



2023 Benefits Guide

September 1, 2023-August 31, 2024 Plan
Year



MEDICAL - AETNA

Below is a brief summary of the medical insurance benefits provided by CareLink

AETNA	GOLD Carelink Reimburses 2nd Half of Deductible	SILVER Carelink Reimburses 2nd Half of Deductible	BRONZE Carelink Contributes \$500 Towards HSA
DEDUCTIBLE	Individual: \$1,000 Family: \$2,000	Individual: \$3,000 Family: \$6,000	Individual: \$3,000 Family: \$6,000
OFFICE VISITS	Primary Care: \$20 Specialist: \$40 Urgent Care: \$50	Primary Care: \$30 Specialist: \$60 Urgent Care: \$100 after deductible	Primary Care: 20% after Deductible Specialist: 20% after Deductible Urgent Care: 20% after Deductible
PROCEDURES	Inpatient: 100% after Deductible Outpatient: 100% after Deductible Emergency Room: \$200	Inpatient: 20% after Deductible Outpatient: 20% after Deductible Emergency Room: \$200 after Deductible	Inpatient: 20% after deductible Outpatient: 20% after deductible Emergency Room: 20% after deductible
PRESCRIPTIONS	Generic: \$20 Brand: \$40 Non-Preferred Brand: \$70	Generic: \$20 Brand: \$40 Non-Preferred Brand: \$70	Generic: \$20 after deductible Brand: \$40 after deductible Non-Preferred Brand: \$70 after deductible
MAIL ORDER PRESCRIPTIONS	Generic: \$40 Brand: \$80 Non-Preferred Brand: \$140	Generic: \$40 Brand: \$80 Non-Preferred Brand: \$140	Generic: \$40 Brand: \$80 Non-Preferred Brand: \$140
OUT-OF- POCKET MAXIMUM	Individual: \$5,000 Family: \$10,000	Individual: \$6,600 Family: \$13,200	Individual: \$6,900 Family: \$13,800
PREMIUMS (PER PAY)	Employee Only: \$136.85 Employee + Spouse: \$312.20 Employee + Child(ren): \$241.92 Family: \$398.08	Employee Only: \$94.07 Employee + Spouse: \$246.17 Employee + Child(ren): \$190.75 Family: \$313.89	Employee Only: \$82.89 Employee + Spouse: \$194.46 Employee + Child(ren): \$150.68 Family: \$247.96

HEALTH REIMBURSEMENT ARRANGEMENT

An HRA is an IRS approved, employer-sponsored plan that is used to reimburse a portion of you and your eligible family member's in-network medical deductible expenses. This is a reimbursement plan funded entirely by CareLink.

The HRA is only eligible for the Aetna Gold and Aetna Silver plans.

What is the Plan Year?

- September 1, 2023 thru August 31, 2024

When is the Runout Period to file a claim?

- 60 days after the plan year ends.

What are the Eligible Expenses?

- Medical expenses subject to the In-Network Deductible.



HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

What is the HRA Reimbursement Limit?

Aetna Gold Plan

Participant responsible for first \$500 of Deductible.
CareLink will reimburse next \$500 of Deductible.
For Family coverages, the maximum Carelink will reimburse is \$1,000.

Aetna Silver Plan

Participant responsible for first \$1,500 of Deductible.
CareLink will reimburse next \$1,500 of Deductible.
For Family coverages, the maximum Carelink will reimburse is \$3,000.

How will I be reimbursed?

Submit a claim form with an Explanation of Benefits from AETNA and you will be reimbursed by check. (or by direct deposit if you sign up for that)



HEALTH SAVINGS ACCOUNT (HSA)

What is a Health Savings Account?



A Health Saving Account (HSA) is a way for you to save pre-tax dollars that can be used to pay for qualified health care expenses like deductibles, copays, coinsurance, prescriptions, vision and dental expenses. The funds can be taken out via payroll deductions and are deposited into the account for future use. In order to contribute to an HSA, you must be enrolled in Carelink Bronze Health Plan.

How much can I contribute to an HSA?

Employee-only coverage: \$3,850 per calendar year. Employee plus dependent coverage: \$7,750 per calendar year.

Contributions are pre-tax and funds continue to build in your account without a 'use it or lose it' rule. A convenient debit card gives you access to funds to pay for qualified medical, dental, and vision expenses.

CareLink contributes \$500 to your Health Savings Account (HSA) if you enroll in the Aetna Bronze Plan.



DENTAL - UNITED CONCORDIA

CareLink offers two dental plan options through United Concordia – PPO and DHMO. For a more detailed summary of the benefits for each plan, please refer to the Dental Benefits Summary found on BeneTrac, Paychex self-serve, or by calling Human Resources for a copy of the summary.

BENEFIT	DHMO	PPO
ANNUAL DEDUCTIBLE	NONE	Individual: \$50 Family: \$150
PREVENTIVE SERVICES	See Schedule of Benefits	100%
BASIC SERVICES	See Schedule of Benefits	100%
MAJOR SERVICES	See Schedule of Benefits	50%
ANNUAL PLAN MAXIMUM	Unlimited	\$1,250
ORTHO LIFETIME MAXIMUM	N/A	\$1,000 per person
PREMIUMS (PER PAY)	Employee Only: \$2.06 Employee + Spouse: \$7.13 Employee + Child(ren): \$7.13 Family: \$7.13	Employee Only: \$4.39 Employee + Spouse: \$14.88 Employee + Child(ren): \$14.88 Family: \$14.88



VOLUNTARY VISION -AETNA

Protect your sight and enjoy those sunsets even more with vision insurance. Receive both preventive and materials coverage.

AETNA	IN-NETWORK	OUT-OF NETWORK
EXAMS	\$10 Copay	\$32 Reimbursement
LENSES	Single: \$10 copay Bifocal: \$10 copay Trifocal: \$10 copay	Single: \$25 Reimbursement Bifocal: \$40 Reimbursement Trifocal: \$64 Reimbursement
FRAMES	\$130 Allowance	\$65 Allowance
CONTACT LENSES	\$130 Allowance	\$104 Allowance
FREQUENCY OF SERVICES	Exams: Lenses: Frames: Contact Lenses:	1 x 12 months 1 x 12 months 1 x 24 months 1 x 12 months
PREMIUMS (MONTHLY)	Employee Only: Employee + Spouse: Employee + Child(ren): Family:	\$6.19 \$11.76 \$12.38 \$18.21



LIFE - METLIFE

CareLink provides benefit eligible employees with Basic Life and Accidental Death & Dismemberment (AD&D) insurance through MetLife and pays the full cost of this benefit. You can log onto BeneTrac to update your beneficiary at any time. Basic Life and AD&D coverage equals 2 times your Basic Annual Earnings up to a maximum of \$150,000 for non-exempt employees and \$300,000 for exempt employees.



BASIC LIFE AND

AD&D

100% EMPLOYER PAID!

VOLUNTARY LIFE AND AD&D

Employees who want to supplement their group life insurance benefits may purchase additional Life coverage through MetLife. When you enroll yourself and/or your dependents in this benefit, you pay the premium through payroll deductions. You can purchase coverage for yourself in \$10,000 increments and your spouse in \$5,000 increments. New hires and newly eligible employees may elect up to \$100,000 without completing a statement of health (answering medical questions). Current participants requesting an increase in coverage must complete a statement of health. You must elect coverage for yourself if you elect coverage for your dependents.

TIER	BENEFIT	GUARANTEE ISSUE
EMPLOYEE	Increments of \$10,000 up to 5x your earnings; \$500,000 Maximum	\$100,000
SPOUSE	Increments of \$5,000 up to 50% of Employee Amount	\$25,000

DISABILITY - METLIFE

Accidents and illnesses happen and often when we least expect them. Ensure you are financially prepared to stay afloat in the midst of a medical condition with disability insurance. CareLink provides full-time benefits-eligible employees with **Long-Term Disability** income benefits and pays the full cost of this coverage. In the event you become disabled from a non-work-related injury or illness, disability income benefits are provided as a source of income.

CareLink also offers Short-Term Disability (STD) as a Voluntary benefit to all full-time benefits-eligible employees.

SHORT TERM DISABILITY VOLUNTARY

BENEFIT	60% of Your Weekly Earnings or \$1,500 Whichever is Less
DURATION	11 Weeks
ELIMINATION PERIOD	Illness: 14 Days Accident: 14 Days

LONG TERM DISABILITY 100% EMPLOYER PAID

BENEFIT	60% of your earnings to a maximum of \$7,500 a Month
DURATION	Up to SSNRA*
ELIMINATION PERIOD	90 Days



SUPPLEMENTAL- METLIFE

These plans compliment your medical plan. They help cover some of the gaps where you may experience out-of-pocket costs that aren't covered under your medical plan.

CRITICAL ILLNESS

CareLink is offering Critical Illness Insurance through MetLife as a Voluntary benefit. You will pay the full cost through payroll deduction.

What is critical illness insurance?

Critical illness insurance works to complement your medical coverage—and pays in addition to what your medical plan may or may not cover. It's coverage that provides financial support when you or a loved one becomes seriously ill. Upon diagnosis, it provides you with a lump-sum payment of \$15,000 or \$30,000 in initial benefits. The total benefit amount available is 3 times that of the initial benefit amount, which is \$45,000 or \$90,000, in the event that you or a loved one experience more than one covered condition. The payment you receive is yours to spend however you like.

ACCIDENT INSURANCE

CareLink is offering Critical Illness Insurance through MetLife as a Voluntary benefit. You will pay the full cost through payroll deduction.

What is accident insurance?

Accident insurance works to complement your medical coverage — and pays in addition to what your medical plan may or may not cover. It's coverage that provides a financial cushion for life's unexpected events by providing you with a lump-sum payment (one convenient payment all at once) when your family needs it most. The payment you receive is yours to spend however you like. It pays if you have tests, receive medical services, treatment or care for one of more than 150 covered events as defined in your group certificate. This includes hospitalization resulting from an accident, and accidental death or dismemberment.



EMPLOYEE ASSISTANCE



Expert advice for work, life, and your wellbeing

Convenient and confidential help when you want it, how you want it. Your program includes up to 5 phone or video consultations with licensed counselors for you and your eligible household members, per issue, per calendar year.

When you call, just select “Employee Assistance Program” when prompted. You’ll immediately be connected to a counselor.

If you’re simply looking for information, the program offers easy to use educational tools and resources, online and through a mobile app. There is a chat feature so you can talk with a consultant to guide you to the information you are looking for or help you schedule an appointment with a counselor.



The program’s experienced counselors provided through LifeWorks — one of the nation’s premier providers of Employee Assistance Program services — can talk to you about anything going on in your life, including:

- **Family:** Going through a divorce, caring for an elderly family member, returning to work after having a baby
- **Work:** Job relocation, building relationships with co-workers and managers, navigating through reorganization
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, tax issues
- **Legal Services:** Issues relating to civil, personal and family law, financial matters, real estate and estate planning
- **Identity Theft Recovery:** ID theft prevention tips and help from a financial counselor if you are victimized
- **Health:** Coping with anxiety or depression, getting the proper amount of sleep, how to kick a bad habit like smoking
- **Everyday Life:** Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet

403B PLAN-RETIREMENT BENEFIT

Eligibility:

- Employee Deferrals: Immediate
- Automatic Enrollment at 3% of pay

Employee Contributions:

- Pre-tax and Roth Deferrals allowed

Employer Contributions:

Safe Harbor Match

- Eligibility: Age 18 & 1 year of service with 1,000 hours
- Entry Date: Immediately
- \$1 for \$1 up to 4% of pay
- Annual Contribution

Vesting:

- Employee Deferrals: Immediate/100%
- Safe Harbor Match: Immediate/100%
- Employer Match: 100% after 3 years of service



TUITION REIMBURSEMENT

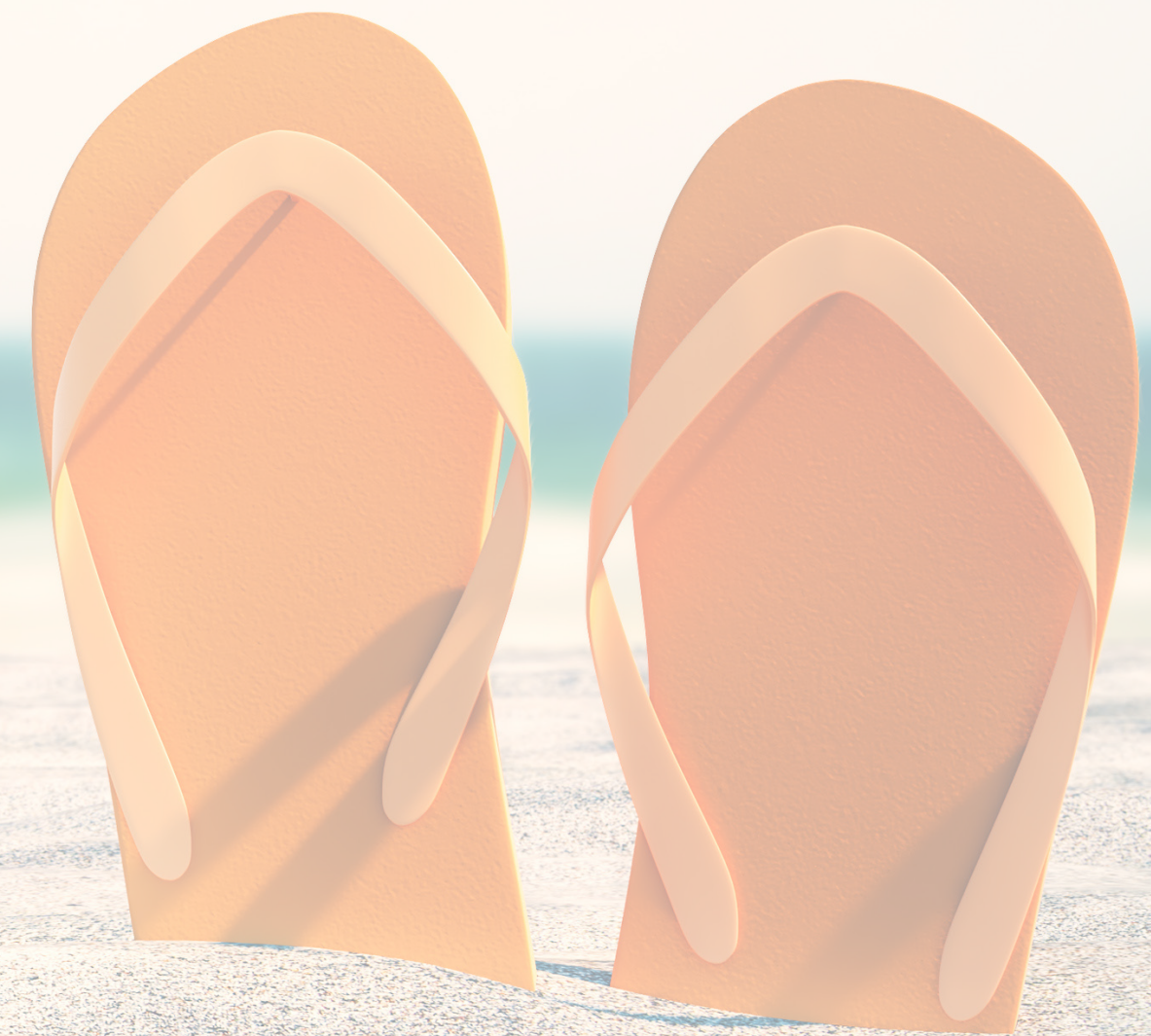
CareLink is committed to providing our employees with opportunities for professional growth and development. After six months of employment, all regular benefits-eligible full-time employees may apply for our tuition reimbursement benefit. Coverage amounts are reviewed and approved annually with the fiscal budget. Employees must take courses related to their present position and those courses must be provided by a fully accredited college, university, technical or trade school.



PAID TIME OFF

Employees who are regularly scheduled to work a minimum of 30 hours or more per week are eligible to accrue paid time off.

- PTO begins accruing upon hire date.
- PTO accruals are calculated on hire date not date in position, transfer or promotion dates.
- PTO is accrued per bi-weekly pay period.
- PTO may not be requested or used during the first 90 days of employment



PAID TIME OFF



Calculating PTO 37.5 to 40 hours/week

Months of Service	Hours accrued per pay period (26 pay periods per year)	Max hours accrued**
1-12	3.8	98.8
13-24	6.47	168.22
25-36	7.08	184.08
37-48	8.31	216.06
49-60	8.93	232.18
61+	10.16	264.16

Calculating PTO 30 to 37 hours/week

Months of Service	Hours accrued per pay period (26 pay periods per year)	Max hours accrued**
1-12	2.83	73.58
13-24	4.85	126.1
25-36	5.31	138.06
37-48	6.24	162.24
49-60	6.81	177.06
61+	7.62	198.12

PAID HOLIDAYS: All full-time employees receive 8 paid holidays

- New Year's Day
- Martin Luther King Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

ADDITIONAL LEAVE:

- Bereavement Leave
- Jury Duty

