



2021 BENEFITS SUMMARY

We appreciate your commitment – to our company and the people we serve, as well as to the overall success of Inframark.

MEDICAL/PRESCRIPTION BENEFITS

- National network through Aetna Premier Care Network (Medical) and Express Scripts (prescription)
- Use any physician, even non-participating; No referrals required (You will pay more for using non-participating providers.)
- 3 PPO (Preferred Provider Organization) options and 1 qualified HDHP (High Deductible Health Plan) to choose from

Benefit Descriptions	Enhanced PPO Plan w/HRA	Basic PPO Plan	Value Care PPO Plan	HDHP w/HSA
	In-Network*	In-Network*	In-Network*	In-Network*
Annual Deductible Individual / Family	\$2,500 / \$7,500	\$3,500 / \$10,500	\$5,000 / \$12,500	\$4,000 / \$8,000
Out-of-Pocket Maximum Individual / Family	\$8,150 / \$16,300	\$8,150 / \$16,300	\$8,150 / \$16,300	\$6,900 / \$13,800
Coinsurance	30%	30%	30%	30%
Office Visits Primary Care / Specialist	\$40 / \$60	\$40 / \$60	\$20 / ded./coins.	ded./coins. / ded./coins.
Emergency Care Urgent Care Facility Emergency Room	\$100 \$350	\$100 \$350	\$75 ded./coins.	ded./coins. ded./coins.
Teladoc Telemedicine Consult	Free	Free	Free	\$47, applied to ded./coins.
Retail Rx	Generic Drug \$12 / Brand Formulary Drug \$40 / Brand Non-Formulary Drug \$100 / Specialty Drug \$250 copay			\$12 copay preventative medications; ded./coins. for all others
Mail Order Rx	Generic Drug \$24 / Brand Formulary Drug \$80 / Brand Non-Formulary Drug \$200 / Specialty Drug \$500 copay			\$24 copay preventative medications; ded./coins. for all others

* Out-of-network services are available at higher costs.

- All in-network preventative care (e.g., routine physicals, well-child care, mammograms, colonoscopies) is covered at 100% by the plans.
- **Spousal Surcharge:** If your spouse has access to group medical insurance through his/her employer and you choose to cover him/her under the Inframark plan, you will pay a Spousal Surcharge of \$69.23 per pay.
- If you or a covered spouse/domestic partner use tobacco regularly, you will pay an additional \$57.69 per pay for Inframark medical coverage. If it is unreasonably difficult or medically inadvisable for you to attempt to achieve these standards because of a health condition, contact the Health Advocate at 1-855-424-6400.

Employer Funded Accounts For Enhanced PPO w/HRA plan and HDHP w/HSA

- Employees who choose the Enhanced PPO Plan w/HRA medical option have access to an employer-funded HRA. A company contribution of \$500 for individual coverage or \$1,000 all other coverages will be made to the HRA to help offset out-of-pocket medical costs under this plan, such as the deductible.
- HDHP w/HSA Plan enrollees receive a company contribution of \$500 (individual coverage) or \$1,000 (all other coverage levels) into their HSA. Employees can also make contributions into the account on a tax-free basis up to the IRS annual maximums. Funds in this type of account accumulate and rollover if they are not used for eligible healthcare expense.



Have a minor health concern? Use our Teladoc benefit - You can skip the wait at your doctor's office or urgent care waiting room and get quick, cost effective treatment for minor health concerns via phone or video chat 24/7! Simply call Teladoc at 1-855-TELADOC (835-2362) or visit www.teladoc.com/aetna. All physicians are board certified and can write prescriptions and Behavioral Health (mental health) care is also available. A Teladoc consultation is FREE for PPO Plan enrollees (\$47 charge under the HDHP).

Medical / Rx Employee Bi-Weekly Costs

Enhanced PPO w/HRA

Employee Only	\$100.58
Employee + Child(ren)	\$203.04
Employee + Spouse	\$235.85
Employee + Family	\$373.48

Basic PPO Plan

Employee Only	\$63.12
Employee + Child(ren)	\$130.88
Employee + Spouse	\$159.32
Employee + Family	\$242.89

Value Care PPO Plan

Employee Only	\$49.50
Employee + Child(ren)	\$105.54
Employee + Spouse	\$129.42
Employee + Family	\$182.84

HDHP w/HSA Option

Employee Only	\$46.92
Employee + Child(ren)	\$99.06
Employee + Spouse	\$115.74
Employee + Family	\$173.32

DENTAL BENEFITS

- There are 2 dental plans available through United Concordia Dental: the Low Plan and the High Plan. Highlights of each plan are listed below.

Benefit Descriptions	High Plan		Low Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible - Individual/Family	\$50/\$150		\$50/\$150	\$100/\$300
Annual Maximum	\$2,000		\$1,500	
Diagnostic & Preventive Services	100%		100%	80%
Basic Services	80%		80%	60%
Major Services	50%		50%	30%
Orthodontia Coverage	Yes (including adult)		No	
Orthodontic Services	50%		N/A	
Orthodontic Lifetime Maximum	\$2,000		N/A	

VISION BENEFITS

- There are 2 vision plans available through VSP: the Base Plan and the Easy Option Plan. Highlights of each plan are listed below.

Benefit Descriptions	Easy Option Plan	Base Plan
Eye Exams	Covered 100%	Covered 100%
Eyeglasses/Contacts	\$15 copay	\$15 copay
Lenses	Covered 100%	Covered 100%
Progressive Lenses	Easy Option	Not Covered
Frames Allowance	Easy Option (Up to \$250)	Up to \$150
Contacts Allowance	Easy Option (Up to \$250)	Up to \$150
Frequency - Lenses/Frames	12/12 (months)	12/24 (months)

Both plans provide similar vision coverage, however, the Easy Option features a more frequent frames allowance and Each family member can choose one of the following upgrades at the time of service:

- \$250 Frame Allowance
- \$250 Contact Allowance
- Covered-in-full photochromic, anti-reflective or progressive lenses

Please note that out-of-network coverage is available at reduced benefit levels.

Dental Employee Bi-Weekly Costs

Coverage Level	High Plan	Low Plan
Employee Only	\$7.82	\$5.82
Employee + Child(ren)	\$14.07	\$10.47
Employee + Spouse	\$16.42	\$12.21
Employee + Family	\$25.80	\$19.20

Vision Employee Bi-Weekly Costs

Coverage Level	Easy Option Plan	Base Plan
Employee Only	\$5.44	\$1.91
Employee + Child(ren)	\$9.59	\$3.36
Employee + Spouse	\$9.14	\$3.20
Employee + Family	\$13.45	\$4.72



FLEXIBLE SPENDING ACCOUNTS (FSA) – HEALTH CARE AND DEPENDENT DAY CARE

FSA Employee Contribution Amounts

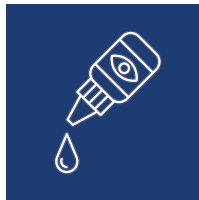
- A **Dependent Day Care FSA** - used to pay for out-of-pocket, work-related dependent day care costs
- A **Health Care FSA** - pays for unreimbursable out-of-pocket medical, prescription, dental and vision expenses for you and your dependents.
- A **Limited Use Health Care FSA** is available for employees who enroll in an HSA, but wish to participate in a Health Care FSA (for vision and dental expenses and medical expenses only after the deductible is met)
- Plans offer convenient claim submission options (online/fax/mail)
- Automatic reimbursements with the flex debit card; weekly processing for submitted claims with direct deposit or check payments options
- Account management/online tools available through myFlexDollars.com

Health Care FSA

Employees can contribute up to \$2,750 in pre-tax dollars per calendar year (roll over up to \$550 each year).

Dependent Day Care FSA

Employees can contribute up to \$5,000 in pre-tax dollars per calendar year.



HEALTH ADVOCATE EMPOWEREDHEALTH

- Confidential assistance by a Personal Health Advocate to help resolve health issues such as locating physicians, care coordination, claims and paperwork, fee negotiations, prescription drug questions and much more
- Make the most of all your benefit programs by getting personalized assistance and recommendations
- Services provided by an independent organization, Health Advocate
- Services available via telephone and internet
- Unlimited telephonic support: Health Coaches/health professionals available to provide ongoing support for all your health care needs, as well as access to a 24-hour Nurse Line
- Healthy lifestyle programs, such as weight management, exercise, nutrition, stress management and help to manage chronic health conditions, such as diabetes, asthma, or depression
- Health Advocate offers a variety of helpful resources for managing your and your family's health
- Interactive online coaching programs and Personal Health Profiles.
- Rewards for participating in healthy activities



24/7
SUPPORT

1-855-424-6400

HealthAdvocate.com/inframark

LIFE INSURANCE	DISABILITY COVERAGE
<p>Basic Life/AD&D Insurance</p> <ul style="list-style-type: none"> • Equal to 1 times salary, to a maximum of \$200,000 (benefit doubled in case of accidental death) • Company Paid 	<p>Short-Term Disability Coverage</p> <ul style="list-style-type: none"> • Benefit covers you from your 15th through 90th days of disability • Provides 65% of compensation for employees with less than 5 years of service or 80% of compensation for employees with 5 or more years of service • Can be supplemented with sick, vacation, and floating holiday time. • Company Paid
<p>Additional Voluntary Term Life Insurance</p> <ul style="list-style-type: none"> • This insurance is available at group rates through payroll deduction for: <ul style="list-style-type: none"> - Employee Coverage: up to 5x salary or \$500,000 - Spouse Coverage: up to \$50,000 - Child(ren) Coverage: up to \$10,000 each 	<p>Long-Term Disability Coverage</p> <ul style="list-style-type: none"> • Covers you from your 91st day of disability at 50% of monthly earnings up to \$10,000 monthly maximum • Company Paid (<i>you will be taxed on the premium amount, unless you opt out</i>) <p>Supplemental Long-Term Disability Coverage</p> <ul style="list-style-type: none"> • Available at group rates through payroll deduction to increase your Company-Paid LTD from 50% of your salary amount to 60% of your salary amount, up to a maximum of \$10,000 per month



401(K) RETIREMENT PLAN	LEGAL INSURANCE AND FINANCIAL SERVICES
<ul style="list-style-type: none"> • Administered by Empower Retirement • 50% company matching on employee contributions up to 6% (net 3% match) • 100% vesting after 5 years; broad array of funds available to diversify your investments • You will automatically be enrolled at 6% after 90 days of employment unless you opt out or connect with Empower to enroll sooner • An auto-escalation feature which automatically increases your contribution 1% each year (up to 10%), unless you opt-out 	<ul style="list-style-type: none"> • Services include unlimited toll-free advice about personal legal matters; simple document preparation or review; standard will preparation; letters and phone calls made on your behalf; access to in-office visits with network attorneys; online legal services such as do-it-yourself legal documents and attorney search; financial and tax planning services via telephone and interactive website; identity theft protection services • Provided by MetLaw Legal Plans (a MetLife company) • \$7.39 per pay cost

ADDITIONAL BENEFITS

- MetLife Voluntary Insurance Plans: Discounted group rates for: Homeowners insurance, Auto and recreational vehicles (e.g. boats, jet skis, RVs, mobile homes) and Pet Insurance

EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Confidential counseling and referral service to help you and your eligible dependents successfully manage life's problems
- Service provided by an independent organization, Health Advocate
- 24/7 access to support via telephone and internet

PAID TIME OFF

Vacation

- Vacation is accrued as follows*:

Years of Service	Annual Accrual	Annual Maximum Carryover (April 1st)
Less than 6 months	Grant of 5 Days after completion of 6 months of service	
At least 6 months, but less than 5 years	80 hours (10 days)	40 Hours
At least 5 years, but less than 15 years	120 hours (15 days)	40 Hours
At least 15 years	160 hours (20 days)	40 Hours

*Part-time employees working more than 20 hours per week, a pro-rated benefit is recognized. Annual maximum carryover does not apply to California employees.

Sick Time

- 8 Days Per Year; 70 Days Maximum Accrual
- Additional paid time off for bereavement, jury duty, military leave
- New Hires:** During the first 90 days of employment, no sick time is earned. Part-time employees working more than 20 hours per week, a pro-rated benefit is recognized

Holidays

- 8 company paid holidays
- 2* Floating Holidays

*Any employee hired between January 1 and June 30, 2021 will be eligible for two floating holidays. Any employee hired after July 1 and before October 1 is eligible for one floating holidays during the current calendar year. If the employee is hired after October 1, they will not be eligible for any floating holidays until the next calendar year.

TUITION REIMBURSEMENT

- Tuition reimbursement for courses which are work-related
- Undergraduate, graduate or certifications
- 100% of tuition charges up to \$3,000/calendar year with a "C" grade or better

METLIFE CRITICAL ILLNESS INSURANCE

Critical Illness Insurance can help safeguard your finances in the event of an unexpected illness such as a heart attack, stroke or cancer by providing you with a lump-sum payment. The payment you receive can be spent as you see fit and is in addition to any other insurance you may have.

- Low Plan - \$5,000 benefit
- High Plan - \$10,000 benefit; Benefits for dependents = 50%.

METLIFE ACCIDENT INSURANCE

Accidents can happen at any time and when you least expect them. Today's active lifestyles may make you more susceptible, too. Even the best medical plans may leave you with extra expenses to pay out of your own pocket. Accident insurance can help you be better prepared by providing you with a payment to use as you see fit if you experience a covered event. You may enroll in 2 different levels of coverage; the High Plan or the Low Plan.

IDENTITY THEFT & ONLINE PRIVACY PROTECTION

LifeLock with Norton helps provide you peace of mind with comprehensive protection for your identity, connected devices, and online privacy with SafeCam. Choose between two levels of protection:

LifeLock with Norton - Benefit Essential: Includes identity monitoring, One Bureau Credit Application Alerts, data breach notifications, and online monitoring.

LifeLock with Norton - Benefit Premier: The most complete identity and online protection. You'll get everything Benefit Essential has to offer as well as credit score report and 50 GB cloud backup.

Coverage Level	LifeLock Employee Bi-Weekly Costs	
	Benefit Essential	Benefit Premier
Employee Only	\$3.92	\$6.92
Employee + Family	\$7.85	\$13.84

MEDPUT PLUS FINANCING

Finance Your Healthcare With MedPut

MedPut Plus provides zero-interest financing and favorable pay-back terms for any large or unexpected health care, home repair, auto repair, and pet bills. Also, you can now submit additional bills while repaying a previous MedPut loan!

- Inframark automatically provides you with **\$2,000 of MedPut Plus coverage at no cost** and you have the option of buying up to the **\$3,000 coverage tier for \$1.00 per pay**

This plan can be used to pay any kind of eligible bills as long as it is for yourself, your spouse, or covered dependent.

Here is how Medput works:

1. You receive a bill for one of the above mentioned expenses and upload it to your account at MedPut.com.
2. MedPut will attempt to save you money by negotiating costs with the provider
3. MedPut will promptly satisfy your bill up to the maximum amount of coverage you select
4. You pay back the balance to MedPut through low payroll deductions (to ensure affordability, these payments will never exceed 5% of your gross take-home pay)

KASHABLE

Kashable is a socially responsible financing solution for employees offered as a voluntary benefit program. Kashable provides low-cost term loans that are taken online and repaid in equal installments through payroll deductions when the need for credit arises. Kashable loans are a more affordable alternative to high-interest credit cards and other types of payday loans, and a smarter alternative to borrowing out of your retirement plan.

SMARTDOLLAR

SmartDollar is a step-by-step approach to handling money with the number-one authority in personal finance, Dave Ramsey. More than 4.5 million people have started on Dave's plan and taken control of their money, and you can too! SmartDollar will equip you to get out of debt, on a budget, and on your way to a strong financial foundation.



About This Benefits Summary: This Benefits Summary describes the highlights of our benefits in non-technical language and is not designed to address every possible coverage scenario, benefit payment or out-of-pocket charge that you may incur. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official documents and not the information in this Benefits Summary. If there is any discrepancy between the description of the programs as contained in this Benefits Summary and the official plan documents, the language of the official plan documents shall prevail as accurate. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. Any of these benefits may be modified in the future to meet Internal Revenue Service rules or otherwise as decided by Inframark Water Infrastructure Operations.