



Advantive provides an extensive benefits package to help you and your covered dependents. The following is a general summary of the benefits, including contact information and where to find additional information. Advantive benefits are available the first of the month following the hire date. You must also be a full-time employee working at least 30 hours per week for you and your eligible dependents to participate in the Advantive Benefits Program.

Cigna Medical / RX		HDHP Base Plan In-Network Benefits	Copay Buy-Up In-Network Benefits
Network		Open Access Plus	
Deductible	Individual	\$3,400	\$1,000
	Family	\$6,600	\$3,000
Coinsurance (insurance/you)		80%/20%	80%/20%
Out-of-Pocket (OOP) Maximum	Individual	\$5,000	\$4,000
	Family	\$10,000	\$8,000
Surgery		Subject to deductible and coinsurance	
Office Visits (you pay)	Primary Care	20% after deductible	\$25 copay
	Specialist	20% after deductible	\$50 copay
	Emergency Room	20% after deductible	\$350 copay
Pharmacy Copays Retail		\$5/\$30/\$75 <i>*Copays apply after the deductible</i>	\$10/\$35/\$70
Mail order (90-day supply)		3x retail copay cost <i>*Copays apply after the deductible</i>	2.5x retail copay cost
Both medical plan options have out of network coverage available. See the benefit website for additional details on plan schedules.			

Health Savings Account (HSA)			Flexible Spending Accounts (FSA)	
WEX Health Account-Based Plans (Annual Amounts)	IRS Annual Maximum*	Employer Contribution Match (deposited per pay period/prorated for new hires)	Healthcare or Limited Purpose	Dependent Care
Individual	\$4,400	Up to \$600 annually	\$3,400	\$7,500 (\$2,500 if married & you/spouse file separately)
Family	\$8,750	Up to \$1,200 annually		
Over Age 55 Catch-up	Additional \$1,000	N/A		

Cigna Dental		In-Network Dental DPPO
Dental Network		Total Cigna DPPO
Network Deductible	Individual	\$50
	Family	\$150
Coinsurance Levels by Service Type	Preventive Care	Covered at 100%
	Basic Care	80%
	Major Care	50%
	Child Orthodontia	50%
Maximum Benefit	Annual	\$1,500
	Child Orthodontia Lifetime	\$1,500
Out-of-Network Services		Out-of-network plan reimbursement is based on the 90th percentile of prevailing charges for the geographic area.

Cigna Vision		In-Network
Network		EyeMed
Network	Exam	Every 12 months / Covered with \$10 copay
Copays	Materials	\$25 copay
Frequency	Lenses (single, bifocal, trifocal)	Every 12 months / 100% after materials copay
	Contact Lenses **	\$150 allowance (Elective) Covered at 100% (Medically necessary)
	Frames	Every 24 months / \$150 allowance; 20% off amount over allowance

**\*\*Contacts are in place of frames.**

Symetra Life Insurance	Employer Paid Basic Life/AD&D	Voluntary Life and AD&D Insurance		
		Employee	Spouse	Child
Benefit	1x annual earnings up to \$500,000	Increments of \$10,000 to the lesser of 5x annual earnings or \$500,000	Increments of \$5,000 to the lesser of 50% of the employee benefit or \$250,000	Increments of \$2,000 up to \$10,000
Maximum Benefit	\$500,000	\$500,000	\$250,000	\$10,000
Guarantee Issue	N/A	\$100,000	\$20,000	\$10,000
Evidence of Insurability (EOI)	N/A	If you are electing outside of your new hire enrollment period or are electing over the GI, you may be required to complete health questions (EOI)		N/A

Symetra Disability	Employer Paid Short Term Disability	Employer Paid Long Term Disability
Coverage Amount	60% of weekly salary	60% of monthly salary
Maximum Benefit	\$2,000 Per Week	\$10,000 Per Month
Maximum Duration	12 Weeks	To SSNRA
Benefits Begin	Day 8	Day 91
Guarantee Issue	Health statement may be required for late entrants	

#### Symetra Employee Assistance Program (EAP)

Symetra EAP is a confidential assistance program that provides you guidance for personal issues you might be facing and information about other concerns that affect your life, whether it's a life event or a day-to-day basis. Program highlights include five confidential face-to-face counseling sessions, plus an additional five with a covered disability claim. Through the EAP, you can also access financial information and resources, as well as legal support services. Reference our EAP flyer and other materials on our benefits website.

Symetra	Voluntary Critical Illness
Benefit	Plan pays a lump sum cash benefit direct to the insured upon the first diagnosis after the coverage effective date from the list of eligible conditions (i.e., cancer, heart attack, stroke, etc.)

Symetra	Voluntary Accident Plan
Benefit	Pays a lump-sum payout or fixed benefit based on the type of accident and services received. (i.e., lacerations, fractures, burns, etc.) See the benefit guide and plan documents for additional details.

Symetra	Voluntary Hospital Indemnity
Benefit	Plan pays a lump sum benefit directly to the insured if admitted or confined to the hospital for accidental injury or sickness.

*Plan options and rates are housed in the Ceridian Dayforce Enrollment Portal.*

Legal & ID Theft Protection	Voluntary LegalShield	Voluntary IDShield
Benefit	<ul style="list-style-type: none"> <li>Legal consultation and advice</li> <li>Trial defense</li> <li>Dedicated provider law firm</li> <li>Legal document preparation and review</li> <li>Will preparation</li> <li>Speeding ticket assistance</li> <li>And more!</li> </ul>	<ul style="list-style-type: none"> <li>Identity consultation and advise</li> <li>Dedicated licensed private investigators</li> <li>Identity, credit, and financial account monitoring</li> <li>Full-service identity restoration</li> <li>Social media monitoring and online privacy reputation management</li> </ul>
	<b>Individual Plan</b> \$21.95 (Legal Plan) \$12.95 (ID Theft Plan) \$34.90 (Dual Plan)	<b>Family Plan</b> \$21.95 (Legal Plan) \$22.95 (ID Theft Plan) \$41.90 (Dual Plan)

Nationwide	Voluntary Pet Insurance
Benefit	<ul style="list-style-type: none"> <li><i>All pets</i> are welcome (dogs, cats, birds, rabbits, ferrets, reptiles, and exotic pets) and no age limits</li> <li>Visit any vet, anywhere, anytime</li> </ul> <b><u>My Pet Protection</u></b> <ul style="list-style-type: none"> <li>Accidents/ Injuries</li> <li>Common Illnesses (like upset stomach, allergies, etc.)</li> <li>Serious illnesses (like cancer, diabetes, etc.)</li> <li>Surgeries and hospitalizations</li> <li>Diagnostic tests (like X-rays, MRIs and CT scans)</li> <li>Prescription medications, chemotherapy, and therapeutic diets</li> <li>Individual pricing based on breed and age</li> </ul>

Employee Semi-Monthly Deductions		
Medical Plans		
	\$3,400 HDHP Base Plan	\$1,000 Copay Buy-Up Plan
Employee Only	\$0.00	\$136.70
Employee + Spouse	\$113.06	\$330.81
Employee + Child(ren)	\$79.10	\$246.88
Employee + Family	\$155.67	\$455.48
	Dental	Vision
Employee Only	\$0.00	\$0.00
Employee + Spouse	\$12.50	\$1.50
Employee + Child(ren)	\$15.00	\$1.80
Employee + Family	\$20.00	\$2.50

Carrier/Vendor	Benefit Covered	Website (www.)	Customer Service
Advantive's Benefit Website	All lines of coverage	<a href="https://advantive.mybenefits.life/">https://advantive.mybenefits.life/</a>	N/A
Cigna Insurance	Medical, Dental, Vision	<a href="https://mycigna.com">myCigna.com</a> Policy #655815	1-866-494-2111 (Or call the number on the back of your ID card)
Symetra Life Insurance	Life, Disability, Worksite	<a href="https://www.symetra.com/">https://www.symetra.com/</a> Policy #01-020746-00 (Life/DI) Policy #12739000 (Worksite) No ID Cards	1-888-327-9573
Symetra EAP	Employee Assistance Program	<a href="https://guidanceresources.com">https://guidanceresources.com</a> Web ID: SYMETRA	1-888-327-9573
WEX Health	Health Savings Account & Flexible Spending Accounts	Group ID #47802 customerservice@wexhealth.com cobraadmin@wexhealth.com	1-866-451-3399
LegalShield and IDShield	Legal and ID Theft Protection	<a href="https://www.legalshield.com/">https://www.legalshield.com/</a> <a href="https://www.idshield.com/identity-theft-protection/">https://www.idshield.com/identity-theft-protection/</a>	Legal – 1-800-654-7757 ID- 1-888-494-8519
Nationwide	Pet Insurance	<a href="https://benefits.petinsurance.com/advantive">https://benefits.petinsurance.com/advantive</a>	1-877-738-7874

For additional support or questions regarding your health and welfare benefits, please contact



(855) 889-3713

[scr-support@alliant.com](mailto:scr-support@alliant.com)

Monday–Thursday 8 a.m.–5:30 p.m. CST/Friday 8 a.m.–5 p.m.

Please note that this summary highlights some of the main features of your benefit programs but does not include all plan rules, features, limitations or exclusions. Legal documents, including insurance contracts, govern the terms of your benefit plans. Should there be any inconsistencies between this summary and the legal plan documents, the plan documents are the final authority.