

2021 Employee Benefits Program

January 1, 2021 – December 31, 2021



Core

What Is Open Enrollment?

- ❖ Open Enrollment is the one time during the year you can make changes to your benefit options without having a qualified event.
- ❖ All changes will be effective as of January 1, 2021.

Who Is Eligible?

- ❖ Class 1 - You are eligible for all medical plan options if you're a regular employee working a minimum of 40 hours per week.
- ❖ Class 2 - You are eligible for some of the medical plan options if you're a regular employee who works a minimum of 30 hours per week.
- ❖ Class 3 - You are eligible for a mini medical plan if you're a regular employee who works less than 30 hours per week.
- ❖ Some of the benefits are also available to your eligible dependents.

When Can I Enroll?

- ❖ Open Enrollment begins on November 1 – November 14, 2020.
- ❖ You must register with ADP in order to make your elections.
- ❖ Mandatory Open Enrollment.

When you log into ADP during Open Enrollment period, you will see what plan(s) you are eligible for. All payroll deductions can be found in ADP when enrolling.

Healthcare Coverage (Cigna)

- ❖ Medical and Prescription Drug Coverage
- ❖ Dental Coverage
- ❖ Vision Coverage

Life & Disability Benefits (Lincoln)

- ❖ Basic Life and Accidental Death and Dismemberment
- ❖ Supplemental Life and Accidental Death and Dismemberment
- ❖ Short Term Disability
- ❖ Long Term Disability

Additional Benefits

- ❖ Health Savings Accounts: Discovery Benefits
- ❖ Flexible Spending Accounts: Discovery Benefits
- ❖ Employee Assistance Program: Lincoln
- ❖ LifeKeys Services: Lincoln
- ❖ Travel Assistance: Lincoln

Option 1 - HSA High Deductible Health Plan

- Preventive services are covered 100% In Network with no applicable deductibles
- Deductible - \$5,000 Individual / \$10,000 Family
- You are responsible for 30% coinsurance for medical services and prescriptions after deductible has been met
- Calendar year max out of pocket - \$6,750 Individual / \$13,000 Family
- Be careful, this plan has no out of network benefits – always confirm the provider participates in the Cigna Network

Please refer to your 2021 Benefit Guide for detailed plan description.

Option 2 - High Deductible Plan with Copays

- This plan was offered last year – no benefit changes
- Preventive services are covered at 100% In Network
- Deductible \$5,000 Individual/ \$10,000 Family
- 30% coinsurance for services after deductible has been met
- Calendar year max out of pocket \$6,600 Individual / \$13,000 Family
- \$30 copay Primary Care office visit
- \$55 copay Specialist office visit
- \$100 copay Urgent Care visit
- \$300 copay Emergency room visit
- Inpatient Hospitalization is 30% after deductible
- Tier prescription plan \$10 / \$50 / \$75
- Be careful, this plan has lesser benefits for out of network coverage – always confirm the provider participates in the Cigna Network

Please refer to your 2021 Benefit Guide for detailed plan description.

Option 3 - Low Deductible Plan

- This plan was also offered last year – no changes
- Preventive services are covered at 100% In Network
- Deductible \$500 Individual/ \$1,500 Family
- 20% coinsurance for services after deductible has been met
- Calendar year max out of pocket \$4,500 Individual / \$9,000 Family
- \$20 copay Primary Care office visit
- \$40 copay Specialist office visit
- \$75 copay Urgent Care visit
- \$300 copay Emergency room visit
- Inpatient Hospitalization is \$600 copay per admission, then 20% after CYD
- Tier prescription plan \$10 / \$30 / \$50
- Be careful, this plan has lesser benefits for out of network coverage – always confirm the provider participates in the Cigna Network

Please refer to your 2021 Benefit Guide for detailed plan description.

Health Savings Account (HSA)

- A Health Savings Account (HSA) is an account that you can use to put pre-tax dollars aside to pay for qualified medical, dental, vision and prescription drug expenses.
- This is an employee owned account

OTHER HSA ADVANTAGES

✓
You can use the account to pay for qualified health care expenses.

✓
Unspent dollars roll over each year and are yours to keep if you retire or leave the company.

✓
You can invest your HSA funds, so your available health care dollars can grow over time.

You are eligible if:

● You are enrolled in the HDHP.

● You are not covered by a spouse's plan.

● No one else can claim you as a dependent.

● You are not enrolled in Medicare, TRICARE or TRICARE for Life.

● You have not received VA benefits in the past 3 months.

<55 contribution

- Up to \$3600 for individual
- Up to \$7,200 for family

55+ contribution

- The max contribution increases by \$1,000

**Not enrolled in Medicare*

You must be enrolled in the HSA High Deductible Health plan to be eligible to enroll in the HSA.
For a complete list of qualified expenses, visit www.irs.gov, and reference Publication 502.

The employee is responsible to pay a monthly service fee of \$1.90
Please refer to your 2021 Benefit Guide for detailed plan description.

Flexible Savings Account (FSA)

- If you choose the HSA HDHP, you are not eligible to participate in the FSA
- FSA's are reimbursement accounts that help you pay certain healthcare expenses with pre-tax dollars.
- You elect contributions to be automatically deducted from your paycheck each pay period.
- You can contribute up to \$2,750 per year for eligible health care expenses.
- IRS guidelines dictate that once your election is made, it cannot be changed unless you have an approved qualifying event.
- You can rollover up to \$500 of unused Health Care Funds to be used by 3/31. Any amount exceeding \$500 will be forfeited
- "Use it or lose it"!

Please refer to your 2021 Benefit Guide for detailed plan description.

Dental PPO

Apollo offers one dental plan that provides benefits in or out of the Cigna dental network.

- This is your current dental plan – no changes
- Preventative services are paid at 100%
- Deductible \$50 Individual / \$150 Family
- Basic services at 80% after deductible
- Major services at 50% after deductible
- \$1,250 annual maximum per member
- Orthodontics are not covered
- Be careful, this plan has lesser benefits for out of network coverage – always confirm the provider participates in the Cigna Network

Please refer to your 2021 Benefit Guide for detailed plan description.

Vision

Vision coverage is available through Cigna's **VSP Network** and designed to help care for your basic eyewear needs. This is your current vision plan – no changes.

- In Network Benefits
 - Vision exam every 12 months - \$10 co-pay
 - Materials - \$20 co-pay (frames or glasses)
 - New lenses every 12 months
 - Contacts every 12 months - \$250 allowance
 - Frames every 12 months - \$130 allowance plus 20% discount
- Out of network benefits available for reimbursement

You cannot use the contact and frames allowance on the same year.

Don't forget to confirm the vision facility and optometrist are In-Network when making your appointment for the best deal.

Please refer to your 2021 Benefit Guide for detailed plan description.



Basic Life/AD&D and Voluntary Life

Apollo will continue to provide Basic Life and AD&D insurance to all full time benefit eligible employees in the amount of \$50,000 at no cost to you!

Voluntary Life

- You may elect additional life insurance for yourself, legal spouse and/or child(ren)
- In order to elect life insurance for your spouse or other dependents, you must also elect voluntary life insurance for yourself
- If you do not elect voluntary life coverage when you are first eligible, Evidence of Insurability (EOI) will be required for the entire coverage amount

Please refer to your 2021 Benefit Guide for detailed plan description.



Voluntary Life

Employee Voluntary Life Benefits

- You can elect in increments of \$10,000
- Maximum – The lesser of 5 times your salary or \$500,000
- Guarantee Issue – \$150,000

Spouse Voluntary Life Benefits*

- For your Spouse you can elect in increments of \$5,000
- Maximum – The lesser of 50% of employee elected coverage amount or \$250,000
- Guarantee Issue - \$30,000

Child Voluntary Life Benefits*

- For your Children you can elect in increments of \$2,000
- Maximum – the lesser of 50% of employee amount or \$10,000 Life benefit

Remember: your dependents are eligible provided you apply for and are approved for coverage yourself.
Please refer to your 2021 Benefit Guide for detailed plan description.

Short Term Disability (STD)

Apollo provides Short-Term to all benefit eligible fulltime employees at no cost to you!

- STD covers 60% of your weekly salary up to a maximum of \$1,000 for 11 weeks
- 15 days Elimination Period

Long Term Disability (LTD)

Apollo offers you the opportunity to purchase Long Term Disability

- LTD covers 60% of your monthly salary up to a maximum of \$10,000 per month until the later of age 65 or SSNRA

If you do not elect disability coverage when you are first eligible, Evidence of Insurability (EOI) will be required.
Please refer to your 2021 Benefit Guide for detailed plan description.



Value Added Services – at no cost to you!

▪ LifeKeys Services

- EstateGuidance – Will Preparation
- GuidanceResources Online
- Identify Theft
- Financial Services
- Legal Support and more...

▪ Travel Assistance Services

- Medical Emergency Evacuation and Transportation
- Language Translation Services
- Security and political evacuation assistance and more...

▪ Employee Assistance Program (EAP)

- 4 face to face session per person/issue/year
- Toll –free phone number and web access 24/7 and more...

Please refer to your 2021 Benefit Guide for detailed plan description.

