

Benefits Summary

GuideWell
Non-Exempt & Exempt Employees

2022



Be Well. Work Well. Guide Well.



GUIDEWELL

We're Changing to Support a Healthier You.

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, 401(k), competitive paid time off and much more. We design our offerings to take care of you—to help you be your best at work and in life.

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 our team several choices in health plans that meet a wide range of needs.

Our high deductible health plans (HDHPs) have lower premiums per pay period. 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) plan provides first dollar

coverage paired with higher premiums. Our flexible PPO plan offers a combination of first dollar coverage for common services and a higher deductible. These plans offer 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 each biweekly paycheck throughout the year. Health plan premiums are tiered based on job level from non-exempt employees to senior leaders.

Benefits at a Glance

Employee Health Plans	Level	Biweekly Cost	
		Non-Exempt Full-time (30+ hrs/wk)	Exempt Full-time (30+ 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	\$17.00	\$43.00
	+ Spouse/DP	\$34.00	\$83.00
	+ Child(ren)	\$30.00	\$76.00
	+ Family	\$52.00	\$128.00
	+ Over age Child	\$208.00	\$208.00
BlueOptions 90/10 Coinsurance Plan <ul style="list-style-type: none"> Plan 5180 (single, \$1,500 deductible) Plan 5181 (family, \$3,000 deductible) 	Employee	\$99.00	\$138.00
	+ Spouse/DP	\$194.00	\$267.00
	+ Child(ren)	\$173.00	\$239.00
	+ Family	\$297.00	\$410.00
	+ Over age Child	\$262.00	\$261.00
BlueOptions 5906 Plan <ul style="list-style-type: none"> Deductible of \$2,500/\$5,000 applies to hospitalization and select services; copays only for many other services. 	Employee	\$59.00	\$73.00
	+ Spouse/DP	\$114.00	\$142.00
	+ Child(ren)	\$103.00	\$129.00
	+ Family	\$175.00	\$218.00
	+ Over age Child	\$248.00	\$248.00
BlueCare HMO 59 Plan <ul style="list-style-type: none"> Deductible of \$1,000/\$2,000 applies to hospitalization and select services; copays only for many other services. 	Employee	\$153.00	\$181.00
	+ Spouse/DP	\$297.00	\$350.00
	+ Child(ren)	\$269.00	\$318.00
	+ Family	\$455.00	\$537.00
	+ Over age Child	\$306.00	\$306.00
NEW Truli 2064 Plan <ul style="list-style-type: none"> Deductible of \$2,500/\$5,000 applies to hospitalization and select services; copays only for many other services. 	Employee	\$25.00	\$63.00
	+ Spouse/DP	\$92.00	\$122.00
	+ Child(ren)	\$83.00	\$111.00
	+ Family	\$141.00	\$188.00
	+ Over age Child	\$240.00	\$240.00

Eligibility

First of month following hire date.

Eligible dependents:

- Spouse or qualified domestic partner (opposite or same-sex)
- Child(ren)* to age 26 (see the “+ Children” rate)
- Child(ren)* age 26 - 30 (see the “+ Over age Child” rate)
- Disabled child(ren)* 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.

**Includes spouse or domestic partner children.*

Note: in addition to the rates in the table, a \$25 per-pay-period surcharge will apply to cover spouses or domestic partners who have access to other group health insurance that offers minimum essential coverage – e.g., through the spouse’s or domestic partner’s job.

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.

Maximum 2022 contributions:

- Single — up to \$3,650 (+ employee contributions)
- Family — up to \$7,300 (+ 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-time: First of month following hire date. Employees enrolled in Medicare are not eligible to receive any company HSA contributions.

**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	\$625.00	\$1,250.00
February 1	\$572.92	\$1,145.83
March 1	\$520.83	\$1,041.67
April 1	\$468.75	\$937.50
May 1	\$416.67	\$833.33
June 1	\$364.59	\$729.17
July 1	\$312.50	\$625.00
August 1	\$260.42	\$520.83
September 1	\$208.33	\$416.67
October 1	\$156.25	\$312.50
November 1	\$104.17	\$208.33
December 1	\$52.08	\$104.17

BlueOptions 5180-81 (HSA-compatible plan)

Company contribution		
Start Date	5180 Single	5181 Family*
January 1	\$375.00	\$750.00
February 1	\$343.75	\$687.50
March 1	\$312.50	\$625.00
April 1	\$281.25	\$562.50
May 1	\$250.00	\$500.00
June 1	\$218.75	\$437.50
July 1	\$187.50	\$375.00
August 1	\$156.25	\$312.50
September 1	\$125.00	\$250.00
October 1	\$93.75	\$187.50
November 1	\$62.50	\$125.00
December 1	\$31.25	\$62.50

**Includes the company contribution (and starting in 2022 potential well-being dollars) rounded to the 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 26 pay periods in 2022.

Up to \$550 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):

- PPO 5906 – \$1,325/\$1,625 (single/family)
- HMO 59 – \$1,000 well-being only
- TRULI 2064 – \$1,000 well-being only

Bi-weekly Cost and Maximum 2022 contributions:

Must enroll in the plan and contribute at least \$1 to the account to participate. Employee can also contribute personal dollars to the account. The maximum amount the employee can contribute in 2022 is \$2,750, not including the company contribution.

Eligibility

First of month following hire date. Company pro-rates contributions based on effective date of benefits. Well-being dollars earned in 2022 apply to 2023 FSA accounts.

Limited Purpose Flexible Spending Account (LPFSA)

Allows employees employee's enrolled in a high deductible health plan with a Health Savings Account to use pre-tax dollars to pay for eligible dental and vision expenses. Maximum annual employee contribution is \$2,750.

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.

FSA Compatible Plans

Start Date	PPO 5906 (single/family)		HMO 59	TRULI 2064
	Company Contribution*		Well-Being Dollars only	Well-Being Dollars only
January 1	\$325.00	\$625.00	\$0.00	\$0.00
February 1	\$297.92	\$572.92	\$0.00	\$0.00
March 1	\$270.83	\$520.83	\$0.00	\$0.00
April 1	\$243.75	\$468.75	\$0.00	\$0.00
May 1	\$216.67	\$416.67	\$0.00	\$0.00
June 1	\$189.58	\$364.58	\$0.00	\$0.00
July 1	\$162.50	\$312.50	\$0.00	\$0.00
August 1	\$135.42	\$260.42	\$0.00	\$0.00
September 1	\$108.33	\$208.33	\$0.00	\$0.00
October 1	\$81.25	\$156.25	\$0.00	\$0.00
November 1	\$54.17	\$104.17	\$0.00	\$0.00
December 1	\$27.08	\$52.08	\$0.00	\$0.00

*Includes the company contribution (and starting in 2022 potential well-being dollars) rounded to the nearest dollar.

NEW 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

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 Well-Being Incentive

With our well-being incentive program, you can earn up to \$1,000 deposited in an HSA or health care FSA (based on health plan). Well-being dollars 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 Well-being Profile within the designated timeframe.

2. Earn points through designated well-being improvements and activities.
3. Enroll in the HSA or FSA each year to have company dollars deposited to their account.

Eligibility

Full- and part-time employees are eligible to participate in the Well-being Program.

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)
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	\$8.78
	+ Spouse/DP	\$17.66
	+ Child(ren)	\$19.27
	+ Family	\$28.23
	+ Over age Child	\$20.97
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: \$1,500 	Employee	\$5.77
	+ Spouse/DP	\$11.60
	+ Child(ren)	\$12.66
	+ Family	\$18.55
	+ Over age Child	\$13.79
BlueDental Choice Basic PPO <ul style="list-style-type: none"> • Covers preventive services only at the lowest per-pay-period cost • Deductible: \$0 per person • Annual maximum benefit per person: \$1,000 	Employee	\$3.22
	+ Spouse/DP	\$6.46
	+ Child(ren)	\$7.05
	+ Family	\$10.33
	+ Over age Child	\$7.66

Eligibility

First of month following hire date.

Eligible dependents:

- Spouse or qualified domestic partner (opposite or same-sex)
- Child(ren)* to age 26 (see the "+ Children" rate)
- Child(ren)* age 26 - 30 (see the "+ Over age Child" rate)
- Disabled child(ren)* who meet plan criteria

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

**Includes spouse/domestic partner children.*

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/DP		\$6.00
	+ Child(ren)		\$6.46
	+ Family		\$9.69
	+ Over age Child		\$3.23
BlueVision Plan 4 • Offers comprehensive eye care benefits at a mid-level per-pay-period cost.	Employee		\$4.15
	+ Spouse/DP		\$6.92
	+ Child(ren)		\$7.38
	+ Family		\$11.54
	+ Over age Child		\$3.23
BlueVision Plan 6 • Offers comprehensive eye care benefits at the highest per-pay-period cost.	Employee		\$5.54
	+ Spouse/DP		\$9.69
	+ Child(ren)		\$10.15
	+ Family		\$16.15
	+ Over age Child		\$4.62



Eligibility

First of month following hire date.

Eligible dependents:

- Spouse or qualified domestic partner
- Child(ren)* to age 26 (see rates for “+ Children”)
- Child(ren)* age 26 - 30 (see rates for “+ Over age Child”)
- Disabled child(ren)* who meet plan criteria

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

**Includes spouse or domestic partner children.*

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)

Biweekly Cost

No cost to employee; company paid.

Eligibility

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

Supplemental Life Insurance

Additional voluntary protection is available. 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)

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-time employees are eligible the first of month following a 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 a 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 the Short-term Disability Policy found on the company intranet.

Biweekly Cost

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

Eligibility

Full-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, as defined by the Long-term Disability Policy found on the company intranet.

Biweekly Cost

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

Eligibility

Full-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 may also get employer matching contributions—it's like getting free money!

There are two levels of contributions:

1. Employee contributions (up to \$19,500 in 2022 plus an over-50 catch-up of \$6,500)
2. Annual company contributions (max of 4% on employee's 5% contribution)

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 employer contributions.



Paid Time Off

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

First year accrual for newly hired employees:

- **Exempt:** six days of PTO available at time of hire with accrual changed to 11 days with a total of 17 days in the first year
- **Non-exempt:** six days of PTO available after 90 days/480 hours with accrual change to 11 days for a total of 17 days in first year

Two PTO Cash-Out periods are offered (Spring and Fall).

Biweekly Cost

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

Years of Service	Annual PTO Accrual	Years of Service	Annual PTO Accrual
Zero – one	17 days*	15 – 19	26 days
One – four	17 days	20 – 24	29 days
Five – nine	20 days	25+	31 days
10 – 14	23 days		

**New hires receive six days front-loaded to their accounts; these days count toward the annual accrual of 17 days.*

Company Holidays

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

Designated holidays include:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

One Floating Holiday in recognition of Juneteenth for a total of seven (7) Holidays. Floating holiday may be taken anytime during the calendar year with manager approval.

Biweekly Cost: No cost to employee; company paid.

Eligibility: Day one of service.

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: After 90 days of employment.

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)
- Military Leave
- Jury Duty

Biweekly Cost: No cost to employee.

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.

Work-Life Balance Programs

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

- 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 no cost to employees.

Eligibility: First of month following hire date.

NEW Aura Identity Guard

Proactive, holistic cyber protection that empowers an individual and family with the knowledge and tools necessary to take swift action against cyberthreats. Cyber Wellness amplifies other benefits to enable employees to achieve Total Wellbeing.

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

Eligibility: First of month following hire date.