Optimizely 2022 Open Enrollment

Benefit Plan Year: January 1, 2022 – December 31, 2022

08-NOV-2022

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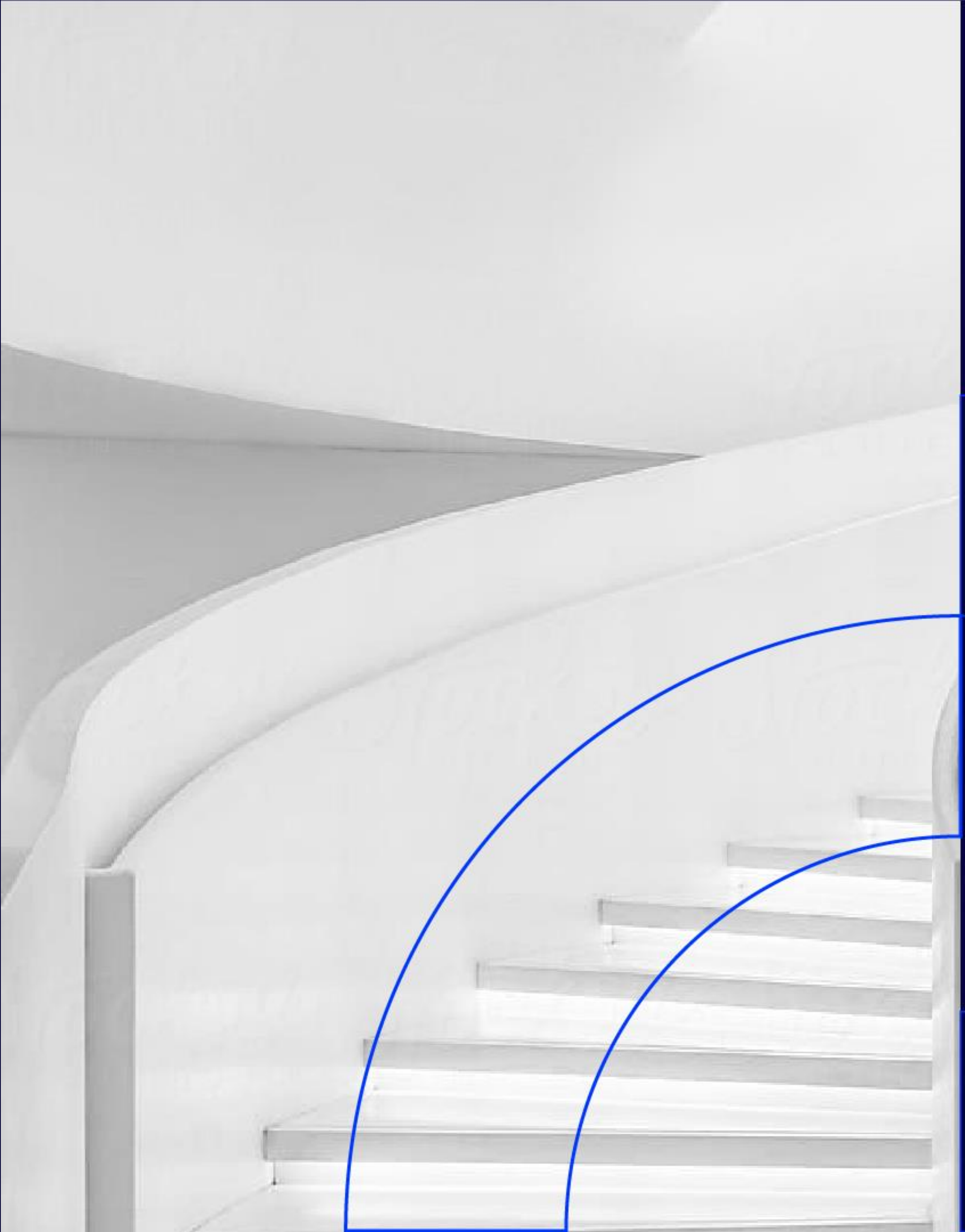


Agenda – What will we cover with you today?

- Welcome, Introduction, and Background
- Benefits Presentation
- Completing Your Enrollment in isolved

Benefit Strategy 2022

- Streamline Benefits and Carriers
- Evaluate All Plans – RFP - Broker
- Benchmarking
- Carriers Negotiations
- Employee Advocacy

- We Are One- Harmonization
- Enhanced and sustainable Programs capabilities through Consolidation
- Financial Leverage
- Less administrative complexity
- Single Point Advocacy: OneDigital
- Enhanced Employee Services

2022 Insite Benefit Highlights

- ✓ **HSA increases** – Employer HSA contribution from $500 to $1000
- ✓ **Dental** – Increased the Orthodontia benefit from $1,000 maximum to $1,500 maximum
- ✓ **Vision** – Enhanced frequency for new frames from every 24 to every 12 months & enhanced frame and contact allowance from $130 to $150
- ✓ **Plan Contribution Harmonization**
- ✓ **Transition Adjustment**

Optimizely

Benefits Presentation for Insite, Inc.

Presented by OneDigital

Brenda Demonte

Eligibility Information

Employee Eligibility

Your company’s employee benefits program is available to all full-time and part-time employees working consistently 30 hours or more per week.

- Full-time employees are eligible for benefits on their first day of hire.
- Part-time employees are eligible for benefits once the 12-month measurement period has been verified, in accordance with ACA.

Dependent Eligibility

Dependent Age Limitations

- Medical: Covered up until age 26
- Dental: Covered up until age 26
- Vision: Covered up until age 26
- Child Voluntary Life/AD&D: Covered up until age 26
- Accident: Covered up until age 26
- Critical Illness: Covered up until age 26

Qualifying Life Events

If you experience a qualifying life event (QLE), you can make changes to your benefits.

QLEs include:
✓Marriage, divorce, legal separation or annulment
✓Birth or adoption of a child
✓A qualified medical child support order
✓Death of a spouse or child
✓Loss of coverage from another health plan

Qualifying life event changes must be made within 30 days from the date of qualifying life event.

Plan Information

Benefit Plan Year: January 1st, 2022 – December 31st, 2022

Enrollment Period

- isolved will be open for you to elect your benefits from **November 8th – November 17th** for an effective date of January 1st, 2022.
- isolved will shut down at 11:59pm (EST) – no exceptions.

Online Enrollment

- **Employee Self-Service (ESS)** – isolved HCM system.
- ACTIVE Enrollment – Optimizely and ALL legacy Insite employees must actively establish their isolved ESS account and walk through the full Open Enrollment workflow within the Benefits Enrollment portion of the system.
- Please note that you MUST re-elect HSA & FSA benefits in order to be enrolled for the 2022 plan year

ID Cards:

- Please note that the Plan ID Cards you receive for the January 1st – December 31st, 2022 plan year will say Episerver. Inc, our plan name.

Benefits Guide access:

- isolved during enrollment
- US Benefit Center SharePoint page

Healthcare Benefits

Medical, Dental, Vision, FSA, Life, Disability, & Supplemental Benefits

Medical Plan – PPO Options

Carrier: Anthem

Anthem PPO 3000

Anthem PPO 1500

Anthem PPO 750

Plan Highlights:

- Different deductibles, identical benefits
- Access to Anthem National PPO network
- Out-of-Network Coverage
  - out-of-network emergency service will be covered with the same copay as in-network emergency service
  - you could still be balance billed for charges that exceed the maximum allowed amount

Medical Plan – HDHP Option

Carrier: Anthem

Anthem HDHP (HSA Qualified)

Plan Highlights:

- All services and Rx, except for preventive, are subject to plan’s high deductible
- $4,000 single / $8,000 family in-network deductible
- Tax-advantaged Health Savings Account (HSA) component
- Access to Anthem National PPO network
- Out-of-Network Coverage
  - out-of-network emergency service is subject to the deductible then will be covered with the same coinsurance as an in-network emergency service
  - you could still be balance billed for charges that exceed the maximum allowed amount

Medical Overview

	Anthem PPO 3000	Anthem PPO 1500	Anthem PPO 750	Anthem HDHP (HSA-qualified)
IN-NETWORK BENEFITS				
Network Names	PPO	PPO	PPO	PPO
Calendar Year Deductible (Single/Family)	$3,000/$6,000 Embedded	$1,500/$3,000 Embedded	$750/$1,500 Embedded	$4,000/$8,000 Embedded
Calendar Year Max Out-Of-Pocket (Single/Family)	$6,350/$12,700 Embedded	$6,350/$12,700 Embedded	$6,350/$12,700 Embedded	$6,350/$12,700 Embedded
Primary Care /Specialist Office Visit	$20 Copay, $35 Copay	$20 Copay, $35 Copay	$20 Copay, $35 Copay	20%*, 20%*
Urgent Care	$75 Copay	$75 Copay	$75 Copay	20%*
Emergency Room	Professional: 20%* Facility: $250 Copay* 20%	Professional: 20%* Facility: $250 Copay* 20%	Professional: 20%* Facility: $250 Copay* 20%	20%*
Lab/X-Ray	0%	0%	0%	20%*
Inpatient Care (Includes Maternity)	20%*	20%*	20%*	20%*
Outpatient Surgery	20%*	20%*	20%*	20%*
RX Deductible	None	None	None	Same as Medical Deductible
RX: Generic Brand Non-Formulary Specialty	$15 Copay $35 Copay $50 Copay N/A	$15 Copay $35 Copay $50 Copay N/A	$15 Copay $35 Copay $50 Copay N/A	20%* 20%* 20%* 20%*

Deductible Applies

Employer/Employee Contributions – Medical Plans

	Employer Pays Per Pay Period (24)	**Employee Pays Per Pay Period (24)**	Employer Pays Per Pay Period (52)	**Employee Pays Per Pay Period (52)**
PPO 3000 - Anthem				
Employee	$262.49	**$74.04**	$121.15	**$34.17**
Employee + Spouse	$498.73	**$140.67**	$230.18	**$64.92**
Employee + Child(ren)	$524.98	**$148.07**	$242.30	**$68.34**
Employee + Family	$734.97	**$207.30**	$339.22	**$95.68**
PPO 1500 - *Anthem*				
Employee	$249.32	**$106.85**	$115.07	**$49.32**
Employee + Spouse	$473.71	**$203.02**	$218.64	**$93.70**
Employee + Child(ren)	$498.65	**$213.71**	$230.14	**$98.63**
Employee + Family	$698.10	**$299.19**	$322.20	**$138.09**
PPO 750 - *Anthem*				
Employee	$257.31	**$126.74**	$118.76	**$58.49**
Employee + Spouse	$488.89	**$240.80**	$225.64	**$111.14**
Employee + Child(ren)	$514.63	**$253.47**	$237.52	**$116.99**
Employee + Family	$720.48	**$354.86**	$332.53	**$163.78**
HDHP (HSA Qualified) - *Anthem*				
Employee	$214.22	**$37.80**	$98.87	**$17.45**
Employee + Spouse	$407.01	**$71.83**	$187.85	**$33.15**
Employee + Child(ren)	$428.43	**$75.61**	$197.74	**$34.90**
Employee + Family	$599.81	**$105.85**	$276.83	**$48.85**

Is the HDHP plan right for you?

The HSA Medical plan is a High Deductible Health Plan (HDHP). These plans were created with the intent of encouraging health care consumers to be more conscientious about their medical expenses.

The Trade off:

- Lower payroll deductions than a traditional PPO
- Higher out of pocket expenses when you seek care due to all services (except preventive) being subject to the High Deductible

Health Savings Account (HSA):

- Because you are bound to have more out of pocket expenses when you seek care, when you enroll on the HDHP plan, you are allowed to open a Health Savings Account (HSA) to set aside pre-tax dollars to help pay for these out of pocket expenses (will be covered further in later slides)

The HSA plan might be right for you if:

- You are rarely need to see a doctor and are in good standing health
- You don’t have an extensive medical history or take many medications
- You are knowledgeable on how to control costs and are willing to take extra steps to make sure you’re getting the best price for quality care

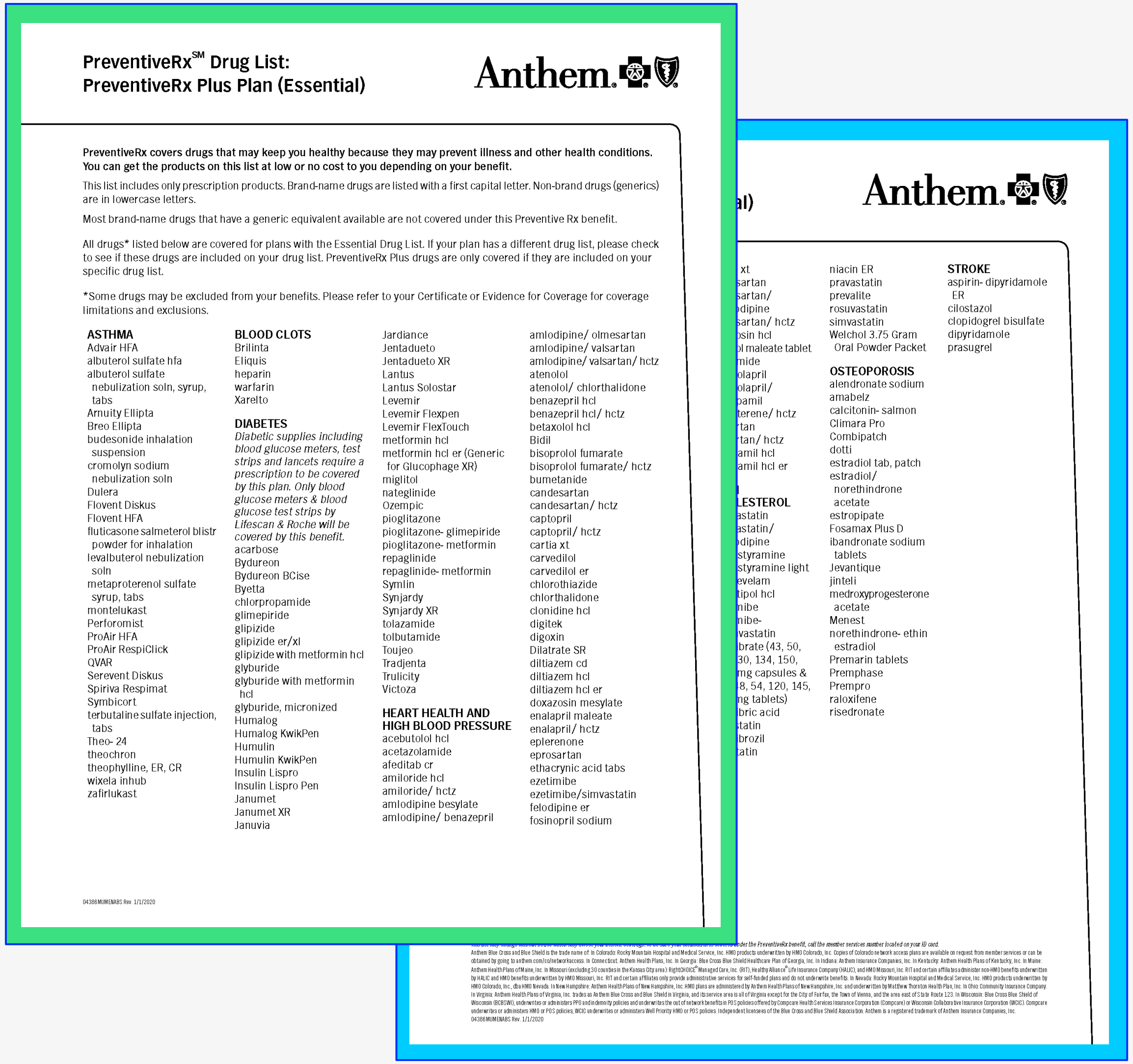
The HSA plan might not be right for you if:

- You have any chronic conditions where you see a doctor regularly
- You take regular prescription medications that may be expensive
- You don’t want to be surprised when paying for healthcare services and would rather know you are going to pay either a set copayment or coinsurance amount

HDHP Plan PreventiveRx Benefit

- Drugs on the PreventiveRx Drug List are NOT subject to the plan deductible.
- You bypass the deductible and go straight to paying 20% of the medication.
- Great savings on medication costs on the HDHP plan!

PreventiveRx Drug Listing Document is on isolved and US Benefit SharePoint site



PreventiveRx℠ Drug List:
PreventiveRx Plus Plan (Essential)

Anthem.

PreventiveRx covers drugs that may keep you healthy because they may prevent illness and other health conditions. You can get the products on this list at low or no cost to you depending on your benefit.

This list includes only prescription products. Brand-name drugs are listed with a first capital letter. Non-brand drugs (generics) are in lowercase letters.

Most brand-name drugs that have a generic equivalent available are not covered under this Preventive Rx benefit.

All drugs* listed below are covered for plans with the Essential Drug List. If your plan has a different drug list, please check to see if these drugs are included on your drug list. PreventiveRx Plus drugs are only covered if they are included on your specific drug list.

*Some drugs may be excluded from your benefits. Please refer to your Certificate or Evidence for Coverage for coverage limitations and exclusions.

ASTHMA
Advair HFA
albuterol sulfate hfa
albuterol sulfate nebulization soln, syrup, tabs
Arnuity Ellipta
Breo Ellipta
budesonide inhalation suspension
cromolyn sodium nebulization soln
Dulera
Flovent Diskus
Flovent HFA
fluticasone salmeterol blistr powder for inhalation
levalbuterol nebulization soln
metaproterenol sulfate syrup, tabs
montelukast
Perforomist
ProAir HFA
ProAir RespiClick
QVAR
Serevent Diskus
Spiriva Respimat
Symbicort
terbutaline sulfate injection, tabs
Theo- 24
theochron
theophylline, ER, CR
wixela inhub
zafirlukast

BLOOD CLOTS
Brilinta
Eliquis
heparin
warfarin
Xarelto

DIABETES
Diabetic supplies including blood glucose meters, test strips and lancets require a prescription to be covered by this plan. Only blood glucose meters & blood glucose test strips by Lifescan & Roche will be covered by this benefit.
acarbose
Bydureon
Bydureon BCise
Byetta
chlorpropamide
glimepiride
glipizide
glipizide er/xl
glipizide with metformin hcl
glyburide
glyburide with metformin hcl
glyburide, micronized
Humalog
Humalog KwikPen
Humulin
Humulin KwikPen
Insulin Lispro
Insulin Lispro Pen
Janumet
Janumet XR
Januvia
Jardiance
Jentadueto
Jentadueto XR
Lantus
Lantus Solostar
Levemir
Levemir Flexpen
Levemir FlexTouch
metformin hcl
metformin hcl er (Generic for Glucophage XR)
miglitol
nateglinide
Ozempic
pioglitazone
pioglitazone- glimepiride
pioglitazone- metformin
repaglinide
repaglinide- metformin
Symlin
Synjardy
Synjardy XR
tolazamide
tolbutamide
Toujeo
Tradjenta
Trulicity
Victoza

HEART HEALTH AND HIGH BLOOD PRESSURE
acebutolol hcl
acetazolamide
afeditab cr
amiloride hcl
amiloride/ hctz
amlodipine besylate
amlodipine/ benazepril
amlodipine/ olmesartan
amlodipine/ valsartan
amlodipine/ valsartan/ hctz
atenolol
atenolol/ chlorthalidone
benazepril hcl
benazepril hcl/ hctz
betaxolol hcl
Bidil
bisoprolol fumarate
bisoprolol fumarate/ hctz
bumetanide
candesartan
candesartan/ hctz
captopril
captopril/ hctz
cartia xt
carvedilol
carvedilol er
chlorothiazide
chlorthalidone
clonidine hcl
digitek
digoxin
Dilatrate SR
diltiazem cd
diltiazem hcl
diltiazem hcl er
doxazosin mesylate
enalapril maleate
enalapril/ hctz
eplerenone
eprosartan
ethacrynic acid tabs
ezetimibe
ezetimibe/simvastatin
felodipine er
fosinopril sodium

04386MUMENABS Rev. 1/1/2020

niacin ER
pravastatin
prevalite
rosuvastatin
simvastatin
Welchol 3.75 Gram Oral Powder Packet

OSTEOPOROSIS
alendronate sodium
amabelz
calcitonin- salmon
Climara Pro
Combipatch
dotti
estradiol tab, patch
estradiol/ norethindrone acetate
estropipate
Fosamax Plus D
ibandronate sodium tablets
Jevantique
jinteli
medroxyprogesterone acetate
Menest
norethindrone- ethin estradiol
Premarin tablets
Premphase
Prempro
raloxifene
risedronate

STROKE
aspirin- dipyridamole ER
cilostazol
clopidogrel bisulfate
dipyridamole
prasugrel

Health Savings Account (HSA)

Eligibility

- You are enrolled on the HDHP plan
- You are NOT covered by a Medical Flexible Spend Account (FSA) or Health Reimbursement Account (HRA), or other non-HSA medical insurance.
- You are NOT eligible to be claimed as a dependent on someone else’s tax return.
- You are NOT enrolled on TRICARE, Medicare, or other health coverage.

Note: Veterans have modified requirements, please inquire if you are also eligible for VA benefits.

Benefits of an HSA

- The HDHP plan is a High Deductible Health Plan and a Health Savings Account (HSA) can be set up to help meet those deductible expenses.
- HSA Pre-tax "Tri fecta": money goes in, grows and comes out tax-free.
- Invest for the future and save for future health care expenses with tax free dollars.

Using your HSA

- During enrollment, you must complete a form to rollover your current HSA elections. Your company also contributes $1,000 into your HSA!
- You are issued a debit card for easy access to money in your HSA when visiting a physician, pharmacy, etc.
- Your HSA will be administered through Benefit Strategies
- Following the transition to Benefit Strategies, you will receive your debit card in the mail with instructions on how to set up your HSA and start using your funds.

HSA Guidelines

IRS HSA Maximum Annual Contribution Rules:

- Single coverage max annual contribution: $3,650 in 2022
- Family coverage max annual contribution: $7,300 in 2022
- Age 55+ $1,000 Additional Contribution allowed

The company contributes $1,000 annually to your HSA!

That means the maximum employees can contribute annually is $2,650 single / $6,300 family per year.

With LiveHealth Online, you can receive medical care virtually for things like:

- Cold and flu symptoms, such as a cough, fever and headaches
- Allergies
- Sinus infections and more

LiveHealth Psychology treats issues like:

- Stress, Anxiety and Depression
- Family or relationship issues
- Grief
- Panic attacks
- Stress from coping with a sickness

What's the cost?

- LiveHealth Online:
  - $5 for PPO members
  - $59 for HDHP members until deductible is met, then $11.80 thereafter
- LiveHealth Psychology:
  - $5 for PPO members
  - Varies depending on HDHP plan benefits and reason for visit. Price of visit is shown before your appointment.

How to access LiveHealth Online:

- LiveHealth Online:
  - Go to www.livehealthonline.com or download the mobile app and create an account
- LiveHealth Psychology:
  - Go to www.livehealthonline.com and select LiveHealth Online Psychology upon logging in
  - Or call 1-844-784-8409

Dental Benefits

Guardian

- Two PPO Options

Plan Highlights – Dental PPO options

Carrier: Guardian

PPO Value Plan

Plan Highlights:

- Access to Guardian Dental PPO Network
- Low deductibles at $25 single / $75 family deductible
- Annual max from $1,500 to $2,000
- Three dental cleanings per year
- Co-insurance for Services
- Out-of-network coverage (fee schedule)
- Choose this plan if your routine dentist is in-network

Plan Highlights – Dental PPO options

Carrier: Guardian

PPO NAP Plan

Plan Highlights:

- Access to Guardian Dental PPO Network
- Lower deductibles at $25 single / $75 family deductible
- Increased annual max from $1,500 to $2,000
- Three dental cleanings per year
- Co-insurance for Services
- Out-of-network coverage (UCR 90th)
- Choose this plan if your routine dentist is out of network AND plan to have major dental work

Dental Overview

	Guardian Dental Value PPO	Guardian Dental NAP PPO
IN-NETWORK BENEFITS		
Network Name	PPO	PPO
Calendar Year Deductible (Single/Family)	$25/$75	$25/$75
Maximum Calendar Benefit	$2,000	$2,000
PREVENTIVE SERVICES		
Oral Exam	0%	0%
X-Rays	0%	0%
BASIC SERVICES		
Resin-Based Fillings	0%*	20%*
Root Canal	0%*	20%*
Deep Cleaning	0%*	20%*
Single Extraction	0%*	20%*
Impaction	0%*	20%*
MAJOR SERVICES		
Complete Denture	40%*	50%*
Partial Denture	40%*	50%*
Crowns	40%*	50%*
Implants	40%*	50%*
ORTHODONTICS		
Child/Adult	50% $1,500 Lifetime Max Child Only	50% $1,500 Lifetime Max Child Only

Deductible Applies

Examples of Dental Services

Class 1 - Preventive Services

- Oral Exams
- Cleanings
- Routine/Non-Routine X-Rays
- Emergency Care to Relieve Pain
- Fluoride Application
- Sealants
- Space Maintainers (limited to non-ortho treatment)

Class 3 – Major Restorative Services

- Crowns
- Dentures
- Bridges
- Inlays/Onlays
- Implants

Class 2 - Basic Services

- Fillings (Amalgam and composite on all teeth)
- Root Canal Therapy/Endodontics
- Brush Biopsy
- Major and Minor Periodontics
- Relines, Rebases and Adjustments
- Oral Surgery
- Stainless Steel/Resin Crowns
- Anesthetics
- Surgical Extraction of Impacted Teeth
- Repairs – Dentures, Bridges, Crowns and Inlays

**Please note: Benefits are subject to frequency limitations. Please check the carrier's benefit summary for more details.*

Out of Network Reimbursement Methods

Fee Schedule (Value Plan):

- Reimbursement for OON services is capped at a specific fee set by the insurance company, and member pays the difference.

UCR 90th (NAP Plan):

- Reimbursement for OON services is set based on Usual, Customary, & Reasonable value for your geographic area. UCR value is set where 90% of fees charged in that area are less than the UCR value.

Out of Network Coverage – Employee Only	PPO Value Plan	PPO NAP Plan
Insurance Type	Fee schedule	UCR 90th
Procedure	Root Canal	Root Canal
Out of Network Dentist Charge	$1000	$1000
Guardian's Maximum Reimbursement	Guardian's fee discount is on avg. 35%, therefore Guardian will pay $650 of the OON charge (PPO fee)	$1000 [9 out of 10 dentists in the geographical area charge this amount (90th percentile UCR)]
OON Coinsurance (insurance pays)	100% of PPO fee after member pays deductible ($50)	80% of UCR fee after member pays deductible ($50)
Insurance pays	$650 (100% of $650)	$800 (80% of $1000)
Member pays	**$400** [$50 deductible + ($1000-$650)]	**$250** [$50 deductible + ($1000-$800)]

Employer/Employee Contributions
Dental Plan

Both Guardian Dental PPO plans have the same payroll deductions.

	Employer Pays Per Pay Period (24)	**Employee Pays Per Pay Period (24)**	Employer Pays Per Pay Period (52)	**Employee Pays Per Pay Period (52)**
Dental PPOs - Guardian				
- Employee	$17.99	**$7.71**	$8.30	**$3.56**
- Employee + Spouse	$35.98	**$15.43**	$16.61	**$7.12**
- Employee + Child(ren)	$45.71	**$19.59**	$21.09	**$9.04**
- Employee + Family	$56.77	**$24.33**	$26.20	**$11.23**

Vision Benefits

Guardian

- VSP Choice Network plan

Plan Highlights – Vision options

Carrier: Guardian Vision Plan

Plan Highlights:

- Utilizes the VSP Choice vision network
- Out of network coverage
- Guardian's vision plan offers significant savings, a broad and diverse provider network, and freedom of choice on eyewear.
- Contracted with both private practice and retail store providers across the country so you choose the eye doctor who meets your lifestyle, eye care and eye wear needs.
- Member-only discounts

Your vision plan allows for:

- Single Vision Lenses (once every 12 months)

OR

- Contacts (Once every 12 months)

Vision Overview

	Guardian Vision Plan
IN-NETWORK BENEFITS	
Network Name	VSP
Exam Frequency	12 Months
Lenses Frequency	12 Months
Frames Frequency	12 Months
Vision Exam	$10 Copay
Single Vision Lenses	$25 Copay
Bifocal Lenses	$25 Copay
Trifocal Lenses	$25 Copay
Frames	Up to $150*
Elective Contacts	Up to $150*
Benefit Frequency Resets	According to Calendar Year

Guardian reimburses up to this amount

Employee Contributions
Vision Plan

	Employer Pays Per Pay Period (24)	**Employee Pays Per Pay Period (24)**	Employer Pays Per Pay Period (52)	**Employee Pays Per Pay Period (52)**
Vision Plan - Guardian				
- Employee	$2.41	**$1.03**	$1.11	**$0.48**
- Employee + Spouse	$4.57	**$1.96**	$2.11	**$0.90**
- Employee + Child(ren)	$4.82	**$2.07**	$2.22	**$0.95**
- Employee + Family	$7.08	**$3.03**	$3.27	**$1.40**

Flexible Spending Accounts

Benefits Strategies

- Health Care FSA
- Limited Purpose FSA
- Dependent Care FSA
- Commuter FSAs (Parking & Transit)

FSA Plan Facts

- FSA's are among the most significant tax shelters allowed by the IRS. You can save 25-35% on your out-of-pocket expenses.
- Accounts are funded through pre-tax deductions.
- Flex cards (VISA) are issued after enrollment for easy access to funds. New cards will be mailed in an unmarked white envelope and issues from Benefit Strategies. These cards are valid for 2 years, but if lost or stollen, a new card can be requested.
- With your FSA cards, you will be sent IRS privacy documents that need to be completed and returned to Benefit Strategies with proof of your current address. If you do not send this information back, your account will be closed, and funds reimbursed.

Understanding your Health Care FSA

- Health Care FSA funds can be used for **health care expenses** incurred by you, your legally married spouse and/or your dependents up to age 26

- You are not required to be enrolled in your company's medical plan to participate in the Health Care FSA

- Full annual Health Care FSA election amount is available on the very first day of the plan year!

- Eligible expenses include costs associated with:
  - Medical
  - Dental
  - Orthodontia
  - Vision Products/Services
  - Hearing Products/Services

- Important Note: You CANNOT contribute to a HSA and Health Care FSA at the same time.

2022 Health Care FSA:

✓ **The total IRS maximum yearly contribution limit per individual is projected to be $2,850**

✓ Eligible expenses include out-of-pocket medical costs, dental & vision expenses

✓ 100% rollover for the 2022 plan year (as permitted by IRS)

Understanding your Limited Purpose FSA

- Limited Purpose FSA funds can be used for **dental and vision care expenses** incurred by you, your legally married spouse and/or your dependents up to age 26

- You are not required to be enrolled in your company's medical plan to participate in the Limited Purpose FSA

- Full annual Limited Purpose FSA election amount is available on the very first day of the plan year!

- Eligible expenses include costs associated with:
  - Dental
  - Orthodontia
  - Vision Products/Services

- Important Note: You CAN contribute to a HSA and Limited Purpose FSA at the same time.

2022 Limited Purpose FSA:

- ✓ **The total IRS maximum yearly contribution limit per individual is projected to be $2,850**
- ✓ Eligible expenses include out-of-pocket dental and vision expenses
- ✓ 100% rollover for the 2022 plan year (as permitted by IRS)

Understanding your Dependent Care FSA Account

- Account is used for dependent care expenses you incur so that you (and your spouse if married) can be gainfully employed or attend school full-time.

- Dependent Care funds are available as funds are deposited into your account.

- **Eligible dependents are:**
  - Under the age of 13
  - Age 13 and older if physically or mentally incapable of self-care and residing in your home at least half of the year

- **Eligible expenses include:**
  - Day care centers and nursery schools
  - Summer day camps
  - Before/After school programs
  - Babysitters inside or outside of the home
  - Adult day care centers

2022 Dependent Care FSA:

✓ **The total 2021 IRS maximum yearly contribution limit per individual/family is $5,000**

✓ Dependent Care FSA must have available balance to use benefit

✓ 2 ½ month grace period for unused funds

Understanding your Commuter FSAs

- Accounts are used for transport and/or parking expenses you incur while commuting to work using mass transit and/or parking services.

- The total IRS limit per individual or family is projected to be $280/year.

- Commuter funds become available the first month after the election is made.
  - For example, if you elect $100 on November 15th, that amount would become available effective December 1st.

- There are two types of accounts: Parking and Transit. You can enroll in one or both.

Transit Account Eligible expenses include:
- Work related mass transit expenses, such as bus, light or regional rail, streetcar, trolley, subway or ferry
- Vanpool

Parking Account Eligible expenses include:
- Work related parking costs incurred at or near your worksite
- Work related parking costs incurred at or near the place from which you commute to work by any means

2022 FSA

In accordance with the provisions allowed under the Consolidated Appropriations Act, 2022, Episerver, Inc. has implemented the following Flexible Spending Account (FSA) plan provisions:

You can carryover unused FSA funds from 2022 to 2023.

- For the Health FSA, the carryover amount is $550 for any unused funds from the 2022 plan year.

You have a 2 ½ month grace period for DCA funds.

- Your Dependent Care FSA provides a 2 ½ month grace period on your funds (a change from no grace period). You have until 3/15/2023 to incur claims and until 3/31/2023 to submit claims.

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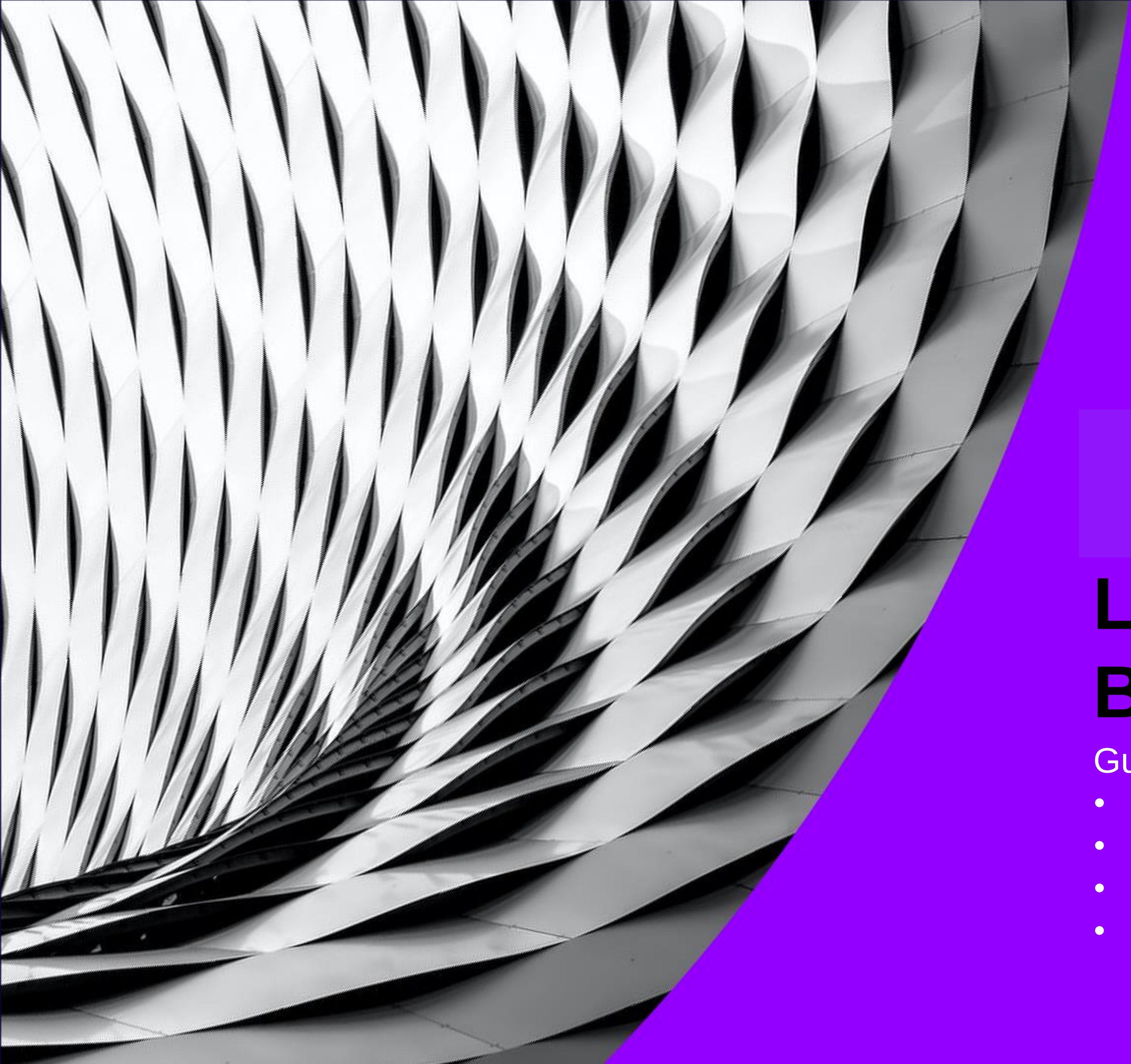


Life & Disability Benefits

Guardian

- Group Term Life & AD&D
- Voluntary Term Life & AD&D
- Short Term Disability
- Long Term Disability

Group Term Life & Accidental Death & Dismemberment Insurance (AD&D)

Carrier - Guardian

Group Term Life & AD&D

- 100% company paid benefit
- Employee Benefit Amount: 2x Annual Salary to a maximum of $600,000
- Age reductions at age 65 (35%) and age 70 (50%)
- Beneficiary designee required

Voluntary Life & Accidental Death & Dismemberment Insurance (AD&D)

Carrier - Guardian

Voluntary Life and AD&D

Benefit Amounts:

- Employee – up to $500,000 in increments of $10,000
- Spouse* – up to 100% of the employee's amount to a maximum of $250,000 in increments of $5,000
- Child(ren)* – up to $10,000 in increments of $2,000

Guarantee Issue Amounts: For All Employees for 2022 Open Enrollment

- Employee – Under age 65: $150,000; Age 65-69: $50,000; Age 70 and over: $10,000
- Spouse* - Age 65: $50,000; Age 65-69: $10,000
- Child* – $10,000

AD&D coverage is optional when Life is elected; if AD&D is elected, the AD&D amount must match the Life elected amount

Any requested amounts over the Guarantee Issue will require you to submit an EOI form to Guardian

If you do not elect voluntary life insurance when first eligible, and wish to enroll afterwards, all amounts of insurance will require the submission of an EOI form and is subject to the approval of Guardian

- EOIs can be submitted online at www.guardiananytime.com/eoi

Beneficiary designee is also required

***Employee must be enrolled in Vol Life/AD&D in order for spouse and/or child to be eligible**

Disability Insurance

Carrier - Guardian

Short Term Disability

- 100% company paid benefit
- Covers 60% of base pay up to $2,500 maximum weekly benefit begins 1 day after an accident and on the 8th day after a sickness. There is also a 40% rollup provided to you by your employer up to your weekly maximum.
- Available for 13 weeks

Long Term Disability

- 100% company paid benefit
- Covers 60% of base pay up to $10,000 maximum monthly benefit
- Starts after STD has been exhausted

Supplemental Benefits

Guardian

- Voluntary Accident
- Voluntary Critical Illness

Allstate - Voluntary Identity Theft Protection

Nationwide - Voluntary Pet Insurance

Plan Highlights – Voluntary Accident

Carrier: Guardian

Plan Highlights

- Meant to supplement medical insurance to help pay for health expenses incurred due to covered accidents
- Differing benefit amounts based on covered accident
- $50/year wellness benefit for covered employee and covered spouse

Accident Overview

Guardian Accident Plan

HOSPITALIZATION	
General Admission	$1,000
Confinement	$225 per Day, Max 365 days per covered accident
Intensive Care Unit Confinement	$450 per Day, Max 15 days per covered accident
MEDICAL FEES	
Physician, Urgent Care/Hospital	$50
Emergency Room	$175
Ambulance Benefits	$150-$1,000
WELLNESS BENEFIT	
Employee	$50 per Calendar Year
Spouse	$50 per Calendar Year

Plan Highlights – Voluntary Critical Illness

Carrier: Guardian

Plan Highlights

- Meant to supplement medical insurance to help pay for health expenses incurred due to a covered critical illness
- Lump sum benefit of $10,000 or $20,000 paid at time of diagnosis
- Pre-existing conditions limitations
- $50/year wellness benefit for covered employee, covered spouse & covered children

Critical Illness Overview

Guardian Critical Illness Plan

COVERED ILLNESS (% of face amount)	
Cancer (Invasive)	100%
Heart Attack	100%
Major Organ Transplant	100%
End Stage Renal Failure	100%
Stroke	100%
Cancer in Situ	100%
Coronary Bypass Surgery	30%
WELLNESS BENEFIT	
Employee	$50 per Calendar Year
Spouse	$50 per Calendar Year
Child(ren)	$50 per Calendar Year

Plan Highlights – Identity Theft Protection

Carrier: Allstate – Identity Protection

Plan Highlights

- Identity Monitoring, Credit Monitoring, & Remediation (see Benefits Guide for full benefits listing)
- Employee Only ($9.95/month) & Family coverage ($17.95/month) options
- Resources available at: www.infoarmor.com/client-toolkit/voluntary/privacyarmor-plus (Password: Privacy1)

Voluntary Identity Theft Protection

The most comprehensive identity protection plan available

- Run your personalized Allstate Digital Footprint and see your digital exposure
- Check your identity health score
- View, manage, and clear alerts in real time
- Monitor your credit scores and reports for any changes or errors
- Receive alerts for cash withdrawals, balance transfers, and large purchases from any linked bank account
- Monitor linked social media accounts for questionable content and signs of account takeover
- Reduce solicitation attempts by opting out of credit card offers, telemarketing calls, commercial mail and email, and unrequested coupons
- Protect your account with biometric authentication security in iOS and Android
- Get reimbursed for stolen 401(k) & HSA funds; we'll also advance fraudulent tax returns†

Plan Highlights – Voluntary Pet Insurance

Carrier: Nationwide

Plan Highlights

- 90% back on vet bills on covered conditions
- Exclusive to employees, not available to the general public
- Same price for pets of all ages
- Best deal: average savings of 30% over similar plans from other pet insurers
- Wellness plan option that includes spay/neuter, vaccinations and more
- You can enroll in Pet Insurance at any time during the year, not just during Open Enrollment.

Voluntary Pet Insurance

	my pet protection® with wellness	my pet protection®
Accidents, including poisonings and allergic reactions	✓	✓
Injuries, including cuts, sprains and broken bones	✓	✓
Common illnesses, including ear infections, vomiting and diarrhea	✓	✓
Serious/chronic illnesses, including cancer and diabetes	✓	✓
Hereditary and congenital conditions	✓	✓
Surgeries and hospitalization	✓	✓
X-rays, MRIs and CT scans	✓	✓
Prescription medications and therapeutic diets	✓	✓
Wellness exams	✓	
Vaccinations	✓	
Spay/neuter	✓	
Flea and tick prevention	✓	
Heartworm testing and prevention	✓	
Routine blood tests	✓	

Just like all other pet insurers, we don't cover **pre-existing conditions.*** However, we go above and beyond with extra features such as **emergency boarding, lost pet advertising and more**. Plus, both plans have a low $250 annual deductible and a generous $7,500 maximum annual benefit.

Enrollment NOT in isolved. To enroll go to www.petinsurance.com/episerver or call 877-738-7874.

Value Added Benefits

Wellness Program, Employee Assistance Program (EAP), & Business Travel Accident Insurance

Anthem Wellness Program Details

Eligibility

Employees and their spouses are enrolled on the Anthem medical plans offered through your company.

Earn rewards as you complete health and wellness actions.

Program Purpose

Supports adoption of healthy habits by those who want to improve their health and fitness levels.

Program Details:

Program Details

- Earn rewards as you complete health and wellness actions.
- Goal is to improve health through increased awareness, information, behavior modification resources and incentives.
- Not required to meet health goals, you are just rewarded for completing certain wellness activities.

How to Participate

Create an online account on anthem.com. Login into your account and access the Health Rewards portal.

Note: Optimizely provides a comprehensive wellness program to all employees, even those who do not enroll on the Anthem medical plans. Details on Optimizely's ongoing wellness program will be provided in the coming months.

The following are examples of health and wellness actions you can complete in order to receive a reward:

Anthem Health Rewards Member	
Action	**Reward**
Gym Membership Reimbursement	Up to $400 in rewards
Tobacco-Free Certification Reward	$50 reward
Well-Being Coach	Up to $300 in rewards
ConditionCare Reward	Up to $300 in rewards
Future Moms Reward	Up to $200 in rewards
Claims-Based Annual Wellness Exam + Flu Shot Reward	$100 reward
My Health Rewards Activities Rewards	Up to $150 in rewards

Earn up to $1,200 in rewards!

Employee Assistance Program (EAP)

Carrier: Guardian

Plan Highlights

- All employees free of charge
- The program is 100% confidential
- Plan Benefits Include:
  - 3 Face-to-Face sessions with a licensed counselor, per family member per issue
  - Unlimited free telephonic consultation with an EAP Counselor
  - Assistance for:
    - Depression, anxiety, resiliency, stress
    - Parenting, childcare and/or eldercare issues
    - Financial concerns, life changes, relationship issues
    - Work/Life balance

Call 1-800-386-7055 or visit www.ibhworklife.com

CIGNA Business Travel Accident Domestic Plan

Plan Highlights

- Your company understands that unpredictable circumstances can arise when traveling. This program provides emergency medical, financial, legal and communications assistance to covered individuals who travel.
- Receive:
    - Help with pre-trip planning
    - Assistance while traveling
    - Emergency assistance and medical transportation benefits for covered persons traveling 100 miles or more from home.
- Service is available 24/7

	Cigna Domestic Business Travel Accident Plan
Benefit	2x annual earnings to a maximum of $250,000
Employer Contribution	100% paid by Employer
Age Reduction **65** **70** **75** **80**	 35% 55% 70% 80%

100% Employer paid!

CNA Business Travel Accident International Plan

Plan Highlights

- CNA's international business travel insurance for broad business travel, as well as spousal and dependent coverage while on a business or relocation trip when accompanying an employee.
- This coverage includes AD&D and medical expenses.

	CNA International Business Travel Accident Plan			
Benefit	Coverage A (AD&D)		Coverage B (Medical Expense)	
	Broad Business Trip	$250,000	Broad Business Trip	$5,000
	Spouse Coverage While on Business or Relocation Trip	$25,000	Spouse Coverage While on Business or Relocation Trip	$5,000
	Dependent Coverage While on Business or Relocation Trip	$10,000	Dependent Coverage While on Business or Relocation Trip	$5,000
Employer Contribution	100% paid by Employer			
Age Reduction **70-74** **75-79** **80-84** **85 or older**	 35% 55% 70% 85%			

100% Employer paid!

Cost Sharing Overview

Flexible time off program, Time4Me, for full-time, salaried employees.

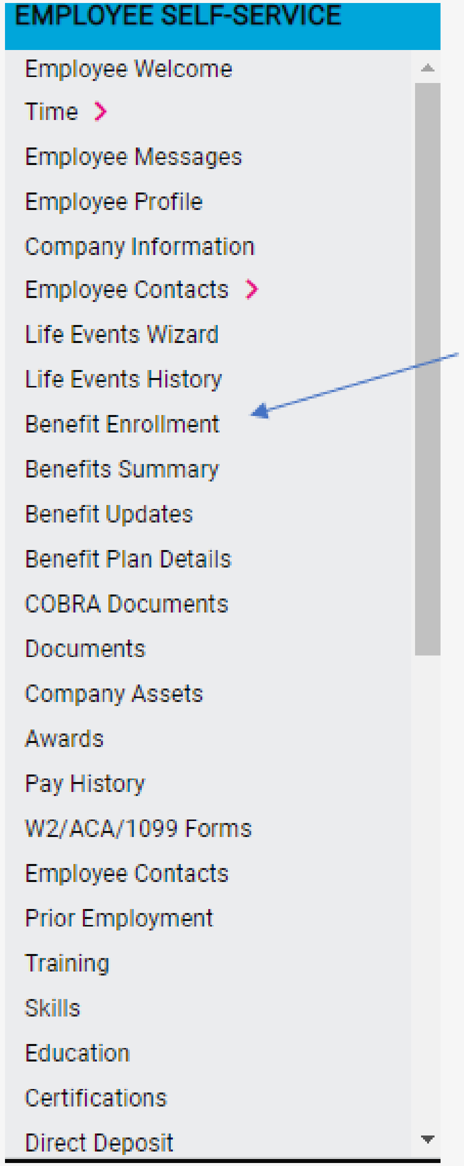
The PTO policy is for hourly employees.

Paid by the company	*Paid by the Employee*
Medical Coverage • 80% - PPO 3000 • 70% - PPO 1500 • 69% - PPO 750 • 85% - HDHP	• 20% - PPO 3000 • 30% - PPO 1500 • 31% - PPO 750 • 15% - HDHP
$1,000 – HSA Contribution	Pre-tax HSA
70% - Dental Coverage	30% – Dental Coverage
70% - Vision Coverage	30% – Vision Coverage
100% - Basic Life & AD&D Insurance	Voluntary Life & AD&D Insurance
100% - Short Term Disability	Pre-tax FSA – Medical
100% - Long Term Disability	Pre-tax FSA – Dependent Care
100% - Employee Assistance Program (EAP)	Pre-tax FSA – Parking and/or Transit
100% - Business Travel Accident (domestic & international)	Voluntary Accident Insurance
PTO Policy – Hourly Employees Time4Me – Exempt Employees	Voluntary Critical Illness Insurance
13 Holidays	Voluntary ID Theft Protection
	Voluntary Pet Insurance

Completing Your Enrollment

isolved Self-Service

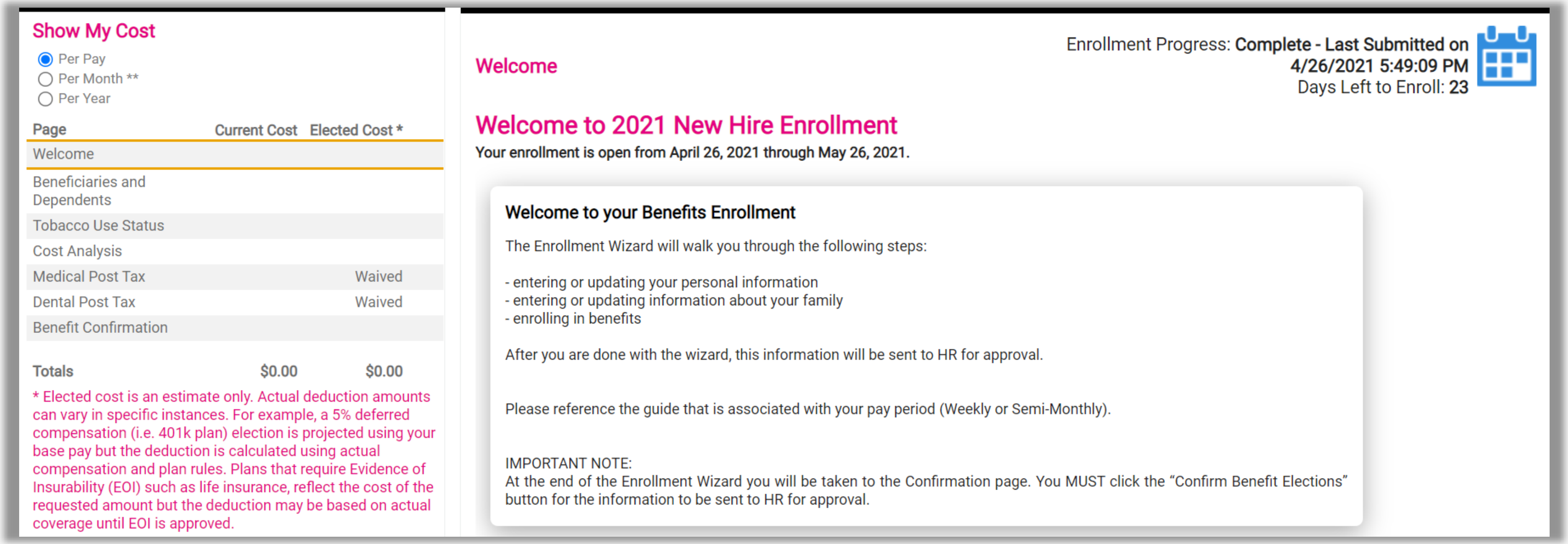
When making your benefit elections…



Benefit Enrollment Documents

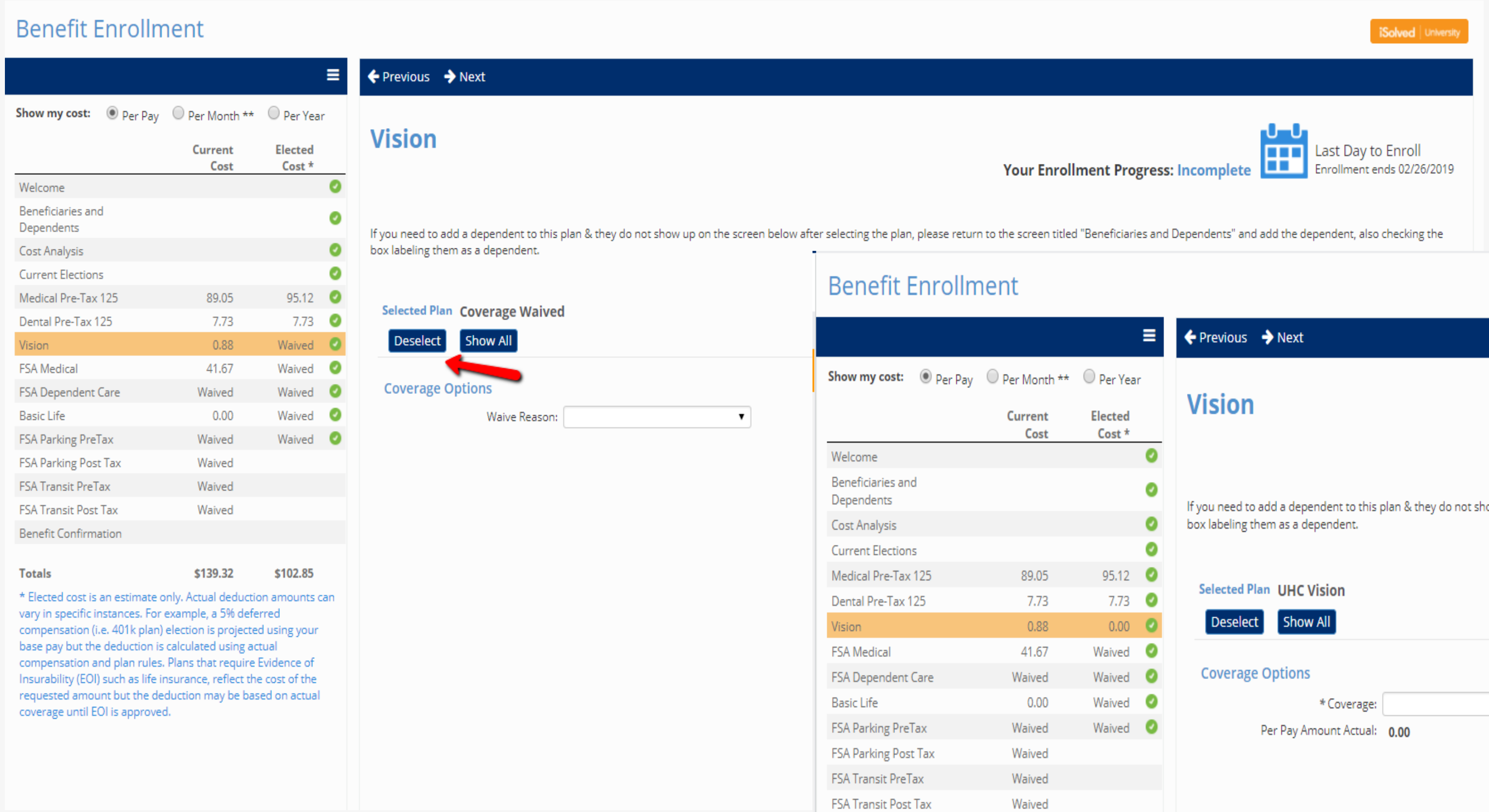
PDF benefit documents are uploaded to the 2022 Open Enrollment self-service site on isolved

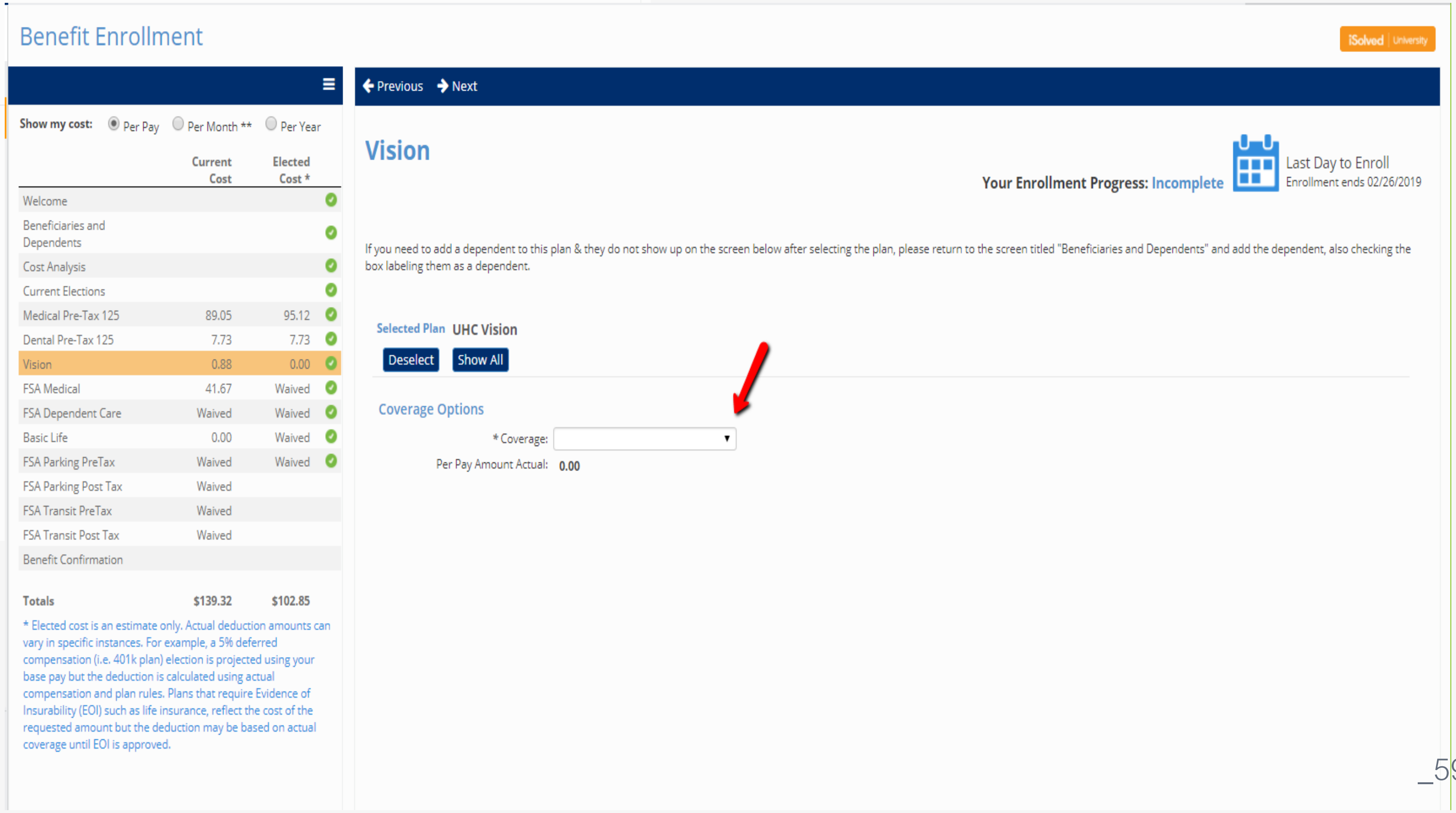
- As employees navigate to each benefit coverage, the corresponding documents will be visible for easy access



PDF Benefits Guides and all other benefit documents can be found on Sharepoint

When making your benefit elections…





Need Assistance?

OneDigital provides free services for you!

- Assist with your enrollment
- Help you find in-network providers and facilities
- Explain your benefits
- Help you determine costs when visiting in-network providers
- Assist with claims resolution & claim disputes
- Reconcile billing issues with your insurance carriers
- Identify errors in deductibles and copayments

Your Client Advocate at OneDigital

Nicole Robledo | 800-264-9918 x6569
NRobledo@OneDigital.com

** You may need to complete a HIPAA release form which allows our advocate to reach out to your carrier/provider on your behalf. HIPAA forms can be found on EPIDOC.*

If you have any questions regarding your benefit offerings available during your enrollment period, please reach out to:

Nicole Robledo
NRobledo@OneDigital.com
800-264-9918 EXT. 6569

If you have any questions regarding isolved self-service, please reach out to:

HRAmericas – Open Enrollment Navigation Questions
HRAmericas@Optimizely.com | or reach out to Lisa Kaempf

Nicole Richards, HR Analyst – Self-Service Password Reset
Nicole.Richards@optimizely.com

Gretta Flynn, Senior Manager, Benefits & Recognition
Gretta.Flynn@Optimizely.com

Thank You!