

Prepared by:



Associate Benefits
12/1/2018— 11/30/2019



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Special Notices

Important State and Federal Notices:

These notices along with Summary Plan Descriptions (SPD) and Summary of Benefits and Coverage (SBC) can be found by contacting your Human Resources department for a printed copy.

- HIPAA Notice of Special Enrollment
- Women's Health & Cancer Rights
- Privacy Practice and Rights Under HIPAA
- General COBRA Notice of Rights
- CHIPRA Notice
- Medicare Part D Creditable Coverage Notice
- Health Care Reform Provision Notices



Your Health is Important

Your health and the health of your family are important to ThreeWill– this is the reason we offer comprehensive health care coverage with ancillary benefit options to eligible employees and their families. ThreeWill's Benefits Package is designed to focus on your total well-being.

This guide describes ThreeWill's Employee Benefits Package. Please read through all of your materials very carefully. You have many resources available for any questions related to your plans as you enroll and throughout the year. Take advantage of those resources to be sure you receive the full benefits you need and all that is available to you. The health care coverage you elect begins with your initial eligibility date and continues through the end of the enrollment year. **ThreeWill's health care benefit year begins December 1st and ends November 30th.**



The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by ThreeWill. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.

Eligibility

Eligibility

All full-time ThreeWill employees working at least 30 hours per week are eligible for benefits

Your benefits are effective as follows, unless otherwise noted in this guide:

- The first of the month following your date of hire
- Additionally, you may enroll during your annual Open Enrollment period each year for a December 1st effective date
- At termination, medical, dental, and vision benefits will continue until the end of the month after your termination date. Life and disability benefits will end on your last day worked.

Eligible dependents include:

- Your legal spouse
- Your natural, adopted, or step-children up to age 26

Enrolling in Benefits

It is important that you make your benefit elections within the time frame allowed during your new hire or Open Enrollment period. Postponing the confirmation of your elections will result in a delay in your enrollment processing and mailing of ID cards. In other words, if you wish to see a doctor or fill a prescription soon after your benefits begin, please make your elections in a timely fashion or you may experience a delay.

Once you confirm your benefit elections, your next opportunity to change or elect benefits will not be until the next Open Enrollment period, unless you experience a qualifying life event.

Qualifying Life Events

Changes throughout the year can only be made within 30 days of a qualifying life event. Examples of a qualifying life event include:

- Marriage
- Divorce
- Birth or adoption of a child
- Loss of coverage elsewhere

To report a life event, contact your ThreeWill Human Resources Department. Documentation for one of the above qualifying events must be provided.

Your Responsibility

- Review this booklet in its entirety
- Determine which benefits are best for you and your family
- Complete your enrollment form and return it to Human Resources during your enrollment window
- If you have questions about the benefits you are offered or need assistance enrolling, contact Human Resources or our partners at McGriff Insurance Services by calling 678-808-1150 or GAbenefitshelp@McGriffInsurance.com.

Your Benefit Resources

Review this guide in detail for a brief overview of the benefits offered to you as a ThreeWill employee. Further details can be found by:

- Registering on the insurance company websites
- Downloading the insurance company smartphone app (if available)
- Calling the insurance company directly



Take Note

If you fail to make your new hire or annual Open Enrollment benefit elections by the deadline given, you will not have the opportunity to enroll in the company-sponsored benefit plans until the next annual Open Enrollment, unless you experience a qualifying life event.

Medical

ThreeWill provides medical insurance for you, your spouse, and **dependent children to age 26** through UnitedHealthcare. Through the plan, you are eligible to receive comprehensive health care through a network of doctors and other health care professionals. The plan offers preventive care at 100%, an out-of-pocket maximum to protect you should a catastrophic event occur, and out-of-network coverage when needed. Although out-of-network coverage is available, using network providers will save you money. When you enroll in a UHC medical plan, you also have access to the prescription drug program.

A web-based tool is available for plan members to navigate through UHC's wide range of health information and programs, as well as track personal claims history, find in-network providers and search for preferred medications. To register visit www.myallsaversmember.com or contact United Healthcare's Customer Service at (800) 291-2634. **To search for providers, select Find a Doctor, Search for Doctors and Hospital, select state, select Choice Plus**

Services <small>(This is meant to be a brief summary only—for full plan details refer to the SPD.)</small>	In-Network	Out-of-Network
Deductible		
» Individual	\$1,000	\$2,000
» Family	\$2,000	\$4,000
Co-insurance	80%	50%
Office Visits		
» Preventive Care	Plan pays 100%	Plan pays 50% after deductible
» Primary Care	\$30 copay	Plan pays 50% after deductible
» Specialist	\$30 copay	Plan pays 50% after deductible
» Urgent Care	\$100 copay	Plan pays 50% after deductible
» Maternity Visits <small>(see hospital benefits for delivery and nursery)</small>	\$30 copay	Plan pays 50% after deductible
Emergency Room	\$300 copay then plan pays 80% after deductible	\$300 copay then plan pays 80% after deductible
Therapy Services <small>(30 visits/year combined)</small>		
» Chiropractic	Plan pays 80% after deductible	Plan pays 50% after deductible
» Physical Therapy	Plan pays 80% after deductible	Plan pays 50% after deductible
» Occupational Therapy	Plan pays 80% after deductible	Plan pays 50% after deductible
Hospital Inpatient	Plan pays 80% after deductible	Plan pays 50% after deductible
Hospital Outpatient		
» Surgery facility /hospital charges	Plan pays 80% after deductible	Plan pays 50% after deductible
» Diagnostic, X-ray and lab services	Plan pays 100%	Plan pays 50% after deductible
» Complex Imaging	Plan pays 80% after deductible	Plan pays 50% after deductible
Out-of-Pocket Maximum		
» Individual	\$3,500	\$7,000
» Family	\$7,000	\$14,000

Healthcare Reform & Prescriptions

Healthcare Reform and the Medical Plan

Federal laws state that all Americans must have medical insurance. In addition to the medical plan you are offered through ThreeWill, you have the option of seeking coverage through the Marketplace at healthcare.gov. Because the medical coverage through ThreeWill is considered to be affordable coverage, you may not be eligible for a federal subsidy.

If you are comparing plans, not only should you look at the benefits, but the cost of the premiums and payroll deductions in order to determine which plan is best for you and your family. Your cost for coverage under the ThreeWill benefit plans are outlined later in this guide.



Saving on Prescriptions

- If you regularly take the same medications, a mail order program may allow you to get a three-month supply for a lower cost, will save you trips to the pharmacy, and time waiting in line.
- Talk with your doctor about using generics when possible. Generic drugs have the same active ingredients as brand name drugs – without the higher price tag.
- Many chain pharmacies offer certain generic medications at deep discounts. In addition, some will dispense certain antibiotic medications for free. Check with your pharmacy to determine if any special programs are available.

Prescriptions

When you enroll in a UHC medical plan, you are automatically enrolled in prescription drug coverage.

Prescription drug coverage is one of the most valuable, but also one of the most expensive benefits offered. Always discuss lower cost alternatives with your physician and check the UHC website for the drug list at UHC.

In-Network		Out-of-Network	
Tier 1	\$15 copay	Tier 1	N/A
Tier 2	\$35 copay	Tier 2	N/A
Tier 3	\$75 copay	Tier 3	N/A
Tier 4	\$250 copay	Tier 4	N/A



*In-network services only are illustrated in the chart above. This is meant to be a brief summary only—for full plan details refer to the SPD.

Dental & Vision

Dental

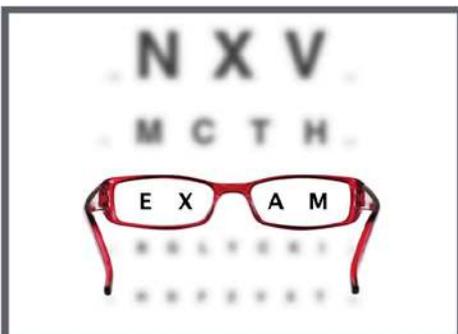
Dental coverage is provided through Guardian. There are two dental plans to choose from, NAP (Network Access Plan) and Value. The NAP plan gives you the freedom to choose any dentist, but you pay less out-of-pocket when you choose an in-network dentist. With the Value plan you must seek care from an in-network dentist. The premiums are the same for both plans. **To find out if your dentist is in-network, visit www.guardiananytime.com, click Find a Provider, select Find a Dentist, select the PPO plan and enter your specific search criteria. Eligible dependent children may be covered up to age 20. If a child is a full-time student, coverage can continue to age 26.** Additionally, the plan offers ways to earn free tuition rewards. For details or to register, go to www.GuardianCollegeTuitionBenefit.com.

Services*	NAP (any dentist)	Value (In-Network only)
Deductible	\$50 individual \$150 family maximum	\$50 individual \$150 family maximum
Annual Maximum	\$1,000 per person	\$1,000 per person
Preventive Care - cleaning, exam, sealants, X-rays	Plan pays 100%, deductible waived	Plan pays 100%, deductible waived
Basic Services - anesthesia, fillings, simple extractions	Plan pays 80% after deductible	Plan pays 100% after deductible
Major Services - bridges, dentures, crowns, root canal, surgical extractions	Plan pays 50% after deductible	Plan pays 60% after deductible
Out of Network Reimbursement	Usual & Customary Fee	Network Fee Schedule
Network	DentalGuard Preferred	DentalGuard Preferred

You can rollover unused benefits year to year!
 As long as you go to your dentist annually and have no more than \$500 paid by the plan, each insured can roll over up to \$250 of the annual maximum to the following calendar year.

Vision

Vision coverage is offered to you and all dependents listed on your enrollment form at no cost through Guardian. The plan offers both in and out of network benefits. Guardian's network allows you to access over 50,000 provider locations nationwide. **To find out if your provider is in the Guardian network, visit www.guardiananytime.com, click Find a Provider, Find a Vision Provider, select VSP as your vision plan and enter your specific search criteria. Eligible dependent children may be covered up to age 20. If a child is a full-time student, coverage can continue to age 26.**



Importance of Eye Health

Don't overlook the importance of maintaining your vision health. Annual visits to an eye care professional for routine exams can help detect common vision problems or prescription changes, as well as eye diseases such as diabetic retinopathy, glaucoma, cataract, and age-related macular degeneration.

Services*	Vision Plan
Eye Exams (Once per calendar year)	\$10 copay
Frames (Once every other calendar year)	\$130 retail max plus 20% off balance
Lenses (Once per calendar year)	\$25 copay
» Single, Bifocal, Trifocal	
Contact Lenses (Once per calendar year in lieu of frames/lenses)	Elective: \$130 max, copay waived Medically Necessary: Covered after copay
Network	VSP Choice Network

*In-network services only are illustrated in the charts above. This is meant to be a brief summary only—for full plan details refer to the SPD.

Where to Go

The cost for care and time you wait can vary greatly depending on where you go. Below is a simple guide to choosing the right place to go for health care. In addition to clinical settings, you have access to Designated Virtual Visit Network providers for virtual visits. These can be found by contacting UHC.

	Conditions Treated*	Your Cost & Time
Emergency Room For the immediate treatment of critical injuries or illness. If a situation seems life-threatening, call 911 or go to the nearest emergency room. Open 24/7.	<ul style="list-style-type: none"> Sudden numbness, weakness Uncontrolled bleeding Seizure or loss of consciousness Shortness of breath Chest pain Head injury/major trauma Blurry or loss of vision Severe cuts or burns Overdose 	<ul style="list-style-type: none"> Costs are highest No appointment needed Wait times may be long, averaging over 4 hours
Urgent Care Center For conditions that are not life threatening. Staffed by nurses and doctors and usually have extended hours.	<ul style="list-style-type: none"> Minor cuts, sprains, burns, rashes Fever and flu symptoms Headaches Chronic lower back pain Joint pain Minor respiratory symptoms Urinary tract infections 	<ul style="list-style-type: none"> Costs are lower than an ER visit No appointment needed Wait times vary
Doctor's Office The best place to receive routine or preventive care, track medications, or get a referral to see a specialist.	<ul style="list-style-type: none"> General health issues Preventive services Routine checkups Immunizations and screenings 	<ul style="list-style-type: none"> May include coinsurance and/or deductible Appointment usually needed May have little wait time
Convenience Care Clinic Staffed by nurse practitioners and physician assistants. Treat minor medical concerns that are not life threatening. Located in retail stores and pharmacies, they're often open nights and weekends.	<ul style="list-style-type: none"> Common cold/flu Rashes or skin conditions Sore throat, earache, sinus pain Minor cuts or burns Pregnancy testing Vaccinations 	<ul style="list-style-type: none"> Costs are same or lower than office visit No appointment needed Wait times typically 15 minutes or less
Teledoc Virtual visits with a doctor anytime 24/7/365 via computer with webcam capability or smartphone mobile app.	<ul style="list-style-type: none"> Cold and flu symptoms such as a cough, fever and headaches Allergies Sinus infections Family health questions 	<ul style="list-style-type: none"> Cost is lower than office visit No appointment needed Immediate, private, and secure visits

GREATER

Cost & Time

LOWER

*List is not all inclusive. To find a specific health care facility or doctor, go to your medical carrier's website or call the number on your ID card. The listing of a health care professional or facility in the online directory does not guarantee that the services rendered by that professional or facility are covered under your specific medical plan. Check your official plan document for information about the services covered under your plan benefits. The information provided here is for informational purposes only. During a medical emergency, you should always visit the nearest hospital or call 911 for assistance.

Disability, Life & Critical Illness

Disability

When you are totally disabled and unable to work due to an accident or illness, ThreeWill provides disability benefits. ThreeWill pays the full cost of coverage for both Short-Term Disability and Long-Term Disability. Disability benefits will provide for a percentage of your salary once you satisfy the waiting period.



Protecting your Paycheck

Typically, people buy property and casualty insurance to protect their possessions (houses, cars, and furniture) and life insurance to provide income for their survivors. However, many people don't think about protecting their income with disability insurance. But how well could you live if you weren't able to work? Although you may have enough money in the bank to meet your short-term needs, what would happen if you were unable to work for months, or even years? The real value of disability insurance lies in its ability to protect you and your family over the long haul.

	Short-Term Disability	Long-Term Disability
Waiting Period	Accident: 30 days Illness: 30 days	90 days
Percentage of Salary Replaced	60% of pre-tax weekly earnings	60% of pre-tax monthly earnings
Maximum Benefit	\$500 per week	\$6,000 per month
Benefits Payable	Up to 9 weeks	To end of disability or normal Social Security retirement age
Pre-Existing Conditions	None	24 month waiting period for conditions treated within 6 months of being insured

This is meant to be a brief summary only. Evidence of Insurability, Guaranteed Issue, and Pre-existing Condition Exclusions may apply—for full plan details refer to the SPD.

Basic Life and Accidental Death and Dismemberment Insurance

ThreeWill provides each employee with basic life and basic AD&D insurance through Guardian and pays for the full cost of coverage. Employees receive a flat \$25,000. In addition, your spouse is eligible for \$5,000 of coverage. Dependent children, up to age 26, are eligible for up to \$2,500 of coverage.

Critical Illness

This benefit will pay you a lump sum of \$1,000 upon the diagnosis of any of the 5 critical illnesses named below. Employees who have elected the dental plan are automatically enrolled in employee only coverage Critical Illness coverage at no charge. Spouses and children are not eligible.

Conditions	1st Occurrence	2nd Occurrence
Invasive Cancer (Type 1)	100%	50%
Heart Attack	100%	50%
Stroke	100%	50%
Kidney Failure	100%	50%
Non-Invasive Cancer (Type 2)	25%	0%

*The guaranteed issue amount is the highest amount of coverage that you or your dependents may elect without completing an Evidence of Insurability (EOI) form. This form may also be required if you increase your elected amount in the future. If you elect an amount of coverage above the guaranteed issue limit, or elect to increase your benefit amount at a future date, the benefit amount over the guaranteed issue level will not go into effect until your EOI has been reviewed and approved and payroll deductions have begun.

EAP & Paid Time Off

Employee Assistance Program

Employees of ThreeWill have access to a free and confidential Employee Assistance Program (EAP) through WorkLifeMatters. Through ThreeWill’s WorkLifeMatters Employee Assistance Program (EAP), you have unlimited access to consultants by telephone, resources and tools online and up to three face-to-face visits with counselors for help with a short-term problem.

Personal problems can occur unexpectedly, and unnecessary worrying can affect your health and your professional life. Ease the stress of any uncomfortable situation by calling and speaking with Master’s level consultants when you or your family members need confidential information.

With your work-life balance EAP, you have unlimited website access at www.ibhworklife.com where you can read over 3,400 helpful articles on a wide variety of topics.



Contact WorkLife Matters counselors 24 hours a day, 7 days a week at 800-386-7055 or log on to the website at www.ibhworklife.com.

Username: Matters | Password: wlm70101



Paid Time Off

Employees of ThreeWill are encouraged to use the paid time off (PTO) made available to them. Paid time off can be used as sick time, to handle personal matters, or to care for a sick child. PTO available to a new employee in their first calendar year will be pro-rated. The amount of available PTO increases with the length of employment as shown in the following schedule:

Length of Service	PTO Days per Year
First Year	10 days
After 1 Year	15 days
After 4 Years	20 days
After 8 Years	25 days
After 12 Years	30 days

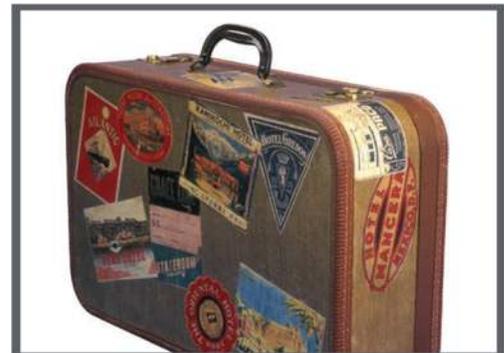
Holidays

ThreeWill observes the following annual holidays:

- New Year’s Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

Volunteer Time Off

- 40 hours per year



The Benefits of Vacation

- Blood pressure, heart rate and levels of the stress hormone epinephrine decrease on vacations after only one or two days
- Vacationers get three times more deep sleep when their trip is over as compared to those who have not recently taken time off
- Leisure activities have been linked to overall well-being and maintenance of solid physical and mental health

See the ThreeWill employee manual for policy details regarding PTO, holidays, and other leaves of absence.

401(k) & Contacts

401(k)

Saving for retirement is an important piece of your overall financial wellness. Because of this, ThreeWill offers a robust 401(k) retirement plan through a combination of a Pre-Tax 401(k), a Roth 401(k) and a Company Paid Safe Harbor contribution. The plan is administered by Securian Financial Group.

- Employees age 21 and over who have completed 6 months of full-time employment are eligible to participate.
 - Interns—must be 21 years old and must complete 1,000 hours of service
 - Regular Part-time/Temporary/Seasonal - must be 21 years old and must complete 1,000 hours of service
 - Regularly Full-time—must be 21 years old and complete 6 months of service
- ThreeWill provides a 3% Safe Harbor automatic contribution.
- You are 100% vested in your contributions.
- Your 401(k) contributions cannot exceed the IRS annual limit of \$19,000 for 2019.
- If you are age 50 or older you may be eligible to make an additional “catch-up contribution” of up to \$6,000 on a pre-tax basis. If you qualify and would like to take advantage of this, please contact Human Resources.
- Rollovers from another tax-qualified retirement plan may be accepted by the plan.



Building Your Nest Egg

A 401(k) Retirement Savings Plan allows you to contribute pre-tax dollars towards your retirement, up to the annual IRS maximum. Saving for your retirement is important! Did you know:

- Retirement can last for 30 years or more
- You may need up to 80% of your pre-retirement income to live comfortably
- The average Social Security retirement benefit in 2016 was \$1,341

Contacts

Benefit/Insurance Company	Group #	Website/Email	App	Phone
Medical — UnitedHealthcare	5400–012256	www.myallsaversmember.com	N/A	800-291-2634
Dental/Vision — Guardian	474623	www.guardiananytime.com	Guardian Anytime Mobile	888-600-1600
Basic Life/AD&D Insurance/ Disability— Guardian	474623	www.guardiananytime.com	Guardian Anytime Mobile	888-600-1600
401(k) Retirement — Securian	N/A	www.securianretirementcenter.com		800-233-2881
Employee Assistance Program — Worklife Matters	N/A	www.ibhworklife.com Username: Matters Password: wlm70101	N/A	800-386-7055
McGriff Insurance Services		GABenefitsHelp@mcgriffinsurance.com	N/A	678-808-1150

Enrollment, Change, & Contribution Form

Employee Information

First Name: _____ Last Name: _____ SSN: _____

Address: _____

City: _____ State: _____ Zip: _____

Date of Birth: _____ Gender: Male Female Marital Status: Married Unmarried

Date of Hire: _____ Occupation/Job Title: _____ Effective Date: _____

Benefit Elections (Monthly Cost Shown)

Select Your Medical Plan Coverage:	Medical Plan	
Waive Coverage (see below) <input type="checkbox"/>	N/A	
Associate Only <input type="checkbox"/>	\$0	
Associate & Spouse <input type="checkbox"/>	\$260	
Associate & Child(ren) <input type="checkbox"/>	\$315	
Family <input type="checkbox"/>	\$575	

Select Your Dental Plan Coverage:	NAP Dental Plan		-Or-	Value Dental Plan	
Waive Coverage <input type="checkbox"/>	N/A	Waive Coverage <input type="checkbox"/>		N/A	
Associate Only <input type="checkbox"/>	\$0	Associate Only <input type="checkbox"/>		\$0	
Associate & Spouse <input type="checkbox"/>	\$60	Associate & Spouse <input type="checkbox"/>		\$60	
Associate & Child(ren) <input type="checkbox"/>	\$90	Associate & Child(ren) <input type="checkbox"/>		\$90	
Family <input type="checkbox"/>	\$135	Family <input type="checkbox"/>		\$135	

Complete Next Page to Include Dependents in Medical, Dental and Vision Benefits & Beneficiary Information for Life/AD&D

By my signature below, I represent that all information on this application is true and correct. I direct my employer to deduct the amount of any required contribution from my pay.

Associate signature: _____ Date: _____

If you are waiving medical coverage, please complete the following:

IMPORTANT WAIVER I decline to enroll in this medical coverage for myself, my spouse, and/or my dependent children due to: Other health coverage Spouse coverage Other reason (explain): _____

I understand that if I and/or my dependents, if any, waive coverage and desire to participate in the plan at a later treatment as a late enrollee and may apply at next open enrollment period. I further understand that if I decline (including my spouse) because of other health coverage, I may in the future be able to enroll myself or my enrollment within 30 days after such coverage ends. In addition, if a new dependent relationship forms as a result of marriage, birth, adoption, or placement for adoption, I may be able to enroll myself and my dependent provided that I request enrollment within 30 days after such marriage, birth, adoption, or placement for adoption.

Enrollment, Change, & Contribution Form

Dependent Information

First Name:	Last Name:	SSN:
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Relationship to Employee: <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Child
First Name:	Last Name:	SSN:
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Relationship to Employee: <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Child
First Name:	Last Name:	SSN:
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Relationship to Employee: <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Child
First Name:	Last Name:	SSN:
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Relationship to Employee: <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Child
First Name:	Last Name:	SSN:
Date of Birth:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Relationship to Employee: <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Child

Beneficiary Information

Beneficiary Type: <input type="checkbox"/> Primary <input type="checkbox"/> Secondary	Percentage:	Relationship to Employee:
First Name:	Last Name:	SSN:
Beneficiary Type: <input type="checkbox"/> Primary <input type="checkbox"/> Secondary	Percentage:	Relationship to Employee:
First Name:	Last Name:	SSN:

- Attach additional pages if more dependents or beneficiaries are needed -