



EDGELINK W-2 CONSULTANTS

Employee Benefits Summary for Employees Working at The Church of Jesus Christ of Latter-day Saints

Plan Year: 01/01/2022 to 12/31/2022

Benefits Overview

As a W2 consultant working with EdgeLink on behalf of The Church of Jesus Christ of Latter-Day Saints, you are eligible to receive the following benefits:

- Medical Insurance – Choice of 3 plans to fit your healthcare needs
- Dental Insurance
- Vision Insurance. **NEW FOR 2022!**
- Health Savings Account (when enrolled in high deductible health plan)
- 401(k) Savings Account
- Paid time off – 11 holidays and vacation accrual up to 160 hours
- Voluntary benefits including short-term disability, life insurance, cancer and hospital care policies

A complete benefit summary is provided below.

Eligibility: All employees working an average of 30 or more hours per week will be eligible on the first of the month following 60 days of employment.

We are pleased to offer you the following plans:

- **Medical Plans** – your choice of one of the following:
 - o Aetna PPO 0 (\$0 deductible plan)
 - o Aetna PPO 5000 (\$5,000 deductible plan)
 - o Aetna HDHP 3000 (\$3,000 deductible HSA plan)
- **Dental Plan** – Ameritas Dental Option
- **Vision Plan** – Ameritas Vision Option

Medical Plans

Cost: Monthly payroll deductions are as shown below (premiums will be taken from the 1st paycheck of the month). **EdgeLink is contributing \$350.00** towards the total premium cost of the plan options listed below. The total premiums and employee deductions are:

EMPLOYEE MONTHLY COST				
Plans	Deductions for Employee Only	Employee & Spouse (Domestic Partner)	Employee & Child(ren)	Employee & Family
Aetna PPO \$0 Deductible	\$409.26	\$1,282.38	\$1,093.10	\$1,776.00
Aetna HSA \$3,000 Deductible	\$188.35	\$807.43	\$673.22	\$1,157.43
Aetna PPO \$5,000 Deductible	\$144.77	\$713.77	\$590.08	\$1,035.41

Special Notes:

- Unless otherwise noted, the coinsurance percentages in the charts below apply only after you have paid the entire deductible listed.
- With the HSA plan, you have the option to set up your own HSA for medical costs through Paylocity’s HSA program. This account is owned by you and can be taken with you if/when you leave EdgeLink.
- Pharmacy Discount Change: In order to receive the three months for the price of two discount on medications, you will need to use a CVS Pharmacy. If you use a non-CVS Pharmacy, there are no discounts.

PPO 0 (\$0 DEDUCTIBLE)

Services	In-network	Out-of-network
Deductible	\$0	Individual - \$100 Family - \$200
Out-of-Pocket Max	Individual - \$2,500 Family - \$5,000	Individual - \$7,500 Family - \$15,000
Office Visit/Exam	40%	50%
Hospitalization – Inpatient/ Outpatient	30%	50%
Preventive Care	No charge	50%
Diagnostic Lab & X-Ray	30%	50%
Emergency Room & Urgent Care	50%	50%
Acupuncture & Spinal Manipulation (maximum 25 visits per year)	40%	50%
Prescription Drugs - Retail / Mail Order (Discount for CVS Pharmacies only)	Preferred Generic - \$15 / \$30 Preferred Brand Name - \$45 / \$90 Non-Preferred - \$75 / \$150	

PPO \$5,000 DEDUCTIBLE PLAN

Services	In-network	Out-of-network
Deductible	Individual - \$5,000 Family - \$10,000	Individual - \$7,500 Family - \$15,000
Out-of-Pocket Max	Individual - \$6,000 Family - \$12,000	Individual - \$12,000 Family - \$24,000
Office Visit/Exam	\$40 copay	50%
Hospitalization – Inpatient/ Outpatient	30%	50%
Preventive Care	No Charge	50%
Diagnostic Lab & X-Ray	30%	50%
Emergency Room	\$250 Copay then 30%	\$250 Copay then 30%
Urgent Care	\$50 copay	50%
Acupuncture & Spinal Manipulation (maximum 25 visits per year)	\$60 Copay	50%
Prescription Drugs - Retail / Mail Order (Discount for CVS Pharmacies only)	Preferred Generic - \$15 / \$30 Preferred Brand Name - \$45 / \$90 Non-Preferred - \$75 / \$150	

HSA \$3,000 DEDUCTIBLE PLAN

Services	In-network	Out-of-network
Deductible	Individual - \$3,000 Family - \$4,500	Individual - \$5,000 Family - \$7,500
Out-of-Pocket Max	Individual - \$6,000 Family - \$6,000	Individual - \$9,000 Family - \$9,000
Office Visit/Exam	20%	40%
Hospitalization – Inpatient/ Outpatient	20%	40%
Preventive Care	No charge	40%
Diagnostic Lab & X-Ray	20%	40%
Emergency Room	20%	20%
Urgent Care	20%	40%
Acupuncture & Spinal Manipulation (maximum 25 visits per year)	20%	40%
Prescription Drugs - Retail / Mail Order (Discount for CVS Pharmacies only)	Preferred Generic - \$15 / \$30 Preferred Brand Name - \$45 / \$90 Non-Preferred - \$75 / \$150	

Dental Plan

W2 employees will have access to a dental benefit insured by Ameritas. With this plan, you may see any provider you wish, but your **annual maximum benefit of \$1,000 per individual** will stretch further if you use a dentist who participates in Ameritas' network (www.ameritas.com).

EMPLOYEE MONTHLY COST

Plan	Deductions for Employee Only	Employee & Spouse (Domestic Partner)	Employee & Child(ren)	Employee & Family
Ameritas Dental	\$35.52	\$69.60	\$83.24	\$117.32

AMERITAS DENTAL PLAN

Services	In-network	Out-of-network
Preventive Services	100% after \$10 copay, deductible waived	100% after \$10 copay, deductible waived
Deductible	\$50 / Individual	\$50 / Individual
Office Visit	\$10 copay (Copay on preventative services only)	\$10 copay (Copay on preventative services only)
Basic Services (fillings, extractions, endodontics)	10%	20%
Major Services (crowns, dentures, implants)	40%	50%
Implants	Covered	Covered
Orthodontics	Not covered	Not covered
Annual Maximum (per individual)	\$1,000	\$1,000

***Dental Roll-Over Benefit** If you submit at least one dental claim in 2022 and you have not used the annual benefit maximum of \$1,000, up to \$250 can be rolled forward to the 2023 plan year. If you use an in-network dentist, you earn an extra reward called the PPO Bonus. The maximum amount that can be rolled over, per covered member, is \$500.

***Vision Services Allowance** If you enroll in the dental plan, you qualify for \$100 reimbursement toward any covered eye care expense.

Vision Plan

New for 2022!

This is a voluntary option, paid 100% by employees.

EMPLOYEE MONTHLY COST

Plan	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Ameritas Vision	\$9.36	\$14.98	\$15.29	\$24.65

AMERITAS VISION PLAN

Services	In-network	Out-of-network
Exams	\$10 copay	\$50 allowance
Frames	\$150 allowance, every 24 months	\$70 allowance, every 24 months
Lenses	Covered in full after copay, every 12 months	\$30 to \$100 allowance (depending on lens type), every 12 months
Contacts (medically necessary)	Covered in full after copay	\$210 allowance
Contacts (elective)	\$150 allowance	\$120 allowance

Health Savings Accounts (HSA)

If you elect the Aetna Open Choice 3000 HSA, you are eligible to open a Health Savings Account (HSA). These accounts are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in).

There are many benefits of using an HSA, including the following:

- It saves you money. HDHPs have lower monthly premiums, meaning less money is being taken out of your paycheck.
- It is portable. The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company.
- It is a tax-saver—HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you will pay less in taxes.

The maximum amount that can be contributed to an HSA in 2022 is \$3,650 for individual coverage and \$7,300 for family coverage.

If you are age 55 or older, you may make an additional "catch-up" contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you don't exceed the annual maximum.

401(k)

- You can contribute to the 401k the pay date on or after 2 months of employment.
- You are allowed to contribute up to 100% of your income after Federal & State required deductions (up to IRS maximum).
- Various investment options that are highly rated funds are available through [The Standard](#), EdgeLink's 401(k) investment company.

Voluntary Benefits

Through AFLAC you can select supplemental voluntarily benefits such as:

- Short-Term Disability
- Life Insurance
- Cancer and Specific Health Event Policy
- Hospital Care Policies

Time-Off Policy

Vacation (Accrual)

- You will be eligible for the EdgeLink vacation accruals immediately after working your first full pay period.
- Up to 160 hours each year (which equates to 6.15 hours earned per pay period)
- Employees may carry over all unused time off up to the accrual cap each year. Time off no longer accrues once an employee's time off balance reaches 160 hours. Once the balance drops below 160 hours, you will begin to accrue again.
- Time off will be not be paid out at separation of employment.

Holidays

The following are 11 paid holidays for each calendar year. You will earn 8 hours of pay for each holiday that is observed below. You are not permitted to work on-site or to make-up the time or work missed for a holiday. The designated holidays are as follows:

New Year's Day*	Mon, January 3, 2022
Martin Luther King Day	Mon, January 17, 2022
President's Day	Mon, February 21, 2022
Memorial Day	Mon, May 30, 2022
Independence Day	Mon, July 4, 2022
Pioneer Day*	Mon, July 25, 2022
Labor Day	Mon, September 5, 2022
Thanksgiving Day	Thurs, November 24, 2022
Day after Thanksgiving	Fri, November 25, 2022
Christmas Eve Day *	Fri, December 23, 2022
Christmas Day *	Mon, December 26, 2022

* If the holiday falls on a weekend, the company will designate which day the office will be closed (either the Friday before or Monday after) and used as an alternate day.

BENEFIT CONTACTS		
Plan	Member Services	Website
Aetna Medical	503-574-7500 / 800-878-4445	www.aetna.com
Ameritas Dental	888-217-2363	www.ameritas.com
Ameritas Vision	800-659-2223 Option 2	www.ameritas.com
Paylocity Health Savings Account	800-631-3539 Option 4	Access.paylocity.com

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Enrollment Guide plans, please contact your manager at EdgeLink.