



# WYCLIFFE ASSOCIATES



PLAN YEAR:  
SEPTEMBER 1, 2020 - AUGUST 31, 2021

At Wycliffe Associates we know how important it is to have good, affordable health and group benefits. That's why we offer competitive benefits that can provide protection, peace of mind, and savings. Whether it's health care, income protection, or other benefits such as Supplemental Allstate benefits, we've got you covered.

This guide provides a general overview of your benefit choices and enrollment information to help you select the coverage that's right for you.

## ***Know About Enrollment and Eligibility***

### **How Am I Enrolled?**

If you are a full-time active employee working for Wycliffe Associates at least 30 hours per week you may enroll in all benefit plans. You become eligible for benefits the first of the month following date of hire.

To enroll in your benefit elections for the new plan year, please login to your ADP Portal.

» <https://workforcenow.adp.com/public/index.htm>

Once logged, Open Enrollment will be under Myself>>Benefits>>Enrollment>> Open Enrollment 2020

During your initial enrollment period, you also have the option to enroll your eligible dependents which include:

- Your Legal Spouse
- Child(ren) up to age 26 regardless of marital or student status
- Unmarried child(ren) of any age who are incapable of supporting themselves due to a mental or physical disability and who are totally dependent on you

### **Covering Dependents?**

You'll be required to provide proof of eligibility for any dependent you want to add to your coverage. You'll receive information about eligibility and documentation requirements after you enroll. Wycliffe Associates may conduct a dependent eligibility audit at any time.

### **When Can I Make Changes?**

Eligible employees have the opportunity to enroll in or make changes to benefit plans during our annual benefits enrollment period. Annual Open Enrollment is held each July with your benefit choices being effective September 1st. Our benefits plan year is September 1, 2020 to August 31, 2021.

The benefits you choose as a new hire and at open enrollment will be in place September 1, 2020. You cannot change your coverage during the plan year unless you have a qualified life event. **Qualified Life Events** include, but are not limited to:

- Marriage, legal separation, or divorce
- Birth, legal adoption of a child, or placement of a child with you for legal adoption\*
- Loss of coverage
- Death of your spouse or a dependent child
- Change in residence (if your current coverage isn't available in the new location or if you are offered an option that you were not previously offered)

After experiencing a Qualified Life Event, you have 30 days to enroll or make changes. Check with your Human Resources representative for further details to make changes to your coverage.

\*Within 60 days of the event if you, your spouse, or your eligible dependent child loses coverage under Medicaid or a state Children's Health Insurance Program (CHIP) or becomes eligible for state-provided premium assistance.

## **IMPORTANT NOTICE TO EMPLOYEES:**

This Benefits Guide provides a general description of the various benefits available to you through the Wycliffe Associates Employee Benefits Program. The details of these plans and policies are contained in the official plan and policy documents. This guide is meant only to cover the major points of each plan or policy for illustrative purposes only. It does not contain all of the facts regarding coverage, limitations, or exclusions that are contained in the policy documents. In the event of a conflict between the information in this guide and the formal policy documents, the formal documents will govern.

## EXTRAS THAT SUPPORT AND ASSIST

For access over the phone, simply call toll-free

**800-96-HELPS**  
(800-964-3577)

Visit [guidanceresources.com](http://guidanceresources.com) to access hundreds of personal health topics and resources for child care, elder care, attorneys or financial planners.

If you're a first-time user, click on the **Register** tab.

1. In the Organization Web ID field, enter: **HLF902**
2. In the Company Name field at the bottom of personalization page enter: **ABILI**
3. After selecting "Ability Assist program", create your own confidential user name and password.

## ABILITY ASSIST COUNSELING SERVICES

### Emotional or Work-Life Counseling

Helps address stress, relationship or other personal issues you or your dependents may face. It is staffed by GuidanceExperts™ - highly trained master's-level clinicians - who listen to concerns and quickly make referrals to in-person counseling or other valuable resources. Situations may include:

- Job pressures
- Relationship/marital conflicts
- Stress, anxiety and depression
- Work/school disagreements
- Substance abuse
- Child and elder care referral services

### Financial Information and Resources

Provides unlimited telephonic support for the complicated financial decisions you or your dependents may face. Speak by phone with a Certified Public Accountant and Certified Financial Planners on a wide range of financial issues. Topics may include:

- Managing a budget
- Retirement
- Getting out of debt
- Tax questions
- Saving for college

### Legal Support and Resources

Offers unlimited telephonic assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your dependents. If you require representation, you'll be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter. Topics may include:

- Debt and bankruptcy
- Guardianship
- Buying a home
- Power of attorney
- Divorce

### Health and Benefit Services

HealthChampion™ is a service that supports you through all aspects of your health care issues.<sup>2</sup> HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern. Situations may include:

- One-on-one review of your health concerns
- Preparation for upcoming doctor's visits/lab work/tests/surgeries
- Answers regarding diagnosis and treatment options
- Coordination with appropriate health care plan provider(s)
- An easy-to-understand explanation of your benefits-what's covered and what's not
- Cost estimation for covered/non-covered treatment
- Guidance on claims and billing issues
- Fee/payment plan negotiation



# Allstate®

## BENEFITS

## Voluntary Accident Insurance

Two levels of coverage to choose from- \$1,000 base policy and a \$2,000 base policy you decide which is best for you and your family. Even when you live well, accidents happen. Treatment can be vital to recovery, but it can also be expensive. And if an accident keeps you away from work during recovery, the financial worries can grow quickly. This plan pays you cash benefits that correspond with a variety of covered occurrences, such as: dismemberment; dislocation or fracture; hospital confinement; ambulance services; medical expenses and more. The cash benefits can be used to help pay for deductibles, treatment, rent, etc.

- Benefits are paid directly to you
- Pays in addition to other insurance coverage
- Coverage for on the job and off the job accidental injuries
- Coverage available for you or your entire family
- There are premium options to meet your budget
- Added Outpatient Physician's Benefit rider- pays benefit of \$50 1x/year per covered person- for any physician treatment outside of a hospital
- Portable at the same rates and level of benefits

## Voluntary Disability Insurance

Disability income protection insurance provides a benefit for "short term" disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

You choose the maximum monthly benefit level that meets your needs. Then, if you are faced with a period of unexpected sickness or off-the-job injury, you will receive cash benefits to use as you see fit. This could include medical treatments, daily living expenses, and more.

- The monthly minimum benefit is \$400 and the monthly maximum benefit is the lesser of 60% of your monthly earnings or \$5,000
- The maximum benefit period is 3 months-which lines up nicely with the Wycliffe
- Associates LTD coverage!
- The elimination period (the time you have to wait for the benefits to be payable) is 14 days for both Accident and Sickness
- This policy is issued with "Issue Age" rates- this means the rate you pay when the policy is issued will never change due to age-this is a great feature!

\*There is a 12/12 pre-existing limitation on this policy-please read policy details carefully

Aetna					
SUMMARY OF BENEFITS		HSA 1 (OAMC 0110)		HSA 7 (OAMC 0710)	
Deductible - (Individual / Family)		\$1,500/\$3,000*		\$6,000/\$12,000**	
Out of Pocket Maximum - (Individual / Family)		\$2,000/\$4,000*		\$6,550/\$13,100**	
Coinsurance - You Pay		10%		30%	
Prescription Drugs		Deductible then \$20/\$40/\$70		Deductible then \$20/\$40/\$70	
Mail Order Drugs (90 Day Supply)		Deductible then \$40/\$80/\$140		Deductible then \$40/\$80/\$140	
<b>PHYSICIAN OFFICE VISITS</b>					
Primary Care Physician		Deductible + Coinsurance		Deductible + Coinsurance	
Virtual Visit - Teladoc		\$40		\$40	
Specialist Office Visit		Deductible + Coinsurance		Deductible + Coinsurance	
Referral Needed for Specialist?		No		No	
<b>PREVENTIVE CARE</b>					
Routine Adult Physical Exams		Covered 100%		Covered 100%	
Well Woman Exams					
Routine Mammograms and Colonoscopy					
Well Child					
<b>DIAGNOSTIC / LABORATORY</b>					
Independent Clinical Lab (Blood Work)		Deductible + Coinsurance		Deductible + Coinsurance	
Independent Diagnostic Testing Facility (X-rays)		Deductible + Coinsurance		Deductible + Coinsurance	
Advanced Imaging (MRI, PET, CT Scan, Nuclear Medicine)		Deductible + Coinsurance		Deductible + Coinsurance	
<b>HOSPITALIZATION / OUTPATIENT SERVICES</b>					
Inpatient Hospitalization (Facility)		Deductible + Coinsurance		Deductible + Coinsurance	
Outpatient Surgical Care (Hospital Facility)		Deductible + Coinsurance		Deductible + Coinsurance	
Emergency Room		Deductible + Coinsurance		Deductible + Coinsurance	
Urgent Care		Deductible + Coinsurance		Deductible + Coinsurance	
<b>OUT OF NETWORK BENEFITS</b>					
Deductible - (Individual / Family)		\$3,000/\$6,000		\$10,000/\$20,000	
Out of Pocket Maximum - (Individual / Family)		\$6,000/\$12,000		\$10,000/\$20,000	
Coinsurance		30%		50%	
HSA Annual Contribution from Wycliffe Associates		\$1,200		\$1,200	
HRA Annual Contribution from Wycliffe Associates (Individual/Family)		\$0		\$3,000/\$6,000	
EMPLOYEES SEMI-MONTHLY PAYROLL DEDUCTIONS AND TOTAL MONTHLY BILLED PREMIUMS***		HSA 1		HSA 7	
		EE Semi-Mo.	Total Monthly	EE Semi-Mo.	Total Monthly
Employee Only		\$186.68	\$975.90	\$0.00	\$615.88
Employee + Spouse		\$596.64	\$2,219.11	\$145.01	\$1,348.11
Employee + Child(ren)		\$491.12	\$1,844.35	\$119.37	\$1,127.40
Employee + Family		\$772.12	\$2,842.47	\$187.68	\$1,715.32

\*Aggregating Limits: Once family limits are met, all family members will be considered as having met their limit for the remainder of the calendar year. There is no individual limit to satisfy within the family limit.

\*\* Embedded Limits: The family Deductible and Out of Pocket limits are a cumulative limit for all family members. These limits can be met by a combination of family members; however no single individual within the family will be subject to more than the individual Deductible amount (The Individual limit is "embedded" in the family limit).

\*\*\*All Total Monthly costs shown include \$100 monthly HSA contributions to your Health Savings Account (HSA). Both plans are qualified for you to make your own HSA contributions.

# PAYFLEX®

Saving money now and in the future

## PayFlex® Health Savings Account (HSA)



Meet Pete,  
our interactive  
PayFlex adviser

Are you considering a PayFlex account? Not sure how much to contribute? Or how much you'll save? Pete, our interactive adviser, is here to help. He's friendly and ready to help you understand the benefits of enrolling in a pretax account and how much to contribute.

Visit [payflex.jellyvision-conversation.com](http://payflex.jellyvision-conversation.com) to meet Pete and get started today.

Wycliffe Associates is proud to continue funding your Health Savings Account with \$100 per month. These contributions will help you meet your immediate medical expenses and help you to save and prepare for future expenses. Remember your HSA can be used for all qualified medical, dental, and vision expenses.

Maximum allowable HSA contributions are federally defined each year. For 2020 the maximum contributions are \$3,550 for single, \$7,100 for family. The 2021 maximum contributions are \$3,600 for single and \$7,200 for family- individuals over 55 may make a \$1,000 annual catch up contribution.

Our HSA is administered through PayFlex. Specific account balance details are available through the [aetna.com](http://aetna.com) website.

## HRA Administered by PayFlex

A Health Reimbursement Arrangement (HRA) is an employer funded account. It is designed to subsidize your costs for deductibles and out of pocket expenses incurred on the **Aetna HSA 7**. The HRA from Wycliffe Associates is available to every employee enrolled in this plan. Those with Individual coverage have available \$3000 and every employee with dependents has available \$6000. This fund is replenished by Wycliffe Associates every calendar year to coincide with your medical plan deductibles.

The IRS rules allow you to have both an HRA and an HSA as long as you do not seek reimbursement from your HRA until AFTER you've satisfied the HSA minimum deductible requirements (IRS limits for 2020 are \$1,400/\$2,800 and expected to remain the same for 2021).

A third party, PayFlex, is administering the HRA for Wycliffe Associates. Once you've met the IRS set minimum deductible expense limit of \$1,400 / \$2,800 you are able to seek reimbursement from the Wycliffe Associates HRA. Our team at IOA is available to help you with this process. Once approved your claim will be processed and you will receive your reimbursement (Direct Deposit is available).

Preventive medications covered by a copay are reimbursable.

You can view your HSA and HRA account balances, submit claims, and sign up for direct deposit at [payflex.com](http://payflex.com).



Teladoc gives you 24/7/365 access to U.S. board-certified doctors through phone or video consults. It does not replace your primary care physician but is an affordable option for quality care. Get started today!

Talk to your doctor anytime for \$40 or less  
Less than an urgent care or ER visit, Teladoc's never more than a doctor visit.



## Dental Benefits Summary

SUMMARY OF BENEFITS		
Aetna - Active PPO - In Network		
Annual Deductible (Individual/Family)	\$50/\$150	
Annual Benefit Maximum	\$1,500	
Orthodontia Lifetime Maximum	\$1,500	
PREVENTIVE SERVICES		
Oral Examinations, Cleanings, Fluoride, Sealants (permanent molars only), Bitewing images, Full mouth series images, Space Maintainers	100%	
BASIC SERVICES		
Amalgam (silver) fillings, Composite fillings, Stainless steel crowns, Incision and drainage of abscess, Uncomplicated extractions, Surgical removal of erupted tooth/Impacted tooth (soft tissue)	90%	
MAJOR SERVICES		
Root canal therapy, Onlays, Crowns, Crown lengthening, Scaling and root planing, Anterior/Bicuspid teeth, Pontics, Denture repairs, Crown build-ups	60%	
ORTHODONTIA SERVICES		
Diagnostics and Treatments (to age 19)	50%	
EMPLOYEES SEMI-MONTHLY PAYROLL DEDUCTIONS AND TOTAL MONTHLY BILLED PREMIUMS	EE Semi-Mo.	Total Monthly
Employee Only	\$7.17	\$40.97
Employee + Spouse	\$14.51	\$82.91
Employee + Children	\$16.63	\$95.03
Employee + Family	\$22.72	\$129.82

## Know Your Income Protection Benefits

Wycliffe Associates provides eligible employees with a variety of plans to provide replacement income for you or your beneficiaries in the event of disability, accident, or death. The following information is a summary of coverage only. Refer to your summary plan description (SPD) or certificate of coverage for more details.

## Basic Life & AD&D Summary

Basic Life Insurance and AD&D coverage provides important financial protection in the event of your death. ***This coverage is at no cost to the employee.***

SUMMARY OF BENEFITS	
Hartford	
LIFE BENEFIT	
Amount	1 times annual salary to a maximum of \$50,000
AD&D BENEFIT	
Amount	Same as the life benefit amount
ADDITIONAL INFO	
Benefits will reduce:	35% at the age of 65, 50% at the age of 70 and terminates at retirement
Eligibility	All full-time employees.

## Vision Benefits Summary

SUMMARY OF BENEFITS		
EyeMed Aetna Vision Preferred In Network		
Comprehensive Eye Examination (every 12 months)	\$10 copay	
Eyeglass Frames (every 24 months)	<ul style="list-style-type: none"> <li>\$130 allowance</li> <li>Additional 20% off balance over allowance</li> </ul>	
LENSES (every 12 months)		
Single Vision	\$25 copay	
Bifocal		
Trifocals		
CONTACT LENSES INSTEAD OF GLASSES (every 12 months)		
Disposable Contact Lens	\$130 allowance	
Medically Necessary	\$0 copay	
Conventional Contact Lenses	<ul style="list-style-type: none"> <li>\$130 allowance</li> <li>Additional 15% off balance over allowance</li> </ul>	
EMPLOYEES SEMI-MONTHLY PAYROLL DEDUCTIONS	EE Semi-Mo.	Total Monthly
Employee Only	\$3.25	\$6.50
Employee + Spouse	\$6.17	\$12.34
Employee + Children	\$6.50	\$12.99
Employee + Family	\$9.55	\$19.10

## Voluntary Life & AD&D Summary

You can purchase supplemental life and AD&D insurance for yourself and/or your dependents. You must elect coverage on yourself in order to cover dependents.

SUMMARY OF BENEFITS	
Hartford	
Eligibility	All full-time employees may purchase additional life insurance. You may also purchase additional life insurance for your dependents only if you purchase additional life insurance on yourself.
EMPLOYEE	
Maximum Benefit	\$300,000
Benefit Increment	3 times their annual salary in \$10,000 increments. \$150,000 benefit can be purchased without medical underwriting
SPOUSE	
Maximum Benefit	\$100,000 (cannot exceed 50% of employee amount)
Benefit Increment	\$5,000 increments. \$20,000 benefit can be purchased without any medical underwriting.
CHILDREN	
Maximum Benefit	\$10,000 for each covered child

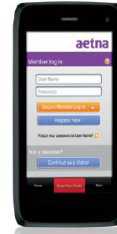
\*Guarantee Issue amount is at initial eligibility only. After initial eligibility employees will be required to complete an Evidence of Insurability form (EOI) when applying for coverage or increasing coverage.

## Long Term Disability (LTD)

*This coverage is at no cost to the employee.*

BENEFIT SUMMARY	
Aetna	
BENEFIT	
Benefit Percent	60% of gross monthly earnings
Maximum Monthly Benefit Amount	\$7,000
Benefits begin	After 90 consecutive days of total disability and pay up to age 65 or normal social security retirement age. Subject to benefits reductions after age 65.

## Find what you need — wherever, whenever



The Aetna Mobile app puts our most popular online features at your fingertips. It's available for Android™ and iPhone® mobile devices.

### Two ways to download your free Aetna Mobile app:

- Text Apps to 23862 to download now.\*
- Scan the code with your mobile device.



To learn more, visit us at [www.aetna.com/mobile](http://www.aetna.com/mobile).



**Social Media Monitoring**  
#SocialMediaMonitoring

LegalShield Independent Associate

### The LegalShield Membership Includes:

- **Dedicated Law Firm** Direct access, no call center
- **Legal Advice/Consultation** on unlimited personal issues
- **Letters/Calls** made on your behalf
- **Contracts/Documents Reviewed** up to 10 pages each
- **Residential Loan Document Assistance** for the purchase of your primary residence
- **Will Preparation** - Living Will, Health Care Power of Attorney
- **Speeding Ticket Assistance** Upload your speeding ticket from the mobile app directly to law firm (15 day waiting period)
- **IRS Audit Assistance** (begins with the tax return due April 15th of the year you enroll)
- **Trial Defense** (if named defendant/respondent in a covered civil action suit)
- **25% Preferred Member Discount** (bankruptcy, criminal charges, DUI, personal injury, etc.)
- **24/7 Emergency Access** for covered situations

### The IDShield Membership Includes:

- **1B Bureau Credit Monitoring** from TransUnion with activity alerts
- **High Risk Application and Transaction Monitoring** detects fraud up to 90 days earlier than traditional credit monitoring services. We carefully watch your accounts, reorders, loans and more. If a new account is opened, you will receive an alert
- **Social Media Monitoring** for privacy and reputational risks
- **Credit Inquiry Alerts** when your Personally Identifiable Information (PII) is used to apply for bank/credit cards, utilities or rentals, and many other types of loans
- **Consultation** on any cyber security question
- **\$1 Million Protection Policy** coverage for lost wages, legal defense fees, stolen funds and more
- **Unlimited Service Guarantee** ensures that we won't give up until your identity is restored!
- **Identity Restoration** performed by Licensed Private Investigators to restore your identity to its pre-theft status.
- **24/7 Emergency Access** in the event of an identity theft emergency

Plan	Family Price (semi-monthly deductions)	Individual Price (semi-monthly deductions)
LegalShield	\$ 7.98	\$ 7.98
IDShield	\$9.48	\$4.48
Combined	\$15.45	\$12.45

Prepared for:

For more information, contact your Independent Associate:  
Steve Baker  
310-663-4735  
sb@legalshieldassociate.com

Click below for a short video about your voluntary Legal and ID Theft protection:

How Membership works: LegalShield Only  
[Connect.legalshield.com/legalplan](http://Connect.legalshield.com/legalplan)

How Membership works: IDShield Only  
[Connect.legalshield.com/idshield](http://Connect.legalshield.com/idshield)

How to activate and populate your new ID Shield 2020 Plus  
<http://benefits.legalshield.com/idsactivate>

## 403 (b) Retirement Savings Plan

The Wycliffe Associates 403(b) Retirement Savings Plan offers a convenient way to save for your future through payroll deductions.

### Eligibility:

You are eligible to participate in the plans as of the first day of the month following 90 days of service with Wycliffe Associates.

### Employee Contributions:

Contributions from your pay are made on a pre or post tax basis - up to the IRS annual limit. If you are 50 years of age or older, (or if you will reach age 50 by the end of the year), you may make a catch-up contribution in addition to the normal IRS annual limit.

### Vesting:

Vesting refers to your right of ownership to the money in your account. You are immediately vested in all contributions and earnings.

For more information about the 403(b) Retirement Savings Plan or questions on how to enroll or change your contribution rates or investment elections, please refer to Human Resources.

# Carrier Contact Information

All enrollments and changes must be processed through the ADP system. If you have any questions, please contact Human Resources.

For Questions About	Contact	Call	Visit/Email
Medical	Aetna	888-266-5519	www.aetna.com Network: OAMC
Dental	Aetna	800-523-5065	www.aetna.com Network: Dental PPO/PDN with PPO II
Vision	EyeMed Aetna Vision SM Preferred	800-523-5065	www.aetnavision.com
Basic Life & AD&D, and Voluntary Life	Hartford	888-563-1124	www.thehartford.com
Long Term Disability (LTD)	Hartford	800-549-6514	www.thehartford.com
HSA & HRA	PayFlex / Aetna	888-678-8242	www.payflex.com or www.aetna.com
Employee Assistance Program	Aetna	855-283-1915	www.mylifevalues.com Login <b>and</b> Password: RESOURCES
Pre-paid Legal & Identify Theft	LegalShield & ID Shield	Steve Baker 321-613-0037	sb@legalshieldassociate.com www.legalshieldassociate.com/hub/sb
Accident and Disability	Allstate	866-701-7439	www.allstateatwork.com/mybenefits
Wycliffe Human Resources	Terri Mwangi	407-852-5364	Terri_Mwangi@wycliffeassociates.com
Medicare Related Inquiries	The Grace Agency	1-800-791-4840	www.graceagency.org

For assistance with benefit questions, membership card issues, claims, and billing issues, please contact one of your IOA service team members per the contact information below:



**Heather Nolan | Senior Account Executive**  
Toll Free: 1-800-243-6899 x 15320 or Direct: 407-998-5320  
E-mail: Heather.Nolan@ioausa.com

**Jennis Rivera | Account Manager**  
Toll Free: 1-800-243-6899 x 15130 or Direct: 407-998-5130  
E-mail: Jennis.Rivera@ioausa.com

## Legal Notices

To access the following important notices, please go to: » <https://workforcenow.adp.com/public/index.htm>

- Summary of Benefits and Coverage (SBC)
- Medicare Part D Creditable Prescription Drug Coverage Notice
- Certificates of coverage, plan documents, and related materials
- Summary Plan Descriptions (SPD) including the following required notices;
  - Newborns' and Mothers' Health Protection Act Notice
  - Qualified Medical Child Support Order Notice
  - Women's Health and Cancer Rights Act Notice
  - Children's Health Insurance Program Reauthorization Act (CHIPRA) Disclosure
  - HIPAA Privacy Practices Notice
  - HIPAA Special Enrollment Rights Notice
  - Genetic Information Nondiscrimination Act of 2008 Notice (GINA)
  - Mental Health Parity and Addiction Equity Act of 2008 Notice (MHPAEA)
  - Uniformed Services Reemployment Rights Act Notice (USERRA)



## About This Guide

This guide is a summary of benefits providing information on various Wycliffe Associates benefit plans and outlining changes that take effect September 1, 2020. It is intended to provide an overview of changes and information about some of the benefit plans you are eligible for as a employee of Wycliffe Associates. If any information in this Benefit Guide conflicts with the plan documents and insurance policies, those plan documents and policies will govern. Wycliffe Associates reserves the right to amend, modify, or terminate these plans at any time. This Benefit Guide does not constitute a contract of employment.

