

Monthly Rates for Effective Date - 10/1/2022, 11/1/2022, 12/1/2022

Dental

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

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

Rates are subject to limit verification at the time of enroliment. Domestic Partner coverage is included with this is a summary of plain information. Please refer to the Eligibility Guidelines for further information. The following billing and administrative fees apply to the following products:
 Dental In-Network plans: EE \$1.50, EE/Spouse \$2.5, EE+Child(ren) \$2.25, Family \$3.00
 Dental PPO plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.60, Family \$2.60
 Vision plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$3.00
 Guardian EverGuard & EverGuard Plue 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...

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

 Rates are subject to final verification at the time of enrollment. Domestic Partner coverage is included with

 This is a summary of plan information. Please refer to the Eligibility Guidelines for further information.

 The following billing and administrative frees apply to the following products:

 Dental In-Network plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$3.00

 Dental IPO plans: EE \$1.50, EE/Spouse \$18.25, EE+Child(ren) \$2.25, Family \$3.00

 Vision plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.50, Family \$3.00

 Guardian EverGuard Alus 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 \$3.50, Family \$5.50



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Dental continued...

Dental Package 5 - UnitedHealthcare Select Managed Care, UnitedHealthcare Low PPO MAC and UnitedHealthcare High PPO MAC. There is a two enrolled minimum participation

UnitedHealthcare Select Managed Care		Four Tier
• 1 cleaning per consecutive 6 months	Employee	\$17.66
 No deductible No annual calendar maximum 	Emp/Spouse	\$30.61
 No waiting period Reasonable copayment charges apply for basic and major services 	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
 \$50 deductible /\$75 deductible family (calendar year) \$1,000 both In and Out-of-Network annual maximum 	Emp/Spouse	\$90.46
 Out-of-Network reimbursement is MAC (Maximum Allowable Charge) which is based on participating provider contracted fees Implant and orthodontic benefits 	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 Preventive and diagnostic care like exams, cleanings and x-rays won't apply to the annual maximum \$50 deductible /\$100 deductible family (calendar year) 	Employee	\$53.23
	Emp/Spouse	\$106.21
 \$2,000 both In and Out-of-Network annual maximum Out-of-Network reimbursement is MAC (Maximum Allowable Charge) which is based on participating provider contracted fees Implant and orthodontic benefits 	Emp/Child(ren)	\$104.84
• Consumer MaxMultiplier [®] rewards for dental care by adding dollars to next year's maximum	Family	\$164.73

Dental Package 6 - UnitedHealthcare INO 100/50/50 and UnitedHealthcare High PPO MAC. There is a two enrolled minimum participation.

UnitedHealthcare INO 100/50/50		Four Tier
• 2 cleanings per consecutive 12 months	Employee	\$26.49
 No referrals to see a specialist No waiting period \$50 deductible /\$150 deductible family (calendar year) 	Emp/Spouse	\$52.23
 \$1,000 annual maximum Includes Out-of-Network emergency treatment, if necessary Implant and orthodontic benefits 	Emp/Child(ren)	\$54.90
 Implain and outdounte brieflies Consumer MaxMultiplier® rewards for dental care by adding dollars to next year's maximum 	Family	\$84.32
UnitedHealthcare High PPO MAC		Four Tier
 No referrals to see a specialist 	Employee	\$53.23
 Preventive and diagnostic care like exams, cleanings and x-rays won't apply to the annual maximum \$50 deductible /\$100 deductible family (calendar year) \$2 000 bath le and Out of Natural cannot maximum 	Emp/Spouse	\$106.21
5 7 5 5 115	Emp/Spouse Emp/Child(ren)	\$106.21 \$104.84

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/Spouse and Family. This is a summary of plan information. Please refer to the Eligibility Guidelines for further information. The following billing and administrative fees apply to the following products: Dental In-Network plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$3.00 Dental IPO plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$2.60 Vision plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$3.00 Guardian EverGuard & VerGuard Plus plans: 33.00 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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ision <u>sion Package 1</u> – Guardian VisionGuard, Solstice Vision PPO and UnitedHealthcare Visio	on PPO. There is a 20% participation with	Guardian
sionGuard, excluding vision waivers.		Cuardian
uardian VisionGuard		Four Tier
	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 Tier
\$10 copay for an exam every 12 months	Employee	\$7.72
\$25 copay for lenses & contact lenses every 12 months \$25 copay for frames every 24 months	Emp/Spouse	\$13.14
Davis Vision In-Network; Out-of-Network access as well	Emp/Child(ren) Family	\$15.75 \$20.11
nitedHealthcare Vision PPO	l anny	Four Tier
	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
sion Package 2 – Solstice Vision PPO and UnitedHealthcare Vision PPO. There is no min	imum participation.	
olstice Vision PPO		Four Tier
	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	Faimy	Four Tier
	Employee	\$6.69
\$10 copay for an exam every 12 months	Employee	•
\$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
ision Package 3 – Guardian VisionGuard 20% participation, excluding vision waivers		
uardian VisionGuard		Four Tier
	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
	Family	\$17.73
sion Package 4 – Solstice Vision PPO no minimum participation	,	• ••••
olstice Vision PPO		Four Tier
\$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 Davis Vision In-Network; Out-of-Network access as well	Emp/Child(ren)	\$15.75
	Family	\$20.11
sion Package 5 - UnitedHealthcare Vision PPO no minimum participation		
nitedHealthcare Vision PPO		Four Tier
	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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 Dental PPO plans: EE \$9.25, EE/Spouse \$12.55, 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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FSA & Commuter Benefits		
OCA - No minimum participation		
 Flexible Spending Account (FSA) - Employees set aside money to pay for qualified medical, dental & vision expenses on a pre-tax basis Dependent Care Account (DCA) - Employees set aside money to pay for qualified dependent care expenses on a pre-tax basis Parking & Transit - Employees set aside money to pay for qualified parking & transit expenses on a pre-tax basis 	Per Enrolled Per Month (PEPM)	\$8.00
Bundled Life & Disability		
EverGuard - No minimum participation	Employee Ages	Three Tier
\$25,000 of Term Life Insurance	18-39	\$13.50
 \$75,000 of Accidental Death & Dismemberment Insurance \$1,000 per month of Disability Income 	40-54	\$26.00
Guaranteed Issued	55+	\$48.50
EverGuard <i>Plu</i> s - No minimum participation	Employee Ages	Three Tier
\$50,000 of Term Life Insurance	18-39	\$21.50
 \$100,000 of Accidental Death & Dismemberment Insurance \$1,500 per month of Disability Income 	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
 Hospital admission and confinement as well as ICU Occupational or physical therapy 	Emp/Spouse	\$23.63
 Transportation such as ambulance and air ambulance Xrays 	Emp/Child(ren)	\$23.81
 Household expenses towards rent, mortgage and/or food Injury-related modifications to your home and/or auto 	,	\$33.61
·· ·	Family	\$33.01
D Theft		
Allstate Identity Protection Pro - No minimum participation		Two Tier
 Identity and credit monitoring Financial transaction monitoring 	Employee	\$7.95
Social Media reputation monitoring	Emp/Spouse	n/a
 24/7 Privacy Advocate remediation \$1 million identity theft insurance policy 	Emp/Child(ren)	n/a \$13.95
	Family	
Allstate Identity Protection Pro Plus - No minimum participation Includes all the benefits of the Allstate Identity Protection Pro plan with added features	Employee	Two Tier \$9.95
 Tri-bureau credit alerts and unlimited credit reports from TransUnion 	Emp/Spouse	9.95 n/a
In-app Credit Lock IP address Monitoring		
401(k) and HSA stolen fund reimbursement Tax fraud refund advances	Emp/Child(ren)	n/a \$17.95
	Family	
ifeLock Benefit Elite - No minimum participation LifeLock Identity Alert System	Employee	Four Tier \$7.74
Lost Wallet Protection	Emp/Spouse	\$15.48
 Address Change Verification Black Market Website Surveillance 	Emp/Child(ren)	\$13.55
Checking and Savings Account Activity Alerts Stolen Fund Reimbursement: Up to \$1 Million	Family	\$21.30
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_ifeLock Ultimate Plus [™] - No minimum participation ● Ultimate Plus [™] plan includes all of the Benefit Elite plan with added features	Employee	Four Tier \$23.24
Checking & Savings Account Application Alerts	Emp/Spouse	\$46.48
 Bank Account Takeover Alerts Online Annual tri-bureau credit reports & scores 	Emp/Child(ren)	\$32.93
Monthly Credit Score Tracking Sex Offender Registry Reports	Family	\$56.17
Pet Benefit Solutions		
Total Pet Plan (discount plan bundle) - No minimum participation		Two Tier
 Pet Assure (any type of pet) - 25% discount from participating vets in US and PR, applies to all in-house medical services 	Single Det	
PetPlus (dogs & cats only) - 20% discount on everyday pet products, Rx and preventatives AskVet (dogs & cats only) - 24/7 Pet Telehealth	Single Pet	\$11.75
 ThePetTag (dogs & cats only) - 24/7 Fet Feterlead ThePetTag (dogs & cats only) - 24/7 Lost Pet Recovery Service 	Family Pet (2+)	\$18.50
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 The following billing and administrative fees apply to the following products:

 Dental In-Network plans: EE \$1.50, ECE/Spouse \$2.55, EE+Child(ren) \$2.25, Family \$3.00

 Dental PPO plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$2.60

 Vision plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$3.00

 Guardian EverGuard & EverGuard Plux 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