



SEPTEMBER 2021

US Benefits Overview

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Agenda

- Medical Benefit Coverage
- HSA/FSA Accounts
- Dental/Vision Benefit Coverage
- Lincoln Financial Group (Life Insurance Coverage)
- Retirement Savings Plans
- Additional Perks

A few important benefits terms..

Deductible - The amount of money you pay out of pocket before the plan starts to pay.

Co-Insurance/Co-Pay - The amount you pay per claim after you've met your deductible.

Out of Pocket Max (OOPM) - The total maximum you can pay per plan year ("Safety Net")

Premium - Your "subscription" fee - the amount you pay (pre-tax) to be enrolled in your plan.

Types of Medical Coverage

Consumer Driven Health Plans: Higher deductible & OOPM, lower premiums, employer-funded HSA, more personal accountability.

Preferred Provider Organization: Lower deductible & OOPM, higher premiums, no PCP/referral required, more control over healthcare choices, employee-funded FSA option.

Dependents

Employee Only

Employee + Spouse: Must be legally married (no domestic partner option)

Employee + Child(ren): Must be biological or legally adopted child

Family: Spouse + Children only (no option for parent dependent)

Medical Plans



High CDHP

Deductible:

\$1500/\$3000

OOPM: \$3000/\$6000

****ER HSA:** \$250/\$500

Coinsurance: 20%

***Office Visit:** 20%
after deductible

Emergency Room:
20% after deductible

Low CDHP

Deductible:

\$2500/\$5000

OOPM: \$5000/\$10000

****ER HSA:** \$125/\$250

Coinsurance: 20%

***Office Visit:** 20% after
deductible

Emergency Room:
20% after deductible

PPO

Deductible: \$500/\$1000

OOPM: \$3000/\$6000

ER HSA: N/A

Coinsurance: 20%

***Office Visit:** \$25 copay

Emergency Room: \$150 copay

*All preventative care is covered at 100%

**HSA ER pro-rated for Sept 2021 hires

Medical Premiums



High CDHP

Employee Only: \$75
EE + Spouse: \$150
EE + Child: \$125
EE + Family: \$200

Low CDHP

Employee Only: \$0
EE + Spouse: \$25
EE + Child: \$20
EE + Family: \$40

Note: Low CDHP EE only is free of cost!

PPO

Employee Only: \$95
EE + Spouse: \$200
EE + Child: \$175
EE + Family: \$275

Employees who do not wish to enroll in Optional Medical Coverage will receive an opt-out credit of \$62.50/mo

Aetna Concierge

1-800-586-6958

www.aetna.com



- Get answers about a diagnosis
- Select a doctor
- Learn about your coverage across the full suite of benefits
- Assistance with appointment scheduling
- Find healthcare solutions that fit your needs
- www.aetna.com - View your insurance cards, find a doctor, view claims

Health Savings Accounts



HSAs are tax-advantaged savings accounts that can help pay for medical expenses.

- Employees enrolled in the high or low CDHP plan also receive an employer-funded HSA
- Employer-funded contributions are front-loaded and prorated based on date of hire
- Employees can elect to contribute their own funds, pre-tax, into these accounts (on top of employer cont.)
- 2021 IRS Maximums: \$3600 individual, \$7200 married (catch-up 55+ \$1000)

Flexible Spending Accounts

PAYFLEX®

FSAAs are accounts eligible employees allocate pre-tax money to throughout the year

- An FSA is like a line of credit
- Ex: If your account balance is \$50 in January, but you'd like a \$200 pair of prescription eyeglasses, you can use as long as you're on track to save at least \$200 by the year's end
- One-time opportunity to dictate yearly contribution
- End of year rollover

Types of Flexible Spending Accounts

www.payflex.com

- **Healthcare FSA:** Used to pay healthcare costs for covered employees & dependents (PPO or Waived Medical only)
- **Dependent Care FSA:** Used to pay costs associated with child and/or elder care (All US employees)
- **Adoption FSA:** Used to pay costs associated with adoption (All US employees)

PAYFLEX®

HSA v FSA Accounts

HSA

- Portable (yours forever!)
- Like a savings account
- Employer and/or EE funded
- Must be enrolled in a CDHP
- Change contributions at any time
- Funds can be taken out tax-free over age 65

FSA

- Use it or lose it!
- Like a line of credit
- EE funded
- Do not need to be enrolled in Medical
- Change contributions at open enrollment only
- EOY maximum rollover

Dental

www.aetna.com



Preventative Care (Exams, Cleanings): 100%

Basic Services (Fillings, Oral Surgery): 90%

Major Services (Crowns, Bridges): 60%

Orthodontics (up to age 20): 60%

Annual Max per Person: \$2,000

Monthly Premiums*

Employee: \$10

Employee + Spouse: \$22

Employee + Child: \$19

Employee + Family: \$33

*All premiums are displayed above per month, employees are paid semi-monthly



www.davisvision.com



Preventative Care (Exams, Lenses): 100%
(once per plan year)

Contact Lenses: Up to \$150 & 15% off or 100%
Covered if medically necessary
\$200 lifetime allowance for Laser Correction

Monthly Premiums*

Employee: \$5

Employee + Spouse: \$10

Employee + Child: \$10

Employee + Family: \$15

*All premiums are displayed above per month, employees are paid semi-monthly

Lincoln Financial Group



Competitive levels or basic life, AD&D, disability & EAP at no cost to you!

- **Basic Life/AD&D:** 1.5x annual base salary (max \$500K)
- **Disability:** Short (first 4-8 wks paid at 100%) and long term disability (paid at 60%)
- **Employee Assistance Program:** Concierge programs for employees + families including assistance programs for TeleDoc, Mental Health, Budgeting, Financial Counseling & more

Lincoln Financial Group



Voluntary employee-funded options

- **Supplemental Life:** Optional life insurance available to employee, spouse and/or children (may require EOI)
- **Supplemental AD&D:** Optional AD&D available to employee, spouse and/or family

Aetna Voluntary Benefits



- **Critical Illness:** Helps cover medical expenses due to the diagnosis of a critical illness
- **Group Accident:** Helps cover medical expenses in the event of an accident (medical/living exp)
- **Hospital Indemnity:** Expenses that your major medical plan doesn't cover for hospital stays

Please see US Benefit Guide on US Benefit Microsite for premium information

Fidelity 401K

800-343-3548

www.netbenefits.com



- Self-managed portal: Fidelity PSW
- Look out for an email from Fidelity to start your contributions!
- Long-term financial wellness
- 4% (of salary) non-elective contributions
- Up to 50% of 7% (of employee contributions) employer match
- Immediate vest of all contributions and match
- Employer Match is always pre-tax
- Employee contributions can be pre-tax, Roth or After-Tax
- Auto-enroll after 30 days
- 2021 IRS Max: \$19,500 - EE contributions, \$58,000 - EE and ER contributions

401K Matching Examples



| | Base Salary | Employee Contributions | Automatic Employer Contribution | Employer Match at Max (50% up to 7%) | Total Contribution to 401K |
|------------|-------------|------------------------|---------------------------------|--------------------------------------|----------------------------|
| Employee 1 | \$100,000 | 7% | 4% | 3.5% | \$14,500 |
| | | \$7,000 | \$4,000 | \$3,500 | |
| | Base Salary | Employee Contributions | Automatic Employer Contribution | Employer Match at Max (50% up to 7%) | Total Contribution to 401K |
| Employee 2 | \$100,000 | 0% | 4% | 0% | \$4,000 |
| | | \$0 | \$4,000 | \$0 | |
| | Base Salary | Employee Contributions | Automatic Employer Contribution | Employer Match at Max (50% up to 7%) | Total Contribution to 401K |
| Employee 3 | \$100,000 | 4% | 4% | 2.0% | \$10,000 |
| | | \$4,000 | \$4,000 | \$2,000 | |
| | Base Salary | Employee Contributions | Automatic Employer Contribution | Employer Match at Max (50% up to 7%) | Total Contribution to 401K |
| Employee 4 | \$100,000 | 10% | 4% | 3.5% | \$17,500 |
| | | \$10,000 | \$4,000 | \$3,500 | |

Commuter Pre-Tax Account

PAYFLEX®

Pre-tax account for parking and transit. Includes employer-paid portion based on location.

- Pre-tax dollars for allocation to parking and transit (not a reimbursement!)
- Separately managed benefit, enroll at www.payflex.com (~1 week)
- Prepaid Mastercard (parking) or monthly transit pass
- All orders must be placed by 10th of the month for the following month
- Employees can pause or change orders anytime (prior to 10th of the month)
- Employer-paid portion based on location: BOS/225, PA/75, CA/225 (NV/0 due to free parking)

Fitness Benefits



- **IncentFit:** \$50/month reimbursement for the gym of your choice. Look out for an invite directly from IncentFit to participate!
- **PeerFit:** Access to free at-home digital workouts
- **Wellness Credits:** Employees enrolled in Aetna medical plans are eligible for monthly credits that can be used towards fitness classes

Additional Perks



Perkspot: A variety of discounts for Motional employees



ReThink: 1:1 counseling for families with developmental, learning delays and/or autism



IDWatchdog: Identity Theft Protection



Pet Insurance: Employee-paid with Motional group rates



WinFertility: Family Planning Assistance



Vehicle Purchase: Hyundai Circle & Kia Friends and Family

**You have 30
days from your
hire date to
enroll in
benefits!**

**If you do not
enroll, you will
need to wait
until Open
Enrollment in
2022!**

Wait, now what?

Sign up for your benefits!

Log into Ceridian Dayforce at
<https://dayforcehcm.com/>. Navigate to
“Benefits” on the blue ribbon, and click
“New Hire Enrollment” under
enrollments.

Questions?

BenefitsSupport@motional.com

Please note:

Please allow 5-7 business days for
enrollment processing. You can still
go to your appointments.

Glossary

| Benefit Type | Carrier | Online Access | Phone Number | How to Enroll |
|--------------------|-------------------|--|------------------|--|
| Medical | Aetna | www.aetna.com | 1 (800) 586-6958 | Ceridian Dayforce - SSO |
| Dental | Aetna | www.aetna.com | 1 (800)586-6958 | Ceridian Dayforce - SSO |
| Vision | Davis Vision | https://davisvision.com/ | 1 (800) 999-5431 | Ceridian Dayforce - SSO |
| HSA | Fidelity | www.netbenefits.com | 1 (800) 343-3548 | Ceridian Dayforce - SSO |
| FSA | Payflex | www.payflex.com | 1 (844) 729-3539 | Ceridian Dayforce - SSO |
| Basic Life/AD&D | Lincoln Financial | N/A | 1 (877) 275-5462 | Ceridian Dayforce - SSO |
| Disability | Lincoln Financial | www.mylincolnportal.com | 1 (877) 275-5462 | Ceridian Dayforce - SSO |
| Optional Life/AD&D | Lincoln Financial | N/A | 1 (877) 275-5462 | Ceridian Dayforce - SSO |
| Aetna Voluntary | Aetna | www.aetna.com | 1 (800) 586-6958 | Ceridian Dayforce - SSO |
| 401K | Fidelity | www.netbenefits.com | 1 (800) 343-3548 | Ceridian Dayforce - SSO |
| Commuter FSA | Payflex | www.payflex.com | 1 (844) 729-3539 | https://www.payflex.com/ (Self-Service) |

Glossary

| Perk Type | Carrier | Online Access | How to Enroll |
|----------------|--------------|---|---|
| IncentFit | IncentFit | https://incentfit.com/ | E-Mail with Registration Link 1-2 weeks post-hire |
| PeerFit | PeerFit | https://peerfit.com/ | Register Online |
| PerkSpot | PerkSpot | https://aptiv.perkspot.com/login | Register Online |
| IDWatchdog | IDWatchdog | https://dashboard.idwatchdog.com/ | Ceridian Dayforce - SSO |
| Pet Insurance | Nationwide | https://benefits.petinsurance.com/motional | Register Online |
| ReThink | ReThink | www.rethinkbenefits.com/motional | Register Online (Code: Mobility) |
| WinFertility | WinFertility | https://managed.winfertility.com/motional | Register Online |
| Hyundai Circle | Hyundai | https://www.hyundaicircle.com/ | Register Online |

Glossary - IRS Maximums 2021

Health Savings Account: \$3600/annual (Individual) \$7200/annual (Joint)

Flexible Spending Account Healthcare: \$2,750/annual (\$550 Rollover)

Flexible Spending Account Dependent Care/Adoption: \$5,000/annual (Single or Joint), \$2,500/annual (Married filing separately)

Flexible Spending Account Commuter: \$270/month

401K: \$19,500/annual (55+ Catch-Up: \$6,500/annual)

Questions?