

September 1st President conference call

Special jetwire

New vaccine incentive from Sept 1 to Oct 1. and that during that period of time you can get an extra paid day in 2021 you'll get the same number of points that people got in the first incentive. The other part of this is that anyone who has already put in for the vacation day they will have the opportunity to change that if they would rather have the paid day than the vacation day. The other part of this is that beginning September 15, you will not be able to use pandemic leave unless you are fully vaccinated. If you are not vaccinated effective Sep 15, you will need to use your earned sick time and medical leave. You will get pandemic leave, so that will come out via jetnet.

Changes in healthcare that I am aware of.

All the plans that are in the contract are going to be offered. No change other than the regular rate change, which is capped in the contract, so this is something the Company is able to do through mgmt rights. They have to offer certain plans; though one is optional, they are going to offer that one also. So these are just changes and additional new plans they are going to offer employees.

First change:

Change the pharmacy to CVS Health as there are CVS stores all over, making it more convenient.

They are going to start two new plans. One is called Surgery Plus. It is completely voluntary. They are creating a center of excellence, which is a high quality network for providers of surgery (this supports Spine, Joint replacements, Bariatric outpatient, orthopedic and other surgery needs).

The purpose is to put members in touch with the best surgeons there are available. One of the highest price costs they have for health care costs is problems with the bariatric surgery that goes wrong. So the Company thought of creating this center of excellence which is voluntary. It doesn't matter what plan you choose, it's just going to be a new edition to the health care plan. The Company is also offering a new plan called, The Plus Plan. This plan is going to have a component that has savings for retirement. So the new plan would co-pay for the office visits in the same contribution as the Standard Options. Team members are eligible to earn five hundred dollars (\$500) in Health Reimbursement Accounts (HRA) and one thousand (\$1000) to retiree RHRA. If you do the preventive visit every year and get the physical for that year, you would get the \$500 dollars and \$1000 in a retiree HRA. This is similar to the last VEOP, where we had people retire and could get up to 150,000 depending on their age, into HRA. I don't know how the Company is going to manage this HRA. If you are not familiar with these accounts there's a couple of different ones. HRA ones are portable. If you quit, you take it with you. Oftentimes, they give a CC to use and that can only be used to pay premiums. I'm not sure if you can use them for deductibles. However, you can use them for any prescription, and there are a number of authorized items from drug stores you can buy. If you google HRA, you can find a number of items that qualify for the HRA account, because it's a federal law and standard all over.

The way it works is. The company funds credit saved for healthcare \$500 a year, per completion of a preventive exam, and it will rollover to the next year. You get \$1000 to use during the year in retiree eligibility and the criteria is, the 65 point plan. An example is. Ten years

of service equals ten thousand dollars. Depending on where you are, you can build up quite a decent amount of money. Same cost and similar plan as buying the standard plan. Once the preventive exam is completed you have 500 earned in the HRA. Accolades lead to smart choice, smart choice credits the account and it rolls over year to year. (American will credit \$500 to your HRA, which you can use while you are an active member. American will credit \$1000 to your RHRA, Preventive exam completed each year while active and in the plus option \$1000 dollars earned for you for retirement, so that's all I know at this time .

I went to research and inquired if they ever heard of this plan. They thought it was a decent plan and it gave people the ability to save towards retirement. However, that depends if the standard plan works for you. Obviously people will make that decision themselves on what healthcare plan is best for them out of the four different options .

(American will credit \$500 to your HRA, which you can use while you are an active team member.

American will credit \$1,000 to your RHRA, which you can use after you retire. Unused HRA credits will roll over into the RHRA when you retire, so long as you are 65-point plan- eligible) Update In MIA. The dogs sniff people for covid. More is needed to see if they are getting reports and people get tested. Are they accurate from the dogs?

In Unity,

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