

Thrive with PGTI

Your Open Enrollment Guide

Benefits Effective January 1, 2024
Open Enrollment: October 16th – October 27th

Your Benefits.

Your Choices.



PGT Innovations primary goal is to ensure that we offer a strong benefits package at the best value for our team members and their families. We remain committed to providing you and your family access to quality healthcare, making benefits easier to use, and keeping costs as low as possible.

About This Guide

This guide describes the benefit plans and policies available to you. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. This guide is meant only to cover the major points of each plan or policy. It does not contain all of the details that are included in your Summary Plan Descriptions (as required by ERISA) found in your other employee benefit materials. If there's ever a question about one of these plans and policies, or if there's a conflict between the information in this guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern. Note: The benefits described in this guide may be changed at any time and don't represent a contractual obligation – either implied or expressed – on the part of your employer.



PHYSICAL



EMOTIONAL



FINANCIAL



SPIRITUAL

What's New?

Here is a summary of any new or enhanced benefit changes that will be effective during the 2024 plan year. We are thrilled to announce our enhanced benefit enrollment system, now equipped with a built-in confidential decision-support feature. By simply responding to a few personalized questions, you will receive tailored benefit recommendations that can be effortlessly accepted directly within the enrollment platform. As we look ahead to 2024, we are excited to announce several new benefits:

1. Enhanced UHC Medical Benefits- Fertility Benefit and Comprehensive Cancer Management Program added to those with UHC Medical.
2. Enhanced Vision Benefits: We are increasing your frames and contact lenses benefits to \$175 allowance.
3. Pet Insurance: You can now conveniently access pet insurance through payroll deduction via Nationwide, ensuring well-being of your furry companions.
4. PERKSPOT, an exciting nationally exclusive team member discount program.

These additions to our benefit package are designed to enhance your overall well-being and provide you with valuable resources and savings. We're committed to continuously improving your experience, and we hope you find these new benefits valuable.

Benefit Premiums

The rates for the UHC medical plans will experience a slight increase of approximately 4%, depending on your specific plan and coverage tier. If you are in California and enrolled in Kaiser plans you will notice a more substantial increase due to Kaiser's adjustments. However, you have the option to explore our UHC Plan alternatives. Vision premiums will also see a minor increase, but the rest of our benefit premiums will remain unchanged. The Bronze Plan provides lower premiums out of your check: however, the cost at the time of services could be greater. For detailed information on your 2024 premiums, please consult your benefit rate sheet.

Action Required

All team members must log into Compass to complete their elections for the 2024 plan year, otherwise your coverage will end. In that case, you will need to wait until next Open Enrollment period unless you experience a qualifying event. The online enrollment system is accessed through the Open Enrollment option in Compass. Remember to utilize the multi-lingual call center support available during open enrollment and year-round to complete your enrollment. Call 855-200-5130 available from 7am-8pm EST (5am-6pm MST or 4am-5pm PST). For more information regarding your company benefits, visit www.mypgtibenefits.com anytime!



PHYSICAL
Wellbeing

Medical Insurance – United Healthcare

One-way PGT Innovations helps look after the health and welfare of you and your family is with comprehensive and flexible medical insurance. Your plan gives you access to one of the country's largest provider networks, and you will not have to worry about referrals.

Coverage	\$\$\$	\$\$\$	\$	\$
	Gold+ In-Network	Gold w/HRA* In-Network	Silver In-Network	Bronze In-Network
HRA Employer Funds Individual Family	N/A	\$500 \$1,000	N/A	N/A
Annual Deductible Individual Family	\$1,250 \$2,500	\$1,750 \$3,500	\$2,500 \$5,000	\$4,750 \$9,500
Out-of-Pocket Maximum Individual Family	\$2,000 \$4,000	\$2,500 \$5,000	\$4,500 \$9,000	\$6,750 \$13,500
Coinsurance	20%	20%	30%	30%
Physician Office Visits Preventive Care Primary Care Specialists X-rays, lab work, etc.	100% Covered \$25 Copay \$50 Copay \$25 Copay	100% Covered Ded & Coins Ded & Coins Ded & Coins	100% Covered Ded & Coins Ded & Coins Ded & Coins	100% Covered Ded & Coins Ded & Coins Ded & Coins
Hospital Care Outpatient treatment Inpatient treatment	Ded & Coins Ded & Coins	Ded & Coins Ded & Coins	Ded & Coins Ded & Coins	Ded & Coins Ded & Coins
Urgent/Emergency Services Virtual Visits Urgent care services Emergency room services	100% Covered \$75 Copay Ded & Coins	100% Covered Ded & Coins Ded & Coins	100% Covered Ded & Coins Ded & Coins	100% Covered Ded & Coins Ded & Coins
Retail Drugs (30-day supply) Preventive Generic Preferred Brand Non-preferred Brand	100% Covered \$5 Copay \$35 Copay \$60 Copay	100% Covered \$5 Copay \$35 Copay \$60 Copay	100% Covered Ded & Coins Ded & Coins Ded & Coins	100% Covered Ded & Coins Ded & Coins Ded & Coins
Mail-Order Drugs (90-day supply) Preventive Generic Preferred Brand Non-preferred Brand	100% Covered \$12 Copay \$87 Copay \$150 Copay	100% Covered \$12 Copay \$87 Copay \$150 Copay	100% Covered Ded & Coins Ded & Coins Ded & Coins	100% Covered Ded & Coins Ded & Coins Ded & Coins

Notes: Ded = Deductible, Coins = Coinsurance, OOP = Out of Pocket. Gold w/HRA & Gold+ prescriptions are subject to separate OOP maximum of \$2,000/single and \$4,000/family than the medical OOP. Out-of-network benefits are available, but not shown above. A complete list of covered services is available in your Plan Certificate at www.mypgtbenefits.com. *If you are enrolled in the Gold w/HRA plan and enroll in a different medical plan at Open Enrollment, you will forfeit any remaining HRA balances. PGTI is proud to offer \$0 copay for in-network virtual visits with a physician when you enroll in a medical plan. If you are a CA resident, you may be eligible for Kaiser. Please reach out to your local HR team to learn more. www.uhc.com/virtualvisits



PHYSICAL
Wellbeing

Medical Insurance – Kaiser

Kaiser Medical Plans are only available to those team members located in California.

Coverage	Kaiser High Plan (HO8790)	Kaiser Low Plan (HO6303)
	In-Network	In-Network
Annual Deductible		
Individual	\$1,500	\$2,500
Family	\$3,000	\$5,000
Out-of-Pocket Maximum		
Individual	\$4,000	\$5,000
Family	\$8,000	\$10,000
Coinsurance	20%	20%
Physician Office Visits		
Preventive Care	100% Covered	100% Covered
Primary Care	\$20 Copay	\$20 Copay
Specialists	\$20 Copay	\$20 Copay
X-rays, lab work, etc.	\$10 Copay	\$10 Copay
Hospital Care		
Outpatient treatment	Ded & Coins	\$150 Copay
Inpatient treatment	Ded & Coins	\$250 Copay
Urgent/Emergency Services		
Virtual Visits	100% Covered	100% Covered
Urgent care services	\$20 Copay	\$30 Copay
Emergency room services	Ded & Coins	Ded & Coins
Retail Drugs (30-day supply)		
Generic	\$10 Copay	\$10 Copay
Preferred Brand	\$30 Copay	\$30 Copay
Specialty	\$30 Copay	\$30 Copay
Mail-Order Drugs (90-day supply)		
Generic	\$20 Copay	\$20 Copay
Preferred Brand	\$60 Copay	\$60 Copay
Specialty	n/a	n/a



PHYSICAL

Dental Insurance – Guardian Dental

Everyone deserves a healthy smile. So, keep your family smiling with affordable dental coverage that makes it easy to visit your dentist for regular cleanings and preventive care, as well as for major treatments. See the benefit enhancements below.

Coverage	Premier		Base	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Annual Deductible Individual Family	\$50 \$150	\$50 \$150	\$50 \$150	\$50 \$150
Preventive and Diagnostic Treatment	100%	100%	100%	80%
Basic Treatment	90%	80%	70%	50%
Major Treatment	60%	50%	40%	20%
Annual Maximum Benefit	\$2,000		\$1,250	
Orthodontia Treatment	50%	50%	50%	50%
Orthodontia Lifetime Maximum (child to age 19 only)	\$2,500 (Adult & Child)		\$1,000 (Child Only)	

Notes:* If you are not using a participating provider, all fees are subject to Reasonable & Customary charges. A complete list of covered services is available in your Plan Certificate at www.mypgtbenefits.com.

Vision Insurance – Superior Vision

Better vision for you and your dependents is just a blink away. The vision coverage available to you helps pay for periodic eye exams and eyeglasses or contact lenses.

Coverage	In-Network*	Out-of-Network*
Annual Eye Exam	\$10 Copay	Reimbursed up to: \$28 – Optometrist \$33 - Ophthalmologist
Frames (every 12 months)	\$175 Allowance	Reimbursed up to \$70
Prescription Lenses (every 12 months)		
Single vision Bifocal Trifocal Lenticular	\$0 after \$10 Copay \$0 after \$10 Copay \$0 after \$10 Copay \$0 after \$10 Copay	Reimbursed up to \$28 Reimbursed up to \$40 Reimbursed up to \$53 Reimbursed up to \$84
Contact Lenses (every 12 months) Lens fitting & follow up	\$30 Copay	n/a
Medically necessary Elective	100% Covered \$175 Allowance	Reimbursed up to \$210 Reimbursed up to \$100
LASIK or PRK	Discounted Pricing	Discounted Pricing

Notes:* A complete list of covered services is available in your Plan Certificate at www.mypgtbenefits.com.



PHYSICAL



FINANCIAL

Life Insurance & Disability

Life/AD&D and disability insurance aren't things you think about every day. However, they should be an important part of everybody's financial planning – no matter what your age. Your benefits program offers the following coverages to help protect you and your family when it's needed most:

- **Basic Life and AD&D (PGTI paid)**
 - You receive coverage equal to your base annual earnings, rounded to the next \$1,000 (\$700,000 maximum). AD&D benefits are paid in addition to any Life Insurance if you die in an accident or become seriously injured or physically disabled.
- **Supplemental Life (team member paid)**
 - Employee – Elect increments of \$10,000 (\$700,000 maximum);
 - Spouse – Increments of \$5,000 to \$250,000;
 - Dependent Children \$1,000, \$5,000, or \$10,000 per child. Children are covered until the end of the calendar year in which they turn 26.
 - You must elect employee supplemental life to elect spouse and/or dependent life.
- **Short-Term Disability (team member paid)**
 - 60% of weekly pre-disability earnings (up to \$1,000 or \$2,500 per week dependent upon class) for a period of up to 13 weeks. Benefits begin on the fifteenth day of illness or injury.
- **Long-Term disability (50% PGTI paid)**
 - 60% of base monthly earnings (\$12,500/month maximum). Length of benefit payments depend on your age when you become disabled. Benefits begin after 90 days of disability. PGTI pays 50% of the premium for those that elect this coverage.



FINANCIAL

Benefit Offering	About Benefit
Flexible Spending Account (FSA)	Set aside pretax dollars from your pay for certain health care and dependent care expenses – reducing your taxable income.
401(k) and 401(k) Match	The PGTI 401(k) Savings Plan helps you prepare for retirement by offering an easy, tax-advantaged way to save for your future financial needs. PGTI will contribute to your account, with a weekly match up to 3%.



PHYSICAL

Health Reimbursement Account	An HRA is a PGTI funded savings account that can be used towards qualified medical expenses.
Employee Advocacy	MyAdvocate provides healthcare and insurance related assistance to you and your dependents at no cost.
Diabetes Management	<p>Livongo offers a free smart glucometer, unlimited testing supplies, outreach 24/7 and much more at no cost to you!</p> <p>We are pleased to expand services in 2023 for those with hypertension and pre- diabetes. You must be enrolled in a UHC medical plan to be eligible.</p>
Weight Management	Real Appeal is a free weight loss program to those who are eligible and who are enrolled in one of our medical plans.
Pet Insurance	Access to a reimbursement program for your furry family members via payroll deduction, for things such as wellness, accidents, illnesses and more.
Accident Insurance	This coverage provides payment for a covered accident (payment amount is dependent upon the accident).
Critical Illness	This plan pays a lump sum benefit when you are diagnosed with one of the fourteen covered illnesses.
Hospital Indemnity	This plan provides a benefit for hospital admission, daily hospital confinement, and intensive care unit.



EMOTIONAL

Benefit Offering	About Benefit
Employee Assistance (EAP)	The Employee Assistance Program (EAP) provides 3 free face to face or virtual visits to support and guide you with parenting, depression, emotional support, financial resources, and more.

Important Contacts

Please contact the individual company/provider listed here to learn more about a specific benefit plan. You can also reach out to your HR representative.

Benefit:	Contact:	Phone:	Website:
Medical Insurance	United Healthcare	844-637-7503	www.myuhc.com
Medical Insurance	Kaiser	800-464-4000	www.kp.org
Dental Insurance	Guardian	800-541-7846	www.guardiananytime.com
Vision Insurance	Superior	800-507-3800	www.superiorvision.com
Life/AD&D	The Standard	800-628-8600	www.standard.com
Short-Term Disability	The Standard	800-368-2859	www.standard.com
Long-Term Disability	The Standard	800-368-1135	www.standard.com
Voluntary Benefits	Allstate	800-521-3535	www.allstate.com
Flex Spending (FSA)	Tri-Ad	866-268-0142	www.yourflexbenefits.mercermarketplace365.com
EAP	Optum/UHC	800-622-7276	www.liveandworkwell.com (Access code: PGTI)
Employee Advocacy	MyAdvocate	833-968-1775	www.myadvocateservices.com
Identity Theft	Allstate	800-789-2720	www.myaip.com
Legal	ARAG	800-247-4184	www.araglegal.com/plans (Access code: 19096PGT)
Diabetes Management	Livongo	800-945-4355	hi.livongo.com
Weight Management	Real Appeal	844-344-7325	www.realappeal.com
401(k) Administrator	T. Rowe Price	800-922-9945	rps.troweprice.com
Enrollment Support	OE Call Center	855-200-5130 7am-8pm EST (5am-6pm MST, or 4am-5pm PST)	
*Available at www.mypgtibenefits.com			

