

Benefit Summary for Plan Year April 1, 2021 – March 31, 2022

<p>Excellus Medical – Three options</p> <p>Simply Blue Platinum 2 Copay Plan</p> <p>Silver 19 High Deductible Health Plan with Health Savings Account (HSA)</p> <p>Bronze 4 High Deductible Health Plan with Health Savings Account (HSA)</p>	<p>\$15 Copay Physician \$25 Copay Specialist</p> <p>Deductible: \$2,500 Single or \$5,000 Family</p> <p>Deductible: \$7,000 Single or \$14,000 Family</p>	<p>Employee Cost Share - Biweekly</p> <p>Employee \$104.25 Employee + Spouse \$231.28 Employee + Child(ren) \$175.41 Family \$400.55</p> <p>Employee \$54.69 Employee + Spouse \$132.13 Employee + Child(ren) \$110.67 Family \$205.53</p> <p>Employee \$3.73 Employee + Spouse \$16.06 Employee + Child(ren) \$12.06 Family \$40.98</p>	<p>Hire date</p> <p>Silver & Bronze includes FLPPS contribution to HSA (annual amount prorated by hire date)</p> <p>Employee \$1,500 Family \$3,000</p>
<p>Excellus Dental</p>	<p>100% Preventative Services 80%/20% Basic Services 50%/50% Major Services</p>	<p>Employee Cost Share - Biweekly</p> <p>Employee \$5.04 Employee + Spouse \$10.09 Employee + Child(ren) \$10.21 Family \$16.62</p>	<p>First day of month following hire</p>
<p>VSP Vision</p>	<p>Eye Exams \$10 Copay Lenses \$25 Copay Contact Lenses/Frames \$130 Allowance</p>	<p>Employee Cost Share - Biweekly</p> <p>Employee \$0.97 Family \$2.08</p>	<p>First day of month following hire</p>
<p>401k - American Funds</p>	<p>Employer matches the employee contribution up to 5% of Employee contribution</p>	<p>Immediate vesting in match</p>	<p>Available first pay period or anytime</p>
<p>Professional Development</p>	<p>Seminars, degree programs, educational courses (and more) related to employee's essential functions that will increase employee's contribution to the organization</p>	<p>Maximum benefit of \$3,000 per year, unused funds do not roll over into next benefit year</p>	<p>Requires immediate supervisor approval</p>

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Paid Time Off (PTO)	Full Time employees accrue 6.154 hours per pay period over 26 pay periods	Maximum of 160 hours	Upon hire
Flexible Spending Account BRI (Benefits Resource, Inc.)	Medical Care FSA Dependent Care FSA		First day of month following hire
Group Life Insurance	Coverage - 2 x an individual's base salary	Employee coverage at no cost	First day of month following hire
Voluntary Life Insurance	Optional – additional coverage for employee, spouse and children	Cost to Employee to be calculated	First day of month following hire
Short-Term Disability	STD payments begin after 7 days. STD pays 60% of salary up to max of \$1,250 per week up to 26 weeks	Employee coverage at no cost	First day of month following hire
Voluntary Long-Term Disability	Optional - Benefit begins after unable to work for 180 days	Cost to Employee to be calculated	First day of month following hire
Employee Assistance Program	24-hour telephonic assistance, up to 8 in-person assessments per issue/year	Employee and family coverage at no cost	Hire date