

Benefits Summary

for Non-Exempt and Exempt Employees (below Director level)



2017

Be Well. Work Well. Guide Well.



GUIDEWELL

GuideWell is reimagining the world of health.

We believe that good health should be easy to access and manage. That means creating a seamless experience by connecting people with the right tools and resources they need, whenever they need it.

When it comes to our benefits, we offer health insurance, retirement benefits, competitive compensation and much more. We design our offerings to take care of you—to help you be your best at work and in life.

We also offer programs and opportunities that matter most to employees and their families, like wellness incentives to reward healthy behaviors.

We're glad you've decided to join us in helping people and communities achieve better health.



Choosing a health plan is a personal choice. We offer employees two types of health plans that meet a wide range of needs.

Our high deductible health plans (HDHPs) have lower premiums per month. These plans can be paired with a health savings account (HSA) to help you budget for out-of-pocket expenses and make your pretax dollars go further.

Our health maintenance organization (HMO) plans provide lower deductibles paired with higher premiums. These plans offer low copays and can be paired with a flexible spending account (FSA) to cover out-of-pocket expenses.

Listed below are the biweekly premiums for health insurance. The amount you pay is deducted from the first two paychecks per month. Health plan premiums are tiered based on job level from non-exempt to senior leaders.

Benefits at a Glance

Employee Health Plans	Level	Biweekly cost			
		Non-exmpt		Exempt	
		Full-time (30+ hrs/wk)	Part-time (20-29 hrs/wk)	Full-time (30+ hrs/wk)	Part-time (20-29 hrs/wk)
BlueOptions 80/20 Coinsurance Plan <ul style="list-style-type: none"> Plan 5192 (single, \$2,500 deductible) Plan 5193 (family, \$5,000 deductible) 	Employee	\$10	\$10	\$18	\$18
	+ Spouse	\$20	\$20	\$36	\$36
	+ Child(ren)	\$18	\$18	\$32	\$32
	+ Family	\$30	\$30	\$55	\$55
	+ Overage Child	\$158	\$158	\$158	\$158
BlueOptions 90/10 Coinsurance Plan <ul style="list-style-type: none"> Plan 5180 (single, \$1,500 deductible) Plan 5181 (family, \$3,000 deductible) 	Employee	\$41	\$68	\$51	\$79
	+ Spouse	\$79	\$131	\$100	\$152
	+ Child(ren)	\$71	\$119	\$91	\$138
	+ Family	\$121	\$201	\$153	\$233
	+ Overage Child	\$205	\$205	\$206	\$205
BlueCare HMO 47 Plan <ul style="list-style-type: none"> Deductible of \$1,500/\$4,500 applies to hospitalization and select services; copays only for many other services. 	Employee	\$41	\$69	\$55	\$82
	+ Spouse	\$80	\$133	\$106	\$159
	+ Child(ren)	\$72	\$121	\$96	\$145
	+ Family	\$122	\$204	\$163	\$245
	+ Overage Child	\$208	\$207	\$208	\$208
BlueCare HMO 59 Plan <ul style="list-style-type: none"> Deductible of \$500/\$1,000 applies to hospitalization and select services; copays only for many other services. 	Employee	\$61	\$92	\$89	\$119
	+ Spouse	\$118	\$178	\$172	\$231
	+ Child(ren)	\$108	\$161	\$156	\$210
	+ Family	\$182	\$272	\$263	\$354
	+ Overage Child	\$232	\$232	\$232	\$232

Eligibility

First of month following hire date.

Eligible dependents:

- Spouse (opposite or same-sex)
- Child(ren) to age 26 (regular dependents - see the "+ Children" rate)
- Child(ren) age 26 - 30 (overage dependents - see the "+ Overage Child" rate)
- Disabled children who meet plan criteria

All health plans meet the Affordable Health Care Act's requirements for at least the minimum level of benefits at the required employer cost.

This is a brief description of the plans offered through the employee benefit program. The benefits described here are subject to the provisions of the plan documents, corporate policies and certificates of coverage. This summary is for information only and should not be construed as an offer of employment.

Health Savings Accounts (HSAs)

An HSA is a great way to save toward future medical expenses. You own the account and can pay for eligible medical expenses with tax-free dollars. When paired with an HDHP, they give you the benefit of lower premiums and a way to have more control over your health care spending.

The company will make annual contributions to your HSA based on completing various wellness activities throughout the year. These contributions are not subject to federal income, social security or Medicare taxes.

Company contributions:

- BlueOptions 5192 (single): up to \$1,250*
- BlueOptions 5193 (family): up to \$2,500*
- BlueOptions 5180 (single): up to \$750*
- BlueOptions 5181 (family): up to \$1,500*

Maximum 2017 contributions:

- Single – up to \$3,400 (including Company + employee contributions)
- Family – up to \$6,750 (including Company + employee contributions)
- Age 55+ - Can contribute an additional \$1,000

Biweekly Cost

No cost to employee, other than personal contributions to the HSA account.

Eligibility

Full- and part-time: First of month following hire date. Company pro-rates contributions based on effective date of benefits. Wellness dollars earned in 2017 apply to 2018 HSA accounts.

**Family coverage for purposes of HSA contributions includes all coverage levels except "employee only" ("single").*

BlueOptions 5192-93 (HSA-compatible plan)

Company contribution**		
Start Date	5192 Single	5193 Family*
January 1	\$1,250	\$2,500
February 1	\$1,147	\$2,293
March 1	\$1,045	\$2,086
April 1	\$942	\$1,880
May 1	\$840	\$1,673
June 1	\$737	\$1,466
July 1	\$635	\$1,260
August 1	\$532	\$1,053
September 1	\$430	\$846
October 1	\$327	\$640
November 1	\$225	\$433
December 1	\$122	\$226

**Rounded to nearest dollar

BlueOptions 5180-81 (HSA-compatible plan)

Company contribution**		
Start Date	5180 Single	5181 Family*
January 1	\$750	\$1,500
February 1	\$689	\$1,376
March 1	\$628	\$1,253
April 1	\$567	\$1,130
May 1	\$506	\$1,006
June 1	\$445	\$ 883
July 1	\$385	\$760
August 1	\$324	\$636
September 1	\$263	\$513
October 1	\$202	\$390
November 1	\$141	\$266
December 1	\$80	\$143

**Rounded to nearest dollar



Health Care Flexible Spending Accounts (FSAs)

An FSA is an employer owned benefits program that enables you to save pre-tax dollars to pay for qualified medical expenses, regardless of whether or not you elect to participate in your employer's health insurance plan. With an FSA, you have full access to your employer's contributions as well as your own annual contribution pledge with the first paycheck of the year. Your contribution will be deducted from your paycheck over the plan year's 26 pay periods.

Up to \$500 can now roll over into the next benefit year. However, the remaining balance – both employer and employee contributions – are forfeited if expenses are not incurred during the plan year (“use it or lose it”).

You can be enrolled in an HDHP or HMO health plan to set up an account.

Company contributions (if program requirements are met):

- HMO 47 (single/family) and HMO 59 (family)
- HMO 59 (single)

Maximum 2017 contributions:

The maximum amount the employee can contribute in 2017 is \$2,600, not including the Company contribution.

Biweekly Cost

Must enroll in the plan and contribute at least \$1 to the account to participate. Employee can also contribute personal dollars to the account.

Eligibility

First of month following hire date. Company pro-rates contributions based on effective date of benefits. Wellness dollars earned in 2017 apply to 2018 HSA accounts. Employees enrolled in Medicare are not eligible to receive any company HSA contributions.

Dependent Care Flexible Spending Account

These accounts provide additional pretax savings and can be used for qualified dependent care expenses, such as day care, babysitter costs, and before- and after-school programs.

Company contributions: If you are not already receiving a contribution toward the HSA or Health Care FSA, you can receive the following match:

- **Non-exempt:** \$1 for \$1 up to \$500
- **Exempt:** \$0.50 for \$1 up to \$500

Blue Care Plans

HMO 47 (single/family)

HMO 59 (family)

Start Date	Company Contribution*
January 1	\$750
February 1	\$689
March 1	\$628
April 1	\$567
May 1	\$506
June 1	\$445
July 1	\$385
August 1	\$324
September 1	\$263
October 1	\$202
November 1	\$141
December 1	\$80

*Rounded to nearest dollar

HMO 59 (single)

Start Date	Company Contribution*
January 1	\$250
February 1	\$230
March 1	\$210
April 1	\$190
May 1	\$170
June 1	\$150
July 1	\$130
August 1	\$110
September 1	\$90
October 1	\$70
November 1	\$50
December 1	\$30

*Rounded to nearest dollar

Biweekly Cost

You must contribute a minimum of \$1 in the account to participate. You can only be reimbursed for funds actually on deposit in your Dependent Care FSA.

Eligibility

Full- and part-time employees are eligible the first of month following hire date.

Employee Wellness Incentive

With our wellness incentive program, you earn points that become dollars deposited in an HSA or health care FSA (\$250 to \$2,500 based on health plan). Wellness points are earned in the current year for the succeeding year's HSA or health care FSA.

Cost

This benefit is fully paid by the company with no cost to employees. Three requirements must be met to earn the full incentive:

1. Complete the annual personal health assessment within the designated timeframe.

2. Earn points through designated wellness improvements and activities.
3. Enroll in the HSA or FSA each year to have Company dollars deposited to your account.

Eligibility

Full- and part-time employees are eligible the first of the month after the hire date. Employees hired Aug. 1 or later each year get credit for the maximum wellness points for the succeeding year's incentive.

Dental Plans

Taking good care of yourself includes having healthy teeth and gums. Our BlueDental Choice plans provide the benefits you need to make it easier to stay healthy.

Employee Health Plans	Level	Full-time (30+ hrs/wk)	Part-time (20-29 hrs/week)
BlueDental Choice Signature PPO <ul style="list-style-type: none"> • Offers the highest coverage for preventive, major and orthodontic care • Deductible: \$50 per person up to \$150 max per family (for all covered) • Annual maximum benefit per person: \$2,500 	Employee	\$8.08	\$14.14
	+ Spouse	\$16.38	\$28.68
	+ Child(ren)	\$17.77	\$31.10
	+ Family	26.08	\$45.64
	+ Overage Child	19.38	\$19.38
BlueDental Choice Value PPO <ul style="list-style-type: none"> • Offers medium coverage for preventive, major and orthodontic care • Deductible: \$75 per person up to \$225 max per family (for all covered) • Annual maximum benefit per person: \$1,000 	Employee	\$5.77	\$10.10
	+ Spouse	\$11.31	\$19.79
	+ Child(ren)	\$12.46	\$21.81
	+ Family	\$18.23	\$31.91
	+ Overage Child	\$13.38	\$13.38
BlueDental Choice Basic PPO <ul style="list-style-type: none"> • Covers preventive services only at the lowest per-pay-period cost • Deductible: \$50 per person • Annual maximum benefit per person: \$1,000 	Employee	\$3.69	\$6.46
	+ Spouse	\$7.38	\$12.92
	+ Child(ren)	\$8.08	\$14.14
	+ Family	\$12.00	\$21.00
	+ Overage Child	\$8.77	\$8.77

Eligibility

First of month following hire date.

Eligible dependents:

- Spouse (opposite or same-sex)
- Child(ren) to age 26 (regular dependents - see rates for "+ Children")
- Child(ren) age 26 - 30 (overage dependents - see rates for "+ Overage Child")
- Disabled children who meet plan criteria

Dependents must be enrolled in the same dental and vision plan(s) that you are enrolled in to be covered.

Vision insurance is employee-paid; only one set of rates applies, regardless of full- or part-time status.

Vision Plans

Our vision plans can keep your eyesight sharp with annual eye exams, prescription eyeglasses and contact lenses.

Employee Health Plans	Level	Full-time (30+ hrs/wk)	Part-time (20-29 hrs/week)
BlueVision Plan 2 • Offers comprehensive eye care benefits at the lowest per-pay-period cost.	Employee		\$3.23
	+ Spouse		\$6.00
	+ Child(ren)		\$6.46
	+ Family		\$9.69
	+ Overage Child		\$3.23
BlueVision Plan 4 • Offers comprehensive eye care benefits at a mid-level per-pay-period cost.	Employee		\$4.15
	+ Spouse		\$6.92
	+ Child(ren)		\$7.38
	+ Family		\$11.54
	+ Overage Child		\$3.23
BlueVision Plan 6 • Offers comprehensive eye care benefits at the highest per-pay-period cost.	Employee		\$5.54
	+ Spouse		\$9.69
	+ Child(ren)		\$10.15
	+ Family		\$16.15
	+ Overage Child		\$4.62



Eligibility

First of month following hire date.

Eligible dependents:

- Spouse (opposite or same-sex)
- Child(ren) to age 26 (regular dependents - see rates for "+ Children")
- Child(ren) age 26 - 30 (overage dependents - see rates for "+ Overage Child")
- Disabled children who meet plan criteria

Dependents must be enrolled in the same dental and vision plan(s) that you are enrolled in to be covered.

Vision insurance is employee-paid; only one set of rates applies, regardless of full- or part-time status.

Life Insurance Benefits

The Company pays for basic life insurance and accidental death and dismemberment income protection. Coverage amounts are based on your employee status, and the benefit is paid to your beneficiary in the event of your death:

- Full-time benefit (30+ hrs/week): Amount of the employee's base salary plus annual incentive or commissions (up to \$1.5 million)
- Part-time benefit (20-29 hrs/week): Flat amount of \$25,000.

Biweekly Cost

No cost to employee; Company paid.

Eligibility

Full- and part-time employees are eligible the first of month following the hire date.

Supplemental Life Insurance

Additional voluntary protection in the event you die. Premiums are based on your age and coverage amounts, and smoker and nonsmoker rates apply. The benefit is paid to your beneficiary in the event of your death:

- Full-time employees can purchase coverage up to six times their earnings (for a combined maximum of \$3 million including Basic Life)
- Part-time employees can purchase additional increments of \$25,000 (for a combined maximum of \$100,000 including Basic Life)

Biweekly Cost

Rates are based on your age; a non-smoker's discount of 20% applies. Premiums are deducted in your biweekly pay.

Eligibility

Full- and part-time employees are eligible the first of month following 90-day waiting period. Other restrictions may apply.

Dependent Life Insurance

This optional insurance covers eligible dependents. You pay the premiums based on the coverage amounts and the benefit is paid to you in the event of the death of your eligible covered dependent(s).

- Spouse Life: \$25,000 - \$250,000
- Child Life: \$5,000 - \$25,000

Biweekly Cost

Rates for your spouse are based on coverage level, age of your spouse and smoker status.

Eligibility

Full-time employees only are eligible the first of month following 90-day waiting period. Other restrictions may apply.

Disability Benefits

Short-term Disability: This insurance provides salary continuation of 70% of pay, as defined by program guidelines.

Biweekly Cost

There is no cost to employees; this is a company paid benefit.

Eligibility

Full- and part-time employees are eligible after three months of active employment.

Long-term Disability: This insurance provides income protection of 60% of your annual base salary.

Biweekly Cost

Employee can choose company paid or employee paid benefit.

Eligibility

Full- and part-time employees are eligible after 12 months of service. Part-time employees must have a minimum work schedule of 25+ hrs/wk to qualify.

401K Retirement Savings Plan

Investing in a 401k retirement plan is a great way to save for the future. You not only get the benefit of making tax-free contributions, but you also can get employer matching contributions--it's like getting free money!

There are three levels of contributions:

1. Employee contributions (up to \$18,000 in 2017 plus an over-50 catch-up of \$6,000)
2. Matching company contributions (max of 4% on employee's 5% contribution)
3. Annual company contribution based on years of service (prior "Blue" service may count):
 - 2 – 5 years (2.00%)
 - 6 – 10 years (2.75%)
 - 11 – 15 years (3.50%)
 - 16 – 20 years (4.25%)
 - 21+ years (5.00%).

Biweekly Cost

Employees can choose to have individual contributions made either on a pre-tax or ROTH basis.

Eligibility

Day one of service for employee and matching contributions. After two years of service for annual service-based contributions.



Paid Time Off

Use time away for vacation, sickness, family illness or other personal reasons.

New hires will have five days of the first year's PTO accrual front-loaded to their PTO accounts; accrual rates will be set to earn the specified amount of PTO days off based on the chart below, pro-rated based on actual time worked.

An annual PTO Cash-Out is available that allows employees below the officer level to redeem unused PTO for cash (at 75% of value).

Biweekly Cost

There is no cost to employees. Time accrued is based on years of service and is pro-rated based on hours worked. The following PTO schedule is based on an employee working 80 hours biweekly:

Years of Service	Annual PTO Accrual	Years of Service	Annual PTO Accrual
0 – 2	18 days*	15 – 19	27 days
3 – 4	20 days	20 – 24	29 days
5 – 9	22 days	25+	32 days
10 - 14	25 days		

*New hires receive five days front-loaded to their accounts; these days count toward the annual accrual of 18 days.

Eligibility: All eligible employees start accruing PTO on their hire date:

- **Exempt employees** may take PTO once it has accrued with manager approval;
- **Non-exempt employees** may take PTO once it has accrued and after 90 days/480 hours actively at work.

Paid Volunteer Day

Give back to the community through service to your charity of choice and be paid for your work!

Volunteer Time Off (VTO) Benefit is 8 hours – can be taken in one-hour increments.

Biweekly Cost: No cost to employee.

Eligibility: Day one of hire.

Company Holidays (9 designated and 1 floating)

Designated holidays include the following - some business areas may observe alternate dates:

Designated holidays include:

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving holiday (2 days)
- Christmas holiday (2 days)
- Floating holiday may be taken anytime during the calendar year with manager approval.

Biweekly Cost: No cost to employee; company paid.

Eligibility: Day two of service; some restrictions may apply.

Bereavement Days

Up to three days of paid time away for the loss of an immediate family member as defined by the policy.

Biweekly Cost: No cost to employee.

Eligibility: First of month following hire date.

Leaves of Absence:

Various leave plans to provide additional support:

- Family Medical Leave of Absence (up to 12 weeks of time for family members, as defined by policy)
- Seasonal Leave (for certain jobs)
- Military Leave
- Jury Duty
- General Unpaid Leave of Absence

Biweekly Cost: No cost to employee; company-paid programs.

Eligibility: Varies by program.

GEOBlue Travel Insurance

Provides coverage to quality health care while you're traveling. Available on a per-trip or multiple-trip basis.

Biweekly Cost: Employee-paid program based on coverage level selected.

Eligibility: First of month following hire date.

USAbLe Voluntary Plans:

Three plans available to offset financial losses due to certain health issues or accidents:

- AccidentElite
- CriticalCare Elite
- Hospital Confinement Plan

Biweekly Cost: Employee-paid program based on coverage level selected.

Eligibility: First of month following hire date.

Legal Insurance

Legal assistance for common issues such as real estate transactions, tax issues, traffic violations and wills/estate planning.

Biweekly Cost: Employee-paid program based on coverage level selected.

Eligibility: First of month following hire date.

Pet Insurance

Insurance offered through PetPlan, the top pet insurance provider in America. Individual policies with choice of coinsurance and deductible options.

Biweekly Cost: Employee-paid program based on coverage level selected.

Eligibility: First of month following hire date.



Adoption Programs

Provides leave of absence and expense reimbursement for adoptions that fall within plan guidelines:

Adoption Leave – up to three weeks of paid time off at 70% of base pay for qualifying adoption, one per lifetime.

Adoption Expenses – reimburses up to \$5,000 for eligible adoption expenses per employee per lifetime.

Biweekly Cost: No cost to employee.

Eligibility:

Adoption leave – after three months of active employment.

Adoption expenses – after three months of active employment.

Work-Life Balance Programs

Includes various programs to help employees manage their professional and personal lives:

- Health & Wellness – includes on-site facilities (Jacksonville, Tampa, Miami, and Orlando- provided by landlord), intramurals (Jacksonville), health coaching resources and tools.
- Employee Assistance Program helps employees and their families resolve issues, including marital/family concerns, financial problems, substance abuse issues and more.
- LifeCare and employee discounts give you access to resources for common work-life concerns and discounts on entertainment, travel, dining, electronics, theme parks and more.

Biweekly Cost: Programs are offered at discounted rates or at no cost to employees.

Eligibility: First of month following hire date.

