

2023/2024



EMPLOYEE BENEFITS GUIDE

Effective December 1, 2023 - November 30, 2024

Welcome to Your Benefits

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.

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.

Important State and Federal Notices

These notices, along with Summary Plan Descriptions (SPDs) and Summary of Benefits and Coverage (SBCs), are available from 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



In This Guide

Eligibility & Enrollment.....	3
Medical Benefits.....	4
Medical Plan Comparison.....	5
Dental Benefits.....	6
Vision Benefits.....	7
Supplemental Insurance.....	8
Additional Benefits.....	9
401(k) Retirement.....	10
Enrollment Instructions.....	11
Employee Contributions.....	14
Benefit Contacts & Resources.....	15

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 & Enrollment

Eligibility

ThreeWill employees working at least 30 hours per week are eligible for benefits. Your benefits are effective the first day of the month following your date of hire. Additionally, you may enroll during your annual Open Enrollment period for a December 1 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.

You may enroll the following eligible dependents in our group benefit plans:

- Your legal spouse
- Your natural, adopted or stepchildren up to age 26
- Unmarried children of any age if disabled and claimed as a dependent on your federal income taxes

Making Your Benefit Elections

It is important that you make your benefit elections within the timeframe allowed during your New Hire or Open Enrollment period. Postponing the confirmation of your elections will result in a delay in enrollment processing. 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.

Making Changes To Your Benefits

Outside of your initial New Hire or Open Enrollment period, changes to your benefits can only be made throughout the year 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 Human Resources Department. Documentation must be provided.

Your Responsibility

- Review this booklet in its entirety.
- Determine which benefits are best for you and your family.
- Complete a Enrollment/Change form, if you have no changes, fill in your name and indicate on top “No changes for any benefits 2023-2024”
- Send your form to Linda Ryan no later than Monday, November 13th.




Medical Benefits

ThreeWill employees have the choice between two medical plans offered through United Healthcare Level Funded for you, your spouse, and dependent children to age 26. Each 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.

We encourage you and your dependents to have annual wellness exams. Most preventive exams and well-child exams (including immunizations) are covered at 100% under the plans.

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. Everyone will be getting a new health plan ID card in the mail. It has your new Member ID number and website. There is a new upgraded participant website, please register in the new website: myuhc.com once you get your new health plan ID card. If you have questions, call Customer Service at 1-877-797-8812. To search for providers, select *Find a Doctor > Search for Doctors and Hospital*. Select your state and *Choice Plus*.

 HealthiestYou is a virtual health service that offers convenient, confidential access to U.S. board-certified physicians 24/7, anytime, anywhere. By scheduling a phone or video visit with one of our U.S. board-certified and licensed medical doctors, plan participants can be diagnosed, treated and prescribed medication, if necessary, for conditions like the flu, sinus infections, rashes and more. Plan participants can access this through the myuhc app. If you need assistance setting up your account you can call 1-866-703-1259.

Prescription Benefits

When you enroll in the 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 insurance company's website for a complete drug list.

If you regularly take the same medications, a mail order program may allow you to get a three-month supply for a lower cost, saving you trips to the pharmacy and time waiting in line. In addition, many chain pharmacies offer certain generic medications at deep discounts, and some will dispense certain antibiotics for free.



Medical Plan Comparison

	Plan 1: P1500	Plan 2: P2000
Calendar Year Deductible	Individual: \$1,500 Family: \$3,000	Individual: \$2,000 Family: \$4,000
Out-of-Pocket Maximum	Individual: \$4,000 Family: \$8,000	Individual: \$7,900 Family: \$15,800
Coinsurance	Plan pays 80%	Plan pays 80%
Preventive Care Visit	Plan pays 100%, no deductible	Plan pays 100%, no deductible
Primary Care Visit	\$25 copay	\$25 copay
Specialist Visit	\$75 copay	\$75 copay
Diagnostic X-ray, Labs	Plan pays 80% after deductible	Plan pays 80% after deductible
Complex Imaging	Plan pays 80% after deductible	Plan pays 80% after deductible
Urgent Care	Physician: \$50 copay Facility: \$50 copay	Physician: \$50 copay Facility: \$50 copay
Emergency Room	Physician: Plan pays 80% Facility: \$300 copay then plan pays 80%	Physician: Plan pays 80% Facility: \$300 copay then plan pays 80%
Inpatient Hospital	Facility: Plan pays 80% Physician: \$75 copay Surgeon: Plan pays 80% after deductible	Facility: Plan pays 80% Physician: \$75 copay Surgeon: Plan pays 80% after deductible
Outpatient Surgery	Facility: Plan pays 80% Physician: \$75 copay Surgeon: Plan pays 80% after deductible	Facility: Plan pays 80% Physician: \$75 copay Surgeon: Plan pays 80% after deductible
Retail Rx <i>30 day supply</i>	Tiers 1/2/3/4 : \$15/\$50/\$150/\$300	Tiers 1/2/3/4 : \$15/\$50/\$150/\$300
Mail Order Rx <i>90 day supply</i>	Tiers 1/2/3/4 : \$38/\$125/\$375/\$750	Tiers 1/2/3/4 : \$38/\$125/\$375/\$75
Rehabilitation services	Facility: Deductible then plan pays 80% Physical Therapy; Speech, Occupational 30 <i>combined</i> Visits per year	Facility: Deductible then plan pays 80% Physical Therapy; Speech, Occupational 30 <i>combined</i> Visits per year
Chiropractic services	Copay of \$25 per visit. Limited to 20 visits per year	Copay of \$25 per visit. Limited to 20 visits per year
Acupuncture services	Plan pays 80% after deductible 10 visits per year	Plan pays 80% after deductible 10 visits per year

In-network services only are illustrated. This is meant to be a brief summary only. For full plan details refer to the SPD. Deductibles are on a calendar year basis.

Dental Benefits

Dental coverage is provided through Guardian. There are two dental plans to choose from: the NAP plan (Network Access Plan) and the Value plan. 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 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. The plan also offers Rollover:

Threshold-\$500, Rollover Amount-\$250 and Max Rollover limit- \$1,000



	NAP Plan	Value Plan
Calendar Year Deductible	Individual: \$50 Family: \$150 max	Individual: \$50 Family: \$150 max
Annual Maximum	\$1,000 per person	\$1,000 per person
Preventive Services Cleanings, exams, sealants, x-rays	Plan pays 100%, no deductible	Plan pays 100%, no deductible
Basic Services Anesthesia, fillings, simple extractions	Plan pays 80% after deductible	Plan pays 100% after deductible
Major Services Bridges, dentures, crowns, root canal, extractions	Plan pays 50% after deductible	Plan pays 60% after deductible
Out-of-Network Reimbursement	Usual and customary fee	Network fee schedule
Network	DentalGuard Preferred	DentalGuard Preferred

In-network services only are illustrated. This is meant to be a brief summary only. For full plan details refer to the SPD.

Vision Care

Vision coverage is offered to you and all dependents at **no cost** through Guardian. Even if you do not elect the medical or a dental plan, be sure to list dependents on your enrollment form to receive vision benefits. The plan offers both in and out-of-network benefits at over 50,000 locations nationwide.

To find out if your provider is in the Guardian network, visit vsp.com/eye-doctor. Eligible dependent children may be covered up to age 20. If a child is a full-time student, coverage can continue to age 26.

	Vision Plan	Frequency
Eye Exam	\$10 copay	Once every 12 months
Standard Lenses	\$25 copay	Once every 12 months
Frames	\$130 allowance then 20% off any balance	Once every 24 months
Contact Lenses	Elective: \$130 allowance, copay waived Medically Necessary: Covered in full after copay	Once every 12 months*

*In lieu of glasses.

In-network services only are illustrated. This is meant to be a brief summary only. For full plan details refer to the SPD.



Supplemental Insurance

Basic Life and AD&D

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 coverage. 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.

Disability Insurance

When you are totally disabled and unable to work due to an accident or illness, ThreeWill provides disability benefits through Guardian. 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.

	Short Term	Long Term
Waiting Period	Accident/Illness: 30 days	90 days
Percentage of Salary Replaced	60% of pre-tax weekly earnings	60% of pre-tax monthly earnings
Maximum Benefit	\$500/week	\$6,000/month
Benefits Payable	Up to 9 weeks	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

Critical Illness

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

	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%

Additional Benefits

Employee Assistance Program

Employees of ThreeWill have access to a free and confidential Employee Assistance Program (EAP) through Uprise Health which provides 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. Contact a counselor anytime at:

1-800-386-7055 or worklife.uprisehealth.com Access code: **worklife** *24 hour crisis help available.

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 ibhworklife.com where you can read over 3,400 helpful articles on a wide variety of topics.

- Child and elder care issues
- Alcohol and drug abuse
- Life improvement issues
- Difficulties in relationships
- Stress and anxiety issues with work or family
- Depression
- Personal achievement
- Emotional well-being
- Financial and legal concerns
- Grief issues

Time Away From Work

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 schedule to the right.

Length of Service	PTO Days/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
- Juneteenth
- Independence Day
- Labor Day
- *Veterans Day (if you are a veteran)
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

Volunteer Time Off

Employees of ThreeWill are allowed 40 hours per year for volunteer service.

College Tuition Benefit

Employees who have elected the dental plan have access to Guardian's Exclusive College Tuition Benefit Program can help you save for college. For details or to register, go to guardiancollegetuitionbenefit.com.

401(k) Retirement Savings

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 Empower Retirement.

- 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.
- Part-time/Temporary/Seasonal employees must be at least 21 years old and must complete 1,000 hours of service.
- Regular Full-time employees 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 **\$23,000** for 2024.
- Rollovers from another tax-qualified retirement plan may be accepted by the Plan.
- If you are age 50 or older you may be eligible to make an additional “catch-up contribution” of up to **\$7,500** on a pre-tax basis for 2024. If you qualify and would like to take advantage of this, please contact Human Resources.



If you are uncertain about which investment options to choose, Fisher Investments offers free advising and website help to aid you. Contact Fisher Investments at 1-888-322-7586 or email at www.contact401k@fi.com.

To log on to see your 401(k) account balance, make changes and use interactive tools, go to: www.empowermyretirement.com

Employee Contributions

Medical

Per Pay Period	Plan 1: P1500	Plan 2: P2000
Associate Only	\$0	\$0
Associate + Spouse	\$168	\$147
Associate + Child(ren)	\$199	\$173
Family	\$371	\$323

Dental

Per Pay Period	NAP Plan	Value Plan
Associate Only	\$0	\$0
Associate + Spouse	\$28	\$28
Associate + Child(ren)	\$41	\$41
Family	\$62	\$62

Dental Rollover

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 member can roll over up to \$250 of the annual maximum to the following calendar year.

Company-Paid Benefits

ThreeWill provides Vision, Basic Life and AD&D, Disability, Critical Illness, and Employee Assistance Program and pays the full cost of coverage.

Benefit Contacts

	Phone	Web/Email/Mobile App
Medical UnitedHealthcare Level Funded Group #1588806	877-797-8812	myuhc.com Healthiest You Virtual care access through myuhc.com
Dental, Vision, Life & Disability Guardian Group #474623	888-600-1600	guardiananytime.com Mobile app: Guardian Anytime
Employee Assistance Program Uprise Health	800-386-7055	worklife.uprisehealth.com Access code: worklife
401(k) Retirement Empower Retirement Fisher Investments	800-338-4015 888-322-7586	Empowermyretirement.com contact401K@fi.com
Benefits Help/Questions McGriff	678-808-1150	GABenefitsHelp@mcgriff.com

Your Benefit Resources

More details about the benefits offered to you can be found by:

- Registering on the insurance company websites
- Downloading the insurance company smartphone apps
- Calling the insurance company directly

If you have questions or need assistance enrolling, do not hesitate to contact Human Resources or our partners at McGriff.

Insurance Company Websites & Apps

Registering on your insurance company websites and downloading the smart phone apps gives you instant access to valuable resources. In most cases you can access:

- Specific plan details
- ID cards
- In-network provider search
- Your claims history
- Other tools and resources



