



## 2023 Full-Time Employee

## Benefits Synopsis

The following is a summary of benefits available to full-time employees of Logicalis who work an average of at least 30 hours per week. Benefits for new employees become effective on the 1st of the month following 29 days of employment.

### Health Plans (Medical coverage through Blue Cross Blue Shield & Prescription Drug coverage through Express Scripts)

	Core Plan – HDHP <i>In-Network</i>	Standard Plan – PPO <i>In-Network</i>	Rich Plan – PPO <i>In-Network</i>
<b>Annual Deductible</b>	\$2,000 individual* \$4,000 two-person/family*	\$1,250 individual \$2,500 family	\$1,000 individual \$2,000 family
<b>Preventive Services</b>	Plan pays at 100% (no deductible or cost to you)	Plan pays at 100% (no deductible or cost to you)	Plan pays at 100% (no deductible or cost to you)
<b>Coinsurance</b>	You pay 20%/Plan pays 80% (most services except Rx, after deductible)	You pay 20%/Plan pays 80% (most services, after deductible)	You pay 10%/Plan pays 90% (most services, after deductible)
<b>Coinsurance Out-of-Pocket Maximum</b>	\$1,000 individual \$2,000 family	\$3,500 individual \$7,000 family	\$3,000 individual \$6,000 family
<b>Out-of-Pocket Maximum (includes deductible, coinsurance, copays)</b>	\$3,000 individual** \$6,000 two-person/family**	\$6,600 individual \$13,200 family	\$6,600 individual \$13,200 family
<b>Fixed Dollar Copays</b>	N/A - office/urgent care/emergency room visits applied to deductible and coinsurance	\$40 primary care office visits \$60 specialist office visits \$50 urgent care services \$150 emergency room	\$30 primary care office visits \$40 specialist office visits \$50 urgent care services \$150 emergency room
<b>Prescription Drug Copays</b>	\$10 generic \$40 formulary brand \$80 non-formulary brand Generic and preferred brand specialty drugs – 15% of the approved amount, but not more than \$125. Non-preferred brand name specialty drugs – 25% of the approved amount, but not more than \$300.		

\*Annual deductible applies to all expenses including prescriptions (except certain preventive care services, which are covered at 100% in-network)

\*\*Once out-of-pocket maximum has been met, all expenses (medical and prescriptions) are covered at 100% in-network for remainder of calendar year

## Dental Plan (through Delta Dental)

- Benefits below are based on using Delta Dental PPO or Premier providers.
- 100% coverage on preventive care (exams, x-rays, and cleanings).
- Basic and major services are covered after a \$50 annual deductible per person (\$150 per family).
- 80% coverage on basic services (fillings, crown repair, root canals, extractions, and dental surgery).
- 50% coverage on major services (crowns, bridges, implants, and dentures).
- 50% coverage on orthodontics, up to \$1,500 lifetime maximum per member (only to age 19).
- Annual maximum benefit of \$1,500 per participant.

## Vision Plan (through Vision Service Plan)

- Benefits below are based on using VSP providers.
- Covers WellVision exam to determine the overall visual health of the patient. Eye exam and contact lens fitting/evaluation are covered once per year per member, minus co-pay.
- Single vision, bifocal and lenticular lenses are fully covered by the plan once per year, minus co-pay.
- \$140 allowance for frames and 20% off over allowance, once every other calendar year.
- \$140 allowance for contact lenses (when chosen instead of glasses), once every calendar year.
- Extra savings and discounts offered on additional glasses, sunglasses, retinal screenings, and laser vision correction.
- **Co-Pays:**
  - Exams - \$5 copay
  - Frames, lenses, or medically necessary contacts – A combined \$10 copay
  - Diabetic Eyecare Program (services related to type 1 and 2 diabetes) - \$20 copay

## Life and AD&D Insurance (through New York Life)

**Basic Life and AD&D Insurance:** Employer provided life insurance will equate to the employee's W-2 earnings from the prior calendar year for Life and for Accidental Death and Dismemberment (AD&D); minimum coverage level of \$50,000 and maximum coverage level of \$200,000. Eligible employees who do not have W-2 earnings from the prior calendar year will have a life insurance amount equal to average gross annual income for the period of employment with Logicalis with the corresponding minimum/maximum definitions. Premium is paid 100% by Logicalis.

**Voluntary Life Insurance:** A new hire can purchase additional Life Insurance coverage for themselves and eligible dependents. Premium is paid 100% by employee. Employee must elect coverage for themselves to elect Spouse and/or Child coverage. The coverage amounts available under the Voluntary Life Insurance Program are as follows:

- Employees may elect in \$10,000 increments up to 5 times salary or up to \$500,000 maximum (\$200,000 of coverage is guaranteed issue).
- Spouse coverage available in \$5,000 increments to \$250,000 maximum (\$30,000 of coverage is guaranteed issue). Must elect Employee Voluntary Life Insurance to elect Spouse coverage.
- Child coverage available in \$2,500 increments to \$10,000 maximum (6 months to 19 years of age for unmarried children); \$1,000 per child (14 days to 6 months of age).
- Evidence of Insurability is required on any amounts over guaranteed issue.

**Voluntary AD&D Insurance:** A new hire can purchase additional AD&D Insurance coverage for themselves and eligible dependents. Premium is paid 100% by employee. Employee must elect coverage for themselves to elect Spouse and/or Child coverage. Please refer to full plan summary for the benefits available under the plan. The coverage amounts available under the Voluntary AD&D Insurance Program are as follows:

- Employees may elect in \$10,000 increments up to 5 times salary or up to \$500,000 maximum.
- Spouse coverage available in \$5,000 increments to \$250,000 maximum.
- Child coverage available in \$2,500 increments to \$10,000 maximum.

**Short Term Disability Insurance (through New York Life)** Provides income to employees who are disabled on a “short-term” basis. Premium is paid 100% by Logicalis. Benefits will be paid as follows:

- Payable after 14 days of continuous disability for hourly paid employees and 30 days of continuous disability for salaried paid employees.
- Benefit pays 60% of weekly earnings (based on W-2 earnings from the prior calendar year) up to maximum benefit of \$1,000 per week.
- Benefits payable for maximum of 24 weeks for hourly paid employees and 22 weeks for salaried paid employees, per disability.

**Long Term Disability Insurance (through New York Life)** Provides income to employees who remain totally disabled beyond the period of Short-Term Disability. Premium is paid 100% by Logicalis. Benefits will be paid as follows:

- Payable after 180 calendar days of total disability.
- Benefit pays 60% of monthly earnings (based on W-2 earnings from the prior calendar year) up to maximum Benefit of \$5,000 per month.
- Benefits payable to maximum age 65.

**Additional Voluntary Benefits** Premium is paid 100% by Employee. Benefits offered include:

- Accident Insurance through Cigna
- Critical Illness Insurance through Cigna
- Whole Life Insurance with a Long-Term Care rider option through Unum (enrollment is offered once per year, typically during our annual benefits open enrollment period).
- Individual Disability Insurance (IDI) through Unum (enrollment is offered to eligible new hires within their first year of employment).

**Health Savings Account (through Optum Bank)** Allows you to use pre-tax dollars to pay for qualified medical, dental and vision expenses not already covered by existing insurance programs.

- Must be enrolled in the Logicalis Core health plan to contribute to an HSA.
- Contribution limits are as follows for 2024: \$4,150/Individual coverage or \$8,300/Family coverage.
- Those over age 55 may contribute an additional “catch-up” amount of \$1,000.
- Employee owns account and funds rollover from year to year.

**Flexible Spending Accounts (through WageWorks)** Allows you to use pre-tax dollars to pay for medical/dental/vision/dependent care that is not already covered by existing insurance programs.

- Medical reimbursement account with limit of \$3,050 per calendar year.
- Dependent Care account with limit of \$5,000 per calendar year (or \$2,500 for those married and filing income taxes separately).
- Reimbursement requests must be submitted **no later than March 31<sup>st</sup>** of the year immediately after the year in which the expenses occurred.

## **401K Plan (through John Hancock)**

- New hires are automatically enrolled contributing 3% of your gross each pay period, effective 1<sup>st</sup> of the month following 29 days of your hire. To waive this automatic enrollment, you must notify John Hancock.
- Eligible to participate if age 21 or older.
- Employee Contributions allowed up to \$23,000 of total salary in 2024; up to 100% of pay each pay period.
- Employees over age 50 may contribute an additional “catch-up” amount of \$7,500 in 2024.
- Self-Directed Brokerage Account available.
- Roth post-tax deferral option available.
- After-tax deferral option available.
- Immediately vested at 100%.
- Early Retirement is age 55 and 5 years of service.
- Employer Match: 100% of employee contributions up to 4% of employee’s total compensation (not to exceed \$5,000 for the plan year for highly compensated employees only).

## **Employee Assistance Program (through Ulliance)**

- Premium is paid 100% by Logicalis.
- Assists employees confidentially in balancing work and family obligations through:
  - Face-to-face and virtual counseling options.
  - Access to 24/7 crisis intervention.
  - Resources and referrals for childcare, eldercare, legal/financial matters, and more.
  - Access to online wellbeing portal for educational materials.

**Pre-Paid Legal Plan (through MetLife)** Legal services plan that provides legal representation and advice for you and eligible dependents.

- Premium is 100% paid by Employee.
- Access to network of more than 13,500 experienced attorneys.
- Aids with a wide range of personal legal matters including court appearances, document review and preparation, money matters, estate planning, family law and real estate matters.

**Pet Insurance (through Nationwide)** Insurance plan that provides reimbursement for certain medical and preventative pet care costs.

- Premium is 100% paid by Employee.
- Choose level of coverage that meets your needs and budget.
- Coverage provided for dogs, cats, birds, reptiles, rabbits, and other exotic animals.
- Pet can visit regular vet – no pre-approvals required.
- Fast and easy claim submission and reimbursement process.

## Dependent Documentation Requirement

If enrolling a spouse and/or dependent children onto the Logicalis benefit plans, it is required that you submit documentation to the Benefits Administrator within 30 days of enrollment to verify your dependents meet the plan eligibility requirements. Documentation required includes copy of marriage certificate if spouse is enrolled and/or copies of birth certificates of enrolled children. Failure to submit the required dependent documentation within 30 days of enrollment may result in dependent coverage being revoked.

## Domestic Partner Coverage

Logicalis allows employees to enroll their domestic partner and the children of their domestic partner onto their benefits. Employees and their domestic partner must meet the following qualifications:

- You are the sole domestic partner of each other
- You are both at least 18 years old
- Neither is legally married to another person
- You are not blood relatives
- You have lived together at the same address for the past 12 consecutive months; and if applicable, the domestic partner's child (or children) under age 18 also currently live at the same address as you do and have lived at the same address for the past 12 consecutive months
- You are financially interdependent on each other

Signed Affidavit of Domestic Partnership is required for enrollment.

Listed below are websites that allow easy access to locate a participating provider in Logicalis' medical, dental, and vision options. The other benefit carriers' websites are provided as well.

<b>Medical Provider</b>	<a href="http://www.bcbsm.com">www.bcbsm.com</a>
<b>Vision Provider</b>	<a href="http://www.vsp.com">www.vsp.com</a>
<b>Dental Provider</b>	<a href="http://www.deltadental.com">www.deltadental.com</a>
<b>Express-Scripts</b>	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
<b>Life/AD&amp;D</b>	<a href="https://www.newyorklife.com/group-benefit-solutions">https://www.newyorklife.com/group-benefit-solutions</a>
<b>Flexible Spending Accounts</b>	<a href="http://www.wageworks.com">www.wageworks.com</a>
<b>Health Savings Account</b>	<a href="http://www.optumbank.com">www.optumbank.com</a>
<b>401(k)</b>	<a href="http://www.myplan.johnhancock.com">www.myplan.johnhancock.com</a>
<b>Employee Assistance Program</b>	<a href="http://www.ulliance.com">www.ulliance.com</a>
<b>Pre-Paid Legal</b>	<a href="http://www.info.legalplans.com">www.info.legalplans.com</a>
<b>Pet Insurance</b>	<a href="http://www.petinsurance.com">www.petinsurance.com</a>

*All Benefits are subject to change or elimination, and many are governed by Summary Plan Descriptions. Copies of the Summary Plan Descriptions are available through Human Resources. This brief summary is not a contract or a guarantee of benefits. Please refer to your benefit booklet or contract for a detailed description of coverage, limitations, and exclusions.*