



# Amkor Benefits Overview

## Medical Benefits

### Amkor EPO

The Exclusive Provider Organization (EPO) Plan is a generous managed health care program. Employee out-of-pocket costs are set co-pays with no deductibles or co-insurance. The EPO is a network of Hospitals, Physicians, Labs and other providers who are located within a Service area; and, who have agreed to provide medically necessary services and supplies for favorable negotiated discount fees applicable only to Plan participants. (Not available in California)

Under the EPO Plan, there is coverage **ONLY** when an EPO provider is used. However, BCBS of Arizona, PHCS nationally and the Mayo Clinic provide Amkor employees with a wide choice of network providers. Also, as an exception, employees who are traveling outside of the EPO service area and need to access emergency care will be covered as if an in-network provider is being used.

### Amkor HDHP

Amkor's High Deductible Health Plan (HDHP) is health insurance coverage that is designed to work in conjunction with a Health Savings Account (HSA). Employees first pay an initial deductible for medical and prescription drug expenses, after which co-insurance becomes available. The HDHP co-insurance offers in-network coverage at 90% and out-of-network coverage at 70%. Annual physicals are covered at 100% in the HDHP without being subject to the annual deductible. Deductibles and co-pays may be reimbursed through the HSA account.

### *Why choose the High Deductible Health Plan?*

HDHP participants save in several ways:

- Employees pay significantly lower bi-weekly health insurance premiums.
- Employees may contribute pre-tax funds into an HSA Account, into which Amkor may also contribute funds; helping to potentially grow your account into a significant retirement asset.
- Possible Amkor contribution to HSA
- Employees earn tax-free interest on their HSA balance.

### Amkor PPO

The Preferred Provider Organization (PPO) participants may obtain health services from either In-Network or Out-of-Network providers. The In-Network deductible is \$350, with 80/20 coverage for major services and for general office visits. In-Network providers have agreements with the PPO Plan to accept a co-pay. Out-of-Network providers have no agreements with the Plan and are generally free to set their own charges for any services or supplies they provide. The Out-of-Network deductible is \$600, with 60/40 coverage on usual/typical fees. Providers may bill the covered individual for any balance that may be due in addition to the amount payable by the Plan, known as balance billing.

### **Kaiser (California Only)**

California employees also have the option of utilizing the Kaiser Permanente medical and pharmacy insurance. Kaiser has been dedicated to improving the health of members and local communities for over 60 years. They are recognized across the U.S. for their high quality and organizational effectiveness.

### **Prescription Medications**

The pharmacy benefit for the EPO, HDHP and PPO medical plans are with Navitus. Amkor members have the choice of filling prescriptions for one month or a 90-day supply easily, filled over-the-counter with “Advantage 90” at retail stores, or if desired by convenient to your door, mail order pharmacy.

### **Delta Dental**

Participants in the Amkor dental plan have the opportunity to receive dental care from any dentist, even Out-of-Network. Delta Dental has the largest provider network, offering an extensive selection of dentists to choose from while receiving discounted services. The ability to stay In-Network means less out-of-pocket expenses for employees.

Plan covers up to \$3,000 paid services per year for each covered family member and offers orthodontia for both adults and children.

### **Vision Service Plan (VSP)**

VSP offers world-class products and services to more than 55 million members, through a group of leading companies who provide comprehensive eye care coverage and access to cutting-edge frame styles and brands. VSP has no ID cards, no claim forms, and no hassles. To access VSP benefits, simply make an appointment with a VSP network provider.

### **Amkor 401(k) Plan**

Amkor’s award winning 401(k) Retirement Plan is available to all qualified employees. Amkor works with Vanguard to provide easy access to plan information with the latest online and mobile technologies. We offer both pre-tax or ROTH contribution into plans and 23 robust fund options.

Employees are eligible to enroll in the plan the first day of the month following their hire date. **Amkor will match 100%** of the amount deferred up to a maximum of \$10,000 per calendar year, effective immediately upon beginning contributions to our plan.

### **Employee Referral Bonus**

Help us bring qualified friends and colleagues on board and Amkor will reward your recommendations and recruitment assistance efforts with a \$2,000 hired bonus after 90 days of successful employment for the new employee.

## **Floating Holidays**

Amkor recognizes 10 standard U.S. holidays each year such as New Years, Memorial Day, Thanksgiving, etc. Added to these are two (2) floating holidays that employees can choose that will support their own culture and family traditions.

## **Volunteer Time Off**

Recognizing the importance of supporting our local communities, Amkor employees are encouraged to participate in local charity events. Two days can be requested by each employee (can be taken in 4-hour increments) to work with area non-profits and charitable organizations.

## **Flexible Spending Accounts**

Under this program, employees may deposit a portion of their salary (before taxes) into one or more individual expense reimbursement accounts. Then, as employees incur eligible medical, dental, vision and/or dependent-care expenses during the year, they can submit a claims form for reimbursement of these expenses from their flexible spending account.

## **Tuition Reimbursement**

Amkor employees are encouraged to further their education to enhance their work-related skills, knowledge and ability. This program is intended to assist employees pursuing degrees or individual self-improvement courses from accredited colleges or universities, such as:

- Undergraduate degree (Associate or Baccalaureate)
- Graduate study (Masters, Doctorate or equivalent)
- Certificate programs in specialized areas

### ***Coverage and Requirements:***

- Undergraduate: Up to \$8,000 during any calendar year
- Graduate: Up to \$10,000 during any calendar year
- 100% reimbursement for a grade of "A" or "B" or "PASS"
- 75% reimbursement for a grade of "C"

## **Basic Life Insurance**

Eligible Amkor employees automatically receive basic life insurance equal to 1.5 times their annual salary up to a \$350,000 maximum. An additional AD&D Policy is in place that covers another 1.5 times their annual salary up to \$350,000 in the event of accidental death. American General Life Companies underwrites the life insurance coverage. Amkor pays the full cost of basic life and AD&D premiums.

## **Short-Term and Long-Term Disability**

Sometimes employees may have to take time off from work for medical reasons. Full-time employees are eligible for short-term and long-term disability benefits on the 91st day of continuous employment. Amkor pays the full cost of disability coverage for all our staff.

## **Amkor Health Happenings**

Amkor has an award-winning wellness program to promote good health and well-being for our employees. We developed the Healthy Living Reimbursement Program (“HLRP”), recognized by the American Heart Association and the Phoenix Business Journal in naming Amkor one of the healthiest employers in the Valley.

Amkor employees can earn a discount of up to \$50 per month on their health insurance premiums. They can also receive a free wireless fitness tracker and earn other great incentives by taking action and participating in healthy life activities.

## **Employee Assistance Program**

ACI Specialty Benefits offers an Employee Assistance Program (EAP) that provides Amkor employees and family members with confidential counseling and referral services to better manage life issues. Qualified providers are available to assist employees with any concern or problem affecting behavioral health, well-being, or even job performance. EAP is designed to help employees lead a happier and more productive life at home and at work. All of us have experienced some type of personal problem, concern or emotional crisis at one time or another, and ACI is only a phone call away.

## **Supplemental Benefit Programs**

Amkor also offers access to additional supplemental benefit programs that can enhance and simplify life, such as United Pet Care, Legal Shield, ID Shield and Employee Discount Programs like Liberty Mutual Home and Auto Insurance. Come on board and learn about all the Amkor Benefits and find out how much we can offer.

This information is only a summary and is not a substitute for official plan documents. If there is a discrepancy between the official plan documents and this summary information, the official plan documents will always govern. Amkor Technology, Inc. retains the right to amend or end plans described herein at any time, for any reason.