

!

!



! ! ! ! ! ! ! ! ! ! N e be

Dea WNE C ea e

We a e ea ed e e ed a Fac a dS affP c Ma a ac e e e
de e f e e efe e cedH a Re ce ce a d ac ce f fac
a d affa We e Ne E a dU e T a a a de e ed c ab a
eP c C ee e e e ab ad a e f e ec e f a e ee
c d e e a d e e aff a d fac

O fac a d aff a a a e a a ea de c e e e ce f
de d e a d cce d e ea WNEa dbe d T e
U e eade c ed e e a a d c
de a d a da e ce a efec c e a e f c e
a de ca c d c

Wef be e e a e ea e a abea e a WNEa e ace
a d ea B e b ac a dad e a ed e b e e e
e be f c c b e a WNEa a d

We e c a e e a c a a a d a f edab e
ce S d a ea e e feedbac ea ed e a e
c ac eOff ce fH a Re ce Wea ec ed c da a d
ef ce e efa e a dc e c ac eU e

Be e a d

C d D e

A c a eV ceP e de fH a Re ce

NOTICE: PLEASE READ CAREFULLY
IMPORTANT INFORMATION ABOUT THIS POLICY MANUAL

The Policy Manual is intended to provide you with information regarding the Health and Welfare Plan. We encourage you to read this manual carefully.

Health and Welfare Plan is a contract between you and the Plan. The Plan is not a contract with the Employer. For more information, please refer to the [Policy Manual](#).

WNE is the administrator of the Plan. WNE is not an agent of the Employer. WNE is not responsible for the actions of the Employer.

The Policy Manual is intended to provide you with information regarding the Health and Welfare Plan. The Plan is not a contract with the Employer. For more information, please refer to the [Policy Manual](#).

The Plan is not a contract with the Employer. The Plan is not responsible for the actions of the Employer. For more information, please refer to the [Policy Manual](#).

The Policy Manual is intended to provide you with information regarding the Health and Welfare Plan. The Plan is not a contract with the Employer. For more information, please refer to the [Policy Manual](#).

The Plan is not a contract with the Employer. The Plan is not responsible for the actions of the Employer. For more information, please refer to the [Policy Manual](#).

POLICIES

" - '! 2#3/&" (' \$!

"#!\$!#&' !() *\$+, !)-!#&' !. /\$0' 1%\$#, !#)!(1)0\$2' !' 3%)/34** !3++ 55)23\$)/%!)!3+32' 5\$+!3267%#5' /#%!8&' /!
/' + ' %31, 9!

.; : !<) *\$+, !!

" 33\$" %" (' \$!

= ' % #' 1/!>' 8!/?@*3/2!. /\$0' 1%\$#, !?5 (*), ' ' %!%&)7*2!21' %!3((1) (1\$3#' * , !#) !#&' \$!27#'\$ %!8\$#&!/)!/' @3#\$0' !
\$5(3+#!)/!#&' !. /\$0' 1%\$#, 8%!\$53@' 9!

: (' 313/+ ' !<) *\$+, !!

" ++\$ (- " (' \$!!

"#!\$!#&' !() *\$+, !)-!#&' !. /\$0' 1%\$#, !#&3#1C3+7*#, !3/2!D#3--!1' () 1#1-) !127#, !3#1#&' !3%\$@/' 2!#5' !3/2!(*3+' !
1' 53\$/!) /!27#, !27!\$/@!%+&' 27*' 2!8)1E!&)71%A!3/2!3++713#' * , !1' () 1#1!&)71%!8)1E' 2!3/2!" 30' !#3E' /!\$!
3++)123/+ ' !8\$#&!D#3#' !3/2!C' 2' 13!*389!

: ##' /23/+ ' !<) *\$+, !!

. \$%\$ " 6\$#\$(+!0<7 (\$%" /1!/\$" 6\$!

. /\$0' 1%\$#, !' 5 (*), ' ' %!31' ! (1)0\$2' 2!8\$#&! (3\$2!#5' !)--!)!53E\$/@!3113/@' 5' /#%A!%' ##\$/@!-35\$, !3--3\$1%A!
4' 1' 30' 5' /#A!3/2F)1!3##' /2\$/@!#&' !-7/' 13!)!15' 5)1\$3*!% 10\$+ ' !)-!3!5' 54' 1!)-!#&' !\$55' 2\$3#' !-35\$, 9!

G' 1' 30' 5' /#!<) *\$+, !!

' 2()\$()7" /!%\$/" +&2(), &3!

=>?!#1\$0' !#)!(1)0\$2' !3/! 27+3#\$)/3*!3/2!8)1E!' /0\$1)/5' /#1#&3#!\$!+)** @3*A!1' % (' +#-7*!3/2!(1)27+#\$0' 9!
H&\$!() *\$+, !' %34*\$%&' %!17** %!-)1!#&' !+)/27+#!)-!+)/%' /%73*!1' *3#\$)/%&\$(\$!4' #8' ' /! 5 (*), ' ' %!3/2!
4' #8' ' /! 5 (*), ' ' %!3/2!#72' /#%A!\$/+*72\$/@!7(' 10\$%)1, !(' 1%)/' *A!\$/13/!3##' 5 (#!#)!(1' 0' /#!+)/-*\$+#!
3/2!53\$/#3\$/!3!(1)27+#\$0' !3/2!(1)-' %%) /3*!8)1E!' /0\$1)/5' /#9!

l)/%' /%73*!J' *3#\$)/%&\$(!<) *\$+, !!

- &6\$%)&+58!\$97&+58!" (- !&(' /7)&2(!

=>?! K (' +#!#&3#! 3+&!5' 54' 1!)-!)71!+)557/\$#, !8\$**!4' !#1' 3#' 2!8\$#&!+\$0\$#\$, A!1' % (' +#!3/2!2\$@/\$#, 9!!--!3!
2\$%3@1' ' 5' /#!)++71%!4' #8' ' /!\$/2\$0\$273*%!3/2F)1!@1)7(%A!8' !' K (' +#!#&3#!#&' !5' 1\$#!)-!) () %\$/@!
() %\$%) /%!8\$**!4' !2\$%+7% 2!8\$#&)7#!1' %)1#!#) !\$/%7*#A! (' 1%)/3*!3##3+EA!)1!4\$3%9!!G' &30\$)1!)1+)/27+#!#&3#!\$!
4\$3% 2!)1!&313%\$/@!8\$**!/) #!4' !#)** 13#' 29!

;\$0' 1%\$#, A!L7\$#, A!3/2!"/+*7\$%)/!<) *\$+, !!

!

!

!

[\\$#3/25\\$\\$!" \)&\)+ " \(' \\$!3%2: %" #!0\\$" 31!](#)

H&' !. /\$0' 1%\$, !53\$/#3\$/%13/!75 (*), ' ' !: %%%#3/+ ' !<1)@135!#)!(1)0\$2' !&' *(!3/2!+)7/% '\$/!-)1!)/M)1!)--M
#&' M)4! 5) #\$/3*!-35\$, A!74%#3/+ ' !347% A!'' @3*A!3/2!-\$/3/+3*(1)4'' 5%A!'+9A!-)1! 5 (*), ' ' %!3/2!#&' \$!
-35\$\$' %!

[?: <\(<\)\\$+,!!](#)

[\\$\\$%\\$: \\$\(' 5! /2\)7%\\$\)!" \(-!\) \(2* !- " 5\)!](#)

; 71\$/@!#&' !, ' 31!\$#!53, !4' !/' + ' %%31, !#) !%7% (' /2!%)5' !)!13**!)!. /\$0' 1%\$, !) (' 13#\$/%!27' !#) !\$/+'' 5' /#
8' 3#&' 1!)!)#&' 1! 5' 1@' /+, !' 0' /#%!

[?5' 1@' /+, !!*\)%71' %!3/2!D/\)8!; 3, %!<\)\\$+,!!](#)

[\\$#3/25\\$\\$!' 2\(</&' +!2<!&\(+\\$\\$%\) +!](#)

"#!\$!#&' !() *\$+, !)-!#&' !. /\$0' 1%\$, !#&3#!C3+7*#, !3/2!D#3--!30)\$2!3/, !+)-*\$+#!A! !13 ((' 313/+ ' !)-!+)-*\$+#!A!
4' #8' ' /!(' 1%)/3*!\$/# ' 1' %%%!3/2!#&' !\$/# ' 1' %%%!)!-!#&' !. /\$0' 1%\$, !\$/12' 3*!\$/@!8\$#&!3/, !)!1@3/\$N3#\$/!)!1#&\$12!
(31#, 9! = &' /!C3+7*#, !3/2!D#3--!31' !3831' !#&3#!%7+&!1)@3/\$N3#\$/!)!1\$/2\$0\$273*!0\$P!&3%!1)%' ' E%!#) !&30' !3!
47%\$/ ' %!1' *3#\$/%&\$(!8\$#&!#&' !. /\$0' 1%\$, A!)!10\$P!&3%!46' +\$0' %!)1\$/# ' 1' %%%!#&3#!53, !4' !320' 1% !#) !#&' !
. /\$0' 1%\$, !\$/# ' 1' %%%!C3+7*#, !3/2!D#3--!31' !' K(' +# ' 2!#)!30)\$2!%7+&!+)-*\$+#!)-!\$/# ' 1' %%%!)!2\$+*)% ' !3/, !
(' 1%)/3*!\$/# ' 1' %%%!#&3#!53, !+)-*\$+#!8\$#&!#&' \$!1)4*\$@3#\$/%!)!#&' !. /\$0' 1%\$, A!3/2!#)!' -13\$/!-1)5!
\$/-7' /+\$/@!3/, !2' +\$%)!)-!#&' !. /\$0' 1%\$, !)/!3!53##' 1!\$/!8\$#&+&!%7+&!3!+)-*\$+#!' K\$#%9!

[?5\(\), ' ' !\)/-\\$+#!\)-!/# ' 1' %!<\)\\$+,!!](#)

[\\$#3/25\\$\\$!-&\)' &3/&\(\\$!!](#)

= ' %#! 1!>' 8!/?@3/2!. /\$0' 1%\$, !&3%!\$5 (" 5' /# ' 2!3!(1)@1' %\$0' !2\$+\$(('\$/' !() *\$+, !3/2!(1) + ' 271' %!#&3#!
31' !2' %\$@/' 2!#)!(1)0\$2' !3!%#17+#71' 2!+)11' +\$0' !3+#\$/!(1) + ' %!#)!\$5 (1)0' !3/2!(1' 0' /#!3!1' +711' /+ ' !)-!
7/2' %\$134** !C3+7*#, !3/2!D#3--!4' &30\$)13/2!(' 1-)!53/+ ' 9!

[?5\(\), ' ' !; \\$%+\\$\('\\$/' !<\)\\$+,!!](#)

[<&%\\$ " %#\)!!](#)

: **!5' 54' 1%)-!#&' !. /\$0' 1%\$, !+)557/\$#, A!3%!8' **!3%!0\$%\$#)1%A!31' !(1)&\$4\$# ' 2!-1)5!()%%' %\$@!-\$1' 315%A!
' K(*)%\$0' %!)!18' 3()/%!)!#&' !(1' 5\$%' %!)-!#&' !. /\$0' 1%\$, !8\$#&)7#!#&' !' K(*\$+#!3203/+ ' !37#&)1\$N3#\$/!)!-!
#&' !. /\$0' 1%\$, A!1' @312** %!)-!8&' #&' !13!- 2' 13!)1!#3#!' !*\$+ /% ' !#)!()%%' %!#&' !%35' !&3!4' ' /!\$%7' 2!#)
#&' !()%%' %%)19!

[C\\$1' 315%!<\)\\$+,!!](#)

: %&\$6" (' \$!3%2' \$-7%\$!<2%!) + " <<!0 (2 (?+&+/\$!&B!#" ++\$%)1!

3%\$: (" (' 5!&(!+, \$!* 2%@3/' ' \$!

. /*38-7!2\$%+1\$5\$/3#\$/!&3%!/)!(*3+' !3#!=>?9!#!0\$)*3#' %!#&' !. /\$0' 1%\$#, B%!+)1' !03*7' %A!\$/+*72\$/@!\$#%!

* 2%@3/' ' \$!" (+&?6&2/\$(' \$!

= '%#' 1/!>' 8!/?/@*3/2!. /\$0' 1%\$#, !\$%!+) 55\$##' 2!#)!(1' 0' /#\$/@!0\$)** /+'