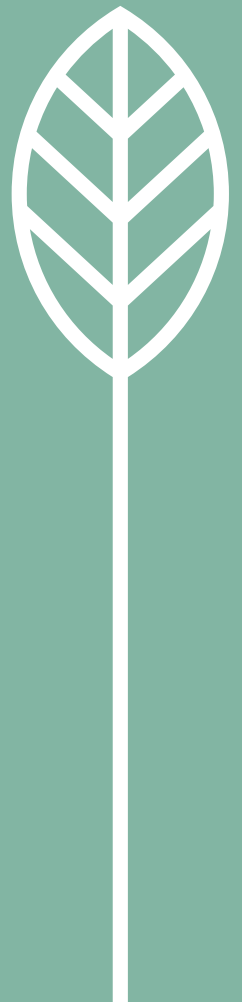


20  
22



# Benefits Guide

Spirion



## Here's where to find ...

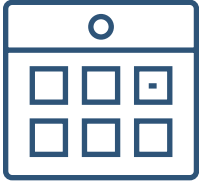
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Spirion appreciates your commitment to our success. We're equally committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefits plans. We understand that you may have questions about annual enrollment, and we'll do our best to help you understand your options and guide you through the process.

This guide is not your only resource, of course. Any time you have questions about benefits or the enrollment process, you can contact your human resources representative. Although this guide contains an overview of benefits, for complete information about the plans available to you, please see the summary plan description (SPD).





## A few notes about enrolling in benefits

At Spirion, we believe that you, our employees, are our most important asset. Helping you and your families achieve and maintain good health — physical, emotional and financial — is the reason Spirion offers you this benefits program.

We conduct a thorough evaluation of our benefits program each year to ensure our coverage is competitively designed and priced. Throughout this entire process, our company is committed to these guiding principles:

- Access to health care and to top-rated doctors, providers, and networks.
- Choice of both proven and innovative plan designs.
- Affordability for all our employees.
- Fairness in cost-sharing between the company and our plan participants.
- Transparency of information so everyone can become better consumers of care.

As you look through this guide, you will see the benefit plan changes that we are excited to offer in 2022. We encourage you to carefully consider all of your options and make the right decisions for you and your family. We hope you are pleased with the options available to you, and we thank you for your continued efforts and support.





# Eligibility

Open enrollment or new hire waiting period is your opportunity to elect coverage on Spirion's benefit offering. All elections made during this period will be effective January 1, 2022, through December 31, 2022, or new hire waiting period, first of the month following the date of hire.

Outside of the open enrollment or new hire waiting periods, you will not have the chance to add, change, or remove benefits unless you have a qualifying life event.

## Eligible employees

You may enroll in the benefits program if you are a regular full-time employee who is actively working a minimum of 30 hours per week.

## Dependent eligibility

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include:

- Your spouse. This includes your legal spouse, domestic partner (same and opposite sex).
- Your children up to the age of 26. This includes your natural children and those of your spouse, your adopted children, stepchildren, foster children, or children obtained through court-appointed legal guardianship. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided.

## Qualifying events

At any time, other than open enrollment, a qualifying life event is required to change your benefit elections. A qualifying event is a change in your personal life that may impact your eligibility or a dependent's eligibility for benefits. Examples of qualifying events include:

- Change of legal marital status (e.g., marriage, divorce, death of spouse, or legal separation); or
- Change in number of dependents (e.g., birth, adoption, death of dependent, or ineligibility due to age); or
- Change in employment or job status for you or your spouse; or
- Spouse's open enrollment.

Qualifying life events: It is your responsibility to notify human resources within 30 days of the qualifying life event. Failure to do so may result in an inability to change your benefit election(s).

# Medical and prescription drug plan

We are excited to announce that in 2022 we will be continuing coverage with Anthem of Ohio.

We will continue to offer our current PPO and HDHP medical plan options. Those who choose to enroll in the HDHP will continue to be eligible for a health savings account (HSA) and an employer HSA contribution. More information on HSAs can be found on page 10.

## Here are some terms you'll see in this guide:

**COINSURANCE:** Your share of the costs of a healthcare service, usually figured as a percentage of the amount charged for services. You start paying coinsurance after you've paid your plan's deductible. Your plan pays a certain percentage of the total bill, and you pay the remaining percentage.

**COPAY:** A fixed amount you pay for a specific medical service (typically an office visit) at the time you receive the service. The copay can vary depending on the type of service. Copays cannot be included as part of your annual deductible, but they do count toward your out-of-pocket maximum.

**DEDUCTIBLE:** The amount you pay for healthcare services before your health insurance begins to pay. For example, if your plan's deductible is \$3,000, you'll pay 100 percent of eligible healthcare expenses until the bills total \$3,000 for the year. After that, you share the cost with your plan by paying coinsurance.

**IN-NETWORK:** A group of doctors, clinics, hospitals and other healthcare providers that have an agreement with your medical plan provider. You'll pay less when you use in-network providers.

**OUT-OF-NETWORK:** Care received from a doctor, hospital or other provider that is not part of the medical plan agreement. You'll pay more when you use out-of-network providers.

**OUT-OF-POCKET MAXIMUM:** This is the most you must pay for covered services in a plan year. After you spend this amount on deductibles, copayments and coinsurance, your health plan pays 100 percent of the costs of covered benefits. However, you must pay for certain out-of-network charges above reasonable and customary amounts.

**REASONABLE AND CUSTOMARY:** The amount of money a health plan determines is the normal or acceptable range of charges for a specific

health-related service or medical procedure. If your healthcare provider submits higher charges than what the health plan considers normal or acceptable, you may have to pay the difference. Here are some terms you'll see in this guide:

**COINSURANCE:** Your share of the costs of a healthcare service, usually figured as a percentage of the amount charged for services. You start paying coinsurance after you've paid your plan's deductible. Your plan pays a certain percentage of the total bill, and you pay the remaining percentage.

**COPAY:** A fixed amount you pay for a specific medical service (typically an office visit) at the time you receive



## Great news!

There will be a decrease to medical and prescription drug plan contributions in 2022.

## Medical and prescription drug plan summary

### Side by side

	\$1,000 PPO		\$3,000 HSA	
	In-network	Out-of-network	In-network	Out-of-network
Calendar year deductible				
Individual	\$1,000	\$3,000	\$3,000	\$9,000
Family	\$2,000	\$6,000	\$6,000	\$18,000
Out-of-pocket maximum				
Individual	\$3,200	\$9,600	\$4,000	\$12,000
Family	\$6,400	\$19,200	\$8,000	\$24,000
Coinsurance	20%	50%	0%	20%
Preventive services	No charge	Deduct., then coins.	No charge	Deduct., then coins.
Physician office visits				
Primary care	\$30 copay	Deduct., then 50%	Deduct., then covered	Deduct., then coins.
Specialist	\$60 copay	Deduct., then 50%	Deduct., then covered	Deduct., then coins.
Urgent care	\$75 copay	Deduct., then 50%	Deduct., then covered	Deduct., then coins.
Hospital services				
Inpatient/outpatient	Deduct., then coins.	Deduct., then coins.	Deduct., then coins.	Deduct., then coins.
Emergency room	\$350 Copay/20%		Deduct., then coins.	Deduct., then coins.
Prescription drugs — 30-day supply			Medical deductible applies	
Tier 1	\$10	Deduct., then coins.	\$10	Deduct., then coins.
Tier 2	\$40	Deduct., then coins.	\$40	Deduct., then coins.
Tier 3	\$70	Deduct., then coins.	\$70	Deduct., then coins.
Tier 4	25% max \$350	Deduct., then coins.	25% max \$350	Deduct., then coins.
Mail order — 90-day supply				
Tier 1	\$25	Not covered	\$25	Not covered
Tier 2	\$120	Not covered	\$120	Not covered
Tier 3	\$210	Not covered	\$210	Not covered
Tier 4	25% max \$350	Not covered	25% max \$350	Not covered

## Medical and prescription semimonthly employee payroll contributions

### Effective January 1, 2022

	PPO — No wellness	PPO — Wellness rates	HSA — No wellness	HSA — Wellness rates
Employee	\$121.61	\$101.61	\$62.05	\$42.05
Employee + spouse	\$385.63	\$365.63	\$245.08	\$225.08
Employee + child(ren)	\$214.56	\$194.56	\$134.02	\$114.02
Family	\$427.26	\$407.26	\$275.34	\$255.34

**IMPORTANT:** Employees who meet the Asset Health Wellness criteria in 2021, will be rewarded in 2022 with the Wellness rates above. Asset Health deadline is October 31, 2021.



# Common questions about anthem

## How do I find out if my provider is in Anthem's network?

With Anthem we will not see any changes to our current network. To find out if a provider is in-network, please visit [www.anthem.com/find-doctor](http://www.anthem.com/find-doctor). Search for providers or facilities in the BlueCard PPO (National PPO) network.

## Can I go to any doctor I want?

You can visit any doctor of your choice, but it benefits you to visit an in-network provider. In-network providers offer deeper discounts for services, lowering the amount you owe for provider services. The out-of-network deductibles and coinsurance are often higher, which drives up the cost of your medical claims.

## How do I receive a new medical ID card?

Once you receive your ID card, you can log on to [www.anthem.com](http://www.anthem.com) to manage both your medical and prescription drug benefits and order additional ID cards. Please share your new ID card with all your providers.

Digital ID cards can be accessed at any time through the Sydney mobile application. More information on Sydney is included on the next page.





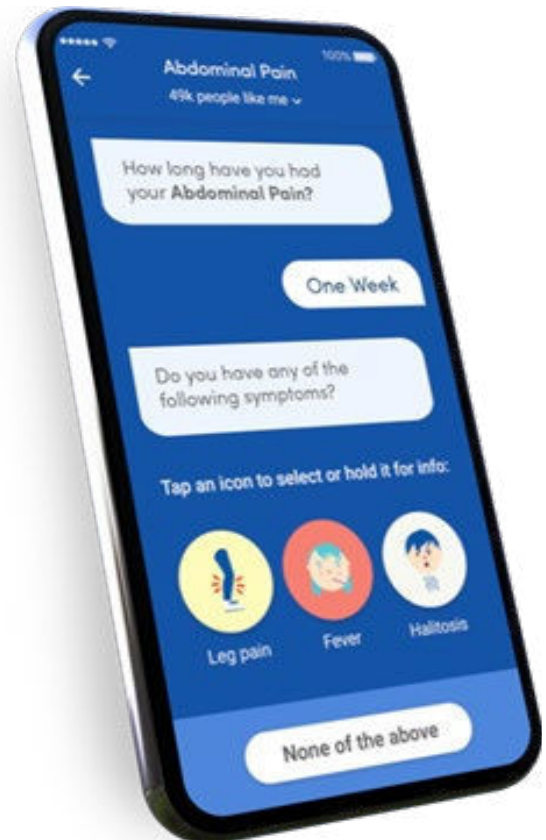
# Anthem resources

## Sydney Health App

Everything you need to know about your plan in one place. Making your healthcare journey simple and personal — it's all about you.

This simple, smart, and personalized app offers:

- A health dashboard that is your hub for personalized health and wellness. Find programs that interest you, build an action plan to help you meet your health goals, and sync your fitness tracker to earn points for your progress.
- Find care and check costs — it's easy to search for doctors, hospitals, labs and other providers in-network. You can search by name, location, and type of care. You can even filter by gender or languages spoken, then check costs before you go. This helps you find care that's best for you.
- View claims with one click — you can check the status of claims and see what's covered. That means you can spend more time focused on your health and less on managing your health benefits.
- View and use digital ID cards. You always have your most current ID card handy and you can use it just like a paper one when you visit the doctor, pay for care, and more.
- Check all your benefits with a personalized menu that shows you essential information at a glance. It's based on what you want to see, whether that's an overview of your plan, health reminders, or suggestions for wellness programs. You also can find your deductible, copay and share of costs.



Downloading the Sydney Health app is free and easy! You may also register for Sydney on [www.anthem.com](http://www.anthem.com). When registering you will need to have your Anthem ID card handy.

Get started with  
Sydney

Download the app today!





## SmartShopper

Did you know that the cost of standard medical procedures, imaging, and labs can vary significantly between facilities? In fact, the same test or procedure can vary by hundreds or even thousands of dollars, depending on where you go.

SmartShopper makes it easy to compare cost information about common health procedures. You can even earn cash rewards when you choose a high-quality, cost-effective facility for a variety of procedures. SmartShopper earns you a cash reward just for choosing to have your procedure at a high-quality location that saves you money.

### Here's how it works:

#### Step 1: Shop

When your doctor recommends a medical service or test, call the Personal Assistant Team or visit SmartShopper online to find a well-priced, high-quality location in your area. If you are unsure if the service is part of the SmartShopper program, the Personal Assistant Team is there to help.

#### Step 2: Go

Have your service at one of the facilities or location on the SmartShopper list. You can earn rewards on routine services and common procedures.

#### Step 3: Earn

Four to six weeks after the service, SmartShopper mails a check to your home. No forms. No hassle. It's that easy.

Sample procedures and rewards	
Colonoscopy	Up to \$250
Mammogram	Up to \$50
Ultrasound	Up to \$50
Physical Therapy	Up to \$150

For a full list of procedures and rewards, call the Personal Assistant Team at (844) 328-1582 or visit [www.smartshopper.com](http://www.smartshopper.com).



# Wellness program

Asset Health

Your health plays a central role in your overall well-being. That's why we've partnered with Asset Health to offer comprehensive wellness offerings and streamline the process to engage in the program.

Through various activities and online programming, you will have many opportunities to earn an incentive and better understand your most important asset — your health!

The following programs and features will be available to you through Asset Health:

- Online wellness portal
- Health risk assessment (HRA)
- Biometric screening opportunities
- Courses on various health topics
- Wellness challenges
- Healthy activity goals
- Personalized incentive tracking
- And more!



# Telehealth

Anthem has partnered with LiveHealth Online to bring you care from the comfort and convenience of your home or wherever you are. Telehealth is a fast and simple way to see a doctor through your mobile device, computer or tablet. It is easy to use, private, and secure. Your physician can write a prescription too, if needed!

Doctors are available 24/7, and most visits only take about 10-15 minutes. Telehealth is free to enroll and more affordable than urgent care and emergency rooms at a \$10 copay for the PPO plan and a \$59 per visit charge on the HDHP.

## Common services

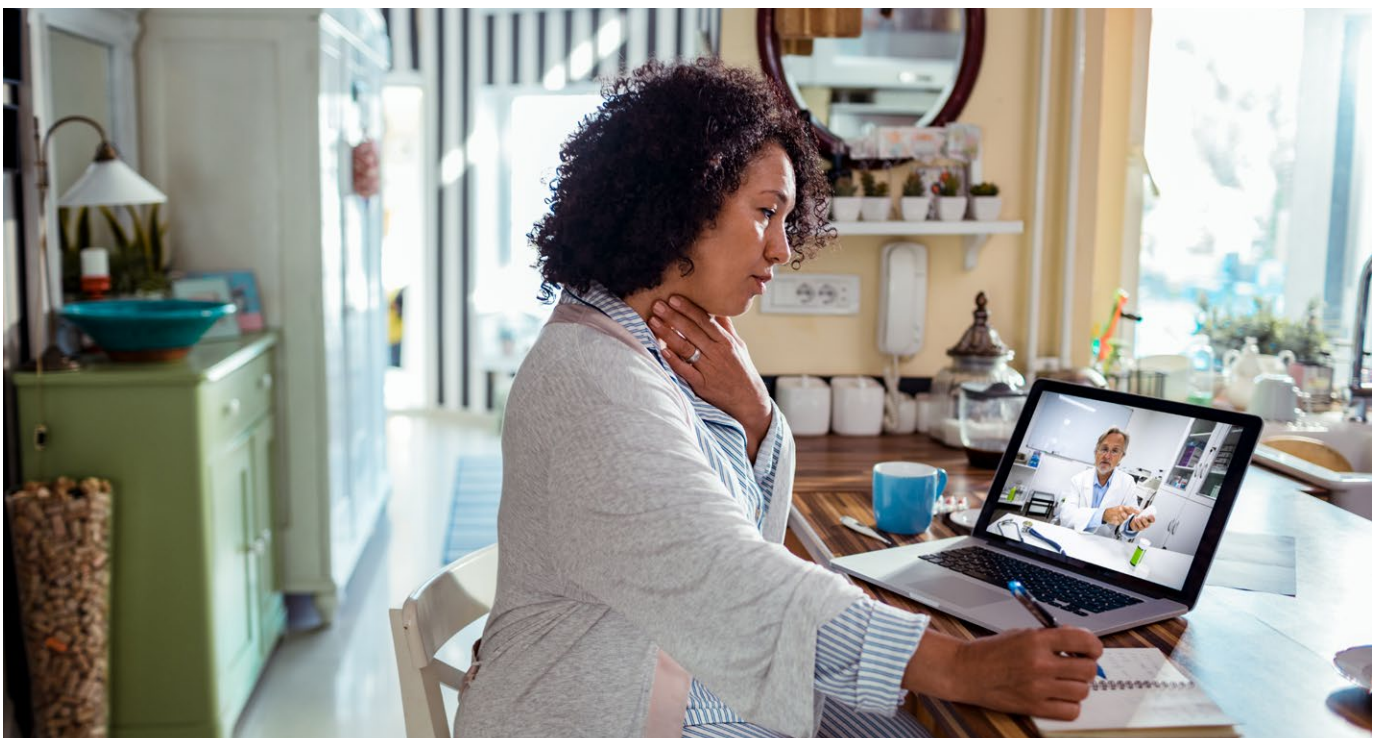
Use this service for easy access to care for common medical issues.

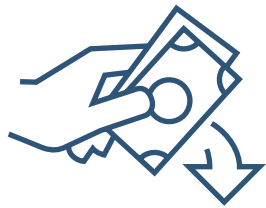
- Cold.
- Flu.
- Stomach pain.
- Ear infections.
- Allergies.
- Sinus infection.
- Pink eye.
- Rashes.
- And more.

Additionally, LiveHealth Online offers online psychology visits from the comfort of your own home. If you or your family members are stressed or worried or are having a tough time, you can talk to a licensed therapist using LiveHealth Online. You can make an appointment through the mobile app or online.

## Get started today

It's quick and easy to sign up. Go to [www.livehealthonline.com](http://www.livehealthonline.com) or register through the Sydney portal. It is free to register and saves time when you first use this benefit.





# Health savings account (HSA)

## Health savings account

A health savings account (HSA) is a personal healthcare bank account that you can use to pay out-of-pocket medical expenses with pre-tax dollars. If you enroll in our HDHP, you can open an HSA. Our HSA will continue to be managed by ACT WISE.

You own and administer your HSA. You determine how much you contribute to your account, when to use your money to pay for eligible medical expenses, and when to reimburse yourself. This is a bank account, so you must have money in the account before you can spend it.

You will receive a health savings account card, which works like a debit card, to pay out-of-pocket medical expenses. Just like a checking account, there may be times when funds are not yet available, so you may submit medical receipts to reimburse yourself when funds become available.

## Eligibility

- You must elect the HDHP.
- You are not covered by your spouse's health plan (unless it's an HDHP), flexible spending account, or health reimbursement account (HRA).
- You are not enrolled in the Spirion healthcare FSA.
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare, TRICARE, or TRICARE For Life.

## Funding and limits

Employees are responsible for tracking annual limits. Funding limits include both employer and employee contributions.

The 2022 IRS maximum contributions for these accounts are:

- \$3,650 for employee-only coverage.
- \$7,300 for all other coverage levels.

Individuals ages 55 or older may make an additional \$1,000 annual contribution to their HSA.

### Employer HSA contribution

In order to help our employees manage their healthcare expenses, Spirion will be providing an employer contribution into each individual's HSA when you choose to enroll in the HDHP in 2022.

**Those enrolled in employee-only coverage will receive \$750 annually in employer funds.**

**Those who are enrolling themselves and at least one other on the plan will receive \$1,500 annually in employer funds.**





## HSA eligible expenses

You can use HSA money to pay for eligible health expenses now or in the future. Your HSA can be used for your expenses and those of your spouse and dependents, even if they are not covered on your plan.

Eligible expenses examples:

- Medical expenses: copays, coinsurance, and deductibles.
- Dental expenses: exams, cleanings, X-rays, and braces.
- Vision expenses: exams, contact lenses, eyeglasses, and laser eye surgery.
- Professional services: physical therapy, chiropractic, and acupuncture services.
- Prescription drugs and insulin.

Ineligible expenses examples:

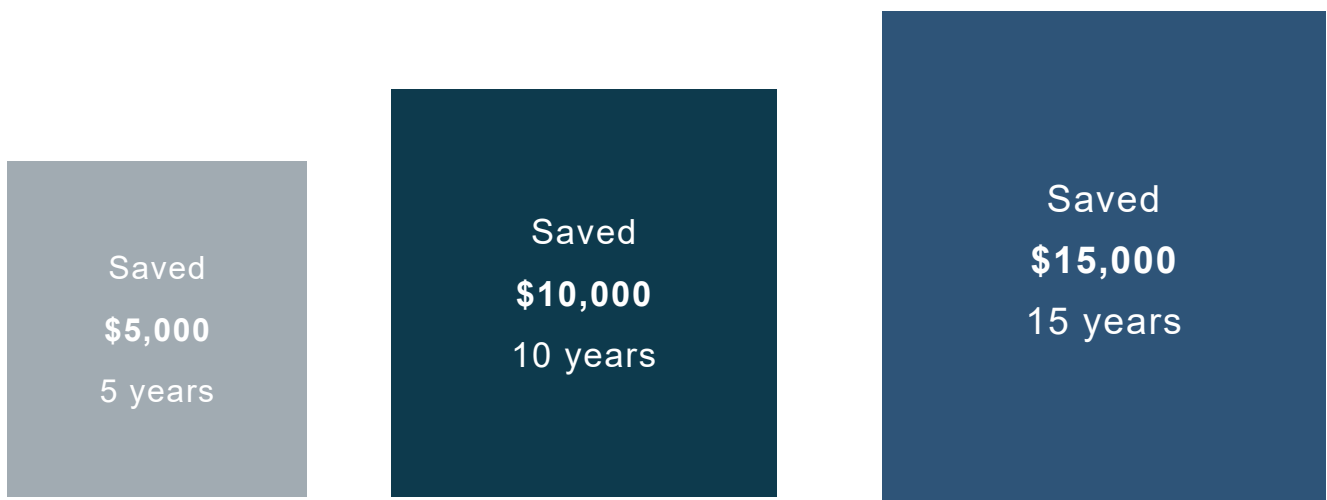
- Babysitting.
- Cosmetic surgery.
- Funeral expenses.
- Hair transplant.
- Teeth whitening.

## Watch your account balance change and grow

By setting a goal of saving \$1,000 per year in your HSA, see how you could accumulate \$15,000 in savings over 15 years. These funds will be put in tax-free and grow tax-free, and they can be taken out tax-free for qualified expenses.

The funds in your HSA will earn interest annually. Additionally, after your account balance reaches \$2,000, you will be able to invest your funds in select investment options. The earnings on your HSA funds will never be taxed.

Since this account is always yours and rolls over from year to year, you can choose to use it now or as another investment tool for retirement.





# Flexible spending accounts

A great way to plan ahead and save money over the course of a year is to participate in a flexible spending account (FSA) administered by ACT WISE. An FSA lets you redirect a portion of your salary on a pre-tax basis into a reimbursement account.

## Healthcare flexible spending account

Money from this account can be used to pay qualified medical, dental, and vision expenses. Each year that you would like to participate in the FSAs, you must elect the amount you want to contribute. Funds in the healthcare FSA are available at the beginning of the plan year and can be used for your expenses and those of your spouse and dependents.

The maximum contribution in 2022 for the healthcare flexible spending account is \$2,750 per household. This is a “use it or lose it” account. This means that any funds remaining in the account following the close of the plan year will be forfeited. You can elect to roll over up to \$500 of unused funds, but any remaining dollar amount will be forfeited if unused. You will receive a debit card if enrolled in the flexible spending account.

If you are contributing to an HSA through our plan or through your spouse's, you are not eligible to participate in the healthcare FSA.

## Limited-purpose flexible spending account

If you are enrolled in the qualified high deductible health plan with the HSA, you are eligible to enroll in the limited-purpose flexible spending account. IRS rules state that you cannot have both an HSA and general health FSA since both apply funds toward your medical expenses.

A limited-purpose health FSA allows you to continue to contribute to an HSA. A limited-purpose health FSA is much like a general health FSA. The main difference is that the limited-purpose account is set up to reimburse only eligible FSA dental and vision expenses. The annual contribution limit for limited-purpose flexible spending accounts is \$2,750.





# 401(k)

Our 401(k) retirement savings plan through Voya helps you save for retirement and provides tax benefits now. You can access your retirement savings as early as age 59 ½ without penalty. You will just pay normal income taxes when you withdraw the money.

## Annual contribution limits and employer contribution

2022 maximum annual contribution	Up to \$19,500. Employees 50 and older are eligible for an additional \$6,500 catch-up contribution.
Employer match	Discretionary

## Eligibility

All regular employees age 21 and over are eligible to join the 401(k) plan on the first of the quarter following thirty days of employment.

## 401(k) provider information

You can access your account at [www.voya.com](http://www.voya.com) to review investments and manage your account and contributions. You can also contact Voya customer services at 855-663-8692.

## Account rollover

If you leave Voya, you will generally want to transfer (roll over) your money into another qualified retirement plan. Work with the plan administrator when making your rollover so that you don't accidentally owe taxes and penalties.





# Dental plan

This year, we are continuing our dental insurance with Guardian. Guardian has one of the largest national networks for dental providers. You may choose to see any provider you would like; however, those in the Guardian network will cost less than out-of-network providers.

Access to good oral healthcare can help keep your overall health costs down. Regular oral health exams can help detect significant medical conditions before they become serious. Dental professionals performing checkups can spot symptoms that could indicate serious health problems elsewhere in the body that need attention.

	PPO	
	In-network	Out-of-network
Annual deductible	Individual — \$50	
Family — n/a	Family — \$150	
Annual plan maximum	\$1,500 + Max rollover	
Lifetime orthodontia plan maximum	\$1,000	
Covered services	In-network	Out-of-network
Class 1		
Preventive and diagnostic services	100%	70%
Class 2		
Basic restorative services	60%	50%
Class 3		
Major restorative services	50%	50%
Class 4		
Orthodontia	50%	

## Employee semimonthly dental payroll contributions

Effective January 1, 2022

	PPO
Employee	\$14.50
Employee + spouse	\$29.66
Employee + child(ren)	\$35.48
Family	\$51.95

Learn more about  
Guardian dental coverage.

### How to find an in-network provider

You may locate participating dental providers by accessing the Guardian website at [www.guardiananytime.com](http://www.guardiananytime.com).

- Select **Find a Provider** in the upper part of the screen.
- Choose **PPO** under the **Find a Dentist** header as your plan type.
- Once you have completed the other requested information, click **Search**.

## Guardian dental — member benefits

### Annual plan maximum rollover feature

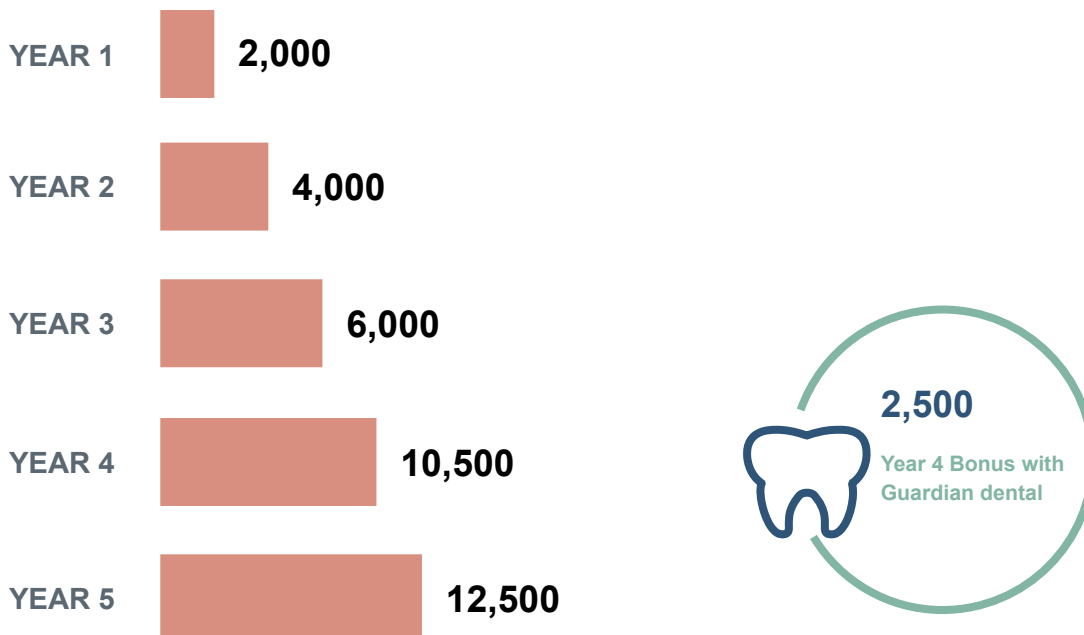
Preventive care can help avoid costs of serious oral health issues. With the Guardian maximum rollover feature, you are rewarded for taking care of your oral health by going in for your preventive care with regular dental visits. This feature is available for each member enrolled in the dental plan.

For our plan, if all dental claims paid in any given year are less than \$700, you will be eligible to roll over up to \$350 to our next plan year. You can continue to roll funds over each year until you reach \$1,500 in rollover credits to your annual plan maximum. This gives you an additional benefit on the dental plan of \$1,500 over four years.

### College tuition benefit

Dental plan participants are eligible for a college tuition benefit through Guardian. As the cost of college continues to rise, our goal is to help families keep up by providing this benefit that can be used at over 370 colleges and universities that participate with SAGE Scholars.

Each member enrolled in the dental plan will earn 2,000 credits per year, which are equivalent to \$2,000 toward tuition at any SAGE Scholar colleges or universities. In your fourth year with Guardian, you will receive a 2,500 bonus, making the total credits earned 4,500 in year four. See the chart below to see how you can accumulate 12,500 tuition credits or \$12,500 in five years. Learn more about the [Guardian tuition benefit](#).





# Vision plan

In 2022, we will be continuing our vision coverage with Guardian. The vision plan is built around a network of eye care providers, with better benefits at a lower cost to you when you use providers who belong to the VSP network. When you use an out-of-network provider, you will have to pay more for vision services.

Eye exams are a great way to keep tabs on what is happening in your body. Your eyes are the only place in your body that provide a clear view of your blood vessels, arteries, and a cranial nerve, which can tell your doctor a lot about your overall health

Frequency	In-network	Out-of-network
Exam	12 months	
Lenses	12 months	
Contacts	12 months	
Frames	12 months	
Copay		
Exam	\$10	\$46 allowance
Benefit		
Frames	80% of amount over \$120	\$47 allowance
Contacts Elective Medically necessary	\$120 allowance + copay Covered 100%	\$120 allowance \$210 allowance
Single vision lens	\$15 copay	\$47 allowance
Lined bifocals		\$66 allowance
Lined trifocals		\$85 allowance
Lenticular		\$125 allowance

## Semimonthly employee contributions

Effective January 1, 2022

Employee	\$4.64
Employee + spouse	\$7.25
Employee + child(ren)	\$7.40
Family	\$11.92

[Learn more about Guardian vision insurance.](#)

### How to find an in-network provider

You may locate participating vision providers by accessing the Guardian website at [www.guardiananytime.com](http://www.guardiananytime.com).

- Select Find a Provider in the part of the screen.
- Choose VSP on the Select Your Vision Plan list.
- Once you have completed the other requested information, click Continue.

# Salary protection — Life insurance

## Basic life and accidental death and dismemberment (AD&D)

Spirion provides, at no cost to you, basic life and AD&D insurance for you and your dependents. In the event of your death, or the death of your dependents, our life insurance policy helps provide a general safety net for you and your beneficiaries. If you are a full-time employee, your coverage is \$25,000. The spouse benefit is \$5,000, child benefit is \$5,000, and infant (birth to 14 days) benefit is \$1,000. AD&D provides another layer of benefits to either you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you die in an accident.

## Voluntary life and AD&D

You have the opportunity to purchase voluntary life and AD&D insurance for yourself, your spouse, and/or your dependent children. Your cost for this coverage is based on the amount you elect and your age. You must purchase voluntary life and AD&D insurance for yourself in order to purchase spouse and/or dependent child(ren) coverage. If you did not enroll in this coverage when you were first eligible, you will be subject to medical underwriting. Learn more about [Guardian life](#) insurance.

Description	Employee	Spouse	Child
Life benefit	Increments of \$10,000 up to \$500,000	Increments of \$5,000 up to \$250,000.  Cannot exceed 50% of employee amount.	Ages 14 days to 6 months: flat \$10,000  Ages 6 months to 26 years: flat \$10,000. Cannot exceed 50% of employee amount.
Guaranteed issue amount	\$150,000	\$25,000	\$10,000
AD&D benefit	Same as voluntary life	Same as voluntary life	Same as voluntary life
Age reduction schedule	50% at age 70	50% at age 70	N/A

## Example

If the rate is \$0.066 per \$1,000 and an enrollee elects \$20,000 in coverage, the monthly premium will be \$1.32.

\$0.066	x	20	=	\$1.32	x	1/2	=	\$0.66
Plan rate (determined by age)		Coverage per \$1,000		Monthly premium				Per pay period



# Disability coverage

## Voluntary short-term disability

Spirion ensures you have financial protection in the event of a short-term disability. Short-term disability coverage pays you a benefit if you are unable to work temporarily due to an injury, illness, or maternity leave. Full-time eligible employees are eligible for 60% of your current weekly earnings for up to 24 weeks. A 15-day waiting period for benefits applies.

Your doctor and the insurance company will work together to determine how long benefits are payable based on your condition.

## Long-term disability

Sometimes circumstances are considered long term, often meaning greater financial stress and hardship for your family. Spirion offers a **company-paid long-term disability policy** to ensure financial protection for a longer period of time in the event that you are disabled and cannot work due to a covered injury or illness. Full-time employees are eligible for up to 50% of your basic annual earnings up to \$5,000 per month after 180 days of disability.

The short-term and long-term disability coverages are provided through Guardian. Benefits may be reduced by income from other sources.





# Employee assistance program

WorkLifeMatters is your confidential employee assistance program, helping find balance between work and home life. WorkLifeMatters provides guidance for personal issues that you might be facing and information about other concerns that affect your life, whether it's a life event or on a day-to-day basis.

- Unlimited free telephonic consultation with an EAP counselor available 24/7 at (800) 386-7055.
- Referrals to local counselors — up to three sessions free of charge.
- State-of-the-art website featuring over 3,400 helpful articles on topics like wellness, training courses, and a legal and financial center.

## WorkLifeMatters can offer help with:

- **Education.**
  - Admissions testing and procedures.
  - Adult re-entry programs.
  - College planning.
  - Financial aid resources.
  - Finding a pre-school.
- **Dependent care and caregiving.**
  - Adoption assistance.
  - Before-/after-school programs.
  - Day care/elder care.
  - In-home services.
- **Legal and financial.**
  - Basic tax planning.
  - Credit and collections.
  - Debt counseling.
  - Home buying.
  - Immigration.
- **Lifestyle and fitness management.**
  - Anxiety and depression.
- Divorce and separation.
- Drugs and alcohol.
- **Working smarter.**
  - Career development.
  - Effective managing.
  - Relocation.

### EAP resources online

For more information about WorkLifeMatters, go to  
[www.ibhworklife.com](http://www.ibhworklife.com).

User Name: Matters

Password: wlm70101



# Voluntary benefits

## Accident

If you and your family are active, chances are you have encountered accidents and emergency rooms. A fall while biking or your child's sprained ankle at soccer practice can cost you, even if you have medical insurance.

In the case of an accident, Guardian pays you cash benefits based on covered injuries, treatments, and services. Payments go directly to you, and you can pay for other expenses, like hospital traveling, child care, and lost income from missed work.

Rates per pay period	
Employee	\$5.14
Employee & Spouse	\$8.43
Employee & Child	\$8.75
Family	\$12.04

## Critical illness

Healthcare costs are on the rise. Even with medical insurance, you're still responsible for copayments, deductibles and other out-of-pocket costs, so a serious illness could really set you back financially. Guardian critical illness insurance supplements your medical plan — no matter what type of other coverage you have. Guardian pays you cash benefits based on each eligible diagnosis. The cash benefits are paid directly to you — you decide how to use them.

Employee						
Benefit amounts	<30	30-39	40-49	50-59	60-69	70+
\$10,000	\$4.35	\$6.30	\$12.45	\$23.45	\$36.60	\$71.50
\$20,000	\$8.70	\$12.60	\$24.90	\$46.90	\$73.20	\$143.00
Spouse						
Benefit amounts						
\$10,000	\$4.35	\$6.30	\$12.45	\$23.45	\$36.60	\$71.50
\$20,000	\$8.70	\$12.60	\$24.90	\$46.90	\$73.20	\$143.00

## Voluntary coverage costs

When enrolling in a QHDHP, which typically leads to higher out-of-pocket costs, voluntary benefits can be a great way to offset costs of accidents, chronic illnesses, and hospitalizations.

The additional benefits listed on this page are voluntary, meaning you must elect to enroll and pay an additional out-of-pocket premium for coverage.

Costs for each benefit are based on the benefit amounts elected and your age.

For more information on the coverage provided by these plans and associated costs, please refer to the Guardian benefit summaries.

Learn more about Guardian voluntary benefits:

[Accident](#)

[Critical illness](#)

[Hospital indemnity](#)

## Hospital indemnity

If you become seriously ill or injured, it's likely you will have a hospital stay. It may be a little scary as well as expensive. While medical insurance may cover the hospital bills, there will also be non-medical expenses such as transportation to medical treatment or additional child care, which could be considerable. Guardian hospital indemnity insurance supplements your medical plan, no matter what type of other coverage you have. You receive cash benefits based on your covered sickness or injury, treatments, and services. The cash benefits are paid directly to you and can be used for any purpose, from covering medical copays and deductibles to paying for everyday expenses such as the mortgage, groceries, and utilities.

Rates per pay period	
Employee	\$11.90
Employee & Spouse	\$29.60
Employee & Child	\$21.44
Family	\$39.15





# Additional voluntary benefits

## Identity theft protection

### Identity theft protection — LifeLock with Norton Anti-virus

Each year millions of Americans will fall victim to identity fraud. Spirion LLC provides, at no cost to you, identity theft protection through LifeLock to ensure your personal security. Coverage for your entire household is available for an additional \$3.50 per pay period.

Through the easy-to-use welcome email and online tools, you will be given access to identity and credit monitoring, credit scores, VPN for personal devices, cloud storage, and more. Should you have identity theft occur, support agents are available 24/7 to help restore your compromised identity.

You must enroll in this service to receive notifications.

### Legal protection — LegalShield

LegalShield is offering a group discount to all Spirion LLC employees for legal assistance and consultation for you and your families.

The LegalShield membership is \$10.48 per pay period and includes:

- Legal advice/consultation.
- Letters/calls on your behalf.
- Contracts/documents.
- Residential loan document assistance.
- Wills, living wills, and healthcare power of attorney prep.
- Traffic ticket defense.
- IRS audit assistance.
- Trial defense.
- Uncontested divorce, separation, adoption and/or name change representation.
- 24/7 emergency access for covered situations.
- And more.

# Pet benefits



Pet Assure veterinary discount plan will save you hundreds on your pets' healthcare every year by giving you access to quality veterinary care at a discounted rate. Pet Assure members receive an instant 25% discount on all in-house medical services at participating veterinarians, including savings on wellness, sick, and emergency care. Members save on:

- Vaccinations.
- Spay and neuter.
- Dental procedures.
- Emergency visits.
- Surgeries.
- And more!

There are no exclusions based on type, breed, age, or health of your pets. All pets are eligible for Pet Assure, and even pre-existing and hereditary conditions are covered. Pet Assure can be used as an alternative or complement to pet insurance. Pet Assure also includes a 24/7 lost pet recovery service.

Pet assure veterinary discount plan	
Single plan	\$4.00
Unlimited plan	\$5.50

Rate are per pay period. Go to [www.petassure.com](http://www.petassure.com) for additional information.



PetPlus prescription savings plan will save you money on the products your pets are already using. You will receive wholesale prices on brand-name prescriptions, preventives and more. Enroll any dog or cat. There are no exclusions. Shipping is always free, and most prescriptions are available at over 60,000 Caremark pharmacies nationwide like CVS, Walgreen, Walmart or Target. With PetPlus you will save on:

- Prescriptions.
- Preventives.
- Dietary foods.
- Supplements.
- And more!

PetPlus guarantees savings on the products that your pets are already using. Members should download the PetPlus app, which makes reordering at the pharmacy even faster and easier. PetPlus also includes a 24/7 pet help line powered by WhiskerDocs, which gives members access to US-based veterinarians at any time, day or night.

PetPlus prescription savings plan	
Single Plan	\$1.88
Unlimited Plan	\$3.75

Rate are per pay period. Go to [www.petplus.com](http://www.petplus.com) for additional information.



# Spirion charitable matching

Spirion will match employee gifts to an eligible institution on a dollar-for-dollar basis, up to \$200 in a calendar year, in an effort to support the community and our employees.

## Responsibility

To encourage employees to financially support colleges and universities.

## Action

### Eligibility

#### Donors.

- All regular, full-time employees.
- Board members.

It is not a requirement for the donor to have attended the recipient institution.

#### Recipient institution.

- Accredited private and state colleges, universities, graduate and professional schools:
  - Located and operating in the United States.
  - Registered with the Internal Revenue Services as nonprofit and having a tax-exempt status.

### Administration

- An eligible donor will participate in Spirion's matching gifts program by submitting an application along with the applicable gift (of at least \$25 in value) to the human resources department. The HR department shall forward the application to the recipient institution, and when the form is returned, the gift will be an amount equal to donor's gift, except that the total matching gifts will not exceed \$200 per donor, per calendar year.
- Spirion shall match only gifts of cash and/or securities having a quoted market value.
- Spirion's matching gifts will be unrestricted.

All decisions regarding the eligibility of donors, institutions, and gifts will be the responsibility of Spirion, and such decisions will be final.



# Contacts

## Medical and prescription drug

### Anthem

Customer service: See back of ID card

Website: [www.anthem.com](http://www.anthem.com)

Group #: OH2295

## Telehealth

### LiveHealth Online

Customer service: (888) 548-3432

Website: [www.livehealth.com](http://www.livehealth.com)

## Health savings account

### ACT WISE

Customer service: See back of ID card

Website: [www.actwise.anthem.com](http://www.actwise.anthem.com)

## Flexible spending accounts

### ACT WISE

Customer service: See back of ID card

Website: [www.actwise.anthem.com](http://www.actwise.anthem.com)

## Dental

### Guardian

Customer service: (800) 541-7846

Website: [www.guardiananytime.com](http://www.guardiananytime.com)

Group #: 555855

## Vision

### Guardian (VSP Network)

Customer service: (877) 814-8970

Website: [www.guardiananytime.com](http://www.guardiananytime.com)

Group #: 555855

## Pet insurance

### Pet Benefits

Gilbert Gehler: (732) 994-6956;

Email: [gilbertg@petbenefits.com](mailto:gilbertg@petbenefits.com)

Website: [www.petbenefits.com](http://www.petbenefits.com)

## Life and AD&D insurance

### Guardian

Customer service: (800) 441-6455

Website: [www.guardiananytime.com](http://www.guardiananytime.com)

Group #: 555855

## Short- and long-term disability

### Guardian

Customer service: (800) 538-4583

Website: [www.guardiananytime.com](http://www.guardiananytime.com)

Group #: 555855

## Accident and critical illness

### Guardian

Customer service: (800) 541-7846

Website: [www.guardiananytime.com](http://www.guardiananytime.com)

Group #: 555855

## Hospital indemnity

Customer service: (800) 541-7846

Website: [www.guardiananytime.com](http://www.guardiananytime.com)

Group #: 555855

## EAP

### WorkLifeMatters

Customer Service: (800) 386-7055

Website: [www.ibhworklife.com](http://www.ibhworklife.com)

## Retirement savings

### Voya

Voya plan ID: 81F113

Customer service center: (800) 584-6001

Website: [www.voyaretirementplans.com/enrollmentcenter](http://www.voyaretirementplans.com/enrollmentcenter)

## Legal

### LegalShield

Customer service number: (888) 807-0407

Email: [memberservice@legalsshield.com](mailto:memberservice@legalsshield.com)

## Identity theft protection

### LifeLock with Norton Anti-virus

Customer service number: (800) 607-9174

Website: [www.my.norton.com](http://www.my.norton.com)



## All changes must be made by the new hire waiting period!

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.