

# Benefits Summary

for Non-Exempt and Exempt Employees (below Director level)



# 2020

Be Well. Work Well. Guide Well.



GUIDEWELL

# GuideWell is reimagining the world of health.

We believe that good health should be easy to access and manage. That means creating a seamless experience by connecting people with the right tools and resources they need, whenever they need it.

When it comes to our benefits, we offer health insurance, retirement benefits, competitive paid time off and much more. We design our offerings to take care of you—to help you be your best at work and in life.

We also offer programs and opportunities that matter most to employees and their families, like well-being incentives to reward healthy behaviors.

We're glad you've decided to join us in helping people and communities achieve better health.



Choosing a health plan is a personal choice. We offer our team several choices in health plans that meet a wide range of needs.

Our high deductible health plans (HDHPs) have lower premiums per pay period. These plans can be paired with a health savings account (HSA) to help you budget for out-of-pocket expenses and make your pretax dollars go further.

Our health maintenance organization (HMO) plan provides first dollar coverage paired with higher premiums. Our flexible PPO plan offers a

combination of first dollar coverage for common services and a higher deductible. These plans can be paired with a flexible spending account (FSA) to cover out-of-pocket expenses.

Listed below are the biweekly premiums for health insurance. The amount you pay is deducted from each biweekly paycheck throughout the year. Health plan premiums are tiered based on job level from non-exempt employees to senior leaders.

## Benefits at a Glance

Employee Health Plans	Level (DP = domestic partner)	Biweekly cost			
		Non-exempt		Exempt	
		Full-time (30+ hrs/wk)	Part-time (20-29 hrs/wk)	Full-time (30+ hrs/wk)	Part-time (20-29 hrs/wk)
<b>BlueOptions</b> HDHP 80/20 Coinsurance Plan <ul style="list-style-type: none"> <li>Plan 5192 (single, \$2,500 deductible)</li> <li>Plan 5193 (family, \$5,000 deductible)</li> </ul>	Employee	\$9	\$9	\$18	\$18
	+ Spouse/DP	\$17	\$17	\$36	\$36
	+ Child(ren)	\$16	\$16	\$33	\$33
	+ Family	\$27	\$27	\$55	\$55
	+ Over age Child	\$200	\$200	\$200	\$200
<b>BlueOptions</b> HDHP 90/10 Coinsurance Plan <ul style="list-style-type: none"> <li>Plan 5180 (single, \$1,500 deductible)</li> <li>Plan 5181 (family, \$3,000 deductible)</li> </ul>	Employee	\$43	\$77	\$56	\$90
	+ Spouse/DP	\$83	\$149	\$109	\$176
	+ Child(ren)	\$74	\$133	\$97	\$156
	+ Family	\$127	\$229	\$167	\$269
	+ Over age Child	\$251	\$251	\$251	\$251
<b>BlueOptions</b> PPO 5906 Plan <ul style="list-style-type: none"> <li>Deductible of \$2,500/\$5,000 applies to hospitalization and select services; copays only for many other services.</li> </ul>	Employee	\$47	\$78	\$69	\$100
	+ Spouse/DP	\$91	\$152	\$134	\$195
	+ Child(ren)	\$83	\$138	\$121	\$176
	+ Family	\$140	\$233	\$205	\$298
	+ Over age Child	\$238	\$238	\$238	\$238
<b>BlueCare</b> HMO 59 Plan <ul style="list-style-type: none"> <li>Deductible of \$500/\$1,000 applies to hospitalization and select services; copays only for many other services.</li> </ul>	Employee	\$77	\$116	\$116	\$155
	+ Spouse/DP	\$150	\$225	\$225	\$300
	+ Child(ren)	\$136	\$204	\$204	\$272
	+ Family	\$230	\$345	\$344	\$459
	+ Over age Child	\$293	\$293	\$293	\$293

**Note:** in addition to the rates above, a \$25 per-pay-period surcharge will apply to cover spouses or domestic partners who have access to other group health insurance that offers minimum essential coverage – e.g., through the spouse's or domestic partner's job.

*This is a brief description of the plans offered through the employee benefit program. The benefits described here are subject to the provisions of the plan documents, corporate policies and certificates of coverage. This summary is for information only and should not be construed as an offer of employment.*

### Eligibility

First of month following hire date.

Eligible dependents:

- Spouse or qualified domestic partner (opposite or same-sex)
- Child(ren)\* to age 26 (see the “+ Children” rate)
- Child(ren)\* age 26 - 30 (see the “+ Over age Child” rate)
- Disabled child(ren)\* who meet plan criteria

All health plans meet the Affordable Health Care Act's requirements for at least the minimum level of benefits at the required employer cost.

*\*Includes spouse or domestic partner children.*

## Health Savings Accounts (HSAs)

An HSA is a great way to save toward future medical expenses. You own the account and can pay for eligible medical expenses with tax-free dollars. When paired with an HDHP, they give you the benefit of lower premiums and a way to have more control over your health care spending.

The company will make annual contributions to your HSA in addition to your earned well-being dollars. These contributions are not subject to federal income, social security or Medicare taxes.

### Company contributions:

- BlueOptions 5192 (single): up to \$1,750\*
- BlueOptions 5193 (family): up to \$3,500\*
- BlueOptions 5180 (single): up to \$1,000\*
- BlueOptions 5181 (family): up to \$2,000\*

### Maximum 2020 contributions:

- Single — up to \$3,550 (including company + employee contributions)
- Family — up to \$7,100 (including company + employee contributions)
- Age 55+ — Can contribute an additional \$1,000

### Biweekly Cost

No cost to employee, other than personal contributions to the HSA account made over 27 pay periods.

### Eligibility

Full- and part-time: First of month following hire date. Company pro-rates contributions based on effective date of benefits. Well-being dollars earned in 2020 apply to 2021 HSA accounts. Employees enrolled in Medicare are not eligible to receive any company HSA contributions.

*\*Family coverage for purposes of HSA contributions includes all coverage levels except "employee only" ("single").*

## BlueOptions 5192-93 (HSA-compatible plan)

Company contribution**		
Start Date	5192 Single	5193 Family*
January 1	\$1,750	\$3,500
February 1	\$1,604	\$3,208
March 1	\$1,458	\$2,917
April 1	\$1,313	\$2,625
May 1	\$1,167	\$2,333
June 1	\$1,021	\$2,042
July 1	\$875	\$1,750
August 1	\$729	\$1,458
September 1	\$583	\$1,167
October 1	\$438	\$875
November 1	\$292	\$583
December 1	\$146	\$292

*\*\*Includes company contribution and potential well-being dollars, rounded to nearest dollar.*

## BlueOptions 5180-81 (HSA-compatible plan)

Company contribution**		
Start Date	5180 Single	5181 Family*
January 1	\$1,000	\$2,000
February 1	\$925	\$1,833
March 1	\$850	\$1,667
April 1	\$750	\$1,500
May 1	\$675	\$1,333
June 1	\$600	\$1,167
July 1	\$500	\$1,000
August 1	\$425	\$833
September 1	\$350	\$667
October 1	\$250	\$500
November 1	\$175	\$333
December 1	\$100	\$167

*\*\*Includes company contribution and potential well-being dollars, rounded to nearest dollar.*



## Health Care Flexible Spending Accounts (FSAs)

An FSA is an employer owned benefits program that enables you to save pre-tax dollars to pay for qualified medical expenses, regardless of whether or not you elect to participate in your employer's health insurance plan. With an FSA, you have full access to your employer's contributions as well as your own annual contribution pledge with the first paycheck of the year. Your contribution will be deducted from your paycheck over the 27 pay periods in 2020.

Up to \$500 can now roll over into the next benefit year. However, the remaining balance – both employer and employee contributions – are forfeited if expenses are not incurred during the plan year (“use it or lose it”).

You can be enrolled in any employee health plan to set up an account.

**Company contributions** (if program requirements are met):

- PPO 5906 – \$1,750/\$2,700 (single/family)
- HMO 59 – \$1,000 well-being only

**Maximum 2020 contributions:**

The maximum amount the employee can contribute in 2020 is \$2,700, not including the company contribution.

### Biweekly Cost

Must enroll in the plan and contribute at least \$1 to the account to participate. Employee can also contribute personal dollars to the account.

### Eligibility

First of month following hire date. Company pro-rates contributions based on effective date of benefits. Well-being dollars earned in 2020 apply to 2021 FSA accounts.

## Dependent Care Flexible Spending Account

These accounts provide additional pretax savings and can be used for qualified dependent care expenses, such as day care, babysitter costs, and before- and after-school programs.

Company contributions: If you are not already receiving a contribution toward the HSA or Health Care FSA, you can receive the following match:

- **Non-exempt:** \$1 for \$1 up to \$500
- **Exempt:** \$0.50 for \$1 up to \$500

## FSA Compatible Plans

Start Date	PPO 5906 (single/family)		HMO 59 (single/family)	
	Company Contribution*		Well-being Dollars Only	Well-being Dollars Only
January 1	\$1,750	\$2,700	\$1,000	\$1,000
February 1	\$1,604	\$2,475	\$925	\$925
March 1	\$1,458	\$2,250	\$850	\$850
April 1	\$1,313	\$2,025	\$750	\$750
May 1	\$1,167	\$1,800	\$675	\$675
June 1	\$1,021	\$1,575	\$600	\$600
July 1	\$875	\$1,350	\$500	\$500
August 1	\$729	\$1,125	\$425	\$425
September 1	\$583	\$900	\$350	\$350
October 1	\$438	\$675	\$250	\$250
November 1	\$292	\$450	\$175	\$175
December 1	\$146	\$225	\$100	\$100

\*Includes company contribution and potential well-being dollars, rounded to nearest dollar.

### Biweekly Cost

You must contribute a minimum of \$1 in the account to participate. You can only be reimbursed for funds actually on deposit in your Dependent Care FSA.

### Eligibility

Full- and part-time employees are eligible the first of month following hire date.

## Employee Well-Being Incentive

With our Well-being Incentive Program, you can earn up to \$1,000 deposited in an HSA or health care FSA (based on health plan). Well-being dollars are earned in the current year for the succeeding year's HSA or health care FSA.

2. Earn points through designated well-being improvements and activities.
3. Enroll in the HSA or FSA each year to have company dollars deposited to their account.

### Cost

This benefit is fully paid by the company with no cost to employees. Three requirements must be met to earn the full incentive:

1. Complete the annual health assessment and biometric screening within the designated timeframe.

### Eligibility

Full- and part-time employees are eligible to participate in the program.

## Dental Plans

Taking good care of yourself includes having healthy teeth and gums. Our BlueDental Choice plans provide the benefits you need to make it easier to stay healthy.

Employee Health Plans	Level (DP = domestic partner)	Full-time (30+ hrs/wk)	Part-time (20-29 hrs/week)	Eligibility
<b>BlueDental Choice Signature PPO</b> <ul style="list-style-type: none"> <li>Offers the highest coverage for preventive, major and orthodontic care</li> <li>Deductible: \$50 per person up to \$150 max per family (for all covered)</li> <li>Annual maximum benefit per person: \$2,500</li> </ul>	Employee	\$7.92	\$13.85	<b>Eligibility</b> First of month following hire date.  Eligible dependents: <ul style="list-style-type: none"> <li>Spouse or qualified domestic partner (opposite or same-sex)</li> <li>Child(ren)* to age 26 (see the "+ Children" rate)</li> <li>Child(ren)* age 26 - 30 (see the "+ Over age Child" rate)</li> <li>Disabled child(ren)* who meet plan criteria</li> </ul> Dependents must be enrolled in the same dental and vision plan(s) that you are enrolled in to be covered.  <i>*Includes spouse/domestic partner children.</i>
	+ Spouse/DP	\$15.91	\$27.84	
	+ Child(ren)	\$17.36	\$30.38	
	+ Family	\$25.43	\$44.51	
	+ Over age Child	\$18.88	\$18.89	
<b>BlueDental Choice Value PPO</b> <ul style="list-style-type: none"> <li>Offers medium coverage for preventive, major and orthodontic care</li> <li>Deductible: \$75 per person up to \$225 max per family (for all covered)</li> <li>Annual maximum benefit per person: \$1,500</li> </ul>	Employee	\$5.25	\$9.20	
	+ Spouse/DP	\$10.56	\$18.47	
	+ Child(ren)	\$11.53	\$20.18	
	+ Family	\$16.88	\$29.55	
	+ Over age Child	\$12.55	\$12.55	
<b>BlueDental Choice Basic PPO</b> <ul style="list-style-type: none"> <li>Covers preventive services only at the lowest per-pay-period cost</li> <li>Deductible: \$0 per person</li> <li>Annual maximum benefit per person: \$1,000</li> </ul>	Employee	\$3.02	\$5.29	
	+ Spouse/DP	\$6.07	\$10.62	
	+ Child(ren)	\$6.62	\$11.58	
	+ Family	\$9.70	\$16.98	
	+ Over age Child	\$7.19	\$7.19	

## Vision Plans

Our vision plans can keep your eyesight sharp with annual eye exams, prescription eyeglasses and contact lenses.

Employee Health Plans	Level (DP = domestic partner)	Full-time (30+ hrs/wk)	Part-time (20-29 hrs/week)
<b>BlueVision</b> Plan 2 • Offers comprehensive eye care benefits at the lowest per-pay-period cost.	Employee		\$3.11
	+ Spouse/DP		\$5.78
	+ Child(ren)		\$6.22
	+ Family		\$9.33
	+ Over age Child		\$3.11
<b>BlueVision</b> Plan 4 • Offers comprehensive eye care benefits at a mid-level per-pay-period cost.	Employee		\$4.00
	+ Spouse/DP		\$6.67
	+ Child(ren)		\$7.11
	+ Family		\$11.11
	+ Over age Child		\$3.11
<b>BlueVision</b> Plan 6 • Offers comprehensive eye care benefits at the highest per-pay-period cost.	Employee		\$5.33
	+ Spouse/DP		\$9.33
	+ Child(ren)		\$9.78
	+ Family		\$15.56
	+ Over age Child		\$4.45

### Eligibility

First of month following hire date.

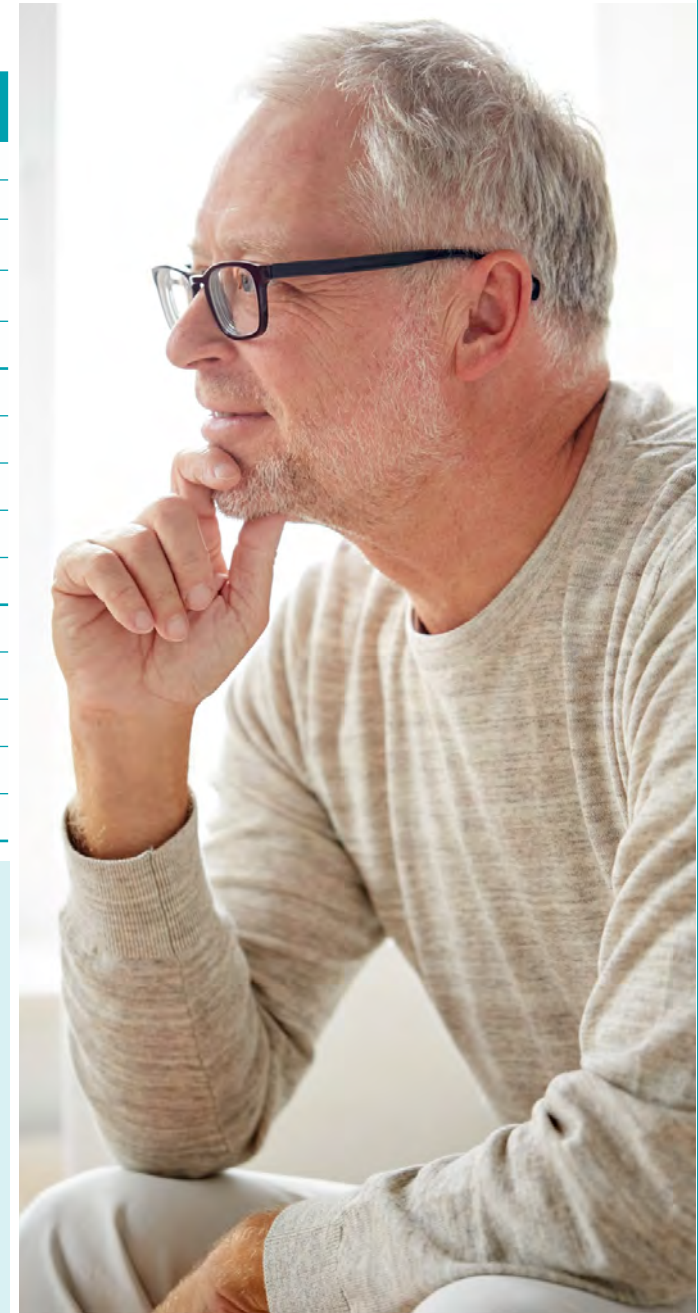
Eligible dependents:

- Spouse or qualified domestic partner (opposite or same-sex)
- Child(ren)\* to age 26 (see the “+ Children” rate)
- Child(ren)\* age 26 - 30 (see the “+ Over age Child” rate)
- Disabled child(ren)\* who meet plan criteria

Dependents must be enrolled in the same dental and vision plan(s) that you are enrolled in to be covered.

Vision insurance is employee-paid; only one set of rates applies, regardless of full- or part-time status.

*\*Includes spouse or domestic partner children*



## Life Insurance Benefits

The company pays for basic life insurance and accidental death and dismemberment income protection. Coverage amounts are based on your employee status, and the benefit is paid to your beneficiary in the event of your death:

- Full-time benefit (30+ hrs/week): Amount of the employee's base salary plus annual incentive or commissions (up to \$1.5 million)
- Part-time benefit (20-29 hrs/week): Flat amount of \$25,000.

### Biweekly Cost

No cost to employee; company paid.

### Eligibility

Full- and part-time employees are eligible the first of month following the hire date.

## Supplemental Life Insurance

Additional voluntary protection is available. Premiums are based on your age and coverage amounts, and smoker and nonsmoker rates apply. The benefit is paid to your beneficiary in the event of your death:

- Full-time employees can purchase coverage up to six times their earnings (for a combined maximum of \$3 million including Basic Life)
- Part-time employees can purchase additional increments of \$25,000 (for a combined maximum of \$100,000 including Basic Life)

### Biweekly Cost

Rates are based on your age; a non-smoker's discount of 20% applies. Premiums are deducted in your biweekly pay.

### Eligibility

Full- and part-time employees are eligible the first of month following a 90-day waiting period. Other restrictions may apply.

## Dependent Life Insurance

This optional insurance covers eligible dependents. You pay the premiums based on the coverage amounts and the benefit is paid to you in the event of the death of your eligible covered dependent(s).

- Spouse Life: \$25,000 - \$250,000
- Child Life: \$5,000 - \$25,000

### Biweekly Cost

Rates for your spouse are based on coverage level, age of your spouse and smoker status.

### Eligibility

Full- and part-time are eligible the first of month following a 90-day waiting period. Other restrictions may apply.

## Disability Benefits

**Short-term Disability:** This insurance provides salary continuation of 70% of pay, as defined by program guidelines, and accrued PTO may be used to supplement the 70% benefit to 100% for up to 12 weeks of STD leave.

### Biweekly Cost

There is no cost to employees; this is a company paid benefit.

### Eligibility

Full- and part-time employees are eligible after three months of active employment.

**Long-term Disability:** This insurance provides income protection of 60% of your annual base salary.

### Biweekly Cost

Employee can choose company paid or employee paid benefit.

### Eligibility

Full- and part-time employees are eligible after 12 months of service. Part-time employees must have a minimum work schedule of 25+ hrs/wk to qualify.



## Paid Parental Leave

Six continuous weeks of paid time off at 100% pay.

### Biweekly cost

There is no cost to employee; this is a company paid benefit.

### Eligibility

Employees who have completed 12 months of active employment with the company prior to the qualifying event are eligible. Benefit must be taken within six months of the birth or adoption of a child. Birth mothers are eligible after release from short-term disability.

## 401k Retirement Savings Plan

Investing in a 401k retirement plan is a great way to save for the future. You not only get the benefit of making tax-free contributions, but you also can get employer matching contributions—it's like getting free money!

There are three levels of contributions:

1. Employee contributions (up to \$19,500 in 2020 plus an over-50 catch-up of \$6,500)
2. Matching company contributions (max of 4% on employee's 5% contribution)
3. Annual non elective employer contribution based on years of service (prior "Blue" service may count):
  - Zero – five years (2.00%)
  - Six – 10 years (2.75%)
  - 11 – 15 years (3.50%)
  - 16 – 20 years (4.25%)
  - 21+ years (5.00%)

### Biweekly Cost

Employees can choose to have individual contributions made either on a pre-tax or ROTH basis.

### Eligibility

Day one of service for employee, matching and non elective employer contribution. The non elective employer contribution does have a two year vesting period.



## Paid Time Off

Use time away for vacation, sickness, family illness or other personal reasons.

First year accrual for newly hired employees:

- **Exempt:** six days PTO available at hire with accrual change to 16 days for a total of 22 days in first year
- **Non-Exempt:** six days PTO available after 90 days/440 hours with accrual change to 12 days for a total of 18 days in first year.

Two PTO Cash-Out periods are offered (Spring and Fall).

### Biweekly Cost

There is no cost to employees. Time accrued is based on years of service and is pro-rated based on hours worked. The following PTO schedule is based on an employee working 80 hours biweekly:

Non-Exempt Plan			Exempt Plan		
Years of Service	Days	Weeks	Years of Service	Days	Weeks
0 – 2	18	3.6	0 – 4	22	4.4
3 – 4	20	4.0	5 – 9	25	5.0
5 – 9	22	4.4	10 – 14	27	5.4
10 – 14	25	5.0	15 – 19	29	5.8
15 – 19	27	5.4	20+	32	6.4
20 – 24	29	5.8			
25+	32	6.4			

*\*New hires receive six days front-loaded to their accounts; these days count toward the annual accrual.*

## Paid Volunteer Day

Give back to the community through service to your charity of choice and be paid for your work!

Volunteer Time Off (VTO) Benefit is 8 hours – can be taken in one-hour increments.

**Biweekly Cost:** No cost to employee.

**Eligibility:** Day one of hire.

## Company Holidays (nine designated and two floating)

Designated holidays include the following - some business areas may observe alternate dates:

Designated holidays include:

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving holiday (two days)
- Christmas holiday (two days)
- Floating holidays (two days) may be taken anytime during the calendar year with manager approval.

**Biweekly Cost:** No cost to employee; company paid.

**Eligibility:** Day two of service; some restrictions may apply.

## Bereavement Days

Up to three days of paid time away for the loss of an immediate family member as defined by the policy.

**Biweekly Cost:** No cost to employee.

**Eligibility:** First of month following hire date.

## Caregiver Leave

Up to two weeks of paid leave to support employees when they need to be away to care for an immediate family member who is suffering from a serious health condition.

## Leaves of Absence:

Various leave plans to provide additional support:

- Family Medical Leave of Absence (up to 12 weeks of time for family members, as defined by policy)
- General Unpaid Leave of Absence
- Seasonal Leave (for certain jobs)
- Military Leave
- Jury Duty

**Biweekly Cost:** No cost to employee; company-paid programs.

**Eligibility:** Varies by program.

## GEOBlue Travel Insurance

Provides coverage to quality health care while you're traveling. Available on a per-trip or multiple-trip basis.

**Biweekly Cost:** Employee-paid program based on coverage level selected.

**Eligibility:** First of month following hire date.

## USAbLe Voluntary Plans:

Three plans are available to offset financial losses due to certain health issues or accidents:

- AccidentElite
- CriticalCare Elite
- Hospital Confinement Plan

**Biweekly Cost:** Employee-paid program based on coverage level selected.

**Eligibility:** First of month following hire date.

## Legal Insurance

Legal assistance for common issues such as real estate transactions, tax issues, traffic violations and wills/estate planning.

**Biweekly Cost:** Employee-paid program based on coverage level selected.

**Eligibility:** First of month following hire date.



## Pet Insurance

Insurance offered through PetPlan, the top pet insurance provider in America. Individual policies with choice of coinsurance and deductible options.

**Biweekly Cost:** Employee-paid program based on coverage level selected.

**Eligibility:** First of month following hire date.

## Adoption Programs

Provides expense reimbursement for adoptions that fall within plan guidelines:

**Adoption Expenses** – reimburses up to \$5,000 for eligible adoption expenses per child; \$6,000 if child has special needs.

**Biweekly Cost:** No cost to employee.

**Eligibility:** After three months of active employment.

## Work-Life Balance Programs

Includes various programs to help employees manage their professional and personal lives:

- Health & Wellness – includes on-site facilities (Jacksonville, Tampa, Miami and Orlando- provided by landlord), intramurals (Jacksonville), health coaching resources and tools.
- Employee Assistance Program helps employees and their families resolve issues, including marital/family concerns, financial problems, substance abuse issues and more.
- LifeCare and employee discounts give you access to resources for common work-life concerns and discounts on entertainment, travel, dining, electronics, theme parks and more.

**Biweekly Cost:** Programs are offered at discounted rates or at no cost to employees.

**Eligibility:** First of month following hire date.

