



2018 EMPLOYEE BENEFITS

ELIGIBILITY	<ul style="list-style-type: none"> Full-time employees who regularly work 30 hours/week are considered by American Equity to be “benefit eligible” employees. See the <i>Employee Handbook</i> for specific qualifications. Eligible employees and dependents may enroll in the benefit plans within the first thirty (30) days of employment, during the open enrollment period, or if an employee or dependent experiences a “Life Event”. Benefits are effective the first of the month following date of hire. 																							
Medical Insurance	<ul style="list-style-type: none"> BlueCross BlueShield of Alabama is our health insurance carrier. You may seek services from in-network and out-of-network providers. Utilizing an in-network provider offers an enriched benefit with lower cost sharing. If you select an out-of-network, you will be responsible for any additional charges the insurance company does not allow. <table border="1" data-bbox="565 579 1284 982"> <thead> <tr> <th></th> <th>In-Network</th> </tr> </thead> <tbody> <tr> <td>Deductible</td> <td>\$400 Single \$800 Family</td> </tr> <tr> <td>Out-Of-Pocket Maximum</td> <td>\$2000 Per Individual/\$4000 Family</td> </tr> <tr> <td>Physician Office Visits</td> <td>\$25</td> </tr> <tr> <td>Emergency Room</td> <td>\$125 Copay-Facility \$25 Copay-Physician Charges</td> </tr> <tr> <td>Outpatient Surgery</td> <td>Plan pays 80% after deductible met</td> </tr> <tr> <td>Inpatient Hospital</td> <td>Plan pays 80% after deductible met</td> </tr> <tr> <td>Lab & Pathology</td> <td>100% Paid by Plan</td> </tr> </tbody> </table>		In-Network	Deductible	\$400 Single \$800 Family	Out-Of-Pocket Maximum	\$2000 Per Individual/\$4000 Family	Physician Office Visits	\$25	Emergency Room	\$125 Copay-Facility \$25 Copay-Physician Charges	Outpatient Surgery	Plan pays 80% after deductible met	Inpatient Hospital	Plan pays 80% after deductible met	Lab & Pathology	100% Paid by Plan							
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Dental Insurance	<ul style="list-style-type: none"> American Equity provides a comprehensive dental plan through Delta Dental of Iowa. Payments are based on the Dental Network fee schedule, depending on which provider you choose to use. <table border="1" data-bbox="302 1075 800 1430"> <thead> <tr> <th colspan="2">Coverage Level</th> </tr> </thead> <tbody> <tr> <td>Average Employee Contribution</td> <td>\$19.20</td> </tr> <tr> <td>Annual Deductible</td> <td>\$25 Single \$75 Family</td> </tr> <tr> <td>Annual Maximum Benefit</td> <td>\$2,500 Per Individual</td> </tr> </tbody> </table> <table border="1" data-bbox="849 1062 1555 1409"> <thead> <tr> <th>SERVICES</th> <th>PERCENTAGE PAID</th> </tr> </thead> <tbody> <tr> <td>Diagnostic & Preventive</td> <td>100%</td> </tr> <tr> <td>Restorative (fillings)</td> <td>100%</td> </tr> <tr> <td>Supplemental (oral surgery)</td> <td>100%</td> </tr> <tr> <td>Periodontics (gum disease)</td> <td>50%</td> </tr> <tr> <td>Prosthetic (crowns & dentures)</td> <td>50%</td> </tr> <tr> <td>Orthodontics (up to age 19)</td> <td>50% to 100%</td> </tr> </tbody> </table>	Coverage Level		Average Employee Contribution	\$19.20	Annual Deductible	\$25 Single \$75 Family	Annual Maximum Benefit	\$2,500 Per Individual	SERVICES	PERCENTAGE PAID	Diagnostic & Preventive	100%	Restorative (fillings)	100%	Supplemental (oral surgery)	100%	Periodontics (gum disease)	50%	Prosthetic (crowns & dentures)	50%	Orthodontics (up to age 19)	50% to 100%	
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Vision Plan	<ul style="list-style-type: none"> DeltaVision is our vision insurance carrier. DeltaVision has a large network of national and regional optical chain retailers that provide vision products at a reduced rate. DeltaVision offers a comprehensive eye exam, standard lenses, allowances on frames, and contact lenses. <table border="1" data-bbox="302 1646 670 1822"> <thead> <tr> <th colspan="2">Co-Pay (Per Insured)</th> </tr> </thead> <tbody> <tr> <td>Eye Exam</td> <td>\$10</td> </tr> <tr> <td>Materials</td> <td>\$10</td> </tr> <tr> <td>Contact Lens Fit</td> <td>\$0</td> </tr> </tbody> </table> <table border="1" data-bbox="927 1604 1414 1915"> <thead> <tr> <th colspan="2">In-Network Coverage</th> </tr> </thead> <tbody> <tr> <td>Vision Exam</td> <td>\$10</td> </tr> <tr> <td>Materials - Frames</td> <td>80% of Balance over \$150</td> </tr> <tr> <td>Materials- Contact Lens</td> <td rowspan="2">85% of balance over \$150 Covered</td> </tr> <tr> <td> Elective</td> </tr> <tr> <td> Non-Elective</td> <td></td> </tr> <tr> <td>Contact Lens Fit</td> <td rowspan="3">Covered \$0 copay</td> </tr> <tr> <td> Standard</td> </tr> <tr> <td> Specialty</td> </tr> </tbody> </table>	Co-Pay (Per Insured)		Eye Exam	\$10	Materials	\$10	Contact Lens Fit	\$0	In-Network Coverage		Vision Exam	\$10	Materials - Frames	80% of Balance over \$150	Materials- Contact Lens	85% of balance over \$150 Covered	Elective	Non-Elective		Contact Lens Fit	Covered \$0 copay	Standard	Specialty
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Flexible Spending Accounts	<ul style="list-style-type: none"> American Equity has a flexible spending program for reimbursement of Medical and/or Dependent Care eligible expenses. Re-enrollment is required each calendar year. TASC is our Flexible Spending Account Administrator.
Group Term Life Insurance and AD&D	<ul style="list-style-type: none"> In the event of an employee's death, this employer paid plan provides a settlement to your beneficiary equal to one times your annual salary up to a maximum of \$200,000. An equal amount of accidental death and dismemberment insurance is provided as well. Benefits are based on employee class eligibility. Minimum coverage is \$50,000.
Supplemental Life Insurance and AD&D	<ul style="list-style-type: none"> Benefit eligible employees may apply for additional basic term life insurance at their own cost. Guaranteed issue amounts for new hires are \$100,000 coverage for employees, \$50,000 for spouses, \$10,000 for children. Employee coverage is sold in units of \$10,000, spouse coverage in units of \$5000, child coverage in units of \$1,000. At least one unit of employee coverage must be purchased if buying spouse or child insurance. The Company pays the first \$10,000 of supplemental employee coverage.
Disability Insurance	<ul style="list-style-type: none"> American Equity pays the cost of Short and Long Term Disability insurance for all benefits eligible employees. Short Term Disability insurance compensates 60% of wages to the disabled employee up to 90 days after a 37 hour waiting period. Long Term Disability compensates 60% of wages to the disabled employee following the 90 day short term disability period. Employees can elect to have LTD premium taxed to provide a tax free benefit payment.
Retirement Savings	<ul style="list-style-type: none"> 401(k) Retirement Plan (employee & employer contributions) <ul style="list-style-type: none"> Regular benefits-eligible employees over the age of 21 may enroll in American Equity's 401(k) savings plan and defer a percentage of their own salary on the first of the month following 30 days of employment or a benefit status change. Once an employee is eligible, American Equity will match 100% up to 3% and 50% of the next 2% of the employees eligible earnings deferred. To get the maximum employer match of 4%, an employee must defer at least 5%. The employer match is funded with every payroll to participants accounts. For eligible employees, an automatic enrollment with a 5% deferral may be triggered if an employee has not already previously elected or declined enrollment. Employee Stock Ownership Plan (available to those who meet the requirements) <ul style="list-style-type: none"> Eligible employees can enter the ESOP plan on the first of the month following 6 months of employment. This benefit is employer funded twice annually.
Employee Assistance Program	<ul style="list-style-type: none"> American Equity provides Employee Assistance Programs. The EAP programs offer resources for life's challenges. This service is 24/7, confidential, and can help with: relationship issues, legal issues, financial issues, mental health/substance abuse issues, grief issues, etc. All services are kept confidential between the employee and EAP.
PTO	<ul style="list-style-type: none"> Employees are granted PTO hours every year on January 1. New hires are pro-rated for the year based on their date of hire. Employees receive a generous allotment of hours based upon years of service. PTO hours not earned in the year must be paid back upon termination. Up to 40 unused PTO hours may be carried over each year end.
Paid Holidays	<ul style="list-style-type: none"> Eight (8) paid holidays per year: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day, and one (1) floating holiday per year.
Other Benefits	<ul style="list-style-type: none"> Advancement opportunities, Payroll direct deposit to multiple accounts; workers' compensation; discounts on various services and events; 37 hour work week and off at 1 o'clock pm on Fridays; education assistance, volunteer services, numerous employee activities and enhanced employee annuities for employees and their eligible dependents. Various bonus opportunities offered. For more details, please contact Human Resources.
Volunteer Leave	<ul style="list-style-type: none"> Employees are given 8 hours each year for community volunteer events. Hours can be used in 1 hour increments.

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