









Benefits at a Glance

2022 – 2023

Please contact Human Resources for additional information and any questions you may have.

| Benefit | Highlights | Benefit | Highlights |
|---|---|--|---|
|  <p>Medical & Prescription Drugs</p> | <p>Protect your health.</p> <ul style="list-style-type: none"> • 3 plan options: Anthem H.S.A Plan for the lowest out-of-pocket responsibility, Anthem HMO Plan for a slightly higher out-of-pocket responsibility, and Anthem PPO Plan for the highest out-of-pocket responsibility. |  <p>Life/Accidental Death & Dismemberment (AD&D)</p> | <p>Protect those who depend on you financially.</p> <ul style="list-style-type: none"> • Basic Life/AD&D:* Employees receive up to 1x times annual earning up to maximum of \$750,000. • Term Life/AD&D: Purchase additional coverage. Employees can elect 5x annual earnings up to a maximum \$500,000. Spouse and child coverage also available. |
|  <p>Dental</p> | <p>Protect your smile.</p> <ul style="list-style-type: none"> • 2 plan options: PPO and HMO. • Coverage for preventive, basic and major services. Orthodontia for children up to age 19. |  <p>Disability*</p> | <p>Protect your income.</p> <ul style="list-style-type: none"> • Short-Term:* Replaces 60% of weekly earnings up to maximum of \$2,500 per week. Payment begins after 7 days for accident or sickness. • Long-Term:* Replaces 60% of monthly earnings up to maximum of \$10,000 per month. |
|  <p>Vision</p> | <p>Protect your eyesight.</p> <ul style="list-style-type: none"> • Coverage for exams, lenses and frames offered through MetLife. |  <p>Additional Protection</p> | <p>Protect your wallet from unexpected expenses related to a covered injury, illness or event.</p> <ul style="list-style-type: none"> • Accident: Receive a lump-sum payment for many covered events, such as fractures, burns, and eye injuries. • Critical Illness: In the event you or a covered family member is diagnosed with a covered illness (including cancer) you'll receive a lump-sum payment. |
|  <p>Tax-Advantaged Accounts</p> | <p>Use pre-tax dollars to pay for qualified expenses.</p> <ul style="list-style-type: none"> • HSA: Available with Medical Blue Shield of California H.S.A. Plan for health, prescription, dental, and vision expenses. Contribution limits in 2022 are \$3,650 for singles and \$7,300 for families.. • Health FSA: Available for health, prescription, dental, and vision expenses. The 2022 contribution limit is \$2,850. • Limited-Purpose FSA: Available if enrolled in an H.S.A., funds to be used for dental and vision expenses only. The annual maximum is \$2,850. • Dependent Care FSA: Available to all eligible employees for dependent care expenses. The annual maximum is \$5,000 or \$2,500 if married and filing separately. |  <p>Additional Benefits</p> | <ul style="list-style-type: none"> • Will Prep • Funeral Discount Planning Services • Travel Assistance • Grief Counseling • Perkspot Discount Program |

*Indicates company-paid benefit.

DISCLAIMER: This is a summary of the official Summary Plan Documents (SPD) that legally govern the terms and operations of their respective plans. If there is a conflict between this summary and the plan document, the plan document prevails.