



**APPRISS**<sup>®</sup>

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# 2021 Benefits Open Enrollment

**US Employees**



# Agenda

- Benefits Strategy
- Open Enrollment
- 2021 Key Changes
- Medical
- Wellness
- Subsidies
- Spending Accounts
- Dental
- Vision
- Life, Disability & Leaves
- 401(k)
- 2021 Holiday Schedule
- EAP
- Rocket Lawyer
- OE in Workday
- Resources & Questions



# Appriss's Benefits Strategy



- **Benefit programs at/above market** relative to each location's unique cultural and social expectations
- **Diverse benefits**, aligned to our culture and Employee Value Proposition (EVP), which continually evolve to **meet the moment**
- **Global wellness** program that drives change in behaviors and **holistically supports you** in your wellness journey

2021 benefit changes are in support of this strategy



# Open Enrollment

Your once a year opportunity to make changes to your benefits

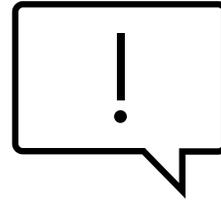
## Who's Eligible?

- Employees working 30+ hours/week
- Spouses & domestic partners
- Children up to age 26

## During OE, you'll be able to:

- Change your benefit plans
- Add or remove dependents
- Re-enroll in spending accounts

Your 2020 elections will rollover if you have no changes. **HOWEVER**, you must re-elect spending accounts!



## Open Enrollment Dates

- **November 5 - 18**
- Make your changes in Workday
- Changes effective Jan 1 through Dec 31, 2021

## Midyear changes are only allowed with a qualifying event:

- Gaining a dependent through birth, adoption, marriage/domestic partnership
- Losing a dependent through divorce, termination of domestic partnership
- Termination of spouse/domestic partner's employment that affects benefits
- **Except HSA & 401(k) contributions can be changed anytime**



# Key Changes for 2021

## Medical



- Preventative generic prescriptions drugs covered at 100% on all medical plans
- California employees will have access to KY clinic for telemed; more locations to come

## Wellness



- Brand new global, holistic wellness program
- New Vitality platform; more info coming soon

## Dental



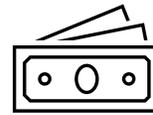
- Adding in adult orthodontia
- Increasing orthodontia maximum
- Introducing a benefit carryover

## 401(k) Match



- Reinstating match effective Jan 2021

## Spending Accounts



- Providing Employer HSA contributions
- Vendor change to Discovery Benefits
- Removing employee administrative fees

## Short Term Disability & Paid Family Leave



- Lengthening STD benefit duration for hourly employees
- Introducing 2-week PFL benefit for hourly employees with > 1 year of service

## Legal Benefit



- Implementing Rocket Lawyer to all employees and family members at no cost

## Subsidies



- Change to Clinic Access Subsidy
- Change to Role Subsidy

## Domestic Partners



- Implementing post-tax rates for Domestic Partners for compliance purposes



# Medical

What's the difference between a HDHP and PPO medical plan?

- **High Deductible Health Plan (HDHP)**

- Elected most by those who don't utilize health care often (rarely sick or injured), or if you are a very high utilizer (you hit your deductible quickly)
- Lower monthly premiums
- Lower premium increases year over year
- Higher deductible
- Pay % of cost for doctor visits and prescriptions after deductible is met
- Can use a pre-tax Health Savings Account (HSA) with these plans to help pay for medical expenses – these monies rollover year to year

- **Preferred Provider Organization (PPO)**

- Elected most by those who want more of a predictable, fixed cost for care – lower out-of-pocket costs
- Higher monthly premium
- Higher premium increases year over year
- Low or no deductible
- Pay \$ copays most of the time
- Some expenses go toward deductible
- Can use a pre-tax Flexible Spending Account (FSA) with these plans to help pay for medical expenses

**Preventative care is covered at 100% on all plans**



# Medical Plan Comparison

Deductible, co-insurance and out-of-pocket maximum are the key things to consider

	HDHP 1	HDHP 2	PPO 3	PPO 4
<b>Summary</b>	"Minimal Plan" Lowest coverage, but lowest cost	"Most Popular Plan" Good coverage at a good cost	Good coverage at a good cost	"Cadillac Plan" Highest coverage, but highest cost
<b>Deductible</b>	\$5,000 Individual \$10,000 Family	\$1,500 Individual \$3,000 Family	\$500 Individual \$1,500 Family	\$0
<b>Co-Insurance</b>	Insurance pays 90% You pay 10%	Insurance pays 90% You pay 10%	Insurance pays 80% You pay 20%	Insurance pays 100% You pay 0%
<b>Out-of-pocket Max</b>	\$6,000 Individual \$12,000 Family	\$3,000 Individual \$6,000 Family	\$4,500 Individual \$9,000 Family	\$6,600 Individual \$13,200 Family

- You pay more out-of-pocket
- You pay lower premiums
- Your premium increase is lower year over year



- You pay less out-of-pocket
- You pay higher premiums
- Your premium increase is higher year over year

Note: HDHP 1 has an Embedded deductible. HDHP 2 has a Non-embedded deductible. Refer to the Insurance Terms in the Appendix.



# 2021 Medical Cost of Coverage

With the wellness subsidy your cost is far below market

Plan 1: HDHP	Per Check Normal Rate	Per Check Wellness Subsidy		Per Check Lowest Rate*
		Employee	Spouse	
Employee	\$52	-\$42		<b>\$11</b>
Employee + Spouse	\$109	-\$44	-\$44	<b>\$22</b>
Employee + Child	\$67	-\$42		<b>\$25</b>
Family	\$119	-\$44	-\$44	<b>\$31</b>
Plan 2: HDHP	Base Rate	Employee	Spouse	Lowest Rate
Employee	\$70	-\$56		<b>\$14</b>
Employee + Spouse	\$164	-\$59	-\$59	<b>\$47</b>
Employee + Child	\$126	-\$56		<b>\$70</b>
Family	\$224	-\$59	-\$59	<b>\$107</b>
Plan 3: PPO	Base Rate	Employee	Spouse	Lowest Rate
Employee	\$131	-\$61		<b>\$70</b>
Employee + Spouse	\$284	-\$64	-\$64	<b>\$156</b>
Employee + Child	\$255	-\$61		<b>\$194</b>
Family	\$453	-\$64	-\$64	<b>\$325</b>
Plan 4: PPO	Base Rate	Employee	Spouse	Lowest Rate
Employee	\$139	-\$63		<b>\$77</b>
Employee + Spouse	\$307	-\$66	-\$66	<b>\$175</b>
Employee + Child	\$271	-\$63		<b>\$208</b>
Family	\$482	-\$66	-\$66	<b>\$350</b>



**If you completed your wellness goals in 2020 or were benefit effective 10/1/2020 and after, you will pay the lowest rate in 2021!**



\*Rates above are rounded to the nearest dollar. Deductions from your check will vary by cents. 8

# Wellness Program

Introducing a global, holistic wellness plan and new platform with Vitality

## A best-in-class program in 2021 to assist you along your wellness journey with Vitality!

- Engaging and meets employees in their wellness journey
- Easy to use/navigate
- Supports our One Appriss approach with all employees eligible, not just those on US medical plans
- US employees & spouses on medical plan receive wellness subsidy
- All other employees & spouses earn gift cards in the Vitality mall

**Program to launch in February.  
More information coming soon!**



Vitality®



## Plus, reimbursements to encourage your wellness!

- Fitness reimbursement of \$200/year
- Gym membership reimbursement up to \$20/month



# Subsidy Changes

Removing subsidies, but making enhancements to assist with your medical costs

## Clinic Access Subsidy

- Removing the \$84/month subsidy and making several enhancements:
  - Implementing tax free HSA employer contributions on HDHP 1 & 2
  - Preventative generic prescription drugs will be covered at 100%
  - Virtual clinic access to California employees, more locations to come

## Role Subsidy

- Removing \$50/month subsidy
- Increasing your pay equivalent to the subsidy:
  - Hourly rate will increase the first pay period in January 2021



# Saving + Spending Accounts

Introducing a new vendor, Discovery Benefits, Appriss contributions to your HSA and no admin fees

- **Health Savings Account (HSA)**
  - Use when enrolled in HDHP (at Appriss or elsewhere)
  - Pay as you go
  - Rolls over year to year
- **Limited Purpose FSA**
  - To be used in conjunction with HSA
  - Only used for dental and vision expenses
  - Can only roll over \$500 at end of year
- **Medical Flexible Spending Account (FSA)**
  - Front-loaded
  - Can only roll over \$500 at end of year
- **Dependent Care FSA**
  - Pay as you go
  - To be used for child-care and disabled adult care



 **New for 2021**

## Annual HSA Employer Contribution

Employee Only - \$300

Employee & Spouse - \$600

Employee & Children - \$600

Family - \$800

**Appriss will contribute to your HSA each paycheck**

Annual maximum contribution limits in Appendix



# Dental

Enhancing dental benefits with adult ortho, increase to ortho max and benefit carry over at no cost to you

## Dental Plan 1

- \$50 / \$150 Deductible
- Preventive/diagnostic covered at 100%
- \$1,500 annual max, **\$250 carryover added**
- Crowns/bridges/implants covered at 50%
- Orthodontia, **adults included**, covered at 50%
- **Ortho max increased from \$1,000 to \$1,500**

Dental Plan 1 – Cost per paycheck	
Employee	\$ 13.75
Employee + Sp	\$ 30.81
Employee + Ch	\$ 30.66
Family	\$ 48.27

## Dental Plan 2

- \$50 / \$150 Deductible
- Preventive/diagnostic covered at 100%
- \$1,000 annual max, **\$250 carryover added**
- Crowns/bridges/implants not covered
- Orthodontia (up to 19) covered at 50%
- **Ortho max increased from \$1,000 to \$1,500**

Dental Plan 2 – Cost per paycheck	
Employee	\$ 7.66
Employee + Sp	\$ 17.15
Employee + Ch	\$ 17.08
Family	\$ 26.87



# Vision

No changes to benefits or cost

## Vision Benefits

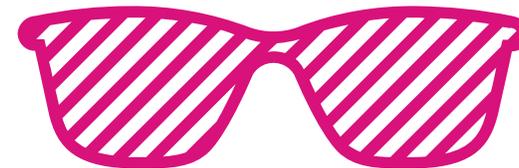
- Well vision exams – \$10 copay
- Lenses – \$25 copay, every 12 months
- Frames – \$130-\$150 allowance every 24 months
- Contacts – \$130 allowance, every 12 months

ID cards are not issued. Simply provide the following information:

- Network: VSP Signature
- Group # 12252397
- Last 4 digits of your social

## Vision Plan – Cost per paycheck

Employee	\$ 4.85
Employee + Sp	\$ 7.75
Employee + Ch	\$ 7.92
Family	\$ 12.76



# Life, Disability & Leaves

## Enhancements to STD & PFL for hourly employees

### Basic Life

- \$50,000 paid by Appriss

### Supplemental Life

- Yourself – 5X your annual salary up to \$500,000 in \$10,000 increments
- Your Spouse/Domestic Partner - 50% of employee in increments of \$5,000 up to \$100,000
- Your Child - Flat \$10,000
- **During Open Enrollment you can increase your insurance by 1 increment without an EOI. Anything above will require an EOI.**

### Long-term Disability (LTD)

- Paid by Appriss
- 60% after 12 weeks of disability

### Short-term Disability (STD)

- Paid by Appriss
- Salaried employees
  - 60% for 12 weeks for employment less than 1 year
  - 100% for 12 weeks for employment more than 1 year
- Hourly employees
  - **ENHANCED: 60% for 12 weeks regardless of length of employment**

### Paid Family Leave

- Paid by Appriss
- Salaried employees
  - 100% for 6 weeks for employment more than 1 year
- Hourly employees
  - **NEW: 60% for 2 weeks for employment more than 1 year**



# Retirement

## Fidelity 401 (k) and ROTH 401 (k)

### Enrollment

- Enroll now and make changes at any time at [netbenefits.com](https://netbenefits.com). Provide your name, date of birth, and last 4 of your SSN to get registered.

### Appriss Match

- 100% of the first 3%
- 50% of the next 2%
- To get the full 4% match, you will need to contribute 5%.

### Vesting Schedule

- Company match vests immediately

### Free Financial Planning

- Budgeting, retirement, mortgage, elder care costs, divorce and more

### NOTE:

Appriss match has been reinstated for 2021!!



# 2021 Holiday Calendar

## 2021 Holidays – 10 total

- Friday, Jan 1 – New Year's Day
- Monday, Jan 18 – MLK Day
- Monday, May 31 – Memorial Day
- Monday, July 5 – Independence Day
- Monday, Sept 6 – Labor Day
- Thursday, Nov 25 – Thanksgiving Day
- Friday, Nov 26 – Day after Thanksgiving
- Friday, Dec 24 – Christmas Eve
- Friday, Dec 31 – New Year's Eve
- **Plus a Diversity & Belonging Day**

Federal contract team will align to the same holiday schedule.

- Determine coverage for Day after Thanksgiving and Diversity & Belonging Day



# Employee Assistance Program

EAP can help you balance demands of work and home, especially during these challenging times

## Reasons to Call

- Emotional, personal, and stress-related concerns
- Marriage, family, and relationship issues
- Alcohol and drug abuse
- Child and elder care resources
- Financial and credit assistance
- Legal consultations

## Support Available

- 5 in-person, telephonic, or video sessions are available to you and your household per incident per year
- Or talk to a counselor 24/7 on the phone

## Confidential

- Information about you or your situation will not be made available to anyone
- Even a simple call to inquire about the plan is completely private



**Call 1-502-451-8262 / 1-800-441-1327 or visit [waynecorp.com](http://waynecorp.com)**



# Rocket Lawyer Legal Benefit

We've got you covered when any legal matter arises!

## What is included and what can they help with?

- legal document library – build and customize your own legal docs
- will and estate planning
- powers of attorney
- life event assistance
- landlord and rental pieces
- bills of sale, etc.
- free 30 minute consult with every new legal matter that arises
- additional discounts for more time with attorney

## Who can utilize?

- Available to all employees at no cost
- Also available to family members in and out of household, parents, children, siblings, and roommates

## How do I get started?

- Visit **[go.rocketlawyer.com/appriss](https://go.rocketlawyer.com/appriss)**
- Enter your Appriss email
- Rocket Lawyer will send you a confirmation email to enter their site and get started



# Make Your Changes in Workday

You can also use the mobile app!

**Welcome**

**Announcements**  
3 items

**Open Enrollment: November 5th - 18th!**  
Open Enrollment is your opportunity to elect benefits for the upcoming policy year. During Open Enrollment, you may...

**Great Employees Know Great People!**  
Our best and most powerful asset here at Appriss are our people and we would love to hire more people like you! Ref...  
[Refer a Candidate](#)

**Workday How To Guides & Videos**  
If you follow this "Human Resources Page Link", you can find our guides and videos available to you to make the transitio...

**Inbox**  
2 items

Open Enrollment Change: on 01/01/2021  
9 day(s) ago - Effective 01/01/2021

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Actions Archive

Viewing: All Sort By: Newest

Open Enrollment Change: on 01/01/2021  
9 day(s) ago - Effective 01/01/2021

**Change Benefits for Open Enrollment**  
9 day(s) ago - Effective 01/01/2021

Open Enrollment

Choose new plans or re-enroll in the plans you currently have.

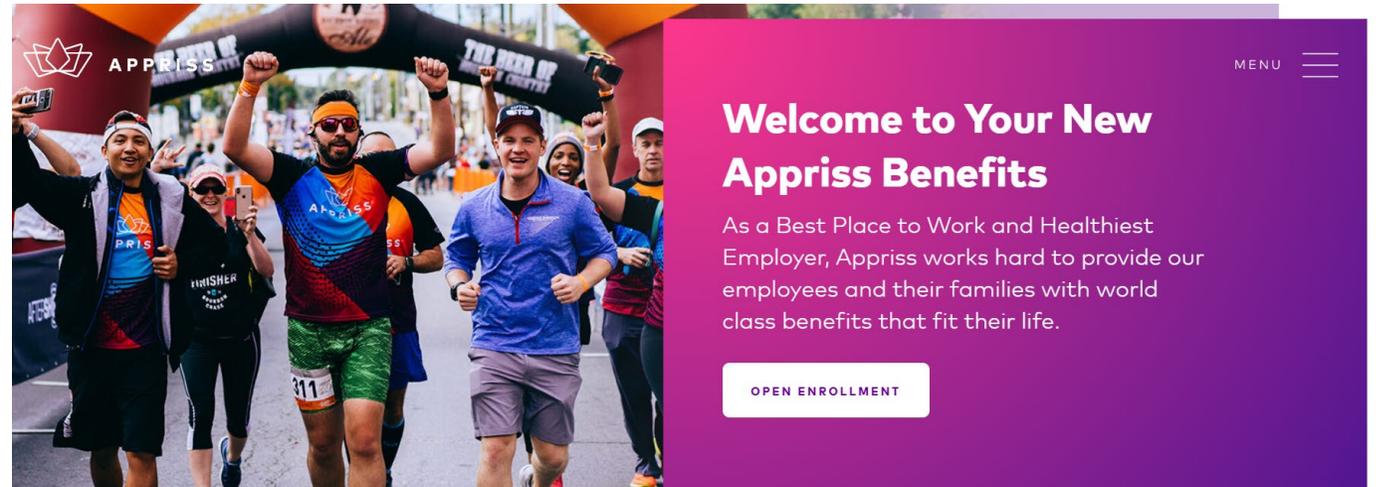
**Let's Get Started**

**Make your changes from November 5 – 18.  
Deadline is 11:59pm EST!!!**



# Resources

- [ApprissBenefits.com](https://www.apprissbenefits.com)
  - Open Enrollment Page
- **Contact your Total Rewards team**
  - Alex Alsup
    - [aalsup@appriss.com](mailto:aalsup@appriss.com)
- **Contact your HRBP**
  - Insights & Health
    - Heather Johnson
      - [hjohnson@appriss.com](mailto:hjohnson@appriss.com)
    - Mackenzie Van Haren
      - [mvanharen@appriss.com](mailto:mvanharen@appriss.com)
  - Retail, IT, Data Science, Corporate
    - Maryanne Johnson
      - [mhjohnson@appriss.com](mailto:mhjohnson@appriss.com)



Benefits	Wellness	Additional Resources
Medical ▾	2021 Wellness Program	Reimbursements
Vision	Louisville Wellness Center	Holidays + Pay Days
Dental	Wellness Center Patient Portal	Leaves of Absence
Health Savings + Flexible Spending Accounts		Kudos
Short Term Disability + Salary Continuation		Work + Life Balance
Paid Family Leave		Culture
Long-Term Disability		Financial Education
Life Insurance		Compliance Hotline
Retirement		Louisville HQ Onsite Benefits ▾
Employee Assistance Program		Forms
COBRA		Contact Info + Sites
Required Notices		Discounts + Other





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# Appendix



# Resources

## Insurance Terms

Term	Definition
<b>Premium</b>	Amount you pay for insurance.
<b>Copayment (copay)</b>	Fixed amount you pay for healthcare service or prescription drug.
<b>Deductible</b>	Amount you pay before insurance begins covering certain services.
<b>Co-insurance</b>	Amount you pay after reaching deductible, can be percentage or fixed amount.
<b>Out-of-Pocket Maximum</b>	The most you will pay per plan year for health care expenses includes prescriptions, deductibles, and co-insurance. Once met the plan pays 100% for the remainder of the plan year.
<b>Embedded Deductible</b>	Two or more family members must reach the family deductible together before co-insurance begins. Individual family member can meet their individual deductible and begin receiving co-insurance.
<b>Non-Embedded Deductible</b>	The total family deductible must be met before co-insurance begins. Can be one or more family members.



# Saving + Spending Accounts

## Discovery Benefits

### Spending Account Comparisons

	Health Saving Account (HSA)	Flexible Spending Account (FSA)	Limited Purpose Flexible Spending Account (LPFSA)	Dependent Care Flexible Spending Account (DCA)
<b>Contribution Limits</b>	Individual: \$3,600 Family: \$7,200 Catch-Up: +1,000	\$2,750	\$2,750	\$5,000
<b>Medical Plan Compatibility</b>	Medical Plan 1 Medical Plan 2 Waived Medical	No medical plan required	Medical Plan 1 Medical Plan 2 AND must be enrolled in HSA	No medical plan required
<b>Frontloaded or load as you contribute?</b>	Load as you contribute	Front Loaded	Front Loaded	Load as you contribute
<b>Midyear changes without Life Event?</b>	Yes	No	No	No
<b>Amount rollover year to year</b>	Full Amount	\$500	\$500	\$0
<b>Amount you take with you at termination</b>	Full Amount	\$0	\$0	\$0

**NOTE:** Due to IRS Regulations proof can be required for some purchases on your spending account card. It is important to keep documentation on all purchases or risk having to pay taxes on the purchase.

