



EMPLOYEE BENEFITS GUIDE

Plan Year:
January 1, 2021 – December 31, 2021



CHOOSE THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

Aphena Pharma Solutions strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Open Enrollment Guide.

Open enrollment is a short period each year when you can make changes to your benefits. This guide will outline all of the different benefits Aphena Pharma Solutions offers, so you can identify which offerings are best for you and your family.

Elections you make during open enrollment will become effective on January 1, 2021. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to HR.

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WHO IS ELIGIBLE?

If you're a full-time employee at Aphena Pharma Solutions, you're eligible to enroll in the benefits outlined in this guide. Full-time employees are those who work 30 or more hours per week. In addition, the following family members are eligible for medical, dental and vision coverage:

Your dependents generally include your:

- o Spouse
- o Children up to age 26 (including children, stepchildren and legally adopted children)

When to enroll

Open enrollment begins on Monday October 26, 2020 and runs through Monday November 30, 2020. The benefits you choose during open enrollment will become effective on January 1, 2021.

How to enroll

The first step is to review your current benefits through your Paycom account. Did you move recently or get married? Verify all of your personal information and make any necessary changes in Paycom. Once all your information is up to date, it's time to make your benefit elections through your Paycom account.

New Hires

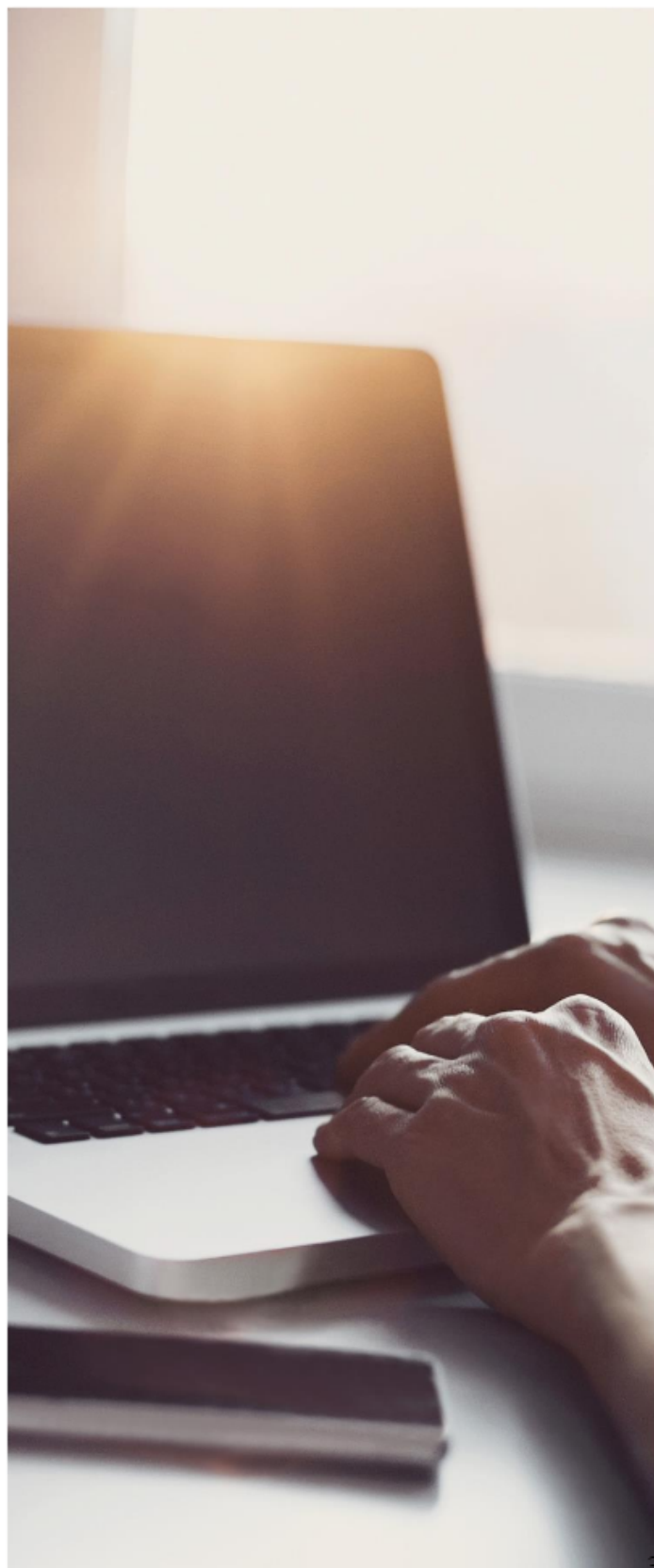
Your initial coverage will be effective the 1st of the month following 30 days of employment through the end of the year. You may only make changes to your coverage during the year if you experience a Qualifying Life Event.

How to make changes

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. ***Qualifying events*** include:

- o Marriage, divorce or legal separation
- o Birth or adoption of a child
- o Medicare Eligibility
- o Change in child's dependent status
- o Death of a spouse, child or other qualified dependent
- o Change in residence
- o Change in employment status or a change in coverage under another employer-sponsored plan

*If you experience any of the above Qualifying Life Events, you have 30 days to notify the Human Resources Department. Otherwise, elections you make during Open Enrollment will remain in effect for the entire plan year.





HEALTH INSURANCE

BCBST Medical Plan

PLAN 1 – HDHP Plan

Medical Benefit	In Network Benefits	Out of Network Benefits
Annual Deductible (Individual/Family)	Member Pays	
	\$2,800 / \$5,600	\$5,200 / \$10,400
Out-of-Pocket Maximum (Individual/Family)	\$5,200 / \$10,400	\$15,600 / \$31,200
Coinsurance	30%	60%
Preventive Care	Covered 100%, no deductible	Covered 100%, no deductible
Primary Physician Visit	30% after deductible	60% after deductible
Specialist Office Visit	30% after deductible	60% after deductible
Diagnostic Routine Lab, X-Ray & Complex Imaging	30% after deductible	60% after deductible
Inpatient Hospital Services	30% after deductible	60% after deductible
Outpatient Surgery	30% after deductible	60% after deductible
Urgent Care	30% after deductible	60% after deductible
Emergency Room Care	30% after deductible	60% after deductible
Prescription Type	Pharmacy Benefits	
Retail (30-day supply) (Prev Drug Copay- \$5/\$25/\$50) Generic/ Brand Preferred / Brand Non-Preferred	30% after deductible	60% after deductible
Mail Order (90-day supply) Generic/ Brand Preferred / Brand Non-Preferred	30% after deductible	Not Covered

**PLAN 2 – PPO Plan**

Medical Benefit	In Network Benefits	Out of Network Benefits
Annual Deductible (Individual/Family)	Member Pays	
	\$3,000 / \$6,000	\$6,000 / \$12,000
Out-of-Pocket Maximum (Individual/Family)	\$5,000 / \$10,000	\$15,000 / \$30,000
Coinsurance	30%	50%
Preventive Care	Covered 100%, no deductible	Covered 50% after deductible
Primary Physician Visit	\$30 copay	50% after deductible
Specialist Office Visit	\$50 copay	50% after deductible
Diagnostic Routine Lab, X-Ray & Complex Imaging	No additional copay	50% after deductible
Inpatient Hospital Services	30% after deductible	50% after deductible
Outpatient Surgery	30% after deductible	50% after deductible
Urgent Care	\$60 copay	50% after deductible
Emergency Room Care	30% after deductible	30% after deductible
Prescription Type	Pharmacy Benefits	
Retail (30-day supply) Generic	\$8 copay	50% after deductible
Preferred	\$35 copay	50% after deductible
Non-Preferred	\$70 copay	50% after deductible
Home Delivery or Plus 90 (up to 90-day supply) Generic	\$24 copay	50% after deductible
Preferred	\$105 copay	50% after deductible
Non-Preferred	\$210 copay	50% after deductible



YOUR COST IN 2021

Bi-Weekly Employee Payroll Deductions (Medical)				
	2020 Rates (HDHP Plan 1)	2021 Rates (HDHP Plan 1)	Plan 1 Difference	PPO Plan (Plan 2)
Single	\$43.67	\$47.69	\$4.02	\$97.73
Employee + Spouse	\$90.82	\$94.90	\$4.08	\$231.03
Employee + Child(ren)	\$79.87	\$84.15	\$4.28	\$202.89
Family	\$127.03	\$131.59	\$4.56	\$328.53

Aphena helps to meet your deductible!

You pay half, we pay half.

HOW IT WORKS

- **Single Enrollees:** Incur expenses to a total of \$1,400, Aphena HR will take over and cover the remaining \$1,400.
- **Family Enrollees:** Incur expenses to a total \$2,800, Aphena HRA will take over and cover the remaining \$2,800.



DENTAL INSURANCE

Dental Benefit	BCBST Dental Plan	
	In Network	Out of Network
Annual Deductible Individual / Family	\$0	\$0
Preventive Services Exams, Cleanings, Bitewing X-Rays (One exam every 6 months)	100% paid by BCBS	100% paid by BCBS
Basic Services Sealants, Fillings, Root Canals, Periodontics, Endodontics	100% paid by BCBS	80% paid by BCBS
Major Services Crowns, Inlays, Onlays, Cast Restorations, Bridges, Dentures & Implants	60% paid by BCBS	50% paid by BCBS
Annual Maximum	\$1,750 per person	
Orthodontia Dependents to age 19 Lifetime Maximum	50% \$1,500	

Bi-Weekly Employee Payroll Deductions (Dental)			
	2020 Rates	2021 Rates	Difference
Single	\$5.57	\$5.57	\$0
Employee + Spouse	\$12.15	\$12.15	\$0
Employee + Child(ren)	\$16.32	\$16.32	\$0
Family	\$22.90	\$22.90	\$0





VISION INSURANCE

Aphena Pharma Solutions vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

If you seek the services of a provider listed in our Preferred Provider directory, your benefits include the following:

Vision Benefit	BCBST Vision Plan	
	In Network	Out of Network
Exam (once every 12 months)	\$10 copay	\$35 allowance
Lenses (once every 12 months) ¹ <ul style="list-style-type: none">• Single Vision• Bifocal Lenses• Trifocal Lenses	\$25 copay \$25 copay \$25 copay	\$35 allowance \$45 allowance \$60 allowance
Frames (once every 24 months) ²	\$0 copay up to \$120 allowance	\$60 allowance
Contact Lenses (once every 12 months) ³ In lieu of frames	\$0 copay up to \$120 allowance	\$96 allowance
<p>1. Additional complete pair eyeglasses purchases (frame, lens and lens options) receive 40% off retail price at Network Providers once benefit used.</p> <p>2. Additional 20% off retail cost above allowance on frames.</p> <p>3. Additional 15% off balance over allowance on conventional Contact Lenses</p>		

Bi-Weekly Employee Payroll Deductions (Vision)			
	2020 Rates	2021 Rates	Difference
Single	\$1.08	\$1.08	\$0.00
Employee + Spouse	\$1.92	\$1.92	\$0.00
Employee + Child(ren)	\$1.86	\$1.86	\$0.00
Family	\$2.93	\$2.93	\$0.00



LIFE AND DISABILITY INCOME BENEFITS

BASIC LIFE AND AD&D

This benefit is paid in full by Aphena Pharma Solutions.

Aphena Pharma Solutions provides, through The Hartford, Basic Life and Accidental Death & Dismemberment (AD&D) Insurance for all full-time employees a lump sum benefit.

Basic Life and Accidental Death & Dismemberment	
Life and AD&D Benefit	\$50,000 (hourly employees) \$100,000 (salary employees)
Reduction Schedule	Benefits Reduction begins at age 65

VOLUNTARY LONG-TERM DISABILITY

This benefit is paid in full by Employee.

Aphena Pharma Solutions provides, through Aflac, Voluntary Long-Term Disability Insurance for all full-time employees. The benefit is 60% of your monthly salary.

Long-Term Disability	
Benefit %	60%
Maximum Monthly Benefit	\$10,000
Maximum Benefit Duration of Disability	Social Security Normal Retirement Age (SSNRA)
Benefit Waiting Period	90 days

GROUP SHORT-TERM DISABILITY

This benefit is paid in full by Aphena Pharma Solutions.

Aphena Pharma Solutions provides, through Aflac, Short-Term Disability Insurance for all full-time employees. The benefit will begin on the 7 day of accident and 7 day of sickness. The benefit is 60% of your weekly salary, with a benefit duration up to 12 weeks.

Short-Term Disability	
Benefit %	60%
Maximum Weekly Benefit	\$1,000
Elimination Period	7 days Accident; 7 days Sickness
Maximum Benefit Duration	12 Weeks



LIFE AND DISABILITY INCOME BENEFITS (CONTINUED)

VOLUNTARY LIFE AND AD&D

This benefit is paid in full by the Employee.

Aphena Pharma Solutions provides, through Aflac, Voluntary Life and Accidental Death & Dismemberment (AD&D) Insurance for employees and their dependents at your own expense. An Evidence of Insurability (EOI) must be completed for the employee and/or dependents if requesting coverage exceeding the Guarantee Issue amount or outside when newly eligible. To complete the EOI application please see Human Resources.

Voluntary Life and Accidental Death & Dismemberment	
Employee Coverage (Guarantee Issue: \$180,000)	Increments of \$10,000 up to 5 times your basic annual earnings Maximum of \$500,000
Spouse Coverage (Guarantee Issue: \$50,000)	Increments of \$5,000 up to a lesser of 50% of employee amount Maximum of \$250,000
Child Coverage (Guarantee Issue: \$10,000)	Maximum \$10,000
Employee must be enrolled to elect Spouse and/or Child Coverage	



VALUE ADDED BENEFITS

CRITICAL ILLNESS

Aphena Pharma Solutions provides, through Aflac, Critical Illness Insurance for all full-time employees.

- What benefit can Critical Illness Insurance Provide?
 - It provides benefit for the first diagnosis of a critical illness, such as: heart attack, stroke, paralysis, cancer, etc.
 - It also provides a fixed benefit for the first time you undergo coronary bypass surgery
- What is the premium?
 - Premium rates are based upon age and tobacco or non-tobacco use
 - Premiums will not increase due to age increases

Please refer to the benefit summary for full details

ACCIDENT INSURANCE

Aphena Pharma Solutions provides, through Aflac, Accident Insurance for all full-time employees.

- Accident Benefits provided:
 - Provides a fixed benefit for non-occupational, accidental injuries such as fractures and dislocations and related expenses, such as: emergency room visits and physical therapy
 - Daily hospital and ICU benefits are also included as well as an Accidental Death and Dismemberment provision

Please refer to the benefit summary for full details

HOSPITAL INDEMNITY INSURANCE

Aphena Pharma Solutions provides, through Aflac, Accident Insurance for all full-time employees.

Hospital Indemnity Insurance	
Hospital Admission Limited to 1 day, 1 benefit(s) every 90 days	\$1,000 per day
Hospital Stay Limited to 30 days, 1 benefit(s) every 90 days	\$100 per day
Hospital Intensive Care Unit Stay Limited to 30 days, 1 benefit(s) every 90 days	\$100 per day
Health Screening Benefit	\$50 per calendar year, per insured
<i>Please refer to the benefit summary for full details</i>	

401(k) RETIREMENT PLAN

Aphena Pharma Solutions provides, through ADP, 401(k) Retirement Plan for all full-time employees.

- Aphena offers a 401(k) plan where employees can make contributions into a retirement fund on a pre-tax / post-tax basis.
- With a 401(k), you have a selection of investments and you can control how your money is invested.
- Your investments go with you if you retire or change employment.
- For more information on 401(k):
 - Visit www.mykplan.com
 - Call Retirement Benefits Line: 1-866-695-7526 (Open Monday – Friday 8:00 am – 9:00 pm ET)
Aphena Pharma will match 50% of your deferrals, up to a maximum rate of 6%!

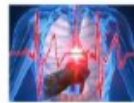


Online Claims Submission

Seamless online claims intake for your clients.

1

Visit
Aflacgroupinsurance.com
and click on "Customer
Service" and then "File a
claim."



Choose from accident,
hospital, critical illness or
wellness and follow the
instructions.

2

3

Complete and upload your
HIPAA authorization, claim
details and documents, and
direct deposit information.



Feel secure in the knowledge that
claims on group coverage like
yours are processed in an average
of two days.

4



Health Savings Accounts (HSA)

What is an HSA?

Think of an HSA as a savings plan for health care you will need today, tomorrow and into the future. It works like a regular bank account, but you don't pay federal income tax on the money you deposit. When you use your HSA money to pay for qualified medical expenses, you won't pay income taxes on the money, either. Unlike an FSA, your savings grow from year to year. There is no "use it or lose it" rule. The money is there when you need it, and it is yours to keep.

Why have an HSA?

It helps you plan, save and pay for health care.

You own it.

The money belongs to you, even deposits made by others, such as an employer or family member. You keep it, even if you change jobs, change health plans, or retire.

It has pre-tax benefits.

- Money deposited is federal income tax-free.
- Savings grow tax-free.
- Withdrawals made for qualified expenses are also income tax-free.

Anyone can contribute.

You, your employer or a loved one. There are no restrictions on who can put money in your account.

It's not just for doctor visits.

You can use your HSA to pay for medical needs such as eyeglasses, hearing aids and qualified prescriptions. You can even use your savings to pay for other kinds of health insurance, such as COBRA, long-term care and any health plan coverage you have while receiving unemployment compensation. When you turn 65, you can use HSA savings to pay for any tax-deductible health insurance (except for Medicare supplemental insurance).

You can invest it*.

Once your balance reaches the designated investment threshold, which is typically around \$2,000, you can begin investing in mutual funds. If you earn money on your investments, you don't pay income tax on that money, either.

You can save for the future.

By saving in an HSA, you can be ready for expenses due to illness or accident. And, after you turn 65 or enroll in Medicare benefits, you may withdraw money from your HSA for expenses that are not qualified medical expenses without penalty (although you may have to pay income taxes on the withdrawal). Save as much as you can now, and you could have a nice nest egg when you retire.

**Investments are not FDIC insured, are not guaranteed by Optum Bank and may lose value*



Health Savings Accounts (HSA) Continued

Contribution and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans			
	2020	2021	Change
HSA contribution limit (employer + employee)	Self-only: \$3,550 Family: \$7,100	Self-only: \$3,600 Family: \$7,200	Self-only: +\$50 Family: +\$100
HSA catch-up contributions (age 55 or older)	\$1,000	\$1,000	No change
HDHP minimum deductibles	Self-only: \$1,400 Family: \$2,800	Self-only: \$1,400 Family: \$2,800	No change No change
HDHP maximum out-of-pocket amounts (deductibles, co-payments and other amounts, but not premiums)	Self-only: \$6,900 Family: \$13,800	Self-only: \$7,000 Family: \$14,000	Self-only: +\$100 Family: +\$20



MD Live



Avoid the wait.

Your life is 24/7. Now your doctor is too.

Your cost is \$0 per consultation.

Welcome to MDLIVE!

You're eligible, so activate your account today.



Consult with a board-certified doctor by phone, secure video, or MDLIVE App—anytime, from anywhere



Average wait time is less than 10 minutes to see a state-licensed, board-certified physician averaging 15 years of practice experience



Your family members are also eligible, and we have pediatricians available 24/7

Non-emergency conditions we treat:

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear problems
- Fever*
- Headache
- Insect bites
- Nausea / Vomiting
- Pink eye
- Rash
- Respiratory problems
- Sore throats
- Urinary problems / UTI*
- Vaginitis
- And more

e-prescriptions can be sent to your local pharmacy (if needed).

ACTIVATE your account online or by phone.

247mdaccess.com

or call +1(888) 674 2490



Download the MDLIVE App



*MDLIVE physicians may not treat any children with urinary symptoms. Parents/guardian will be required to complete a different medical history disclosure form for children under the age of 36-months prior to making an appointment with an MDLIVE physician. Children under 36 months who present with fever must be referred to their pediatrician (medical home), child-friendly urgent care center or emergency department for clinical evaluation and care.

MDLIVE does not replace the primary care physician. MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE operates subject to state regulation and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services. MDLIVE interactive audio consultations with store and forward technology are available 24/7/365, while video consultations are available during the hours of 7 am to 9 pm 7 days a week or by scheduled availability. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use visit www.mdlive.com/pages/terms.html 120115
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REFER TO GROUP ID: 247doctor



PHARMACY PROGRAM

How Pharmacy Plan works:

Present your ID card to the pharmacist to review discounts on your prescriptions. When you go to a network pharmacy to fill a prescription, what you pay will be determined based on your plan structure.

- Tier 1: Generic
 - Tier 2: Preferred Brand
 - Tier 3: Non-Preferred Brand
- Specialty Medication has its own applicable copay

BCBSTN Home Delivery Pharmacy:

When you choose Home Delivery Pharmacy to fill your prescriptions, you can take advantage of the following:

- Licensed pharmacists available 24/7
- Up to a 90-day supply in one fill
- Standard delivery to your home or other preferred location at no additional cost
- FDA-approved medications

Plus90 Program:

Maintenance medications are suggested to be filled in a 90-day supply at a retail pharmacy or through BCBSTN Home Delivery. The PLUS90 Program is available to help members save time and money to fill and refill maintenance prescriptions.

Maintenance Medications are used regularly to treat conditions like arthritis, asthma, diabetes or high cholesterol.

National Chain Pharmacies that are part of the PLUS90 Network include:

- Bi-Low/Food City
- CVS
- Fred's Pharmacy
- Kmart
- Kroger
- Publix
- Rite-Aid
- Sam's Club
- Wal-Mart
- Walgreens

What you should know about generics:

With the same active ingredients at the same dosage and strength as brand-name drugs, generic drugs are just as safe and effective as their higher-priced, brand-name medications. In fact, brand-name drugs may cost up to two-and-a-half times more than their generic equivalents. The US Food and Drug Administration reviews and approves both brand-name and generic medications before they are marketed and sold in the United States.

For more information, call the number on the back of your ID card or visit bcbst.com where you will find a pharmacy locator, a printable Home Delivery Pharmacy order form, the prescription drug price quote tool and much more.

Your doctor will need to write your prescription for a three-month supply. Specialty medications are limited to a one-month supply and should be purchased from a Specialty Drug vendor. Other selected medications have quantity limits.





MEDICAL PLAN RESOURCES

BlueAccess gives you 24/7 control of your health plan.

After you get your Member ID card, go to bcbst.com/member and create a BlueAccess account so you can:

- Find an up-to-date list of providers in your network.
- Check your claims, copays, deductibles and all the services your plan covers.
- View your Explanation of Benefits (EOB) to see how your claims are paid and sign up for EOB email notices.
- See treatment options and manage your health.
- Take a Personal Health Assessment.
- Read a Personal Wellness Report.
- Stay motivated with self-directed coaching.

BCBSTN Mobile App

BCBSTN mobile app keeps you connected on your phone.

You can manage your plan anywhere, anytime when you log in with myBlue TN app. Use your BlueAccess username and password. The myBlue TN app lets you:

- Find providers in your network
- View claims and balances.
- Use a mobile version of your Member ID card.
- Get tips to help you stay healthy.



Cost Estimator

How Much Should Your Care Cost?

BCBSTN HealthCare Cost Estimator tool lets you see the cost estimates for more than 1,400 common procedures. You can even use it to compare different doctors and facilities and see how other members rated them.

- Go to bcbst.com/member and log in to BlueAccess.
- Click on Find a Doctor.

Or if you're already on the Member Tools page, you can click on HealthCare Cost Estimator.

Nurseline

No question is too big or too small – Call BCBSTN 24 hours a day, seven days a week. Answers to all your medical questions are just a phone call away. Or if you prefer, connect with Nurseline via online chat.

- Online:
 - Log into BlueAccess on bcbst.com to chat with a nurse.
- Or call: 800-818-8581 or 800-848-0298 (TTY)

Telemedicine – PhysicianNow

PhysicianNow is a convenient way to access a doctor from your home, office or while traveling. All you need is a telephone, smartphone, tablet or computer. Use PhysicianNow for:

- Allergies
 - Cold and Flu
 - Fever
 - Sinus Infections
 - Respiratory Issues
 - Skin Conditions
 - Sore Throat
 - Urinary Tract Infections
- Copay: \$38 maximum per visit

Register for PhysicianNow:

- Online:
 - Visit bcbst.com and log in to BlueAccess
 - Select the My Health & Wellness tab
 - Click on the PhysicianNow tile
- Or call; 888-283-6691



Powered by





IMPORTANT CONTACTS



Monica Goolsby, Group Benefits Specialist

Direct Line: 931-400-0219

Email: MGoolsby@SwallowsInsurance.com

James Massengille, Account Executive

Direct Line: 931-526-4025

Email: JMassengille@SwallowsInsurance.com

Carrier	Group Number	Telephone	Website
Medical Insurance			
Blue Cross Blue Shield of TN	113224	800-565-9140	www.bcbst.com
Dental Insurance			
Blue Cross Blue Shield of TN	113224	800-565-9140	www.bcbst.com
Vision Insurance			
Blue Cross Blue Shield of TN	113224	800-565-9140	www.bcbst.com
Life & AD&D Benefits			
The Hartford/Aflac	22103	615-900-1468	www.aflacgroupinsurance.com
Disability Benefits			
Aflac	22103	615-900-1468	www.aflacgroupinsurance.com
Value Added Benefits			
Aflac (Critical Illness, Accident & Hospital)	22103	615-900-1468	www.aflacgroupinsurance.com
401 (k) Retirement Plan	422369	866-695-7526	www.mykplan.com

NOTES

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