

BENEFITS OUTLINE 2022 / 2023

New hire benefits are effective date of hire

MEDICAL INSURANCE		PRIORITY HEALTH – PH-TRAD-BASE In-Network Benefits				
EMPLOYEE COST / MONTH	FIXED CO-PAYS (*AFTER DE	DUC	TIBLE)	RX CO-PAYS (*AFTER DEDUCTIBLE)		
SINGLE: \$ 168.65	OFFICE VISIT (PCP):	\$	25	GENERIC:	\$	10
DOUBLE: \$ 371.02	SPECIALIST VISIT:	\$	40	PREFERRED BRAND:	\$	30
FAMILY: \$ 463.79	URGENT CARE:	\$	75	NON-PREFERRED BRAND:	\$	60
	ER VISIT:	\$	250	PREFERRED SPECIALTY:		20%, max \$100
EMPLOYER COST / MONTH	AMBULANCE:	\$	150	NON-PREFERRED SPECIALTY:		20%, max \$20
SINGLE: \$ 352.65	HIGH TECH IMAGING:	\$	150			
DOUBLE: \$ 775.83						
FAMILY: \$ 969.78	<u>COINSURANCE MAX (pl</u>	lan	year)	TOTAL OUT-OF-POCKET MAXIM	IUM	l (plan year <u>)</u>
	INDIVIDUAL:	\$	3,000	INDIVIDUAL:	\$	8,550
DEDUCTIBLE (plan year)	FAMILY:	\$	6,000	FAMILY:	\$	17,100
INDIVIDUAL: \$ 1,000						
FAMILY: \$ 2,000	HOSPITAL COINSURANCE	80	%			
SPECIAL FEATURES:	 <u>WELLNESS VISITS/CHECKUPS</u>: Covered <u>VIRTUAL VISITS</u>: 24/7 phone/video ph <u>ACCOUNT INFORMATION ON THE GO</u> information, use the cost estimator, o 	iysio : Yc	cian access, ou can acces	including dermatology & behavioral ss your membership card, personal h	l hea neal [:]	

• <u>OUT-OF-NETWORK BENEFITS</u>: Please see individual plan summaries for details

MEDICAL INSURANCE			– PH-HM ork Benefits	O-BASE		нмо
EMPLOYEE COST / MONTH	CO-PAYS (*AFTER DEDUCTIBL	E)		RX CO-PAYS (*AFTER DEDUCTIBLE)		
SINGLE: \$ 133.23	OFFICE VISIT (PCP):	,	\$25*	GENERIC/GENERIC VALUE:	\$	10*
DOUBLE: \$ 293.10	SPECIALIST VISIT:		\$40*	PREFERRED BRAND:	\$	30*
FAMILY: \$ 366.38	URGENT CARE:		\$75*	NON-PREFERRED BRAND:	\$	60*
	ER VISIT:		\$250*	PREFERRED SPECIALTY:		20%, max \$100*
EMPLOYER COST / MONTH	AMBULANCE:		\$150*	NON-PREFERRED SPECIALTY:		20%, max \$200*
SINGLE: \$ 352.65	HIGH TECH IMAGING:		\$150*			
DOUBLE: \$ 775.83						
FAMILY: \$ 969.78	<u>COINSURANCE MAX (p</u>	lan	year)	TOTAL OUT-OF-POCKET MAXIMUM (plan year)		l (plan year <u>)</u>
	INDIVIDUAL:	\$	3,000	INDIVIDUAL:	\$	8,550
DEDUCTIBLE (plan year)	FAMILY:	\$	6,000	FAMILY:	\$	17,100
INDIVIDUAL: \$ 1,000 FAMILY: \$ 2,000	HOSPITAL COINSURANCE	80	%			
 SPECIAL FEATURES: WELLNESS VISITS/CHECKUPS: Covered 100% w/no co-pay based on gender/age guidelines <u>VIRTUAL VISITS</u>: 24/7 phone/video physician access, including dermatology & behavioral health <u>ACCOUNT INFORMATION ON THE GO</u>: You can access your membership card, personal health plan information, use the cost estimator, order prescriptions and more using the MyHealth app. 						

2022 / 2023 Benefit Outline





MEDICAL INSUR	RANCE	PRIORITY HEALTH	– PH-HM vork Benefits			нмо
EMPLOYEE COST / MO	<u>DNTH</u>	CO-PAYS (*AFTER DEDUCTIBLE)		RX CO-PAYS (*AFTER DEDUCTIBLE)		
SINGLE: \$	90.58	OFFICE VISIT (PCP):	\$30*	GENERIC/GENERIC VALUE:	\$	10*
DOUBLE: \$	199.27	SPECIALIST VISIT:	\$45*	PREFERRED BRAND:	\$	30*
FAMILY: \$	249.11	URGENT CARE:	\$75*	NON-PREFERRED BRAND:	\$	60*
		ER VISIT:	\$250*	PREFERRED SPECIALTY:		20%, max \$100*
EMPLOYER COST / MO	<u>ONTH</u>	AMBULANCE:	\$150*	NON-PREFERRED SPECIALTY:		20%, max \$200*
SINGLE: \$	352.65	HIGH TECH IMAGING:	\$150*			
DOUBLE: \$	775.83					
FAMILY: \$	969.78	COINSURANCE MAX (plan	n year)	TOTAL OUT-OF-POCKET MAXIM	IUM	(plan year)
		INDIVIDUAL: \$	4,000	INDIVIDUAL:	\$	8,550
DEDUCTIBLE (plan yea	ar)	FAMILY: \$	8,000	FAMILY:	\$	17,100
INDIVIDUAL: \$	2,000					
FAMILY: \$	4,000	HOSPITAL COINSURANCE 8	0%			
SPECIAL FEATURES: • WELLNESS VISITS/CHECKUPS: Covered 100% w/no co-pay based on gender/age guidelines • VIRTUAL VISITS: 24/7 phone/video physician access, including dermatology & behavioral health • ACCOUNT INFORMATION ON THE GO: You can access your membership card, personal health plan						

• <u>ACCOUNT INFORMATION ON THE GO</u>: You can access your membership card, personal health plan information, use the cost estimator, order prescriptions and more using the MyHealth app.

MEDICAL INSURA	NCE			– PH-HM ork Benefits			HSA
EMPLOYEE COST / MONT	гн	CO-PAYS (*AFTER DEDUCTIBLE	E)		RX CO-PAYS (*AFTER DEDUCTIBLE)		
SINGLE: \$ 92	2.77	OFFICE VISIT (PCP):		20%*	GENERIC/GENERIC VALUE:	\$	10*
DOUBLE: \$ 20	04.09	SPECIALIST VISIT:		20%*	PREFERRED BRAND:	\$	40*
FAMILY: \$ 25	55.12	URGENT CARE:		20%*	NON-PREFERRED BRAND:	\$	80*
		ER VISIT:		20%*	PREFERRED SPECIALTY:	\$	20%, max \$100*
EMPLOYER COST / MONT	<u>ГН</u>	AMBULANCE:		20%*	NON-PREFERRED SPECIALTY:	\$	20%, мах \$200*
SINGLE: \$ 35	52.65	HIGH TECH IMAGING:		20%*			
DOUBLE: \$ 77	75.83						
FAMILY: \$ 96	59.78	COINSURANCE MAX (pl	lan	<u>year)</u>	TOTAL OUT-OF-POCKET MAXIM	IUM	(plan year)
		INDIVIDUAL:	\$	600	INDIVIDUAL:	\$	2,000
DEDUCTIBLE (plan year)		FAMILY:	\$	1,200	FAMILY:	\$	4,000
,	400 300	HOSPITAL COINSURANCE	80	%			
 SPECIAL FEATURES: WELLNESS VISITS/CHECKUPS: Covered 100% w/no co-pay based on gender/age guidelines <u>VIRTUAL VISITS</u>: 24/7 phone/video physician access, including dermatology & behavioral health <u>ACCOUNT INFORMATION ON THE GO</u>: You can access your membership card, personal health plan information, use the cost estimator, order prescriptions and more using the MyHealth app. <u>EMPLOYER CONTRIBUTION:</u> Employer contributes \$50/month to all participants enrolled in the HSA plan 							





MEDICAL INSURANCE PRIORITY HEALTH – PH-HMO-HSA-BASE In-Network Benefits							
EMPLOYEE COST / MONTH	CO-PAYS (*AFTER DEDUCTIBI	_E)	RX CO-PAYS (*AFTER DEDUCTIBLE)				
SINGLE: \$ 0.00	OFFICE VISIT (PCP):	20%*	GENERIC/GENERIC VALUE:	\$	10*		
DOUBLE: \$ 0.00	SPECIALIST VISIT:	20%*	PREFERRED BRAND:	\$	40*		
FAMILY: \$ 0.00	URGENT CARE:	20%*	NON-PREFERRED BRAND:	\$	80*		
······································	ER VISIT:	20%*	PREFERRED SPECIALTY:	Ś	20%, мах \$100*		
EMPLOYER COST / MONTH	AMBULANCE:	20%*	NON-PREFERRED SPECIALTY:	Ş	20%, MAX \$200*		
SINGLE: \$ 352.65	HIGH TECH IMAGING:	20%*					
DOUBLE: \$ 775.83							
FAMILY: \$ 969.78	<u>COINSURANCE MAX (p</u>	lan year)	TOTAL OUT-OF-POCKET MAXIM	1111	(nlan year)		
17001E1: \$ 505.76	INDIVIDUAL:	\$ 2,200	INDIVIDUAL:	Ś	5,000		
DEDUCTIBLE (plan year)	FAMILY:	\$ 3,400	FAMILY:	\$	10,000		
INDIVIDUAL: \$ 2,800^		. ,		,	,		
FAMILY: \$ 5,600	HOSPITAL COINSURANCE	80%					
 SPECIAL FEATURES: WELLNESS VISITS/CHECKUPS: Covered 100% w/no co-pay based on gender/age guidelines <u>VIRTUAL VISITS</u>: 24/7 phone/video physician access, including dermatology & behavioral health <u>ACCOUNT INFORMATION ON THE GO</u>: You can access your membership card, personal health plan information, use the cost estimator, order prescriptions and more using the MyHealth app. <u>AINDIVIDUAL DEDUCTIBLE</u>: Embedded Individual Deductible can be met before the family deductible 							
• EMPLOYER CONTRIBUTION: Employer contributes \$50/month to all participants enrolled in the HSA plan							

DENTAL INSURANCE		ANCE	DELTA	DENTAL PPO	VOLUNTARY EMPLOYEE PAID	
EMPLOYEE COST	/м	<u>ONTH</u>	FEATURES	DESCRIPTION (assumes in-netw	ork)	
SINGLE:	\$	7.25	BENEFIT MAX [^] : \$ 1,000	PREVENTATIVE SERVICES:	NO DEDUCTIBLE APPLIES – COVERED 100%	
DOUBLE:	\$	15.00	DEDUCTIBLE^: \$ 50	BASIC SERVICES:	COVERED 80% AFTER DEDUCTIBLE	
FAMILY:	\$	30.00	ORTHO MAX: \$ 1,000	MAJOR SERVICES:	COVERED 50% AFTER DEDUCTIBLE	
			Lifetime	ORTHODONIC:	COVERED 50% AFTER DEDUCTIBLE	
				DEPENDENTS:	COVERED TO AGE 26	
EMPLOYER COST	/ M	<u>ONTH</u>	SPECIAL FEATURES:	 No ID card required – si 	mply let your provider know you	
SINGLE:	\$	21.75		have Delta Dental and t your SSN	hey will be able to look you up by	
DOUBLE:	\$	45.00		Delta Dental PPO Netwo	ork	
FAMILY:	\$	90.00		A Benefit Maximum and (January-December)	l Deductible are calendar year	





VISION INSURANCE		EYEMED	VC	LUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	FEATURES		DESCRIPTION	
SINGLE: \$ 4.48	EXAMS: ONCE EVERY	12 MONTHS	EXAM CO-PAY:	\$ 10
DOUBLE: \$ 8.75	CONTACTS: ONCE EVERY	12 MONTHS	CONTACT LENSES:	\$130 Allowance
FAMILY: \$ 12.44	FRAMES: ONCE EVERY	24 MONTHS	DEPENDENTS:	COVERED TO AGE 26
EMPLOYER COST / MONTH	SPECIAL FEATURE			your provider know you have
SINGLE: \$ 4.48		Eyelvled	and they will look you u	ip by your SSN
DOUBLE: \$ 8.75		• Benefit	frequency based on date	e of last visit
FAMILY: \$ 12.44				
LIFE INSURANCE	Ν			EMPLOYER PAID
COVERAGE	SPECIAL FEATURES:			
EMPLOYEE: \$ 50,000				itional cost, which enables you to
SPOUSE: \$ 2,000				rement education resources through
510052. 9 2,000	 on-site workshops, with one of the second sec			on-support assistance. Part series of workshops that deliver
DEPENDENT: \$ 1,000				les from Estate Planning to Tax
	Planning. Each workshop	is delivered by a l	ocally based financial pr	ofessional.
SHORT TERM DISABILI	TY ME	TLIFE		EMPLOYER PAID
EMPLOYEE COST / MONTH	COVERAGE			
EMPLOYEE: \$ 0.00	• 60% of weekly salary up to \$	51,000 per week		
	• Benefits begin on (Accident)	1 st day		
	• Benefits begin on (Illness) 8 th	^h day		
	• Max Duration of Benefits: 26	5 weeks		
LONG TERM DISABILIT	Y MET LIFE	E - CHARTER		EMPLOYER PAID
EMPLOYEE COST / MONTH	COVERAGE		SPECIAL NOTES:	
EMPLOYEE: \$ 0.00	 60% of weekly salary up to \$ 			tion: You may not be eligible for
	 Elimination Period: 180 days 		benefits if you hav	ve received treatment for a condition
	 Max Duration of Benefits: til 		-	rior to your effective date under the
			policy until you ha 12 months.	ve been covered under the policy for
			IZ INUIRIS.	

- Benefit Limitations:
 - Neuromuscular: 24 months
 - Musculoskeletal: 24 months
 - Soft Tissue Disorder: 24 months
 - Alcohol, Drug or Substance Abbuse: No limit





LIFE INSURANCE		MET LIFE - CHARTER	VOLUNTARY EMPLOYEE PAID
 EMPLOYEE COST / MONTH Rates are based on employee's age and amount of coverage 	COVERAGE EMPLOYEE: SPOUSE:	\$10k to \$200k guarantee, Max. 5X Salary or \$500k \$5k to \$50k guaranteed, Max. \$250k or 50% of Emp.	 SPECIAL NOTES: You must elect coverage for yourself in order to elect coverage for your spouse and / or child(ren) Any amount elected over the guarantee issue amount will be subject to medical underwriting
	DEPENDENT:	\$10k guaranteed	

FLEX BENEFIT – HEALTH & DEPENDENT CARE

EMPLOYEE COST / MONTH SPECIAL FEATURES

You elect how much to

contribute annually

•

- Health Care Spending Account Maximum Limit: \$2,850 Annually
- Dependent Care Spending Account Maximum Limit: \$5,000 Annually (Dependent Care expenses must be from a licensed care provider or program)

AXIOS HR

- FSA's give you a way to pay for your health care and / or dependent care expenses with pre-tax dollars.
- FSA's are voluntary YOU decide how much to have taken out of your paycheck and put into your Health care and / or Dependent Care Spending Account(s).

OFF THE JOI	B A	CCIDENT	MET LIFE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST	/ M	<u>ONTH</u>	SPECIAL FEATURES	
EMPLOYEE:	\$	8.16	• This coverage pays you cash benefits that correspond dismemberment; dislocation or fracture; hospital correspondence.	
EE + SPOUSE:	\$	15.44	more. The cash benefits can be used to help pay for	
EE + CHILD:	\$	16.84	 Benefits are paid once per accident unless otherwise Guaranteed issue coverage and coverage available for 	
EE + FAMILY:	\$	21.13	 See plan document for more details. 	

CRITICAL ILLNESS	MET LIFE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	SPECIAL FEATURES	
	• Benefit Coverage options are \$10,000 or \$20,000	
 Rates will vary based on your issue age, who you wish to cover, the amount of coverage and 	 This coverage helps offer financial support if you are dia expense of treatment often so high, seeking the treatm But when a diagnosis occurs (such as cancer, major org- getting better. With Met Life Benefits, you gain the pow covered event. 	ent you need seems like a heavy financial burden. an failure, etc.), what you should be focusing on is
whether or not you use tobacco products	 <u>How It Works</u>: You select the benefit coverage amount budget. If you have covered family members, this cover diagnosed with a covered critical illness, you will receive 	age also provides cash benefits for them. Then, if

HOSPITAL INDEMNITY	MET LIFE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	SPECIAL FEATURES	
EMPLOYEE: \$ 7.67	 This coverage pays a cash benefit for hospital confinem keep you from withdrawing money from your personal 	
EE + SPOUSE: \$ 20.15	for hospital-related expenses.	
EE + CHILD: \$ 13.26	 Guaranteed issue coverage and coverage available for s Coverage can be continued as long as premiums are paid 	
EE + FAMILY: \$ 21.84	See plan document for more details.	

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for the condition.



VOLUNTARY EMPLOYEE PAID



Legal / ID Protectio	n	ID Shiel	d/Le	gal Shield	VOLUNTARY EMPLOYEE PAID		
				SPECIAL FEATURES			
Plan LegalShield IDShield Combined	LegalShield 23.95 23.95 DShield 18.95 8.95		•	media monitoring, identity - If your identity is stole status. LEGAL Shield offers advice	rship includes security and privacy monitoring social g, identity restoration and consolation services. ity is stolen, ID Shield will fully restore to pre-theft ers advice, consultation and representation including r common issues		
			 legal guidance for common issues. Membership includes a dedicated law firm, contracts and doc review as well as preparation of your end of life documents, 				
401(k)	E	MPOWER (FOR	/IERI	LY MASS MUTUAL)	RETIREMENT PLAN		
		SERVICE LENGTH		AGE	ENTRY DATE		
ELIGIBILITY REQUIREME	<u>NTS:</u> ● 6 M	onths		• 21 Years	Quarterly		
	• Enro	ollment in the 401k, c	or any	contribution or beneficiary c	hanges to your existing 401k, can be done on		

<u>SPECIAL FEATURES:</u>

PET INSURANCE

PET'S BEST

Empower's (formerly MassMutual) website, www.retiresmart.com.

Employer Contribution: Non-elective discretionary profit share: 4%

VOLUNTARY EMPLOYEE PAID

Pet insurance reimburses you for vet bills when your pet is sick or injured, to help take the financial worry out of vet visits.

- Fast claims processing and payment receive reimbursement via direct deposit or direct vet pay options available
- Use any veterinarian in the U.S. including specialty and emergency clinics
- Access to a 24/7 pet helpline powered by whiskerDocs
- Exclusive Axios HR employee discount on a BestBenefit Plan

The Pet Insurance benefit through Pet's Best is not run through payroll. If interested, employees can obtain plan information and enroll in the plan at www.petsbest.com/axios. Employees will pay premiums directly to Pet's Best.

FINANCIAL WELLNESS	FINFIT	FREE USE OF SITE WITH REGISTRATION
SPECIAL FEATURES		Access via the Axios HR Employee Portal under 'Axios Perks'
Assess your Personal Financial Health	•	Financial Education information
Budget Building Tools	•	Online tracking of your bank accounts
Financial Calculators	•	24/7 Financial Wellness provided online
Life Planning	•	Short-Term Loan Assistance*
		* Fee Based Service, subject to credit approval





ASSISTANCE FOR CAREGIVERS CARALLEL – MyCareDesk

FREE USE OF SITE WITH REGISTRATION Access via the Axios HR Employee Portal under 'Axios Perks'

SPECIAL FEATURES

- ORGANIZE Keep track of important documents, coordinate tasks and manage bill payment.
- COLLABORATE Create your own care team and then share information, tasks and decision making.
- CONSULT Speak with trusted and experienced Care Advocates through our full-service concierge.
- LEARN Access tools and resources on topics like health, wealth, lifestyle, senior living and in-home care.

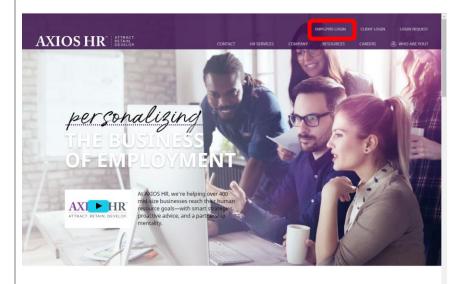




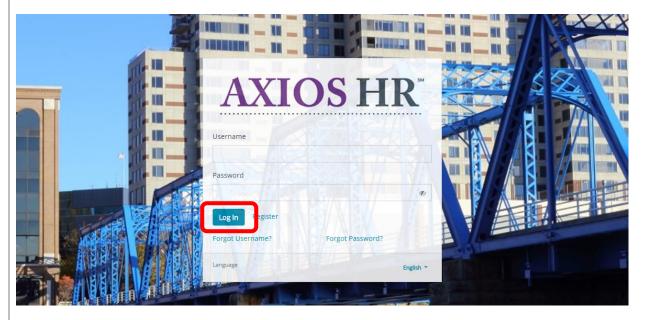
HOW TO COMPLETE ENROLLMENT – NAVIGATION INSTRUCTIONS

To elect your benefits for the 2022-2023 plan year, please follow these simple instructions. Please note that it is highly recommended that you use **<u>Google Chrome</u>** to complete your enrollment.

Go to https://axioshr.com/, and click on the 'Employee Login' link at the top right of the screen:



WE RE OFFERING THE FOLLOWING RESOURCES TO YOU: CALL STUDIES | WIENAMS | ARTICLES ENDINES | WIENAMS | ARTICLES ENDINES | ARTICLE



If you have forgotten your username or password, you may use the 'Forgot Username?' or 'Forgot Password?' links on the login screen for assistance retrieving or resetting your credentials. You may also contact Axios HR for assistance at 616-949-2525, or by e-mailing <u>service@axioshr.com</u>. The Axios HR Employee Care Team is available to assist you Monday-Friday from 8am-5pm.

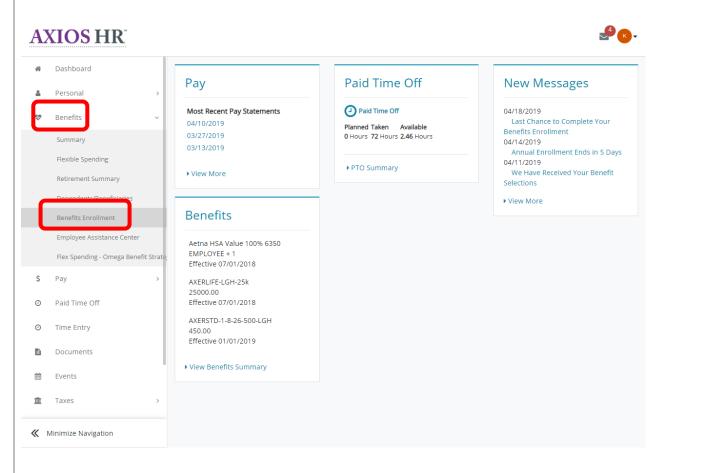
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Once you are logged in to the Employee Portal, navigate to the Benefits Enrollment tool by clicking on 'Benefits' in the side menu and then on 'Benefits Enrollment'.



The Axios HR Employee Care Team is here to assist you if you have any questions, or have any trouble making or submitting your benefit elections for the 2022-2023 benefit plan year. You can reach the Axios HR Employee Care Team by phone at 616-949-2525 (1-844-442-9467) or by e-mailing <u>service@axioshr.com</u>.





Access Your HR and Payroll Information on the Go with the New Mobile App

Your HR and payroll information is always at your fingertips with the new PrismHR Employee Portal App. It's free and easy to set up on your smartphone or tablet.

Anything you can do in Employee Portal you can do in the mobile app:

- Pay stubs and history
- Benefits summary
- Personal contact information
- Document management
- HR support contacts
- Enroll in benefits
- W-2 forms
- Change tax withholdings

The app is available now for Apple and Android devices.



In the App Store/Google Play, search for PrismHR Employee Portal:



Once the app is installed, the first time you launch it will require you to complete a one-time setup to access your account. Please select '**Access Code**' and enter the access code of **285**.

Once this is complete, it will bring you to the login screen (blue bridge in the background) and you'll be able to log in as normal.







Have questions? We're here to help!

The Axios HR Employee Care Team is available Monday-Friday from 8am-5pm to answer any questions and resolve any issues as quickly as possible. Our Employee Care Team is made up of four HR professionals – Tiffany (Care Team Lead), Casey (HR Coordinator), Kayla (HR Coordinator), and Lauren (HR Coordinator).

Our Employee Care Team can assist with many items including (but not limited to):

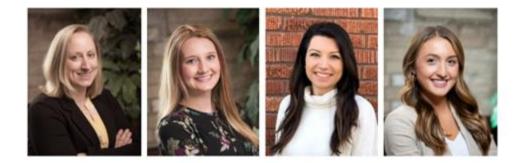
- New hire onboarding
- Username/password assistance
- Contact information changes
- Tax withholding/W2 questions
- Retrieving pay stubs
- Benefits enrollment assistance

- Benefits questions
- FMLA/Disability paperwork
- Timeclock assistance
- Payroll questions
- Verification of Employment documents
- HR/employment concerns

No matter what your need is, the Employee Care Team is your primary point of contact with Axios HR. If your inquiry requires the attention of an HR Specialist, the Care Team will put you in direct contact with one of our team's HR Specialists for resolution.

In addition to our Employee Care Team, the Axios HR Employee Portal is very robust and gives you 24/7 access to your personal information. On the Employee Portal, you can view/download/print your paystubs or W-2, view or make changes to your contact information like address, phone number or e-mail, as well as view or make changes to your direct deposit account information. To visit the employee portal, go to **AxiosHR.com** and click on "EMPLOYEE LOGIN" in the upper right-hand corner.

To contact our Employee Care Team, please call us at 616-949-2525 or email service@axioshr.com.



AXIOS HR CARE TEAM

