

Want to save money? Use Choice Plus National Network



Network providers help you save money because they provide services at a contracted rate.

UnitedHealthcare's networks include:



937,000+
physicians and
health care professionals*



5,800+
hospitals*



67,000+
pharmacies**

Covered services include¹:



Doctor office visits



[Prescription drugs]



Hospital care

And more

*UnitedHealthcare internal analysis Q1 2019

**As of 3/31/17. Facts 2017 Q1 UnitedHealth Group.

¹This is not the complete list of covered services. For more details, see your official health plan documents.



Help is just a call away



Health questions? We've got answers.

Connect with our dedicated customer care team by phone or online:

- Advocates can help you find information and resources.
- Find the toll-free number on the back of your UnitedHealthcare ID card. Advocates are available for calls 8am-8pm.

Medical

	EPO Base Plan Choice	EPO Middle Plan Choice	POS Plan Choice Plus	
	<i>In Network</i>	<i>In Network</i>	<i>In Network</i>	<i>Out of Network*</i>
Deductible	<i>Embedded</i> \$4,000 (individual) \$8,000 (family)	<i>Embedded</i> \$3,000 (individual) \$6,000 (family)	<i>Not Embedded</i> \$2,000 (individual) \$4,000 (family)	<i>Not Embedded</i> \$4,000 (individual) \$8,000 (family)
Coinsurance	20%	10%	0%	70%
Out of Pocket Maximum <i>Includes Deductible</i>	\$4,500 (individual) \$9,000 (family)	\$4,000 (individual) \$8,000 (family)	\$3,500 (individual) \$7,000 (family)	\$7,000 (individual) \$14,000 (family)
Office Visit * Preventative Care	Covered 100% deductible waived	Covered 100% deductible waived	Covered 100% deductible waived	Covered 70% after deductible met
Primary Care Physician	Covered 80% after deductible met	Covered 90% after deductible met	Covered 100% after deductible met	Covered 70% after deductible met
Specialist	Covered 80% after deductible met	Covered 90% after deductible met	Covered 100% after deductible met	Covered 70% after deductible met
Emergency Room	Covered 80% after deductible met	Covered 90% after deductible met	Covered 100% after deductible met	100% after deductible met
Hospital Services Inpatient	Covered 80% after deductible met	Covered 90% after deductible met	Covered 100% after deductible met	Covered 70% after deductible met
Outpatient	Covered 80% after deductible met	Covered 90% after deductible met	Covered 100% after deductible met	Covered 70% after deductible met
Mental Health Services Inpatient	Covered 80% after deductible met	Covered 90% after deductible met	Covered 100% after deductible met	Covered 70% after deductible met
Outpatient	Covered 80% after deductible met	Covered 90% after deductible met	Covered 100% after deductible met	Covered 70% after deductible met
Pharmacy Benefit Generic Brand-Name Formulary Non-Formulary	Deductible then, \$10 Copayment \$35 Copayment \$60 Copayment	Deductible then, \$10 Copayment \$35 Copayment \$60 Copayment	Deductible then, \$10 Copayment \$35 Copayment \$60 Copayment	Deductible then, \$10 Copayment \$35 Copayment \$60 Copayment

SterlingRisk will contribute \$850 per employee and \$1,700 per family into the Health Savings Account for the Middle and High Plan. SterlingRisk will contribute \$1,350 and \$2,700 into the Health Savings Account for the Base Plan. A portion of the total amount is deposited each pay period.

Medical Plan - Deductibles

1/1/23 Plans			
Base HSA Elect Choice	Middle HSA Elect Choice	High Plan HSA Choice Plus	
Network Only	Network Only	Network	Non-Network
Embedded	Embedded	Non Embedded	Non Embedded
\$4,000	\$3,000	\$2,000	\$4,000
\$8,000	\$6,000	\$4,000	\$8,000

- Embedded Deductible - Each family member has an individual deductible in addition to the overall family deductible. Meaning if an individual in the family reaches his or her deductible before the family deductible is reached, his or her services will be paid by the insurance company.
- Non-Embedded Deductible - There is no individual deductible. The overall family deductible must be reached, either by an individual or by the family, for the insurance company to pay for services.

Preventive care is covered 100 percent in-network.

This includes:

- Immunizations
- Age-appropriate preventive exams and health screenings

For more information, check your plan documents.
For a list of preventive care guidelines, visit
uhc.com/preventivecare

Laboratories



To obtain in-network benefits, you must use a participating lab facility.

Our current national laboratories are LabCorp and Quest Diagnostics.

Many local/regional lab are also participating laboratories.

Go to our lab locator to find a participating site at myuhc.com



Prescription Drug Coverage

How prescriptions are covered



The UnitedHealthcare **Prescription Drug List (PDL)** is a list of commonly prescribed medications covered by the plan. Medications are placed into tiers that represent the cost you pay out of pocket.

Value

Cost

Tier 1

- Lower-cost medications
- Highest overall value
- Mostly generics

Tier 2

- Mid-range cost
- Good overall value
- Mix of brands and generics

Tier 3

- Higher-cost medications
- Lowest overall value
- Mostly brands

Preferred90

OptumRx, CVS and Walgreens Pharmacies make it easy for you to get your maintenance medications. The OptumRx Preferred90 program allows you to get a three-month supply of your medications at CVS Pharmacy or through OptumRx home delivery. Or you can continue filling 30-day supplies at your current retail pharmacy – the choice is yours.



Or



And/Or



90 DAYS @ MAIL

OptumRx home delivery

Fill 90-day supplies of maintenance medication through OptumRx home delivery pharmacy

90 DAYS @ RETAIL

CVS or Walgreens Pharmacy

Fill 90-day supplies of maintenance medications at any CVS or Walgreens Pharmacy

30 DAYS @ RETAIL

Retail

Or fill your medication for 30 days at any retail pharmacy

Promoting safe and appropriate prescription use.



Prior Authorization.

- Requires your doctor to tell UnitedHealthcare why you're taking a medication to determine if covered under your plan.
- To start the process, talk to your doctor or call the number on your ID card.



Supply Limits.

- The largest quantity of medication covered per copayment or in a defined time period.
- Based on FDA guidelines for medication dosage, clinical guidelines or usage patterns.



Step Therapy.

- **Step 1 Medications:** Proven to be clinically similar and effective.
- **Step 2 Medications:** Treats the same condition but may cost more.



You get a
prescription



Try a lower cost
medication first



Before a higher cost
medication is covered

Dental

- If you go out of network, you have more chance of getting balance billed under the Base Plan.

	<u>PPO Base Dental</u>	<u>PPO High Dental</u>
In-Network Deductible	\$100 Individual (In Network) \$300 Family (In Network)	\$50 Individual (In Network) \$100 Family (In Network)
Out-of-Network Deductible	\$150 Individual (In Network) \$450 Family (In Network)	\$100 Individual (Out Network) \$300 Family (Out Network)
Annual Maximum (combined In & Out-of-Network)	\$1,500 per member in-network (In Network Only) \$1,500 out of network (Out Network)	\$1,500 per member in-network (In Network Only) \$1,250 out of network (Out Network)
Preventative Services (deductible waived)	100% In Network/ 70% out of Network	100% in Network / 100% out of Network
Basic Services	80% in Network/ 60% out of Network	80% in Network / 80% out of Network
Major Services	50% in Network/ 50% out of Network	50% in Network / 50% out of Network
Dental Implants	50% in Network/ 50% out of Network	50% in Network / 50% out of Network
Orthodontia	Adult and Child	Not Covered
Orthodontia Max	\$1,000 Lifetime per person	Not Covered
Reasonable and Customary Rates for Out of Network Expenses	Out of network reimbursement rates are based on what an in network provider would have charged.	Out of network reimbursement is based on what 9 out of 10 other out of network dentists charge.

In order to receive In Network benefits under the PPO you must use the National Options PPO 30 Network. If you cannot find a provider in network, you can use any licensed dentist but may be subject to balance billing.

Vision

- Using in network benefits provides the best reimbursement. Out of network provides limited reimbursement
- For in network benefits, utilize providers within the Spectrum Network

Benefits	Network	Non-Network
Comprehensive Eye Exam	\$10 Copay / 12 months	Up to \$40
Materials –Eye Glass Lenses/ Frames or Contact Lenses	\$25 Copay / 12 months (Frames every 24 months)	See Below
<ul style="list-style-type: none"> • Single Vision • Bifocal • Trifocal • Lenticular 	Covered in Full After Copay Standard Lenses with scratch coating	Up to \$40 Up to \$60 Up to \$80 Up to \$80
Frames	\$120 retail allowance after Copay Additional 30% discount may be available on overage	Up to \$45
Elective Contact Lenses*		
<ul style="list-style-type: none"> • Covered-in-full contacts (after Copay) 	Up to 4 Boxes	Up to \$130
<ul style="list-style-type: none"> • All other elective contacts 	Allowance up to \$130	Up to \$130
<ul style="list-style-type: none"> • Necessary Contact Lenses 	100% covered after \$25 Copay	Up to \$210

*Contact lenses are in lieu of eyeglasses

Get big savings with style.

WARBY PARKER



Health Savings Account – UMB Bank

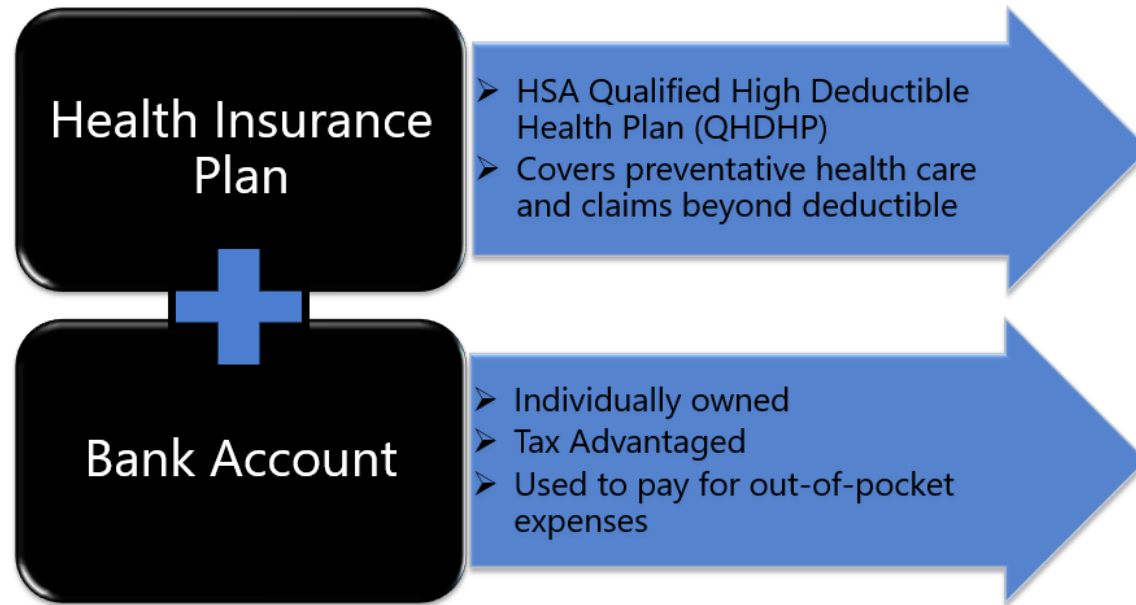


- Leader/advocate in the healthcare marketplace
- Top 10 custodian of Health Savings Accounts (HSAs)

Provide solutions for:

- More than 5.6 million healthcare accounts
- More than 988,000 HSA accounts with more than
 - Nearly \$2 billion in HSA assets and deposits
- Leader in Healthcare Payments industry since 1996

Understanding How HSAs Work



To be eligible:

- You must be covered by an HSA qualified High Deductible Health Plan
 - You cannot be enrolled in Medicare (any part)
- You cannot be claimed as a tax dependent on someone else's taxes
 - You cannot have any other non-permissible coverage

Qualified Medical Expenses

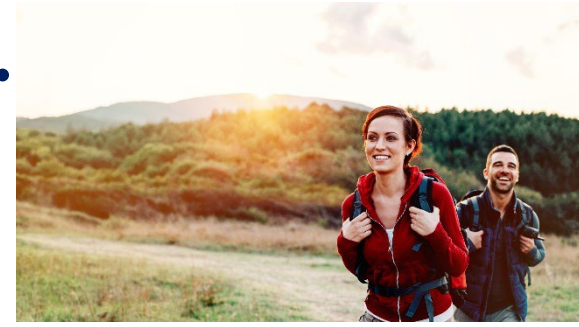
- Medical out-of-pocket expenses such as deductibles and coinsurance
 - Dental treatment such as fillings, braces, extractions
 - Hearing aids including batteries
 - Prescription drugs
 - Eye exams, eyeglasses, and contact lens
 - Chiropractic Care and Acupuncture
- Premiums for qualified long term care insurance (dollar limits may apply) and COBRA
 - Medicare premiums
- Health plan coverage while receiving Federal or State unemployment benefits

*The list provides examples of eligible medical expenses. This list is not all-inclusive. Remember, the IRA may modify its list of eligible expenses from time to time. For additional details on what qualifies or doesn't qualify as a medical expense see IRS tax publication 502.



**Value added programs,
tools & resources to help
you stay healthier**

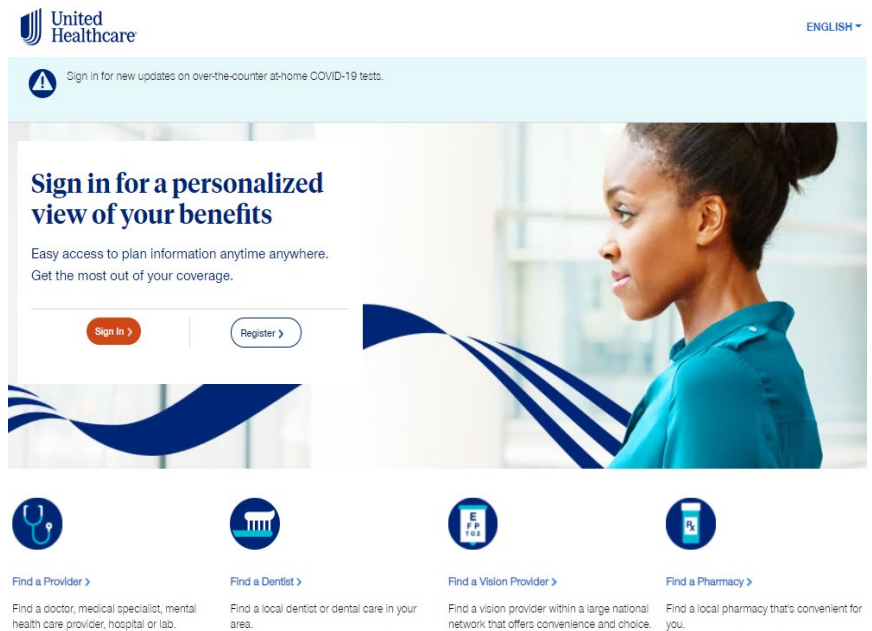
Get to know your benefits.



Access your plan easily with myuhc.com®

Activate your myuhc.com account after enrolling and gain access to:

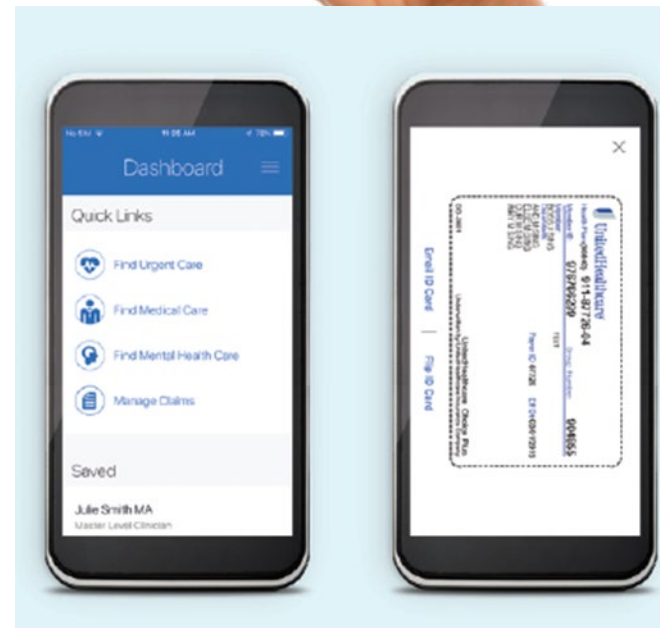
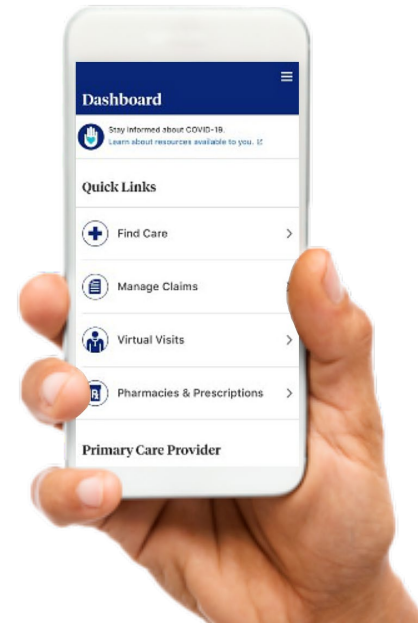
- Find and estimate the cost of care
- See what's covered
- View claim details
- Check your plan balances
- Find network doctors and pharmacies
- Order prescriptions



Get on-the-go access with the UnitedHealthcare® app

Use the UnitedHealthcare app to easily:

- Find care options in your network
- See claim details and view progress toward your deductible
- View and share your health plan ID card
- Video chat with a doctor 24/7



24/7 Virtual Doctor Visits

**Visit with a doctor 24/7
Whenever, wherever!**



With 24/7 Virtual Visits, you can connect to a doctor by phone or video* through myuhc.com® or the UnitedHealthcare® app.



Doctors can treat a wide range of health conditions from flu to pinkeye to migraines and more, and may even prescribe medication**



24/7 Virtual Visits can save you \$130 compared to an urgent care visit and up to \$2,000 compared to an ER visit.

Helping employees improve their quality of life.



Consultation and counseling

- Unlimited phone access to master's-level specialists 24/7.
- Referrals for face-to-face counseling with a licensed clinician (129,000 nationwide).



Work-life balance resources

- Guidance to relevant work-life resources.
- Free, 60-minute consultation with a financial professional.
- Free initial legal consultation with certified attorneys and mediators.



Web-based services

- **liveandworkwell.com:** Includes interactive tools, assessments, videos, financial calculators and more.
- **myLiveandworkwell app:** Convenient and confidential access to EAP, on the go.

United HealthCare Motion®

Frequency, Intensity, Tenacity and Participation goals.

Four ways to earn.

HSA-Prepaid Card



Frequency

300 steps in 5 minutes; 6 times a day, at least 1 hour apart.

\$1.00



Intensity

3,000 steps in 30 minutes or 30 minutes performing running, swimming, cycling or elliptical

\$1.00



Tenacity

10,000+ total daily steps.

\$1.00



\$3/day
\$1,095/year



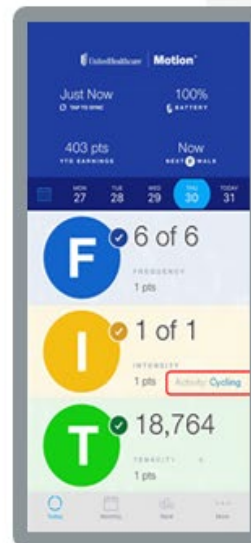
Participation

Employees earn \$0.25 each day they achieve 2,500+ steps with no FIT rewards. **\$91 per year!**

United HealthCare Motion®

Move more. Make more.

- The UnitedHealthcare Motion® app offers:
- **More ways to get FIT.**
- Bike, swim, run, walk or use the elliptical to achieve FIT (frequency, intensity and tenacity) rewards.*
- **More paths to success.**
- Employees earn \$0.25 each day they reach 2,500+ steps.
- Track 300 steps in 5 minutes, 6 times a day, at least 1 hour apart.
- **More ways to earn.**
- HSA member incentives include a prepaid debit card or HSA deposit.
- Employees and their spouse can now have their own account or prepaid debit card.
- HRA member incentives remain the same.
- **More ways to get motivated.**
- Team challenges allow your team to engage in friendly competition.



Sweat Equity[®] - Fitness Reimbursement

Get rewarded for exercising with the Sweat Equity[®] Program

- You may earn up to \$200 every 6 months for meeting program exercise requirements.
- Complete 50 workouts to qualify
 - Gym visits
 - Classes
 - Fitness events
 - Any mix of the above options
- Complete in a 6-month period
- Submit a reimbursement form to receive your earnings

For this program, the use of “you” and “member” in communications refers to the Oxford plan subscriber or the subscriber’s covered spouse, no other dependents are eligible



Get the Peloton App for no additional cost!®

Your health plan option includes a 1-year Peloton® App Membership — available to you at no additional cost.

Here's what the Peloton App includes:



Thousands of fitness classes

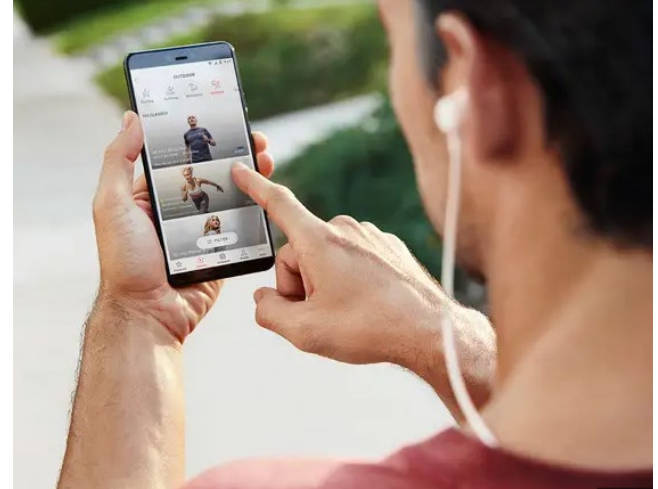


The flexibility to get active anywhere, anytime



Ways to help you have fun and stay motivated

Learn more at uhc.com/peloton



Get help losing weight and keeping it off.

Real Appeal[®]

An online coach who leads ongoing group sessions and provides guidance tailored to your unique lifestyle.

24/7 online support and a mobile app to help set, track progress toward and reach your goals.

A Success Kit with scales, exercise tools, food guides and more delivered to your door.



Quit For Life: Smoking Cessation Program

Get the support you need to quit your way.

**Online support.**

Get access to a website with tools to help you beat cravings, manage withdrawal symptoms and more.

**Live Tobacco-Free course.**

Gain skills to help prepare you to quit and stay on track — for good.

**Quit For Life® mobile app.**

24/7 urge management support plus on-the-go access to your program. Download through the Apple® iTunes® App Store® or Google Play™.

**Support from a Quit Coach®.**

Talk with a coach, who can help you create a personalized Action Plan to quit and stay on track.

**Quit smoking medication.**

You may be eligible for medications to help quit, if you qualify.*

**Text2QuitSM and messages.**

Get help when you need it including daily tips, encouragement and reminders.

Enroll in the Quit For Life program at myuhc.com®.

Maternity Support



Get support for your precious delivery



Whether you're thinking about having a baby or have one on the way, maternity support is here to provide information and support—throughout your pregnancy and after giving birth.

Online maternity content and courses

Good news: As part of maternity support, you have access to online resources to help you on your journey toward a healthier pregnancy — and beyond. Tap into our library of pregnancy information, including custom video courses you can stream anytime, 24/7. You'll be able to track what you've learned and keep tabs on what you'll find out about next.

Online maternity courses include:

- Preconception: Preparing for a Healthy Pregnancy
- Pregnancy Nutrition and Exercise
- Pregnancy in the First Trimester
- Pregnancy in the Second Trimester
- Pregnancy in the Third Trimester
- Postpartum: The Fourth Trimester after Pregnancy
- Exploring Breastfeeding

Whatever your journey, maternity support is here to help—and it's available to you at no additional cost as part of your plan benefits.





Explore maternity courses

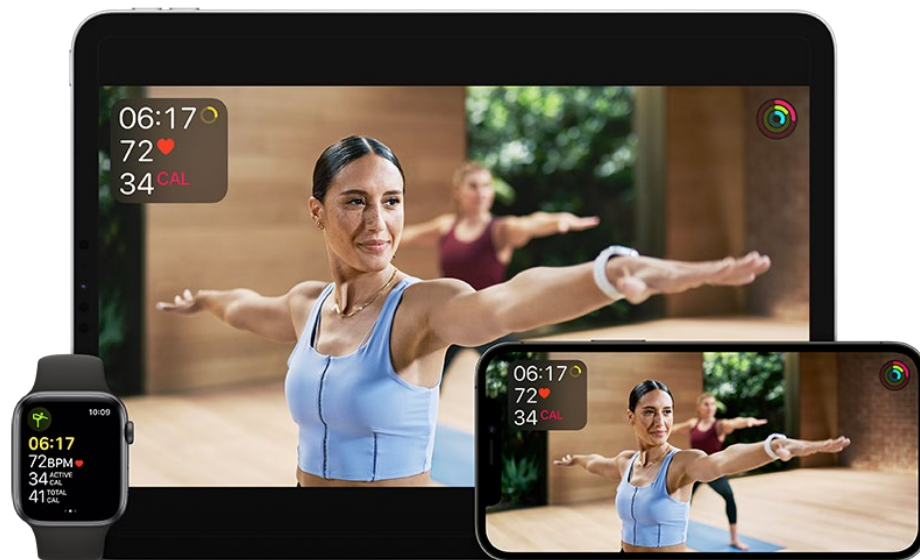
Visit myuhc.phs.com/pregnancy-resources

Work out anytime, anywhere with Apple Fitness+

Get 12 months of Apple Fitness+ at no additional cost to you as part of your health plan.*
That's a \$79.99 value.

**The first fitness service
powered by Apple Watch includes:**

-  11 workout types (from HIIT to Pilates to strength to yoga)
-  New workouts and meditations every week (from 5–45 minutes)
-  Handpicked music to keep you going
-  A subscription for up to 5 family members



Get started at uhc.com/apple-fitness-plus

Disability Benefits – LTD and STD

Voluntary Short-Term Disability

- After 7 days of disability plan pays 60% of earnings up to a maximum of \$2,000 per week.
- When enrolling for the first time, there is a pre-existing condition exclusion. Disabilities caused by an illness existing 3 months prior to 1/1/23 will not be covered during the first 6 months of coverage.
- Disabilities are payable for up to 12 weeks (approx. 90 days)
- Payroll deductions are post-tax – making the benefit tax free in most states.
- Payroll deductions may change due to a change in your earnings for 2023.

*Employees outside of New York State should check their state Disability benefits before enrolling in this voluntary supplemental benefit.

Tax Choice Long-Term Disability

This is a **tax choice benefit** - if you pay premium, the benefit is tax free. If SterlingRisk pays the premium your benefit will be taxable.

- After 90 days of disability plan pays 60% of earnings up to \$10,000 per month.
- Under age 61 when disabled, benefits are payable to your normal retirement age or 3.5 years whichever is longer.
- Age 62 – Normal retirement age or 3.5 years whichever is longer
- Age 63 – Normal retirement age or 3 years whichever is longer
- Age 64 – Normal retirement age or 2.5 years whichever is longer
- Age 65 – 2 years
- Age 66+ - Please refer to our Benefit Guide on STRIVE
- When enrolling for the first time (when first hired) there is a 12 month pre-existing exclusion. Disability caused by an illness existing 3 months prior to your enrollment date will not be covered for the first 12 months you are on the plan
- Payroll deductions may change due to a change in your earnings for 2023.

Norton LifeLock

Choice of 2 different plans :

Benefit Plan - Monthly Rates

👤 Employee Only (18+ Years Old)

👤👤 Employee + Family¹

Benefit Essential

\$8.99

\$17.98

Up to 3 devices
(Family gets 6 devices)



10 GB

Benefit Premier

\$14.99

\$29.98

Up to 5 devices
(Family gets 10 devices)



50 GB

Opt-in to Cyber Safety

No one intends to be unsafe online. Help protect your identity and devices with Norton LifeLock Benefit Plans. Let us help you empower you and your family to live your digital lives safely.



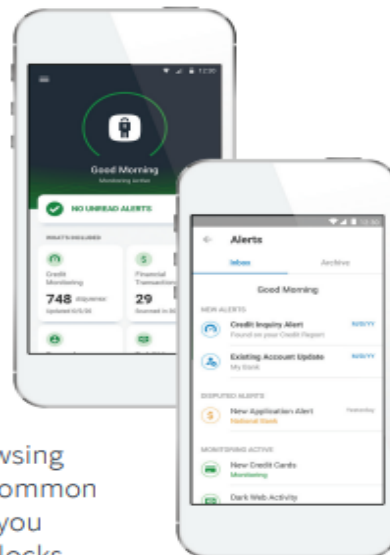
Device Security

Anti-virus software and multi-layered, advanced security helps protect devices against existing and emerging threats, including malware and ransomware.



Online Privacy

Norton Secure VPN protects devices and helps keep online activity and browsing history private. Privacy Monitor scans common public people-search websites to help you opt-out. And SafeCam alerts you and blocks attempts to access your webcam.¹



Screen modified for demonstration purposes.
Features may differ depending on plan.



Identity

We monitor for fraudulent use of personal information, and send alerts when a potential threat is detected.¹



Home & Family

Take action to monitor your child's online activity with easy-to-use tools to set screen time limits, block unsuitable sites, and monitor search terms and activity history.



Basic Life / AD&D

Basic Life Insurance and Accidental Death & Dismemberment

Upon meeting eligibility requirements, you are automatically enrolled in the benefits at no cost to you.

This benefit is 100% employer paid.

- Principal Sum Life Insurance: \$50,000
- Age Reductions: 50% at age 70
- Waiver of Premium Benefits: You may be able to continue life insurance until age 65, without payment of premium, if you become Totally Disabled while insured under the Policy prior to age 60.

Voluntary Term Life

As an eligible employee you have the opportunity to purchase additional life insurance policies for yourself, spouse and dependent children.

Evidence of Insurability is required when requested amount exceeds Guaranteed Issue limits. Guaranteed Issue is only applicable upon initial offering, otherwise, all requested amounts are subject to evidence of insurability.

- Principal Sum Term Life Insurance: \$10,000, Guaranteed Issue: 5x annual salary up to \$150,000
- Maximum benefit is 5x annual salary up to \$500,000
- The voluntary Life coverage may change at age milestones, with a reduction in volume and changes to spousal coverage upon age milestone.

Spouse Life

You may elect to have your spouse insured for an amount of life insurance from \$5,000 to \$150,000, in increments of \$5,000.

The amount elected can not exceed 50% of Your amount of life insurance.

When you have elected some amount of life insurance for your spouse, your spouse's amount of accidental death and dismemberment (AD&D) insurance is equal to your spouse's amount of life insurance.

The Guarantee Issue Amount for your spouse is 100% of your elected amount of life insurance or \$50,000, whichever is less.

Child Life

You may elect to have your eligible Dependent child(ren) insured for an amount of life insurance equal to \$10,000, provided the amount elected does not exceed 50% of Your amount of life insurance.

Each eligible dependent child must have the same amount of insurance.

When you have elected some amount of life insurance for your dependent child(ren), the amount of accidental death and dismemberment (AD&D) insurance for your dependent child(ren) is equal to the amount of life insurance for your dependent child(ren).

The Guarantee Issue Amount for your dependent child(ren) is 100% of your elected amount of life insurance or \$10,000, whichever is less.

Flexible Spending Account – P&A Group

- The Flexible Spending Account (FSA) is an elective benefit - You do not need to be enrolled in your employer insurance plan to participate in the FSA.
- Allows you to set aside **pre-tax** money for eligible expenses incurred by you and your family throughout 2023. You can set aside up to \$3,050.

Use It Or Lose It Rule -

- Per IRS guidelines, you must use all elected amounts prior to the end of the plan year, or these fund will be **forfeited**.

Flexible Spending Account

- **Grace period** – You have until March 15, 2024, to incur expenses to put towards the 2023 plan year.
- **Run out date** – You have until March 30, 2024, to submit all expenses incurred between January 1, 2023 – March 15, 2024
- No fees paid by you to participate in the FSA.
- The Accounts available for participation are:
 - Medical Reimbursement
 - Dependent Care Reimbursement

Flexible Spending Account – Limited Plan

P&A Group

- If you are currently enrolled in an HSA and wish to enroll in the FSA, you MUST enroll in a Limited FSA.
- Medical expenses must be run through you HSA.
- Eligible items for the limited Health FSA include:
 - Vision expenses (Prescription Glasses, contacts, etc.)
 - Dental Expenses (Orthodontia, Crowns, Fillings, etc)
- All other rules that apply to a regular Health FSA apply to the Limited FSA

Dependent Care

Both you and your spouse must be employed or seeking employment to be eligible for this benefit.

- For your children under the age of 13, coverage includes:
 - After-school care
 - Daycare
 - Summer day camp (overnight camp is **NOT** an eligible expense)

For the care of the elderly or disabled:

- The person must be a dependent on your tax return
- Employee's spouse can be full time student or mentally or physically incapacitated.

For the 2023 plan year, you may contribute:

- \$100 minimum - \$5,000 maximum
- Save on federal and FICA taxes.
- Pay as you go. Your full annual election is NOT available up front, only as it is deposited.
- You may only change your annual election if you meet a qualifying event such as:
 - Change in work status/shift change
 - Change in daycare cost

Transit/Parking Account – NYC Employees

- You can set aside money on a pre-tax basis to pay for your out-of-pocket Transportation expenses you incur on your way to and from work.
- You can set aside a maximum of \$300 per month on a tax free basis for parking and \$300 per month for transportation.
- The account balances roll over from month to month, year to year.
- Once you enroll in the Transit plan, you do not need to re-enroll every year, your amount will carry over to the new year.

Benefits Debit Card – P&A Group

- Employees use the debit card just like any other credit card to pay for eligible medical, dental, vision and dependent care expenses. No more claim forms since the data is captured electronically.
 - Eliminates “Double out-of-pocket” expenses - improves personal cash flow!
- Employee accounts are updated automatically, with real time account balance and transaction history available 24 hours a day / 7 days a week at www.padmin.com or by calling P&A at (800)688-2611 during customer service hours.
- Employees need to retain the card for the next plan year. P&A will re-load your card with your new annual amount. Cards are valid for 3 years. Retain all receipts as P&A may audit your activity though out the year.
- Card will be mailed directly to your home. Additional cards can be ordered at no charge to you.
- Your account and other pertinent information can be viewed by making an account with the online portal at www.padmin.com

Start Your Enrollment!

- Sign into ADP Workforce Now and Enroll Online
- You must actively enroll online, or you will not be covered
- If you are waiving all or any benefits you still must enroll and indicate waiver online
- Online enrollment must be completed prior to your coverage effective date.

ADP® Mobile Solutions

For today's workforce on the go, ADP Mobile Solutions places secure and convenient tools right in your hands for simple, anytime access across devices.



Download the free mobile app

