

EMPLOYEE BENEFITS OVERVIEW - JANUARY 2018

Medical	UnitedHealthcare	Kaiser Permanente
Deductible (ind/fam)	\$1,500/\$3,000	\$0
Out-of-Pocket Max (ind/fam)	\$7,350/\$14,700	\$4,000/\$8,000
Physician Office Visit (PCP/SPC)	\$40/\$70	\$15/\$40
Inpatient Services	\$250 + 30%	\$290/day
Rx (Tier 1/Tier 2/Tier 3/Tier 4)	\$20/\$50/\$100/25%	\$5/\$15/\$15/10%

Vision - VSP Choice	In-Network	Frequency
Exam/Materials	\$20	See below
Exam	VSP pays 100%	Every 12 months
Lenses	VSP pays 100%	Every 12 months
Contact Lenses (elective)	VSP pays up to \$130	Every 12 months
Frames	VSP pays up to \$150	Every 12 months

Health Reimbursement Arrangement (HRA)	Discovery Benefits
<u>Benefit</u>	<u>Annual Reimbursement Limit</u>
Dental & Vision Services*	\$1,000
*HRA does not cover additional warranties on vision or dental products	

Term Life and AD&D

Benefit is one (1) times annual base salary to a maximum of \$120,000

Employer Premium Contributions

Medical: Novate Solutions provides a \$1050 contribution towards the total premium for employee and dependent coverage. The medical premium varies based on the employee's age, dependent's age, and number of dependents. Please contact Human Resources or login to the online benefits portal, <https://novatesolutions.easecentral.com>, for a quote on your premium contribution.

Vision: Novate Solutions pays 100% of the premium for employee and dependent coverage for the vision plan.

HRA: Novate Solutions pays 100% of the cost for the Health Reimbursement Arrangement.

Term Life and AD&D: Novate Solutions pays 100% of the premium for employee coverage.

Identity Theft: Novate Solutions pays 100% of the premium for employee coverage. Dependent coverage is available for an additional cost.

Additional Benefits

Wellness: Employees are eligible to receive an annual allowance of \$600 to be used for their personal wellness and overall health. Expenditures may include gym membership fees, entry fees for races, and parking fees at state & national parks.

Identity Theft: Novate Solutions is partnering with IdentityForce to provide identity theft protection. Services include bank & credit card activity alerts, change of address monitoring, medical ID fraud protection, junk mail opt-out, lost wallet, credit score simulator, and more.

LawAssure: Self-service online platform that enables employees to create legal documents such as a family will, power of attorney, healthcare directive, family trust, and more. To access this benefit, send an email to legal@i2ibenefits.com.

FinFit: Comprehensive Financial Wellness employee benefit that offers a variety of tools and education to assist employees in meeting their financial goals.

Custom Websites & Mobile App

Website: <https://i2ibenefits.box.com/novatesolutions> - Your document library for all health plan documents and important health notices such as Summary of Benefits and Coverage, Certificate of Coverage, Summary Plan Description, Medicare Part D Notice, and Important Health Insurance Notices. If you would like a printed copy of any of these materials, contact i2i benefits at 650-363-7237.

Mobile App: Visit itunes.apple.com or play.google.com and search for i2i benefits. After downloading the app, enter the username and password. Username is **Novatesolutions** and password is **Novatebenefits**.

Benefits Consultant

i2i Benefits and Insurance Services (CA License 0H75635), 650-363-7237, or www.i2ibenefits.com