



BENEFITS OUTLINE 2020 / 2021

New hire benefits are effective first of the month 30 days after hire

MEDICAL INSURANCE	BCN – HSA-GOLD In-Network Benefits	HSA
<p>EMPLOYEE COST / MONTH</p> <p>SINGLE: \$</p> <p>DOUBLE: \$</p> <p>FAMILY: \$</p> <p>EMPLOYER COST / MONTH</p> <p>SINGLE: \$</p> <p>DOUBLE: \$</p> <p>FAMILY: \$</p> <p>DEDUCTIBLE (plan year)</p> <p>INDIVIDUAL: \$ 2,800</p> <p>FAMILY: \$ 5,600</p> <p>SPECIAL FEATURES:</p>	<p>CO-PAYS (*AFTER DEDUCTIBLE)</p> <p>OFFICE VISIT (PCP): \$0</p> <p>SPECIALIST VISIT: \$0</p> <p>URGENT CARE: \$0</p> <p>ER VISIT: \$0</p> <p>AMBULANCE: \$0</p> <p>HIGH TECH IMAGING: \$0</p> <p>COINSURANCE MAX (plan year)</p> <p>INDIVIDUAL: \$ 0</p> <p>FAMILY: \$ 0</p> <p>HOSPITAL COINSURANCE 0%</p>	<p>RX CO-PAYS (*AFTER DEDUCTIBLE)</p> <p>GENERIC/GENERIC VALUE: \$ 25</p> <p>PREFERRED BRAND: \$ 50</p> <p>NON-PREFERRED BRAND: \$ 80</p> <p>PREFERRED SPECIALTY: \$ 20% coins</p> <p>NON-PREFERRED SPECIALTY: \$ 20% coins</p> <p>TOTAL OUT-OF-POCKET MAXIMUM (plan year)</p> <p>INDIVIDUAL: \$ 5,000</p> <p>FAMILY: \$ 10,000</p>
<p>SPECIAL FEATURES:</p> <ul style="list-style-type: none"> • WELLNESS VISITS/CHECKUPS: Covered 100% w/ no co-pay based on gender/age guidelines 		

WAIVE MEDICAL BENEFIT	\$	EMPLOYER PAID
<p>SPECIAL FEATURES:</p> <ul style="list-style-type: none"> • Staff that are eligible for but waive medical coverage will receive \$2000.00 annually (\$83.33/pay) in lieu of that coverage. Waive Medical is considered taxable income. 		

DENTAL INSURANCE	DELTA DENTAL PPO	EMPLOYER PAID
<p>EMPLOYEE COST / MONTH</p> <p>SINGLE: \$ 0.00</p> <p>DOUBLE: \$ 0.00</p> <p>FAMILY: \$ 0.00</p>	<p>FEATURES</p> <p>BENEFIT MAX[^]: \$ 1,000</p> <p>DEDUCTIBLE[^]: \$ 50</p> <p>ORTHO MAX: \$ 1,000</p> <ul style="list-style-type: none"> • Lifetime <p>SPECIAL FEATURES:</p>	<p>DESCRIPTION (assumes in-network)</p> <p>PREVENTATIVE SERVICES: NO DEDUCTIBLE APPLIES – COVERED 100%</p> <p>BASIC SERVICES: COVERED 80% AFTER DEDUCTIBLE</p> <p>MAJOR SERVICES: COVERED 50% AFTER DEDUCTIBLE</p> <p>ORTHODONIC: COVERED 50% AFTER DEDUCTIBLE</p> <p>DEPENDENTS: COVERED TO AGE 26</p> <ul style="list-style-type: none"> • No ID card required – simply let your provider know you have Delta Dental and they will be able to look you up by your SSN • Delta Dental PPO Network • [^] Benefit Maximum and Deductible are calendar year

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VISION INSURANCE		EYEMED	EMPLOYER PAID
<u>EMPLOYEE COST / MONTH</u>	<u>FEATURES</u>	<u>DESCRIPTION</u>	
SINGLE: \$ 0.00	EXAMS: ONCE EVERY 12 MONTHS	EXAM CO-PAY: \$ 10	
DOUBLE: \$ 0.00	CONTACTS: ONCE EVERY 12 MONTHS	CONTACT LENSES: \$130 Allowance	
FAMILY: \$ 0.00	CONTACTS: ONCE EVERY 12 MONTHS	DEPENDENTS: COVERED TO AGE 26	
	FRAMES: ONCE EVERY 24 MONTHS		
SPECIAL FEATURES:	<ul style="list-style-type: none"> No ID card required – simply let your provider know you have EyeMed and they will look you up by your SSN Benefit frequency based on date of last visit 		

SHORT TERM DISABILITY		LINCOLN FINANCIAL	EMPLOYER PAID
<u>EMPLOYEE COST / MONTH</u>	<u>COVERAGE</u>	SPECIAL NOTES:	
EMPLOYEE: \$ 0.00	<ul style="list-style-type: none"> 60% of weekly salary up to \$1,000 per week Benefits begin on (Accident) 1st day Benefits begin on (Illness) 8th day Max Duration of Benefits: 26 weeks 	<ul style="list-style-type: none"> <u>Pre-Existing Condition:</u> You may not be eligible for benefits if you have received treatment for a condition within 3 months prior to your effective date under the policy until you have been covered under the policy for 6 months. 	

LONG TERM DISABILITY		LINCOLN FINANCIAL	VOLUNTARY EMPLOYEE PAID
<u>EMPLOYEE COST / MONTH</u>	<u>COVERAGE</u>	SPECIAL NOTES:	
<ul style="list-style-type: none"> Rates will vary based on your monthly salary 	<ul style="list-style-type: none"> 60% of weekly salary up to \$5,000 per month Elimination Period: 180 days Max Duration of Benefits: till age 65 	<ul style="list-style-type: none"> <u>Pre-Existing Condition:</u> You may not be eligible for benefits if you have received treatment for a condition within 3 months prior to your effective date under the policy until you have been covered under the policy for 6 months. 	

LIFE INSURANCE		LINCOLN FINANCIAL - CHARTER	VOLUNTARY EMPLOYEE PAID
<u>EMPLOYEE COST / MONTH</u>	<u>COVERAGE</u>	SPECIAL NOTES:	
<ul style="list-style-type: none"> Rates are based on employee's age and amount of coverage 	EMPLOYEE: \$10k to \$200k guaranteed, Max. 5X Salary or \$500k SPOUSE: \$5k to \$50k guaranteed, Max. \$250k or 50% of Emp. DEPENDENT: \$10k guaranteed	<ul style="list-style-type: none"> You must elect coverage for yourself in order to elect coverage for your spouse and / or child(ren) Any amount elected over the guarantee issue amount will be subject to medical underwriting 	

FLEX BENEFIT – HEALTH & DEPENDENT CARE		AXIOS HR	VOLUNTARY EMPLOYEE PAID
<u>EMPLOYEE COST / MONTH</u>	SPECIAL FEATURES		
<ul style="list-style-type: none"> You elect how much to contribute annually 	<ul style="list-style-type: none"> Health Care Spending Account Maximum Limit: \$2,700 Annually Dependent Care Spending Account Maximum Limit: \$5,000 Annually (Dependent Care expenses must be from a licensed care provider or program) FSA's give you a way to pay for your health care and / or dependent care expenses with pre-tax dollars. FSA's are voluntary – YOU decide how much to have taken out of your paycheck and put into your Health care and / or Dependent Care Spending Account(s). 		

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OFF THE JOB ACCIDENT	ALLSTATE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	SPECIAL FEATURES	
EMPLOYEE:	<ul style="list-style-type: none"> This coverage pays you cash benefits that correspond with a variety of covered occurrences, such as dismemberment; dislocation or fracture; hospital confinement; ambulance services; physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more. 	
EE + SPOUSE:	<ul style="list-style-type: none"> Benefits are paid once per accident unless otherwise noted in the schedule of benefits. 	
EE + CHILD:	<ul style="list-style-type: none"> Guaranteed issue coverage and coverage available for spouse and child(ren). 	
EE + FAMILY:	<ul style="list-style-type: none"> See plan document for more details. 	

CRITICAL ILLNESS	ALLSTATE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	SPECIAL FEATURES	
<ul style="list-style-type: none"> Rates will vary based on your issue age, who you wish to cover, the amount of coverage and whether or not you use tobacco products 	<ul style="list-style-type: none"> Benefit Coverage options are \$10,000 or \$20,000 This coverage helps offer financial support if you are diagnosed with a covered critical illness. With the expense of treatment often so high, seeking the treatment you need seems like a heavy financial burden. But when a diagnosis occurs (such as cancer, major organ failure, etc.), what you should be focusing on is getting better. With Allstate Benefits, you gain the power to take control of your health when faced with a covered event. <u>How It Works</u>: You select the benefit coverage amount you want based on your individual need and your budget. If you have covered family members, this coverage also provides cash benefits for them. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition. 	

HOSPITAL INDEMNITY	ALLSTATE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	SPECIAL FEATURES	
EMPLOYEE:	<ul style="list-style-type: none"> This coverage pays a cash benefit for hospital confinement. This benefit is payable directly to you and can keep you from withdrawing money from your personal bank account or your Health Savings Account (HSA) for hospital-related expenses. 	
EE + SPOUSE:	<ul style="list-style-type: none"> Guaranteed issue coverage and coverage available for spouse and child(ren). 	
EE + CHILD:	<ul style="list-style-type: none"> Coverage can be continued as long as premiums are paid to Allstate Benefits. 	
EE + FAMILY:	<ul style="list-style-type: none"> See plan document for more details. 	

Legal / ID Protection	ID Shield/Legal Shield	VOLUNTARY EMPLOYEE PAID												
<table border="1"> <thead> <tr> <th>Plan</th> <th>Family (per month)</th> <th>Individual (per month)</th> </tr> </thead> <tbody> <tr> <td>LegalShield</td> <td>23.95</td> <td>23.95</td> </tr> <tr> <td>IDShield</td> <td>18.95</td> <td>8.95</td> </tr> <tr> <td>Combined</td> <td>38.90</td> <td>32.90</td> </tr> </tbody> </table>		Plan	Family (per month)	Individual (per month)	LegalShield	23.95	23.95	IDShield	18.95	8.95	Combined	38.90	32.90	SPECIAL FEATURES
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LegalShield	23.95	23.95												
IDShield	18.95	8.95												
Combined	38.90	32.90												
		<ul style="list-style-type: none"> <u>ID Shield</u> membership includes security and privacy monitoring social media monitoring, identity restoration and consolation services. <ul style="list-style-type: none"> If your identity is stolen, ID Shield will fully restore to pre-theft status. LEGAL Shield offers advice, consultation and representation including legal guidance for common issues. <ul style="list-style-type: none"> Membership includes a dedicated law firm, contracts and document review as well as preparation of your end of life documents, 												

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EAP	EMPLOYEE ASSISTANCE PROGRAM	EMPLOYER PAID
<p><u>SPECIAL FEATURES:</u></p> <ul style="list-style-type: none"> • Provides up to five personal counseling sessions around various concerns including: <ul style="list-style-type: none"> <li style="width: 50%;">○ bereavement <li style="width: 50%;">○ child care <li style="width: 50%;">○ substance abuse <li style="width: 50%;">○ finances <li style="width: 50%;">○ relationships & family <li style="width: 50%;">○ various other stressors <p>https://eaccares.com</p>		

401(k)	MASS MUTUAL	RETIREMENT PLAN						
<p>ELIGIBILITY REQUIREMENTS:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #e6e6fa;">SERVICE LENGTH</th> <th style="background-color: #e6e6fa;">AGE</th> <th style="background-color: #e6e6fa;">ENTRY DATE</th> </tr> </thead> <tbody> <tr> <td>• IMMEDIATE</td> <td>• 21</td> <td>• IMMEDIATE</td> </tr> </tbody> </table>			SERVICE LENGTH	AGE	ENTRY DATE	• IMMEDIATE	• 21	• IMMEDIATE
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<p><u>SPECIAL FEATURES:</u></p> <ul style="list-style-type: none"> • Enrollment in the 401k, or any contribution or beneficiary changes to your existing MassMutual 401k, can be done on MassMutual's website, www.retiresmart.com. 								

PET INSURANCE	PET'S BEST	VOLUNTARY EMPLOYEE PAID
<p><i>Pet insurance reimburses you for vet bills when your pet is sick or injured, to help take the financial worry out of vet visits.</i></p> <ul style="list-style-type: none"> • Fast claims processing and payment – receive reimbursement via direct deposit or direct vet pay options available • Use any veterinarian in the U.S. – including specialty and emergency clinics • Access to a 24/7 pet helpline powered by whiskerDocs • Exclusive Axios HR employee discount on a BestBenefit Plan <p>The Pet Insurance benefit through Pet's Best is not run through payroll. If interested, employees can obtain plan information and enroll in the plan at www.petsbest.com/axios. Employees will pay premiums directly to Pet's Best.</p>		

FINANCIAL WELLNESS	FINFIT	FREE USE OF SITE WITH REGISTRATION
<p><u>SPECIAL FEATURES</u></p> <ul style="list-style-type: none"> • Assess your Personal Financial Health • Budget Building Tools • Financial Calculators • Life Planning 		<p><i>Access via the Axios HR Payroll website in Axios Perks</i></p> <ul style="list-style-type: none"> • Financial Education information • Online tracking of your bank accounts • 24/7 Financial Wellness provided online • Short-Term Loan Assistance* <p style="text-align: right; font-size: small;">* Fee Based Service, subject to credit approval</p>

ASSISTANCE FOR CAREGIVERS	CARALLEL – MyCareDesk	FREE USE OF SITE WITH REGISTRATION
<p><u>SPECIAL FEATURES</u></p> <ul style="list-style-type: none"> • ORGANIZE – Keep track of important documents, coordinate tasks and manage bill payment. • COLLABORATE – Create your own care team and then share information, tasks and decision making. 		<p><i>Access via the Axios HR Employee Portal under 'Axios Perk's</i></p> <ul style="list-style-type: none"> • CONSULT – Speak with trusted and experienced Care Advocates through our full-service concierge. • LEARN – Access tools and resources on topics like health, wealth, lifestyle, senior living and in-home care.

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