2022-2023

Benefits Open Enrollment

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Aetna Transition Highlights

- **We're switching our insurance provider from IBX to Aetna**.

- **Plan designs remain virtually unchanged!** Aetna will still offer a high-deductible plan and their version (OAMC) of our former PPO plan with IBX.

- There should also be **very little disruption to your current in-network providers**. Before making the decision to change, we completed a full network analysis that showed 98% of current IBX providers are already in the Aetna network.
    - You can **check to confirm that your current doctors AND prescriptions are in the Aetna network** by visiting the Aetna Microsite here.

- There **are no cost increases** with this transition.

- **Teladoc will now be a part of our benefit plan with Aetna** and available to employees enrolled in our benefit plan.
    - Services offered through Teladoc are expanding with the **addition of mental health and dermatology services!** Click here to learn more!

- Nutrition visits will be available with a medically stated reason from a provider.

Important Reminders

- **Open Enrollment must be completed in ADP by July 8, 2022.**
  - No changes can be made to your enrollments after 11:59 p.m. on July 8 *unless* you have a life event before August 2023.
    - A list of qualifying life events can be found here.

- **This year is an active enrollment – which means every benefits-eligible employee must actively elect or waive coverage in ADP.**
  - View open enrollment instructions for the ADP mobile app or desktop site.

- **New plans are effective August 1, 2022.**

- **You can view your current benefit selections in ADP.**
  - Select Myself → Benefits → Enrollments
  - Click “View Benefits”
    - You’ll see a full list of what you are enrolled in and current per pay cost.

Open Enrollment Support

Aetna Microsite

www.aetnaresource.com/m/eMoney

You can check to confirm that your current doctors AND prescriptions are in the Aetna network on the microsite and download additional benefits information.

Aetna Concierge (available 24/7)

- 1-833-383-2651
  - Click here for more information about the concierge services.

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eMoney Contact:

Stephanie Starr
(610) 684-1100 x4457
benefits@emoneyadvisor.com
sstarr@emoneyadvisor.com

Medical

Medical Plan

- Switching to Aetna
- High-deductible and Open Access® Managed Choice® plans offered
- **For both plan options:**
  - Access to Aetna's large national network
  - You do not need a Primary Care Physician referral to see a specialist
  - Free preventative care
- No changes to employee rates

HIGH DEDUCTIBLE (HDHP) PLAN

- Deductible applies to all services except preventative care ($2,000 individual, $4,000 employee+)
- After deductible, everything is 100% covered except pharmacy which goes to copay
- Offset cost of deductible using HSA
- Employer HSA contribution:
  - $75/month for individual
  - $100/month for employee+
- No premium cost for HDHP. This allows you to instead put money into HSA, pre-tax – FREE PLAN!

OA MC PLAN

- No deductible
- Copays for different types of services
- “Cadillac” plan with low copays, rich coverage
- Per pay premium payments

Health Savings Account (HSA)

- An **HSA is a tax-advantaged medical savings plan** you can use in conjunction with your HDHP
- HSA funds roll over from year-to-year
- It goes with you wherever you go (even if you leave the company)
- You can use funds for qualified medical expenses at any time
- Offset the cost of your deductible (assuming 25% tax rate, each $1,000 you put in the HSA gives you $250 in tax savings)
- Invest (like a 401(k)) if you want to save extra for retirement
- You can change your contributions at any time throughout the year in ADP

ELIGIBILITY REQUIREMENTS

- You can only enroll in an HSA if you are in the HDHP
- You cannot have an HSA & a Medical FSA at the same time
- You cannot have an HSA if you have a secondary insurance plan

You can put money in pre-tax (like your 401(k)) & eMoney will contribute.

Withdraw tax-free for qualified medical expenses or save and invest for retirement

You must be enrolled in an HD Plan to contribute.

What is a “Qualified Medical Expense?”

- A Qualified Medical Expense is a list of expenses, as defined by the IRS, that you can use your HSA (or FSA) to reimburse any out-of-pocket cost
- Full list: https://www.irs.gov/pub/irs-pdf/p502.pdf
- **Examples:**
  - Reimbursement of Deductible costs
  - COBRA payments
  - Lactation Supplies
  - Acupuncture
  - Dental Expenses
  - Diagnostic Devices
  - Copays
  - Hearing Aids
  - Prescription Medications
  - Prostheses
  - Pregnancy Test Kit
  - Psychologist/Psychiatrist
  - Smoking Cessation
  - Medical Therapy
  - Medical Transportation
  - Vision Correction Surgery
  - Crutches
  - Addiction Therapy
  - Fertility Enhancement
  - Guide Dog
  - Nursing Home
  - Special Ed Tutoring

Medical Plan Comparison

Benefit	HDHP (In-Network)	HDHP (Out-of-Network)	OA MC (In-Network)	OA MC (Out-of-Network)
Annual Deductible	Individual: $2,000 Family: $4,000	Individual: $5,000 Family: $10,000	Individual: None Family: None	Individual: $5,000 Family: $10,000
Out-of-Pocket Max	Individual: $6,450 Family: $12,900	Individual: $10,000 Family: $20,000	Individual: $6,600 Family: $13,200	Individual: $15,000 Family: $30,000
HSA Employer Contribution	Employee: $75/month All other tiers: $100/month		N/A	
Preventative Care	100% NO deductible	50% NO deductible	100% NO deductible	100% NO deductible
Outpatient Care				
PCP Copay Office Visits	100% after deductible	50% after deductible	$20 copay	50% after deductible
Specialist Copay Office Visits	100% after deductible	50% after deductible	$40 copay	50% after deductible
Outpatient Surgery	100% after deductible	50% after deductible	$75 copay	50% after deductible
Outpatient Lab	100% after deductible	50% after deductible	100% covered	50% after deductible
Routine Radiology	100% after deductible	50% after deductible	$50 copay	50% after deductible

Medical Plan Comparison (Cont'd)

Benefit	HDHP (In-Network)	HDHP (Out-of-Network)	OA MC (In-Network)	OA MC (Out-of-Network)
Inpatient Hospital Care	100% after deductible	50% after deductible	$250 copay/admission	50% after deductible
Emergency Care				
Hospital Emergency Room	100% after deductible	50% after deductible	$150 copay (waived if admitted)	$150 copay (waived if admitted)
Urgent Care	100% after deductible	50% after deductible	100% covered	50% after deductible
Maternity Care (Prenatal & Postnatal)	100% after deductible	50% after deductible	$20 copay	50% after deductible
Mental Health/Substance Abuse				
Inpatient	100% after deductible	50% after deductible	$250 copay/admission	50% after deductible
Outpatient	100% after deductible	50% after deductible	$40 copay	50% after deductible
Retail Drug Program (30-day supply)				
Generic	$20 copay after deductible	50% after deductible	$10 copay	Covered 70%
Brand	$40 copay after deductible	50% after deductible	$20 copay	Covered 70%
Non-preferred	$60 copay after deductible	50% after deductible	$35 copay	Covered 70%

Medical Rates Comparison

HIGH DEDUCTIBLE PLAN

	Employee Premium	Deductible Exposure[1]	Employer HSA Contribution	Total Potential Employee Cost (per pay period)[2]
EE	$0	$83.33	$37.50	$45.83
EE + Spouse	$0	$166.67	$50	$116.67
EE + Child(ren)	$0	$166.67	$50	$116.67
EE + Family	$0	$166.67	$50	$116.67

[1] Deductible exposure is total annual deductible ($2k or $4k) divided by 24 pay periods

[2] Estimates total potential cost, if you are healthy and do not need any medical care, your cost is $0

OA MC PLAN

	Employee Premium	Deductible Exposure	Total Potential Employee Cost (per pay period)[3]
EE	$83.12	$0	$83.12
EE + Spouse	$153.01	$0	$153.01
EE + Child(ren)	$118.56	$0	$118.56
EE + Family	$195.10	$0	$195.10

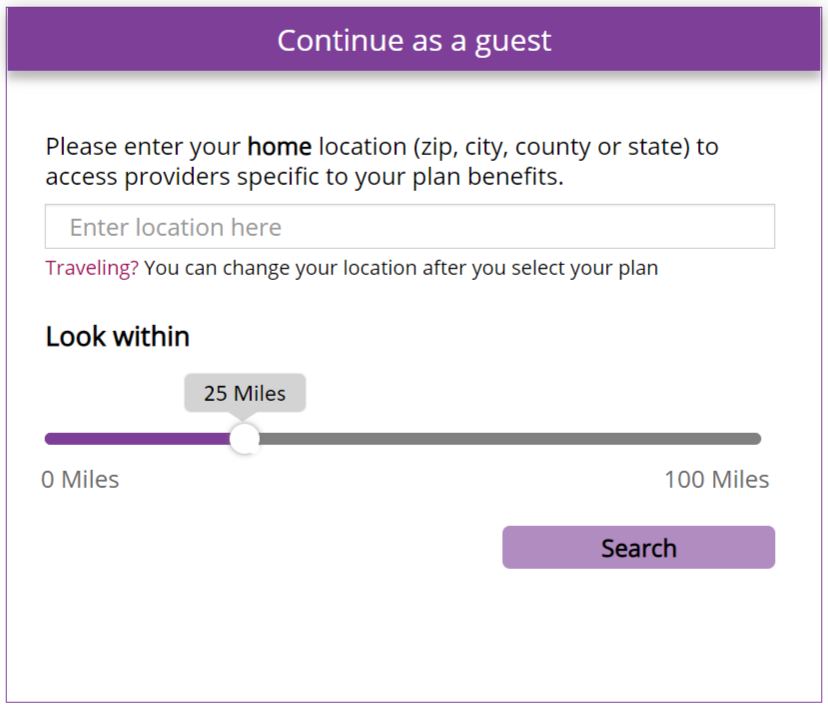
[3] Excludes copays

Finding Covered Prescription Drugs

- Visit the Aetna Microsite: https://www.aetnaresource.com/m/eMoney
- Scroll down and click on “Pharmacy”
- You can find a list of the most commonly covered drugs under eMoney’s plan by clicking “Find a Covered Drug”

Finding In-Network Healthcare Professionals

- Visit the Aetna Microsite: https://www.aetnaresource.com/m/eMoney
- Scroll down and click on “Find a Doctor”
- You can search for any healthcare professional you need based on your location.
- Simply enter your zip code and search for a healthcare professional by name/type or use the categories Aetna provides.



Teladoc (Included with Aetna)

TELADOC

- Teladoc, now included with Aetna, gives you 24/7 access to a U.S. board-certified medical professional through the convenience of a phone, video or mobile app visit.
- Can be used for:
    - Mental health
    - Cold & flu symptoms
    - Allergies
    - Pink Eye
    - Respiratory infection
    - Sinus problems
    - Dermatology
    - & more!

Dental

Dental Plan & Rates Comparison

- Staying with MetLife
- No rate changes on Value Plan
- No rate changes on Enhanced Plan

Value Plan	Coverage Level	Employee Premium	Employer Premium
	EE	$5.00	$6.73
	EE + Spouse	$12.50	$13.06
	EE + Child(ren)	$15.00	$18.65
	EE + Family	$22.50	$24.99
Enhanced Plan	**Coverage Level**	**Employee Premium**	**Employer Premium**
	EE	$9.04	$6.73
	EE + Spouse	$21.30	$13.06
	EE + Child(ren)	$26.59	$18.65
	EE + Family	$38.87	$24.99

**Rates are per pay period.*

Dental Plan Comparison

	Value (In-Network)	Value (Out-of-Network)	Enhanced (In-Network)	Enhanced (Out-of-Network)
Deductible/Annual Max				
Single	$50	$50	$50	$50
Family	$150	$150	$150	$150
Deductible Waived for Preventative?	Yes	Yes	Yes	Yes
Annual Max Benefit (Per Person)	$1,800	$1,800	$2,300	$2,300
Plan Coverage				
Preventative	100%	100%	100%	100%
Basic Restorative	70%	70%	100%	100%
Major Restorative	50%	50%	80%	80%
Orthodontia				
Plan Coverage	50%	50%	50%	50%
Lifetime Max	$1,000	$1,000	$1,500	$1,500
Adult Orthodontia Covered?	No	No	Yes	Yes
Rollover Provision				
Included?	No	No	No	No

Dental Plan Basics

- **Deductible**: **<u>Your cost</u>** for any **<u>non-preventative</u>** work

- **Annual Max:** How much the **<u>plan will pay out</u>** in a benefit year

- **Services**
    - **Diagnostic & Preventative**: Check ups, routine x-rays
    - **Basic**: Fillings, extractions (routine), root canals
    - **Major**: Crowns, bridges, implants, dentures
    - **Endodontics** (dental pulp)
    - **Periodontics** (gums)

Finding In-Network Dentists

- Visit www.metlife.com
- In the “I Want to Find a MetLife” box, click “Dentist” and enter your location information
- Select the “PDP Plus” network from the dropdown box

Vision

Vision Plan and Rates

- Staying with EyeMed
- Same Value Plan
- Same Enhanced Plan
- **Added Eye360 to both Value & Enhanced Plans**
    - Providing enhanced benefits when members visit a PLUS Provider
        - $0 copay on eye exam
        - Up to $50 additional frame allowance
- **New eyeRewards program**
    - Vision guides and ongoing vision wellness education
    - Wellness quizzes and survey with raffle entries
    - Real-time online eye exam alerts when members are eligible
    - Eye exam rewards
        - Ex: $50 off any purchase at Sunglass Hut when you get an eye exam at a PLUS Provider

Rates Per Pay	Value	Enhanced
Single	$1.20	$1.59
Employee + Spouse	$2.29	$3.02
Employee + Child(ren)	$2.41	$3.18
Family	$3.54	$4.68

Vision Plan Comparison

	Value (In-Network) Copays/Allowances	**Value (Out-of-Network)** Allowances	**Enhanced (In-Network)** Copays/Allowances	**Enhanced (Out-of-Network)** Allowances
Deductible/Annual Max				
Comprehensive Exam	$0	Up to $40	$0	Up to $40
Materials/Eyewear Copay				
Single	$0	Up to $30	$0	Up to $30
Bifocal	$0	Up to $50	$0	Up to $50
Trifocal	$0	Up to $70	$0	Up to $70
Standard Progressive	$65	Up to $50	$65	Up to $50
Frames/Contact Allowance				
Frames	$130 & 20% thereafter	Up to $91	$170 & 20% thereafter	Up to $91
Contact Lenses (Conventional)	$130 & 15% thereafter	Up to $130	$170 & 15% thereafter	Up to $130
Contact Lenses (Disposable)	$130	Up to $130	$130	Up to $130
Benefit Frequency				
Eye Exam	Once Every 12 Months		Once Every 12 Months	
Lenses	Once Every 12 Months		Once Every 12 Months	
Frames	Once Every 24 Months		Once Every 24 Months	
Contact Lenses	Once Every 12 Months		Once Every 12 Months	

Company Provided Benefits

Company Provided Benefits

eMoney will continue to provide the following benefits to benefits-eligible employees free of charge!

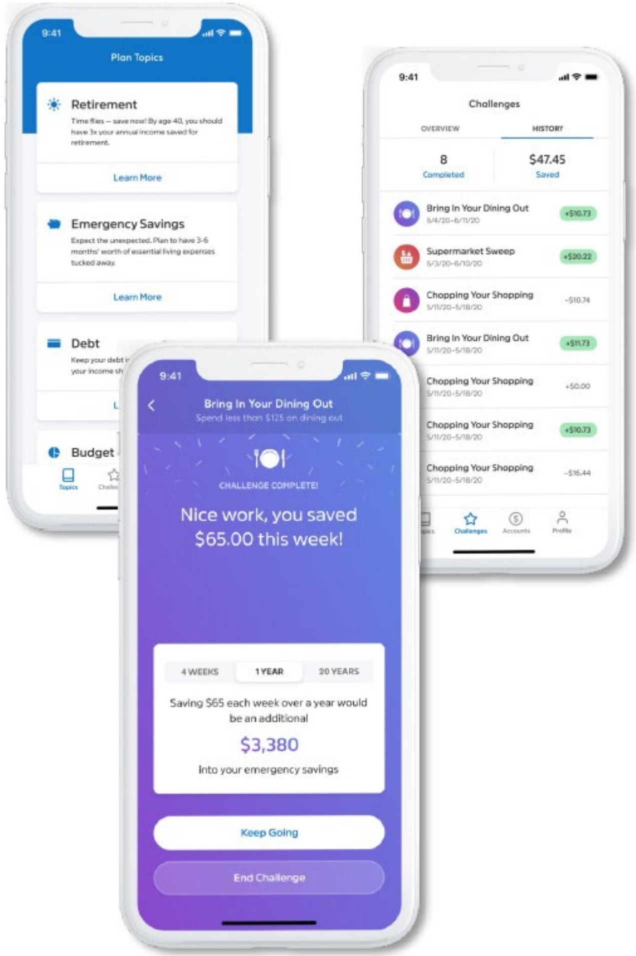
- **Headspace:** Meditation and mindfulness mobile app.
- **Incentive:** eMoney's financial wellness mobile app. Click here to learn more.
- **FPG Office Hours:** Ask your personal financial planning questions to our team of in-house financial planners and industry professionals. Click here for more information.
- **Through Sun Life:**
    - **Life Insurance/AD&D** – 150% of your base salary up to $250k
    - **Short Term Disability** – 70% of salary up to $2.5k/week
    - **Long Term Disability** – 60% of salary up to $6k/month
    - **EAP (Employee Assistance Program)** – up to 3 free visits with a counselor plus financial, legal and work-life balance support & advice
    - **Identity Theft Protection**
    - **Emergency Travel Assistance**

Headspace

headspace

- Headspace is your everyday guide to meditation and mindfulness. **All eMoney Advisor employees are able to experience the benefits of less stress, more focus, and better sleep with Headspace's premium membership for free**.
- ***Yes, FREE!*** Every eMoney employee receives FREE access to Headspace.
- Click here to sign up and view the user guide here.

Incentive



- All eMoney employees receive **FREE** access to Incentive, our financial wellness mobile app. Peep the video below to learn more!
- **New hires** will receive an email invitation providing them access within their first month.
- **Existing employees** who have not yet taken advantage of this benefit should download Incentive in the App or Google Play Store > Click Sign Up > Resend my invite code > enter your eMoney email address and follow the instructions from there.

[Watch the Incentive video]

FPG Office Hours

- FPG Office Hours is a free, educational resource available to all eMoney employees that allows them to connect with an in-house financial professional to gain direction on all things finance.

- ***But why are we offering it?*** The FPG team offers Office Hour sessions to support eMoney employees' financial journeys. We believe that as a leader in the FinTech industry, we should support money conversations both internally and externally.

Click here to learn more.

Identity Theft Protection

assist america®

- Sun Life offers a **free Identity Theft Protection** plan through Assist America
- This program provides credit card/debit card surveillance & offers support if you are a victim of identity theft
    - Register up to 10 cards which will be monitored for misuse
    - Receive early warning of potential threats and notification if your identity has been stolen
    - 24/7 phone support by anti-fraud experts
    - Assigned caseworker in the event of compromised identity
    - Assistance in cancelling stolen cards/reissuing new cards
    - Assistance in notifying financial institutions & government agencies

ACCESS INFORMATION

1.) Go to www.securassist.com/sunlife

2.) Select "Click here to log in to Assist America's ID Protection" in the middle of the page

3.) Enter reference number 01-AA-SUL-100101

4.) Call the number provided to register your cards & documents in a safe/central place, to report a lost or stolen card or if you have become a victim of identity fraud to begin the resolution process

5.) Click the link to register for Card Patrol for continuous monitoring and use access code 18327

Emergency Travel Assistance

- Sun Life offers a **free Emergency Travel Assistance** plan through Assist America
- Staff of medically trained, multilingual professionals who can advise you in a medical emergency 24/7, anywhere in the world
- Reps assist in accessing or receiving:
  - Pre-qualified, English-speaking professionals working in hospitals, pharmacies & dental offices
  - Medical consultation, evaluation & referral
  - Hospital admission
  - Critical care monitoring
  - Emergency medical evacuation
  - Transportation to return home or to a rehabilitation facility
  - Lost prescription assistance
  - Legal & interpreter services

ACCESS INFORMATION

If you or your family member has a medical emergency & are more than 100 miles from home, call or email:

- (800) 872-1414 (within the U.S.)
- (609) 986-1234 (outside the U.S.)
- medservices@assistamerica.com
- Membership Number: 01-AA-SUL-100101

Voluntary Benefits

eMoney

Voluntary Benefits

- **Voluntary Employee, Spouse and Child Life Insurance (Sun Life)**
  - No plan or rate changes.
- **Voluntary Long-Term Disability (Sun Life)**
  - 60% of base salary up to $12k/month (only applicable if your salary is above $120k)
  - No plan or rate changes
- **Critical Illness & Accident Insurance (Cigna)**
  - No plan or rate changes
- **Legal Protector & ID Theft (Countrywide)**
- No plan or rate changes.
- **Pet Insurance (Nationwide)**
  - Not part of open enrollment
  - Can elect at any time throughout the year
  - Elect on Nationwide site (not ADP)
- **Flexible Spending Accounts (WageWorks)**
  - No plan or rate changes.
- **Commuter Benefits (WageWorks)**
  - Not part of open enrollment
  - Can elect at any time throughout the year

Flexible Spending Account & Commuter Benefits

- Both services through WageWorks
  - Use the same employee portal in different ways
  - Offers an easy-to-use mobile app
- **Flexible Spending Account (FSA)**
  - Employee sets annual amount
  - Elected in ADP as part of open enrollment
  - Use WageWorks employee portal for filing claims & requesting reimbursement
- **Commuter Benefits**
  - Month-to-month benefit
  - Not part of open enrollment
  - Elected on WageWorks Employee portal

Critical Illness & Accident

- **Critical Illness**
  - Gives a lump sum benefit in the event that the covered person gets diagnosed with or suffers from certain critical illnesses - Cancer, Heart Attack, Stroke, Renal Failure, Major Organ Transplant, Paralysis, Lou Gehrig's Disease, Blindness, Coronary Artery Disease, etc.
  - Pays out for both first and second occurrence as long as second occurrence is 12+ months later
  - Cost is based on lump sum benefit level selected
  - Can elect for Employee, Spouse or Child, **spouse and child coverage is a smaller % of employee amount**
- **Accidental Injury**
  - Gives lump sum payouts in the event of an accident depending on outcome and treatment to help cover associated medical costs
  - AD&D included
  - Treatments – ex. Ambulance, burns, coma, concussion, hospitalization, surgery, etc.
  - Cost is based on level of coverage (employee, employee + spouse, employee + child(ren), family)
  - Level 1 (Low) & Level 2 (Medium) coverage options available, see plan description on the Benefits page of the intranet

PUBLISHED BY COUNTRYWIDE PRE-PAID LEGAL SERVICES, INC

Legal Protector

- Provides you with access to attorney in an affordable way
- Covers you, your spouse & dependents (up to age 26)
- Services includes
  - Unlimited phone consultations & advice
  - Face to face consultations
  - Simple wills, living wills & medical power of attorney
  - Review legal documents, legal letters & phone calls
  - Advice on government programs
  - Consumer protection & warranty problems
  - Identity theft prevention & assistance
  - Advice on small claims court
  - IRS & state tax relief advice
  - Discounts on other legal matters

Coverage Level	Rate Per Pay
Employee (+ any dependents)	$7.37

Credit Monitoring & Identity Theft

PUBLISHED BY COUNTRYWIDE PRE-PAID LEGAL SERVICES, INC

- **Countrywide's Credit Monitoring & Identity Theft Protection** plans **offer $1,000,000 in identity theft insurance**
- The **free plan with Assist America** has **no monetary insurance**

Rates Per Pay	Premier	Platinum	Diamond
Employee	$4.49	$4.98	$6.49
Employee + 1	$8.98	$9.96	$12.98

Credit Monitoring & Identity Theft

PUBLISHED BY COUNTRYWIDE PRE-PAID LEGAL SERVICES, INC

Benefits	Premier	Platinum	Diamond
Bureau Reports & Credit Scores	Every 30 Days (1 Bureau)	Every 90 Days (3 Bureaus)	Every 30 Days (3 Bureaus)
ID Theft Insurance	$1,000,000	$1,000,000	$1,000,000 / Lost Wages: Reimbursement up to $1,500/week for 5 weeks, legal fees, expenses & stolen funds reimbursement
24/7 Credit Monitoring & Alerts	Included	Included	Included
ID Fraud Restoration Services	Included	Included	Included
Identity Monitoring & Alerts	Included	Included	Included
Credit Dispute Assistance	Included	Included	Included
Fraud Alerts & Fraud Assistance	Included	Included	Included
Change of Address Monitoring & Alerts	Included	Included	Included
Credit Score Tracker & Score Change Alerts	Included	Included	Included
Credit Score Simulator	Included	Included	Included
Checking Account Reporting	Included	Included	Included
Criminal Records Monitoring	Included	Included	Included
Lost Wallet Protection & Assistance	Included	Included	Included
Opt Out (Junk Mail/Do Not Call List)	Included	Included	Included
Online Knowledge Center	Included	Included	Included
Additional Coverage	N/A	N/A	Dark web & internet monitoring, enhanced credit reporting & alerts, application monitoring, family protection, synthetic ID theft monitoring, SSN alerts, file share notices, identity theft protection kit

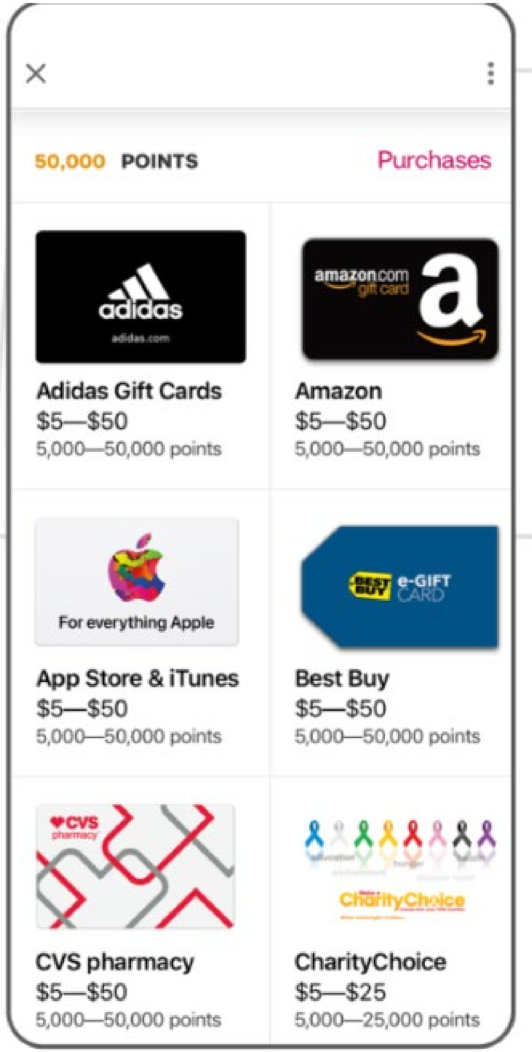
Aetna Attain®

Attain by Aetna® is the mobile app that helps you follow your own path to better health. It takes your unique health history, combines it with your wearable device activity, and offers you personalized goals, achievable actions and motivating rewards. Find your healthy, with Attain® as your guide.

How It Works

- **STAY ACTIVE:** Hit personalized daily and weekly activity goals.
- **TAKE HEALTHY ACTIONS:** Like getting your flu shot, visiting your primary care physician or refilling your prescriptions. Plus, receive tips and challenges around activity, sleep, mindfulness and nutrition.
- **SCORE POINTS & EARN REWARDS**: Earn points by completing these actions. Then redeem them for an Apple Watch® (iOS users only) or gift cards from popular retailers up to a value of $300.

Click here to learn more.



Open Enrollment Support

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Aetna Concierge (available 24/7)

- 1-833-383-2651
    - Click here for more information about the concierge services.

eMoney Contact:

Stephanie Starr
(610) 684-1100 x4457
benefits@emoneyadvisor.com
sstarr@emoneyadvisor.com