



BENEFITS FOR A HEALTHY LIFE

2023 Benefit Summary Sheet

Benefit	Description	Employer Contribution
Medical Insurance (Cigna)	Bronze Plan – HDHP Silver Plan – PPO Gold Plan – PPO	Varies by Salary Band (Example: Annual salary is < \$50K; employee pays \$17.48 per pay period for Bronze plan/employee only)
Prescription (Express Scripts)	Pharmacy	Included in Medical Plan Costs
Dental (Delta Dental)	DPPO Silver Plan DPPO Gold Plan	Silver Plan: 100% (employee only) ~90% (all other tiers) Gold Plan: ~50%
Vision (VSP)	Silver Plan Gold Plan	Employee Paid
Telemedicine (MDLive)	MDLive offers virtual visits so you don't even have to leave your home to get care	Included as part of medical plan costs
Health Savings Account (Optum Bank)	The HSA allows you to contribute pre-tax dollars to an account used for medical, dental, and vision expenses	\$1,000 Per year
Flexible Spending Accounts (Cigna)	HealthCare FSA to be used towards medical, dental, or vision expenses Dependent Care FSA to be used for dependent care costs.	Employee Paid
Life Insurance (Lincoln Financial)	Basic Life Insurance – 1x base salary Optional Life Insurance – up to \$750,000 Optional Spousal Life Insurance – up to \$50,000 Optional Child Life Insurance – up to \$10,000	Basic – 100% Optional Coverage – Employee Paid Short Term Disability – 100% Long Term Disability – 100%
Pet Insurance (MetLife)	Plans designed by MetLife for your specific pet	Employee Paid
Legal Coverage (MetLife)	One plan offered through MetLife to provide you and your family with legal assistance at a low cost.	Employee Paid
Accident Coverage (Cigna)	Two plans to supplement your primary medical plan and disability programs by providing cash benefits in cases of accidental injuries.	Employee Paid
Hospital Indemnity (Cigna)	Two plans to choose from to provide supplemental payments directly to you that you can use to cover expenses that your medical plan doesn't cover for hospital stays.	Employee Paid
Critical Illness (Cigna)	One plan to protect you and your family against the cost of illnesses	Employee Paid
Retirement (ADP Retirement)	Through ADP Retirement, you'll be automatically enrolled at a 3% contribution rate.	Radius Matches 50% of your contributions up to 6%. You are 100% vested in the money you contributed and the employer match immediately



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Continued

Benefit	Description	Employer Contribution
College Tuition or Professional Certification	Reimbursement Program	Up to \$5,250 per year (after one year of employment)
Paid Time Off	Robust personal time off plans	The amount of time varies depending on the location and years of service
Wellness (Health Advocate)	The wellness program is designed to help you maintain or move toward a healthy lifestyle through preventive care and other assistance when you need it. You have access to tools and resources you can use to learn about your personal health risks and monitor your progress toward your health goals.	100% <i>plus</i> Employees can earn points by completing well-being activities; up to \$75 per year
Identity Theft (Allstate)	One plan to protect you and your family against cyber threats	Employee Paid
Employee Assistance Program (Health Advocate)	Health Advocate offers three free counseling sessions per issue per year	100%