

2023 Redding-Hunter, Redding Reloading Equipment

Summary Plan Description (SPD) for Short Term Disability Insurance Wrap Around Plan Description

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1. Introduction

- Introduction

Redding-Hunter, Inc. maintains the Redding Short Term Disability Insurance (Plan) to provide insurance benefits to its eligible employees.

Benefits of the Plan are provided under insurance contracts entered into between Redding-Hunter, Inc. and ShelterPoint Life Insurance Company (ShelterPoint)

You Must Enroll to Receive Benefits! You must affirmatively enroll to receive benefits under this Plan, as explained in Section 2 on Eligibility.

Benefits under the Plan are described in the certificate of insurance booklets issued by the Insurance Company, copies of which are available on the company website. You must read the booklets to understand your benefits!

- Purpose of the Wrap Around Document

Redding-Hunter, Inc. is providing this document to give you an overview of the Plan and to address certain information that may not be addressed in the attached certificate of insurance booklets. This wrap around document, together with the certificate of insurance booklets issued by the Insurance Companies, is the required Summary Plan Description (SPD) required by the State of New York. This wrap around document is not intended to give you any substantive rights to benefits that are not already provided by the attached certificate of insurance booklets.

2. Eligibility and Participation Requirements

- Eligibility

To determine whether you are eligible to participate in the Plan, please read the eligibility information contained in the attached certificate of insurance booklets issued by ShelterPoint.

- Requirements for Employee Eligibility

To be an eligible employee you must meet the following guidelines, complete the four weeks of continuous full-time employment. You will become effective after the completion of the four weeks of full-time employment.

- Need for Enrollment: Time Limits

Eligible employees must complete an application form to enroll themselves. New employees must enroll within certain time periods after being hired, as described in the attached certificate of insurance booklets issued by ShelterPoint. This enrollment must be done within 4 weeks of your effective date (example if you are effective 10/1, your paperwork must be turned in by 10/28.)

- Special Enrollment Rights

In certain circumstances, enrollment may occur outside the open enrollment period, as explained in the attached certificate of insurance booklet issued by ShelterPoint. The Plan's Special Enrollment Notice also contains important information about the special enrollment rights that you may have, a copy of which was previously furnished to you. Contact the Human Resources Manager of Redding-Hunter, Inc. if you need another copy.

- Required Premium Payments

For the Redding-Hunter, Inc. **Short Term Disability Insurance** premiums are paid primarily by the company but each employee contributes \$0.60 per pay week.

- When Participation Begins

For information about when coverage begins, please read the eligibility information contained in the attached certificate of insurance booklet issued by ShelterPoint. Your benefits are available after four consecutive weeks of full-time employment.

- Termination of Participation

Your eligibility for Plan benefits terminates on the last day of the month in which you terminate employment with Redding-Hunter, Inc. Coverage will also terminate if you submit false claims, and for certain other reasons described in the attached certificate of insurance booklets. Benefits will also cease for employees, upon termination of the Plan.

- Continuation Coverage

Continuation and reinstatement rights may also be available if you are absent from employment due to service in the Uniformed Services pursuant to the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA). More information about coverage available pursuant to USERRA is included in the certificate of insurance booklets.

3. Summary of Plan Benefits

- Benefits Provided

The Plan provides insurance coverage based on employment. All of which is outlined in the Certificate of Insurance booklets prepared by ShelterPoint. Here you will find the specifics of the plan.

4. Circumstances That May Affect Benefits

Your eligibility for Plan benefits terminates on the last day of the month in which you terminate employment with Redding-Hunter, Inc. Coverage will also terminate the required eligibility threshold and for certain other reasons described in the attached certificate of insurance booklets issued by ShelterPoint. Benefits will also cease for employees, upon termination of the Plan.

5. How the Plan is Administered

- Plan Administration

The Plan is administered by Redding-Hunter, Inc. (Plan Administrator).

- Power and Authority of Insurance Company

This plan is fully insured. Benefits are provided under a group insurance contract entered into between Redding-Hunter, Inc. and ShelterPoint. Claims for benefits are sent to the Insurance Company. The Insurance Company, not Redding-Hunter, Inc. is responsible for paying claims. The Insurance Company are the Named Fiduciaries for benefit claims and are responsible for:

- determining eligibility for and the amount of any benefits payable under the Plan; and providing the claims procedures to be followed and the claims forms to be used by eligible individuals pursuant to the Plan.

The Insurance Company also has the authority to require eligible individuals to furnish it with such information as it determines is necessary for the proper administration of the Plan.

- Your Questions

If you have any general questions regarding the Plan, please contact our broker.

6. Amendment or Termination of the Plan

Redding-Hunter, Inc., as Plan Sponsor, has the right to amend or terminate the Plan at any time.

- Amendment or Termination

The Plan may be amended or terminated by a written instrument signed by Redding-Hunter, Inc. or the Human Resources Manager, who is authorized to amend or terminate the Plan and to sign insurance contracts with the Insurance Companies or other carriers, including Redding-Hunter, Inc. and ShelterPoint will constitute termination of the Plan, unless Redding-Hunter, Inc. exercises its sole discretion to obtain a substitute contract of insurance.

7. No Contract of Employment

The Plan is not intended to be, and may not be construed as constituting, a contract or other arrangement between you and Redding-Hunter, Inc. to the effect that you will be employed for any specific period of time.

8. Claims Procedure

- Benefit Claim

The Insurance Company is responsible for evaluating all benefit claims under the Plan. The Insurance Company will decide your claim in accordance with its reasonable claims procedures, as required by New York State DOL Law.

See the attached certificate of insurance booklets issued by the Insurance Company, for information about how to file a claim and for details regarding the Insurance Company's claims procedures.

- Appealing Denied Claim

If your claim is denied, you may appeal to the Insurance Company for a review of the denied claim. The Insurance Company will decide your appeal in accordance with its reasonable claims procedures, as required by New York State DOL Law.

- Important Appeal Deadlines

If you don't appeal on time, you will lose your right to file suit in a state or federal court, as you will not have exhausted your internal administrative appeal rights (which generally is a condition for bringing suit in court).

9. General Information About the Plan

- Plan Name

Redding Hunter, Inc. GROUP DISABILITY POLICY

The Plan id is: DBL-208356

- Type of Plan

The Plan includes a Group Disability Insurance.

- Plan Year

The plan year is January 1

- Plan Numbers

The plan number is as follows:

DBL-208356

- Effective Date

The effective date of the Plan January 1 to December 31

- Funding Medium and Type of Plan Administration

The Plan is fully insured. Benefits are provided under a group insurance contract entered into between Redding-Hunter, Inc. and ShelterPoint. Claims for benefits are sent to ShelterPoint. Lincoln Life and Annuity company of New York (not Redding-Hunter, Inc.) are responsible for paying benefits. Note that ShelterPoint and Redding-Hunter, Inc. share responsibility for administering the plan, as discussed in Section 5. Insurance premiums for employees are paid in part by the Plan Sponsor. Any refund, rebate, dividend, experience adjustment, or other similar payment under the group insurance contract entered into between Redding-Hunter, Inc. and ShelterPoint shall be allocated, consistent with the fiduciary obligations imposed by New York State DOL Law, to reimburse Redding-Hunter, Inc. for premiums that it has paid.

- Plan Sponsor

Redding-Hunter, Inc.

- Plan Sponsor's Employer Identification Number

Redding-Hunter, Inc. 15-0583652

- Insurance Companies Contact Information

ShelterPoint Life Insurance Company
Home Office Location, Garden City, NY
Group Insurance Service Office:1225 Franklin Avenue, Garden City, NY 11530
800-365-4999

- Agent for Service of Legal Process

Redding-Hunter, Inc.

Service of legal process may also be made on the Plan Administrator.

●Important Disclaimer

Benefits hereunder are provided solely pursuant to an insurance contract between the Plan Sponsor and the ShelterPoint. If the terms of this summary document conflict with the terms of the insurance contract, then the terms of the insurance contract will control, unless superseded by applicable law.