



BENEFITS OUTLINE 2022 / 2023

New hire benefits are effective date of hire

MEDICAL INSURANCE	Cofinity-Premium In-Network Benefits	TRADITIONAL
<p>EMPLOYEE COST / MONTH</p> <p>SINGLE: \$ 139.68</p> <p>DOUBLE: \$ 335.25</p> <p>FAMILY: \$ 419.07</p>	<p>FIXED CO-PAYS</p> <p>OFFICE VISIT (PCP): \$ 20</p> <p>SPECIALIST VISIT: \$ 40</p> <p>URGENT CARE: \$ 50</p> <p>ER VISIT: \$ 250</p> <p>AMBULANCE: 20% coinsurance</p> <p>HIGH TECH IMAGING: \$ 150</p>	
<p>DEDUCTIBLE (plan year)</p> <p>INDIVIDUAL: \$ 250</p> <p>FAMILY: \$ 500</p>	<p>COINSURANCE MAX (plan year)</p> <p>INDIVIDUAL: \$ NA</p> <p>FAMILY: \$ NA</p>	<p>TOTAL OUT-OF-POCKET MAXIMUM (plan year)</p> <p>INDIVIDUAL: \$ 8,300</p> <p>FAMILY: \$ 16,200</p>
<p>SPECIAL FEATURES:</p> <ul style="list-style-type: none"> <u>WELLNESS VISITS/CHECKUPS</u>: Covered 100% w/no co-pay based on gender/age guidelines <u>VIRTUAL VISITS</u>: 24/7 phone/video physician access <u>ACCOUNT INFORMATION ON THE GO</u>: You can access your membership card, personal health plan information, use the cost estimator and more using the HealthWallet app. 		

MEDICAL INSURANCE	Cofinity-Base In-Network Benefits	TRADITIONAL
<p>EMPLOYEE COST / MONTH</p> <p>SINGLE: \$ 62.63</p> <p>DOUBLE: \$ 150.33</p> <p>FAMILY: \$ 187.91</p>	<p>FIXED CO-PAYS</p> <p>OFFICE VISIT (PCP): \$ 20</p> <p>SPECIALIST VISIT: \$ 40</p> <p>URGENT CARE: \$ 50</p> <p>ER VISIT: \$ 250</p> <p>AMBULANCE: 20% coinsurance</p> <p>HIGH TECH IMAGING: \$ 150</p>	
<p>DEDUCTIBLE (plan year)</p> <p>INDIVIDUAL: \$ 500</p> <p>FAMILY: \$ 1,000</p>	<p>COINSURANCE MAX (plan year)</p> <p>INDIVIDUAL: \$ NA</p> <p>FAMILY: \$ NA</p>	<p>TOTAL OUT-OF-POCKET MAXIMUM (plan year)</p> <p>INDIVIDUAL: \$ 8,300</p> <p>FAMILY: \$ 16,200</p>
<p>SPECIAL FEATURES:</p> <ul style="list-style-type: none"> <u>WELLNESS VISITS/CHECKUPS</u>: Covered 100% w/no co-pay based on gender/age guidelines <u>VIRTUAL VISITS</u>: 24/7 phone/video physician access <u>ACCOUNT INFORMATION ON THE GO</u>: You can access your membership card, personal health plan information, use the cost estimator and more using the HealthWallet app. 		

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UNIVERSITY PREP SCHOOLS

MEDICAL INSURANCE		Cofinity-Value In-Network Benefits	TRADITIONAL
EMPLOYEE COST / MONTH		FIXED CO-PAYS	
SINGLE: \$	29.60	OFFICE VISIT (PCP): \$	20
DOUBLE: \$	71.13	SPECIALIST VISIT: \$	40
FAMILY: \$	88.82	URGENT CARE: \$	50
		ER VISIT: \$	250
		AMBULANCE: 20%	coinsurance
		HIGH TECH IMAGING: \$	150
		COINSURANCE MAX (plan year)	
		INDIVIDUAL: \$	NA
		FAMILY: \$	NA
		TOTAL OUT-OF-POCKET MAXIMUM (plan year)	
		INDIVIDUAL: \$	8,300
		FAMILY: \$	16,200
DEDUCTIBLE (plan year)		HOSPITAL COINSURANCE 20%	
INDIVIDUAL: \$	1,000		
FAMILY: \$	2,000		
SPECIAL FEATURES:			
<ul style="list-style-type: none"> • <u>WELLNESS VISITS/CHECKUPS</u>: Covered 100% w/no co-pay based on gender/age guidelines • <u>VIRTUAL VISITS</u>: 24/7 phone/video physician access • <u>ACCOUNT INFORMATION ON THE GO</u>: You can access your membership card, personal health plan information, use the cost estimator and more using the HealthWallet app. 			

WAIVE MEDICAL BENEFIT	\$	EMPLOYER PAID
SPECIAL FEATURES:		
<ul style="list-style-type: none"> • Staff that are eligible for but waive medical coverage will receive \$2,000.00 annually (\$83.33/pay) in lieu of that coverage. Waive Medical is considered taxable income. 		

DENTAL INSURANCE	DELTA DENTAL PREFERRED	VOLUNTARY EMPLOYEE PAID	
EMPLOYEE COST / MONTH	FEATURES	DESCRIPTION (assumes in-network)	
SINGLE: \$	4.95	BENEFIT MAX [^] : \$ 1,000	PREVENTATIVE SERVICES: NO DEDUCTIBLE APPLIES – COVERED 100%
DOUBLE: \$	9.75	DEDUCTIBLE [^] : \$ 50	BASIC SERVICES: COVERED 80% AFTER DEDUCTIBLE
FAMILY: \$	20.10	ORTHO MAX: \$ 1,000	MAJOR SERVICES: COVERED 50% AFTER DEDUCTIBLE
		• Lifetime	ORTHODONIC: COVERED 50% AFTER DEDUCTIBLE
			DEPENDENTS: COVERED TO AGE 26
EMPLOYER COST / MONTH	SPECIAL FEATURES:		
SINGLE: \$	28.05		
DOUBLE: \$	55.25		
FAMILY: \$	113.90		
	<ul style="list-style-type: none"> • No ID card required – simply let your provider know you have Delta Dental and they will be able to look you up by your SSN • Delta Dental Premier Network • [^] Benefit Maximum and Deductible are calendar year (January-December) 		

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VISION INSURANCE		EYEMED	VOLUNTARY EMPLOYEE PAID
<u>EMPLOYEE COST / MONTH</u>	<u>FEATURES</u>	<u>DESCRIPTION</u>	
SINGLE: \$ 1.34	EXAMS: ONCE EVERY 12 MONTHS	EXAM CO-PAY: \$ 10	
DOUBLE: \$ 2.63	CONTACTS: ONCE EVERY 12 MONTHS	CONTACT LENSES: \$130 Allowance	
FAMILY: \$ 3.73	FRAMES: ONCE EVERY 24 MONTHS	DEPENDENTS: COVERED TO AGE 26	
<u>EMPLOYER COST / MONTH</u>	SPECIAL FEATURES:		
SINGLE: \$ 7.61	<ul style="list-style-type: none"> No ID card required – simply let your provider know you have EyeMed and they will look you up by your SSN Benefit frequency based on date of last visit 		
DOUBLE: \$ 14.88			
FAMILY: \$ 21.14			

LIFE INSURANCE		MET LIFE	EMPLOYER PAID
<u>COVERAGE</u>	SPECIAL FEATURES:		
EMPLOYEE: \$ 10,000	<ul style="list-style-type: none"> PlanSmart: PlanSmart is a multifaceted program, offered at no additional cost, which enables you to provide your employees with access to a range of financial and retirement education resources through on-site workshops, with optional personal consultations and decision-support assistance. Retirewise: Retirewise is an in-depth program consisting of a four-part series of workshops that deliver objective information covering a broad spectrum of retirement issues from Estate Planning to Tax Planning. Each workshop is delivered by a locally based financial professional. 		
SPOUSE: \$ 2,000			
DEPENDENT: \$ 1,000			

SHORT TERM DISABILITY		MET LIFE – DETROIT 90/90	EMPLOYER PAID
<u>EMPLOYEE COST / MONTH</u>	<u>COVERAGE</u>		
EMPLOYEE: \$ 0.00	<ul style="list-style-type: none"> 60% of weekly salary up to \$1,000 per week Benefits begin on (Accident) 15th day Benefits begin on (Illness) 15th day Max Duration of Benefits: 26 weeks 		

LONG TERM DISABILITY		MET LIFE - DETROIT 90/90	VOLUNTARY EMPLOYEE PAID
<u>EMPLOYEE COST / MONTH</u>	<u>COVERAGE</u>	SPECIAL NOTES:	
<ul style="list-style-type: none"> Rates will vary based on your monthly salary 	<ul style="list-style-type: none"> 60% of weekly salary up to \$7,500 per month Elimination Period: 180 days Max Duration of Benefits: till age 65 	<ul style="list-style-type: none"> Pre-Existing Condition: You may not be eligible for benefits if you have received treatment for a condition within 3 months prior to your effective date under the policy until you have been covered under the policy for 6 months. 	

LIFE INSURANCE		MET LIFE - CHARTER	VOLUNTARY EMPLOYEE PAID
<u>EMPLOYEE COST / MONTH</u>	<u>COVERAGE</u>	SPECIAL NOTES:	
<ul style="list-style-type: none"> Rates are based on employee's age and amount of coverage 	EMPLOYEE: \$10k to \$200k guaranteed, Max. 5X Salary or \$500k SPOUSE: \$5k to \$50k guaranteed, Max. \$250k or 50% of Emp. DEPENDENT: \$10k guaranteed	<ul style="list-style-type: none"> You must elect coverage for yourself in order to elect coverage for your spouse and / or child(ren) Any amount elected over the guarantee issue amount will be subject to medical underwriting 	

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FLEX BENEFIT – HEALTH & DEPENDENT CARE		AXIOS HR	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	SPECIAL FEATURES		
<ul style="list-style-type: none"> You elect how much to contribute annually 	<ul style="list-style-type: none"> Health Care Spending Account Maximum Limit: \$2,850 Annually Dependent Care Spending Account Maximum Limit: \$5,000 Annually (Dependent Care expenses must be from a licensed care provider or program) FSA's give you a way to pay for your health care and / or dependent care expenses with pre-tax dollars. FSA's are voluntary – YOU decide how much to have taken out of your paycheck and put into your Health care and / or Dependent Care Spending Account(s). 		

OFF THE JOB ACCIDENT		MET LIFE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	SPECIAL FEATURES		
EMPLOYEE: \$ 8.16 EE + SPOUSE: \$ 15.44 EE + CHILD: \$ 16.84 EE + FAMILY: \$ 21.13	<ul style="list-style-type: none"> This coverage pays you cash benefits that correspond with a variety of covered occurrences, such as dismemberment; dislocation or fracture; hospital confinement; ambulance services; physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more. Benefits are paid once per accident unless otherwise noted in the schedule of benefits. Guaranteed issue coverage and coverage available for spouse and child(ren). See plan document for more details. 		

CRITICAL ILLNESS		MET LIFE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	SPECIAL FEATURES		
<ul style="list-style-type: none"> Rates will vary based on your issue age, who you wish to cover, the amount of coverage and whether or not you use tobacco products 	<ul style="list-style-type: none"> Benefit Coverage options are \$10,000 or \$20,000 This coverage helps offer financial support if you are diagnosed with a covered critical illness. With the expense of treatment often so high, seeking the treatment you need seems like a heavy financial burden. But when a diagnosis occurs (such as cancer, major organ failure, etc.), what you should be focusing on is getting better. With Met Life Benefits, you gain the power to take control of your health when faced with a covered event. How It Works: You select the benefit coverage amount you want based on your individual need and your budget. If you have covered family members, this coverage also provides cash benefits for them. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition. 		

HOSPITAL INDEMNITY		MET LIFE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	SPECIAL FEATURES		
EMPLOYEE: \$ 7.67 EE + SPOUSE: \$ 20.15 EE + CHILD: \$ 13.26 EE + FAMILY: \$ 21.84	<ul style="list-style-type: none"> This coverage pays a cash benefit for hospital confinement. This benefit is payable directly to you and can keep you from withdrawing money from your personal bank account or your Health Savings Account (HSA) for hospital-related expenses. Guaranteed issue coverage and coverage available for spouse and child(ren). Coverage can be continued as long as premiums are paid to Met Life Benefits. See plan document for more details. 		

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Legal / ID Protection	ID Shield/Legal Shield	VOLUNTARY EMPLOYEE PAID												
<p>SPECIAL FEATURES</p> <ul style="list-style-type: none"> ID Shield membership includes security and privacy monitoring social media monitoring, identity restoration and consolation services. <ul style="list-style-type: none"> If your identity is stolen, ID Shield will fully restore to pre-theft status. LEGAL Shield offers advice, consultation and representation including legal guidance for common issues. <ul style="list-style-type: none"> Membership includes a dedicated law firm, contracts and document review as well as preparation of your end of life documents, 														
<table border="1"> <thead> <tr> <th>Plan</th> <th>Family (per month)</th> <th>Individual (per month)</th> </tr> </thead> <tbody> <tr> <td>LegalShield</td> <td>23.95</td> <td>23.95</td> </tr> <tr> <td>IDShield</td> <td>18.95</td> <td>8.95</td> </tr> <tr> <td>Combined</td> <td>38.90</td> <td>32.90</td> </tr> </tbody> </table>			Plan	Family (per month)	Individual (per month)	LegalShield	23.95	23.95	IDShield	18.95	8.95	Combined	38.90	32.90
Plan	Family (per month)	Individual (per month)												
LegalShield	23.95	23.95												
IDShield	18.95	8.95												
Combined	38.90	32.90												

EAP	EMPLOYEE ASSISTANCE PROGRAM	EMPLOYER PAID
<p><i>Access via the Axios HR Employee Portal under 'Benefits'</i></p>		
<p>SPECIAL FEATURES:</p> <ul style="list-style-type: none"> Provides up to five personal counseling sessions around various concerns including: <ul style="list-style-type: none"> bereavement substance abuse relationships & family child care finances various other stressors <p>https://eaccare.com</p>		

401(k)	EMPOWER (FORMERLY MASS MUTUAL)	RETIREMENT PLAN						
<p>ELIGIBILITY REQUIREMENTS:</p> <table border="1"> <thead> <tr> <th>SERVICE LENGTH</th> <th>AGE</th> <th>ENTRY DATE</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> Immediate </td> <td> <ul style="list-style-type: none"> 21 </td> <td> <ul style="list-style-type: none"> Immediate </td> </tr> </tbody> </table>			SERVICE LENGTH	AGE	ENTRY DATE	<ul style="list-style-type: none"> Immediate 	<ul style="list-style-type: none"> 21 	<ul style="list-style-type: none"> Immediate
SERVICE LENGTH	AGE	ENTRY DATE						
<ul style="list-style-type: none"> Immediate 	<ul style="list-style-type: none"> 21 	<ul style="list-style-type: none"> Immediate 						
<p>SPECIAL FEATURES:</p> <ul style="list-style-type: none"> Enrollment in the 401k, or any contribution or beneficiary changes to your existing 401k, can be done on Empower's (formerly MassMutual) website, www.retiresmart.com. Match after 1 year of service: Match 100% of the first 6% of employee contribution 								

PET INSURANCE	PET'S BEST	VOLUNTARY EMPLOYEE PAID
<p><i>Pet insurance reimburses you for vet bills when your pet is sick or injured, to help take the financial worry out of vet visits.</i></p> <ul style="list-style-type: none"> Fast claims processing and payment – receive reimbursement via direct deposit or direct vet pay options available Use any veterinarian in the U.S. – including specialty and emergency clinics Access to a 24/7 pet helpline powered by whiskerDocs Exclusive Axios HR employee discount on a BestBenefit Plan <p>The Pet Insurance benefit through Pet's Best is not run through payroll. If interested, employees can obtain plan information and enroll in the plan at www.petsbest.com/axios. Employees will pay premiums directly to Pet's Best.</p>		

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UNIVERSITY PREP SCHOOLS

FINANCIAL WELLNESS

FINFIT

FREE USE OF SITE WITH REGISTRATION

SPECIAL FEATURES

Access via the Axios HR Employee Portal under 'Axios Perks'

- Assess your Personal Financial Health
- Budget Building Tools
- Financial Calculators
- Life Planning
- Financial Education information
- Online tracking of your bank accounts
- 24/7 Financial Wellness provided online
- Short-Term Loan Assistance*

* Fee Based Service, subject to credit approval

ASSISTANCE FOR CAREGIVERS

CARALLEL – MyCareDesk

FREE USE OF SITE WITH REGISTRATION

SPECIAL FEATURES

Access via the Axios HR Employee Portal under 'Axios Perks'

- ORGANIZE – Keep track of important documents, coordinate tasks and manage bill payment.
- COLLABORATE – Create your own care team and then share information, tasks and decision making.
- CONSULT – Speak with trusted and experienced Care Advocates through our full-service concierge.
- LEARN – Access tools and resources on topics like health, wealth, lifestyle, senior living and in-home care.

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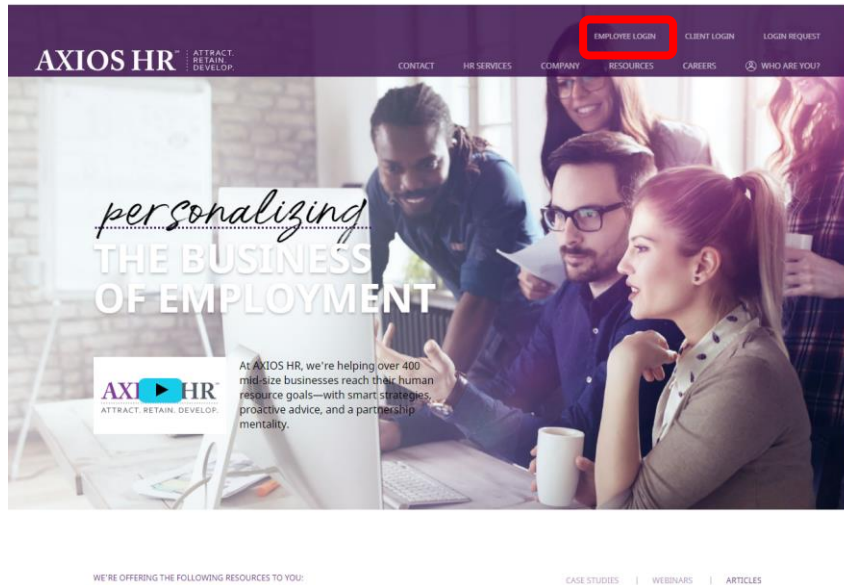
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HOW TO COMPLETE ENROLLMENT – NAVIGATION INSTRUCTIONS

To elect your benefits for the 2022-2023 plan year, please follow these simple instructions. Please note that it is highly recommended that you use Google Chrome to complete your enrollment.

Go to <https://axioshr.com/>, and click on the ‘Employee Login’ link at the top right of the screen:



Enter your employee credentials and click the blue ‘Log In’ button:

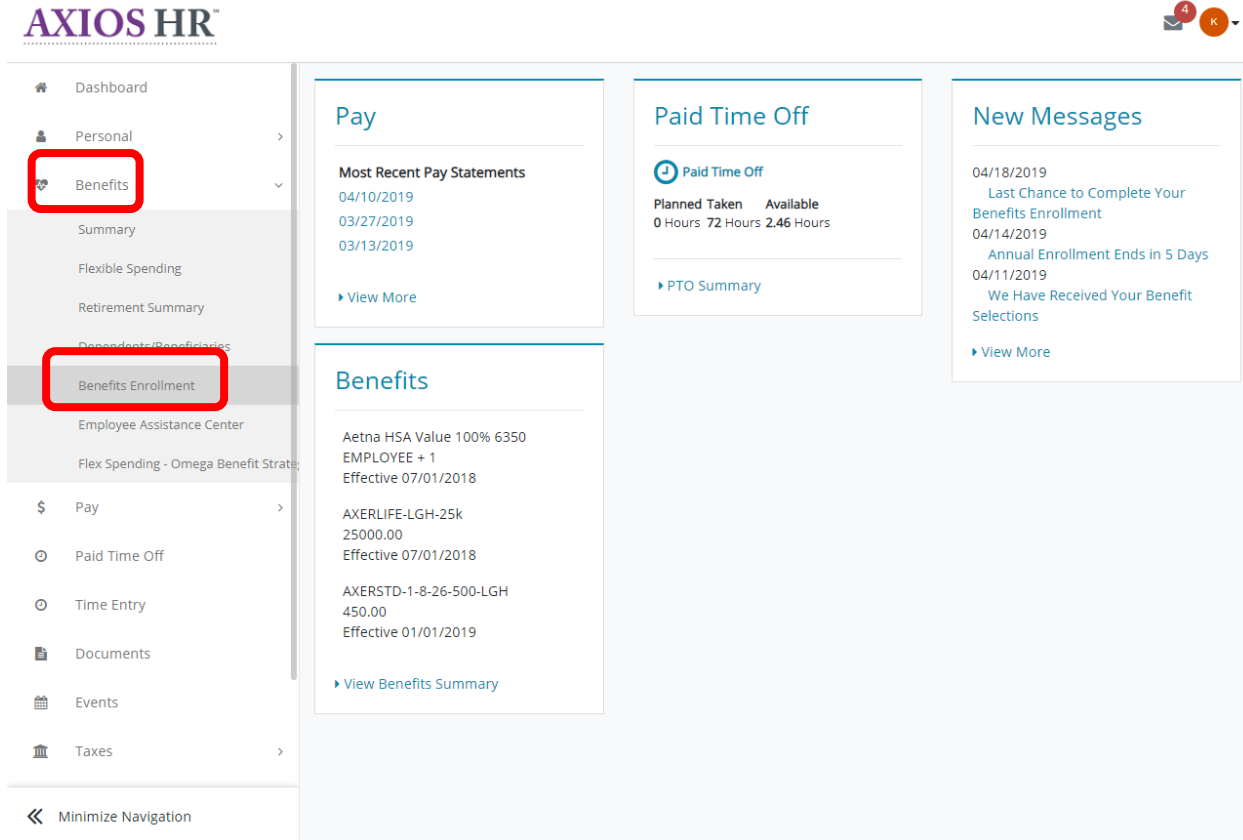


If you have forgotten your username or password, you may use the ‘Forgot Username?’ or ‘Forgot Password?’ links on the login screen for assistance retrieving or resetting your credentials. You may also contact Axios HR for assistance at 616-949-2525, or by e-mailing service@axioshr.com. The Axios HR Employee Care Team is available to assist you Monday-Friday from 8am-5pm.

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Once you are logged in to the Employee Portal, navigate to the Benefits Enrollment tool by clicking on 'Benefits' in the side menu and then on 'Benefits Enrollment'.



AXIOS HR

Dashboard

Personal

Benefits

Summary

Flexible Spending

Retirement Summary

Dependents/Beneficiaries

Benefits Enrollment

Employee Assistance Center

Flex Spending - Omega Benefit Strat

Pay

Paid Time Off

Time Entry

Documents

Events

Taxes

Minimize Navigation

Pay

Most Recent Pay Statements

04/10/2019

03/27/2019

03/13/2019

View More

Paid Time Off

Paid Time Off

Planned Taken Available

0 Hours 72 Hours 2.46 Hours

PTO Summary

New Messages

04/18/2019
Last Chance to Complete Your Benefits Enrollment

04/14/2019
Annual Enrollment Ends in 5 Days

04/11/2019
We Have Received Your Benefit Selections

View More

Benefits

Aetna HSA Value 100% 6350
EMPLOYEE + 1
Effective 07/01/2018

AXERLIFE-LGH-25k
25000.00
Effective 07/01/2018

AXERSTD-1-8-26-500-LGH
450.00
Effective 01/01/2019

View Benefits Summary

The Axios HR Employee Care Team is here to assist you if you have any questions, or have any trouble making or submitting your benefit elections for the 2022-2023 benefit plan year. You can reach the Axios HR Employee Care Team by phone at 616-949-2525 (1-844-442-9467) or by e-mailing service@axioshr.com.

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Access Your HR and Payroll Information on the Go with the New Mobile App

Your HR and payroll information is always at your fingertips with the new PrismHR Employee Portal App. It's free and easy to set up on your smartphone or tablet.

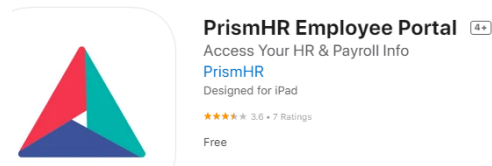
Anything you can do in Employee Portal you can do in the mobile app:

- Pay stubs and history
- Benefits summary
- Personal contact information
- Document management
- HR support contacts
- Enroll in benefits
- W-2 forms
- Change tax withholdings

The app is available now for Apple and Android devices.



In the App Store/Google Play, search for PrismHR Employee Portal:



Once the app is installed, the first time you launch it will require you to complete a one-time setup to access your account. Please select '**Access Code**' and enter the access code of **285**.

Once this is complete, it will bring you to the login screen (blue bridge in the background) and you'll be able to log in as normal.

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AXIOS HR™

ATTRACT.
RETAIN.
DEVELOP.

Have questions? We're here to help!

The Axios HR Employee Care Team is available Monday-Friday from 8am-5pm to answer any questions and resolve any issues as quickly as possible. Our Employee Care Team is made up of four HR professionals – Tiffany (Care Team Lead), Casey (HR Coordinator), Kayla (HR Coordinator), and Lauren (HR Coordinator).

Our Employee Care Team can assist with many items including (but not limited to):

- New hire onboarding
- Username/password assistance
- Contact information changes
- Tax withholding/W2 questions
- Retrieving pay stubs
- Benefits enrollment assistance
- Benefits questions
- FMLA/Disability paperwork
- Timeclock assistance
- Payroll questions
- Verification of Employment documents
- HR/employment concerns

No matter what your need is, the Employee Care Team is your primary point of contact with Axios HR. If your inquiry requires the attention of an HR Specialist, the Care Team will put you in direct contact with one of our team's HR Specialists for resolution.

In addition to our Employee Care Team, the Axios HR Employee Portal is very robust and gives you 24/7 access to your personal information. On the Employee Portal, you can view/download/print your paystubs or W-2, view or make changes to your contact information like address, phone number or e-mail, as well as view or make changes to your direct deposit account information. To visit the employee portal, go to **AxiosHR.com** and click on "EMPLOYEE LOGIN" in the upper right-hand corner.

To contact our Employee Care Team, please call us at 616-949-2525 or email service@axioshr.com.



AXIOS HR™

ATTRACT.
RETAIN.
DEVELOP.

CARE TEAM

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POWERED BY AXIOS HR