



2024 Benefits Guide

Total Benefits. Total Rewards. _____



Welcome to your 2024 SSOE Benefits Guide

The SSOE Total Rewards package has been created based on our vision to design and build the future for our clients, colleagues, and communities. Through your dedication and efforts, SSOE is successful. Because of this, we are committed to providing a valuable and competitive total benefits package that addresses the needs of our diverse population.

This Benefits Guide offers you a comprehensive overview of your benefits options, including details about eligibility, enrollment, and available plans. It also explains how changes in your life for you and your family can affect your benefits.

As you read this guide, be sure to:

- Learn about your benefit plan options,
- Choose the coverage levels that are right for you and your family, and
- Compare costs of various benefit plans to become a better consumer of your benefits.

Being knowledgeable about what is offered is the best way to get the health care coverage you need and the most value from your benefits. We want to make it easier for you to take care of yourself and your family, so we encourage you to take time to review this guide to make informed benefit selections. Our benefits team is also here to help you make the most of your benefits and support you throughout the year. Please keep this guide for future reference.

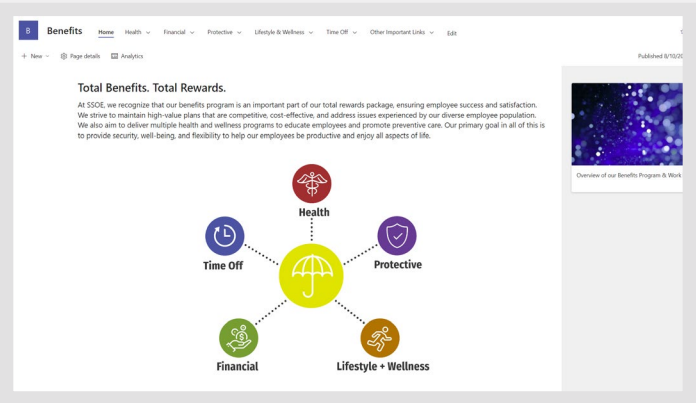
Thank you for your commitment to SSOE and our shared vision of designing and building the future for our clients, colleagues, and communities.

Sincerely,

Vince DiPofi, CEO

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Total Benefits. Total Rewards.

Our user-friendly Benefits SharePoint site serves as a hub for employees to access SSOE benefits information.

You can visit ssoe.sharepoint.com/sites/benefits to access the Benefits SharePoint site and learn more about your benefits.

SSOE recently completed a U.S. Strategic Benefits Review to ensure the design and execution of our benefits and paid time off programs allow us to recruit and retain the best talent. We want to empower each employee to be productive and enjoy all aspects of life.

Here is a summary of what is new and / or changing effective January 1, 2024. More information about these changes are included in this Benefits Guide.

Paid Time Off

SSOE has created a new PTO tier structure that differentiates PTO allowances by career level and tenure. This new PTO structure provides more PTO in fewer years and increases the PTO allowance for most employees. Employees that are currently above the new allowance will be grandfathered and will earn additional PTO based on the new schedule. Finally, the PTO buy and sell elections are moving to June of each year and will be effective in July.

Health Savings Account

Beginning on January 1, 2024, SSOE is doubling the maximum company HSA contribution for regular full-time employees. If you are employed, are enrolled in an SSOE high-deductible health plan, and have an HSA set-up with KeyBank as of December 1, 2023, SSOE will contribute \$500 to your HSA. In addition, you can earn wellness activity awards to receive another \$500 into your HSA account during 2024. The SSOE maximum HSA contribution is now \$1,000.

Parental Leave

SSOE now provides up to 6 weeks of paid parental leave to ALL parents. Birth mothers still receive an additional 6 weeks of paid leave under the short-term disability plan.

Enhanced Family Forming Benefits

- **Infertility Treatment** is added as a covered benefit under the medical plan.
- **WINFertility Building Benefit Solution** offers inclusive infertility solutions for employees looking to start or grow their family. This program is through Anthem.
- **Benefit Bump** is a concierge service to provide holistic support for all families to navigate SSOE’s health and time off / leave benefits.
- **Adoption Assistance** provides up to a \$5,000 reimbursement of qualified adoption-related expenses for regular full-time and regular part-time employees working an average of 30 hours per week who have been employed for at least 6 months.

Medical, Dental, and Vision

- **Anthem’s Behavioral Health Advantage Program** includes enhanced program for behavioral and mental health benefits.
- **Sydney Health** is a personalized tool that helps you find quality, affordable medical care. Sydney Health is replacing Engage.
- **Medical deductibles** are increasing for the 2024 plan year:
 - 2024 Gold Plan deductibles are \$3,200 per individual and \$6,400 per family
 - 2024 Silver Plan deductibles are \$3,400 per individual and \$6,800 per family
- **Vision Coverage** now covers lenses (both eyeglasses and contacts) and frames once every 12 months.
- **Dental Plan** is enhanced to include additional benefits as well as orthodontia coverage for adults and an increased annual maximum of \$2,000.

Wellness Works

Beginning on January 1, 2024, you will earn your points for your Wellness awards according to the following schedule:

Points Earned	Award (deposited in your HSA or FSA)
100 points	\$300
300 points	Additional \$200

Note that you must complete a preventive medical visit to be eligible to receive any points in the Wellness Program.

2024 Increases in FSA, HSA, and 401(k) IRS Contribution Limits

- **Flexible Spending Accounts (FSA)** – Your contribution to the Limited FSAs or Health FSAs increases to \$3,200.
- **Health Savings Accounts (HSA)** – The maximum contribution (yours plus SSOE’s) is \$4,150 for individuals / \$8,300 for families.
- **401(k) Limits** – The 2024 maximum contribution limit is \$23,000. You may contribute an additional \$7,500 if you are age 50 or older during 2024.

Changes in Benefit Elections

Open Enrollment

With few exceptions, Open Enrollment is the only time of year when you can make changes to your benefit elections. **All elections and changes take effect on the first day of the plan year, January 1.** During Open Enrollment, you can:

- Add, change, or remove coverage OR add or drop dependents from coverage.
- Enroll in Dependent or Health Care Flexible Spending Accounts or Health Savings Account. To continue your FSA benefits, you must re-enroll each plan year.

Qualifying Events

In most cases, your benefit elections remain in effect until the next annual open enrollment period. You will not be able to make any plan changes unless you experience a life status change that is considered a qualifying event as determined by IRS regulations such as:

- Marriage or divorce
- Loss of, or significant change to, your current coverage
- Birth or adoption of a dependent
- Judgment decree or court order
- Change in employment status for yourself or a spouse
- Enrollment / ceasing to be enrolled in Medicare or Medicaid
- Dependent satisfying or ceasing to satisfy the plan’s eligibility requirements
- Ceasing enrollment in Children’s Health Insurance Program (CHIP)
- Death

You have **31 days** from the date of the event to report and update your benefits with the Benefits Department.

Eligibility

Who is eligible?

You may enroll in the SSOE Employee Benefits Program if you are classified as a regular full-time (RFT) employee.

When does coverage begin?

Your benefits are effective on the first day of hire. All benefit elections are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a qualifying life event.

Eligible Dependents

In general, eligible dependents include your spouse and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural children, adopted children, stepchildren, and children obtained through court- appointed legal guardianship. If covering stepchildren, you will need to provide a copy of a valid court order / divorce decree showing legal responsibility to provide coverage.

To add your dependents to coverage, you must provide their Social Security Number and Dates of Birth.

Working Spouse Provision

If your spouse is eligible for an employer-based plan, they are not eligible for the SSOE medical, dental, or vision plans. If you enroll your spouse in the health plan, you will receive a letter from our vendor Alight Solutions asking that you verify their eligibility.

Dependent Verification

Dependent eligibility verification is conducted to ensure that only eligible dependents are enrolled in our health care benefits. We retained the services of Alight Solutions to conduct a review of all newly added dependents to verify that all enrolled dependents meet the established plan requirements for eligibility.

Alight Solutions will answer questions, process your verification documents and, in situations where a dependent is not eligible for our health care plans, help in finding the most affordable alternative health coverage available. You will receive notification via email and a letter to your home after you have completed your benefits enrollment. You will not be required to re-verify dependent children who are were enrolled and previously verified. However, we do verify spouses on a yearly basis to ensure that they continue to be eligible to be covered on the health plan.

How to Enroll *(Medical, Dental, Vision, FSA)*

To enroll in your **2024 Medical, Dental, Vision, and Flexible Spending Accounts**, you must access the SSOE Company Intranet. As you prepare for enrollment, be sure to have the Social Security Numbers and Dates of Birth for any new dependents and / or beneficiaries. In addition, please remember to enter or update the AEC360 HR Portal with your emergency contact and any recent changes to your home address or phone number.

Follow these step-by-step instructions:

- 1 Click on the *AEC360 HR Portal* link, located on the right hand side of the SSOE Company Intranet landing page.
- 2 Under *Benefits*, click on the *Benefits Self-Service* link.
- 3 Click on **2024** and then click *OK*.
- 4 Follow the AEC360 HR Portal to make your 2024 benefit elections.
- 5 After you have made your elections, be sure to view the benefits cart. Before checking out, review your elections and beneficiaries to confirm they are correct. Once you checkout of AEC360 HR Portal, you will not be able to go back and view your elections.
- 6 Take a screenshot or a snip of your cart so you have record of your elections.
- 7 Review the disclaimer and click *I agree*.
- 8 Click *Checkout* to complete your 2024 enrollment. A blue bar at the top of the screen will indicate that you have been enrolled in benefits.



Please review other sections of this Benefits Guide to determine how to enroll in the Voluntary benefits available to you.

Terms To Know

Coinsurance

The amount, expressed as a percentage of covered health services, you must pay after you have satisfied your plan deductible.

Deductible

The amount you and / or your dependents must pay toward a health claim before your insurance company makes any payments for health care services received. The deductible excludes copayments, where applicable.

Explanation of Benefits (EOB)

A description the insurance company sends to you explaining the health care charges that you incurred for which your health care provider has requested payment. You should compare your EOB to the bill you receive from the provider. If the EOB does not match the bill you received from your provider, contact the health care provider's office immediately. In an instance like this, the USI Benefit Resource Center can assist by contacting the health care provider's office on your behalf and remedying the coding issue(s).

Contact the Benefit Resource Center at: BRCMidwest@usi.com, 1-855-874-0829 or BRCWest@usi.com, 1-866-468-7272.

Formulary

A list of prescription drugs covered by your health plan. Formulary drugs are often structured in tiers that subsidize low-cost generics at a higher percentage than higher-cost brand-name drugs.

Generic drugs

Cost much less than brand name drugs, and provide the same health benefits as brand name drugs. Consult with your doctor for generic drug options to realize significant cost savings.

In-Network

Refers to a health care provider that has a contract with your health insurance plan to provide health care services to its plan members at a pre-negotiated rate. Because of this relationship, you pay a lower cost-share when you receive services from an in-network doctor.

Mail Order Drugs

Mail order is perfect for patients who take medication on an ongoing basis. Examples are high blood pressure medication, high cholesterol medication, and birth control. Mail order drugs are convenient and have the added benefit of being shipped directly to your doorstep. Obtaining mail order drugs will reduce your out-of-pocket copay costs.

Out-of-Pocket Maximum

The maximum amount that you will have to pay for covered expenses under a plan. Once the out-of-pocket maximum is reached, the plan will typically cover eligible expenses at 100%. When you reach your out-of-pocket maximum, the insurance carrier pays for all covered, in-network services. When you go to a non-network provider, the entire amount you pay (that isn't reimbursed by your insurance carrier) is applied to your out-of-network deductible and your out-of-pocket maximum.

Out-of-Network

Refers to a health care provider who does not have a contract with your health insurance plan. If you use an out-of-network provider, health care services could cost more since the provider doesn't have a pre-negotiated rate with your health plan. Depending on your health plan, out-of-network health care services may not be covered at all. The best way to check is to call the customer service number located on your insurance card and verify a provider's network status before you schedule an appointment.

Premium

The amount you pay for your health insurance on a per paycheck basis (24 pays per year). In addition to your premium, you usually pay other costs for your health care, including deductibles and coinsurance.

Preventive Care

Proactive, comprehensive care that emphasizes prevention and early detection. This care includes physical exams, immunizations, well check-up visits, and preventive screenings recommended for various ages for children and adults. Remember preventive care benefits are covered 100% under both medical plan options.

Prior Authorization of Care

Required when you or a covered dependent are admitted to the hospital or receive certain outpatient services. Any payment for an expense that is not covered under the plan is the patient's responsibility. Things to know about prior authorization:

- You or your health care provider can call the number on the back of your ID card to verify the level of benefits available.
- Authorization decisions are for payment purposes only. All decisions about the type of care you receive remain between you and your providers.
- Failure to obtain prior authorization may result in a penalty or increased out-of-pocket expenses.

Medical Coverage



SSOE offers **two comprehensive medical plan options** through Anthem. Both plans are High-Deductible Health Plans (HDHP) with a Health Savings Account (HSA) option. Review your medical plan options below to find the one that fits your needs.

Gold Plan

- A High-Deductible Health Plan (HDHP) with an in-network deductible of \$3,200 per individual or \$6,400 per family. You are responsible for all medical and pharmacy expenses up to your deductible.
- Once you have paid your deductible and met your out-of-pocket maximum (in-network: \$3,200 individual / \$6,400 family), your plan will pay 100% of any remaining medical or pharmacy expenses for the remainder of the year.

Silver Plan

- A High-Deductible Health Plan (HDHP) with an in-network deductible of \$3,400 per individual or \$6,800 per family. You are responsible for all medical and pharmacy expenses up to your deductible before the coinsurance applies.
- Once you have paid your deductible, the plan will then pay 80% of the remaining expenses and you will be responsible for the additional 20%. These payments will continue until the out-of-pocket maximum (in-network: \$6,800 individual / \$13,600 family) is reached. Once this occurs, your plan will pay 100% of any remaining medical or pharmacy expenses for the remainder of the year.

More information can be found on the SSOE Benefits SharePoint site, by clicking on the *Health* tab and selecting *Medical and Prescription*.

Health Savings Account

If you are enrolled in the Gold or Silver HDHP, SSOE offers you the opportunity to set aside tax-free dollars into a **Health Savings Account (HSA)**. The money that you set aside into that account can be used for all qualifying medical, pharmacy, vision, and dental expenses that you or your family has this year or in the future. In addition, **the money in your HSA carries over from year to year**.

New for 2024! If you are enrolled in either medical option, **SSOE will front load a \$500 contribution to your HSA account** if you are a regular, full-time employee. To receive this contribution, you must have set-up an HSA account through KeyBank by **December 1, 2023**, and be enrolled in an SSOE health plan. In addition, you can earn an additional \$500 SSOE HSA contribution by participating in wellness activities.



High-Deductible Health Plan Advantages

Lower Premiums

Most high-deductible health plans provide a lower monthly premium for you. If you anticipate only needing preventive care, which is covered at 100% when you stay in-network, the lower premiums may help you save money in the long run.

Health Savings Account

Both high-deductible health plans offered can be paired with an HSA. You can use the funds in an HSA to help pay for eligible medical expenses. The money deposited into an HSA is tax-free, always belongs to you, and may rollover to future years.

New for 2024!

SSOE is offering Anthem’s **Behavioral Health Advantage Program** starting January 1, 2024. This is an enhanced program with expanded benefits for you and your covered dependents. It will be easier to access behavioral and mental health treatment with access to an evaluation within 24–48 hours after contacting Behavioral Health Advantage.

See the Additional Medical Resources section in this Benefits Guide for more information. You may also find details about this program on the SSOE Benefits SharePoint site, by clicking on the *Health* tab and selecting *Anthem Behavioral Health Advantage*.



Medical Plan Highlights

The chart below is a brief outline of the plans available to you. More information can be found on the SSOE Benefits SharePoint site, by clicking on the *Health* tab and selecting *Medical and Prescription*.

	Gold Plan		Silver Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible				
Individual	\$3,200	\$5,000	\$3,400	\$5,000
Family	\$6,400	\$10,000	\$6,800	\$10,000
Coinsurance	100%	60%	80%	60%
Maximum Out-of-Pocket*				
Individual	\$3,200	\$5,000	\$6,800	\$10,000
Family	\$6,400	\$10,000	\$13,600	\$20,000
Physician Office Visit				
Primary & Specialty Care	100% after deductible	60% after deductible	80% after deductible	60% after deductible
Preventive Care				
Adult Periodic Exams	100%	60% after deductible	100%	60% after deductible
Well-Child Care				
Diagnostic Services				
X-ray and Lab Tests				
Complex Radiology	100% after deductible	60% after deductible	80% after deductible	60% after deductible
Urgent Care Facility				
Emergency Room Facility Charges	100% after deductible	100% after deductible	80% after deductible	60% after deductible
Inpatient Facility Charges	100% after deductible	60% after deductible	80% after deductible	60% after deductible
Outpatient Facility and Surgical Charges				
Mental Health Therapy				
Inpatient & Outpatient	100% after deductible	60% after deductible	80% after deductible	60% after deductible
Substance Abuse				
Inpatient & Outpatient	100% after deductible	60% after deductible	80% after deductible	60% after deductible
Other Services				
Chiropractic	100% after deductible	60% after deductible	80% after deductible	60% after deductible

* Medical and Pharmacy expenses apply to the maximum out-of-pocket limit.





What should I ask my doctor?

Doctors are your health advocates, yet many patients do not realize they should ask questions that pertain to their health insurance costs as well. You can ask your doctor basic questions like:

- “How much will my treatment cost?”
- “Can I be treated another way that is equally effective but less costly?”
- “What are the risks?”
- “What are the side effects?”

Having a dialogue with your physician can help you better understand how their care decisions affect your health plan costs. It will also help your doctor get to know you better and prescribe treatment that is more effective.



When should I use the Emergency Room?

You and your covered dependents should only use the Emergency Room for a true emergency. Warning signs of a medical emergency* include bleeding that will not stop, breathing problems, change in mental status (confusion, unusual behavior, or difficulty waking), chest pain or pressure, or choking.

To help you evaluate an emergency, you can:

- Contact your physician during normal business hours.
- Contact LiveHealth Online, Anthem’s telehealth option for immediate care for non-emergency medical issues. LiveHealth Online charges a low fee that is applied to your SSOE in-network, medical plan deductible.
- Visit an Urgent Care Center for minor emergencies when your physician’s office is closed and symptoms are too severe to wait until your physician is available, or when you are out of town.

* American College of Emergency Physicians

Pharmacy Plan Highlights

The chart below is a brief outline of the prescription drug benefits available to you. More information can be found on the SSOE Benefits SharePoint site, by clicking on the *Health* tab and selecting *Medical and Prescription*.

	Gold Plan		Silver Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Retail Pharmacy (30 Day Supply) CarelonRx				
Generic (Tier 1)				
Preferred (Tier 2)	100% after deductible	60% after deductible	80% after deductible	60% after deductible
Non-Preferred (Tier 3)				
Mail Order Pharmacy (90 Day Supply) CarelonRx				
Generic (Tier 1)				
Preferred (Tier 2)	100% after deductible	60% after deductible	80% after deductible	60% after deductible
Non-Preferred (Tier 3)				
Preferred Specialty (Tier 4)				

Note: Under the Essential Preventative Drug List, Diabetic, Cholesterol, Heart, and High Blood Pressure medications may be covered in full.



Paying for Medical and Pharmacy Coverage

You and SSOE share in the cost for your medical and pharmacy coverage. You pay your portion of the cost on a pre-tax basis. The table below shows your cost for each plan.

Gold Plan	
Coverage Level	Semi-Monthly
Single	\$28.23
Employee & Spouse	\$59.32
Employee & Child(ren)	\$50.81
Family	\$100.62
Silver Plan	
Coverage Level	Semi-Monthly
Single	\$0.00
Employee & Spouse	\$0.00
Employee & Child(ren)	\$0.00
Family	\$0.00

Learn More

- Call: 1-800-552-9159 | Visit: [anthem.com](https://www.anthem.com) | Policy Number: W51005



Opt-out Bonus

If you have alternative coverage and opt-out of the medical plan, you will be eligible for an annual medical opt-out bonus of \$1,200. You will see the bonus on a per paycheck basis over 24 pay periods. (\$50 per pay)

If you are already enrolled as a dependent on an SSOE plan, you are not eligible for the bonus.



Health Savings Account

When you are enrolled in an **SSOE High-Deductible Health Plan (HDHP)** and meet the eligibility requirements, you may open and contribute to a **Health Savings Account (HSA)**.

What is a Health Savings Account?

A Health Savings Account (HSA) is a savings account used with an SSOE HDHP that allows you to save money tax-free to pay for current or future health care costs for you and / or your eligible dependents. Your HSA is administered through KeyBank. An HSA allows you to put money away and withdraw it tax-free, as long as the money is used for qualified medical expenses. Your contributions will be contributed over 26 pays per year.

SSOE may make a contribution to your account and you can also contribute to the HSA, up to IRS limits. You may change the amount you contribute to the HSA at any time during the plan year. More information can be found on the SSOE Benefits SharePoint site, by clicking on the *Health* tab and selecting *Health Savings Account (HSA)*.

Coverage Level	SSOE Maximum Contribution*	Your Voluntary Contribution**	Total IRS Allowed HSA Contribution
Individual	If you have an HSA with KeyBank on December 1, 2023, are enrolled in an SSOE medical plan, AND participate in wellness activities in 2024 \$1,000	\$3,150	\$4,150
Family	\$1,000	\$7,300	\$8,300

* If you do not receive the \$500 SSOE contribution in January 2024, you may earn a \$500 maximum SSOE contribution by participating in wellness activities.
** If you are age 55 or older, you can contribute an additional \$1,000 in catch up contributions to your HSA.

SSOE’s HSA Contributions

If you are enrolled in either medical option, **SSOE will front load a \$500 contribution to your HSA account** if you are a regular, full-time employee. You must have an HSA account set-up through KeyBank as of **December 1, 2023**, to receive this contribution.

In addition, you can earn an additional \$500 SSOE contribution by participating in wellness activities.

**\$500**
if you are a full-time employee enrolled in either medical plan option and have an HSA account set-up as of December 1, 2023.



**\$500**
if you participate in the 2024 wellness activities.



**\$1,000**
Total SSOE contribution to your HSA account.

More about the HSA

- You and your dependents can pay for medical, dental, vision, and pharmacy expenses with funds in your HSA now and during retirement. Your dependents must be claimed on your tax return to use your HSA funds to cover their qualified expenses. See the IRS website for details about when dependents are not able to use HSA funds.
- Contributions to an HSA are a great way to save on taxes. You do not pay federal taxes on
 - Amounts you contribute through payroll deductions;
 - The amount you withdraw for medical expenses (If you use the funds for ineligible expenses, taxes and penalties apply), and
 - The interest you earn on the account.
- You have a choice of investment options.
- Any money you do not use during the year is carried over, without any limits. You own the money in your HSA and it is yours to keep, even if you change jobs or retire.
- If you are currently participating in a High-Deductible Health Plan (HDHP) and are contributing to an HSA, you may also participate in a Limited Flexible Spending Account (LFSA). Your LFSA may only be used for dental and vision expenses.

HSA Eligibility

To be eligible for the HSA, you must enroll in an SSOE HDHP. In addition, you cannot have coverage under another non high-deductible health plan, such as Medicare, TRICARE, or coverage through a spouse’s health plan.

You also may not have received Veterans Administration (VA) benefits in the past three months. Finally, you may not be claimed as a dependent on another person’s tax return.

How do I enroll in my HSA?

- Enroll online at key.com/HSA
- Click *Open Now* and follow prompts to create User ID and Password
- There are step-by-step instructions on the Benefits SharePoint site
- After your HSA application is approved by KeyBank, the SSOE HSA tool (intranet.ssoe.com/tools/peoplesoft/hsa.aspx) is available for you to make changes to your contribution at anytime.

How do I get reimbursed for my eligible expenses?

- The easiest way to use your HSA dollars is by using your HSA Debit Card at the time you incur an eligible expense. Make sure to keep your receipts! You must be able to prove that you were reimbursing yourself for an eligible expense in the event that you are audited by the IRS.
- If you use your HSA funds for non-eligible expenses, you will be charged a 20% penalty tax (if under age 65) as well as federal income taxes.

Learn More

For enrollment questions, contact Brittannie Schaffner with KeyBank.

- Call: 419-329-4906 | Email: brittannie_schaffner@keybank.com | Group Number: 252278

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Dental Coverage



SSOE offers you **dental coverage** through Delta Dental of Ohio. Benefit eligible employees and their dependents may enroll in the dental benefits. Although you can go to any dentist you wish, your plan year maximum will stretch further if you go to an in-network provider.

New for 2024!

- SSOE has **enhanced the Dental Coverage** beginning 2024.
- Orthodontia coverage now includes adults,
 - The dental annual maximum has increased to \$2,000, and
 - Dental coverage has been enhanced to cover people with special needs, esthetic restoration, occlusal guard once every five years, and a third cleaning for those diagnosed with periodontal diseases.

An ID card will not be mailed to you. You can download an ID card from Delta Dental’s website or mobile app, or your dentist can access your information online. The chart below is a brief outline of the plan. More information can be found on the SSOE Benefits SharePoint site, by clicking on the *Health* tab and selecting *Dental*.

	Dental PPO Plan	
	In-Network Benefits	Out-of-Network Benefits
Dental Highlights		
Individual Deductible	\$100	\$100
Family Maximum Deductible	\$100 per person	\$100 per person
Waived for Preventive Care	Yes	Yes
Annual coverage maximum per person	\$2,000	\$2,000
Preventive <i>(includes exams, cleanings, fluoride treatments, space maintainers)*</i>	100%, no deductible	100%, no deductible
Basic <i>(includes fillings, crown repair, endodontic services, periodontics services, extractions, dental surgery)</i>	80%	80%
Major <i>(includes crowns, bridges, implants, dentures)</i>	80%	80%
Orthodontia		
Benefit Percentage	50%	50%
Coverage includes adults	No age limit	No age limit
Lifetime Maximum	\$1,500	\$1,500

* Preventive and diagnostic expenses do not accumulate toward annual maximum.

Paying for Dental Coverage

Employee Contributions	
Coverage Level	Per pay (24 pays year)
Single	\$3.27
Employee & Spouse	\$6.60
Employee & Child(ren)	\$7.79
Family	\$12.07

Learn More

- Call: 1-800-524-0149 | Visit: deltadentaloh.com | Policy Number: 9111



Opt-out Bonus

If you have alternative coverage and opt-out of the dental plan, you will be eligible for an annual dental opt-out bonus of \$96. You will see the bonus on a per paycheck basis over 24 pay periods.

If you are already enrolled as a dependent on an SSOE plan, you are not eligible for this bonus.



Vision Coverage

SSOE offers employee-only **vision coverage** at no cost to you through Anthem. You may also choose to enroll your eligible dependents in vision benefits. Although you can go to any provider you wish, your plan year maximum will stretch further if you go to an in-network provider.



New for 2024!

SSOE has **increased the Vision Plan coverage** to include a new set of lenses (both eyeglasses and contacts) and frames every 12 months.

If you are enrolled in SSOE-provided Anthem medical coverage, your medical card will also show your vision coverage. If you only enroll in SSOE vision coverage, you will receive an Anthem ID card. You may search for a network provider at [anthem.com](#). This chart gives a brief outline of the plan. More information can be found on the SSOE Benefits SharePoint site, by clicking on the *Health* tab and selecting *Vision*.

	Vision Plan	
	In-Network	Out-of-Network
Copay		
Routine Exams (Annual)	\$10 copay	Reimbursed up to \$35
Vision Materials		
Materials Copay	\$20 copay	\$55 allowance for basic lenses
Lenses	Benefit varies by type of lens Covered every 12 months	No coverage for transition or anti-reflective coating.
Contacts	Elective contacts covered up to \$150 then 15% off balance every 12 months	Reimbursed up to \$105
Frames	Covered up to a \$150 allowance Covered every 12 months	\$45 allowance for frames

Paying for Vision Coverage

Employee Contributions	
Coverage Level	Semi-Monthly
Single	\$0.00
Employee & Spouse	\$2.64
Employee & Child(ren)	\$1.92
Family	\$6.13

Learn More

Contact Anthem Blue View Vision
• Call: 1-866-723-0515 | Visit: [anthem.com](#) | Policy Number: W51005



Additional Medical Resources

SSOE also provides you with these **additional programs** to enhance your medical benefits.



LiveHealth Online Telehealth

LiveHealth Online is an Anthem program where doctors can answer questions, make a diagnosis, and prescribe basic medications when needed.* With LiveHealth Online, you get immediate video or telephonic visits that are private and secure.

As always, you should call 911 with any emergency. Otherwise, you can use LiveHealth Online whenever you have a health concern and don't want to wait. Doctors are available 24/7, 365 days a year. There is a \$59 per visit charge to use this service which counts towards your deductible. Most common uses include cold and flu symptoms, allergies, sinus infections, and family health questions.

More information can be found on the SSOE Benefits SharePoint site, by clicking on the *Health* tab and selecting *Anthem LiveHealth Online*.

* As legally permitted in some states.

Sydney Health

Sydney Health is a personalized tool that helps you find quality, affordable medical care. You can use Sydney Health to see cost estimates and quality ratings for medical services, understand what's covered by your plan, see your deductible status, and review simple explanations of past expenses. Sydney Health can assist with:

- Comparing medical and prescription costs
- Understanding your insurance benefits
- Selecting a doctor and explaining care options
- Obtaining medical records
- Reviewing and disputing bills and charges

You can connect with Sydney Health online, the mobile app, or by phone. More information can be found on the SSOE Benefits SharePoint site, by clicking on the *Health* tab and selecting *Sydney Health*.

Learn More

LiveHealth Online Telehealth

• Call: 1-888-548-3432 | Visit: [livehealthonline.com](#)
Policy Number: W51005

Sydney Health

• Call: 1-833-952-2042 | Visit: [anthem.com](#) | Policy Number: W51005

Behavioral Health Advantage Program

Beginning in 2024, SSOE is implementing this Anthem program to provide additional behavioral and mental health services for you and your dependents, including:

- Easier access to care
- Dedicated Substance Use Disorder Inbound support team
- Quick access to evaluations within 24-48 hours
- Case management for those with severe needs

More information and enrollment instructions can be found on the SSOE Benefits SharePoint site, by clicking the *Health* tab and selecting *Behavioral Health Advantage*.

Allsup Medicare Consultant

When it's time to review your insurance or consider alternative healthcare coverage such as Medicare, it can be hard to know which option will work best for you and your family. SSOE is proud to offer Allsup's services at no cost to you.

Allsup's trained specialists will consult with you about your medical and financial needs. The goal is to simplify the Medicare selection process so you can make a clear and confident choice. Allsup can assist with:

- Answering questions about Medicare
- Helping you decide which Medicare plan to choose
- Transitioning from the SSOE plan to a Medicare plan

This is a **NO COST** service for SSOE Medicare eligible employees and / or their Medicare eligible dependents. More information about the Allsup Medicare Consultant can be found on the SSOE Benefits SharePoint site, by clicking on the *Health* tab and selecting *Medicare Resources*.

Behavioral Health Advantage Program

• Call: 1-844-451-1576 | Visit: [anthem.com](#)
Policy Number: W51005

Allsup Medicare Consultant

• Call: 1-888-271-1173 | Visit: [allsup.com](#) | Policy Number: SSOE



Flexible Spending Accounts



SSOE offers you **Flexible Spending Accounts (FSA)** administered by iSolved. You have the opportunity to set aside **pre-tax** dollars to offset eligible health care or dependent care expenses.

.....

You must make your FSA elections during enrollment. The amount you elect to contribute will be deducted from your pay. Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event (see more about qualifying life events in the SSOE Benefits Basics section). Your prior year elections will **NOT** carryforward.

The chart below is a brief outline of the plan. More information can be found on the SSOE Benefits SharePoint site, by clicking on the *Health* tab and selecting *Flexible Spending Account (FSA)*.


Limited FSA (LFSA)	Health Care FSA (HCFSA)	Dependent Care FSA (DCFSA)
How much can I contribute?		
Pre-tax dollars in any amount up to \$3,200.*	Pre-tax dollars in any amount up to \$3,200.*	Pre-tax dollars up to \$5,000 if you file your tax return as married filing jointly and \$2,500 limit per spouse if married filing separately.
Which FSA should I use?		
If you are enrolled in the SSOE HSA, you may only use the LFSA.	If you are NOT enrolled in an HSA, you may use the HCFSA.	N/A
What expenses will it cover?		
Dental and vision care expenses that are not covered by your health plan (such as copayments, coinsurance, deductibles, and eyeglasses.)	Eligible health care products and services used by you and / or your eligible dependents. Examples include: <ul style="list-style-type: none">Vision care, including eyeglasses, contact lenses, and saline solutionDental care (preventive and restorative)OrthodontiaPhysical therapy, counseling, or psychological servicesChiropractic care and acupunctureCopayments, coinsurance, and deductiblesPrescribed Over-the-Counter (OTC) medications	Expenses for the care of your eligible dependents (child under age 13 or qualifying adult incapable of self-care) while you work: <ul style="list-style-type: none">Babysitting or au pair servicesBefore and after-school programsDay care and nursery schoolPre-school programsElder care services

*2024 FSA annual maximum plan contribution limit.



Limited FSA (LFSA)	Health Care FSA (HCFSA)	Dependent Care FSA (DCFSA)
When do I have to spend the money?		
Contributions made to the LFSA during the 2024 calendar year can be used for claims with dates of service between January 1, 2024, and December 31, 2024. You will have until March 15 of every year to file claims for the previous plan year.	Contributions made to the HCFSA during the 2024 calendar year can be used for claims with dates of service between January 1, 2024, and December 31, 2024. You will have until March 15 of every year to file claims for the previous plan year.	Contributions made to the DCFSA during the 2024 calendar year can be used for claims with dates of services between January 1, 2024, and December 31, 2024. You cannot incur dependent care expenses or submit for reimbursement during a leave of absence. You will have until March 15 of every year to file claims for the previous plan year.
Does the plan allow for a rollover?		
Yes, up to \$640.*	Yes, up to \$640.*	No, you must use the 2024 contributions or lose them.
When are the funds available?		
The full amount of your contribution is available once you enroll.	The full amount of your contribution is available once you enroll.	As the contributions are made and deposited, the funds become available.
How do I access my FSA savings?		
As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit appropriate paperwork to be reimbursed.	As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit appropriate paperwork to be reimbursed.	As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit appropriate paperwork to be reimbursed.

*2024 FSA rollover maximum.



Use your FSA or lose it!

Your LFSA, HCFSA, and DCFSA elections are effective January 1 through December 31, 2024. Claims incurred during the plan years (01/01/2024 – 12/31/2024) must be filed for reimbursement by March 15, 2025.

Learn More

- Call: 1-866-370-3040 | Visit: isolvedhcm.com | Policy Number: CN25554



Parking and Transit Benefit

You have the opportunity to set aside **pre-tax** dollars for qualified transit, vanpooling, and / or parking expenses. If you don't use it, you lose it!

More information can be found on the SSOE Benefits SharePoint site, by clicking on the *Health* tab and selecting *Flexible Spending Account (FSA)*.

Parking	Transit
How much can I contribute?	
\$315* per month.	\$315* per month.
What expenses will it cover?	
Pay for parking at or near your office.	Transit expenses to and from work including train, bus, subway, and ferry.
When do I have to spend the money?	
Contributions made to the Parking FSA during the 2024 calendar year can be used for claims with dates of services between January 1, 2024, and December 31, 2024.	Contributions made to the Transit FSA during the 2024 calendar year can be used for claims with dates of services between January 1, 2024, and December 31, 2024.
Does the plan allow for a carry-over?	
No, you must use the 2024 contributions or lose them.	No, you must use the 2024 contributions or lose them.
When are the funds available?	
As the contributions are made and deposited, the funds become available.	As the contributions are made and deposited, the funds become available.

*2024 Transit and Parking FSA limits.



Use your Parking and Transit contributions or lose them!

Your Parking and Transit elections are effective January 1 through December 31, 2024. Claims incurred during the plan years (01/01/2024 – 12/31/2024) must be filed for reimbursement by March 15, 2025.

Learn More

• Call: 1-866-370-3040 | Visit: isolvedhcm.com | Policy Number: CN25554



Employee Assistance Program

SSOE **offers an Employee Assistance Program (EAP)** through Magellan Healthcare. The EAP is designed to assist you with health, marital, family, financial, emotional, substance abuse, and other personal matters. It can help you assess the problem, offer guidance, and provide a referral to quality care.

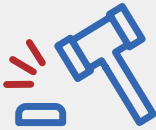
The EAP is a confidential and free program that offers services to help our U.S. based full- and part-time employees and their household members. More information can be found on the SSOE Benefits SharePoint site, by clicking on the *Lifestyle & Wellness* tab and selecting *Employee Assistance Program (EAP)*.

The SSOE EAP is provided at no cost to you and your household members. It includes:



Counseling and Lifestyle Coaching

This includes up to 6 counseling sessions (virtual and in-person sessions are available).



Financial Wellness and Legal Services



Emotional Wellbeing Programs



Identify Theft Resolution and Work-Life Services

Learn More

• Call: 1-800-523-5668 | Visit: Member.MagellanHealthcare.com | Policy Number: SSOE00-01



Wellness Works

SSOE offers a **wellness program** to all full-time employees at no cost. Wellness Works is a year-round wellness program, providing points for preventive screenings and health-driven challenges that are updated throughout the year to promote various lifestyle improvements.

Wellness Works will assist you in making positive changes that lead to a healthier lifestyle. By completing challenges, you will begin to form healthy habits through physical activity and improved nutrition. **Your award will be deposited into your HSA if you have one, otherwise, it will be deposited in an FSA account.**

Visit ssoewellnessworks.com to learn more about the SSOE Wellness Works program. You can use the tracking table on the home page to learn how to earn and to submit your progress. Details about preventive screenings and other requirements are located on the SSOE Benefits SharePoint site, by clicking on the *Health* Tab and selecting *Wellness*.

Wellness Works Requirements

Wellness Works also provides health-driven challenges to promote lifestyle improvements. You can earn points by completing preventive screenings and participating in activities. The points you earn provide awards that are paid to your HSA or FSA account. Your maximum 2024 reward is \$500.

Important Dates

Wellness Activity	Due Date	2024 Look Back Period (Screening may be completed during this period)
Preventive Visit	June 30, 2024	July 1, 2023 – June 30, 2024
Other Preventive Screenings	September 30, 2024	October 1, 2023 – September 30, 2024
Remaining Items	November 30, 2024	N/A

New for 2024!

Beginning on January 1, 2024 you will earn wellness points and awards according to the following schedule:

Points Earned	Award (deposited in your HSA or FSA)
You must complete a preventive medical visit to be eligible to receive any points in the Wellness Program.	
100 points	\$300
300 points	Additional \$200

Learn More

- Call: 1-888-282-0822 | Email: info@navigatewell.com
- Policy Number: SSOE

Wellness Works Login

- Visit ssoewellnessworks.com
- If you need to register, select *JOIN NOW* and follow the on-screen prompts
- If you are a returning user enter your username and password



Family Forming Benefits

Beginning January 1, 2024, SSOE is adding a group of **family forming benefits** to support you in creating and caring for your family.

More information about the these family forming benefits can be found on the SSOE Benefits SharePoint site, by clicking on the *Health* tab and selecting *Family Forming*.



Infertility Coverage

Now covered under the Gold and Silver Medical Plans. This coverage includes advanced reproductive treatments, procedures, associated diagnostic testing, and prescriptions to support these procedures. The cost of freezing eggs if you want to preserve your fertility is now covered. These new infertility benefits are limited to a combined \$50,000 lifetime limit.



WINFertility Building Benefit Solution

This program is through Anthem and offers inclusive infertility solutions for employees looking to start or grow their family.



Benefit Bump

A concierge service that provides holistic support for all growing families by helping you navigate this journey. The program also includes the Beyond the Bump program that supports parents of children up to 5 years of age.



Adoption Assistance

Includes up to a \$5,000 reimbursement of qualified adoption related expenses. This benefit is available to regular full-time and part-time employees working an average of 30 hours per week who have been employed for at least 6 months.

Learn More

Infertility Coverage

- Call: 1-833-952-2042 | Visit: anthem.com | Policy Number: W51005

WINFertility

- Call: 1-877-767-0495 | Visit: managed.winfertility.com/ssoe | Policy Number: W51005

Benefit Bump

- Call: 1-888-286-7314 | Visit: mybenefitbump.com (invitation code SSOE) | Policy Number: SSOE

Adoption Assistance

- Refer to Benefits SharePoint ssoe.sharepoint.com/sites/benefits



Disability Coverage

SSOE provides **disability coverage** for regular, full-time employees. This coverage provides you with a benefit for a period of time if you are unable to work due to an injury or illness.

The chart below details the plans. More information about disability benefits can be found on the SSOE Benefits SharePoint site, by clicking on the *Protective* tab and selecting *Leave (FMLA, STD, Personal)*.

Features	Short-Term Disability (STD)	Long-Term Disability (LTD)
SSOE provided coverage	60% of your base weekly salary	60% of your base monthly salary
Buy-up	N/A	66⅔% of your base monthly salary
Maximum coverage	Up to \$1,400 per week	Up to \$6,000 per month at 60% level Up to \$12,000 per month at the 66⅔% level
Taxation	Post-tax	Post-tax Allows any LTD benefit payments you receive to be tax-free
Benefits Begin	1st day accident / 8th day of an illness (includes surgery and maternity)	Benefits begin on the 181 st day of consecutive total disability or the end of short-term disability, whichever is later.
Duration	26 weeks for any non work-related injury or illness. See Certificate of Coverage for benefit duration.	Until no longer disabled or attainment of Social Security Normal Retirement Age. See Certificate of Coverage for benefit duration.

Learn More

- Short-Term Disability**
- Call: 1-866-868-6737 | Visit: [portal.unum.com](#) | Policy Number: 836804
- Long-Term Disability**
- Call: 1-866-868-6737 | Visit: [portal.unum.com](#) | Policy Number: 836805



Parental Leave

SSOE provides **parental leave** to birth mothers and parents for the care and well-being of their newly born, adopted, or newly placed (foster) child(ren).

More information about this policy and eligibility can be found on the SSOE Benefits SharePoint site ([ssoe.sharepoint.com/sites/benefits](#)) by clicking on the *Time Off* tab and selecting *Parental Leave* (or *Leave* for birth mothers).

New for 2024!

SSOE is now providing **up to 6 weeks of paid parental leave to all parents**. Birth mothers will continue to receive an additional 6 weeks of paid leave under the short-term disability plan. This benefit is available to regular full-time employees.

Features	Parental Leave (Birth Mother)	Parental Leave (Other Parent)
SSOE provided coverage	100%	100%
Benefits available	6 weeks STD and 6 weeks of paid bonding time within the first 12 weeks from the date of birth	6 weeks of paid bonding time within the first 12 weeks from the date of birth
Duration	12 weeks (Parental Leave and STD)	6 weeks (Parental Leave)

Note: This policy will run concurrently with federal and any state or locally mandated leave programs as applicable.

Learn More

- Contact UNUM to start the leave of absence process:
- Call: 1-866-868-6737 | Visit: [portal.unum.com](#) | Policy Number: 836804



Life & AD&D Coverage

SSOE provides **Basic Life and Accidental Death & Dismemberment Insurance** (AD&D) benefits to eligible employees through UNUM.

The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan. More information about life insurance and AD&D can be found on the SSOE Benefits SharePoint site, by clicking on the *Protective* tab and selecting *Life / AD&D Insurance*.

Employee Coverage	
Benefit Amount*	1 x salary
Benefit Maximum	\$500,000
Guaranteed Issue	No Evidence of Insurability (EOI) required per certificate

* The above benefits will begin to decrease at age 70. For full details please see your certificate of coverage.

Learn More

- Call: 1-866-679-3054 | Policy Number: 836805
Refer to Benefits SharePoint ssoe.sharepoint.com/sites/benefits

Voluntary Life Insurance

In addition to SSOE provided Basic Life and AD&D insurance, SSOE offers you the option to purchase additional life insurance:

- **Whole Life**, and
- **Group Variable Universal Life**

Go to the Voluntary Benefits section of this Guide to learn more about these life insurance options. You can also find more information about voluntary life insurance options on the SSOE Benefits SharePoint site, by clicking on the *Protective* Tab and selecting *Voluntary Benefits* or *Life / AD&D*.



Long-Term Care Coverage

SSOE provides you with a **long-term care** base plan at no cost to you. Long-term care insurance covers a range of services that aren't covered by regular health insurance. This includes assistance with routine daily activities, like bathing, dressing, or getting in and out of bed.

You can choose to purchase additional coverage for:

- yourself
- your spouse
- your children (age 18 or older), and
- your parents and / or parents-in-law.

More information about long-term care benefits can be found on the SSOE Benefits SharePoint site, by clicking on the *Protective* tab and selecting *Long Term Care*.

Features	Base Coverage paid by SSOE	Buy-up Coverage
Who pays for this benefit?	SSOE	You
What is the duration of the benefit?	3 years	3 years or 6 years
Facility Benefit	Nursing Home – 100% Assisted Living – 60% Professional Home Care – 50%	Nursing Home – 100% Assisted Living – 60% Professional Home Care – 50% Total Home Care – 50%
Facility Benefit Amount	\$2,000 per month Lifetime Maximum = \$72,000	\$3,000 per month \$4,000 per month \$5,000 per month \$6,000 per month Available in \$1,000 increments
Indemnity Plan	Coverage is portable if you retire, reduce your hours, or terminate employment with SSOE.	
Cost	Premiums for long-term care insurance are based on your age at the time you apply. Your premium remains constant from the time you enroll.	

Learn More

- Call: 1-800-227-4165 | Visit: unuminfo.com/SSOE | Policy Number: 0117237



Voluntary Benefits

SSOE provides you with **Voluntary Benefits** to complement your existing benefit coverage. Voluntary Benefits allow you to tailor your benefit package to fit you and your family's needs.



Accident & Injury Insurance

No one plans to have an accident. But it can happen at any moment throughout the day, whether at work or at play. Most major medical insurance plans only pay a portion of the bills. This policy, through UNUM, can help pick up where other insurance leaves off and provide cash to cover the expenses. UNUM's accident coverage helps offer peace of mind when an accidental injury occurs.

More information and enrollment instructions can be found on the SSOE Benefits SharePoint site, by clicking on the *Protective* tab and selecting *Voluntary Benefits*.



Critical Illness Insurance

The signs pointing to a critical illness are not always clear and may not be preventable, but this coverage through UNUM can help offer financial protection in the event you are diagnosed. UNUM's group voluntary critical illness coverage provides a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness.

More information and enrollment instructions can be found out on the SSOE Benefits SharePoint site, by clicking on the *Protective* tab and selecting *Voluntary Benefits*.



Group Variable Universal Life Insurance (GVUL)

In addition to the SSOE paid Basic Life and AD&D coverage, you have the option to purchase additional voluntary Group Variable Universal Life (GVUL) insurance through MetLife to cover any gaps in your existing coverage Your election could be subject to medical questions and evidence of insurability. More information can be found on the SSOE Benefits SharePoint site, by clicking on the *Protective* tab and selecting *Life / AD&D Insurance*.

To enroll in coverage, please login at mybenefits.metlife.com. There is step-by-step instructions located on the Benefits SharePoint site to aid you in the enrollment process. You can elect:

- Employee coverage between 1 and 5 times your base salary up to a \$3,000,000 maximum.
- Spousal coverage is available in \$10,000 increments up to a maximum of \$500,000.
- Child coverage is available in \$2,000 increments between \$2,000 and \$10,000.

REMINDER: Children are eligible from birth to age 26. You must remove children who attain age 26 from this coverage by contacting MetLife.



Home and Auto Insurance

As an SSOE employee, you are eligible for employee discounts on home and auto insurance from MetLife Auto and Home. All you need to do is call 1-800-438-6388, mention that you are an employee of SSOE, and use your employee discount code: DP7. You could have lower home and auto insurance premium in minutes.

More information and enrollment instructions can be found on the SSOE Benefits SharePoint site, by clicking the *Protective* tab and selecting *MetLife Home & Auto Insurance*.



Identity Theft Protection

SSOE offers you the ability to purchase Identify Theft Protection through Norton LifeLock for a minimal payroll deduction amount. More information and enrollment instructions can be found on the SSOE Benefits SharePoint site, by clicking on the *Protective* tab and selecting *LifeLock*.

This is a voluntary benefit that is 100% employee paid. Discounted rates are provided when coverage is paid via payroll deduction.



Pet Insurance

SSOE gives employees the option to purchase pet insurance through Nationwide. This insurance is guaranteed issue and offers a multiple pet discount. The insurance works just like medical insurance with a deductible and out-of-pocket maximums. It can help you offset costs for routine care and unexpected illness or injury.

More information can be found out on the SSOE Benefits SharePoint site, by clicking on the *Protective* tab and selecting *Pet Insurance*.



Whole Life Insurance

In addition to the employer paid Basic Life and AD&D coverage, you have the option to purchase Whole Life Insurance through UNUM. Once you purchase whole life insurance, the cost won't increase as you age and the benefit you purchase stays the same. You can earn "cash value" at a guaranteed rate of 4.5% and borrow from that cash value or even buy a smaller paid-up policy.

More information can be found on the SSOE Benefits SharePoint site, by clicking on the *Protective* tab and selecting *Voluntary Benefits*. To enroll in coverage, please call UNUM's telephonic enrollment line at 1-877-454-3001 or visit enrollvb.com/ssoe.

Learn More

Accident & Injury

- Call: 1-877-454-3001 | Visit: enrollvb.com/ssoe | Policy Number: E0264911

Critical Illness

- Call: 1-877-454-3001 | Visit: enrollvb.com/ssoe | Policy Number: E0264911

Group Variable Universal Life

- Call: 1-800-846-0124 | Visit: mybenefits.metlife.com | Group Number: 9165722

Home and Auto Insurance

- Call: 1-800-438-6388 | Visit: metlife.com | Group Number: 0006837636

Identity Theft Protection

- Call: 1-800-607-9174 | Visit: SSOE.excelsiorenroll.com | Policy Number: 8769688

Pet Insurance

- Call: 1-877-738-7874 | Visit: benefits.petinsurance.com/SSOE | Policy Number: 9707

Whole Life:

- Call: 1-877-454-3001 | Visit: enrollvb.com/ssoe | Policy Number: E0264911



Retirement

SSOE partners with you to **save for your retirement**. The SSOE Profit Sharing and Savings Plan (401(k) Plan) provides an easy way to secure your financial future.

The 401(k) Plan offers you an opportunity to save for your retirement with special tax advantages, and receive a generous matching contribution. More information about the Plan can be found on the SSOE Benefits SharePoint site, by clicking on the *Financial* Tab and selecting *Retirement*.

401(k) Details

Your Contributions

Your are automatically enrolled at 3% on your date of hire. After your contributions begin, you may make changes to your contribution percentage directly with Vanguard. You can contribute up to 90% of your base pay up to the IRS contribution limit. The 2024 maximum contribution limit is \$23,000.

Catch-up Contributions

If you will be age 50 or older during 2024, you can make an additional \$7,500 calendar year contribution.

SSOE Matching Contribution

SSOE will generously match 100% of your contributions up to 5% of your eligible earnings. SSOE contributes the matching contribution each pay period.

Vesting

Vesting means you have earned a right to the 401(k) Plan benefits. You are immediately vested in all your contributions, the earnings on your contributions, and all company matching contributions.

Effective 1/1/2024, your entire account balance is 100% vested.

Learn More

- Call: 1-800-523-1188 | Visit: ownyourfuture.vanguard.com
Policy Number: 099215



Take Advantage of the Full SSOE Match

Be sure to contribute **at least 5%** to the 401(k) Plan to receive the maximum SSOE matching contribution.

SSOE matches **100% of the first 5%** of pay you defer to the 401(k) Plan. SSOE will give you one dollar of free money for every dollar you contribute—up to 5% of your pay.

Is your Beneficiary up-to-date?

A beneficiary is a natural person or other legal entity who receives money or other benefits from a benefactor. You **MUST** elect your beneficiary on the Vanguard website.

For example, the beneficiary of a retirement plan is the person who receives the account balance upon the participant's death.

Thrive

SSOE provides a flexible 401(k) matching program that allows you to use some or all of your SSOE matching contribution to pay down your student loans. More information about Thrive can be found on the SSOE Benefits SharePoint site, by clicking on the *Financial* tab and selecting *Student Loan Assistance*.

Student Loan Assistance

As more and more Americans struggle to pay off student loan debt, SSOE provides options to help you with your outstanding **student loan repayment**.

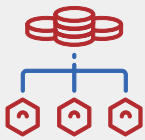


Silver Lion

Silver Lion is a federal student loan consolidation service. They specialize in helping borrowers with Federal Student Loans. They offer a free analysis of your best program options and savings potential.

SSOE will pay the consulting fee for you up front and then deduct a portion of the fee from your pay each pay period until the fee is paid.

More information about Silver Lion can be found on the SSOE Benefits SharePoint site, by clicking on the *Financial* tab and selecting *Student Loan Assistance*.



Thrive

Thrive is a student loan repayment program that allows you to use your 401(k) match to make payments on your student loans. You can choose to allocate your employer matching dollars in one of three ways:

- All to your student loans or 529 plans
- All to your retirement account
- Some to your loans or 529 plans and some to your retirement account

More information about Thrive can be found on the SSOE Benefits SharePoint site, by clicking on the *Financial* tab and selecting *Student Loan Assistance*.

Learn More

Silver Lion

- Call: 1-855-240-1703 | Vist: silverlionsla.com | Policy Number: SSOE

Thrive

- Call: 1-888-991-1322 | Vist: thrivematching.com | Policy Number: SSOE



Paid Time Off & Holidays

SSOE provides you with **Paid Time Off (PTO)** that can be used for vacation, personal, or sick time not covered by disability. In addition, you receive **9 floating holidays**.

More information about Paid Time Off and Holidays can be found on the SSOE Benefits SharePoint site, by clicking on the *Time Off* tab and selecting either *Paid Time Off (PTO)* or *Holidays*.

New for 2024!

SSOE is implementing a **new PTO structure** beginning January 1, 2024. The new plan puts more time off in PTO banks earlier for our employees, promotes work-life balance, and helps us remain competitive in the marketplace. If an employee shifts career or tenure level, it will be updated in their PTO bank on January 1 of the year following their promotion or five-year anniversary.

If your current PTO advanced time (base + additional hours for years of service) is larger than reflected in the chart below, you will be grandfathered in and allowed to keep your current PTO level. However, this balance will no longer grow year over year.

Career Levels						
Tier	Tenure	Staff Level 1 (S1)	Staff Level 2 (S2)	Associate (A)	Sr. Associate (SA)	Principal (P)
I	< 5 years	120	140	160	180	220
II	5+ years	160	180	200	220	260

Note: If you shift career or tenure level, your PTO bank will be updated on January 1 following your promotion or five-year anniversary.

Holidays

SSOE offers 9 floating holidays throughout the year. This means that you can choose when you take a holiday. You may not take more than 4 floating holidays per calendar quarter.

Your holiday must be taken in 8 hour increments if you are full-time and 4 hour increments if you are part-time. Be sure to use your 9 floating holidays before year end as they are **not eligible to be rolled over**.

SSOE's U.S. offices will be physically closed on:

- New Year's Day
 - Martin Luther King Jr. Day
 - Memorial Day
 - Independence Day
 - Labor Day
- Thanksgiving Day
 - Friday after Thanksgiving
 - Christmas Eve Day
 - Christmas Day



PTO Buy / Sell

SSOE is continuing to offer the PTO Buy / Sell program in 2024 with modified timing. You will be able to elect to buy or sell PTO as part of this program in June 2024, with an effective date in July 2024.

Benefit Contact Information

SSOE Benefits Support

- ssoe.sharepoint.com/sites/benefits
- Submit a HelpDesk ticket > Human Resources > Benefits / Wellness

- Debbie Morgan**
Benefits Manager
 - dmorgan@ssoe.com
 - 567-218-2595
- Joni Sorrell**
Benefits Specialist
 - jsorrell@ssoe.com
 - 567-218-2176

Benefit	Carrier	Policy / Group Number	Phone Number	Website
Accident & Injury	UNUM	E0264911	1-877-454-3001	enrollvb.com/ssoe
Adoption Assistance				ssoe.sharepoint.com/sites/benefits
Allsup Medicare Education	Allsup	SSOE	1-888-271-1173	allsup.com
Behavioral Health Program	Anthem	W51005	1-844-451-1576	anthem.com
Critical Illness	UNUM	E0264911	1-877-454-3001	enrollvb.com/ssoe
Dental	Delta Dental of Ohio	9111	1-800-524-0149	deltadentaloh.com
Employee Assistance Program	Magellan	SSOE00-01	1-800-523-5668	Member.MagellanHealthcare.com
Family Care Navigator	Benefit Bump	SSOE	1-888-286-7314	mybenefitbump.com
Flexible Spending Account	iSolved	CN25554	1-866-370-3040	isolvedhcm.com
Group Variable Universal Life	MetLife	9165722	1-800-846-0124	mybenefits.metlife.com
Health Savings Account	KeyBank (Brittannie Schaffner)	252278	419-329-4906	intranet.ssoe.com/tools/peoplesoft/hsa.aspx
Home and Auto Insurance	MetLife	0006837636	1-800-438-6388	metlife.com
Identity Theft Insurance	LifeLock	8769688	1-800-607-9174	SSOE.excelSIorenroll.com
Infertility Coverage	Anthem	W51005	1-833-952-2042	anthem.com
Life and AD&D	UNUM	836805	1-866-679-3054	ssoe.sharepoint.com/sites/benefits
LiveHealth Online Telehealth	Anthem BCBS	W51005	1-888-548-3432	livehealthonline.com
Long-term Care	UNUM	0117237	1-800-227-4165	unuminfo.com/SSOE
Long-term Disability	UNUM	836805	1-866-868-6737	portal.unum.com
Medical	Anthem BCBS	W51005	1-800-552-9159	anthem.com
Parental Leave	UNUM	836804	1-866-868-6737	portal.unum.com
Parking and Transit	iSolved	CN25554	1-866-370-3040	isolvedhcm.com
Pet Insurance	Nationwide Pet	9707	1-877-738-7874	benefits.petinsurance.com/SSOE
Retirement	Vanguard	099215	1-800-523-1188	ownyourfuture.vanguard.com
Short-term Disability	UNUM	836804	1-866-868-6737	portal.unum.com
Silver Lion	Silver Lion	SSOE	1-855-240-1703	silverlionsla.com
Sydney Health	Anthem	W51005	1-833-952-2042	anthem.com
Thrive	Thrive	SSOE	1-888-991-1322	thrivematching.com
Vision	Anthem	W51005	1-866-723-0515	anthem.com
Wellness Works	Wellness Works	SSOE	1-888-282-0822	ssoewellnessworks.com
WINFertility	Anthem	W51005	1-877-767-0495	managed.winfertility.com/ssoe
Whole Life	UNUM	E0264911	1-877-454-3001	enrollvb.com/ssoe



USI Benefits Resource Center

USI has a toll-free, one-call **benefits information hotline** that was specifically designed to act as a single point of contact for all benefit questions and claim issues.



The Benefit Resource Center is staffed with experienced professionals who are well versed in employee benefits. They are committed to providing superior customer service and participant advocacy.

Our Benefit Specialists will be able to:

- Answer benefit plan / policy questions
- Assist with eligibility and claim problems with carriers
- Provide claim appeals information and explain the process
- Explain allowable family status election changes (adding new children, marriage, divorce, etc.)
- Provide vendor plan contact information



Benefits Resource Center Midwest

Available 8 a.m. - 5 p.m. EST

- BRCMidwest@usi.com
- 1-855-874-0829

Benefits Resource Center West

Available 8 a.m. - 5 p.m. CST

- BRCWest@usi.com
- 1-866-468-7272

The benefits listed in this handout are merely an outline of the plans. Please refer to the Carrier Summary of Benefits and Coverage (SBC), Summary Plan Description (SPD), or Certificate of Coverage (COC) for official information. If the information included in this guide conflicts in any with the plan documents, the documents will prevail.

The information in this booklet should not be considered legal or tax advice and is not a guarantee of coverage. Nothing in this booklet constitutes an offer of employment or guaranteed continuation of employment. We reserve the right to change or terminate plans at any time.

