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# **2023 Employee Benefits Overview**

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# Medical Plan Comparison In-Network

	HDHP	PPO
100% Preventive Care Coverage	✓	✓
UHC Choice Plus Network	✓	✓
Health Savings Account with Southern Star Contributions	✓	✗
Healthcare Flexible Spending Account	✗	✓
Southern Star Annual HSA Contribution Employee / EE + 1 Dependent / Family	\$900 / \$1,300 / \$1,600	✗
Calendar Year Deductible Individual/Family	\$3,000 / \$6,000	\$1,500 / \$3,000
Calendar Year Out-of-Pocket Max <sup>1</sup> Individual/Family	\$5,000 / \$10,000	\$5,000 / \$10,000
Plan Coinsurance (after deductible)	90%	80%
Visits (Virtual/Mental Health/Primary Care Providers/Specialist/Urgent Care/ER)	90% after deductible	\$0 / \$0 / \$25 / \$45 / \$35 / \$200 (waived if admitted), then 80% after deductible
Prescription Drugs: In-Network		
Retail Pharmacy (31-day supply)		
Preventive	Many are 100%, deductible waived	N/A
Generic / Brand / Non-Preferred Brand / Specialty <sup>2</sup>	Deductible, then: \$0 / \$30 / \$60 / \$150	\$10 / \$30 / \$60 / \$150
Mail Order (90-day supply)	2x retail copay	2x retail copay

## Your Premium Cost Per Paycheck

Employee Only	\$47.27	\$82.84
Employee + Child	\$77.29	\$135.46
Employee + 2 Children	\$80.74	\$141.51
Employee + 3 Children	\$84.20	\$147.56
Employee + 4 Children	\$87.65	\$153.62
Employee + Spouse	\$87.16	\$152.75
Employee + Spouse + 1 Child	\$117.18	\$205.37
Employee + Spouse + 2 Children	\$120.63	\$211.42
Employee + Spouse + 3 Children	\$124.08	\$217.47
Employee + Spouse + 4 Children	\$127.54	\$223.53

1. Calendar year out-of-pocket maximum includes deductibles, coinsurance, copays, and other qualified medical and prescription drug expenses.

2. Specialty medications must be filled through Briova Specialty Pharmacy.

Benefits	Your Benefit Details
401(k)	<ul style="list-style-type: none"> <li>Dollar-for-dollar match up to 6% of pay as defined by the plan document</li> </ul>
Flexible Spending Account (FSA)	<ul style="list-style-type: none"> <li>Health Care: deposit \$100 - \$3,050 per year</li> <li>Dependent Care: deposit \$100 - \$5,000 per year</li> </ul>
Health Savings Account (HSA) HDHP only	<ul style="list-style-type: none"> <li>Details listed above</li> </ul>
Vision	<ul style="list-style-type: none"> <li>\$150 frame or contact allowance</li> <li>Premiums: \$2.73 - \$5.53 (depending on coverage level)</li> </ul>
Dental	<ul style="list-style-type: none"> <li>\$50 / \$100 Deductible (Individual / Family), \$2,000 in coverage for dependent braces</li> <li>Premiums: \$3.52 - \$12.37 per paycheck (depending on coverage level)</li> </ul>
Life Insurance (Company-Paid)	<ul style="list-style-type: none"> <li>1½ times base salary to a maximum of \$300,000</li> </ul>

<b>Supplemental Life Insurance</b>	<ul style="list-style-type: none"> <li>1 - 5 times base salary, up to a combined basic &amp; supplemental maximum of \$1,000,000</li> <li>Supplemental Life also available for family</li> </ul>
<b>Basic AD&amp;D Insurance (Company-Paid)</b>	<ul style="list-style-type: none"> <li>2 times base salary to a maximum of \$300,000</li> </ul>
<b>Supplemental AD&amp;D Insurance</b>	<ul style="list-style-type: none"> <li>1 - 8 times base salary up to a combined basic &amp; supplemental maximum of \$1,000,000</li> <li>Supplemental AD&amp;D also available for family</li> </ul>
<b>Short-Term Disability (STD)</b>	<ul style="list-style-type: none"> <li>100% or 60% of base pay for up to 26 weeks. Amount of 100% depends on length of service. Year of hire = 2 weeks at 100%</li> </ul>
<b>Long Term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>60% of base salary, provided by Company</li> <li>70% of base salary, buy-up available to team member</li> </ul>
<b>Parental / Maternity Leave</b>	<ul style="list-style-type: none"> <li>2 weeks 100% pay for non-birthing parents</li> <li>12 weeks 100% pay for birthing parent</li> </ul>
<b>Health &amp; Fitness Reimbursement</b>	<ul style="list-style-type: none"> <li>\$250 dollar-for-dollar reimbursement for an individual or family gym membership or qualifying health plan</li> </ul>
<b>Educational Reimbursement</b>	<ul style="list-style-type: none"> <li>\$5,250 per year for college tuition or other fees related to organized learning</li> </ul>
<b>Guidance Resources®</b>	<ul style="list-style-type: none"> <li>Free professional mental health counseling</li> <li>Financial coaching, day-to-day advisement (e.g. college planning, home repair, travel planning)</li> </ul>

## Additional Benefits, Programs and Policies

### Paid Time Off (PTO) and Paid Holidays

Our PTO policy includes time off for holidays, family illness, personal time off and floating holidays. Together, these elements allow for better work-life balance.

Here's what you need to know:

- We believe in work-life balance and understand the power of time off to re-energize employees. That can't happen if you bank PTO days and roll them over each year, so we allow a maximum of five rollover days in 2023.
- PTO is accrued monthly. You may take PTO before you earn it. If you leave the company for any reason and have taken more days than you had accrued, you must "repay" those used, unaccrued PTO days via a deduction in your final paycheck.
- We offer a total of **12 paid holidays** each year (10 regular paid holidays and two floating holidays).
- Holidays are listed on **The Boss**. Beginning in 2022, Martin Luther King Jr. Day and Veteran's Day have been added to paid holidays. Veteran's Day is a companywide recommended day of service to our local communities in honor of our servicemembers' dedication.
- Everyone receives **two floating holidays** per year. You can use floating holidays for any day you'd like, so they work much like a PTO day, except they won't be paid out if you leave the company for any reason. **The goal is for you to take more of the time off that you've earned throughout the year, and de-stress.** Consider taking your first two days off each year as "floating holidays," as these do not carry over to the following year.
- New Hires:** In line with the above bullet on monthly accruals, you only receive accruals for months you were employed (e.g. hired in April means you will accrue PTO from April through December). However, if you were hired in January, you will receive the full 15 days. Otherwise, you will accrue 15 days in your first full calendar year of employment.

### 2023 TIME OFF PLAN

	PTO Max Carryover	PTO	Illness / Family Medical	Company Holidays	Floating Holidays	Total Available
<b>0-4 years</b>	5	15	3	10	2	33
<b>5-9 years</b>	5	20	3	10	2	38
<b>10-19 years</b>	5	25	3	10	2	43
<b>20+ years</b>	5	30	3	10	2	48

# Mental Health Counseling Options

## GuidanceResources vs UHC In-Person Behavioral Health vs UHC Virtual Behavioral Health

Did you know you have multiple options for counseling covered by our benefits? Here's a comparison of three options: GuidanceResources vs. UHC's in-person behavioral health (a.k.a. "mental health") vs. UHC's virtual behavioral health.

	<b>GuidanceResources</b> (managed by ComPsych)	<b>UHC In-Person Behavioral Health</b>	<b>UHC Virtual Behavioral Health</b>
<b>Who can use it?</b>	All team members	Medical plan members only	Medical plan members only
<b>Best for ...</b>	Short-term counseling	Ongoing counseling or higher level of care	Ongoing counseling or higher level of care
<b>Cost?</b>	NO cost – <b>FREE</b> for all team members	Cost varies based on the services needed. Beginning January 1, 2023, copays for the PPO plan will be waived. HDHP members will pay the full cost of the service (until the deductible is met)	<b>FREE</b> for PPO members. No more than \$49 for HDHP members.
<b>Able to prescribe medications?</b>	No	Yes, you can see a psychiatrist who can prescribe medications	Yes, you can see a psychiatrist who can prescribe medications
<b>Network?</b>	Must use ComPsych network counselor	You can see any provider you want, but will generally pay less if you stay in the UHC network	Must visit a provider available through UHC's virtual visit platforms
<b>Limit on the number of sessions?</b>	Up to 3 counseling sessions available per issue per year	No limit on the number of sessions	No limit on the number of sessions
<b>Specialized inpatient care available?</b>	No	Yes	No
<b>How to access care</b>	Call 800-272-7255 or visit <a href="https://guidanceresources.com">guidanceresources.com</a> Web ID: COM589	Call 866-633-2446 or visit <a href="https://myuhc.com">myuhc.com</a>	Access virtual visits through <a href="https://myuhc.com">myuhc.com</a> or the UnitedHealthcare mobile app

**\*\*This summary does not represent SSCGP's full list of benefits and is provided only as a entry-point of reference. Full benefit details are available on Company Intranet\*\***