

2019 Benefits Summary

Investing in our team members is important to us. Our goal is to offer a comprehensive and cost-effective benefits package that provides access to quality health and welfare programs and provides protection against hardships.

BENEFIT PROGRAMS

- Medical Insurance (with prescription coverage)
- Vision Insurance
- Basic Group Term Life and AD&D Insurance
- Short and Long Term Disability
- Health Savings Account with Employer Contribution
- Paid Time Off (PTO)
- Employee Assistance Program
- Tuition Assistance Program
- Adoption Cost Reimbursement and Leave Programs
- Dental Insurance
- Voluntary Term Life and AD&D Insurance
- Flexible Spending Accounts
- 401(k) Retirement Savings Plan
- Company Holidays
- Work/Life Program
- Prime Fitness Gym Benefit
- Voluntary Accident and Critical Care Policies

ELIGIBILITY

Employment Status:

Team members who work a minimum of 20 hours per week

Dependents:

Legal Spouse

Children under the age of 26 (natural, step, adopted, foster, court-ordered or legal guardianship appointed, social security awarded disabled dependent)

Overage Dependent (dependent children age 26 – 30)

Benefits Effective Dates:

Hire date:

Medical, Dental, Vision, Health Savings Account (HSA), Flexible Spending Account (FSA), Voluntary Accident and Critical Care Policies, Bereavement Leave, Company Paid Holidays, 401(k) Retirement Plan, Life Insurance, Work/Life Benefits, Paid Time Off (PTO) Accruals

1st day of the month following 180 days of service:

Short-Term Disability

1st day of the month following 12 months of service:

FMLA, Long-Term Disability, Tuition Reimbursement

Medical Insurance – Florida Blue

- Team members choose from three plan options: two high deductible health plans (HDHP) and one co-pay PPO plan
- Prescription coverage is included with each plan option
- National provider network available
- Bi-weekly costs based on annual base salary
- Additional costs for coverage dependent enrollment
- Spousal surcharge may apply for spouse enrollment (when enrolled in other group coverage)

Blue Options 90/10 HDHP

In-Network

Deductible: \$1,500 (Single)/\$3,000 (Dependent)

Coinsurance: 10%

Out-Of-Pocket Max: \$3,000 (Single)/\$6,000 (Dependent)

Out-of-Network

Deductible: \$3,000 (Single)/\$6,000 (Dependent)

Coinsurance: 10%

Maximum Out-Of-Pocket: \$6,000 (Single)/\$12,000 (Dependent)

Prescription Coverage

Deductible + \$10/\$50/\$70

HSA Company Contribution

\$38.46 bi-weekly/\$1,000 annually

Bi-weekly Costs (per pay period)

<\$45k	Employee	\$58.42
	Employee + Spouse	\$121.75
	Employee + Child(ren)	\$111.42
	Employee + Family	\$187.37
>\$45k - \$70k	Employee	\$70.71
	Employee + Spouse	\$154.96
	Employee + Child(ren)	\$141.80
	Employee + Family	\$238.46
>\$70k	Employee	\$89.16
	Employee + Spouse	\$171.56
	Employee + Child(ren)	\$156.99
	Employee + Family	\$264.01

Blue Options 80/20 HDHP

In-Network

Deductible: \$2,100 (Single)/\$4,200 (Dependent)

Coinsurance: 20%

Out-Of-Pocket Max: \$8,400 (Single)/\$16,800 (Dependent)

Out-of-Network

Deductible: \$4,200 (Single)/\$8,400 (Dependent)

Coinsurance: 20%

Maximum Out-Of-Pocket: \$8,400 (Single)/\$16,800 (Dependent)

Prescription Coverage

Deductible + \$15/\$30/\$50

HSA Company Contribution

\$38.46 biweekly/\$1,000 annually (single)

\$57.69 biweekly/\$1,500 annually (dependent)

Bi-weekly Costs (per pay period)

<\$45k	Employee	\$43.48
	Employee + Spouse	\$90.88
	Employee + Child(ren)	\$82.53
	Employee + Family	\$139.34
>\$45k - \$70k	Employee	\$52.63
	Employee + Spouse	\$115.67
	Employee + Child(ren)	\$100.40
	Employee + Family	\$177.35
>\$70k	Employee	\$66.37
	Employee + Spouse	\$128.07
	Employee + Child(ren)	\$116.30
	Employee + Family	\$196.36

Medical Insurance – Florida Blue

Blue Options Co-Pay PPO Plus

In-Network

Deductible: \$500 (Single)/\$1,000 (Dependent)

Copayments: \$30 PCP/\$60 Specialist

Out-Of-Pocket Max: \$1,500 (Single)/\$3,000 (Dependent)

Out-of-Network

Deductible: \$1,000 (Single)/\$2,000 (Dependent)

Coinsurance: 10%

Maximum Out-Of-Pocket: \$3,000 (Single)/\$6,000 (Dependent)

Prescription Coverage

\$10/\$50/\$70

Bi-weekly Costs (per pay period)

<\$45k	Employee	\$111.96
	Employee + Spouse	\$213.03
	Employee + Child(ren)	\$185.41
	Employee + Family	\$352.64
>\$45k - \$70k	Employee	\$120.69
	Employee + Spouse	\$228.87
	Employee + Child(ren)	\$199.95
	Employee + Family	\$376.33
>\$70k	Employee	\$131.16
	Employee + Spouse	\$247.86
	Employee + Child(ren)	\$217.38
	Employee + Family	\$404.76

Dental Insurance

Carrier: Florida Combined Life

- Three PPO plan options
- National provider network available
- Plan offers both in and out of network coverage
- Benefit rollover feature available
- Additional costs for coverage dependent enrollments

Bi-weekly Costs (per pay period)

Employee	\$3.44 - \$8.25
Employee + Spouse	\$6.92 - \$17.25
Employee + Children	\$7.54 - \$15.76
Employee + Family	\$11.05 - \$25.01

Vision Insurance

Carrier: Blue Vision

- Three plan options available
- Eye exams and lenses available annually
- Frames available annually or bi-annually (anytime during the calendar year) based on plan option elected
- Contacts in lieu of eyeglasses on some plans
- Additional costs for coverage dependent enrollments

Bi-weekly Costs (per pay period)

Employee	\$2.48 - \$3.81
Employee + Spouse	\$4.46 - \$6.86
Employee + Children	\$4.71 - \$7.26
Employee + Family	\$7.44 - \$11.46

Flexible Spending Account

Carrier: HealthEquity

- Flexible Spending Accounts (FSA) are used to pay for qualified medical, dental or vision expenses through pre-tax deductions. Dependent Care FSA is an account used to pay for dependent care expenses for a qualifying child or relative through pre-tax deductions (i.e., daycare, babysitting, elder care).
- Annual election limits for 2019 are \$2,700 for the healthcare flexible spending account and \$5,000 for the dependent care flexible spending account
- “Use it or lose it” account is unused funds that will be forfeited at end of plan year

Health Savings Account

Carrier: HealthEquity

- Health Savings Accounts (HSA) are offered with high deductible medical plan options only
- Account is used to pay for qualified medical expenses including deductibles and prescriptions costs
- Employer contributes to HSA each pay period
- Annual contribution limits for 2019 are \$3,500 for single coverage and \$7,000 for dependent coverage (employer and employee contributions); \$1,000 catch-up contribution available to employees age 55 or older
- Not a “use it or lose it” account, as funds rollover from year to year and account is portable

Life and Accidental Death and Dismemberment (AD&D) Insurance

Carrier: Florida Combined Life

- Employer-paid basic life and AD&D coverage at 2x annual salary
- Voluntary coverage available to employees and dependents as follows:

Coverage Type	Coverage Levels
Employee	1x – 5x Annual Salary
Spouse/DP	\$5k, \$10k, \$25k, \$50k, \$100k, \$150k, \$250k
Children	\$3k, \$5k, \$10k, \$15k, \$20k, \$25k

Disability Insurance

Administrator: Unum

- Provides income protection in the event of illness or injury preventing ability to work
- Employer paid short and long term disability coverage provided to employees
- Short Term Disability
 - Benefit pays 70% of weekly salary
 - Maximum duration is 26 weeks; prorated for less than one year of service
- Long Term Disability
 - Benefit pays 60% of monthly salary

Transportation and Parking FSA

Administrator: Navia Benefits

- Pre-tax deferrals for parking and commuter expenses
- Monthly contribution limits are \$255 for transit expenses and \$255 for parking expenses
- Employees manage account directly within website

Accidental and Critical Care Policies

Administrator: USAbLe Life

- Accident policy offers:
 - 24-hour coverage that pays cash benefits for treatment and diagnosis of accidental injury
 - Provides \$240 per visit for follow-up care
- Critical Care policy offers:
 - Ability to elect \$5,000 or \$10,000 guarantee issue
 - Cancer coverage may be added
- Wellness benefit:
 - Both policies offer a wellness benefit

401(k) Retirement Plan

Administrator: Fidelity Investments

- Pre and post-tax (Roth) deferrals available
- 100% company match up to first 5% of employee's contribution
- Immediate 100% vesting
- Auto enrollment after 60 days of employment; investment consulting available

Tuition Assistance Program

- Eligible after one year of employment
- Maximum annual reimbursement amount of \$6,000
- Undergraduate and graduate degree programs
- Professional certification programs
- Grade requirements for reimbursement

Bridging of Service

Bridging of service for the following service-related benefits is **only provided** to eligible team members with a break in service of less than 365 days. Service-related benefits are not bridged for prior service when the team member's break in service is 365 days or greater. Prior service applies to the eligibility requirements for the following service-based plans and programs:

- Short Term Disability Program (STD)
- Paid Time Off Accrual Rate (PTO)
- Service Awards
- Tuition Assistance Program
- Retiree Medical Subsidy (where previous eligibility requirements were met)
- Parking (in Jacksonville, Florida)

Paid Time Off (PTO)

- Paid time off (PTO) is earned on an accrual basis based on years of service
- Accrual begins following 1st complete pay period
- Waiting period to use PTO:
 - Non-exempt team members: 90-day waiting period. Available for use once visible in time recording system after 90 days - typically within one to two pay cycles.
 - Exempt team members: No waiting period. Available for use once visible in time recording system.

Full-time: 40 hours per week

Service (Years)	Accrual (Hours)	Annual (Days)
<3	4.62	15
3 - <5	5.23	17
5 - <9	6.15	20
9 - <20	6.77	22
20 +	7.69	25

Full-time: 37.5 hours per week

Service (Years)	Accrual (Hours)	Annual (Days)
<3	4.32	15
3 - <5	4.90	17
5 - <9	5.77	20
9 - <20	6.34	22
20 +	7.21	25

Company Holidays

- Team members receive ten paid company holidays per year
- There is no waiting period before becoming eligible for company paid holidays

2019 Company Holiday Schedule

New Year's Day	Tuesday, January 1
Martin Luther King Jr. Day	Monday, January 21
Good Friday	Friday, April 19
Memorial Day	Monday, May 27
Independence Day	Thursday, July 4
Labor Day	Monday, September 2
Thanksgiving Day	Thursday, November 28
Day After Thanksgiving	Friday, November 29
Christmas Eve	Tuesday, December 24
Christmas Day	Wednesday, December 25

Supplemental Benefits

Employee Assistance Program, Work/Life Program, Employee Discount Program, Company-paid Gym Membership, Teladoc

Additional Questions? Contact the GuideWell Source Employee Benefits team at 904-791-6794 or by email at employeebenefits@guidewellsources.com.