

2021 PLAN YEAR BENEFIT INFORMATION



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Waiting Period

All plans have a 1st of the month following 60 days of employment waiting period. Count 60 days from your date of hire and your benefits will begin the first of the next month. For example, if your first day of employment is January 4th, your coverage will begin on April 1st. If your first day of employment is March 21st, then coverage will begin on June 1st.

MEDICAL PLANS



Our Medical Insurance is with UMR, a United Healthcare company, and utilizes the United Healthcare Choice Plus network. All plans can be elected 'a la carte' so you can choose any combination of medical, dental, and/or vision. If you do not wish to enroll, no action is required as the system will automatically waive your insurance.

We offer three levels of HSA eligible High Deductible Health Plans. You can choose between the three different deductible levels based on your specific needs. Preventive care is covered 100% for in-network doctors/facilities. Pharmacy benefits are included with the medical plan.

These plans do not have co-pays. Within your deductible you will pay discounted rates for in-network doctors. After you meet your deductible, co-insurance will kick in and you will be subject to pay the percentage indicated in the chart below. We highly encourage employees to see in-network doctors, so they are only subject to 20% co-insurance.

	Gold*		Silver**		Bronze**	
Annual Deductible	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Individual	\$1,500	\$3,000	\$2,800	\$5,000	\$5,000	\$10,000
Family	\$3,000	\$6,000	\$5,600	\$10,000	\$10,000	\$20,000
Co-insurance	20%	40%	20%	40%	20%	40%
Out of Pocket Max (includes deductible)						
Individual	\$4,000	\$6,000	\$5,600	\$7,000	\$6,050	\$12,100
Family	\$6,850	\$12,000	\$11,200	\$14,000	\$12,100	\$24,200
Medical Care						
Preventive Care	100% Covered		100% Covered		100% Covered	
Virtual Visit	\$50	N/A	\$50	N/A	\$50	N/A
Office Visit - Primary Care	20% after ded.	40% after ded.	20% after ded.	40% after ded.	20% after ded.	40% after ded.
Office Visit - Specialist	20% after ded.	40% after ded.	20% after ded.	40% after ded.	20% after ded.	40% after ded.
Urgent Care	20% after ded.	40% after ded.	20% after ded.	40% after ded.	20% after ded.	40% after ded.
Inpatient Specialist	20% after ded.	40% after ded.	20% after ded.	40% after ded.	20% after ded.	40% after ded.
Outpatient Services	20% after ded.	40% after ded.	20% after ded.	40% after ded.	20% after ded.	40% after ded.
Emergency Room	20% after ded.	40% after ded.	20% after ded.	40% after ded.	20% after ded.	40% after ded.
Prescription Drugs						
Tier 1	\$10 after ded.		\$10 after ded.		\$10 after ded.	
Tier 2	\$35 after ded.		\$35 after ded.		\$35 after ded.	
Tier 3	\$60 after ded.		\$60 after ded.		\$60 after ded.	

* Non-embedded: Entire family must meet the full family deductible before co-insurance kicks in, regardless of which family member receives services.

See page 6 for pricing details

** Embedded: Co-insurance will kick in when a family member meets their individual deductible within the total family deductible. For example, if there are two members on the Bronze family plan (\$10,000 deductible), each member has a smaller \$5000 deductible embedded into the plan. If one of the two members meets their individual \$5000 deductible before the total \$10,000 is met, their claims will have co-insurance.

Health Savings Account

Since the medical plans we offer are High Deductible Health Plans, you are allowed to have a Health Savings Account through a bank of your choice or Optum Bank. You can contribute money (pre-tax) through payroll deductions; however, you cannot exceed the contribution limits noted below.

Once you have an account set up, please contact benefits@eighttelevengroup.com with the account and routing number for your HSA. We will also need to know how much you want to contribute to a plan each week. You may NOT set up your own contributions through ADP.

- If you wish to sign-up for an HSA through Optum Bank, please click on the link below.
<https://enrollhsa.optumbank.com/enrollment/>
- Click the 'Next' button.
- Input all your information
- Click the box that says 'Not Enrolling Through Employer or Financial Advisor'
- Select 'Next' and finish the rest of the enrollment process
- You will receive a debit card in the mail within 1-2 weeks.

You must be enrolled in one of the medical plans to be eligible for a Health Savings Account

2021 HSA Contribution Limits: \$3600 (Individual) or \$7200 (EE + Spouse, EE + Child, or Family)

HSA Qualified Medical Expenses

Qualified medical expenses are dictated by the IRS. Qualified medical expenses will include but are not limited to:

- | | |
|-------------------------|------------------------------|
| • Eyeglasses | • Buying or Renting Crutches |
| • Eye Surgery | • Medicare Part B |
| • Contact Lenses | • Medicare Part D |
| • Doctors Visits | • Prescription Drugs |
| • Eye Examinations | • X- Ray |
| • Physical Examinations | • Artificial Limbs |
| • Chiropractic Care | • Organ Transplant |
| • Psychiatric Care | • Hearing Aids |
| • Wheelchair | • Dental Treatment |
| • Nursing homes | • Inpatient Care |

The IRS determines what expenses are qualified to receive tax benefit. The list above is not a complete list and is subject to change at any time. Eight Eleven Group is not responsible for any tax penalties that may be incurred for incorrect use of a health savings account by one of our employees and/or their dependents.

DENTAL COVERAGE PLAN



Our dental plan is administered through MetLife. This is a traditional plan that covers 100% cost for preventive services. You are permitted dental cleanings once every 6 months. For the individual, there is a \$50 deductible for non-preventive services before coinsurance kicks in.

See the chart for additional details.

MetLife Dental	In-network	Out-of-network
Annual Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Deductible applies to Prev. & Diag.	No	No
Annual Max	\$1,000	\$1,000
Preventive Services		
Dental Cleaning	100%	100%
Fluoride Treatment	100%	100%
Sealants	100%	100%
Space Maintainers	100%	100%
Diagnostic Service		
Periodic Oral Evaluation	100%	100%
Radiographs	100%	100%
Lab & Other Diagnostic Tests	100%	100%
Basic Services		
Restorations	90%	80%
Emergency Treatment	90%	80%
Simple Extractions	90%	80%
Oral Surgery (incl. Surgical Extractions)	90%	80%
Periodontics	90%	80%
Endodontics	90%	80%
Major Services		
Inlays/Onlays/Crown	60%	50%
Dentures & Removable Prosthetics	60%	50%
Fixed Partial Denture (Bridges)	60%	50%

VISION COVERAGE PLAN



Our Vision plan is administered through United Healthcare. The plan offers coverage on vision exams, contacts, and frames. There are also special discounts on contact lenses, Lasik surgery, and hearing aids for United Healthcare members.

UnitedHealthcare Vision	In-network	Out-of-network
Copays		
Comprehensive Vision Exam	\$10	N/A
Materials	\$25	N/A
Vision Exam Coverage		
Exam	Covered in full*	Up to \$40
Lenses Coverage		
Standard Single Vision	Covered in full* Includes standard scratch-resistant coating	Up to \$40
Standard Lines Bifocal		Up to \$60
Standard Lines Trifocal		Up to \$80
Standard Lenticular Lenses		
Frames Coverage		
Retail Frame Allowance	\$130 allowance*	Up to \$45
30% Discount on Frame Overage	Included	N/A
Contact Lenses Coverage		
Covered Contact Lenses	4 boxes**	Up to \$105
Non-selection Contacts	Up to \$105**	Up to \$105
Necessary Contact Lenses	Covered in full*	Up to \$210
Benefit Frequency		
Exam	Every 12 Months	
Lenses, Contacts		
Frames	Every 24 Months	

Laser Vision	
Laser Vision Discount	15% off Standard Price or 5% off Promotional Prices with In-network Surgeons through Laser Vision Network of America

* After applicable copay

** Up to two follow up visits are covered in full, fitting and evaluation fees apply

WEEKLY PREMIUM RATES



2021 Weekly Medical Premium			
Deductible Level Individual/Family	Gold 1500/3000	Silver 2800/5600	Bronze 5000/10000
Employee Only	\$75.47	\$55.91	\$40.24
Employee + Spouse	\$184.52	\$146.76	\$107.69
Employee + Child(ren)	\$166.95	\$132.78	\$97.43
Employee + Family	\$263.60	\$209.66	\$166.08

2021 Weekly Dental Premium	
Employee Only	\$2.00
Employee + Spouse	\$9.73
Employee + Child(ren)	\$13.60
Employee + Family	\$22.42

2021 Weekly Vision Premium	
Employee Only	\$1.77
Employee + Spouse	\$3.45
Employee + Child(ren)	\$3.62
Employee + Family	\$5.04

Pharmacy Benefit

Pharmacy benefits are included as part of all medical plans offered. Coverage for prescriptions is administered through Optum Rx. Each medication is assigned a tier level which indicates if the Rx is inexpensive, moderately priced, or expensive. Within your deductible you will pay discounted rates for covered medications. After your deductible has been met, you will pay co-pays for covered prescriptions: Tier 1 - \$10 , Tier 2 - \$35 , Tier 3 - \$60. Prices vary by pharmacy, strength of medication (milligrams), and day supply. Members receive discounts for opting into OptumRx home delivery.

OptumRx offers a feature called 'PreCheck MyScript' which provides members clarity up front by giving physicians patient-specific prescription benefit information. While at the physician's office, a member can request price details about the prescription upon diagnosis right at the doctor's office. This means members can know before going to the pharmacy whether they can afford the medication. If not, members can request a less expensive alternative from their doctor.

Voluntary Life Insurance

Our voluntary life insurance is administered through MetLife. This benefit is provided to your indicated beneficiaries if you pass away while employed through Eight Eleven. These plans are portable if you leave the company. Below are MetLife Advantages that come along with the purchase of voluntary life insurance.

- **Will Preparation** - Work one on one with an attorney in person or over the phone
- **Funeral Planning Services and Discounts** - Large network of funeral homes & cemeteries
- **Travel Assistance** - Emergency & non-emergency services, ID theft, concierge services
- **Face to Face Grief consulting** - Available to employees and their dependents
- **Face to Face Estate Resolution Services** - Available to employees and their dependents

Coverage can be purchased in increments of \$10,000. Members have a guaranteed issue amount of \$150k or 3x annual salary (whichever is lower). Any coverage purchased over the guaranteed issue amount is subject to underwriting and will require the member to submit a Statement of Health form that will be subject for approval from MetLife.

Hospital Indemnity

Our Hospital Indemnity Plan is administered through MetLife. This plan offers a financial benefit to employees who experience hospitalization due to accident or sickness. Employees can purchase a low plan or a high plan and the benefit payout is based on the level selected.

See chart below for how the benefit would be paid.

Hospital Indemnity Benefit		
Subcategory	Low	High
Admission Benefit	\$500	\$1,000
ICU Supplemental Admission	\$500	\$1,000
Confinement Benefit	\$100	\$200
ICU Supplemental Confinement	\$100	\$200

Hospital Indemnity Premium		
Coverage Level	Low	High
Employee Only	\$1.69	\$3.30
Employee + Spouse	\$4.33	\$7.77
Employee + Child(ren)	\$3.09	\$6.05
Employee + Family	\$5.74	\$11.20

Critical Illness

Our critical illness plan is administered through MetLife. The plan is designed to complement existing medical coverage and help fill financial gaps caused by out-of-pocket expenses if an employee is diagnosed with a condition covered by the plan (see chart below).

Employees can purchase a low plan (\$10k) or a high plan (\$20k). If eligible, MetLife will write a check to the covered employee for this amount to help pay for various expenses. Cost of the plan varies based on the level you elect and your age. To view pricing, please go through the interactive enrollment process on the ADP portal.

Critical Illness Coverage	Initial Benefit	Recurrence Benefit
Benefits for Covered Conditions		
Alzheimer's	100%	N/A
Coronary Artery Bypass	100%	50%
Full Benefit Cancer	100%	50%
Partial Benefit Cancer	25%	12.50%
Heart Attack	100%	50%
Kidney Failure	100%	N/A
Major Organ Transplant	100%	N/A
Stroke	100%	50%
Receive 25% benefit for 22 other conditions. Complete list of conditions available upon request to benefits@eighttelevengroup.com		

i Members who opt into the critical illness plan can receive payment of \$100 from MetLife by getting a qualified health screening. MetLife wants to encourage individuals on this plan to get regular screenings by offering monetary incentive. Health screenings that are acknowledged as part of this benefit include, but are not limited to: blood tests for cholesterol, triglycerides, etc., colonoscopy, mammogram, pap smears, skin cancer biopsy, testing for STIs, etc. This benefit is eligible for use once per person per year.

Accident Coverage

Our accident coverage plan is administered through MetLife. This plan is designed to bridge financial gaps caused from Accidental Death, Dismemberment, Injury, and Various Medical Services (ambulance, inpatient rehabilitation, etc). Employees can purchase a low plan or a high plan in which they would receive a pre-determined benefit amount depending on the accident they experience. See pricing for the low and high plan detailed below. For a full list of accidents covered, please select the comprehensive chart provided on the ADP portal or contact benefits@eighttelevengroup.com.

Group Accident Premium		
Coverage Level	Low	High
Employee Only	\$2.54	\$3.46
Employee + Spouse	\$5.03	\$6.81
Employee + Child(ren)	\$5.68	\$7.66
Employee + Family	\$7.04	\$9.50

FREQUENTLY ASKED QUESTIONS (FAQs)



Q. When can I enroll?

A. You must enroll within 45 days of your hire date. An invite email comes from benefits@eightelevengroup.com the week after you start working. Reminder emails are not sent, so it is your responsibility to enroll within the deadline.

Q. When do the deductions start occurring from my paycheck?

A. Deductions start when your insurance coverage begins.

Q. When does my coverage end?

A. Your coverage will terminate at the end of the month following your termination. For example, if your last day of work is on January 3rd, your coverage will terminate on January 31st.

Q. What if I do not enroll during the enrollment period?

A. Insurance companies have rules for when they allow participants to join. If you do not enroll during your initial enrollment period (45 days from hire date), then you will have to wait until the next Open Enrollment period. The only time you can enroll outside of the initial enrollment period or Open Enrollment would be if you experience a qualifying Life Event.

Q. What is a qualifying Life Event?

A. Marriage, divorce, birth/adoption of child, death of immediate family member, involuntary loss of prior insurance coverage, and loss of dependent status. If one of these life events occurs, your employer may request documentation of the event. You must enroll within 30 days of life event date. If you enroll due to a life event, your coverage will begin on the date of the event.

Q. Are dependents eligible?

A. Yes. Eligible dependents include your legal spouse and your children up to age 26. Domestic partners and fiancés are not considered eligible dependents under our benefit plans.

Q. Can I cancel coverage at any time?

A. No, unless certain circumstances exist. Since the benefits are provided on a pre-tax basis, then you are restricted as to when you can cancel, per the IRS. Most often, you can only choose to stop your coverage during Open Enrollment or if you experience a qualifying Life Event.

Q. Are there any pre-existing conditions exclusions for the medical coverage?

A. No. If you were previously diagnosed with a condition, you can receive coverage for the condition as soon as your coverage goes into effect.

Q. If the plans offered by Eight Eleven Group do not meet my needs, do I have other options?

A. Yes. If this health insurance plan does not meet your needs, you can elect health insurance on the Federal Exchange (www.healthcare.gov) or your State's Exchange.

FREQUENTLY ASKED QUESTIONS (FAQs)



Q. If my household income meets the subsidy requirements, am I eligible for a subsidy on the Health Insurance Marketplace (aka Exchange) if I decide not to elect the plans offered by Brooksource/Medasource/Calculated Hire?

A. No. Since the medical plan offered meets 'minimum value' and 'affordability' you are not eligible for a subsidy.

Q. I'm not familiar with the Affordable Care Act. How can I learn more?

A. Visit www.healthcare.gov for information about the ACA.

Q. Can I join the insurance outside of my enrollment period?

A. You can only join our plan during your enrollment period (1st of the month following 60 days of employment), during the open enrollment period, or if you experience a qualifying life event.

Q. What happens if my project gets extended, but my new hire enrollment period has passed?

A. Project extensions do not open additional enrollment periods. The insurance companies do not view extensions as a qualifying life event. It is best practice to sign up for benefits during your new hire period, regardless of how short your project may be. Deductions are not taken from your paycheck until your benefits are effective.

Q. What happens if I do not receive pay and, as a result, miss paying my insurance premium?

A. If you miss paying a premium while not receiving pay but are still active on our coverage (ie. taking unpaid vacation, out for medical reasons, maternity leave, etc.), we reserve the right to withhold that portion of the premium the following week or upon your return from leave. For example, you did not receive pay on 1/10/2021 and your deduction that week is \$40. When you get back the following week, your deduction will be \$80 total on your next paycheck for the current week and the missed deduction. You will be notified of the make-up deduction if this applies to you.