

2020 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) and Paid Sick Leave (PSL)
- 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:

First day of employment: Bereavement Leave, Company Paid Holidays, 401(k) Retirement Plan, Work/Life Benefits, Paid Time Off (PTO) and Paid Sick Leave (PSL) Accruals

First day of the month following hire: Medical, Dental, Vision, Health Savings Account (HSA), Flexible Spending Account (FSA), Voluntary Accident and Critical Care Policies, Life Insurance

First day of the month following 180 days of continuous employment: Short-Term Disability

First day of the month following 12 months of service: FMLA, Long-Term Disability, Tuition Reimbursement

Medical Insurance – Florida Blue

- Team members choose from four plan options: two high deductible health plans (HDHP) and two PPO plans
- 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-Network

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

Coinsurance: 30%

Prescription Coverage

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

HSA Company Contribution

\$250 quarterly/\$1,000 annually (single)

\$375 quarterly/\$1,500 annually (dependent)

Bi-weekly Costs (per pay period)

<\$45k	Employee	\$53.28
	Employee + Spouse	\$121.90
	Employee + Child(ren)	\$110.70
	Employee + Family	\$192.98
>\$45k - \$70k	Employee	\$66.60
	Employee + Spouse	\$157.87
	Employee + Child(ren)	\$143.61
	Employee + Family	\$248.33
>\$70k	Employee	\$96.59
	Employee + Spouse	\$185.86
	Employee + Child(ren)	\$170.07
	Employee + Family	\$286.01

Blue Options 80/20 HDHP

In-Network

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

Coinsurance: 20%

Out-of-Network

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

Coinsurance: 40%

Prescription Coverage

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

HSA Company Contribution

\$250 quarterly/\$1,000 annually (single)

\$375 quarterly/\$1,500 annually (dependent)

Bi-weekly Costs (per pay period)

<\$45k	Employee	\$37.11
	Employee + Spouse	\$88.45
	Employee + Child(ren)	\$79.41
	Employee + Family	\$140.95
>\$45k - \$70k	Employee	\$47.02
	Employee + Spouse	\$115.31
	Employee + Child(ren)	\$98.77
	Employee + Family	\$182.13
>\$70k	Employee	\$71.90
	Employee + Spouse	\$138.74
	Employee + Child(ren)	\$126.00
	Employee + Family	\$212.73

Medical Insurance – Florida Blue

PPO Plus

In-Network

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

Copayments: \$30 PCP/\$60 Specialist

Coinsurance: 10%

Out-of-Network

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

Coinsurance: 30%

Prescription Coverage: \$10/\$50/\$70

Bi-weekly Costs (per pay period)

<\$45k	Employee	\$111.29
	Employee + Spouse	\$220.78
	Employee + Child(ren)	\$190.86
	Employee + Family	\$372.02
>\$45k - \$70k	Employee	\$120.75
	Employee + Spouse	\$237.94
	Employee + Child(ren)	\$206.61
	Employee + Family	\$397.69
>\$70k	Employee	\$142.09
	Employee + Spouse	\$268.52
	Employee + Child(ren)	\$235.50
	Employee + Family	\$438.49

Blue Options PPO

In-Network

Deductible: \$2,500 (Single)/\$5,000 (Dependent)

Copayments: \$10 PCP/\$100 Specialist

Coinsurance: 20%

Out-of-Network

Deductible: \$10,000 (Single)/\$20,000 (Dependent)

Coinsurance: 50%

Prescription Coverage: \$10/\$30/\$50

FSA Company Contribution

\$1,000 annually (single)

\$1,500 annually (dependent)

Bi-weekly Costs (per pay period)

<\$45k	Employee	\$53.28
	Employee + Spouse	\$121.90
	Employee + Child(ren)	\$110.70
	Employee + Family	\$192.98
>\$45k - \$70k	Employee	\$66.60
	Employee + Spouse	\$157.87
	Employee + Child(ren)	\$143.61
	Employee + Family	\$248.33
>\$70k	Employee	\$96.59
	Employee + Spouse	\$185.86
	Employee + Child(ren)	\$170.07
	Employee + Family	\$286.01

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	\$3.73 - \$8.94
Employee + Spouse	\$7.49 - \$18.69
Employee + Children	\$8.17 - \$17.08
Employee + Family	\$11.97 - \$27.09

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	\$2.69 - \$4.13
Employee + Spouse	\$4.84 - \$7.44
Employee + Children	\$5.10 - \$7.87
Employee + Family	\$8.06 - \$12.42

Flexible Spending Account – 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 2020 are \$2,750 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 – 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 at the beginning of each quarter
- Annual contribution limits for 2020 are \$3,550 for single coverage and \$7,100 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: Standard Insurance

- Provides income protection in the event of illness or injury preventing ability to work
- Employer paid short and long term disability
- Short Term Disability
 - Benefit pays 50% of weekly salary following a 30-day waiting period
 - Team members may purchase a shorter, 14-day waiting period
 - 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)
0 < 3	3.08	10
3 < 5	3.70	12
5 < 9	4.62	15
9 < 20	5.23	17
20 +	6.16	20

Full-time: 37.5 hours per week

Service (Years)	Accrual (Hours)	Annual (Days)
0 < 3	2.89	10
3 < 5	3.47	12
5 < 9	4.33	15
9 < 20	4.91	17
20 +	5.77	20

Paid Sick Leave (PSL)

- Team members will accrue one hour of paid sick leave (PSL) for every 30 hours worked:
 - Exempt team members accrue based on a 40-hour week
 - Non-exempt team members will accrue PSL based on actual hours worked
- Maximum Accrual: 56 hours per year
 - Dallas will accrue a maximum of 64 hours
- Accrual begins following 1st complete pay period and can be used immediately
- Flexible-use of PSL:
 - While designed to be used for preventative care, illness, injury or medical condition, PSL can be used for general reasons- just as you would use PTO!

Company Holidays

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

2020 Company Holiday Schedule

New Year's Day	Wednesday, January 1
Martin Luther King Jr. Day	Monday, January 20
Spring Holiday	Friday, April 10
Memorial Day	Monday, May 25
Independence Day	Friday, July 3
Labor Day	Monday, September 7
Thanksgiving Day	Thursday, November 26
Day After Thanksgiving	Friday, November 27
Christmas Eve	Thursday, December 24
Christmas Day	Friday, 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@guidewellsource.com.