

BENEFITS OUTLINE 2023 / 2024

New hire benefits are effective first of the month after date of hire

All Benefits in this section are available for enrollment through your employee portal

MEDICAL INSURANCE				PRIORITY HEALTH - PH-TRAD-BASE In-Network Benefits TRADITIONAL POS				
EMPLOYEE COST	-/ N	1ONTH	FIXED CO-PAYS			RX CO-PAYS		
SINGLE:	\$	99.38	OFFICE VISIT (PCP):	\$	25	GENERIC:	\$	10
DOUBLE:	\$	218.64	SPECIALIST VISIT:	\$	40	PREFERRED BRAND:	\$	30
FAMILY:	\$	273.30	URGENT CARE:	\$	75	NON-PREFERRED BRAND:	\$	60
			ER VISIT:	\$	250	PREFERRED SPECIALTY:		20%, MAX \$100
EMPLOYER COST	「/ N	1ONTH	AMBULANCE:	\$	150	NON-PREFERRED SPECIALTY:		20%, мах \$200
SINGLE:	\$	397.53	HIGH TECH IMAGING:	\$	150			
DOUBLE:	\$	874.54						
FAMILY: \$ 1,093.19			COINSURANCE MAX (plan year)		TOTAL OUT-OF-POCKET MA		IM (plan year)	
.,	Υ		In Network/Out of Ne	etwo	<u>ork</u>	In Network/Out of Network	<u> </u>	
			INDIVIDUAL:	\$	3,000/\$6,000	INDIVIDUAL:	\$	9,100/\$18,200
DEDUCTIBLE (pla			FAMILY:	\$	6,000/\$12,000	FAMILY:	\$	18,200/\$36,400
In Network/Out								
INDIVIDUAL:	\$	1,000/\$2,000						
FAMILY:	\$	2,000/\$4,000	HOSPITAL COINSURANCE	80	%/60%			
SPE	CIAL	FEATURES: •	WELLNESS VISITS/CHECKUPS: Cove	ered	100% w/no co-pa	ay based on gender/age guide	lines	
		•	VIRTUAL VISITS: 24/7 phone/video	phy	sician access, incl	uding dermatology & behavio	oral he	ealth
		•	ACCOUNT INFORMATION ON THE	<u>GO</u> :	You can access yo	our membership card, person	al hea	ılth plan
			information, use the cost estimato	r, or	der prescriptions	and more using the MyHealth	арр.	
	OUT-OF-NETWORK BENEFITS: Please see individual plan summaries for details							

HSA (Health Savings Account) MEDICAL BENEFIT You must enroll in an HSA Medical plan in order to have HSA contributions deducted from your paycheck and be able to utilize HSA funds. Axios HR partners with LMCU so that you can enroll in an HSA account directly from the OE enrollment tool if you do not currently have an HSA account. You are able to utilize any bank you would like, as long as the bank offers an HSA account *this is not a regular checking account* Even if you select an HSA medical plan in the enrollment tool, this does not mean that you have an HSA – you must set up an account for us to be able to distribute your contributed funds. An HSA account is solely yours, Axios HR has no ownership over this account. If you would like to utilize an HSA account outside of the LMCU offering, you will need to submit an HSA change form to us. Contact service@axioshr.com or call 616-949-2525 if this applies to you.





MEDICAL INS	SU	RANCE		PRIORITY HEALTH – PH-HMO-BASE In-Network Benefits			Traditional HMO		
EMPLOYEE COST	<u>/ M</u>	<u>ONTH</u>	CO-PAYS			RX CO-PAYS			
SINGLE:	\$	92.04	OFFICE VISIT (PCP):		\$25	GENERIC/GENERIC VALUE:	\$	10	
DOUBLE:	\$	202.49	SPECIALIST VISIT:		\$40	PREFERRED BRAND:	\$	30	
FAMILY:	\$	253.11	URGENT CARE:		\$75	NON-PREFERRED BRAND:	\$	60	
			ER VISIT:		\$250	PREFERRED SPECIALTY:		20%, MAX \$100	
EMPLOYER COST	<u>/ M</u>	<u>IONTH</u>	AMBULANCE:		\$150	NON-PREFERRED SPECIALTY:		20%, max \$200	
SINGLE:	\$	368.16	HIGH TECH IMAGING:		\$150				
DOUBLE:	\$	809.94							
FAMILY:	\$	1,012.43	COINSURANCE MAX (p	lan	<u>year)</u>	TOTAL OUT-OF-POCKET MAXII	<u>MUN</u>	l (plan year)	
			INDIVIDUAL:	\$	3,000	INDIVIDUAL:	\$	9,100	
DEDUCTIBLE (plan	n ye		FAMILY:	\$	6,000	FAMILY:	\$	18,200	
INDIVIDUAL: FAMILY:	\$ \$	1,000 2,000	HOSPITAL COINSURANCE	80	9%				
 SPECIAL FEATURES: WELLNESS VISITS/CHECKUPS: Covered 100% w/no co-pay based on gender/age guidelines VIRTUAL VISITS: 24/7 phone/video physician access, including dermatology & behavioral health ACCOUNT INFORMATION ON THE GO: You can access your membership card, personal health plan information, use the cost estimator, order prescriptions and more using the MyHealth app. 									

MEDICAL INSURANCE		PRIORITY HEALTH - PH-HMO-HSA-PREM In-Network Benefits			HSA HMO	
EMPLOYEE COST / MONTH	CO-PAYS (*AFTER DEDUCTIBI	_E)		RX CO-PAYS (*AFTER DEDUCTIBLE)		
SINGLE: \$ 83.69	OFFICE VISIT (PCP):		20%*	GENERIC/GENERIC VALUE:	\$	10*
DOUBLE: \$ 184.14	SPECIALIST VISIT:		20%*	PREFERRED BRAND:	\$	40*
FAMILY: \$ 230.17	URGENT CARE:		20%*	NON-PREFERRED BRAND:	\$	80*
·	ER VISIT:		20%*	PREFERRED SPECIALTY:	\$	20%, MAX \$100*
EMPLOYER COST / MONTH	AMBULANCE:		20%*	NON-PREFERRED SPECIALTY:	\$	20%, max \$200*
SINGLE: \$ 334.80	HIGH TECH IMAGING:		20%*			
DOUBLE: \$ 736.54						
FAMILY: \$ 920.69	COINSURANCE MAX (p	COINSURANCE MAX (plan year)		TOTAL OUT-OF-POCKET MAXIMUM (plan year)		
	INDIVIDUAL:	\$	500	INDIVIDUAL:	\$	2,000
DEDUCTIBLE (plan year)	FAMILY:	\$	1,000	FAMILY:	\$	4,000
INDIVIDUAL: \$ 1,500 FAMILY: \$ 3,000	HOSPITAL COINSURANCE	80%	6			
 SPECIAL FEATURES: WELLNESS VISITS/CHECKUPS: Covered 100% w/no co-pay based on gender/age guidelines VIRTUAL VISITS: 24/7 phone/video physician access, including dermatology & behavioral health ACCOUNT INFORMATION ON THE GO: You can access your membership card, personal health plan information, use the cost estimator, order prescriptions and more using the MyHealth app. 						





DENTAL INSURANCE	DELTA	DENTAL BASE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	<u>FEATURES</u>	DESCRIPTION (assumes in-netv	vork)
SINGLE: \$ 5.80 DOUBLE: \$ 12.00	BENEFIT MAX^: \$ 1,000 DEDUCTIBLE^: \$ 50	PREVENTATIVE SERVICES: BASIC SERVICES:	NO DEDUCTIBLE APPLIES – COVERED 100% COVERED 80% AFTER DEDUCTIBLE
FAMILY: \$ 24.00	ORTHO MAX: \$ 1,000 • Lifetime	MAJOR SERVICES: ORTHODONIC: DEPENDENTS:	COVERED 50% AFTER DEDUCTIBLE COVERED 50% AFTER DEDUCTIBLE COVERED TO AGE 26
SINGLE: \$ 23.20 DOUBLE: \$ 48.00	SPECIAL FEATURES:	110 10 01 110 112 0112	o – simply let your provider know you they will be able to look you up by ork
FAMILY: \$ 96.00		major restorative and p	ting period for new enrollees for any prosthodontic service eductible are calendar year (Jan-Dec)

VISION INSU	JRA	NCE		E	YEMED	VO	LUNTARY EMPLOYEE PAID
EMPLOYEE COST	/ M	<u>ONTH</u>	<u>FEATURES</u>			DESCRIPTION	
SINGLE:	\$	1.79	EXAMS:	ONCE EVERY 12 N	/ONTHS	EXAM CO-PAY:	\$ 10
DOUBLE:	\$	3.50	CONTACTS:	ONCE EVERY 12 N	JONTHS	CONTACT LENSES:	\$130 Allowance
FAMILY:	\$	4.97	FRAMES:	ONCE EVERY 24 N	//ONTHS	DEPENDENTS:	COVERED TO AGE 26
EMPLOYER COST / MONTH			SPE	CIAL FEATURES:		ARD REQUIRED — simply I and they will look you u	let your provider know you have
SINGLE:	\$	7.16			Lyelviec	and they will look you u	p by your 33iv
DOUBLE:	\$	14.00			 Benefit 	frequency based on date	of last visit
FAMILY:	\$	19.90					

LIFE INSURANCE	METLIFE	EMPLOYER PAID
COVERAGE EMPLOYEE: 1 x Salary, up to \$200k max	PlanSmart: PlanSmart is a multifaceted program, offered at no add provide your employees with access to a range of financial and reti on-site workshops, with optional personal consultations and decisie. Retirewise: Retirewise is an in-depth program consisting of a four-projective information covering a broad spectrum of retirement issue. Planning. Each workshop is delivered by a locally based financial program.	rement education resources through on-support assistance. oart series of workshops that deliver ues from Estate Planning to Tax

SHORT TERM DISABIL	ITY METLIFE	EMPLOYER PAID
EMPLOYEE COST / MONTH	COVERAGE	
EMPLOYEE: \$ 0.00	• 60% of weekly salary up to \$1,000 per week	
	 Benefits begin on (Accident) 1st day 	
	 Benefits begin on (Illness) 8th day 	
	Max Duration of Benefits: 13 weeks	





LONG TERM DISABILITY METLIFE EMPLOYER PAID

EMPLOYEE COST / MONTH

EMPLOYEE: \$ 0.00

COVERAGE

• 60% of weekly salary up to \$6,000 /month

• Elimination Period: 90 days

• Max Duration of Benefits: till age 65

SPECIAL NOTES:

Pre-Existing Condition: You may not be eligible for benefits if you have received treatment for a condition within 3 months prior to your effective date under the policy until you have been covered under the policy for 12 months.

• Benefit Limitations:

Neuromuscular: 24 monthsMusculoskeletal: 24 monthsSoft Tissue Disorder: 24 months

Alcohol, Drug or Substance Abuse: No limit

LIFE INSURANCE		METLIFE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	<u>COVERAGE</u>		SPECIAL NOTES:
Rates are based on employee's age and	EMPLOYEE:	\$10k to \$200k guarantee, Max. \$200k	 You must elect coverage for yourself in order to elect coverage for your spouse and / or child(ren)
amount of coverage	SPOUSE:	\$5k to \$25k guaranteed	 Any amount elected over the guarantee issue amount will be subject to medical underwriting
	DEPENDENT:	\$10k guaranteed	amount will be subject to medical underwriting

FLEX BENEFIT - MEDIC	CAL & DEPENDENT CARE	AXIOS HR	VOLUNTARY EMPLOYEE PAID		
EMPLOYEE COST / MONTH	SPECIAL FEATURES				
 You elect how much to 	elect how much to Health Care Spending Account Maximum Limit: \$3,050.00 Annually				
contribute annually	 Dependent Care Spending Account Maximum Limit: \$5,000 Annually (Dependent Care expenses from a licensed care provider or program) 				
	• FSA's give you a way to pay for your health care and / or dependent care expenses with pre-tax dollars				
	 FSA's are voluntary – YOU decided care and / or Dependent Care Sp 		out of your paycheck and put into your Health		
FLEX BENEFIT RULES	• Termination of Plan/Employmen for the period of time you were o	•	the date of termination to submit any receipts utilize any remaining funds.		
	 Life Events – FLEX funds are prep middle of a plan year. 	aid, so you cannot change	the amount you want to contribute in the		
	• Type of Plan – Please verify that	you are electing the correc	t type of FLEX plan, we offer more than one.		

FLEX BENEFIT - COMM	NUTER FRINGE BENEFIT	AXIOS HR	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH◆ You elect how much to contribute annually	 SPECIAL FEATURES Transit Spending Account Maxim Parking Spending Account Maxin FSA's give you a way to pay for you FSA's are voluntary – YOU decide 	num Limit: \$280 per month our transit and parking exp	
FLEX BENEFIT RULES	 Termination of Plan/Employmen for the period of time you were of Life Events – FLEX funds are preprinted of a plan year. 	t – You have 30 days from to covered under the plan to coaid, so you cannot change	he date of termination to submit any receipts





OFF THE JO	ВА	CCIDEN	METLIFE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST	/ M	<u>ONTH</u>	SPECIAL FEATURES	
EMPLOYEE:	\$	8.16	This coverage pays you cash benefits that corresponding memberment: dislocation or fracture; hospital.	ond with a variety of covered occurrences, such as confinement; ambulance services; physical therapy and
EE + SPOUSE:	\$	15.44	more. The cash benefits can be used to help pay for	
EE + CHILD:	\$	16.84	Benefits are paid once per accident unless otherw	ise noted in the schedule of benefits.
22 * 3111231	Υ	10.0.	Guaranteed issue coverage and coverage available	e for spouse and child(ren).
EE + FAMILY:	\$	21.13	 See plan document for more details. 	

CRITICAL ILLNESS	METLIFE	VOLUNTARY EMPLOYEE PAID
Rates will vary based on your issue age, who you wish to cover, the amount of coverage and whether or not you use tobacco products	But when a diagnosis occurs (such as cancer, major of getting better. With METLIFE Benefits, you gain the covered event. • How It Works: You select the benefit coverage amount budget. If you have covered family members, this contains the coverage amount of the coverage amou	e diagnosed with a covered critical illness. With the atment you need seems like a heavy financial burden. organ failure, etc.), what you should be focusing on is power to take control of your health when faced with a unt you want based on your individual need and your overage also provides cash benefits for them. Then, if seive a cash benefit based on the percentage payable

HOSPITAL INDEMNITY	METLIFE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	SPECIAL FEATURES	
EMPLOYEE: \$ 7.67	9 1 7	inement. This benefit is payable directly to you and can sonal bank account or your Health Savings Account (HSA)
EE + SPOUSE: \$ 20.15	for hospital-related expenses.	in a same account of year meaning and go / lees and (no. 1)
EE + CHILD: \$ 13.26	Guaranteed issue coverage and coverage available for spouse and child(ren).	
EE + FAMILY: \$ 21.84	 Coverage can be continued as long as premiums at See plan document for more details. 	re paid to MetLife Benefits.

Legal / ID Protection	ID Shield/Legal Shield	VOLUNTARY EMPLOYEE PAID

SPECIAL FEATURES

Plan	Family (per month)	Individual (per month)	
LegalShield	23.95	23.95	
IDShield	18.95	8.95	
Combined	38.90	32 90	

- <u>ID Shield</u> membership includes security and privacy monitoring social media monitoring, identity restoration and consolation services.
 - If your identity is stolen, ID Shield will fully restore to pre-theft status.
- LEGAL Shield offers advice, consultation and representation including legal guidance for common issues.
 - Membership includes a dedicated law firm, contracts and document review as well as preparation of your end of life documents,





401(k)	EMPOWER RETIREMENT		RETIREMENT PLAN	
ELIGIBILITY REQUIREMENTS:	SERVICE LENGTH	AGE	ENTRY DATE	
	• Immediate	• 21	• Immediate	
SPECIAL FEATURES:	 Employer Match: 100% of the first 6% Enrollment in the 401k, or any contribution or beneficiary changes to your existing 401k, can be done on Empower's website, www.empowermyretirement.com. Enrollment in the 401(k) is not done through the benefit enrollment tool and is not tied to the Open Enrollment period; you can enroll or make changes to contributions at any time after you are eligible. Through CAP TRUST, you have access to personalized financial advice. Consults can be requested by calling 800-967-9948 or by visiting https://captrust.com 			

All Items listed in this section are not part of the online benefit enrollment experience. They are considered Vendor Perks and are available at any time throughout the year.

MOBILE VETERINARY CARE

VETR HEALTH

VOLUNTARY EMPLOYEE PAID

Convenient, affordable veterinary care from the comfort of your own home.

- In Home Vet Visits vets travel to you and your pets! All the care is provided in the comfort of your own home.
- Core Vaccines and Testing your membership includes all of the core vaccines and testing your pet needs to stay healthy.
- Unlimited Telehealth advice from veterinarians anytime, anywhere with Vetr telehealth.
- Online Pharmacy receive access to their online pharmacy for any prescriptions including preventatives.

The Veterinary Care benefit through Vetr Health is not run through payroll. If interested, employees can obtain plan information and enroll in the plan at www.vetrhealth.com. Employees will pay premiums directly to Vetr Health.

PET INSURANCE PET'S BEST VOLUNTARY EMPLOYEE PAID

Pet insurance reimburses you for vet bills when your pet is sick or injured, to help take the financial worry out of vet visits.

- Fast claims processing and payment receive reimbursement via direct deposit or direct vet pay options available
- Use any veterinarian in the U.S. including specialty and emergency clinics
- Access to a 24/7 pet helpline powered by WhiskerDocs
- Exclusive Axios HR employee discount on a BestBenefit Plan

The Pet Insurance benefit through Pet's Best is not run through payroll. If interested, employees can obtain plan information and enroll in the plan at www.petsbest.com/axios. Employees will pay premiums directly to Pet's Best.





FINANCIAL WELLNESS

FINFIT

FREE USE OF SITE WITH REGISTRATION

Access via the Axios HR Employee Portal under 'Axios Perks'

SPECIAL FEATURES

- Assess your Personal Financial Health
- Budget Building Tools
- Financial Calculators
- Life Planning

- Financial Education information
- Online tracking of your bank accounts
- 24/7 Financial Wellness provided online
- Short-Term Loan Assistance*

* Fee Based Service, subject to credit approval

ASSISTANCE FOR CAREGIVERS

CARALLEL – **MyCareDesk**

FREE USE OF SITE WITH REGISTRATION

Access via the Axios HR Employee Portal under 'Axios Perks'

SPECIAL FEATURES

- ORGANIZE Keep track of important documents, coordinate tasks and manage bill payment.
- COLLABORATE Create your own care team and then share information, tasks and decision making.
- CONSULT Speak with trusted and experienced Care Advocates through our full-service concierge.
- LEARN Access tools and resources on topics like health, wealth, lifestyle, senior living and in-home care.



for details. Benefits paid based on plan documents only.





HOW TO COMPLETE ENROLLMENT - NAVIGATION INSTRUCTIONS

To elect your benefits for the 2023-2024 plan year, please follow these simple instructions. Please note that it is highly recommended that you use **Google Chrome** to complete your enrollment.

Go to https://axioshr.com/, and click on the "Employee Login" link at the top right of the screen:



Enter your employee credentials and click the blue "Log In" button:

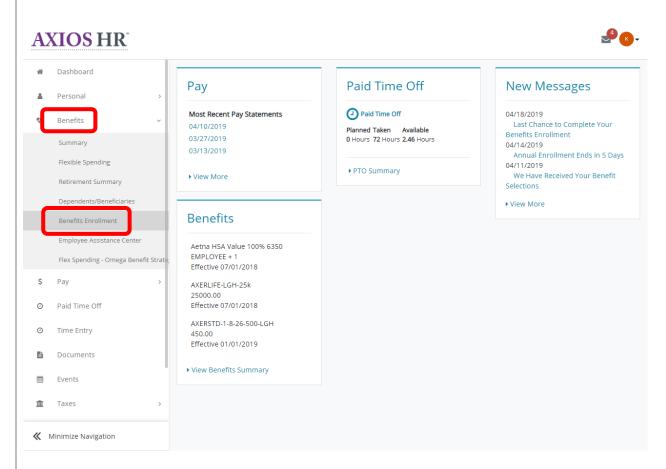


If you have forgotten your username or password, you may use the "Forgot Username?" or "Forgot Password?" links on the login screen for assistance retrieving or resetting your credentials. You may also contact Axios HR for assistance at 616-949-2525 or by emailing service@axioshr.com. The Axios HR Employee Care Team is available to assist you Monday-Friday from 8am-5pm.





Once you are logged into the Employee Portal, navigate to the Benefits Enrollment tool by locating the side menu, clicking on "Benefits" and then "Benefits Enrollment".



The Axios HR Employee Care Team is here to assist you if you have any questions or have any trouble making and submitting your benefit elections for the 2023-2024 benefit plan year. You can reach the Axios HR Employee Care Team by phone at 616-949-2525 or by emailing service@axioshr.com.



Access Your HR and Payroll Information on the Go with the New Mobile App

Your HR and payroll information is always at your fingertips with the new PrismHR Employee Portal App. It's free and easy to set up on your smartphone or tablet.

Anything you can do in Employee Portal you can do in the mobile app:

- Pay stubs and history
- Benefits summary
- Personal contact information
- Document management
- HR support contacts
- Enroll in benefits
- W-2 forms
- Change tax withholdings

The app is available now for Apple and Android devices.





In the App Store/Google Play, search for PrismHR Employee Portal:



Once the app is installed, the first time you launch it will require you to complete a one-time setup to access your account. Please select 'Access Code' and enter the access code of 285.

Once this is complete, it will bring you to the login screen (blue bridge in the background) and you'll be able to log in as normal.





AXIOS HR ATTRACT. RETAIN. DEVELOP.

Have questions? We're here to help!

Asistencia en Español

The Axios HR Employee Care Team is available Monday-Friday from 8am-5pm to answer any questions and resolve any issues as quickly as possible. Our Employee Care Team is made up of four HR professionals – Kayla (Care Team Lead), Alexis (HR Coordinator), Edgar (HR Coordinator), and Carly (Care Team Intern).

Our Employee Care Team can assist with many items including (but not limited to):

- New hire onboarding
- Username/password assistance
- Contact information changes
- Tax withholding/W2 questions
- Retrieving pay stubs
- Benefits enrollment assistance

- Benefits questions
- FMLA/Disability paperwork
- Timeclock assistance
- Payroll questions
- · Verification of Employment documents
- HR/employment concerns

No matter what your need is, the Employee Care Team is your primary point of contact with Axios HR. If your inquiry requires the attention of an HR Specialist, the Care Team will put you in direct contact with one of our team's HR Specialists for resolution.

In addition to our Employee Care Team, the Axios HR Employee Portal is very robust and gives you 24/7 access to your personal information. On the Employee Portal, you can view/download/print your paystubs or W-2, view or make changes to your contact information like address, phone number or e-mail, as well as view or make changes to your direct deposit account information. To visit the employee portal, go to **AxiosHR.com** and click on "**EMPLOYEE LOGIN**" in the upper right-hand corner.

To contact our Employee Care Team, please call us at 616-949-2525 or email service@axioshr.com.









