



SpecialtyCare®

2022

Benefits Guide



Our SpecialtyCare team is Awesome!

It's **ABOUT YOU**, and we understand the value of great benefits as a significant part of your total compensation package. SpecialtyCare benefits make a difference to you, your family, and the life you lead outside of work.

This guide is to help you navigate through all of our benefit choices and other programs that support your overall health and well-being. The details are available in this booklet, and additional information is on our [ABOUT YOU](#) website and [SharePoint](#).

For medical benefit selection, Cigna provides one-on-one personal assistance **for selecting your plan**. Please call 888-806-5042 to speak with a Cigna One Guide representative today.

Annual Enrollment—open enrollment occurs at the end of each year for benefits beginning on January 1, and our plan deductibles run on a calendar year—January 1-December 31 annually. The enrollment period is your opportunity to make changes. If you do not take action during the 2022 enrollment period, most of your current benefit elections will continue for you and any covered dependents. Participation in the Flexible Savings Account (FSA) plans and Health Savings Account (HSA) requires an annual election, or your contribution will be zero. Enrollment is automatic for company-provided Life and AD&D insurance.

New Hire Enrollment—your benefits eligibility begins on the **1st of the month following 30 days** of eligible employment. You must elect benefits before that date to ensure you receive your benefit ID cards on a timely basis. Enrollment is required within this timeframe to participate in these benefit offerings. If you waive coverage, your next enrollment opportunity is during the annual enrollment period.

System Access—to enroll in benefits, log onto the [Connections](#) site and go to the [My Homepage/Associate's Page/Benefits](#) section. To make your benefit elections, click on [Benefits Enrollment](#). Follow the online instructions to complete the enrollment process or refer to the Online Benefits Enrollment Instructions located in the **ABOUT YOU** My Health>Benefits Enrollment tile or [SharePoint](#).

Benefit Changes—the only other time you can change your elections is if you have a qualifying event. You must notify the Benefits Department within 30 days to change your election due to a qualifying event (qualifying event information, as determined by the IRS, can be found in your benefits guide).

Important Notices—Healthcare Reform requires SpecialtyCare to distribute two notices: Summary of Benefits and Coverage and the Marketplace Notice. These Healthcare Reform notices are in the Benefits section on [SharePoint](#).

If you have additional questions about the information in this guide, please contact the Benefits Helpline @ 877-345-5595 option 4 or benefits@specialtycare.net.

Thank you for being a part of SpecialtyCare!



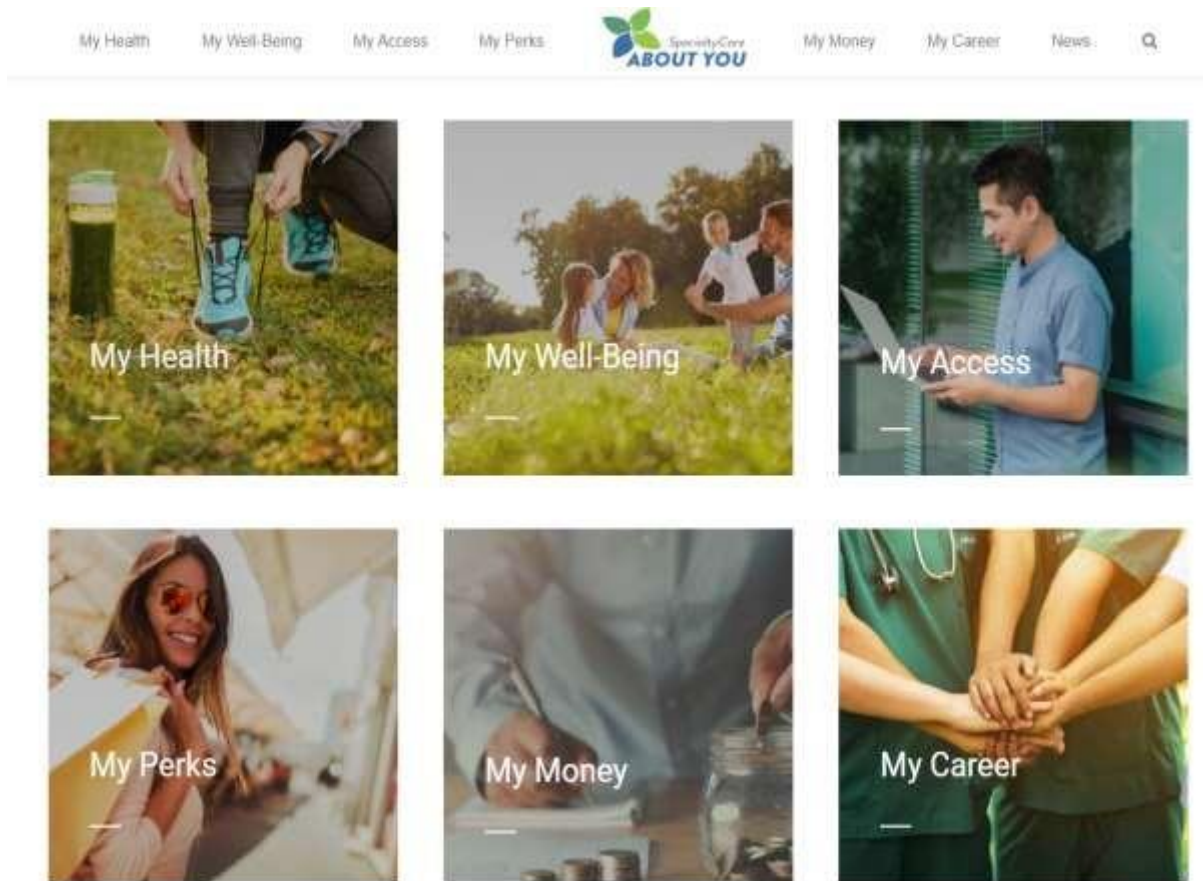
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You can quickly access the resources you need for your overall well-being and personal development at SpecialtyCare - visit SpecialtyCare's [ABOUT YOU website!](#)

You can find pertinent information relevant to your health, career, financial well-being, access to necessary SpecialtyCare resources, and more!



Want to find a previous issue of our **ABOUT YOU** newsletter? Click on the News feature to find prior benefits communication.

Want easy access to our podcast, Twitter, and Instagram feeds? That's here too.

Best of all, you can access the [ABOUT YOU](#) site from your phone by using the SC Mobile Wallet app and clicking on the [ABOUT YOU](#) tile. **Your spouse has access as well!** To connect to the site, visit www.mymobilewalletcard.com/SpecialtyCareInCHR. Once you **add the web app to your phone and home screen**, you can easily access these new resources by tapping on the [ABOUT YOU](#) tile. Mobile Wallet access is also available on the Quick Links tab in [Connections](#) for use while on your computer.



SpecialtyCare offers a comprehensive suite of benefits to promote health and financial wellness for you and your family. This booklet provides a summary of your benefits. Please review it carefully so you can choose the coverage that's right for you.

Benefit Basics

As a SpecialtyCare employee, you are eligible for benefits if you work at least 20 hours per week. Most of your benefits are effective on the first day of the month following 30 days of eligible employment.

You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include:

- Your legal spouse*
- Your children up to age 26.

Once your benefit elections become effective, they remain in effect until the end of the year. You may only change coverage within 30 days of a qualified life event.

*spouse may include registered domestic partner as determined by CA, OR, and WA state law.

How to Enroll:

Log on to the Connections intranet site and go to the My Homepage/Associate's Page/Benefits section. To make your 2022 benefit elections, click on Benefits Enrollment. Follow the online prompts to complete the enrollment process or refer to the Online Benefits Enrollment Instructions on SharePoint for more information.

My Mobile Wallet Card



Your SpecialtyCare benefits contacts are available on the go! My Mobile Wallet Card is the easy way to find your benefits contact information from any device, wherever you are.

Visit:

www.mymobilewalletcard.com/SpecialtyCareInCHR

Click on any benefit for more information, including group numbers, phone numbers, websites, and more.

Learn More:

If you have any questions about benefits, you should review the plan certificates available on SharePoint or contact the Benefits Help-Line at (877) 345-5595 option 4.



Qualified Life Events

Generally, you may change your benefit elections only during the annual enrollment period. However, you may change your benefit elections during the year if you experience a qualified life event, including:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse, or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- Entitlement to Medicare or Medicaid

You must notify Human Resources within 30 days of the qualified life event. Depending on the type of event, you may be asked to provide proof of the event. If you do not contact Human Resources within 30 days of the qualified event, you will have to wait until the next annual enrollment period to make changes.



The Cost of Your Benefits

Medical, Dental, and Vision bi-weekly deductions for associates working 20+ hours per week.

	*Medical- PPO	*Medical- HDHP	Dental	Vision
Associate Only	\$122.46	\$77.69	\$11.50	\$2.34
Associate + Spouse	\$276.07	\$192.58	\$25.25	\$4.45
Associate + Child(ren)	\$236.99	\$162.03	\$23.38	\$4.68
Associate + Family	\$358.39	\$228.50	\$34.48	\$6.89

***Rates illustrated are non-tobacco rates. The tobacco surcharge is \$30/bi-weekly if you/spouse uses tobacco products.**

The SpecialtyCare health plan is committed to helping you achieve your best health. All employees have the opportunity to avoid the tobacco surcharge. If you think you might be unable to meet the standard for avoiding the tobacco surcharge under this wellness program, you might qualify for an opportunity to avoid the surcharge by different means. Please contact the Benefits Team and we will work with you (and, if you wish, with your doctor). In addition, Cigna provides some free resources to help. These resources are available on SharePoint in the Benefits Section in the 2022 Open Enrollment folder.

Medical Coverage- Cigna

You have two plan options for health care coverage provided through **Cigna**, including:

- ▶ PPO Plan
- ▶ High Deductible Plan (HDHP) with HSA

Each plan features in and out-of-network coverage; individual and family deductibles; co-pays; coinsurance; and out-of-pocket maximums. The HDHP offers a lower bi-weekly cost, a higher deductible, and lower associate coinsurance amounts, while the PPO option has a higher bi-weekly cost but offers a lower deductible and higher associate coinsurance amounts.

Keep in mind that while you can seek services with both in or out-of-network providers, you will always pay less if you are treated within the provider network because the plan pays a higher percentage of your covered expenses.

You must meet the annual deductible before the medical plan begins to cover your non-preventive health care expenses. Once the deductible is met, the medical plan begins to pay for a percentage of covered expenses (coinsurance), up to the out-of-pocket maximum. Associates electing the PPO Plan will have office visit co-pays while associates in the HDHP will apply the cost of doctors' visits to their annual deductible amounts.

Note that with the HDHP plan, the total cost of prescriptions is subject to the deductible until the deductible is satisfied. Prescription co-pays apply towards the out-of-pocket maximum.

Out-of-pocket maximums apply to all plans and are the maximum amount you will pay for health care costs in a calendar year. Once you have paid the out-of-pocket maximum, the plan will cover the remaining eligible medical expenses at 100% for the rest of the year. If out of network providers are used, then you are responsible for charges that are above "reasonable and customary."

If you enroll in family coverage in either the PPO or HDHP Plan, you only must meet the individual deductible before coinsurance applies. Individual family members collectively will not exceed the family deductible and out-of-pocket maximums.

It's up to you to decide which plan will work best for you and your family for the monthly cost of coverage, the annual deductible, and the out-of-pocket maximum.



Stay Healthy!

Preventive services are covered at 100% on both health plans!

- Regular Checkup
- Tests
 - Blood Pressure
 - Cholesterol
 - Diabetes and many more!
- Vaccinations

A full list of covered services for men, women, and children can be found [here](#).

The more you take good care of your health, the healthier we are as a group, which can reduce costs for all of us.



Medical Plan Provisions

SpecialtyCare offers a choice of medical plan options so you can choose the plan that best meets your needs and those of your family.

Plan Provisions	PPO		HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Company Contribution to HSA (Individual/Family)	N/A		\$500 Single / \$1,000 Family	
Annual Deductible (Individual/Family Maximum)	\$2,000/\$4,000	\$4,000/\$8,000	\$3,000/\$6,000	\$6,000/\$12,000
	Deductibles are met on the individual level; however, once the family deductible is satisfied, deductibles for all other covered family members are considered met.			
Out-of-Pocket Maximum (Includes Deductible)	\$7,000/\$14,000	\$10,000/\$20,000	\$4,200/\$8,400	\$10,000/\$20,000
Lifetime Maximum	Unlimited			
Preventative Care	100%	50%	100%	50%
Primary Physician Office Visit	\$45 copay	50%*	80%*	50%*
Specialist Office Visit	\$60 copay	50%*	80%*	50%*
Telehealth	\$45 copay	50%*	\$55***	N/A
X-Ray and Lab	100%	50%*	80%*	50%*
Inpatient Hospital Services	70%*	50%*	80%*	50%*
Outpatient Hospital Services	70%*	50%*	80%*	50%*
Urgent Care	\$60 copay	50%*	80%*	50%*
Emergency Room Care	70%*		80%*	
Retail Prescription Drugs (30-day supply) RX Deductible (Individual /Family) • Generic • Brand Preferred • Brand Non-preferred	\$150 / \$400** \$20copay \$40 copay** \$70 copay**	50%*	\$20 copay* \$40 copay* \$70 copay*	50%*
Mail Order Prescription Drugs (90-day supply) • Generic • Brand Preferred • Brand Non-preferred	\$50 \$100 \$175		\$50* \$100* \$175*	

*After the deductible is met. **RX deductible only applies to Brand Preferred and Brand Non-Preferred drugs. ***Cost can change.

Note: This is a summary of coverage only. Please refer to the summary of benefits coverage for complete information. In-network services are based on negotiated charges; out-of-network services are based on Reasonable and Customary (R&C) charges.



Health Savings Account (HSA)- Fidelity

If you enroll in the High Deductible Health Plan (HDHP), you can use the HSA through Fidelity. An HSA is a bank account to use to pay for qualified healthcare expenses with pre-tax dollars. You will have the opportunity to set aside funds before taxes through convenient payroll deductions (see "How Your HSA Is Funded" on this page). Once you reach the minimum amount of \$1,000, you can transfer additional amounts to an investment account to help your account grow.

Health Savings Account

← Click this link for more information!

THE ADVANTAGES OF THE HSA

- **Triple-Tax Savings.** You deposit pre-tax funds via payroll deductions. Funds grow on a tax-free basis. You may withdraw funds at any time, tax-free, to pay for qualified health expenses.
- **Control.** You own and control the money in your HSA, and you decide how you want to spend it and what, if any, types of investments you want to make with the money in the account to make it grow.
- **Portability.** Your HSA is yours for life. You own and keep it — meaning that if you change plans,* retire or leave the company, the account is still yours. You can even transfer your account to another bank that offers qualified HSAs.
- **Savings Potential.** There is no "use it or lose it" rule. Your account grows over time as you continue to roll over unused dollars from year to year.
- **Flexibility.** You decide the goal for your HSA — use it as a health emergency fund, a retirement health care account or a routine health care savings account.

You are not eligible to open and fund an HSA if:

- You are eligible to be claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare or TRICARE.
- You received Veterans Administration Benefits.

* You must be enrolled in a qualified health plan to contribute to an HSA.

HOW YOUR HSA IS FUNDED

When you enroll in the HDHP plan, an HSA is automatically established in your name through Fidelity. Both you and SpecialtyCare can make contributions to your HSA to make it grow.

Important Please Note:

You must set up your HSA account with Fidelity before employer contributions can post to your account. Please log in to www.NetBenefits.com to open and set up your account using the same login process and password as your 401(k) account.

YOUR CONTRIBUTIONS

You can contribute money to your HSA through:

- Pre-tax contributions through payroll deductions and/or
- After-tax contributions through cash contributions that are deductible when filing your yearly taxes.

COMPANY CONTRIBUTION

For the 2022 plan year, SpecialtyCare will make the following annual contributions to your account (pro-rated for new hires):

- Associate Only: \$500
- Associate + Spouse: \$1,000
- Associate + Child(ren): \$1,000
- Associate + Family: \$1,000

HSA FUNDING and LIMITS

For 2022, the maximum limit you are able to contribute:

- Associate Only: \$3,650
- Associate + Spouse: \$7,300
- Associate + Child(ren): \$7,300
- Associate + Family: \$7,300

NOTE: If you are 55 or older, you may make additional "catch-up" contributions up to \$1,000 each year until you enroll in Medicare.

HOW THE HSA WORKS

Fidelity will issue you a debit card, giving you direct access to your account balance. Anytime you have a qualified healthcare expense, including those belonging to your spouse and dependent(s), you may use your debit card to pay even if your HDHP does not cover them. You must have a balance to use your debit card. There are no receipts to submit for reimbursement. However, all receipts should be kept in the event of an IRS audit.

Qualified healthcare expenses include doctor's visits, eye exams, prescription expenses, and LASIK surgery. IRS Publication 502 provides a complete list of eligible expenses and is available on the website at: www.irs.gov/pub/irs-pdf/p502.pdf.

myCigna

The myCigna® app uses one-touch access, making it easy for you to personalize, organize and access your health information on the go.

Available on myCigna:

- **ID cards.** View, print, or send ID card information (front and back) right from your mobile device.
- **Claims.** View, search and bookmark your claims quickly.
- **Account balances.** Instantly access your deductibles, out-of-pocket maximums, and health fund balances.
- **Cigna Home Delivery Pharmacy.** Manage your prescriptions right from your mobile device.
- **Drug search.** Look up drugs and compare actual costs at pharmacies nationwide.
- **Provider search.** Research quality and cost of in-network doctors, dentists, and pharmacies.
- **Medical procedure search.** Look up common procedures and compare costs of providers.
- **What's covered?** View your plan coverage and details.
- **Health incentives.** Track progress toward achieving your goals and awards.
- **Health wallet.** Organize and manage your health information and contacts.



You can connect to your health information on the go with myCigna. Download the app myCigna, or visit www.mycigna.com from your smartphone.

Rx Maintenance

**Order your medications online
for 2.5 times retail copay
(90 day supply)**

Prescriptions delivered to you; **Easy** and convenient. Log in to your member website at www.mycigna.com or use the app.

It's your place to order refills, track orders, chat with a pharmacist and more. With just a few clicks, you can request home delivery. Or print out an order form that you or your doctor can complete.

Telehealth

**Sick and don't have time to see your
doctor or go to an Urgent Care?**

**Telehealth Services are
available with MDLIVE.**

Telehealth provides a national network of U.S. board-certified doctors available 24/7/365 to resolve many of your medical issues.

**Talk to a doctor anytime for \$55* on the
HDHP and \$45 copay on the PPO!**

MDLive

mdliveforcigna.com 1-888-726-3171

*Cost can change.

Cigna Motivate Me

Cigna MotivateMe Program[®] rewards your healthy actions!

SpecialtyCare wants to help you get and stay healthy. So, when you get involved in wellness goals, you can easily earn rewards for participating in a variety of activities, including:

- Health assessment
- Annual preventive exams
- Cigna Healthy Pregnancies, Healthy Babies[®]

Getting started is easy!

Visit **myCigna.com** and select Incentive Awards Program to:

- Find detailed instructions on how to get started
- View a list of eligible goals and matching rewards
- Check and track your completed goals and earned rewards. Reasonable alternatives may be available for certain activities.

For eligibility, you (and spouse*) must complete the following:

Step 1: Be actively enrolled in one of our Cigna medical plans for 2022

Step 2: Register on [MyCigna.com](https://www.MyCigna.com)

Step 3: Answer a simple online Health Assessment* questionnaire by 11/30/2022*

Step 4: Complete a preventive care visit* between 12/1/2021- 11/30/2022**

**If your spouse is on the plan, participation applies to them too!*

***The MotivateMe website shows the window as 1/1/2022 – 11/30/2022. However, we will honor any appropriate preventative care visits completed between 12/1/2021-11/30/2022.*

You can track your goal completion progress and learn more about the program on the Wellness – Incentives & Awards page at www.MyCigna.com.

The rewards you earn apply towards a 2023 benefits incentive to reduce your costs.

The rest is up to you

For more information or help setting up your account, visit [myCigna.com](https://www.myCigna.com) or call 855.246.1873. You can also find information by downloading the myCigna Mobile App for your mobile device.*

Incentive awards may be subject to tax, and you are responsible for any applicable taxes. Please consult with your personal tax advisor for assistance.

** The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.



MotivateMe

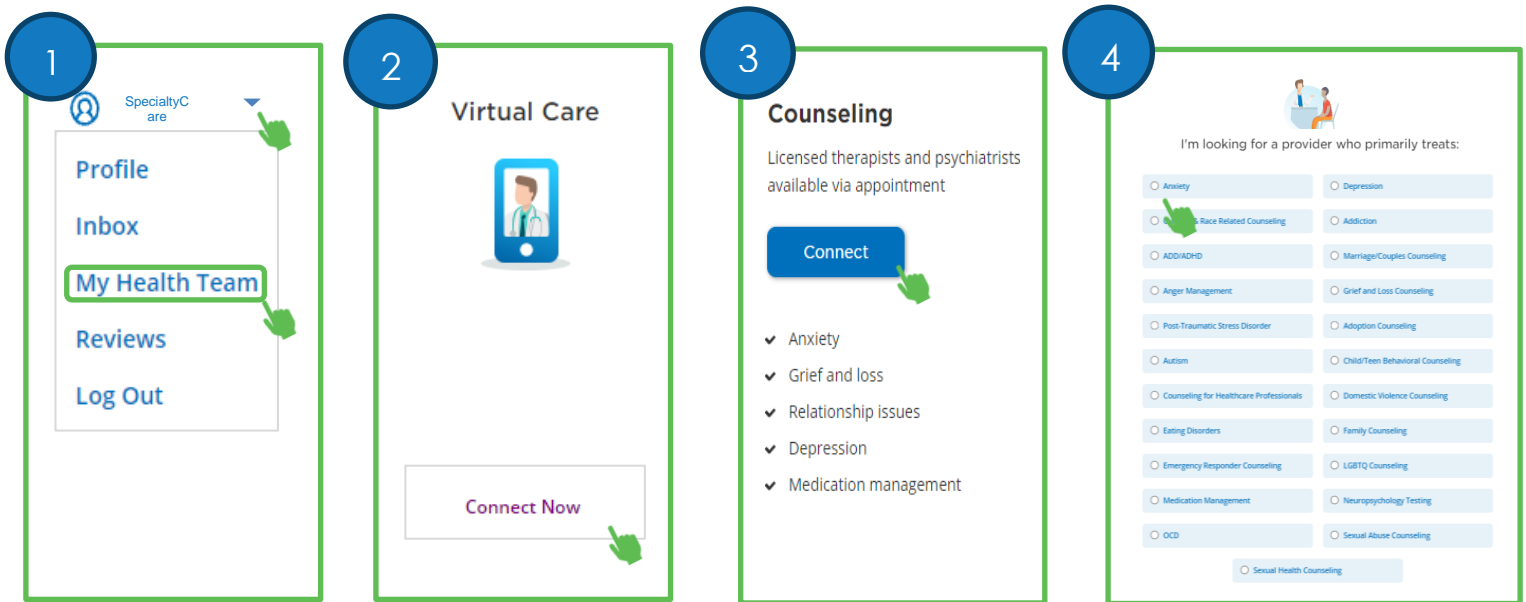
Your Well-Being and Mental Health

At SpecialtyCare, we take a culture of Well-Being and Emotional Support seriously. Part of that support means providing you and your dependents the resources you need to support your mental health.



Cigna's Virtual Provider Counseling Network offers 24/7 on-demand digital coaching, in-person, video and phone appointments. Health coaches are also available to you on a variety of topics.

Simply login into my.cigna.com and follow the 4 steps below to access a variety of helpful mental health services.



Brightside

Anxiety & Depression Care

ginger

Coaching for challenges & stressors

happify™

science-based activities & games

nOCD

Video-based OCD therapy & in-between session support

MAP Health Management

mental health & addiction recovery

MDLIVE for Cigna®

Therapist & psychiatrist
Non-emergency

talkspace

Video/texting
Licensed therapist

Prevail

Peer coaches for anxiety & depression +

Click here for the **Cigna Total Behavioral Health Programs Digital Resource Guide**

Not sure where to start? Cigna members can talk to a nurse for free. Call 1-855-673-3063

■ ■ ■ ■ Your Well-Being and Mental Health

SpecialtyCare HR Support

benefits@specialtycare.net

Perfusion

Claudette Juarez
claudette.juarez@specialtycare.net

Surgical Services

Lauren Lawson
lauren.lawson@specialtycare.net

IONM

Sherrie Nix
sherrie.nix@specialtycare.net

Corporate/ ECMO/RNP

Shandus Parish
shandus.parish@specialtycare.net



Additional Internal Support

[SpecialtyCare's Life Assistance Program \(LAP\)](#)

A work/life support program that helps you and your family find solutions and restore peace of mind.

[Prioritizing Emotional Health Recorded Webinar](#)

Examine the impact of significant stressors on individual emotional wellbeing, the exploration of practical strategies for coping with stressors, and recognizing and responding to emotional struggles in others.

[Perks at Work](#)

Explore access to mental and physical wellbeing resources, discounts, live and recorded exercise classes, learning programs and so much more.

[About You](#)

Our internal website provides pertinent resources to support good health, career development, financial well-being and more.

[My Mobile Wallet Card](#)

Your SC benefits resources on your mobile device.

Dental Coverage- Delta Dental of Tennessee



SpecialtyCare offers you dental coverage through Delta Dental of Tennessee. It provides coverage for cleanings and preventative care and also pays a portion of other services.

To find more information about providers in your area, visit www.deltadentaltn.com. SpecialtyCare participates in the PPO and Premier Networks.

Cleanings and Preventive Care are covered at 100%!

Did you know more than 120 disease signs and symptoms can be detected through a routine oral.

See your dentist for a check-up!

Plan Provision	Dental Plan Name
	In-Network/ Out-of-Network
Annual Deductible (Individual/Family)	\$50/\$150
Annual Maximum (Per person)	\$1,250
Diagnostic and Preventive Care: Includes cleanings, fluoride treatments, sealants and x-rays	100%, no deductible
Basic Services: Includes fillings, periodontics, scaling and root planning, and oral surgery	80% after deductible
Major Services: Includes crowns, bridges and full and partial dentures	50% after deductible
Orthodontia (Children only--up to age 20)	50% after deductible \$1,500 lifetime maximum

Vision Coverage- EyeMed

Your vision plan is available through EyeMed. It provides coverage for routine eye exams and also pays for all or a portion of the cost of glasses or contact lenses if you need them.

More information and a list of providers are available at www.eyemedvisioncare.com. SpecialtyCare uses the Select Network.

Benefit	In-Network	Out-Of-Network
Exam	\$10 copay	Up to \$35
Frequency		
■ Exam	12 months	12 months
■ Lenses	12 months	12 months
■ Frames	24 months	24 months
Frames	Up to \$140, then 20% discount	Up to \$60
Lenses		
■ Single Vision Lenses	100%, after \$25 copay	Up to \$25
■ Bifocal Lenses	100%, after \$25 copay	Up to \$40
■ Trifocal Lenses	100%, after \$25 copay	Up to \$65
Medically Necessary Contact Lenses	Covered 100%	Up to \$200
Elective Contact Lenses in lieu of glasses	Up to \$140 then 15% discount	Up to \$108



Freedom Pass

Any frame, any brand at any price point for no out-of-pocket expense — a special offer for your employees from Target® Optical and Sears® Optical.* Plus, members also get \$20 off their contacts purchase (and free shipping) from ContactsDirect.com.

* A special offer from Target Optical and Sears Optical. Valid only on complete pairs of glasses for each year of the initial contract term and in-store only at Target Optical and Sears Optical. Offer not valid at Sears Optical stores affiliated with US Vision. Member is still responsible for lenses, which are covered based on benefits outlined in the vision benefits and may include an additional co-pay.

** EyeMed analysis of business results, before and after offering Freedom Pass from Target Optical and Sears Optical, 2017.

Remember: You can save money by staying In-Network

Flexible Spending Accounts- WEX (formerly Discovery Benefits)

The purpose of Flexible Spending Accounts (FSAs) is to save you money on your taxes. They work in a similar way to a savings account. Each pay period, funds are deducted from your pay on a pre-tax basis and credited to a Health Care and/or Dependent Care FSA. You then use your funds to pay for eligible health care or dependent care expenses.



If you are enrolled in the HDHP and have a Health Savings Account (HSA), you may only use the FSA funds to pay for dental and vision-related expenses.

Account Type	Eligible Expenses	Annual Contribution Limits	Benefit
Health Care FSA	Most medical, dental, and vision care expenses that are not covered by your health plan (such as copayments, coinsurance, deductibles, eyeglasses, and doctor-prescribed over the counter medications)	Maximum contribution is \$2,850 per year	Saves on eligible expenses not covered by insurance; reduces your taxable income
Limited Purpose FSA	Most dental and vision care expenses that are not covered by your health plan (such as copayments, coinsurance, deductibles, eyeglasses)	Maximum contribution is \$2,850 per year	Saves on eligible expenses not covered by insurance; reduces your taxable income
Dependent Care FSA	Dependent care expenses (such as daycare, after school programs, or eldercare programs) so you and your spouse can work or attend school full-time	Maximum contribution is \$5,000 per year	Reduces your taxable income

FSAs Help You Save On Taxes*

Here is an example of how much you can save when using the FSAs to pay for your predictable health care and dependent care expenses.

Account Type	With FSA	Without FSA
Your taxable income	\$50,000	\$50,000
Pretax contributions to Health Care and Dependent Care FSA	\$2,000	\$0
Federal and Social Security taxes*	\$15,696	\$16,350
After-tax dollars spent on eligible expenses	\$0	\$2,000
Spendable income after expenses and taxes	\$32,304	\$31,650
Tax savings with the Health Care and Dependent Care FSA	\$654	N/A

*This is an example only and may not reflect your experience. It assumes a 25% federal income tax rate marginal rate and a 7.7% FICA marginal rate. State and local taxes vary and are not part of this example. However, you will save on any state and local taxes as well.

Important Information about FSAs

Your FSA elections will be in effect from January 1 through December 31. You must submit your claims for reimbursement by March 31 of the following year. Please plan your contributions carefully. According to the IRS regulations, any money remaining in your account after March 31 is forfeited, known as the "use it or lose it" rule. Note that FSA elections do not automatically continue from year to year; you must actively enroll each year.

What Are the Advantages of an FSA?

With an FSA, the money you contribute is tax-free when you put it in the account, are reimbursed with the funds from the account, and file your income tax return at the end of the year.



■ ■ ■ ■ Ancillary Coverage- NY Life

Life and Accidental Death & Dismemberment (AD&D) Insurance Coverage

Life insurance is essential for your financial security, especially if others depend on you for support. Accidental Death & Dismemberment (AD&D) insurance provides a benefit in the event of accidental death or dismemberment.

SpecialtyCare provides Basic Life and AD&D Insurance to all eligible employees at no cost to you: two times your base annual earnings, up to a maximum benefit of \$700,000.

Life Assistance Program (LAP)

If you find yourself in need of some professional support to deal with personal, work, financial, or family issues, your LifeAssistance Program (LAP) can assist.

Included is 3 face to face visits and 24/7 telephonic support.

Contact 800-538-3543 or <http://www.signalap.com>

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

Additional Life and AD&D Insurance is available for purchase through NY Life. If you choose to buy extra Life and AD&D Insurance, you may also purchase additional coverage for your spouse and child(ren).

Benefit	Employee	Spouse	Child(ren)**
Life/ AD&D Benefit Amount*	1- 5 times your salary up to lesser of 5 times salary or \$1,000,000	Increments of \$10,000 up to lesser of 50% Employee Benefit Amount or \$250,000	Increments of \$1,000 up to \$20,000
Guaranteed Issue (GI) Amount	Lesser of 3x salary or \$500,000	\$50,000	\$20,000

You must elect coverage when you are first eligible for coverage***, or you will be required to go through the Evidence of Insurability (EOI) application process and answer questions about your health.

*Age reductions apply to benefit amount. Please review plan documents.
 **Age limit is the earlier of (a) the date the child gets married or (b) age 26.
 ***For the enrollment period of 11/15-12/3 2021, associates may enroll in Voluntary Life and AD&D coverage up to the guaranteed issue amount without the EOI application requirement.



Voluntary Short Term Disability Insurance Coverage

The goal of the disability plan is to provide you with income replacement should you become disabled and unable to work due to a non-work-related illness or injury. SpecialtyCare provides the option to purchase Short Term Disability coverage through NY Life.

Coverage	Benefit
Voluntary Short-Term Disability	<ul style="list-style-type: none"> Covers 60% of your base annual earnings to a maximum of \$3,750 weekly Benefit begins 15 days after accident or sickness and continues for a maximum of 26 weeks 3/12 pre-existing condition limitation

You must elect coverage when you are first eligible for coverage***, or you will be required to go through the Evidence of Insurability (EOI) application process and answer questions about your health.

***For the enrollment period of 11/15-12/3 2021, associates may enroll in Voluntary Short-Term Disability coverage up to the guaranteed issue amount without the EOI application requirement.



Voluntary Long Term Disability Insurance Coverage

SpecialtyCare provides the option to purchase Long Term Disability coverage through NY Life.

Coverage	Benefit
Voluntary Long Term Disability	<ul style="list-style-type: none"> Covers 60% of your base annual earnings to a maximum of \$15,000 monthly Benefit begins after six months of disability 3/12 pre-existing condition limitation



You must elect coverage when you are first eligible for coverage***, or you will be required to go through the Evidence of Insurability (EOI) application process and answer questions about your health.

***For the enrollment period of 11/15-12/3 2021, associates may enroll in Voluntary Long-Term Disability coverage up to the guaranteed issue amount without the EOI application requirement.

SpecialtyCare is not sponsoring or endorsing any of the following voluntary benefits.

Voluntary Critical Illness

You can't predict the future, but you can plan for it. Group Voluntary Critical Illness Insurance can help give you the power to take control of your health when faced with a covered illness. This insurance pays benefits for non-medical, critical illness-related expenses that health insurance might not cover. The cash benefit is in the form of a lump sum payment, payable to the employee after a covered diagnosis.

PLAN DESCRIPTION	BENEFITS	Plan 1	Plan 2
Covered Conditions	<ul style="list-style-type: none"> Heart Attack (100%) Stroke (100%) Coronary Artery Bypass Surgery (25%) Major Organ Transplant (100%) End-Stage Renal Failure (100%) Invasive Cancer (100%) Coma (100%) Occupational HIV (100%) Paralysis (100%) Advanced Alzheimer's or Parkinson's Disease (25%) 	<ul style="list-style-type: none"> Up to \$10,000 	<ul style="list-style-type: none"> \$Up to 20,000

Voluntary Accident

Even when you live well, accidents happen. Treatment can be vital to recovery, but it can also be expensive. And if an accident happens, the financial worries that come along with it can snowball. Most major medical insurance plans only pay a portion of the bills. This coverage pays you cash benefits that correspond with hospital confinement. The cash benefits are available to help pay for deductibles, treatment, house payments, and more.

PLAN DESCRIPTION	BENEFITS
Base Coverage	<ul style="list-style-type: none"> Initial Hospital Confinement \$1,250 Daily Hospital Confinement \$250 Intensive Care \$500
Accident Treatment & Urgent Care	<ul style="list-style-type: none"> Ground Ambulance \$250/ Air Ambulance \$750 X-Ray \$25 Accident Physicians Treatment \$125 Urgent Care \$125 See Plan Summary for more benefits!

Voluntary Hospital Indemnity

Unexpected hospital visits lead to unforeseen expenses. Statistics show that most people aren't prepared to handle the financial burden that comes with such costs. Group Indemnity Medical insurance can help cover some of the out-of-pocket medical expenses. These cash benefits are paid directly to you, regardless of other coverage. You can use the money toward deductibles, co-pays, premiums, and to cover your daily living expenses.

PLAN DESCRIPTION	BENEFITS
- First Day Hospital Confinement Benefit No Limit to Number of Occurrences	<ul style="list-style-type: none"> \$1,100
- Daily Hospital Confinement Benefit 10 Maximum Number of Days ¹	<ul style="list-style-type: none"> \$100
- Hospital Intensive Care Benefit 10 Maximum Number of Days ²	<ul style="list-style-type: none"> \$100

¹ payable for each day, up to the max per continuous confinement in a hospital; not paid for any day the First Day Hospital Confinement Benefit is payable

² payable for each day, up to the max per continuous confinement in a hospital intensive care unit; pays in addition to the First Day Hospital Confinement Benefit and Daily Hospital Confinement Benefit

The **Met Law Legal Plan** through **Hyatt Legal** Provides associates, spouses, and dependents up to age 26 with fully covered legal services from experienced attorneys.

Eligibility and Cost

Associates regularly scheduled and working 20 hours or more each week are eligible to participate in the **MetLaw Legal Plan**.

The bi-weekly cost for this plan is \$8.31.

BENEFITS

MetLaw provides legal advice and services in a wide range of legal matters, including:

- Court Appearances
- Document Preparation and review
- Debt Collection defense
- Wills, Family law
- Real Estate Matters

FOR MORE INFORMATION

Visit MetLaw's website at
info.legalplans.com

and enter access code: GetLaw

or call: 1-800-821-6400

Voluntary Identity Theft

Twenty-seven million Americans already subscribe to some form of identity theft protection, and 43% indicated they'd take advantage of an identity theft protection product offered by their employer as an employee benefit. ID Watchdog is a leading provider of comprehensive identity monitoring as a deterrent against identity theft. Our proprietary identity monitoring solutions cover every angle of your identity to help you make sure your identity is safe and secure. They provide the most comprehensive products available at exclusive prices only available through your benefits program.

The bi-weekly cost for this plan is \$4.59 for single coverage or 8.28 for family coverage.

ID Watchdog will proactively monitor Credit, Non-Credit Loans, Public records, Internet, and National Provider ID.

Experts work on your behalf to fully restore your identity to pre-theft condition.

Monitor your credit report and alert you when any changes are detected, maintaining an entire alert history for as long as you keep your account.

Monitor new account applications from checking, savings, brokerage, wireless retail charge card, utility, payday, auto, home loans, and credit card applications.

Did You Know?

The average victim will lose \$4,841. For an employee making \$50,000 per year, that's 1.5 months of take home pay.

Victims of new account fraud spend an **average of 330 hours repairing the damage** of identity theft, with a **majority of the work taking place during business hours.**

50% of victims say their credit/ debit card was negatively impacted.



Paid Time Off Plans—Clinical

SpecialtyCare regular full-time and part-time clinical Associates (20 hours or more each week) have opportunities to enjoy time away from work to help balance their lives. The Paid Time Off (PTO) Plan allows for accrual of leave hours to take time off for vacation, holidays, sick, or other personal leave. The administration of PTO is per Company policy or other provisions if required by federal or state law. New clinical Associates begin accruing PTO in the first pay period following 30 days of service.

The accrual of PTO hours is calculated per an Associate's standard weekly hours and is prorated for standard hours less than 40 per week.

The PTO accrual rate is bi-weekly per pay period, has an accrual cap, and increases at specific intervals based upon the associate's length of active service.

Length of Service	Bi-weekly	Annual Accrual	Maximum PTO Hours (Cap)
Year 1 through completion of 4 th year	7.69	200	250
Beginning of 5 th year through completion of 9 th year	9.23	240	300
Beginning of 10 th year and up	10.77	280	350

An associate accrues a maximum amount of 1.25 times (1.75 in California) the annual PTO accrual ("the cap"). Once the PTO accrual reaches the cap, the accumulation of hours ceases until the balance falls below the cap. Unused, accrued PTO is not paid to Associates when their employment ends with SpecialtyCare unless otherwise dictated by state law.

All Associates must obtain their supervisor's approval in advance when scheduling PTO time for vacation, holiday, or other extended leave.

SpecialtyCare designates the following holidays for clinical Associates: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

PTO is utilized for these holidays when an Associate does not work, is not on call, and has a balance of available accrued PTO hours. The PTO allocation is per an Associate's regularly scheduled work hours up to a maximum of 8 hours.



Paid Time Off Plans—General and Administrative Associates

SpecialtyCare regular full-time and part-time non-clinical Associates (20 hours or more each week) have opportunities to enjoy time away from work to help balance their lives. The Paid Time Off (PTO) Plan allows for accrual of leave hours to take time off for vacation, holidays, sick, or other personal leave. The administration of PTO is per Company policy or other provisions if required by federal or state law. New Associates begin accruing PTO in the first pay period following 30 days of service.

All Associates must obtain their supervisor's approval in advance when scheduling time off for vacation, personal days, or other extended leave.

VACATION LEAVE

The accrual of hours is calculated per an Associate's standard weekly hours and is prorated for standard hours less than 40 per week.

The accrual rate is bi-weekly per pay period, has an accrual cap, and increases at specific intervals based upon an Associate's length of active service.

Annual Vacation Hours Accrual Per Classifications			
Length of Service	Non-Exempt	Exempt	VP
Year 1 through completion of 3 rd year	80	120	160
Start of 4 th year through completion of 5 th year	100	160	160
Start of 6 th year and up	120	160	160

An associate accrues a maximum amount of 1.25 times the annual PTO accrual ("the cap"). Once the accrual reaches the cap, the accumulation of hours ceases until the balance falls below the cap. Unused, accrued time is not payable to Associates when their employment ends with SpecialtyCare unless otherwise dictated by state law.

HOLIDAYS

SpecialtyCare designates the following holidays for G&A Associates. The corporate office is closed: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and the day after, Christmas Eve and Christmas Day.

After 90 days of employment, full-time associates can take two personal holidays in the calendar year plus one day for their birthday when taken in the same pay period in which their birthday falls. Part-time associates are eligible for one personal holiday in the calendar year. New associates hired on or after June 1 are eligible for one personal holiday in the calendar year of hire.



Paid Time Off Plans—General and Administrative Associates continued

SICK LEAVE

Sick leave accruals are available for G&A Associates to take time off from work for an illness, injury, or doctors' appointments for themselves, their spouse, or dependent children.

Non-exempt personnel (hourly) accrue sick leave time calculated per an Associate's standard weekly hours, per their hourly pay rate, and is prorated for standard hours less than 40 per week.

The accrual rate is bi-weekly per pay period, has an accrual cap, and increases at specific intervals based upon the Associate's length of active service.

Sick leave hours for non-exempt associates carry over annually up to a maximum and are not payable when employment ends with the company.

Annual Accrual for Non-Exempt	
Length of Service	Non-Exempt
Less than 6 years	80
6 or more years	96
Maximum carryover	720

Exempt personnel (salaried) receive an annual grant of sick time each year, and it is prorated for standard hours less than 40 per week.

The calculation of sick leave time is per an Associate's regularly scheduled work hours that day up to a maximum of 8 hours.

Sick leave hours for exempt associates do not carry over annually and are not payable when employment ends with the company.

Annual Grant for Exempt		
Payment	Hours Granted (full-time Associates)	Hours Granted (part-time Associates, 20+ hours each week)
Paid at 100% of base salary	160	80
Paid at 80% of base salary	160	80
Maximum carryover	N/A	N/A



Paid Time Off Plans—Remote Neuromonitoring Physicians

SpecialtyCare regular full-time and part-time Remote Neuromonitoring Physicians (RNP) (20 hours or more each week) have opportunities to enjoy time away from work to help balance their lives. The Paid Time Off (PTO) Plan allows for accrual of leave hours to take time off for vacation, holidays, sick, or other personal leave. The administration of PTO is per Company policy or other provisions if required by federal or state law. New RNP Associates begin accruing PTO in the first pay period following 30 days of service.

The accrual of PTO hours is calculated per an Associate's standard weekly hours and is prorated for standard hours less than 40 per week.

The PTO accrual rate is bi-weekly per pay period, has an accrual cap, and increases at specific intervals based upon the Associate's length of active service.

	Bi-weekly Accrual	Annual Accrual	Maximum PTO Hours (Cap)
Year 1 through completion of 6 th year	9.23	240	300
Beginning of 7 th year and up	10.77	280	350

An associate accrues a maximum amount of 1.25 times (1.75 in California) the annual PTO accrual ("the cap"). Once the PTO accrual reaches the cap, the accumulation of hours ceases until the balance falls below the cap. Unused, accrued PTO is not paid to Associates when their employment ends with SpecialtyCare unless otherwise dictated by state law.

All Associates must obtain their supervisor's approval in advance when scheduling PTO time for vacation, holiday, or other extended leave.

SpecialtyCare designates the following holidays for RNP Associates: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

PTO is utilized for these holidays when an Associate does not work, is not on call, and has a balance of available accrued PTO hours. The PTO allocation is per an Associate's regularly scheduled work hours up to a maximum of 8 hours.



Extended Leave Account (ELA)

An Extended Leave Account (ELA) is available for all regular full-time clinical associates. This account is for extended and approved leaves of absence for associates to care for themselves or an immediate family member.

SpecialtyCare will contribute forty hours (40) to the associate's ELA at the beginning of each calendar year (starting 1/1/18) for those associates with a minimum of one year of service with the company. Contributions are only made during this time, and no proration occurs for those associates that reach one year of service during the funding period. The maximum total contribution is 320 hours. These hours are available during an approved leave of absence and supplement income paid through SpecialtyCare's voluntary disability plans.

After an associate is approved for leave and has exhausted accrued PTO hours above 80 hours, the ELA hours are available during the leave. Unused, accrued hours in the ELA are not paid out upon termination of employment for any reason unless specifically required by applicable law.

The ELA provides additional peace of mind for associates concerned about a continuing stream of income in the event of an extended absence.



401(k) Retirement Savings Plan

The SpecialtyCare 401(k) Retirement Savings Plan offers a convenient way to save for your future through payroll deductions.

Eligibility

Associates who are regularly scheduled to work 20 hours or more each week and have completed 90 days of service are eligible to participate in the SpecialtyCare's 401(k) Savings Plan with **Fidelity**.

Employee Contributions

Contributions from your payments are made on a pre-tax basis—up to the IRS annual limit. If you are 50 years of age or older (or if you reach age 50 by the end of the year), you may make a catch-up contribution to a maximum of \$6,500 annually in addition to the standard IRS annual limit of \$20,500.



Employer Match

SpecialtyCare matches up to 50% of the first 7% of associate contributions for eligible participants.

Vesting Schedule for Company Match	
Years of Service	Vested Amount of Company Match
Less than 1 year	0%
Less than 2 years	20%
Less than 3 years	40%
Less than 4 years	60%
Less than 5 years	80%
After 5 years	100%

Participation in the 401(k) Savings Plan is voluntary; however, if associates do not make an election, they will be enrolled automatically in the plan with a deferral percentage of 3% of pay. Automatic deferrals are deducted from paychecks pre-tax and deposited on the associates' behalf into the plan.

FOR MORE INFORMATION

For additional details about the 401(k) Retirement Savings Plan or to enroll or change your contribution or investment elections, please refer to www.netbenefits.com.

Adoption

Associates are eligible for reimbursement **up to a maximum of \$2,000** in adoption assistance benefits to help offset qualified expenses associated with adopting a child not related to either the associate or their spouse.

Details of the Adoption Assistance Plan and Reimbursement Forms are available on the [ABOUT YOU](#) website or in the SharePoint Benefits folder.

Professional Development

The Professional Development Plan provides Associates financial support for job-related continuing education, and the benefit amount per calendar year is per your position. Regular associates are eligible for the professional development benefit, and regular part-time Associates receive a proration.

The professional development allowance for **Non-Clinical Associates** is **up to \$500 per calendar year**, and two paid training days.

The professional development allowance for **Clinical Associates** in a position that does not require a Bachelor's degree is **up to \$1,000 per calendar year**, and two paid training days.

The professional development allowance for a **Clinical Associate** in a certified or licensed position that requires (at minimum) a Bachelor's degree is **up to \$1,500 per calendar year** and three paid training days with a **rolling three-year maximum benefit of \$4,500**.

The professional development allowance for an **RNP Associate** is **up to \$3,000 per calendar year** with a **rolling three-year maximum benefit of \$9,000**. RNP Associates are eligible to take up to four paid training days per calendar year.

All associates have access to **Harvard** ManageMentor (Online Leadership University) and the **Advisory Board** Industry membership after 90 days of employment. Visit [ABOUT YOU](#) or [Connections](#) for more details.

Associates must obtain prior approval from their supervisor or manager to be eligible for job-related professional development expenses reimbursement.

Professional Dues and Membership

All associates are eligible for reimbursement **up to \$500 per calendar year** to help pay for the cost of job-related professional association or membership and required licensure.

Associates must obtain prior approval from their supervisor or manager to be eligible for reimbursement of professional membership or dues expenses.

Tuition Reimbursement

SpecialtyCare supports continued education, and associates are encouraged to further their education. Associates who regularly work a schedule of 20 hours or more each week are eligible to participate in the Tuition Assistance program. The tuition assistance has a proration for part-time regular associates who work 20 – 29 hours per week. This Tuition Assistance program applies to undergraduate or graduate-level courses directly related to your job or is a required or elective course for a degree program approved by the company.

Associates are required to sign an agreement to pay the company back any money received as tuition assistance if the Associate terminates employment with the company for any reason or experiences a change in employment status. This agreement is subject to certain exceptions within one year from the tuition assistance payment to the Associate.

Eligible expenses for Tuition Assistance include tuition, registration fees, and laboratory fees. Reimbursement for these expenses are as follows:

Final Grade	Eligible Reimbursement
A	100%
B	80%
C	60%

Books for approved courses are reimbursable at 80%. The maximum amount of tuition assistance is **\$5,250 per calendaryear** as allowed by the US Department of Treasury as a tax-free educational benefit. Tuition assistance payments are available to active regular associates in good standing. You must obtain two levels of approval from your manager and Sr. Department manager before starting the course to qualify for reimbursement.

Student Loan Payment

The Student Loan Payment Assistance program provides financial assistance to eligible regular clinical Associates who **incurred a loan to pay for their college education as required for licensure or certification**. The college program must be an accredited education program in the clinical field of study (e.g., an accredited cardiovascular perfusion education program). This program is available to new graduates from an accredited education program within 36 months of their start date with SpecialtyCare and attained their clinical certification or licensure. The position itself must require a minimum of a Bachelor's degree to qualify.

Associates **regularly scheduled to work 20 or more hours each week are eligible** for the Student Loan Payment Assistance program. The Student Loan Payment Assistance amount is prorated for part-time Associates who work 20 – 29 hours per week.

Participants must sign an agreement to pay the company back the entire amount of money received under the Student Loan Assistance Program if the Associate terminates employment with the company for any reason or the Associate experiences a change in employment status. These terms are subject to certain exceptions within one year from the date of any payment to the Associate.

The Associate must submit documentation that verifies the amount of the student loan and terms of payment. The **maximum annual year benefit amount is \$5,250, and it requires two levels of approval**; the Associate's manager and director level approval. There must be 12 months in between annual payments. Eligible associates may receive Student Loan Payment Assistance for a maximum of four years. The entire benefit amount is considered taxable income and reported as wages on the Associate's Form W-2. The Associate is responsible for paying the tax that may result from the receipt of this benefit payment.

An Associate is only eligible for a **combined maximum benefit amount of \$5,250 per calendar year** for the Tuition Assistance and Student Loan Payment Assistance programs.

Discount Programs Available

All regular associates are eligible for the below Discounts:

- The **Working Advantage** and **Perks at Work** programs offer a variety of ways to save on retail, entertainment, travel, restaurants, and more!
- **Sam's, Costco, BJ's Wholesale Club, or Amazon Prime Membership** reimbursements are available to associates up to a maximum of \$60 per year for the basic membership fee for either Sam's, Costco, BJ's Wholesale Clubs or \$50 towards your Amazon Prime membership. This benefit is for annual memberships that start on or after the associate's start date of employment as part of SpecialtyCare, and taxes are applicable.
- All associates who use **Verizon Wireless** are eligible for a **22% discount** on their monthly bill.

More information is available on the [Connections](#) site under Quick Links, [ABOUT YOU](#) website under My Perks, [SharePoint](#) under Benefits, or contact the Benefits Help-Line for more detailed information.

Associate Referral Bonus Program

SpecialtyCare employees are eligible to submit external, qualified talent referrals for regular, full-time* positions with SpecialtyCare.

To receive credit for your referrals, you must use the Connections Associate Career Portal referral process to submit and track. The Associate Referral Bonus Program requirements for eligibility and payment are available on the [ABOUT YOU](#) website and [SharePoint](#) in the Human Resources section.

*SpecialtyCare associates that refer a per-diem candidate that transitions to a regular, full-time associate within 180 days of their per-diem start date are eligible for a referral bonus once meeting the applicable program parameters.

Position Level	Personal Referral Award Amount (\$)	Lead Generation Referral Award Amount (\$)
G&A	\$500	\$100
Clinical roles that do not require a bachelor's degree or certification/licensure	\$500	\$100
Clinical roles that do not require a bachelor's degree but require certification/licensure	\$1,000	\$200
Clinical roles that require bachelor's degree but not certification/licensure	\$1,000	\$200
Clinical roles that require bachelor's degree (or more) + certification/licensure where referred candidate is not yet certified/licensed	\$1,000	\$200
Clinical roles that require bachelor's degree (or more) + certification/licensure where referred candidate is certified/licensed	\$5,000	\$1000



Glossary

Brand Name Drugs—Drugs that have trade names and are protected by patents. Brand name drugs are generally the most costly choice.

Coinsurance—The percentage of a covered charge paid by the plan or the associate.

Copayment (Copay)—A flat dollar amount you pay for medical or prescription drug services regardless of the actual amount charged by your doctor or health care provider.

Deductible—The annual amount you and your family must pay each year before the plan pays benefits.

Generic Drugs—Generic drugs are less expensive versions of brand name drugs that have the same intended use, dosage, effects, risks, safety and strength. The strength and purity of generic medications are strictly regulated by the Federal Food and Drug Administration.

High Deductible Health Plan (HDHP)—A medical plan that may be used in conjunction with a health reimbursement account (HRA) or a health savings account (HSA).

Health Savings Account (HSA)—A fund you can use to help pay for eligible medical costs not covered by your medical plan. Both employers and employees may contribute to this fund; employees do so through pre-tax payroll deductions. Equity partners can have monthly contributions charged against their monthly draw account.

In-Network—Use of a health care provider that participates in the plan's network. When you use providers in the network, you lower your out-of-pocket expenses because the plan pays a higher percentage of covered expenses.

Out-of-Network—Use of a health care provider that does not participate in a plan's network.

Mail Order Pharmacy—Mail order pharmacies generally provide a 90-day supply of a prescription medication for the for a lower cost than a retail pharmacy. Plus, mail order pharmacies offer the convenience of shipping directly to your door.

Inpatient—Services provided to an individual during an overnight hospital stay.

Outpatient—Services provided to an individual at a hospital facility without an overnight hospital stay.

Out-of-Pocket Maximum—The maximum amount you and your family must pay for eligible expenses each plan year. Once your expenses reach the out-of-pocket maximum, the plan pays benefits at 100% of eligible expenses for the remainder of the year, except for prescriptions under all medical plans except the HSA Plan.

Primary Care Physician (PCP)—physician (generally a family practitioner, internist or pediatrician) who provides ongoing medical care. A primary care physician treats a wide variety of health-related conditions and refers patients to specialists as necessary.

Specialist—A physician who has specialized training in a particular branch of medicine (e.g., a surgeon, gastroenterologist or neurologist).



Helpful Resources

PLAN	PROVIDER	PHONE NUMBER	WEBSITE
Medical (Pre-enrollment guidance)	Cigna	888-806-5042	www.mycigna.com
Medical (Post-enrollment assistance)	Cigna	800-244-6224	www.mycigna.com
Health Savings Account	Fidelity	800-544-3716	www.netbenefits.com
Telemedicine	MDLive	888-726-3171	www.mdliveforcigna.com
Dental	Delta Dental of TN	800-223-3104	www.deltadentaltn.com
Vision	EyeMed	866-939-3633	www.eyemedvisioncare.com
Life and Disability	NY Life	800-362-4462	www.mynylgbs.com
Voluntary Critical Illness and Accident	Allstate	Claims: 800-348-4489 Customer Care Center: 800-521-3535	www.allstatebenefits.com/mybenefits
Identity Theft and Fraud Protection	ID Watchdog	800-970-5182	www.idwatchdog.com
Flexible Spending Accounts	WEX (formerly Discovery Benefits)	866-451-3399	www.discoverybenefits.com or www.wexinc.com
Life Assistance Program (LAP)	NY Life	800-538-3543	www.signalap.com
Healthy Rewards	CIGNA	800-258-3312	www.cigna.com/rewards
Health Advocacy (24/7 phone support)	CIGNA	866-799-2725	www.healthadvocate.com
401(k) Retirement Savings Plan	Fidelity	800-835-5095	www.netbenefits.com
Legal Plan	Met Law	800-821-6400	www.info.legalplans.com
Benefits Helpline	The Benefits Department	877-345-5595 opt. 4	benefits@specialtycare.net