

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

<p><b>Excellus Medical – Three options</b></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>First day of month following hire</p> <p>Silver &amp; Bronze includes FLPPS contribution to HSA (annual amount prorated based on hire date)</p> <p>Employee \$1,500 Family \$3,000</p>
<p><b>Excellus Dental</b></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><b>VSP Vision</b></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><b>401k - American Funds</b></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><b>Professional Development</b></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, annual amount prorated by hire date, unused funds do not roll over into next benefit year</p>	<p>First day of month following hire; (annual amount prorated based on hire date)</p>

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