



FINCANTIERI
MARINE GROUP
FMG BENEFITS BROCHURE



BENEFITS AND PERKS (subject to change year to year)

Benefits offerings differ slightly across states, sites, union and non-union employee status, and more. However, we are pleased to offer competitive employee-sponsored benefits summarized below.

ELIGIBILITY	Employees are eligible to participate in the FMG Benefits program if they are a regular, full-time employee working an average of 30 hours per week. If employees enroll, they may also enroll their spouse and children (up to age 26).
MEDICAL	Two medical plans to choose from: PPO or HDHP. Both plans are administered by UMR under the United Healthcare Choice Plus network. Employees share in the cost of medical coverage.
PHARMACY	Prescription coverage is bundled with each medical plan through OptumRx. Through OptumRx, employees have the opportunity to potentially save money by enrolling in the Mail Service Member Select program by having prescriptions mailed directly to their home.
DENTAL	Two dental plans to choose from: Delta Dental or CarePlus. Both plans cover preventative, basic, major and orthodontic services; however, at different percentages. Delta Dental offers a nationwide network of providers. CarePlus services are exclusively available at Dental Associates locations. Employees share in the cost of your coverage.
VISION	Coverage for routine eye exams including coverage for all or a portion of the cost of lenses/contact lenses and frames. Administered by Superior Vision. Employees pay the full cost of your coverage.
FLEXIBLE SPENDING ACCOUNTS (FSA)	Flexible Spending Account – Employees may set aside up to \$2,700 (pre-tax) to pay for eligible healthcare expenses incurred for themselves or their dependents during 2020. Dependent Care Flexible Spending Account – Employees may set aside up to \$5,000 (pre-tax) to pay for eligible dependent daycare expenses incurred during 2020.
HEALTH SAVINGS ACCOUNT (HSA)	If enrolled in the HDHP, employees may set aside up to \$3,550 for single coverage or \$7,100 for family coverage (pre-tax) into their Health Savings Account (HSA), administered by Associated Bank, to be used for eligible healthcare expenses. FMG will make an employer contribution into the HSA on a semi-annual basis for those electing the HDHP with HSA medical plan. Contributions will be in equal parts, 50% each of the prorated annual amount
LIFE INSURANCE	Zurich is our life insurance provider, offering company-paid Basic Life Insurance and matching Accidental Death and Dismemberment (AD&D) insurance.



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DISABILITY	Administered by Zurich disability offerings provide income protection if you cannot work due to accident, illness or injury.
401(k)	Administered through Associated Bank, our 401(k) program allows employees to save for retirement with pre-tax contributions and/or after-tax Roth contributions. A company 401(k) match program is available for eligible participants.
PENSION	Historically offered to union employees, our pension program offers retirement savings through our labor agreements with each union.
EMPLOYEE ASSISTANCE PROGRAM (EAP)	Optum currently provides free, confidential help with personal and work-related issues. Resources are available to employees and anyone who lives in their household.
ONSITE CLINICS	Available to all individuals enrolled in either of the FMG medical plans, health services are offered close to our Wisconsin shipyards. This includes fast care visits, laboratory services, wellness exams, immunizations, physical therapy and wellness planning/coaching. A \$10 fee may be collected at the time of service.

Qualifying Life Events

Outside of new hire enrollment and the annual open enrollment period, employees can only make changes to their medical, dental, vision and Flexible Spending Account selections if they have a qualifying life event. All events will be audited and all newly-added dependents will be verified. **All events need to be reported and changes made within 30 days of the qualifying life event.** Examples of qualifying life events include:

Getting married, divorced, legally separated or having marriage annulled
Having a baby, adopting a child or having a child placed for adoption
Death of a covered spouse or child
A change in employment status (for example, termination of employment or a leave of absence, changing from full-time to part-time and vice versa) or a change in employment that leads to a loss or gain in eligibility for medical, dental or vision coverage for an employee, his/her spouse or child
Loss of other medical, dental or vision coverage for an employee, his/her spouse or child; or loss of employer contributions toward coverage
Employee, his/her spouse or child becoming eligible for Medicare or Medicaid
Receiving a Qualified Medical Support Order (QMCSO)



ANNUAL PREMIUMS

Premiums for coverage are subject to change each year. They are provided at New Hire Orientation and during Open Enrollment each year.



TUITION ASSISTANCE PROGRAM



Fincantieri is committed to its employees and recognizes the need and importance of professional development and continuous learning. We want each of our employees to grow within our company and remain with us for years to come. The talent each one of our employees possesses is critical to our success. Depending on employee status, tuition assistance may be available up to a maximum of \$3,000.00 per person per year.

How does it work?

This program will refund to the employee his or her tuition cost or course fee if the following requirements are met:

1. Tuition Assistance Plan participation has received all approvals as defined in the policy.
2. Request for a tuition refund must have all approvals before the start of the course.
3. You must earn a grade of C or better.



OTHER BENEFITS, DISCOUNTS AND PERKS (subject to change year to year)

We are interested in tapping into our communities and our community partners who may offer discounts to our employees for their patronage. If you know of a business that currently offers or is willing to offer discounts, please let us know by emailing us at wicommteam@us.fincantieri.com. Right now, we are aware of the following discounts in these communities:

Community and Corporate Partnerships



FINCANTIERI

MARINE GROUP

55 M Street SE, Suite 910
Washington, DC 20003
202.488.4799

3301 S. Packerland Drive
De Pere, Wisconsin 54115
715.735.9341

www.fincantierimarinegroup.com

FINCANTIERI MARINETTE MARINE
1600 Ely Street
Marinette, Wisconsin 54143
715.735.9341

FINCANTIERI BAY SHIPBUILDING
605 North 3rd Avenue
Sturgeon Bay, Wisconsin 54235
920.746.3403

FINCANTIERI ACE MARINE
201 South Pearl Street
Green Bay, Wisconsin 54303
715.735.4104