

# ANSER

ADVISORY



## EMPLOYEE BENEFITS GUIDE

January 1, 2021 - December 31, 2021



# Benefits for You and Your Family

Anser Advisory strives to provide you and your family with a comprehensive and valuable benefits package and we want to make sure you are getting the most out of our benefits.

This is your opportunity to enroll in our benefits package. This guide will outline all of the different benefits Anser Advisory offers so you can identify which plans are best for you and your family.

Elections you make during this enrollment will become effective on January 1, 2021 or the 1<sup>st</sup> of the month following your date of hire (whichever is later). If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to HR or our benefits team at Brown & Brown (see page 4 for contact information).

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# Eligibility and Enrollment



## WHO IS ELIGIBLE?

If you are a full-time employee at Anser Advisory, you are eligible to enroll in the benefits outlined in this guide. Full-time employees are those who work 30 or more hours per week. Coverage is effective the 1<sup>st</sup> of the month following full-time hire date. In addition, the following family members are eligible for medical, dental, vision and life insurance coverage:

- Legal Spouses
- Domestic Partners (same and opposite sex)
- Legal Children, step-children, and children of domestic partners

## ENROLLMENT PROCEDURES

**\*\*\*Online enrollment is required whether you are enrolling in or waiving the benefits offered. All employees must complete the online enrollment no later than 11:59pm EST on Friday, November 20<sup>th</sup>, 2020.\*\*\***

Please see page 21 of this booklet for instructions.

## HOW TO MAKE CHANGES

During the annual enrollment period, all benefits-eligible employees have the opportunity to enroll in our benefits package. Annual enrollment for 2021 will be held November 9<sup>th</sup> – November 20<sup>th</sup>, 2020 with elections being effective on January 1, 2021. Outside of open enrollment, changes to insurance can only be made within 30 days of a Qualifying Family Status Change, which can include, but are not limited to:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Change in residence
- Change in custody of dependent child
- Death of a spouse, child or other qualified dependent
- Experiencing Involuntary loss of coverage
- Change in employment status or a change in coverage under another employer-sponsored plan (including open enrollment)

# Pre-Tax Advantage



## SECTION 125/PRE-TAX ADVANTAGE

One of the biggest advantages of your Employee Benefit Program is that your premium contributions are deducted from your paycheck on a pre-tax basis. When you pay for your premiums with pre-tax dollars, you are actually reducing your taxable income. Instead of paying taxes on your total income, you now pay on your income minus pre-tax deductions. Please see the next page for more details.

A Section 125 Plan provides you with advantages to:

- Reduce federal income tax
- Reduce Social Security tax
- Increase take-home pay
- Reduce overall cost for premiums
- Reduce state tax (*subject to state guidelines*)

**Anser Advisory** will deduct your medical, dental, vision, FSA, and HSA contributions on a pre-tax basis. The following example shows how a Section 125 Plan works for you:

	Without 125	With 125
Gross Income	\$3,000	\$3,000
Pre-tax benefit premiums	\$0	\$250
Taxable Income	\$3,000	\$2,750
Estimated taxes (20%)	\$600	\$550
Post-tax benefit premiums	\$250	\$250
<b>Take-home pay</b>	<b>\$2,150</b>	<b>\$2,200</b>



# Important Contacts

Please utilize these resources for your benefits questions.

For questions on...	Contact ...	Call...	Or Visit ...
Medical	Cigna	(888) 806-5042	<a href="http://www.mycigna.com">www.mycigna.com</a>
Dental Vision	Cigna	(888) 806-5042	<a href="http://www.mycigna.com">www.mycigna.com</a>
Voluntary Life / Short & Long Term Disability	Mutual of Omaha	(800) 877-5176	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
HSA/FSA	Discovery Benefits	(866) 451-3399	<a href="http://www.discoverybenefits.com">www.discoverybenefits.com</a>
Accident / Hospital / Critical Illness	Allstate Benefits	(800) 521-3535	<a href="http://www.allstatebenefits.com/mybenefits">www.allstatebenefits.com/mybenefits</a>
Identity Protection	Norton LifeLock	(844) 698-8640	<a href="http://www.nortonlifelock.com">www.nortonlifelock.com</a>
Pet Insurance	Nationwide	(877) 738-7874	<a href="http://www.benefits.petinsurance.com/anseradvisory">www.benefits.petinsurance.com/anseradvisory</a>
Human Resources	<b>East Coast &amp; Midwest</b> Bob Kinzig	(239) 898-2963	<a href="mailto:Bob.Kinzig@anseradvisory.com">Bob.Kinzig@anseradvisory.com</a>
	<b>Ascent</b> Margaret Peschke	(312) 718-3068	<a href="mailto:Margaret.peschke@ascentpgm.com">Margaret.peschke@ascentpgm.com</a>
	<b>West Coast</b> Karynna Ferreira	(714) 276-1135 x211	<a href="mailto:Karynna.ferreira@anseradvisory.com">Karynna.ferreira@anseradvisory.com</a>
Benefits Support	Brown & Brown Insurance		
	<b>East Coast (Mon-Fri 8:00a-5:00p EST)</b> Benefits Hotline	(800) 940-3303	
	Theresa Jacobowitz/Acct. Manager Elizabeth Longley/CSR	(727) 450-7118 (727) 450-7010	<a href="mailto:tjacobowitz@bbpinellas.com">tjacobowitz@bbpinellas.com</a> <a href="mailto:elongley@bbpinellas.com">elongley@bbpinellas.com</a>
	<b>West Coast (Mon-Fri 8:00a-5:00p PST)</b> Monica Meas	(714) 221-1821	<a href="mailto:mmeas@bbsocal.com">mmeas@bbsocal.com</a>

# Health Insurance



CARRIER: CIGNA

GROUP NUMBER: 3344096

Plan Name	High Plan	All Copay Plan*	Mid Plan	Base Plan (HSA)
Network	Open Access Plus	Local Plus	Open Access Plus	Open Access Plus
<b>IN-NETWORK BENEFITS</b>				
<b>Financial Features</b>				
Deductible (per person/per family)	None	None	\$2,000 / \$6,000	\$3,000 / \$6,000
Coinsurance (carrier/member)	70% / 30%	100% / 0%	80% / 20%	70% / 30%
Out-of-Pocket OOP (per person/per family)	\$2,500 / \$5,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000
<b>Office Visits</b>				
Primary Care Physician	\$20	\$30	\$40	Deductible + 30%
Specialist	\$40	\$60	\$80	Deductible + 30%
Mental Health - Outpatient	\$40	\$60	\$80	Deductible + 30%
Telemedicine	\$5	\$5	\$5	Deductible + 30%
Preventive Services	\$0	\$0	\$0	\$0
<b>Hospital Services</b>				
Inpatient Hospitalization	30%	\$1,000/day	\$250 + Deductible + 20%	Deductible + 30%
Outpatient Surgery	30%	\$1,000	\$250 + Deductible + 20%	Deductible + 30%
Emergency Room	\$250 then 30%	\$500	\$400 + 20%	Deductible + 30%
Urgent Care	\$75	\$100	\$100	Deductible + 30%
<b>Diagnostic Services</b>				
Independent Clinical Lab	\$0	\$0	\$0	Deductible + 30%
X-Ray Services	\$0	\$0	\$0	Deductible + 30%
CT Scan, MRI, PET Scan, etc.	30%	\$500	\$400	Deductible + 30%
<b>Prescriptions</b>				
Tier 1 / 2 / 3 (Retail)	\$10 / \$35 / \$60	\$10 / \$35 / \$60	\$10 / \$35 / \$60	Deductible + \$10/\$35/\$60
Mail Order (90 day supply)	\$25 / \$88 / \$150	\$25 / \$88 / \$150	\$25 / \$88 / \$150	Deductible + \$25 / \$88 / \$150
<b>OUT-OF-NETWORK BENEFITS</b>	See Benefit Summary	See Benefit Summary	See Benefit Summary	See Benefit Summary

### Employee Cost Per Pay Period (26)

Employee Only	\$107.06	\$71.14	\$47.54	<b>NO COST TO YOU!</b>
Employee + Spouse	\$274.75	\$199.39	\$149.76	\$54.90
Employee + Child(ren)	\$225.04	\$163.31	\$122.67	\$44.97
Employee + Family	\$395.12	\$286.79	\$215.38	\$78.95

\*Restricted by home address. See next page for details.

## NEW! ALL COPAY LOCAL PLUS PLAN

The new All Copay Local Plus plan is available to most of our employees based on their home residence. The Local Plus plan delivers a cost-effective solution designed to be flexible and help you control health care costs – without sacrificing the quality and convenience you want and expect.

### HOW THE PLAN WORKS

Cigna collaborates with health care communities to create local networks of health care providers, specialists and hospitals that deliver value and results right where you live.

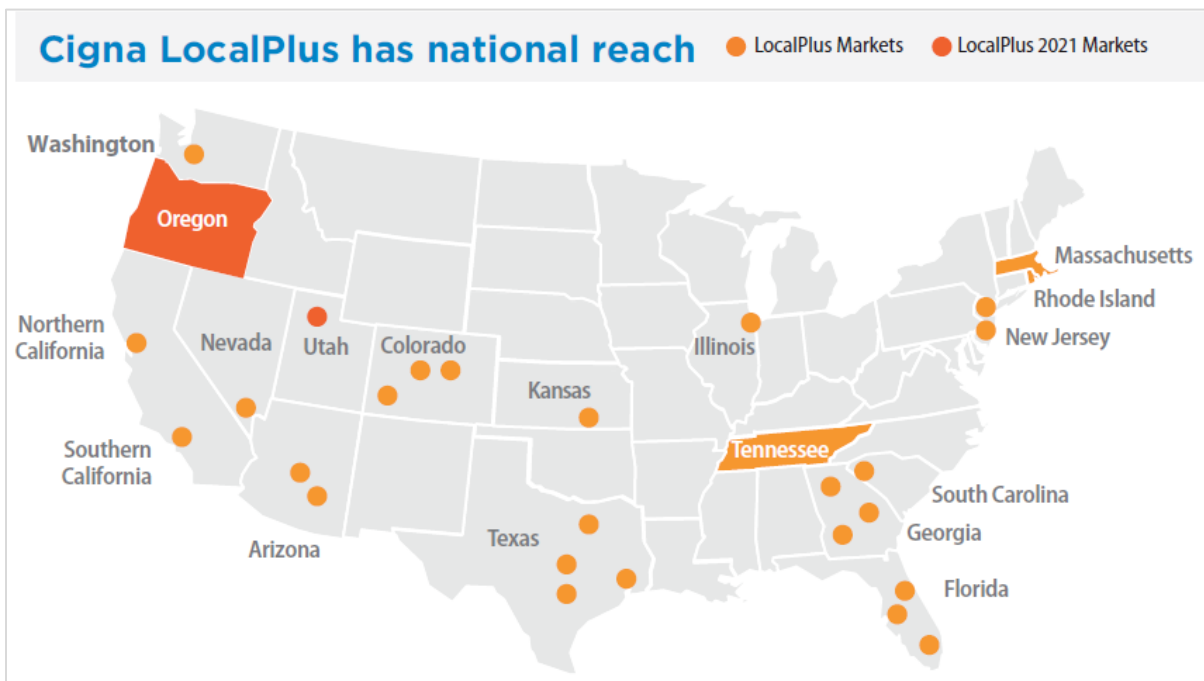
#### How you can save:

- In your local area, or when in any LocalPlus Network area, you must receive care from a health care professional or facility in this network to receive in-network coverage.
- If you're away from home and need care, just look for a participating LocalPlus provider in the area or if one isn't available, you can use providers or hospitals in our nationwide Away From Home Care feature.
- If you choose to go outside the LocalPlus Network when one is available (or outside the Away From Home Care feature when LocalPlus isn't available), you will receive out-of-network coverage. Your share of the costs may be higher than what you would pay for in-network care.

### WE MAKE IT EASY.

LocalPlus is designed to deliver cost-effective, quality care and peace of mind for today's busy, on-the-go families. Here are some of the many ways the LocalPlus plan can help you get more value for your health care dollar.

- More quality providers make it easier to choose and use quality care
- Primary care provider (PCP) selection is encouraged to help guide your care, but not required
- Access to Cigna's national network of labs, behavioral providers, convenience care clinics and virtual care services
- 70% potential savings through in-network national labs (LabCorp or Quest)
- You do not need a referral to see a specialist



Click here for  
[LocalPlus Details by State](#)

# Dental Insurance



CARRIER: CIGNA

GROUP (POLICY) NUMBER: 3344096

NETWORK NAME: DPPO

In addition to protecting your smile, dental insurance helps pay for dental care and covers regular checkups, cleanings, and X-rays at no cost to you. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

Plan Name	High Plan – Total DPPO	Low Plan – PPO Advantage
<b>IN AND OUT-OF-NETWORK BENEFITS</b>		
<b>Financial Features</b>		
Deductible (Single / Family)	\$50 / \$150	\$100 / \$300
Annual Benefit Maximum	\$2,000	\$1,000
<b>Type A Services</b>		
Exams / Routine cleanings / Bitewing X-rays	0%	0%
<b>Type B Services</b>		
Fillings / Extractions / Full Mouth X-Rays / Oral Surgery	Deductible + 10%	Deductible + 20%
<b>Type C Services</b>		
Crowns / Dentures / Bridges / Implants	Deductible + 40%	Deductible + 50%
<b>Other Services</b>		
Periodontics / Endodontics	Deductible + 10%	Deductible + 50%
<b>Orthodontia</b>		
Adult / Child Lifetime Maximum	Child & Adult: 50% \$1,500	Child Only: 50% \$1,000
<b>Out of Network Services</b>		
Claim processed based on	Reasonable & Customary Rate	In Network Fee Schedule

## Employee Cost per Pay Period (26)

Employee Only	\$19.40	\$9.89
Employee + Spouse	\$38.85	\$19.88
Employee + Child(ren)	\$43.76	\$24.28
Employee + Family	\$67.73	\$36.93

# Vision Insurance



**CARRIER: CIGNA**

**GROUP (POLICY) NUMBER: 3344096**

**NETWORK NAME: VSP**

Anser Advisory's vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

Plan Name	Vision C1	
	In Network	Out of Network (Reimbursement Amount)
<b>Exam</b>		
Frequency	Once per calendar year	
Coverage	You pay \$10	Up to \$45
<b>Frames</b>		
Frequency	Once per 24 months	
Allowance	\$160 20% off balance over \$160	\$89
<b>Lenses</b>		
Frequency	Once per calendar year	
Single Vision	\$10 Copay	\$32
Bifocal		\$55
Trifocal		\$65
Lenticular		\$80
Polycarbonate (child up to age 18)	Covered in full	Most enhancements applied to the allowance for the applicable corrective lens
Tint / Scratch Resistance / Standard Anti-Reflective / Standard Progressive	Subject to Discounted Amounts Negotiated by Cigna	
Elective Contact Lenses Allowance	\$160	
Contact Fitting and Evaluation	\$60	\$128

## Employee Cost Per Pay Period (26)

<b>Employee Only</b>	\$3.49
<b>Employee + Spouse</b>	\$7.00
<b>Employee + Child(ren)</b>	\$5.92
<b>Employee + Family</b>	\$9.76



# How to Find an In-Network Provider


Please follow the instructions below to browse available Medical, Dental, and Vision providers in your area or to search for a specific doctor, hospital, facility or pharmacy.

## MEDICAL: CIGNA



1. Go to [www.cigna.com](http://www.cigna.com)
2. On the right click Find a Doctor, Dentist or Facility
3. Under How are you Covered, select **Employer or School** tile on the left
4. Enter your **Address, City, or Zip** and select search type and the appropriate drop down
5. If not registered, click **Continue as Guest**, then click **Continue**
6. Select Open Access Plus, OA plus, Choice Fund OA Plus or LocalPlus

## DENTAL: CIGNA

 Find a Doctor, Dentist, or Facility

1. Go to [www.cigna.com](http://www.cigna.com)
2. On the right click **Find a Doctor, Dentist or Facility**
3. Under How are you Covered, select **Employer or School** tile on the left
4. Enter your Address, City, or Zip, select **Doctor by Type** on the left and type **Dentist** into the search field. Then select **General Dentist** or **Pediatric Dentist**
5. If not registered, click **Continue as Guest**, then click **Continue**
6. Select **Total Cigna DPPO (Cigna DPPO Advantage and Cigna DPPO)** for the Dental High Plan or **Cigna DPPO Advantage** for the Dental Low Plan.

## VISION: CIGNA

1. Go to [www.cigna.com](http://www.cigna.com)
2. On the right click Find a Doctor, Dentist or Facility
3. Select **Employer or School**
4. At the bottom of the page click **Cigna Vision Directory**
5. Enter your Address, City, or Zip, and any other criteria you would like to include, then click **Search**

Vision

[Cigna Vision Directory](#)

# Life Insurance



CARRIER: MUTUAL OF OMAHA  
GROUP (POLICY) NUMBER: G000BH9P

Anser Advisory is providing Basic Life and AD&D Insurance with a benefit amount of 1x your annual salary up to \$250,000.

*This coverage is provided at NO COST TO YOU!*

In addition, you may purchase valuable life insurance coverage on a guaranteed-issue basis at affordable group rates. You can purchase coverage for yourself, your spouse, and your children.

Benefit Amount	Open Enrollment or New Hire/Newly Eligible
<b>Employee</b> \$10,000—\$150,000* \$160,000—\$500,000*	<b>NO MEDICAL QUESTIONS</b> Evidence of Insurability Required
<b>Spouse</b> \$5,000—\$50,000 \$55,000—\$250,000**	<b>NO MEDICAL QUESTIONS</b> Evidence of Insurability Required
<b>Child(ren)</b> \$10,000**	<b>NO MEDICAL QUESTIONS</b>

\*not to exceed 5x annual salary

\*\*not to exceed 100% of the employee benefit amount

**Custom rates will be displayed in the online benefits portal.**

## Age Reduction

Insurance benefits and guaranteed issue amounts are subject to age reductions:

- At age 65, amounts reduce to 65%
- At age 70, amounts reduce to 50% (of the original benefit amount)

## Waiver of Premium

If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions.

## Beneficiary Information

It is your responsibility to provide Anser Advisory with current beneficiary information and to update your beneficiaries as needed. Beneficiary information should be provided via our online benefits system.

# Disability Income Benefits



**CARRIER: MUTUAL OF OMAHA**  
**GROUP (POLICY) NUMBER: G000BH9P**

In the event that you become disabled from an injury or sickness, disability income benefits will provide a partial replacement of lost income.

At Anser Advisory we want to do everything we can to protect you and your family. That is why we pay for the full cost of long-term disability insurance and give you the ability to purchase guaranteed-issue short-term disability coverage at affordable group rates.

	Short-Term Disability	Long-Term Disability
<b>Benefits Begin</b>	After 14 days of disability	After 180 days of disability
<b>Percentage of Income Replaced</b>	60%*	60%*
<b>Maximum Benefit</b>	\$1,500/week	\$10,000/month
<b>Benefits Payable</b>	For 24 weeks	Until you reach your Social Security Normal Retirement Age** (SSNRA)
<b>Employee Cost</b>	Varies by Salary – see online enrollment system	<b>NO COST TO YOU!</b>

\*Benefits are offset by income from other sources, including state disability benefits.

## \*\*If you are disabled after age 61....

Age at Disability	Maximum Benefit Period
61 or less.....	To age 65, your SSNRA or 3 years and 6 months, whichever is longer
62.....	Your SSNRA or 3 years and 6 months, whichever is longer
63.....	Your SSNRA or 3 years, whichever is longer
64.....	Your SSNRA or 2 years and 6 months, whichever is longer
65.....	2 years
66.....	1 year and 9 months
67.....	1 year and 6 months
68.....	1 year and 3 months
69 or older.....	1 year

## Waiver of Premium

Premiums for these coverages are waived while receiving benefits under the either plan. If it is determined that you are totally disabled, your disability insurance benefits will continue without payment of premium, subject to certain conditions.

# Supplemental Coverages

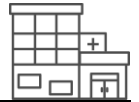
**CARRIER: ALLSTATE**

**GROUP (POLICY) NUMBER: TO BE DETERMINED**

We can't predict the future, but we can plan for it! Without warning, an illness or injury can lead to costly medical and non-medical expenses. The Hospital, Accident and Critical Illness plans below can help you and your family face these challenges by helping to protect your financial wellness and empowering you to seek proper treatment. These coverages are not intended to replace your health insurance but are built to work along-side your health plan providing an extra layer of financial protection and peace of mind. With each of these benefits, there are no restrictions as to how the cash payout is spent – the choice is up to you.

## HOSPITAL INDEMNITY

The Allstate Hospital Indemnity Insurance pays a cash benefit directly to you for hospital confinements.



	Option 1	Option 2
First Day Hospital Confinement Benefit	\$1,000	\$2,000
Daily Hospital Confinement Benefit	\$100/day*	\$200/day*
Hospital Intensive Care Benefit	\$100	\$200
Maximum number of days for daily confinement benefits*	10	10
Pregnancy (normal and complications)	Covered	Covered

Cost per Pay Period	Option 1	Option 2
<b>Employee Only</b>	\$6.90	\$13.74
<b>Employee + Spouse</b>	\$19.92	\$39.78
<b>Employee + Child(ren)</b>	\$9.30	\$18.60
<b>Employee + Family</b>	\$20.88	\$41.82

\*First day included in line above

## ACCIDENT INSURANCE

The Allstate Accident Insurance pays a cash benefit directly to you for services received as a result of an accident. There are dozens of services eligible for payment under this plan.



Sample Benefits	Option 1	Option 2
Initial Hospital Confinement	\$1,000	\$2,000
Daily Hospital Confinement	\$200/day	\$400/day
Hospital Intensive Care	\$400/day	\$800/day
Dislocation/Fracture	Up to \$4,000	Up to \$5,000
Burns (>15% of body)	\$1,000	\$1,250
Emergency Room Services	\$200	\$200
Physical, Occupational or Speech Therapy	\$60/day	\$75/day
Surgery	Up to \$2,000	Up to \$2,500
Brain Injury	\$600	\$750

Cost per Pay Period	Option 1	Option 2
<b>Employee Only</b>	\$4.24	\$6.05
<b>Employee + Spouse</b>	\$7.34	\$10.46
<b>Employee + Child(ren)</b>	\$11.09	\$15.42
<b>Employee + Family</b>	\$14.50	\$20.35

This plan also includes an Outpatient Physicians Treatment Benefit which pays you \$25 (Option 1) or \$50 (Option 2) for receiving preventative services. This benefit will pay up to 2 times per person per year, 4 times per family.

## CRITICAL ILLNESS INSURANCE

Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness. When a diagnosis occurs, you need to be focused on getting better and taking control of your health, not stressing over financial worries. With the Allstate Critical Illness Insurance, you choose a lump sum benefit amount of \$10,000 or \$20,000. If diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.



	Option 1	Option 2
Heart Attack	\$10,000	\$20,000
Stroke	\$10,000	\$20,000
Transient Ischemic Attack (TIA)	\$2,500	\$5,000
Coronary Artery Bypass Surgery	\$2,500	\$5,000
Major Organ Transplant	\$10,000	\$20,000
End Stage Renal Failure	\$10,000	\$20,000
Invasive Cancer	\$10,000	\$20,000
Carcinoma in Situ	\$2,500	\$5,000
Benign Brain Tumor	\$10,000	\$20,000
Coma	\$10,000	\$20,000
Complete Loss of Hearing/Sight	\$10,000	\$20,000
Paralysis	\$10,000	\$20,000

Rates vary based on tobacco status, age, and enrolling dependents. See online enrollment system for custom rates.

Covered spouses and children receive 50% of the amounts shown above.

This plan also includes a Wellness Benefit which pays you \$50 for receiving eligible wellness services. This benefit will pay 1 time per covered person per year.

# Flexible Spending Accounts



## ADMINISTRATOR: DISCOVERY BENEFITS

An FSA is an employee benefit plan that allows you to set aside money from your paycheck, on a pre-tax basis, to pay for eligible healthcare and dependent care expenses. When you elect an FSA, you are reducing your taxable income while paying for services you would have paid for after already having been taxed on that income. Your contributions are exempt from Social Security, Medicare, and Federal income tax and can equate to a savings of approximately 15% to 40% (depending upon your tax bracket).

### WHAT ARE THE BENEFITS OF AN FSA?

- **It saves you money.** Allows you to put aside money tax-free that can be used for qualified medical or dependent care expenses.
- **It is a tax-saver.** Since your taxable income is decreased by your contributions, you will pay less in taxes.
- **It is flexible.** You can use your Healthcare FSA funds at any time, even if it is the beginning of the year.

You cannot stockpile money in your FSA. **If you do not use it, you lose it.** You should only contribute the amount of money you expect to pay out of pocket that year.

## HEALTHCARE FLEXIBLE SPENDING ACCOUNT

AVAILABLE WITH HIGH, MID AND LOCAL PLUS ALL COPAY MEDICAL PLANS ONLY

As a participant in the Healthcare FSA, you may receive reimbursement for healthcare expenses immediately beginning with the plan year (January 1, 2021). No accumulation of funds is required for reimbursement of healthcare expenses. Examples of eligible expenses include office visit copays, deductibles, and non-medical expenses such as medically necessary dental care, orthodontia, and glasses.

## LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT

AVAILABLE WITH BASE (HSA) MEDICAL PLANS ONLY

As a participant in the Limited Purpose Flexible Spending Account, you may receive reimbursement for dental and vision expenses immediately beginning with the plan year (January 1, 2021). No accumulation of funds is required for reimbursement of dental or vision expenses. The Limited Purpose FSA allows you to fund your Health Savings Account (see next page) with money that rolls over year-to-year AND set aside tax-deferred money that can be used specifically for dental and vision expenses.

- Healthcare and Limited Purpose FSA Claims must be incurred between January 1 and December 31, 2021
  - You will have until March 15, 2022 to file claims for services received during the plan year.
  - If unused funds remain in the account on March 15, 2022, up to \$550 will be rolled over to the 2022 plan year.
  - Balances over \$550 on March 15, 2022 will be forfeited, so you only want to set aside what you plan to spend in a year on health expenses.

## DEPENDENT CARE FSA

As a participant in the Dependent Care FSA, you may receive reimbursement for childcare expenses (children under the age of 13 or who are incapable of self-care) and eligible dependent adult care expenses. In general, eligible expenses must be for the care of a qualified dependent and enable you (and if married, your spouse) to be gainfully employed or attend school full time. **Dependent Care FSA dollars are not available on day one for spending; they must be in the account (accrued) before using.**

- Dependent Care Expenses must be incurred between January 1 and December 31, 2021 and paid out by March 15, 2022.

# Health Savings Accounts



## ADMINISTRATOR: DISCOVERY BENEFITS

### AVAILABLE WITH BASE MEDICAL PLAN ONLY

If you elect the **Base Medical Plan**, you are eligible to participate in the Health Savings Account (HSA). Paired with a qualified high deductible health plan (HDHP), a Health Savings Account is a powerful financial tool that empowers you to be more actively involved in your health care decisions.

## WHAT ARE THE BENEFITS OF AN HSA?

- **It saves you money.** HDHPs have lower monthly premiums, meaning less money is being taken out of your paycheck. The below table reflects the amount in annual premiums you will save by electing the Base Medical Plan instead of the High or Mid (copay) plans:

Coverage Level	Annual Premium Savings		
	Base Plan to High Plan	Base Plan to All Copay Plan	Base to Mid Plan
Employee Only	\$2,784	\$1,850	\$1,236
Employee + Spouse	\$5,716	\$3,757	\$2,466
Employee + Child(ren)	\$4,682	\$3,077	\$2,020
Employee + Family	\$8,220	\$5,404	\$3,547

- **It is portable.** The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company.
- **It is a tax-saver**—HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you will pay less in taxes.

2021 HSA Contribution Limits	
Employee Only Coverage	\$3,600/year
Employee + Any Dependents	\$7,200/year
Catch-up Contribution (age 55+)	\$1,000 additional

## FREQUENTLY ASKED QUESTIONS

### Can I use my HSA funds on my dependents?

You can use the money in your HSA to pay for the qualified expenses belonging to your eligible spouse and/or dependent children - even if they are not enrolled on your medical plan.

*Refer to Internal Revenue Code Section 152 to determine if your spouse and/or child is an eligible dependent.*

### What can I use my HSA funds on?

- Qualified medical expenses incurred by the account beneficiary and his/her spouse and dependents
- COBRA premiums
- Qualified long-term care premiums
- Health Insurance Premiums (does not include Medicare supplemental policy by individuals 65 or older)

*Refer to IRS Publication 502 for a full listing*

### When can I start using the funds in my HSA?

You can use the funds in your HSA once they are available. If you incur expenses under the qualified HDHP prior to having enough funds in your HSA, you can reimburse yourself months or years later, once you do have the funds available – so long as you were enrolled in the qualified HDHP at the time of service and the HSA was established at the time of service.

# Spending Account Comparisons

	Healthcare Flexible Spending Account (FSA)	Dependent Care FSA	Limited Purpose FSA	Health Savings Account (HSA)
<b>Eligible Individual</b>	Employees enrolled in the OAP High, OAP Mid or LocalPlus All Copay Medical plans.	All employees regardless of medical plan enrollment.	Employees enrolled in the OAP Base Medical plan.	Employees enrolled in the OAP Base Medical plan. Individuals are not eligible if they can be claimed as a dependent on another person's tax return or if they are enrolled in Medicare.
<b>Annual Contribution Limit</b>	\$2,750	Single/married filing separate: \$2,500 Married filing joint: \$5,000	\$2,750	<b>Medical coverage:</b> -Employee only: \$3,600 -Employee + any dependents: \$7,200 -Additional \$1,000 if over age 55
<b>Can unused funds be rolled over from year to year?</b>	Up to \$550	No	Up to \$550	Yes
<b>What expenses are eligible for reimbursement?</b>	Section 213(d) medical expenses. Expenses for insurance premiums are not reimbursable.	IRS Publication 503, Qualified Child and Dependent Care Expenses	Medically necessary dental and vision expenses, including orthodontia, eyeglasses/contacts, exam fees, office visits and more.	Section 213(d) medical expenses, including: -COBRA premiums -QLTC premiums -Health premiums while receiving unemployment benefits -If Medicare eligible due to age, health insurance premiums except medical supplement policies
<b>Claims substantiation required?</b>	Yes	Yes	Yes	No
<b>May account reimburse non-medical expenses?</b>	No	Dependent Care expenses.	No	Yes, but taxed as income and 20 percent penalty (no penalty if distributed after death, disability or age 65).
<b>Federal tax treatment of employee contributions</b>	If an employee contributes to an FSA through salary reductions under a cafeteria plan, the contributions are tax-free and are not subject to FICA and other employment taxes.			Tax-deductible for individual, even if he or she does not itemize, up to the individual's annual contribution limit. If an employee contributes to his or her HSA through salary reduction, the contributions are tax-free and are not subject to FICA and other employment taxes.
<b>Access to funds</b>	Full annual amount available at the beginning of the plan year.	Funds available as accumulated through payroll deductions.	Full annual amount available at the beginning of the plan year.	Funds available as accumulated through payroll deductions.

# Medical Wellness Program

## IT PAYS TO TAKE HEALTHY STEPS

With Cigna MotivateMe

Through the Cigna MotivateMe<sup>®</sup> program, you will receive financial rewards for the healthy actions you take. The goal is to keep you motivated to get your annual check-up, know your key health numbers and, ultimately, take control of your health.

Below are some of the simple activities you can complete to start earning rewards.

### 1. Get your annual preventive check-up.

Your annual preventive check-up can help catch health issues before they become more serious. Most medical plans cover annual check-ups at 100% when received from an in-network health care provider.\*



#### Don't have a primary care provider?

Find an in-network provider near you by logging in to [myCigna.com](https://myCigna.com) and clicking "Find Care & Costs."

### 2. Complete your online health assessment.

The online health assessment is an easy-to-answer, online questionnaire that provides a snapshot of your health, and recommends steps for improvement. It should take about 15 minutes to complete.

To complete your online health assessment, log in to [myCigna.com](https://myCigna.com) and select the "Wellness" tab. Then find the Health Assessment.

For a full list of activities to complete to earn rewards:\*\*

1. Log in to [myCigna.com](https://myCigna.com)
2. Click the "Wellness" tab
3. Select "Incentive Awards" in the navigation bar

#### Quick Tip



Get your annual preventive check-up before taking the online health assessment because you will be asked to enter your validated biometric numbers.

## STAY TUNED FOR MORE INFORMATION AND DETAILS TO FOLLOW SOON!

# Identity Protection

## THE NORTON LIFELOCK ADVANTAGE

Everyday things like online shopping, banking and even browsing can expose you and your family's personal information and make you more vulnerable to cybercrime. Since cybercrime has evolved, we have evolved, too. LifeLock, a leader in identity theft protection and Norton, a pioneer in consumer cybersecurity, are now one company. Our innovative employee benefit plans will help protect your identity, personal information and connected devices from the myriad of threats you may face in your digitally connected homes and workplaces.

Anser is pleased to offer you two plans to choose from with affordable group rates and the convenience of payroll deductions.

	Essential	Premier
Home Title Monitoring		✓
LifeLock Skill for Amazon Alexa	✓	✓
Credit, Bank & Utility Account Freezes	✓	✓
Identity Verification Monitoring	✓	✓
LifeLock Identity Alert System	✓	✓
Payday – Online Lending Alerts	✓	✓
Credit Alerts & Social Security Alerts	✓	✓
LifeLock for Norton360 mobile app (Android & iOS)	✓	✓
Dark Web Monitoring	✓	✓
Life Lock Privacy Monitor	✓	✓
USPS Address Change Verification	✓	✓
Stolen Wallet Protection	✓	✓
Reduced Pre-Approved Credit Card Offers	✓	✓
Fictitious Identity Monitoring	✓	✓
Data Breach Notifications	✓	✓
Bank & credit Card Activity Alerts	✓	✓
Checking & Savings Account Application Alerts		✓
Bank Account Takeover Alerts		✓
401K & Investment Account Activity Alerts	✓	✓
File Sharing Network Searches	✓	✓
Sex Offender Registry Reports	✓	✓
Priority Theft Remediation	✓	✓
US based Identity Restoration Specialists	✓	✓
24/7 Live Member Support	✓	✓
Million Dollar Protection Package		
• Stolen Funds Reimbursement / Personal Expense Compensation / Coverage for Lawyers and Experts		Up to \$1 Million Each
Credit Application Alerts		One-Bureau
Credit Monitoring	1-Bureau	3-Bureau
Annual Credit Report & Credit Score		3-Bureau
Monthly Credit Score Tracking		1-Bureau
Secures PC, Mac & mobile devices – max devices (family)	3 (6)	5 (10)
Online Threat Protection	✓	✓
Password Manager	✓	✓
Parental Control	✓	✓
Smart Firewall	✓	✓
Cloud Backup	10 GB	50 GB
SafeCam	✓	✓

### Employee Cost per Pay Period (26)

<b>Employee Only</b>	<b>\$3.69</b>	<b>\$5.30</b>
<b>Employee + Family</b>	<b>\$7.38</b>	<b>\$10.14</b>

# Pet Insurance

## NATIONWIDE PET INSURANCE

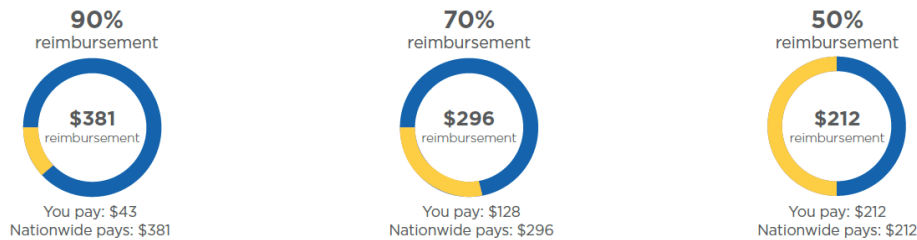
Nationwide's My Pet Protection Insurance offers choices and flexibility along with discounted group rates.



- Get cash back on eligible vet bills. Choose from three levels of reimbursement: 90%, 70% or 50%\*
- Available exclusively for employees. These plans are not available to the general public.
- Same price for pets of all ages. Your rate won't go up because your pet had a birthday.
- Use any vet, anywhere. No networks, no pre-approvals.
- Optional Wellness coverage available. Includes spay-neuter, dental cleaning, exams, vaccinations and more.

### Choose the reimbursement level that fits your needs.

Problems such as upset stomach are among the most common reasons dogs and cats go to the vet. The average cost for this kind of visit is \$424. Here is how My Pet Protection would cover the bill.



Examples reflect reimbursement after \$250 annual deductible has been fulfilled.

### Get more – enjoy these extras when you protect your pet with a Nationwide pet insurance policy:

- Vet Helpline: Unlimited, 24/7 access to a veterinarian professional (\$150 value).
- Multiple-pet discounts available.
- Simple online claims to help save you time.
- Fast, convenient electronic claim payments.
- Access to our award-winning magazine, *The Companion*.
- Discounts on hand-picked pet products and services.

My Pet Protection Plan	Basic Plan	With Wellness
Accidents, including poisonings and allergic reactions	✓	✓
Injuries, including cuts, sprains and broken bones	✓	✓
Common Illnesses, including ear infections, vomiting and diarrhea	✓	✓
Serious/chronic illnesses, including cancer and diabetes	✓	✓
Hereditary and congenital conditions	✓	✓
Surgeries and hospitalization	✓	✓
X-rays, MRIs and CT scans	✓	✓
Prescription medications and therapeutic diets	✓	✓
Wellness exams		✓
Vaccinations		✓
Spay/neuter		✓
Flea and tick prevention		✓
Heartworm testing and prevention		✓
Routine blood tests		✓

Get a fast, no-obligation quote today at <https://benefits.petinsurance.com/anseradvisory>

Both plans feature a \$250 annual deductible and have a maximum annual benefit of \$7,500. Pre-existing conditions are not covered. Any illness or injury a pet had prior to the start of the policy will be considered pre-existing.

# Benefit Extras

## PROGRAMS AVAILABLE THROUGH CIGNA AT NO COST TO YOU

### Omada Diabetes Prevention Program

Today, more than 1 in 3 American adults have prediabetes and, without meaningful intervention, 30% of those individuals will develop type 2 diabetes. We have a solution to help: The Cigna Diabetes Prevention Program in collaboration with Omada – a CDC-recognized digital lifestyle and behavior change program focused on reducing the risk of diabetes through healthy weight loss.

**Easy Enrollment:** online enrollment and tech support

**Personalized virtual support:** Digital enabled scale, Omada professional health coaches, social support groups and interactive online training lessons on healthy eating, physical activity, sleep, and stress.

### Healthy Rewards

You value your health enough to make smart choices and the Cigna Healthy Rewards® program can help with discounts on a wide variety of health and wellness programs and services.

Get discounts on the health products and programs you use every day, for:

- Weight management and nutrition
- **Fitness club memberships for \$25 a month!**
- Vision and hearing care
- Complementary and alternative medicine
- Health and wellness products

*Real brands.  
Real discounts.  
Real awesomeness.*

To find out more about Healthy Rewards or for a list of participating providers, call 800-258-3312 or visit [www.Cigna.com/rewards](http://www.Cigna.com/rewards) / **Password:** savings

### Behavioral Health

Studies show that behavioral problems, such as depression, can contribute to heart disease. Many physical conditions can worsen with stress, substance use and other behavioral health issues. Our Cigna Total Behavioral Health® program can help.

**Our whole-person approach:** If you or a loved one has been diagnosed with a behavioral health condition; Cigna is here for you. Our comprehensive program provides help with life events, dedicated support, lifestyle coaching, and online tools. We help you take control of your health – mind and body.

**Virtual Behavioral care** - You can talk to a licensed psychiatrist or counselor by phone or video with MDLIVE or Cigna Behavioral Health network. With MDLIVE you can schedule phone and video appointments online. With Cigna Behavioral Health network, you can find a provider and start video counseling by going to MyCigna.com, Find Care & Costs.

**iPrevail** - On-demand coaching and personalized learning with iPrevail offered through Cigna4 – Learn how to boost your mood and improve mental health with on-demand coaching 24/7.

**Happify** - Science-based activities and games for stress and worries, with Happify offered through Cigna4 – Everyday stressors can impact your relationships, work, health, and emotional well-being. But you can change your outlook – and the way you see the world – with Happify. Happify’s activities and games are designed to help you overcome life’s challenges and can be accessed at any time.

# Online Enrollment



Anser Advisory is proud to offer you the convenience of an online benefits portal!

**\*\*\* All full-time employees must log in to elect or waive the benefits offered to you by Anser Advisory.\*\*\***

## HERE IS HOW IT WORKS...



1. Go to [www.employeenavigator.com/benefits/Account/](http://www.employeenavigator.com/benefits/Account/)
2. Enter your Username and Password and click **Login**

If you have never accessed our online enrollment system

1. Click on Register as a New User
2. Enter your First Name, Last Name, Company Identifier (Anser), Last 4 of your SSN and Date of Birth (MM/DD/YYYY)
3. Create a Username and Password.
  - o Tip: Password must contain at least 6 characters with at least 1 number and symbol (!@#\$\$%^&\*) required.

3. Review the Benefits Notices & Disclosures. You must open the PDF document in order to complete this step.
4. Once you have opened and reviewed the Benefits Notices & Disclosures, check **the box** next to “I have viewed the required form” and click **Finish**
5. Click Begin Enrollment, then Get Started
6. You are now in the enrollment portion of the portal. Add any missing **demographic information** and click **Save & Continue**.
  - 1) If you are enrolling your spouse, domestic partner, or children in ANY of the coverages, add their information here by clicking **add dependent+**. You will need your dependents’ social security numbers and dates of birth in order to enroll them in coverage. When you have added all of your dependents, click **Save & Continue**.
  - 2) If you have added dependents to the system, **check the box next to the family members** that you wish to enroll in Medical coverage. Review the Medical plan information, benefit summaries and resources and click **Select** next to the plan that you wish to enroll in.
  - 3) Complete the same steps for the remaining products.
  - 4) If you do not want to enroll click **Don’t want this benefit?** and select the **applicable reason**
  - 5) When you reach the Enrollment Summary Page, be sure to click **Click to Sign**

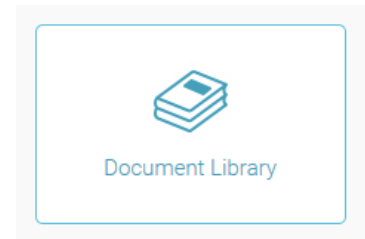
**You may return to this benefits portal throughout the year to view your plan details, update beneficiaries, request benefit changes and more!**

# Additional Resources Available Online

You will find a variety of resources and information in our online benefits portal. Some of the items you will see as you complete the enrollment workflow, others are accessible from the Document Library and Resources pages in your portal. We hope that you will use these resources to make the most of your new benefits package.

**Additional information available online includes but is not limited to:**

- Detailed benefit summaries for all plans
- Money savings tip and tricks from Cigna
- Website and mobile app information
- Medical support and program information
- Benefits Videos
- Savings Calculators
- Disability Claim Information
- Employee Assistance Program Details



*This Benefit Guide provides a brief description of plan benefits. For more information on plan benefits, exclusions, and limitations, please refer to the Plan documents or contact the carrier/administrator directly. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. If any conflict arises between this Guide and any plan provisions, the terms of the actual plan document or other applicable documents will govern in all cases. Benefits are subject to modification at any time. If you have any questions about the guide, please contact HR.*