

Monthly Rates for Effective Date - 7/1/2021, 8/1/2021, 9/1/2021

#### Dental

<u>Dental Package 1</u> - All Carriers (In-Network plans only) Guardian Managed DentalGuard DHMO, Guardian Managed DentalGuard DHMO *Plus*, Solstice Dental EPO S700B, Solstice Dental EPO S800B and UnitedHealthcare Select Managed Care. There is no minimum participation.

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Guardian Managed DentalGuard DHMO		Four Tier
<ul> <li>\$5 copay for each primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only)</li> <li>No annual maximum on the plan and offers fixed patient charges for basic and major services</li> <li>No deductible</li> </ul>	Employee	\$17.85
	Emp/Spouse	\$35.07
	Emp/Child(ren)	\$36.22
Orthodontia benefit	Family	\$53.32
Guardian Managed DentalGuard DHMO Plus		Four Tier
	Employee	\$20.81
<ul> <li>\$5 copay for each primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only)</li> <li>No annual maximum, the <i>Plus</i> plan offers a lower fixed patient charges for basic and major services than the standard DHMO plan</li> </ul>	Emp/Spouse	\$40.86
<ul> <li>No deductible</li> <li>Orthodontia benefit</li> </ul>	Emp/Child(ren)	\$44.68
Orthodontia benefit	Family	\$64.74
Solstice Dental EPO S700B		Four Tier
<ul> <li>\$0 copay for primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only)</li> </ul>	Employee	\$17.37
<ul> <li>Open access and no specialist referrals</li> <li>No deductible, no calendar year maximum</li> </ul>	Emp/Spouse	\$33.99
Cosmetic and orthodontia treatment covered	Emp/Child(ren)	\$38.32
Implant benefit	Family	\$53.50
Solstice Dental EPO S800B		Four Tier
<ul> <li>\$0 copay for primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only)</li> </ul>	Employee	\$13.56
<ul> <li>Open access and no specialist referrals</li> <li>No deductible, no calendar year maximum</li> </ul>	Emp/Spouse	\$26.36
Cosmetic and orthodontia treatment covered	Emp/Child(ren)	\$29.65
<ul> <li>Implant benefit</li> </ul>	Family	\$41.36
UnitedHealthcare Select Managed Care		Four Tier
1 cleaning per consecutive 6 months	Employee	\$17.66
<ul> <li>No deductible</li> <li>No annual calendar maximum</li> </ul>	Emp/Spouse	\$30.61
<ul> <li>No waiting period</li> <li>Reasonable copayment charges apply for basic and major services</li> </ul>	Emp/Child(ren)	\$37.27
Implant benefit	Family	\$47.52
<u>Dental Package 2</u> - Guardian Managed DentalGuard DHMO and Guardian DentalGuard Preferred PPO MAC participation, excluding dental waivers.	C. There is 75%	
Guardian Managed DentalGuard DHMO		Four Tier
• CE conquifor each primary care office visit (includes a placetime of set of visits in close and conducted the close and cond	Employee	\$17.85
<ul> <li>\$5 copay for each primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only)</li> <li>No annual maximum on the plan and offers fixed patient charges for basic and major services</li> </ul>	Emp/Spouse	\$35.07
<ul> <li>No deductible</li> <li>Orthodontia benefit</li> </ul>	Emp/Child(ren)	\$36.22
	Family	\$53.32
Guardian DentalGuard Preferred PPO MAC		Four Tier
<ul> <li>No referrals needed to see a specialist</li> <li>Out-of-area emergency coverage</li> <li>\$50 deductible for In-Network services/\$75 deductible for Out-of-Network services</li> <li>Annual maximum of \$1,000 In-Network-rollover</li> <li>Implant benefit</li> </ul>	Employee	\$45.86
	Emp/Spouse	\$96.37
	Emp/Child(ren)	\$87.86
	Family	\$140.40

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- Dental In-Network plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$3.00
- Dental PPO plans: EE \$9.25, EE/Spouse \$18.25, EE+Child(ren) \$16.50, Family \$26.50
- Vision plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$3.00
- Guardian EverGuard & EverGuard Plus plans: \$3.50 Per Employee Per Month (PEPM)
   Guardian AccidentGuard Adv plan: EE \$2.50, EE/Spouse \$3.50, EE+Child(ren) \$3.50, Family \$5.50



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Dental continued			
<u>Dental Package 3</u> - Guardian Managed DentalGuard DHMO <i>Plus</i> and Guardian DentalGuard Preferred Pf participation, excluding dental waivers.	PO <i>Plus</i> MAC.	There is 75%	
Guardian Managed DentalGuard DHMO Plus		Four Tier	
Emplo		\$20.81	
<ul> <li>\$5 copay for each primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only)</li> <li>No annual maximum, the <i>Plus</i> plan offers a lower fixed patient charges for basic and major services than the standard DMO plan</li> </ul>	Emp/Spouse	\$40.86	
<ul> <li>No deductible</li> <li>Orthodontia benefit</li> </ul>	Emp/Child(ren)	\$44.68	
Orthodontia benefit	Family	\$64.74	
Guardian DentalGuard Preferred PPO Plus MAC		Four Tier	
No referrals are needed to see a specialist	Employee	<b>\$52.45</b>	
<ul> <li>Out-of-area emergency coverage</li> <li>\$50 deductible for In-Network services/\$50 deductible for Out-of-Network services</li> </ul>	Emp/Spouse	\$110.44	
<ul> <li>Combined In-Network and Out-of-Network annual maximum of \$1,000 with an additional \$500 of benefit In-Network (In-Network rollover)</li> </ul>	Emp/Child(ren)	\$100.71	
Implant benefit	Family	\$160.90	
<u>Dental Package 4</u> - Solstice Dental EPO S700B, Solstice Dental EPO S800B, Solstice Dental PPO and Solstice Dental VaMAC. There is no minimum participation.		llue PPO	
Solstice Dental EPO S700B		Four Tier	
<ul> <li>\$0 copay for primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only)</li> </ul>	Employee	\$17.37	
<ul> <li>Open access and no specialist referrals</li> <li>No deductible, no calendar year maximum</li> </ul>	Emp/Spouse	\$33.99	
Cosmetic and orthodontia treatment covered	Emp/Child(ren)	\$38.32	
Implant benefit	Family	\$53.50	
Solstice Dental EPO S800B		Four Tier	
<ul> <li>\$0 copay for primary care office visit (includes a cleaning, 1 set of x-rays, checkup and 2nd visit includes cleaning only)</li> </ul>	Employee	\$13.56	
<ul> <li>Open access and no specialist referrals</li> <li>No deductible, no calendar year maximum</li> </ul>	Emp/Spouse	\$26.36	
Cosmetic and orthodontia treatment covered	Emp/Child(ren)	\$29.65	
● Implant benefit	Family	\$41.36	
Solstice Dental PPO		Four Tier	
<ul> <li>Includes 4 cleanings in any 12 consecutive months</li> </ul>	Employee	\$58.90	
<ul> <li>No referrals needed to see a specialist</li> <li>\$50 deductible for In-Network services/\$50 deductible for Out-of-Network services</li> </ul>	Emp/Spouse	\$105.14	
·	Emp/Child(ren)	\$124.07	
	Family	\$163.04	
Solstice Dental Value PPO MAC		Four Tier	
<ul> <li>Includes 2 cleanings in any 12 consecutive months</li> <li>No referrals needed to see a specialist</li> <li>Out-of-Network reimbursement is MAC (Maximum Allowable Charge)</li> </ul>	Employee	\$34.25	
	Emp/Spouse	\$68.24	
	Emp/Child(ren)	\$73.31	
	Family	\$106.03	

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- Dental PPO plans: EE \$9.25, EE/Spouse \$18.25, EE+Child(ren) \$16.50, Family \$26.50
- Vision plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$3.00
  Guardian EverGuard & EverGuard Plus plans: \$3.50 Per Employee Per Month (PEPM)
- Guardian AccidentGuard Adv plan: EE \$2.50, EE/Spouse \$3.50, EE+Child(ren) \$3.50, Family \$5.50



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Dental continued  Dental Package 5 - UnitedHealthcare Select Managed Care, UnitedHealthcare Low PPO MAC and United	adHealthcare Hi	ah PPO
MAC. There is a two enrolled minimum participation.	di leallicale i ii	girro
UnitedHealthcare Select Managed Care		Four Tier
<ul> <li>1 cleaning per consecutive 6 months</li> </ul>	Employee	\$17.66
<ul> <li>No deductible</li> <li>No annual calendar maximum</li> </ul>	Emp/Spouse	\$30.61
<ul> <li>No waiting period</li> <li>Reasonable copayment charges apply for basic and major services</li> </ul>	Emp/Child(ren)	\$37.27
Implant benefit	Family	\$47.52
UnitedHealthcare Low PPO MAC		Four Tier
No referrals to see a specialist	Employee	\$45.35
<ul> <li>\$50 deductible /\$75 deductible family (calendar year)</li> <li>\$1,000 both In and Out-of-Network annual maximum</li> </ul>	Emp/Spouse	\$90.46
<ul> <li>Out-of-Network reimbursement is MAC (Maximum Allowable Charge) which is based on participating provider contracted fees</li> <li>Implant and orthodontic benefits</li> </ul>	Emp/Child(ren)	\$91.13
Consumer MaxMultiplier® rewards for dental care by adding dollars to next year's maximum	Family	\$142.37
UnitedHealthcare High PPO MAC		Four Tier
No referrals to see a specialist  Drawarting and discrepation and like average algorings and wrong world apply to the approach pagings.	Employee	\$53.23
<ul> <li>Preventive and diagnostic care like exams, cleanings and x-rays won't apply to the annual maximum</li> <li>\$50 deductible /\$100 deductible family (calendar year)</li> <li>\$2,000 both In and Out-of-Network annual maximum</li> <li>Out-of-Network reimbursement is MAC (Maximum Allowable Charge) which is based on participating provider contracted fees</li> <li>Implant and orthodontic benefits</li> </ul>	Emp/Spouse	\$106.21
	Emp/Child(ren)	\$104.84
<ul> <li>Consumer MaxMultiplier<sup>®</sup> rewards for dental care by adding dollars to next year's maximum</li> </ul>	Family	\$164.73
<b>Dental Package 6</b> - UnitedHealthcare INO 100/50/50 and UnitedHealthcare High PPO MAC. There is a two enrolled minimarticipation.		
UnitedHealthcare INO 100/50/50		Four Tier
<ul> <li>2 cleanings per consecutive 12 months</li> <li>No referrals to see a specialist</li> </ul>	Employee	\$26.49
<ul> <li>No waiting period</li> <li>\$50 deductible /\$150 deductible family (calendar year)</li> </ul>	Emp/Spouse	\$52.23
<ul> <li>\$1,000 annual maximum</li> <li>Includes Out-of-Network emergency treatment, if necessary</li> </ul>	Emp/Child(ren)	\$54.90
<ul> <li>Implant and orthodontic benefits</li> <li>Consumer MaxMultiplier® rewards for dental care by adding dollars to next year's maximum</li> </ul>	Family	\$84.32
UnitedHealthcare High PPO MAC		Four Tier
No referrals to see a specialist  Proventive and diagnostic care like exams, cleanings and x rays wen't apply to the applyal maximum.	Employee	\$53.23
<ul> <li>Preventive and diagnostic care like exams, cleanings and x-rays won't apply to the annual maximum</li> <li>\$50 deductible /\$100 deductible family (calendar year)</li> <li>\$2,000 both In and Out-of-Network annual maximum</li> <li>Out-of-Network reimbursement is MAC (Maximum Allowable Charge) which is based on participating provider contracted fees</li> <li>Implant and orthodontic benefits</li> <li>Consumer MaxMultiplier<sup>®</sup> rewards for dental care by adding dollars to next year's maximum</li> </ul> Rates are subject to final verification at the time of enrollment. Domestic Partner coverage is included with all carriers. Rates for Domestic Partners will be the same as rates for Employee/S	Emp/Spouse	\$106.21
	Emp/Child(ren)	\$104.84
	Family	\$164.73

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- Vision plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$3.00
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uardian VisionGuard, excluding vision waivers.		
uardian VisionGuard		Four Tie
\$10 copay for an ayam ayary 12 months	Employee	\$6.93
\$10 copay for an exam every 12 months \$25 copay for materials every 24 months	Emp/Spouse	\$11.37
Davis Vision In-Network and Out-of-Network access as well	Emp/Child(ren)	\$11.55
	Family	\$17.73
olstice Vision PPO		Four Tie
\$10 copay for an exam every 12 months	Employee Emp/Spause	\$7.72
\$25 copay for lenses & contact lenses every 12 months \$25 copay for frames every 24 months	Emp/Spouse Emp/Child(ren)	\$13.14 \$15.75
Davis Vision In-Network; Out-of-Network access as well	Family	\$20.11
nitedHealthcare Vision PPO		Four Tie
	Employee	\$6.69
\$10 copay for an exam every 12 months	Emp/Spouse	\$12.09
\$25 copay for materials every 12 months	Emp/Child(ren)	\$13.79
Spectra Eyecare Networks; Out-of-Network access as well		
	Family	\$19.23
sion Package 2 – Solstice Vision PPO and UnitedHealthcare Vision PPO. The	ere is no minimum participation.	
Istice Vision PPO		Four Tie
Φ40	Employee	\$7.72
\$10 copay for an exam every 12 months \$25 copay for lenses & contact lenses every 12 months	Emp/Spouse	\$13.14
\$25 copay for frames every 24 months	Emp/Child(ren)	\$15.75
Davis Vision In-Network; Out-of-Network access as well	Family	\$20.11
nitedHealthcare Vision PPO	1 anny	Four Tie
	Employee	\$6.69
\$10 copay for an exam every 12 months		·
\$25 copay for materials every 12 months	Emp/Spouse	\$12.09
Spectra Eyecare Networks; Out-of-Network access as well	Emp/Child(ren)	\$13.79
	Family	\$19.23
<u>sion Package 3</u> – Guardian VisionGuard 20% participation, excluding vision v	vaivers	
uardian VisionGuard		Four Tie
	Employee	\$6.93
\$10 copay for an exam every 12 months	Emp/Spouse	\$11.37
\$25 copay for materials every 24 months  Davis Vision In-Network and Out-of-Network access as well	Emp/Child(ren)	\$11.55
Davis vision in-inclivion and Out-or-inclivion access as Well	Family	\$17.73
nion Pookogo 4 - Colotico Vicion DDO no neinimo no nticination		ΨΙΙΙΟ
sion Package 4 – Solstice Vision PPO no minimum participation		
Istice Vision PPO		Four Tie
\$10 copay for an exam every 12 months	Employee	\$7.72
\$25 copay for lenses & contact lenses every 12 months	Emp/Spouse	\$13.14
\$25 copay for frames every 24 months	Emp/Child(ren)	\$15.75
Davis Vision In-Network; Out-of-Network access as well	Family	\$20.11
sion Package 5 - UnitedHealthcare Vision PPO no minimum participation		
nitedHealthcare Vision PPO		Four Tie
inediteanneare vision pro		Four Tie
Φ40	Employee	\$6.69
\$10 copay for an exam every 12 months \$25 copay for materials every 12 months	Emp/Spouse	\$12.09
Spectra Eyecare Networks; Out-of-Network access as well	Emp/Child(ren)	\$13.79
	Family	\$19.23

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Bundled Life & Disability		
EverGuard - No minimum participation	Employee Ages	Three Tier
• \$25,000 of Term Life Insurance	18-39	\$13.50
<ul> <li>\$75,000 of Accidental Death &amp; Dismemberment Insurance</li> <li>\$1,000 per month of Disability Income</li> </ul>	40-54	\$26.00
Guaranteed Issued	55+	\$48.50
EverGuard Plus - No minimum participation	Employee Ages	Three Tier
\$50,000 of Term Life Insurance \$100,000 of Accidental Death & Dismemberment Insurance \$1,500 per month of Disability Income	18-39	\$21.50
	40-54	\$39.50
Guaranteed Issued	55+	\$75.50
Accident		
Guardian AccidentGuard Adv - No minimum participation		Four Tier
Emergency room and urgent care facility treatment	Employee	\$14.83
<ul> <li>Hospital admission and confinement as well as ICU</li> <li>Occupational or physical therapy</li> </ul>	Emp/Spouse	\$23.63
<ul> <li>Transportation such as ambulance and air ambulance</li> <li>Xrays</li> </ul>	Emp/Child(ren)	\$23.81
<ul> <li>Household expenses towards rent, mortgage and/or food</li> </ul>		·
Injury-related modifications to your home and/or auto	Family	\$33.61 
ID Theft		
Allstate Identity Protection Pro - No minimum participation		Two Tier
Identity and credit monitoring	Employee	\$7.95
Financial transaction monitoring Social Media reputation monitoring	Emp/Spouse	n/a
24/7 Privacy Advocate remediation	Emp/Child(ren)	n/a
\$1 million identity theft insurance policy	Family	\$13.95
Allstate Identity Protection Pro Plus - No minimum participation		Two Tier
<ul> <li>Includes all the benefits of the Allstate Identity Protection Pro plan with added features</li> <li>Tri-bureau credit alerts and unlimited credit reports from TransUnion</li> </ul>	Employee	\$9.95
In-app Credit Lock	Emp/Spouse	n/a
<ul> <li>IP address Monitoring</li> <li>401(k) and HSA stolen fund reimbursement</li> </ul>	Emp/Child(ren)	n/a
Tax fraud refund advances	Family	\$17.95
LifeLock Benefit Elite - No minimum participation		Four Tier
<ul> <li>LifeLock Identity Alert System</li> <li>Lost Wallet Protection</li> </ul>	Employee	\$7.74
<ul> <li>Address Change Verification</li> <li>Black Market Website Surveillance</li> </ul>	Emp/Spouse	\$15.48
Checking and Savings Account Activity Alerts	Emp/Child(ren)	\$13.55
Stolen Fund Reimbursement: Up to \$1 Million	Family	\$21.30
LifeLock Ultimate Plus™ - No minimum participation		Four Tier
Ultimate Plus™ plan includes all of the Benefit Elite plan with added features Checking & Savings Account Application Alerts	Employee Employee	\$23.24
<ul> <li>Bank Account Takeover Alerts</li> <li>Online Annual tri-bureau credit reports &amp; scores</li> </ul>	Emp/Spouse	\$46.48 \$22.02
<ul> <li>Monthly Credit Score Tracking</li> </ul>	Emp/Child(ren)	\$32.93
Sex Offender Registry Reports	Family	\$56.17

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- Vision plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$3.00
  Guardian EverGuard & EverGuard Plus plans: \$3.50 Per Employee Per Month (PEPM)
  Guardian AccidentGuard Adv plan: EE \$2.50, EE/Spouse \$3.50, EE+Child(ren) \$3.50, Family \$5.50