



Benefits overview for new employees

2020 – 2021

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Agenda

- Eligibility
- Your Aegis Living benefit plans
- Enrolling
- Important resources
- Who to contact with questions





Eligibility

For health and welfare benefits

Medical, prescription drug, 24-hour nurseline, 98point6, dental, vision, basic life/Accidental Death & Dismemberment (AD&D), supplemental life/AD&D, health care and dependent care Flexible Spending Accounts (FSA) and the Employee Assistance Program (EAP)

- Full-time Aegis Living employees working at least 30 hours/week are eligible for health and welfare benefits on the first day of the month following:
 - your date of hire or
 - the date you change to full-time status.
- If you are eligible and enroll in coverage, you may also cover the following dependents:
 - Your lawful spouse
 - Your same-sex or opposite-sex domestic partner. If you want to cover a domestic partner, please complete the Domestic Partnership Affidavit (request it from your Business Office Manager or find it at www.aegislivingbenefits.com)
 - Your dependent children up to age 26, regardless of marital or student status
 - Your disabled children, regardless of age, who are physically or mentally incapable of self-support

For the 401(k)-retirement plan









- You are eligible for the 401(k)-retirement plan if you are a full-time or part-time employee who is at least 18 years of age.
- You may begin participation in the plan on the first day of the month following your date of hire.
- You may enroll at any time after you are eligible and you may change your payroll deduction as often as every paycheck.





Your Aegis Living benefit plans

Aegis Living benefit plans

Benefit	Carrier
Medical/prescription drug 24-hour nurseline	
Dental	 Delta Dental of Washington
Vision	
Basic Life and Accidental Death & Dismemberment (AD&D) Supplemental Life and Voluntary AD&D	
Flexible spending accounts (FSA)	
On-demand primary health care	
Employee assistance program (EAP)	
401(k) retirement savings plan	

Medical plans

- All plans...
 - Are with Premera Blue Cross
 - Cover the same services, procedures, and medications
- The differences are...
 - How much you and Aegis Living **pay in premiums**
 - How much you **pay when you access care**
 - **In Washington state only:** which providers you have access to
 - Heritage Prime network
 - Heritage Plus 1 network



Medical plans

- Washington employees:

	1	2	3	4
Plan	Core Plan <i>Heritage Prime</i>	Core Plan <i>Heritage Plus 1</i>	Buy-Up Plan <i>Heritage Prime</i>	Buy-Up Plan <i>Heritage Plus 1</i>
Provider network	Heritage Prime	Heritage Plus 1	Heritage Prime	Heritage Plus 1
	<p><u>Does not include:</u> Providence, Swedish, Pacific Medical Group, CHI Franciscan Health, and Kadlec Regional Medical Center, or affiliated doctors and clinics</p>	<p><i>(includes providers listed to the left)</i></p>	<p><u>Does not include:</u> Providence, Swedish, Pacific Medical Group, CHI Franciscan Health, and Kadlec Regional Medical Center, or affiliated doctors and clinics</p>	<p><i>(includes providers listed to the left)</i></p>

- California and Nevada employees:

- Only Plans 2 and 4 are available

- Go to www.premera.com to check which network(s) your providers are in. Follow the instructions in the Benefit Guide.

Core medical plan – basic features

- Your deductible, out-of-pocket maximum, and visit limits accumulate between January and December of each year, and reset every January 1.

Core Plan with Heritage <i>Prime</i> network / Core Plan with Heritage <i>Plus 1</i> network		
Benefits	In-network	Out-of-network
Annual deductible	\$3,000 per person / \$9,000 per family	
Out-of-pocket maximum Includes deductible, medical & prescription copays	\$6,000 per person \$12,000 per family	No maximum
Physician office visits & services		
Preventive care Includes mammography - no copay	Covered in full (deductible waived)	No coverage
Office visits* Primary care, specialist, acupuncture, chiropractor	\$20 copay, then covered in full (deductible waived)	Covered at 50% after deductible
Urgent care visits At freestanding urgent care centers	\$35 copay, then covered in full (deductible waived)	Covered at 50% after deductible
Diagnostic services		
Laboratory & X-ray	Covered at 70% after deductible	Covered at 50% after deductible
Hospital services		
Inpatient & outpatient	Covered at 70% after deductible	Covered at 50% after deductible
Emergency Room Copay waived if directly admitted to hospital	\$250 copay, then covered at 70% after deductible	\$250 copay, then covered at 70% after deductible

Buy-up medical plan – basic features

- Your deductible, out-of-pocket maximum, and visit limits accumulate between January and December of each year, and reset every January 1.

Buy-Up Plan with Heritage <i>Prime</i> network / Buy-Up Plan with Heritage <i>Plus 1</i> network		
Benefits	In-network	Out-of-network
Annual deductible	\$1,250 per person / \$3,750 per family	
Out-of-pocket maximum Includes deductible, medical & prescription copays	\$4,500 per person \$9,000 per family	No maximum
Physician services		
Preventive care Includes mammography - no copay	Covered in full (deductible waived)	No coverage
Office visits* Primary care, specialist, acupuncture, chiropractor	\$20 copay, then covered in full (deductible waived)	Covered at 60% after deductible
Urgent care visits At freestanding urgent care centers	\$30 copay, then covered in full (deductible waived)	Covered at 60% after deductible
Diagnostic services		
Laboratory & X-ray	Covered at 80% after deductible	Covered at 60% after deductible
Hospital services		
Inpatient & outpatient	Covered at 80% after deductible	Covered at 60% after deductible
Emergency Room Copay waived if directly admitted to hospital	\$250 copay, then covered at 80% after deductible	\$250 copay, then covered at 80% after deductible

Prescription drug coverage

- Same coverage on Core and Buy-Up plans.

Formulary	Essentials (E4)	
Retail Pharmacy (30-day supply)	Preferred Generic: \$15 copay Preferred Brand: \$30 copay Preferred Specialty: \$50 copay (must fill through Accredo Specialty Pharmacy) Non-Preferred: You pay 30%, deductible waived	Applicable in-network copay, plus 40% coinsurance, plus the difference between the pharmacy's billed charge and the allowable charge
Mail Order Pharmacy (90-day supply)	Preferred Generic: \$37.50 copay Preferred Brand: \$75 copay Non-Preferred: You pay 30%, deductible waived Specialty is not covered under the 90-day mail order program; must be filled through Accredo Specialty Pharmacy	Not Covered

- A formulary is a list of covered prescription drugs.
- Find out which tier your medications are in:
 - Go to: www.premera.com/wa/visitor/pharmacy/drug-search/rx-search/
 - Follow the directions in the Benefit Guide



24-hour nurseline

- Available to everyone enrolled on the Aegis Living medical plan
- Why call?
 - Treatment recommendations
 - Helpful information
 - Free
 - Confidential
 - Accessible 24/7
- Call 1-800-841-8343
 - Also on the back of your ID card



Dental plan

- Your deductible and benefit maximum accumulate between January and December, and reset every January 1.



Delta Dental of Washington

Benefits	PPO dentist	Premier dentist	Non-participating dentist
Deductible	\$25 individual / \$75 family	\$50 individual / \$150 family	\$50 individual / \$150 family
Benefit maximum Per person per calendar year	\$2,000	\$2,000	\$2,000
Dental services			
Diagnostic & preventive services Cleanings, exams, x-rays, etc.	Covered in full (deductible waived)	Covered in full (deductible waived)	Covered in full (deductible waived)
Restorative services Restorations, endodontics, oral surgery, periodontics, etc.	Covered at 80% after deductible	Covered at 80% after deductible	Covered at 80% after deductible
Major services Crowns, dentures, partials, bridges, etc.	Covered at 50% after deductible (12-month waiting period for new enrollees)	Covered at 50% after deductible (12-month waiting period for new enrollees)	Covered at 50% after deductible (12-month waiting period for new enrollees)
Orthodontia For children only	Covered at 50% after deductible (\$1,500 lifetime maximum per child)	Covered at 50% after deductible (\$1,500 lifetime maximum per child)	Covered at 50% after deductible (\$1,500 lifetime maximum per child)

Vision plan

- Your visit, lenses, and contacts limits reset every 12 months and your frame limit reset every 24 months, based on your last date of service.



Benefits	VSP Provider (in-network)	Non-VSP Provider (out-of-network)
Examinations		
Eye wellness examination Once every 12 months	\$10 copay, then covered in full	\$10 copay, then reimbursed up to \$60
Contact lens evaluation and fitting Once every 12 months	Up to \$60 copay, then covered in full	Plan pays up to \$105*
Hardware		
Lenses Every 12 months		
Single vision	Covered in full	Plan pays up to \$50
Lined bifocal	Covered in full	Plan pays up to \$75
Lined trifocal	Covered in full	Plan pays up to \$100
Standard progressive	\$50 copay	Plan pays up to \$75
Premium progressive	\$80-\$90 copay	Plan pays up to \$75
Custom progressive	\$120-\$160 copay	Plan pays up to \$75
Other lens enhancements	35-40% discount	Not available
Frames Every 24 months	Plan pays up \$120 for wide selection of brands or \$140 for featured brands** 20% discount on amount not paid by the plan	Plan pays up to \$70
Contacts Instead of lenses and frames, once every 12 months	Plan pays up to \$120	Plan pays up to \$105*

* The \$105 allowance is for the contact evaluation, fitting, and contacts combined.

** Featured frame brands include Bebe, Calvin Klein, Cole Haan, Lacoste, Nike, Nine West, and more. Visit www.vsp.com to find a location that carries these brands.

Basic life and AD&D insurance

- Aegis Living provides basic life and accidental death and dismemberment (AD&D) insurance to all eligible employees at no cost.
- **What is Basic Life and AD&D Insurance?**
 - Life insurance pays your beneficiary a benefit if you die while you are covered. AD&D insurance provides benefits due to certain injuries (e.g. loss of limbs, sight, speech, or hearing, paralysis, etc.) or death from an accident.
- **What is my Benefit?**
 - Aegis Living provides you \$10,000 of basic life insurance and \$10,000 of AD&D insurance.



Aegis Living pays the full cost on your behalf.

Additional life and AD&D insurance

- You can purchase:
 - Supplemental life insurance for yourself, your spouse, and dependents with The Hartford.
 - Voluntary AD&D insurance for yourself with The Hartford.
- You pay the cost of coverage, based on the amount you elect and your age.
- You must be enrolled in order to purchase life insurance for spouse and/or children.
- **Why buy additional insurance?**
 - Provides financial protection for your family in the event of your death and/or accidental death.
- Refer to the Benefit Guide and your Benefit Enrollment Form for more information.



Flexible spending accounts (FSA)

- Set money aside on a pre-tax basis to pay for qualified health and dependent care expenses.
- Your election is evenly deducted from your paycheck, pre-tax, throughout the year.
- Plan year is 4/1/2020 – 3/31/2021
 - Grace period: you can incur expenses through 6/15/2021 and apply them to your 2020-21 FSA



FSA	Eligible expenses	Minimum election	Maximum election
Healthcare FSA	Medical, prescription drug, dental and vision expenses for you and your tax dependents – regardless of if they are covered on your medical plan.	\$100	\$2,750
Day Care FSA	Before and after school care, day care, preschool, day camps for your dependent children 12 and under that allows you to work, look for work, or be a full-time student	\$500	\$5,000

Use it or lose it!
Unused amounts will be forfeited (lost) at the end of the plan year after the 2.5 month grace period (6/15/2021)

401(k) retirement savings plan

- You are eligible for the 401k plan effective on the first day of the month following:
 - Your date of hire, if you are a full-time employee working at least 30 hours/week or,
 - If you change to full-time status
 - You must be at least 18 years of age to participate
- You decide how much of your salary you want to contribute from your paycheck (percentage or flat dollar amount)
 - Up to \$19,500 in 2020 with before-tax or after-tax (Roth) contributions, or up to \$26,000 in 2020 if you are over the age of 50 in the year
 - Pre-tax contributions lower your taxable income.



Aegis matching contribution

- Aegis Living will make a matching contribution to your 401(k):
 - Matching contribution is equal to 50 cents for each \$1 you contribute, up to 4% of pay you contribute to the plan.
 - You must be employed for at least one year to be eligible (hired on or before December 31, 2019 for the 2020 match).
 - You vest (earn ownership of the match) at the rate of 20% for each calendar year you work 1,000 hours for Aegis.
 - You must be employed on the last day of 2020 to be eligible for the match.
 - The matching contribution for 2020 will be made in 2021.



How our 401K Works.

How is the Match calculated?



Your Contribution

3%

Juan contributes 3% of his 2020 salary of \$35,000 (\$40.38 each pay period). Aegis Living will match his contribution at 50%.

Juan's Contribution \$1,050
Aegis Match \$ 525
Total \$1,575

4%

Anna contributes 4% of her 2020 salary of \$28,000 (\$43.08 each pay period). Aegis Living will match her contribution at 50%.

Anna's Contribution \$1,120
Aegis Match \$ 560
Total \$1,680

6%

Marco contributes 6% of his 2020 salary of \$45,000 (\$103.84 each pay period). Aegis Living will match on 4% of his contribution at 50%.

Marco's contribution \$2,700
Aegis Match \$ 900
Total \$3,600

It pays to start saving now – the power of compounding

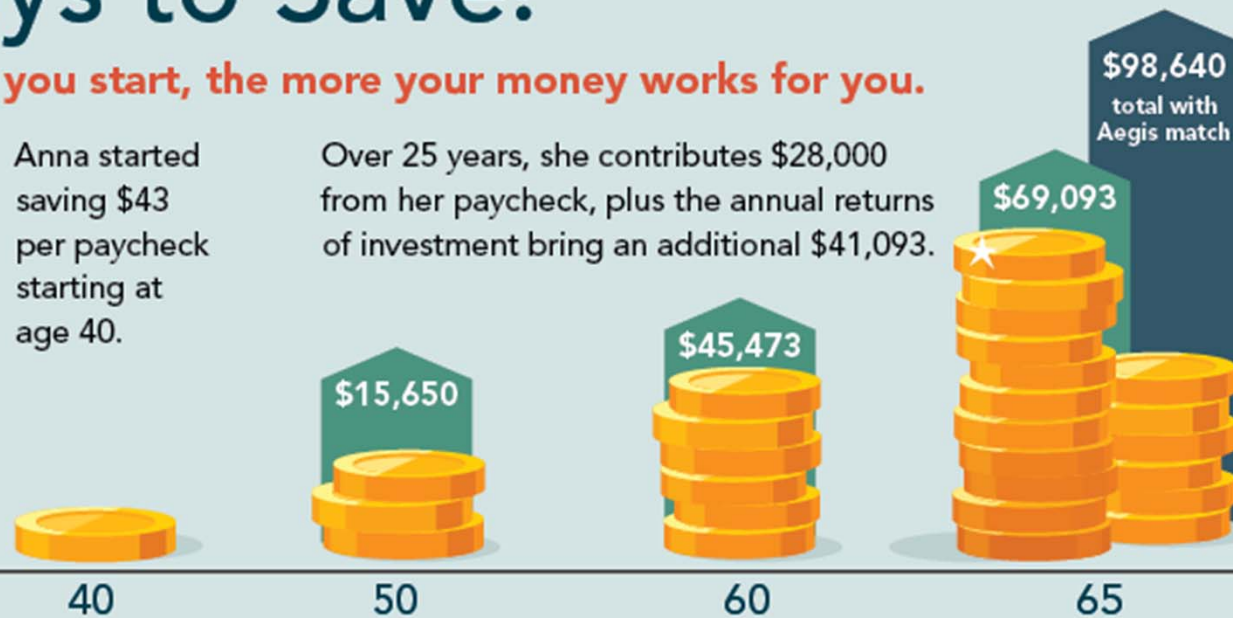
It Pays to Save!

The earlier you start, the more your money works for you.



Anna started saving \$43 per paycheck starting at age 40.

Over 25 years, she contributes \$28,000 from her paycheck, plus the annual returns of investment bring an additional \$41,093.



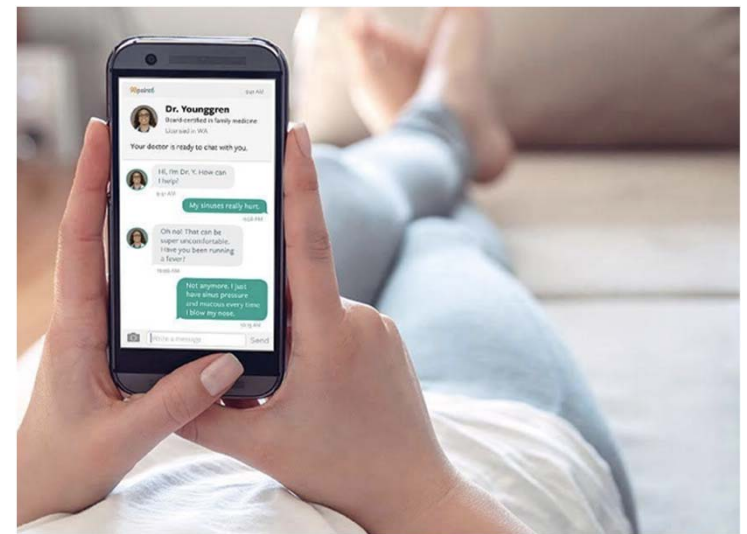
If Aegis continues to match at the current rate each year, Anna's final retirement will be valued at \$98,640!

Assumptions: 6% annual return, with no wage increases or inflation. Example is hypothetical and does not reflect the performance of any fund. Regular investing does not guarantee a profit against a loss in a declining market. Past performance does not guarantee future results. Initial taxes on contributions and earnings are deferred until distribution.

98point6 on-demand primary care

- **Get care anywhere, 24/7!**
- Available to:
 - benefit-eligible employees, and
 - spouses and dependents age one and over, enrolled in the Aegis Living medical plan.
- On-demand primary care delivered through a highly secure in-app messaging experience on your mobile phone.
- Board certified physicians answer questions, diagnose and treat acute and chronic illnesses, outline care options and order any necessary prescriptions or lab tests.
- Download the app and follow registration steps in Benefit Guide.

98point6



Aegis Living pays the full cost on your behalf.

Employee assistance program

- Comprehensive, confidential Employee Assistance Program (EAP) available to all benefit eligible employees.
- Provided through The Hartford's Ability Assist Program with ComPsych.
- Why use the EAP?
 - **Counseling.** Up to three in-person counseling visits per person, per issue, per year (marital conflicts, stress, depression, substance abuse, elder care referrals).
 - **Legal answers.** Talk to an attorney about legal issues (debt, guardianship, buying a home, divorce).
 - **Financial answers.** Speak to a CPA or CFA on wide range of financial issues (budgeting, retirement, debt, taxes, saving for college).
- Call, go online, or meet face to face. Follow instructions in the Benefit Guide.



Aegis Living pays the full cost on your behalf.

Other benefits

- Aegis Living offers the following additional benefits:
 - Pet Insurance
 - Aegis Extras – Employee Discounts
 - Employee Cash Advance Program – PayActiv
- Information about each can be found at www.aegislivingbenefits.com.





Enrolling

What enrollment information will I get?

- **Your Business Office Manager will give you an enrollment packet** with all the information and paperwork you need to enroll:
 - Welcome Letter
 - Enrollment To Do List
 - Health Benefit Enrollment Form
 - FSA Enrollment Form
 - Benefit Guide
- **Some materials will be mailed to your home address:**
 - *A personalized* Supplemental Benefits Enrollment Form – you will not receive another copy.
 - An American Funds enrollment packet with information on 401(k) plan, how to enroll and make investment elections. Once you receive your first paycheck from Aegis Living you may enroll for or change your paycheck contributions at any time.
- The Summary of Benefits and Coverage (SBC) and important annual notices are available at www.aegislivingbenefits.com.



How do I enroll?

- **Benefit Enrollment Form, even if you are waiving coverage**
- **Supplemental Benefits Enrollment Form, if you want to enroll in Supplemental Life and/or Voluntary Accidental Death and Dismemberment (AD&D) coverage**
 - Personalized form will be mailed to your home address
 - Submit a Personal Health Application (PHA) if you elect coverage over the guarantee issue (\$200,000 for employees and \$50,000 for spouses)
 - If you don't enroll now – when you are first eligible – you will need to submit a PHA for any future coverage amount
- **Navia FSA Enrollment Form, if you want to enroll in a health or dependent care FSA**
- If you want to register, set up a payroll deduction, and select investment options for the **401(k) plan** go to www.myretirement.americanfunds.com.



You must submit your completed paperwork within 30 days of your eligibility date.

Return forms to your Business Office Manager or HR.

Affordable Care Act reminder

- If you are eligible for the Aegis Living medical plan you are unlikely to qualify for a premium tax credit for individual coverage purchased through a health insurance marketplace (e.g. Washington, Healthplanfinder, Covered California, Nevada Health Link).
- Why is that?
 - Aegis Living offers medical, coverage that meets the ‘adequacy and affordability’ requirements under the Affordable Care Act, (ACA).
 - Employees that are offered coverage by a plan that is defined as ‘adequate and affordable’ are not entitled to the premium tax credit.
- If you receive a premium tax credit in error, you will likely have to repay it when you file your federal tax return.
 - Tax credit amounts depend on your household income and family size.
 - *Example* financial help for a **family of 4 on a Silver plan in WA** (actual costs may vary):

Household Income	You Get (federal tax credits)	You Pay (After-tax credits)
Less than \$32,500	Medicaid pays for coverage	Coverage is free
\$40,000	\$5,100 annually	\$1,968 annually

ID cards

- Cards will be mailed to your home address once your enrollment form has been processed.
- **Premera:** If you enroll in a medical plan you will receive a Premera ID card.
- **Delta Dental of WA:** If you enroll in the dental plan you will receive a Delta Dental of WA ID card.
- **VSP:** VSP does not provide ID cards. You can tell your provider that you have VSP insurance and they can confirm your coverage using your Social Security Number (SSN).
- **Navia:** If you enroll in a health care FSA you will receive a Navia debit card. There is no debit card for the Dependent Care FSA.



When can I make changes?

- **Health and welfare benefits:**

- During open enrollment in March (changes are effective April 1).
- During the year if you experience a change in status, for example:

Change in status	You must notify HR and provide documentation to HR within
New dependent by marriage	30 days after the marriage
New dependent by birth, adoption, or placement for adoption	60 days after the birth, adoption, or placement for adoption
Employee or Dependent – Loss or gain of other coverage (excluding Medicaid or State Children’s Health Insurance Program)	30 days after your coverage or your dependents’ coverage ends or begins
Divorce or legal separation	30 days from the date of divorce or legal separation
Employee or Dependent – Loss of coverage for Medicaid or State Children’s Health Insurance Program	60 days after your or your dependents’ coverage ends under Medicaid or a State Children’s Health Insurance Program
Employee or Dependent becoming eligible for Medicaid or a State Children’s Health Insurance Program	60 days after your or your dependents’ determination of eligibility for such assistance

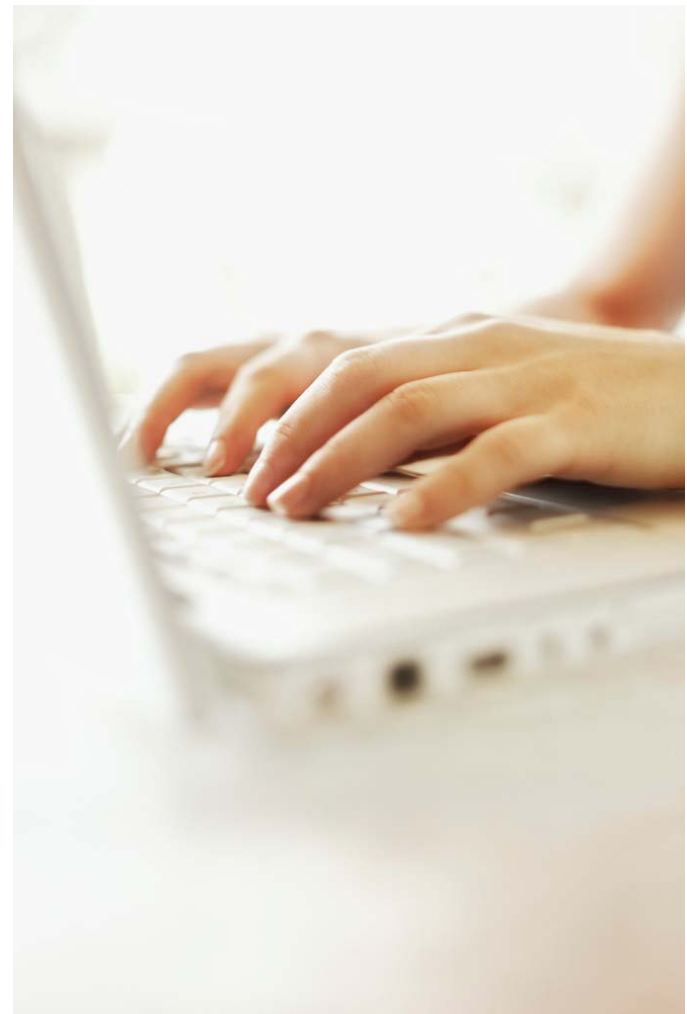
- In most cases, coverage will take effect the first of the month coinciding with or following your change in status.
- **401(k)-retirement plan:** once eligible, you may enroll or make changes at any time.



Important resources

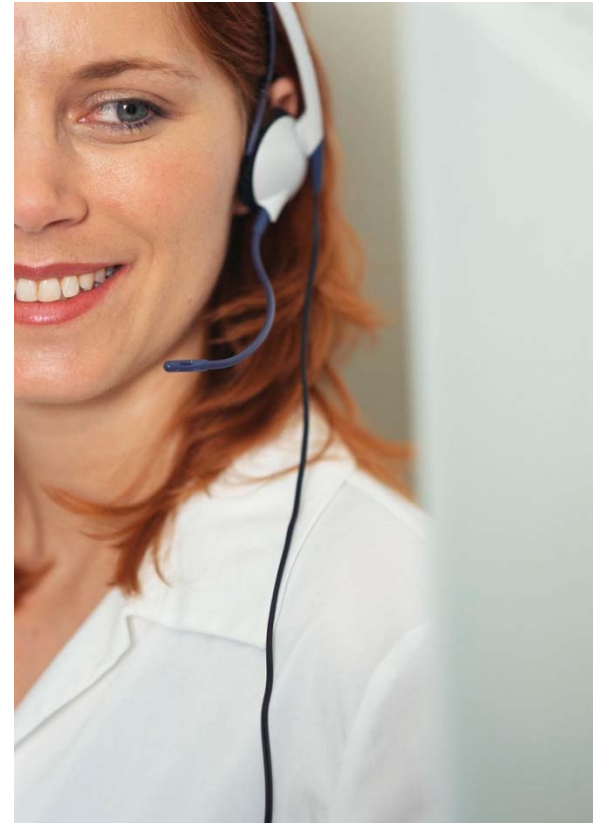
Benefit website

- Access benefit information online
 - www.aegislivingbenefits.com
- Why go online?
 - Benefit Guide
 - Enrollment forms
 - Benefit summaries and plan documents
 - Search for providers
 - Links to vendors
 - And more!



AssuredPartners MCM Employee Service Center

- Benefit Advocates are available to you at AP MCM, our benefit consulting firm
 - Phone: 7:30am to 5:00pm Monday through Friday
 - 1-888-343-3330 or mcm.aegis@assuredpartners.com
 - Language interpretation services available in 200+ languages



Questions?

- Visit the Aegis benefits website: www.aegislivingbenefits.com.
- Contact your Business Office Manager.

For health & welfare plan questions:

- Call or email the Assured Partners MCM Employee Service Center (ESC) at:
 - 1-(888)-343-3330 (translation services are available in 200+ languages)
 - mcm.aegis@assuredpartners.com
- Email the Home Office Human Resources contact Kim Stabler at kim.stabler@aegisliving.com.

For 401(k) plan questions:

- Call The Standard at 1-800-858-5420.
- Go to standard.com/retirement to register and enroll.
- For investment questions contact Rich Hulquist or Stephany Primitivo at Assured Partners MCM 206-343-2323.



