guide. It only briefly describes the employee benefits available to benefits eligible employees. The plans and benefits described herein are sponsored by EBSCO Industries for employees who are part of the EBSCO benefits system. If there are any differences between the information contained in this guide and the master plan documents, the plan documents, hospital policies and procedures, and any applicable federal and state laws will govern. The benefits described in this guide may be changed, modified or eliminated at any time and without advanced notice.

MEDICAL, DENTAL AND VISION COVERAGES

MEDICAL PLAN

EBSCO's Medical Plan is administered by Blue Cross Blue Shield (BCBS) of Alabama, one of the largest physician and hospital networks in the country. The medical plan is a Preferred Provider Organization (PPO) meaning employees enrolled in the plan pay less for healthcare provided by professionals and hospitals in the BCBS of Alabama network.

Summary of In-Network Benefits	
Calendar Year Deductible	$200 per Individual/$600 per family
Calendar Year Out of Pocket Maximum	$1,000 per individual/$3,000 per family
Preventive Care Services	100%, no copay or deductible
Office Visit Copay	$30 Copay
Inpatient Hospital	$350 per Admission/$50/day, days 2 through 5
Inpatient Physician Visits and Consultations	100%, no copay or deductible
Outpatient Surgery	$150 Copay
Emergency Room (Medical Emergency)	$150 Copay
Emergency Room (Accident)	100%, no copay or deductible
Emergency Room Physician	$30 Copay
Outpatient Diagnostic Lab, X-Ray, Pathology, Dialysis, IV Therapy, Chemotherapy & Radiation Therapy	100%, no copay or deductible
Outpatient Imaging	$10 Copay
Prescription Drugs	$10 Generic $25 Preferred $55 Non-Preferred

BlueCross BlueShield of Alabama

INFO AT A GLANCE

- **EBSCO's medical plan is administered by Blue Cross Blue Shield (BCBS) of Alabama.**

MENTAL HEALTH AND EMPLOYEE ASSISTANCE PROGRAM (EAP)

Effective January 1, 2017, EBSCO's Mental Health and Employee Assistance Program (EAP) will be administered by Blue Cross Blue Shield (BCBS) of Alabama. This change will greatly expand the network of providers available to our employees.

Mental Health Benefits
EBSCO's mental health benefits are available to employees and qualifying dependents who participate in the EBSCO Medical Plan. The mental health benefits address clinical diagnoses such as depression, anxiety, abuse, childhood trauma, chemical dependency and other serious disorders.

Employee Assistance Program (EAP)
The Employee Assistance Program (EAP) is available to all employees and their dependents, regardless of whether or not they participate in EBSCO's Medical Plan. The EAP provides up to 6 free visits to talk confidentially with a counselor to help work through issues such as marital and family matters, stress, work problems, grief, financial and legal issues and emotional problems.

INFO AT A GLANCE

- **With the new BCBS network, you will have nationwide access to over 194,000 providers.**
- **EAP benefits are provided at no cost to EBSCO employees and their families, up to 6 free visits.**

DENTAL PLAN

Effective January 1, 2017, in order to make the dental benefits accessible to more employees, EBSCO's dental coverage will be administered by Delta Dental. There will be no change in the benefits. However, you will have access to more in-network providers due to Delta Dental's expansive network.

Summary of In-Network Benefits	
Calendar Year Deductible	$25 per Individual/$75 per family
Calendar Year Benefit Maximum	$2,000 per individual/$6,000 per family
Basic Diagnostic and Preventive Services	100% of usual and customary charges, no copay or deductible
Basic Restorative Services (fillings; simple extractions; crowns)	80% of usual and customary charges, subject to the deductible
Supplemental Basic (oral surgery to treat fractures, tooth extractions, impactions)	80% of usual and customary charges, subject to the deductible
Prosthetic Benefits (full or partial dentures; bridges; inlays; onlays)	50% of usual and customary charges, subject to the deductible
Periodontic Benefits	50% of usual and customary charges, subject to the deductible
Orthodontic Benefits per member up to age 19	Covered at 50% of the allowance, up to a separate lifetime maximum of $2,000 per member up to age 19

DELTA DENTAL®

INFO AT A GLANCE

- **Effective January 1, 2017, EBSCO's dental coverage will be administered by Delta Dental.**

VISION PLAN

Vision Service Plan (VSP) will continue to provide vision insurance to EBSCO employees. Effective 2017, EBSCO employees will have two levels of coverage to select from: Choice (our current plan) and Choice Premier.

VSP Benefits

Benefit	VSP Choice	VSP Choice Premier
Eye Exam	$10 copay every 12 months	$10 copay every 12 months
Prescription Glasses	$15 copay	$15 copay
Frames	Included in the $15 copay every 24 months up to $150	Included in the $15 copay every 12 months up to $200
Lenses (single vision, lined bifocal, lined trifocal, lenticular and polycarbonate for children)	Included in the $15 copay every 12 months	Included in the $15 copay every 12 months
Lens Enhancements	Most popular lens options covered with a copay resulting in an average 20-25% savings	
Anti-reflective coating	$41 copay	$25 copay
Polycarbonate	$35 copay	No copay
Progressives	$55 copay	No copay
Scratch resistant coating	$17 copay	No copay
Effective Contact Lenses		
Exam - fitting and evaluation	Copay not to exceed $60	Copay not to exceed $60
Elective lenses	Up to $150	Up to $200
Necessary lenses	Covered in full	Covered in full
Laser Vision Correction	Average 15% discount available only at contracted facilities	

INFO AT A GLANCE

- **New Choice Premier option allows for frames every 12 months and reduced copays for lens enhancements.**

FLEXIBLE SPENDING ACCOUNTS

FLEXIBLE SPENDING ACCOUNTS

EBSCO offers the Medical Spending Account and the Dependent Care Spending Account, administered by Health Equity through BCBS of Alabama, to its employees. These Flexible Spending Accounts (FSAs) allow you to set aside money from your pay before it is taxed to pay for certain healthcare and dependent care expenses as defined by the IRS. You benefit from planning for upcoming expenses, and you also save on your taxes.

Medical Spending Account

The Medical Spending Account can be used to get reimbursed for qualified healthcare expenses. You elect how much you want to defer into the Medical Spending Account on a pre-tax basis. The maximum you can defer into the Medical Spending Account is $2,600 per household per calendar year. Expenses must be incurred between January 1 and December 31 each year, and you have until the following April 15 to submit requests for reimbursement.

You should estimate your annual out-of-pocket expenses carefully. Any amount under $500 will be rolled to the next plan year. Any amount over $500 will be forfeited.

Dependent Care

The Dependent Care Spending Account can be used to get reimbursed for expenses incurred for the care of a qualifying dependent so you can attend work, look for work or attend school. You elect how much money you want to defer into the Dependent Care Spending Account. The maximum you can defer into the Dependent Care Spending Account is $5,000 per household per calendar year. Qualifying dependents may include a disabled spouse or other dependent, a parent or any child under the age of 13. Expenses must be incurred between January 1 and December 31 each year, and you have until the following March 31 to submit requests for reimbursement.

BlueCross BlueShield of Alabama

INFO AT A GLANCE

- **The IRS provides a full list of eligible health care expenses on their website at irs.gov/publications/p502/ar02.html**
- **The maximum you can defer into the Medical Spending Account is $2,600 per household per calendar year.**
- **The maximum you can defer into the Dependent Care Spending Account is $5,000 per household per calendar year.**

PAID MATERNITY, DISABILITY, AND LIFE INSURANCE COVERAGES

PAID MATERNITY LEAVE

Effective January 1, 2017, EBSCO will provide maternity leave benefits **at no cost** to eligible employees. This benefit will pay 100% of your basic earnings for up to 6 weeks for a normal delivery and up to 8 weeks for a cesarean delivery.

Overview of EBSCO's Paid Maternity Leave

Eligibility: Birth Mothers who are active EBSCO employees and have worked at least 12 months and 1,250 hours in the prior 12-month period are automatically eligible for paid maternity leave benefits.

Benefits Paid: Birth Mothers are eligible to receive a benefit equal to 100% of their basic earnings for up to 6 weeks for normal delivery and up to 8 weeks for cesarean delivery.

Length of Benefits: Maternity Leave benefit payments begin the first day of your approved maternity leave. The paid benefit will end after 6 weeks for normal delivery and 8 weeks for cesarean delivery. The balance of your leave entitlement under FMLA will be unpaid, or you can use earned vacation or sick time.

PAID SHORT TERM DISABILITY

Effective January 1, 2017, EBSCO will provide Short Term Disability benefits **at no cost** to eligible employees. This benefit will pay 60% of your basic earnings if you experience a short term, non-work related illness or injury that makes you unable to temporarily perform your job.

Overview of EBSCO's Short Term Disability Plan

Eligibility: All active EBSCO employees who have worked at least 12 months and 1,250 hours in the prior 12-month period are automatically eligible for Short Term Disability benefits.

Elimination Period: The elimination period is the length of time between when an illness or injury begins and the time you are eligible to receive short term disability benefits. The first 40 hours of your illness or disability is the elimination period under EBSCO's plan. You may use sick time during the elimination period. If 40 hours of sick time is not available, you may use vacation or unpaid time.

Benefits Paid: Once the elimination period is met, you are eligible to receive a benefit equal to 60% of your basic earnings, up to a maximum benefit of $2,308 per week.

Length of Benefits: Short Term Disability benefit payments begin after the 40-hour elimination period and continue for the duration of the disability to a maximum of 25 weeks (180 days of total leave).

INFO AT A GLANCE

- **EBSCO pays 100% of basic earnings for up to 6 weeks for normal delivery and up to 8 weeks for cesarean delivery.**
- **EBSCO will pay 60% of basic earnings to eligible employees who experience a short term, non-work related illness or injury.**

Liberty Mutual INSURANCE

INFO AT A GLANCE

- **EBSCO's Long Term Disability coverage replaces 60% of your monthly income, up to a maximum monthly benefit of $10,000.**
- **To be eligible for Long Term Disability coverage, you must be an active employee working a minimum of 37.5 regularly scheduled hours per week.**
- **After five (5) years, EBSCO Industries will increase its contribution to premiums for life insurance by 10% each year of enrollment until the benefit is 100% paid by the company.**

LONG TERM DISABILITY

EBSCO's Long Term Disability coverage replaces 60% of your monthly income, up to a maximum monthly benefit of $10,000. Benefits are payable once you have been unable to work for a period of 180 days. Your benefits will be reduced by other sources of income.

LIFE INSURANCE

Employee Basic Life and AD&D Coverage

EBSCO offers Employee Basic Life and Accidental Death & Dismemberment (AD&D) insurance, through Liberty Mutual, in the amount of 1 x your annual base salary up to $100,000. All active employees working a minimum of 20 regularly scheduled hours per week are eligible after 90 days of continuous employment.

You will be responsible for 50% of the monthly premium until you have completed five (5) years of consecutive plan participation.

Employee Optional Group Term Life Insurance

If you need more financial protection than EBSCO's Basic Life and AD&D Insurance coverage provides you may be able to purchase Employee Optional Life Insurance. Employees must elect Basic Life and AD&D Insurance in order to elect Employee Optional Life Insurance.

The Employee Optional Life Insurance options are:

Class	Annual Salary	Optional Coverage
Class 1	less than $40,000	Option 1: increments of $20,000 up to $100,000
Class 2	over $40,000 and less than $60,000	Option 1: increments of $20,000 up to $100,000 Option 2: $200,000
Class 3	$60,000 or more annually	Option 1: increments of $20,000 up to $100,000 Option 2: $200,000 Option 3: $300,000

Spouse Optional Life Insurance

EBSCO also offers Spouse Life Insurance coverage to protect you against the financial impact of your spouse's death. You may choose increments of $10,000 up to a maximum of $50,000. The amount of Spouse Life Insurance coverage you elect cannot exceed 50% of the amount of Employee Optional Life Insurance you have for yourself. As an employee, you are automatically the beneficiary of the Spouse Life Insurance benefits.

Child Life Insurance

If you elect Employee Optional Life Insurance for yourself, you may elect Child Life Insurance. The child life benefit is $10,000 ($500 if the child is at least 15 days old but under 6 months of age).

The amount of Child Life Insurance you elect cannot exceed 50% of the amount of optional life insurance you have for yourself. As an employee, you are automatically the beneficiary of the Child Life Insurance benefits.

ADDITIONAL BENEFITS AND EMPLOYEE PERKS

ADDITIONAL BENEFITS

Travel Assistance Services

Travel Assistance provides 24/7/365 access to pre-travel, personal and emergency assistance with travel-related problems and circumstances.

Travel Assistance Services include:

- Worldwide destination intelligence: Get weather, currency, culture, embassy and immunization and vaccination information.
- Travel: Receive assistance with lost passports and credit cards, ticket replacement, emergency messages, emergency travel arrangements, translation, legal referral and emergency cash advances.
- Medical evacuation and repatriation: Get assistance with emergency medical evacuation, transportation to join a patient, transportation home for unattended minor children and repatriation of mortal remains.
- Security and political evacuation: Obtain assistance with security intelligence and evacuation arrangements in the event of a threatening political or security situation.

Employees who are covered under EBSCO's group life insurance policy issued by Liberty Mutual are eligible to use these services. Employees can access these services while traveling for business or personal reasons at least 100 miles from home and for fewer than 90 consecutive days. Dependents traveling with the employee are also eligible.

Tuition Reimbursement

Continuous improvement is one of EBSCO's core principles. We strive to offer customers the best solutions available, and we seek to empower our employees by fostering individual, personal development. Our Tuition Reimbursement Program allows full-time employees in good standing and with at least one year of continuous service the opportunity to take single courses or pursue degree programs while getting reimbursed for 75% of the tuition costs and fees.

INFO AT A GLANCE

- ▷ **Travel Assistance provides 24/7/365 access to pre-travel, personal and emergency assistance with travel-related problems and circumstances.**
- ▷ **Our Tuition Reimbursement Program allows full-time employees in good standing and with at least one year of continuous service the opportunity to take single courses or pursue degree programs while getting reimbursed for 75% of the tuition costs and fees.**

INFO AT A GLANCE

- Eligible adoption related expenses will be reimbursed up to a maximum of $3,000 for a child, and up to a maximum of $5,000 for a special needs child.
- EBSCO Federal Credit Union provides financial services to employees and their family members nationwide.
- Beginning January 1, 2017, EBSCO will offer Financial Wellness programs to employees.

Adoption Assistance Benefits

EBSCO will provide assistance to all eligible employees who are building families through the adoption process. EBSCO recognizes the need to ease the financial and time-consuming aspects of child adoption for its employees and to provide reliable resource and referral services.

All full-time and part-time employees in good standing are eligible for adoption benefits after one full year of continuous service with EBSCO. If both spouses are employed by EBSCO, only one can utilize the benefit.

Eligible adoption related expenses will be reimbursed up to a maximum of $3,000 for a child, and up to a maximum of $5,000 for a special needs child. In addition, eligible employees who undergo the adoption process are eligible for up to three (3) weeks paid leave and access to adoption resource and referral services.

EBSCO Federal Credit Union

As an EBSCO employee, you have access to EBSCO Federal Credit Union (EFCU), a federally insured financial institution founded over 60 years ago to provide services to EBSCO employees and their immediate family members nationwide. EFCU offers a wide range of banking services to meet your personal financial needs, including checking accounts, savings accounts, debit cards, loans, CDs and IRAs, Christmas Club Accounts, Internet and Phone Banking and Bill Pay.

Financial Wellness Program

All of us at some time have to deal with decisions related to budgeting for daily expenses, paying down debt or helping our children develop sound financial habits. EBSCO will be offering a Financial Wellness Program through Bank of America/Merrill Lynch to provide you with the tools to navigate through the increasingly complex financial world.

Beginning January 1, 2017 you'll have access to information on topics such as:

- Budgeting
- Managing credit
- Managing student loans
- Homeownership — renting vs. buying
- Automobiles — leasing vs. buying
- Preparing for your retirement years

EMPLOYEE PERKS

In addition to the many insurance coverages available to you, there are also many "Employee Perks" available to you as an EBSCO employee.

SoFi

With the ever increasing cost of higher education, we understand that many of our employees are burdened with large amounts of student debt. To help our employees tackle this issue, EBSCO proudly partners with SoFi, the market leader in student loan refinancing.

Through this partnership, EBSCO employees and their friends and families are eligible for a $300 welcome bonus if they refinance their student loans through SoFi. Whether you are a parent who has taken out loans for a child or a graduate with student loans, SoFi refinances student loans at low rates, creating meaningful savings.

Benefits include:

- Bonus: $300 welcome bonus for employees and their friends and families who refinance through SoFi.
- Savings: SoFi borrowers save $19k on average over the life of their loans when they refinance.
- Rates: Variable rates as low as 2.15% APR and fixed rates as low as 3.50% APR (with Autopay).
- Flexibility: 5 year, 7 year, 10 year, 15 year, and 20 year term loans
- Simplicity: Consolidate all student loans into a single loan with one monthly payment.
- No Fees: No application fees, no origination fees and no prepayment penalties.

PerkSpot

EBSCO has partnered with PerkSpot, a one-stop-shop for exclusive discounts at many of your favorite national and local merchants. PerkSpot is completely free and is accessible from any device: desktops, tablets, and phones.

Start Saving: Enjoy access to thousands of discounts in dozens of categories, updated daily. From discounts on pet insurance and Identity Theft protection to travel and recreation, PerkSpot puts all the discounts available to you as an EBSCO employee in one location. Take advantage of online offers from popular national retailers, and discover discounts in your neighborhood with PerkSpot's streamlined local map. Filter your map results by categories like restaurants, health & fitness, retail, and more!

INFO AT A GLANCE

- EBSCO employees and their friends and families are eligible for a $300 welcome bonus if they refinance their student loans through SoFi.
- Employees can access thousands of discounts through Perkspot.