

A blue-tinted photograph of a group of people in an office setting, gathered around a table and looking at documents or a laptop. The scene is dimly lit, suggesting an evening or indoor lighting.

Your Total Benefit Solutions Enrollment Guide

- 2018 -

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This Enrollment Guide provides a summary of the benefits available to eligible employees of Veeco Instruments Inc. Complete details are in the Summary Plan Descriptions (SPDs), legal plan documents, and insurance contracts that officially govern each plan. In case of a conflict between any information in this Enrollment Guide and the official plan documents, the official plan documents will always govern. Veeco Instruments Inc. reserves the right to amend, revise, modify or terminate the benefits described in this Guide at any time without prior notice. This Enrollment Guide does not create an express or implied contract of employment or obligation.

Introduction

As a U.S. employee of Veeco Instruments Inc., you have the opportunity to participate in one of the most comprehensive benefits programs available in the industry today. This Enrollment Guide is designed to provide a summary of the information you will need to understand your options, make informed choices, and enroll in the program. For more information about specific plan details, refer to the Summary Plan Descriptions (SPD's) located on www.myveeco.com.

Who's Eligible to Participate

All regular full-time employees working at least 30 hours per week are eligible for health and welfare benefits*. You may also elect Medical, Dental, Vision, Flexible Spending (Health, Dependent and Limited Flexible Spending) and Supplemental Life and AD&D Insurance coverage for your qualified dependents, provided you also elect coverage for yourself. Qualified dependents include:

- your eligible partner, who is your legally married spouse, common law spouse (if recognized by the state in which you reside) or domestic partner (same or opposite sex)**
- your, or your eligible partner's dependent children up to age 26 or of any age if the child is physically or mentally handicapped**.

Children include natural, pre-adopted or legally adopted children, stepchildren, and children for whom you are legal guardian.

How to Enroll

To make your benefit elections log on to **ADP, Workforce Now (WFN)**, Veeco's enrollment website, at www.workforcenow.ADP.com. You will be required to register and create a Username and Password. With WFN, you have the ability to re-set your own password by entering your e-mail address and/or mobile phone number.

Accessing WFN for the First Time

You will need to provide the following information:

- Registration Code Veeco-Instruments
- First and Last name (as it appears on your paycheck)
- Birthdate
- Zip Code
- Phone Number
- Username
- Password

If you have any questions call Deirdre Klein 516-677-0200 Ext. 1296

* The Employee must be an Employee classified and treated for federal income tax purposes by the Company as a regular full-time or part-time Employee (as opposed to a temporary or seasonal Employee, an independent contractor or consultant, an agency worker or a leased Employee). Interns and co-ops are not eligible.

** Supporting documentation is required.



When Coverage is Effective

If you are enrolling:

- during the annual open enrollment period, your coverage will generally be effective January 1 (annual enrollment is typically held in October or November for a January 1 effective date).
- because you are newly eligible for benefits, your coverage is generally effective on the first of the month following commencement of employment, provided you have made your selections via the ADP's WFN website.
- at any other time of the year because you experience a qualifying event, your coverage is effective on the day of your qualifying event. **You must enroll within 30 days of experiencing a qualifying event.** Otherwise, you must wait until the next annual open enrollment period.

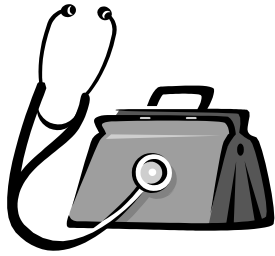
Making Changes Mid-Year

The IRS requires that benefits paid with pre-tax employee contributions – medical, dental and vision coverage, and Flexible Spending Account elections – stay in effect for the entire plan year. Once you make your benefit elections, you can make mid-year changes only if you have a qualifying event. A qualifying event generally includes the following:

- a change in your marital status
- the birth or adoption of a child
- a dependent's loss of eligibility (because he/she reaches the age limit for coverage)
- death of a dependent
- a change in your eligible partner's eligibility for coverage (due to a change in employment, for example)

Your change in coverage must be consistent with the qualifying event. To record a change log on to **ADP's WFN, www.workforcenow.ADP.com**.

Note: If you are changing your Flexible Spending Account contribution amount for the calendar year, you may make your change via ADP's WFN website **www.workforcenow.ADP.com**. Your change must be recorded no more than 30 days from the date of the qualifying event.



Your Health Care Benefits

The Veeco Total Benefits Solutions program provides you with a selection of medical (including prescription drugs), dental and vision coverage options from which to choose. You and Veeco share in the cost of your medical, dental and vision coverage. You pay your portion of the cost through pre-tax payroll deductions.

Your Medical Plan Options

Veeco offers eligible employees a choice of the following medical plan options:

Medical Plan Option	Available To	Description
Cigna Open Access Plus Plan (OAP)	Employees in all locations	<ul style="list-style-type: none"> ▪ You can receive care from any provider you choose, but the Plan pays a higher level of benefits when you use a participating network provider ▪ Preventive care (annual physical) is covered at 100% ▪ Other in-network services are covered at 80% after you meet a \$500 annual individual deductible (\$1,200 family deductible) ▪ Out-of-network care is generally covered at 60% of reasonable and customary (R&C) charges, subject to a \$1,000 annual individual deductible (\$3,000 family deductible)
Cigna Choice Fund HSA (HDHP)	Employees in all locations	<ul style="list-style-type: none"> ▪ You can receive care from any provider you choose, but the Plan pays a higher level of benefits when you use a participating network provider ▪ Use Pre-tax HSA contributions to pay for medical expenses ▪ HSA provides triple tax savings: funds go in tax-free, grow tax free and come out tax-free. HSA's are individually owned. ▪ Preventive care (annual physical) is covered at 100% ▪ In-network services are covered at 80% after you meet a \$1,500 annual individual deductible (\$3,000 family deductible) ▪ Out-of-network care is generally covered at 50% of reasonable and customary (R&C) charges, subject to a \$5,000 annual individual deductible (\$10,000 family deductible)
Cigna Open Access Plus Plan In-Network (OAPIN)	Employees in all locations	<ul style="list-style-type: none"> ▪ Must receive care from an in-network Cigna provider ▪ Out-of-network benefits provided for emergency care only ▪ You pay a \$30 per visit copay for a Primary Care Physician and \$40 for Specialist doctor's office visits ▪ Other in-network care is generally covered at 90%

You may cover yourself plus any eligible dependents; however, you must choose the same medical option for both yourself and your dependents. See the Medical Comparison on the following pages for an overview of each plan's key benefits. For specific plan details, refer to the Summary Plan Descriptions (SPDs) located on www.myveeco.com. For definitions of commonly used health care plan terms, see the Health Care Plan Glossary on page 24.

Finding a Participating Provider

To find a participating provider in your area or to see if your doctor participates in the:

- CIGNA Healthcare Network – visit www.cigna.com and select “Find a Doctor,” or call Cigna’s member services at **1-800-cigna24** or **1-800-244-6224**. If you are already enrolled in a Cigna medical plan option, log on to www.cigna.com for more personalized information.



Medical Plan Comparison

Plan Provision	Medical Plan Options				
	Cigna Open Access Plus (OAP)		Cigna Choice Fund High Deductible Plan w/HSA (HDHP) (Veeco will add \$500/\$1000 to HSA account)		Cigna Open Access Plus In-Network (OAPIN)
	In-network	Out-of-network	In-network	Out-of-Network	
Annual Deductible (single/family)	\$500/\$1,200	\$1,000/\$3,000	\$1,500/\$3,000 *(Collectively)	\$5,000/\$10,000 *(Collectively)	None
Out-of-pocket Maximum (single/family)	\$2,500/\$6,000	\$3,500/\$10,500	\$3,500/\$7,000	\$10,000/\$20,000	\$2,000/\$6,000
Lifetime Benefit Max. excluding Essential” benefits	No lifetime limit				
Doctors’ Services					
<ul style="list-style-type: none"> ■ Office visits ■ Specialist 	\$30 copay \$40 copay	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	\$30 copay \$40 copay
<ul style="list-style-type: none"> ■ Routine physical exams (including well baby/child care) 	No copay plan pays 100%	No copay plan pays 100%	No copay plan pays 100%	50% coinsurance after deductible	No copay plan pays 100%
<ul style="list-style-type: none"> ■ OB/GYN exam (including Pap test)-Preventative 	No copay plan pays 100%	No copay plan pays 100%	No copay plan pays 100%	50% coinsurance after deductible	No copay plan pays 100%
Hospital					
<ul style="list-style-type: none"> ■ Inpatient (semi-private room rate) 	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	10% coinsurance
<ul style="list-style-type: none"> ■ Surgeon and anesthesiologist services 	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	10% coinsurance
<ul style="list-style-type: none"> ■ Primary Physician hospital services 	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	10% coinsurance
Outpatient Surgery Facility	20% coinsurance after \$150 copay	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	10% coinsurance after \$150 copay
Maternity					
<ul style="list-style-type: none"> ■ Hospital services (semi-private room & board) 	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	10% coinsurance
<ul style="list-style-type: none"> ■ Physician services (including pre- and post-natal care) 	\$30 or \$40 copay	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	10% coinsurance
Reference Summary Plan Descriptions (SPD’s) for plan details- Employee cost share is noted.					
*All eligible family members contribute towards the family deductible. Once the family deductible has been met, the plan will pay each eligible family member’s covered expenses based on the coinsurance level specified by the plan.					

Medical Plan Comparison (continued)

Plan Provision	Medical Plan Options				
	Cigna Open Access Plus (OAP)		Cigna High Deductible Plan w/HSA (HDHP)		Cigna Open Access Plus In-Network (OAPIN)
	In-network	Out-of-network	In-network	Out-of-network	
Emergency Care					
■ Ambulance (ground and air transportation)	100%	100%	20% coinsurance after deductible	20% coinsurance after deductible	10% coinsurance
■ Hospital ER	100% after \$150 copay	100% after \$150 copay	20% coinsurance after deductible	20% coinsurance after deductible	100% after \$150 copay
Lab Test/X-rays					
Lab Tests/X-rays (lab)	\$30 or \$40 copay	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	10% coinsurance
Mental Health Care and Substance Abuse Treatment					
■ Inpatient	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	10% coinsurance
■ Outpatient Physician	\$30 or \$40 copay	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	\$30 or \$40 copay
Outpatient Rehabilitation					
■ Physical, speech, occupational & pulmonary (90 visit calendar year maximum for combined)	\$30 or \$40 copay	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	\$30 or \$40 copay
■ Cardiac (36 visit calendar year maximum)	\$30 or \$40 copay	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	\$30 or \$40 copay



Medical Plan Comparison (continued)

Plan Provision	Medical Plan Options				
	Cigna Open Access Plus (OAP)		Cigna High Deductible Plan w/HSA (HDHP)		Cigna Open Access Plus In-Network (OAPIN)
	In-network	Out-of-network	In-network	Out-of-Network	
Other Professional Services					
■ Injections in a physician's office	\$30 or \$40 copay	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	\$30 or \$40 copay
■ Allergy treatment and Injections	100% paid by plan	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	100% paid by plan
■ Durable medical equipment and supplies.	20% coinsurance after deductible	40% Coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	10% coinsurance
■ Home health care	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	10% coinsurance
	60 visit calendar year maximum, in- and out-of-network <i>combined</i>		60 visit calendar year maximum, in- and out-of-network <i>combined</i>		60 visit calendar year maximum
■ Hospice care	20% coinsurance after deductible	40% Coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	10% coinsurance
■ Skilled nursing facility	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	10% coinsurance
	120 visit calendar year maximum, in and out of network <i>combined</i>		120 visit calendar year maximum, in and out of network <i>combined</i>		120 visits calendar year maximum
■ Spinal Treatment Chiropractic care 20 visits per year	\$30 or \$40 copay	40% Coinsurance after deductible	20% coinsurance after deductible	50% coinsurance after deductible	\$30 or \$40 copay

Cigna plan participants will also have the option to utilize Cigna's Telehealth feature allowing for private, online, and live appointments via a secure video or phone conversation. Telehealth is for non – emergency services such as cold & flu, joint aches and pains, fever and more. The cost for this service will be same as a Primary Care Physician co-pay. Cigna partners with AmWell and MDLIVE for services that are available 24/7/365.

To register for one or both providers so you'll be ready to use a Telehealth service when and where you need it. AmWellforCigna.com Phone 855-667-9722 or MDLIVEforCigna.com Phone 888-726-3171

Plan Provision	Medical Plan Options				
	Cigna Open Access Plus (OAP)		Cigna High Deductible Plan w/HSA (HDHP)		Cigna Open Access Plus In-Network (OAPIN)
	In-network	Out-of-network	In-network	Out-of-Network	In-network
Prescription Drugs					
Retail (30-day supply)					
• Generic	\$15 copay	Not covered	20% coinsurance after deductible	50% Coinsurance after deductible	\$15 copay
• Preferred Brand	\$35 copay				\$35 copay
• Non-Preferred Brand	\$55 copay				\$55 copay
Mail order (90 days)					
• Generic	\$30 copay	Not covered	20% coinsurance after deductible	Not Covered	\$30 copay
• Preferred Brand	\$70 copay				\$70 copay
• Non-Preferred Brand	\$110 copay				\$110 copay

If You Need Medical Attention While You're Traveling

If you are traveling and require medical attention, contact your medical plan provider –Cigna as soon as possible, to determine whether there is a participating provider in your area (use the member services phone number on your medical plan ID card).

Choosing the Right Plan for You

When determining which medical plan option is right for you, it is important to understand that your cost per paycheck is only one factor in determining your total “out-of-pocket” cost. You also have to consider the amounts you pay toward meeting any annual deductibles, copays and coinsurance. To get an idea of your total annual health care costs, you then have to factor in the type and frequency of services you typically need, and whether most of your doctors are network providers.

For example, if most of your doctors are in the Cigna network you may want to consider the Cigna (OAPIN) Plan. The cost per pay period is lower, and your overall out of pocket costs are lower. On the other hand, if some of your doctors are not in the network, the Cigna (OAP) Plan or Cigna (HDHP) might be the plan for you. You pay more each pay period, but have the flexibility to go to any doctor and still receive benefits.

Need a Prescription?

Each of the company-sponsored medical plan options also provides coverage for prescription drugs. You can fill prescriptions for short-term use (a 30-day supply or less) at a participating retail pharmacy. If there are medications you take on an ongoing basis to treat a chronic condition, you can save time and money by using the mail order service to purchase up to a 90-day supply.

Cigna classifies prescription drugs into three categories: Generic, Preferred Brand and Non-Preferred Brand. Generic drugs have the lowest copay, Preferred Brand drugs are the middle copay option, and Non-Preferred Brand drugs have the highest copay. To determine the way in which specific drugs are categorized, visit: www.mycigna.com if you are a member of a Cigna medical plan or call **1-800-244-6224**.



High Deductible Health Plan and Health Savings Account

The High Deductible Health Plan (HDHP) Medical Plan option covers the same comprehensive range of medical services with access to the same Cigna provider network. Unlike the Cigna OAP and OAPIN plans, the High Deductible Health Plan offers a voluntary Health Savings Account (HSA) option allowing you the option to set money aside on a pre-tax basis for your healthcare expenses now or for future use. An HSA allows you the flexibility to take charge of your health care dollars.

Health Savings Account advantages:

- Veeco contributes annually to your Health Savings Account based on your coverage level; \$500/\$1,000 (individual/family)
- You can contribute an additional \$2,950/\$5,900 (individual/family); based on 2018 IRS limits
- Your Health Savings Account allows you to use pre-tax dollars to pay for current medical expenses and even save for medical care in retirement.
- Unused Money rolls over from year to year and your Health Savings Account is yours to keep, even if you leave the Company.
- Your Health Savings Account earns interest and once a minimum balance is reached, you may invest in a variety of mutual funds.
- Health Savings Account participants and/or spouses cannot participate in a traditional Healthcare Flexible Spending Account (FSA). However, you may participate in a Limited Purpose FSA. A Limited Purpose FSA provides HDHP participants another means of setting aside pre-tax dollars to be used for dental and vision care out-of-pocket expenses.

If you choose to enroll in the High Deductible Health Plan (HDHP), a Cigna Choice Fund HSA bank account will be automatically opened for you. HSA Bank will assign you an account number and perform a Customer Identification Process (CIP). The CIP process is to verify your identity (a standard banking process). Once your account is opened you will be sent a Welcome Brochure and debit card(s).

You can use your debit card to pay for claims or have claims paid directly from your HSA account. Or, if you choose, you have the option to pay for claims directly and save your HSA money for future medical expenses; the choice is yours.

For additional information call Cigna directly at 1-800-244-6224.



Your Dental Plan Option

Veeco offers dental coverage through Cigna, featuring the Cigna *Total Cigna Advantage (DPPO) network*. You and your family members can obtain dental care from any dentist you choose. However, receiving care from a DPPO provider in the network can help reduce your out-of-pocket expenses for dental care.

If you use a participating DPPO dentist, the Plan pays a higher level of benefits. In addition, DPPO dentists have agreed to charge discounted fees for dental services to plan participants – which means you can receive average discounts of up to 35% on dental services. Coinsurance amounts are determined *after* negotiated discounts. And, when you use a DPPO dentist, you do not have to worry about paying amounts above reasonable and customary limits. Many DPPO dentists will also file claims for you.

A summary of your dental benefits is shown below.

Plan Provision	Cigna Dental Plan	
	In-network	Out-of-network ¹
Annual Deductible (single/family)	\$50/\$150	\$50/\$150
Annual Maximum Benefit (applies to Preventive, Basic and Major Services)	\$1,500	\$1,250
Preventive and Diagnostic Care² (exams, x-rays, routine cleanings, fluoride treatment, sealants, etc.)	100% of discounted rate	100% of reasonable and customary (R&C) charges
Basic Restorative Care (fillings, extractions, root canal, etc.)	20% of discounted rate after deductible	40% of R&C charges after deductible
Major Restorative Care (crowns, dentures, bridge work, implants etc.)	50% of discounted rate after deductible	60% of R&C charges after deductible
Orthodontia (Dependents up to age 19)	50% of discounted rate	60% of R&C charges
Lifetime Orthodontia Maximum	\$1,250 dependent child up to age 19	\$1,000 dependent child up to age 19

¹ Texas residents receive in-network benefit coverage regardless of the provider they choose. Benefits paid as a percentage of reasonable and customary charges.

² Limits on frequency of services apply. See the SPD for more information.

Why Use a Cigna Dentist?

- **Cost** – Using a Cigna dentist saves you money. In addition to receiving enhanced network benefits, you will pay less when you use a Cigna dentist. DPPO dentists have agreed to accept discounted fees for their services, so your out-of-pocket dollars go further. Cigna’s national average discount is 10% to 35% below average dental charges. (Your cost may be higher or lower based on the treatment you receive and the location of your dentist.) You also won’t have to pay for charges above the reasonable and customary limits, which means more savings for you!
- **Quality of care** – Network providers are carefully screened to ensure they meet strict quality guidelines.
- **Choice** – Cigna offers one of the largest dental networks in the nation. In fact, nearly 80,000 dentists participate in their network. And, Cigna is continually working to expand their network, which means finding a dentist in your area gets easier all the time.

How Do You Find A Participating Cigna Dentist?

- Visit www.cigna.com and select “Find a doctor.”
- Call Cigna’s Customer Service Center at **1-800-244-6224**.



Your Vision Care Option

Vision coverage is provided by EyeMed. They offer an extensive network of private practice and retail optical

providers, offering the most convenient hours and access to care – including evenings and weekends.

In-network benefits are generally higher than out-of-network benefits, and there are no claims to file when you use a network provider. If you receive services out-of-network, you must pay the provider in full and submit a claim for reimbursement.

Plan Provision	In-network	Out-of-network
Annual Eye Exam	Covered in Full after \$15 Deductible	\$35 allowance
Lenses¹ 12 months (based on date of service)		
▪ Single vision	Covered in full after \$25 copay	Up to \$25
▪ Bifocal	Covered in full after \$25 copay	Up to \$40
▪ Trifocal	Covered in full after \$25 copay	Up to \$55
▪ Lenticular	20% discount	No benefit
▪ Progressive ¹	See lens options	NA
Frames 24 months (based on date of service)	Plan pays up to \$130	Plan pays up to \$65
Contacts 12 months (based on date of service)		
▪ Medically necessary	Covered in full	Up to \$200
▪ Elective-Conventional	Up to \$130	Up to \$104
▪ Fit & Follow up exam Standard Premium (Allowance)	Standard: Member cost up to \$55 Premium: 10% off of retail	No benefit No benefit

¹. Reference Eye Care Highlight sheet or Summary Plan Description for additional information.

In addition, the vision plan offers discounts on laser eye surgery to participants at various provider locations.

To locate an EyeMed provider, visit www.eyemedvisioncare.com (select “Access” network) or call EyeMed Customer Care at **1-866-289-0614**. When making an appointment for in-network vision care services identify yourself as an EyeMed participant so your provider can verify your eligibility and obtain authorization before your visit.



Your Flexible Spending Accounts (FSAs)

Flexible Spending Accounts permit you to pay certain expenses not reimbursed through insurance or other programs with dollars that are *never taxed!* Veeco offers three FSA accounts for different types of expenses. You decide how much to contribute to either or both accounts. Your contributions are deducted from your pay in equal installments throughout the year before taxes are withheld. FSA coverage is provided by Cigna.

Health Care FSA

Use this account to pay for many out-of-pocket health care expenses that are not covered or paid in full by your medical, dental or vision plans – for yourself or any dependent you claim on your federal income tax return. You may contribute up to \$2,650² per calendar year to the Health Care FSA.

Limited purpose Health Care FSA

The limited purpose FSA is for employees enrolled in Cigna’s Choice Fund High Deductible Health Plan (HDHP) with HSA. The limited purpose FSA can be used for dental and vision expenses. You may

- 1 These maximums may be reduced to the extent necessary to comply with IRS limits on non-taxable benefits. You may rollover up to \$500 of unused funds into the next plan year.
- 2 Veeco will offer the maximum the IRS allows. The anticipated amount for 2018 is \$2,650.

You must enroll each year – During open enrollment (typically held in October or November for a January 1 effective date) if you want to participate in the Flexible Spending Accounts. **Your elections do not carry over.**

The FSA’s Can Save You Money!

This example shows you how participating in the FSA’s can save you money.

	If you participate in the FSA’s	If you don’t participate in the FSA’s
Annual Salary	\$30,000	\$30,000
FSA Annual Contribution	(\$2,650)	\$0
Taxable Salary	\$27,350	\$30,000
Estimated Taxes ¹	(\$6,195)	(\$6,795)
After-tax Expenses	\$0	(\$2,650)
Take Home Salary	\$21,155	\$20,555
YOUR TAX SAVINGS	\$600	\$0

Estimated taxes based on 15% federal and 7.65% Social Security and Medicare.

Use it or Lose it!

It’s important to plan your contributions to your Flexible Spending Accounts carefully. The IRS requires that any unused money in your Health Care or Dependent Care Flexible Spending Account be forfeited after the end of the policy year. However, you will be able to roll over up to \$500 of unused Health Care FSA dollars into the following calendar year. You have until March 31 of the following calendar year to request reimbursement for expenses incurred during the previous plan year (January 1 – December 31). If you leave the company mid-year, you have 90 days from your termination date to submit FSA claims for reimbursement.

contribute up to \$2,650² per calendar year to the Limited purpose Health Care FSA.

Dependent Care FSA

Use this account to pay for eligible dependent care expenses such as day care, nursery school or summer day camp for children up to age 13. To be eligible for reimbursement, the care must enable you (and your spouse) to work, look for work, or attend school full-time.

You may contribute up to \$5,000¹ per calendar year to the Dependent Care FSA. However, the following rules apply:

- If you are married and your spouse has a separate dependent care account through his or her employer, the *combined* total of your deposits cannot exceed \$5,000¹ (if you file separate tax returns, you and your spouse can each contribute up to \$2,500).
- You cannot deposit more than your income or your spouse’s, whichever is lower.



Eligible and Ineligible Expenses

The following are examples of expenses that are eligible and ineligible for reimbursement from the Health Care and Dependent Care Flexible Spending Accounts.

Account	Eligible Expenses	Ineligible Expenses
Health Care	<ul style="list-style-type: none"> ▪ Medical, dental and vision plan copays, deductibles and coinsurance, as well as expenses in excess of what the plans pay ▪ Prescription drug copays ▪ Weight reduction programs (with medical documentation) 	<ul style="list-style-type: none"> ▪ Insurance premiums ▪ Expenses reimbursed by other insurance plans ▪ Cosmetic surgery ▪ Vitamins, supplements and natural foods ▪ Bleaching of teeth ▪ Athletic club expenses ▪ Over the counter medications unless prescribed by a physician
Limited FSA (HDHP participants only)	<ul style="list-style-type: none"> ▪ Dental and vision plan copays, deductibles and coinsurance. ▪ Covered Medical Expenses once HDHP deductible has been met 	<ul style="list-style-type: none"> ▪ Medical Expenses care expenses prior to your HDHP deductible being met.
Dependent Care¹	<ul style="list-style-type: none"> ▪ Licensed day care provider ▪ Nursery school ▪ Summer day camp ▪ Before and after school programs 	<ul style="list-style-type: none"> ▪ Care provided for non-work related reasons ▪ Private school (kindergarten and higher) ▪ Overnight camp ▪ Transportation or clothing costs
<p>¹ For children under age 13 or any individual you claim as a dependent on your federal tax return who is physically or mentally incapable of self-care, and spends at least eight (8) hours a day in your home</p>		

For a more detailed listing of eligible expenses refer to IRS Publication 502 – “Medical and Dental Expenses” or IRS Publication 503 – “Child and Dependent Care Expenses.” These publications are available online at www.irs.gov or by calling the IRS at **1-800-829-FORM (3676)**.

Your Life and Accident Insurance Benefits

Veeco provides eligible employees with financial protection through Basic Life, Accidental Death and Dismemberment (AD&D) and Business Travel Insurance, automatically and at no cost to you. You can choose to add to your company-provided coverage by purchasing Supplemental

Life and AD&D Insurance coverage for yourself and your eligible dependents. You pay the full cost of any Supplemental coverage you elect through after-tax payroll deductions. These company-paid and Supplemental benefits work together to protect your financial security.

This benefit:	Provides this protection:
Basic Life Insurance	Two times your annual salary, up to a maximum benefit of \$500,000 The Plan also pays a living benefit – up to a maximum benefit of 90% to \$500,000 (Combined Basic Life and Optional life – if you are diagnosed with a terminal illness (that is, your life expectancy is 12 months or less))
Basic AD&D Insurance	Two times your annual salary, up to a maximum benefit of \$500,000, payable to your beneficiary in the event of your death (in addition to Basic Life Insurance); a portion of the death benefit is payable to you if you lose sight or limb as a result of an accident (on or off the job)
Supplemental Life Insurance	You may elect Supplemental Life Insurance in increments of \$50,000 to a maximum \$600,000
Dependent Life Insurance	If you elect Supplemental Life Insurance for yourself, you may also purchase: <ul style="list-style-type: none"> ■ Coverage for your eligible partner¹ in an amount from \$5,000 to \$125,000 (in \$5,000 increments – cannot exceed 100% of employee amount) <i>and/or</i> ■ Coverage for your dependent child(ren) between the ages of birth and less than 14 day \$1,000 and over 14 days to 26 years (in increments of \$2,000 up to \$10,000) as long as they are not self-supporting.
Supplemental AD&D Insurance	You may purchase Supplemental AD&D Insurance in increments of \$50,000 up to \$600,00 (Not to exceed 10 times your basic salary) for yourself or:
Dependent AD&D Insurance	Or you may purchase Supplemental AD&D Insurance for yourself and your eligible dependent(s) in increments of \$50,000 up to \$600,000 (not to exceed 10 times your base salary): <ul style="list-style-type: none"> ■ Coverage for yourself, your spouse or eligible partner¹ in an amount equal to 100% of your benefit. Coverage for your dependent child(ren) in an amount equal to 10% of your benefit up to a maximum of \$25,000.
Business Travel Insurance	Five times your annual salary, up to a maximum benefit of \$1 million in the event of your death (subject to specific plan provisions; see the Summary Plan Description for more information) The Plan also includes: <ul style="list-style-type: none"> ■ Emergency medical assistance – Medical referrals, evacuation assistance, medication replacement assistance and loans of up to \$5,000 to cover on-site emergency expenses ■ Emergency personal services – Legal assistance, emergency travel arrangements, interpretation and translation assistance, and more

¹. Domestic partners are eligible for Supplemental Life or AD&D Insurance.

Annual Salary

For the purpose of determining Life, AD&D and Business Travel Accident benefits, your annual salary is your base salary.



Evidence of Insurability

Employee

As a new employee you may request up to \$300,000 in Supplemental Life insurance without providing evidence of insurability. Any requested amount over \$300,000 is subject to approval by our insurance provider.

During the annual open enrollment period you may request (1) Increment \$50,000 of insurance on a guarantee issue basis without providing evidence of insurability up to the \$300,000 limit.

Spouse

As a new employee, if you elect Supplemental Life Insurance for yourself, you may also elect coverage for your spouse or domestic partner up to \$125,000. The amount of insurance for your spouse or Domestic Partner may not exceed 100% of your supplemental life benefit. Amounts requested above the guarantee issue amount (\$50,000); is subject to approval by our insurance provider.

If you request more than \$50,000 of coverage, have your spouse or Domestic Partner complete and submit an Evidence of Insurability (EOI) form to our insurance provider. EOI forms are available on myveeco in the [Life Insurance Folder](#) or by contacting Deirdre Klein in Benefits.

During subsequent annual open enrollment periods, you may request (1) Increment \$5,000 of insurance on a guarantee issue basis without providing evidence of insurability up to the \$50,000.



Your Disability Insurance

Disability insurance helps protect your income in case you are unable to work due to injury or illness. Short-term and Long-Term Disability Insurance is part of your company-paid benefits package. Any disability benefits you receive are considered taxable income.

This benefit:	Provides this protection:	If you are disabled:
Short-term Disability	<p>Pays 66 2/3% of your weekly salary for up to 12 weeks.</p> <p>Benefits will be reduced by any state disability benefits to which you may be entitled (applies to employees in California, New Jersey, New York or Rhode Island)</p>	<p>For more than 7 days and:</p> <ul style="list-style-type: none"> ▪ are unable to perform the main duties of your job ▪ lose at least 20% of your earnings because of your illness <p style="text-align: center;"><i>and</i></p> <ul style="list-style-type: none"> ▪ are under the regular care of a physician
Long-term Disability	<p>Pays 66 2/3% of your monthly salary, up to a maximum monthly benefit of:</p> <ul style="list-style-type: none"> ▪ \$16,000 <p>Benefits are paid for as long as you remain disabled, until you reach Social Security retirement age and may be reduced by other disability income (for example, Social Security disability benefits)</p>	<p>For at least 90 days, which means:</p> <ul style="list-style-type: none"> ▪ during the first 24 months, you are unable to perform the duties of your regular occupation ▪ after 24 consecutive months, you are unable to perform the duties of any other occupation for which you are reasonably fit based on your education, training, and experience

If you are out of work for more than 5 business days due to an illness or injury, you are required to notify your local Human Resource Representative to submit a claim for short term disability.



Your Employee Assistance Program

At Veeco, we care about the health and well-being of our employees, both on and off the job. To help you balance your personal life and your time at work, we provide you with the ACI's Employee Assistance Program (EAP) - as part of your company-paid benefits package.

The goal of the EAP program is to help you maximize your health and effectiveness at home and at work. With one call, you can reach a trained professional who will consult with you and recommend the right counselor and/or support services to help you cope with a wide range of issues, such as:

- child and elder care
- communicating effectively
- conflicts at work
- depression and anxiety
- financial concerns
- finding a school
- grief and loss
- legal matters
- managing stress
- marital or relationship problems
- parenting
- pet care consultation

Benefits include unlimited access to expert consultants, research and referral services at no cost to you. In addition, you can receive up to three (3) visits with a ACI Employee Assistance Counselor to help you with a particular issue. To receive services contact ACI at 855-775-4357

Your Emergency Travel Assistance Program

When traveling for business or pleasure, in a foreign country or 100 or more miles from home, you and your family can count on getting help in the event of a medical emergency.*

- around-the-clock help, when you need it
- hospital admission guarantee
- emergency medical evaluation
- medically supervised return travel when medically authorized
- transportation for a friend/relative if you expect to be hospitalized more than seven days
- prescription replacement assistance
- medical referrals to Western-trained, English-speaking medical providers
- care and transport of unattended minor children
- Legal Referrals

To learn more about this benefit log on to www.medexassist.com

Emergency Travel Assistance services are provided by MEDEX. To receive services, call within the U.S. 1-866-832-6930, Outside the U.S. call collect 1-(410)453-6330. Our Group No is 6408-54-02.

*Eligible medical expenses such as prescription or physician, lab or medical facility fees should be submitted to the health insurance plan you and your family are covered under.

Your Identity Theft Full Remediation Services

As part of our Reliance insurance coverage, Veeco employees have access to identity protection and restoration services. Should you or anyone in your family fall victim to identity theft, InfoArmor® Identity Protection Experts will provide restoration services including:

- Dedicated InfoArmor Privacy Advocates® to act on your behalf
- Investigation and confirmation of fraudulent activity including known, unknown, and potentially complicated sources of identity theft
- ATM Cards
- Credit cards
- User ID's & Passwords
- Completing and providing copies of all documentation, correspondence, forms and letters for recordkeeping
- Contacting, following up and escalating issues with affected agencies and institutions
- Placing phone calls and preparing appropriate documentation on the victims behalf
- Resolution of key issues by maintaining and explaining the victim's rights

WalletArmor®* provides encrypted vault secures and monitors:

For additional information call 1-855-246-7347 or log into www.reliancstandard.com/walletarmor

* Participation in any of the ancillary programs such as EAP, Travel Assistance, InfoArmor is voluntary.



Health Advocate benefit

Through Health Advocate, you, and your eligible family members, have access to experts who will help you navigate the healthcare maze as well as help you resolve healthcare and insurance-rated issues, saving you time, money and worry.

With Health Advocate, you will have unlimited, **confidential** access to a Personal Health Advocate, typically a registered nurse, supported by medical directors and benefit and claims specialists who can help you:

- Clarify benefits coverage
- Find the right doctors, hospitals and other providers; secure second opinions
- Explain conditions; research latest treatments
- Help schedule appointments and tests; transfer medical records
- Resolve billing and insurance claim issues
- Answer questions about public health exchanges
- Obtain services for your elderly parents and parents-in-law

Health Advocate is not a substitute for your current health insurance plan. Rather, Health Advocate complements your basic health coverage by facilitating your interaction with healthcare providers and insurers.

One of the other unique features of Health Advocate is that your extended family will be able to use their special services. Eligible members, their spouses, dependent children, parents and parents-in-law will be covered under this program.

To contact HealthAdvocate call toll-free: 866.695.8622, or visit: HealthAdvocate.com/members



Your 401(k) Retirement Plan

Veeco offers two 401(k) Retirement Plans: A traditional 401(k) providing the opportunity to set aside money for your future through pre-taxed payroll deductions and a Roth 401(k) allowing you to contribute a percentage of your salary on an after-tax basis. Both plans automatically add to your retirement account each pay-period providing you an effective way to save for your long-term financial needs. You are

eligible to join either plan if you are age 21 or older and paid through Veeco's payroll. You can join the plan on the first day of the quarter following your date of hire. For example, if you are hired on May 15, you can join the plan on July 1.

You can save up to 60% of your earnings on a pre-tax basis and/or post-tax basis, up to a maximum of \$18,500 in 2018 (\$24,500 if you are age 50 or over on or before December 31, 2018). Plus, when you participate in the Plan, you take advantage of the generous company match.

Matching Contribution

Veeco pays the matching contribution to all plan participants, regardless of company performance. The company adds 50% of the first 6% you contribute to your account (combined-if choosing both 401(k) Plans). Matching contributions will only be limited by the Internal Revenue Code's limitation on compensation, currently \$275,000, thereby limiting matching contributions to \$8,250 (6% × 50% × \$275,000). In addition, the Plan offers a "true-up" feature that will ensure you receive the maximum Company Match for the amount you contribute during the year – regardless of the timing of your contributions or when you reach the IRS maximum contribution. Following each calendar year, Veeco will "look back" at your full year contributions and, if you qualify for any additional match, supplement the Company Matching contribution to your account, up to \$8,250.

You are always vested in your contributions to the 401(k) Retirement Plan, as well as any investment earnings on your contributions. You become vested in the company matching contributions based on your years of service, as shown below.

Years of Service	Total % Vested ¹
Less than 2	0%
2	20%
3	50%
4	75%
5	100%

¹ Different vesting schedules may apply to employees who have joined the Plan as the result of an acquisition.

How to Enroll/Make Changes

You can enroll or change your contribution percentage quarterly – at any time during the last month of the quarter (Open Enrollment period) – to be effective the first of the following quarter. For example, you can enroll or make a change during March to be effective on April 1. Contributions can be stopped at anytime.

To enroll or change your contribution elections, log on to www.netbenefits.com. You can obtain current balance or investment option information from Fidelity Investments (the plan administrator), online at www.netbenefits.com or by calling 1-800-835-5097.



After-Tax Deferrals (with Roth Conversion option)

In addition to the Traditional 401(k) and Roth 401(k), Veeco offers an After-Tax Deferral option and Roth Conversion feature.

After Tax Deferral

The After-Tax Deferral feature provides you with a convenient opportunity to save for retirement (useful generally when you will exceed the annual savings limits imposed by the IRS for pre-tax and Roth contributions). The After-Tax option allows you to defer up to an additional 10% of eligible compensation.

After-tax contributions do not count toward the IRS annual pre-tax limit (2018: \$18,500; \$24,500 if you are age 50 or older) and can be withdrawn at any time. As with pre-tax contributions, any earnings on your after-tax contributions are subject to federal income tax when distributed. The full benefit of after-tax deferrals can be realized when combined with the new In-Plan Roth Conversion feature (see below).

In-Plan Roth Conversion

The In-Plan Roth Conversion feature allows you to change the tax status of after-tax contributions into Roth contributions. Earnings from after-tax contributions are normally taxable on distribution however, using the In-Plan Roth Conversion, you pay taxes only on earnings attributable to amounts converted and future qualifying distributions¹ will be tax-free.

Generally, In-Plan Roth Conversion can occur whenever and as often as you would like. For example, you can use the conversion feature immediately each after-tax contribution (after each paycheck), to convert your after-tax contributions to Roth contributions. You will pay tax on any earnings on the after-tax amount but if you act quickly the earnings should be small and your after-tax contributions will convert to Roth making future qualifying distributions tax-free.

How to enroll and make changes

You can enroll in the After-Tax deferral option during an open enrollment period for an effective date the first of the following quarter. For example, you can enroll or make a change at the end of March, your election will be effective on April 1. Contributions can be stopped at any time.

To enroll or change your elections, log on to www.netbenefits.com. or by calling **1-800-835-5097**.

Consult your tax or financial advisor before deciding if a Roth In-Plan conversion is right for you.

¹ A "qualifying distribution" is a distribution after you reach age 59½ and at least five years after January 1 of the first year in which you made a Roth contribution.

The following table illustrates the major features of each contribution type:

	Traditional Pre-Tax	Roth After-Tax	After-Tax
2018 IRS Contribution Limits	Combined amounts: \$18,500 (\$24,500 if you are 50 or older)		No IRS Limit
	Limit on total contributions (Pre-tax, Roth, After-tax and Company match) is \$54,000 ² . Contributions for “highly compensated employees” may also be limited by IRS rules.		
Plan Contribution Limits	60% of eligible compensation	60% of eligible compensation	10% of eligible compensation
Eligible for Company Matching Contributions	Yes	Yes	No
Subject to Federal Income Tax on Deferral	No	Yes	Yes
When eligible for Distribution	Not until Termination or Age 59½ or in the event of Hardship	Not until Termination or Age 59½ or in the event of Hardship	Can generally be distributed at any time
<u>Principal</u> subject to Federal Income Tax on withdrawal	Yes	No	No
<u>Earnings</u> subject to Federal Income Tax on withdrawal	Yes	No, if a qualifying distribution. Yes, if not a qualifying distribution	Yes

² Does not include \$6,000 catch-up contributions for employees age 50 and over.



Your Employee Stock Purchase Plan

Veeco's Employee Stock Purchase Plan (the "Plan") offers a convenient and cost-effective way to purchase shares of Veeco's Common Stock.

How ESPP works:

- Eligible employees^{1P} can enroll in the Plan to invest in Veeco by making convenient after-tax payroll deductions of from 1% to 15% of base salary.
- The Plan features six month Offer Periods: January 1st to June 30th and July 1st to December 31st. Once you enroll in the Plan, your participation in future Offer Periods will continue automatically unless you cancel your participation.
- Following the Offer Period, your accumulated payroll deductions will be used to purchase Veeco Common Stock. The price you pay for each share will reflect a 15% discount off either (1) the price at the beginning of the Offer Period, or (2) the price at the end of the Offer Period, **whichever is lower**, as illustrated below:

	July 1 st	December 31 st
Hypothetical Stock Price	\$17.50	\$21.00
ESPP Discount	15%	15%
Discounted Price	\$14.875	\$17.85
Purchase Price	\$14.875	

Using this example, a Participant will purchase shares at \$14.875, representing an **actual discount** of 29% off the \$21.00 Offer Period ending stock price.

- During the Offer Period, you can decrease your contribution amount to zero, in which case your contributions prior to the change will be used to purchase shares as described above. You can also cancel your participation during the Offer Period, in which case your contributions will be refunded to you and you will NOT purchase shares for that Offer Period and will need to re-enroll to participate in a future Offer Period.
- Once you purchase shares under the Plan, you can retain them or generally sell them at any time. As with all transactions involving Veeco stock, sales of your ESPP shares are subject to the provisions of Veeco's Securities Trading Policy. There are tax consequences associated with the sale of your shares. These depend on the length of time you hold the shares and the profit or loss you realize based on the purchase and selling price.
- The shares you purchase under the Plan will be kept in an individual account for you at Fidelity (our 401(k) record keeper). This will provide you with a single resource to track and manage your ESPP shares and your 401(k) assets.

How to Enroll/Make Changes

To enroll or change your contribution percentage, log on to www.NetBenefits.com. To learn more about stock plans and Veeco plan details log in to www.NetBenefits.com or call Fidelity at 1-800-544-9354.

ESPP Open Enrollment periods will be held approximately 2 weeks prior to the offering period.

Regular employees working 20 hours or more per week and who are active on or before the 15th day of the month preceding an offer period.

Your Tuition Assistance Program

We recognize the value that continuing education has for you and the company. Veeco encourages and supports eligible employees who want to develop their career potential through education by providing financial assistance. You are eligible for the Tuition Assistance Program once you have completed 90 days of employment.

You are eligible for benefits as long as the courses you take are:

- provided by an accredited institution that grants undergraduate degrees, or an accredited business school that offers skills training programs

- non-degree related courses that are related to your current job responsibilities
- pre-approved by your Department Manager and your local HR representative.

You can receive reimbursement for tuition and laboratory fees for one course per semester. The maximum benefit is \$7,500 per calendar year. The maximum dollar amount is based on the calendar year in which reimbursement is paid not when the course is completed. The reimbursement percentage you receive depends on your grade for the course.

If you get this grade:	Your reimbursement percentage is:
A	100%
B	90%
C	50%
D or F	0%

Registration fees, costs of books, transportation and all other miscellaneous fees are not reimbursable. If you leave the company, you will be required to repay any tuition assistance benefits paid to you within the last 12 months of your employment.

For additional information regarding the Tuition Reimbursement Assistance Policy, please access the policy located on myVeeco/VMS/Human Resources or speak to your local Human Resources representative



Your Time Off

We believe that taking time off to rejuvenate is important for you and for Veeco. It helps reduce stress, improve job effectiveness, and promotes good health and a positive outlook. We offer paid time off programs – including vacation, sick time and holidays – when you need time away from work.

Vacation

Veeco encourages all employees to take vacation time to recharge and pursue personal interests. Our paid vacation is one of the many ways we reward employees for their loyalty, dedication and continued

service. You are eligible for paid vacation if you are a regular full-time or part-time employee who works at least 20 hours per week.

Vacation time accrues beginning your first day of employment; however, you must work 90 continuous calendar days before you can be paid for vacation time or paid out upon termination. Vacation is accrued bi-weekly on a calendar year basis (January 1 through December 31). The amount of vacation time you will accrue each year is determined by your length of service, as shown below. Vacation time must be pre-approved by your manager.

Vacation Accrual Schedule

Years of Service	Number of Regularly Scheduled Work Hours Per Week								
	40 hours			Between 30 and 40 hours			Between 20 and 30 hours		
	Bi-Weekly Accrual (hours)	Annual Accrual (days)	Maximum Accrual (days)	Bi-Weekly Accrual (hours)	Annual Accrual (days)	Maximum Accrual (days)	Bi-Weekly Accrual (hours)	Annual Accrual (days)	Maximum Accrual (days)
Less than 7	4.62	15	20	3.47	11.25	16.25	2.31	7.5	12.5
7 but less than 10	5.54	18	23	3.93	12.75	17.75	2.54	8.25	13.5
10 or more	6.16	20	25	4.62	15	20	3.08	10	15

You may carry over your maximum accrual amount of unused vacation time from one year to the next, according to the chart above. Contact your local HR representative for information about your current carryover amount.

Once your vacation balance reaches the maximum accrual, no further vacation will be earned until your vacation balance is reduced (below the maximum accrual) through the use of vacation time.

Employees who have accrued vacation hours will not be able to take time off without pay. Additionally, employees cannot take vacation or sick time in advance of their accrual.

Sick Time

Hourly Paid Employees

You earn sick time if you are a regular full-time or part-time employee working at least 20 hours a week. If you are a:

- full-time hourly employee (40 hours a week) – earn half 1.85 hours bi-weekly up to a maximum of six days (48 hours) per year.
- part-time hourly working (at least 20 hours a week) – earn .93 hours of sick time bi-weekly, up to a maximum of three days (24 hours) per year.

You can use sick time in increments of one hour if you need to be absent from work due to your own or a dependent's illness or doctor's appointment. If you have accrued sick time available, you may not take time off without pay.

Salaried Employees

Salaried employees do not accrue sick time – they are granted sick time on an “as needed” basis for their own illness.

All employees

If you are out of work for more than 5 business days due to an illness or injury, you are required to submit a Short Term Disability (STD) claim. Contact your HR Representative for additional information.

Holidays

The company recognizes 11 paid holidays per year:

- New Year's Day
- Memorial Day
- July 4th
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Day
- Two (2) additional Company-designated holidays, scheduled annually
- Two (2) floating holidays – up to a maximum of 16 hours – scheduled by you (with your supervisor's approval). Floating holidays must be used in the calendar year in which they are earned and may not be carried over into the next calendar year, subject to state regulations.

New employees earn two (2) floating holidays if hired prior to July 1st and one (1) floating holiday if hired between July 1 and October 31. If you work a part - time schedule of 30-39 hours per week your holiday time will be prorated to 6 hours per day. If you work 20-29 hours per week your holiday time will be prorated to 4 hours per day.

Floating holidays are not considered accrued time and do not carry over into the next calendar year. No payment will be made for unused floating holiday time upon termination of employment.



Health Care Plan Glossary

- **Coinsurance** – The percentage of the charges you are responsible for paying (i.e., the plan pays 90% and you pay 10%).
- **Copay** – A fee you pay to the provider at the time of service.
- **Deductible** – The amount you must pay towards eligible expenses each year before benefits begin. Deductibles are categorized as single or individual and family.
- **In-network** – Services performed by a group of physicians who have a contract or agreement with the health care provider (i.e. Cigna), to offer specific services for a specific fee.
- **Health Saving Account** – An individually owned interest bearing account connected with a High Deductible Health Plan. The account offers a triple tax savings on; contributions, interest earned and distributions for qualified medical expenses.
- **Open Access Plus Plan (OAP)** – A type of health care program that offers flexibility to participants to receive care from any provider you choose, but the Plan pays a higher level of benefits when you use a participating network provider
- **Open Access Plus Plan In-Network (OAPIN)** – A type of health care program where individual members must go to providers who are contracted with Cigna. Benefits will not be paid for services rendered by an out-of-network provider unless it is an emergency situation.
- **Cigna Choice Fund High Deductible plan with Health Saving Account (HSA)**- A type of health care program that offers flexibility to participants to receive care from any provider you choose, but the Plan pays a higher level of benefits when you use a participating network provider.
- **Out-of-network** – Services provided by a licensed physician who does not have a contract or agreement with a health care provider (i.e. Cigna) to offer services. Benefits may not be available or may be reduced, depending on the health plan option selected.
- **Out-of-pocket Maximum** – A cap on how much you have to pay for your and your family's covered medical expenses in a calendar year. After you reach the out-of-pocket maximum, the plan pays 100% of all remaining covered expenses for that year.
- **Payroll Contribution** – Regular deductions made from your pay to be used to pay benefit plan premiums.
- **Primary Care Physician (PCP)** – A physician that is employed by or contracts with a managed health care system (OAP and OAPIN) who coordinates all of the member's medical care. A PCP is usually a family practitioner. PCP's are also known as "gatekeepers" because they control a member's access to medical care within a health plan.
- **Reasonable and Customary (R&C)** – The usual, customary and reasonable fee that is typically charged for a service by a similar provider in your geographic area.

Important Contacts

For more information about:	Contact:
Your Medical Plan Options	
<ul style="list-style-type: none"> ■ Cigna Open Access Plus Plan (OAP) – Group #3336412 	1-800-244-6224, or log on to www.cigna.com (www.mycigna.com if you are already enrolled)
<ul style="list-style-type: none"> ■ Cigna Open Access Plus Plan In-Network (OAPIN) – Group #3336412 	1-800-244-6224, or log on to www.cigna.com (www.mycigna.com if you are already enrolled)
<ul style="list-style-type: none"> ■ Cigna Choice Fund HSA – Group #3336412 	1-855-731-5227 or log on to www.cignaservices@hsabank.com
<ul style="list-style-type: none"> ■ Cigna TeleHealth 	1-855-667-9722, AmWellforCigna.com 1-888-726-3171, MDLIVEforCigna.com
Your Dental Plan Cigna Dental Advantage DPPO– Group #3336412	1-800-244-6224, or log on to www.cigna.com (www.mycigna.com if you are already enrolled)
Your Vision Plan EyeMed – Policy #026-301503-00001	1-866-289-0614, or log on to www.eyemedvisioncare.com
Your FSA's (Health Care, Limited FSA (HDHP plan participants and Dependent Care)- Group # 3336412	1-800-244-6224, or log on to www.cigna.com (www.mycigna.com if you are already enrolled)
Your Life, Accident and Disability Insurance Plans First Reliance Group Insurance	Log on to www.FirstRSL.com 1-800-351-7500
Your Employee Assistance Program (EAP) ACI Specialty Benefits	1-855-775-4357 or log on to www.rsli.acieap.com
Your Emergency Travel Assistance Program MEDEX	Within the U.S. 1-866-832-6930- Outside the U.S.call collect 1-410-453-6330 or log onto www.medexassist.com
Your 401(k) Retirement Plan Fidelity Investments – Group #42935	1-800-835-5097, or log on to www.netbenefits.com
Your Employee Stock Purchase Plan Fidelity Investments – 758590.1.0	1-800-544-9354, or log on to www.netbenefits.com
HealthAdvocate (Healthcare assistance program)	1-866-695-8622, or visit; HealthAdvocate.com/members
Your Tuition Assistance Program, Employee Profit Sharing Plan, and Time Off	Your local HR representative
Summary Plan Descriptions, Forms and Documents	Visit the Human Resource/Benefits section of www.myveeco.com