

# 2021 Employee Benefits Overview

## Bi-Weekly Employee Premiums



At Community Brands, our goal is to provide a comprehensive employee benefits program designed to help our employees stay healthy, feel secure, and maintain an appropriate work/life balance.

Your 2021 Employee Benefits Program includes:

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Base Life and AD&D Insurance
- Voluntary Life and AD&D Insurance
- Short-Term Disability Insurance
- Long-Term Disability Insurance
- Medical Flexible Spending Account (FSA)
- Limited Purpose FSA
- Dependent Care FSA
- Commuter Benefits



Cigna Medical	Option 1	Option 2	Option 3
Employee Only	\$86.34	\$43.09	\$27.40
Employee & Spouse	\$357.54	\$306.44	\$148.63
Employee & Child(ren)	\$304.57	\$258.56	\$121.46
Family	\$595.90	\$521.90	\$246.57

### Changes for 2021

We are excited to announce that there are **no changes** to medical, dental, or vision plan benefits or premiums for the 2021 plan year! Life and disability premiums likewise remain unchanged. There are, however, several benefit enhancements and administrative changes:

- Employees may choose between two long-term disability options
  - Current LTD plan paying benefits equal to 60% of pre-disability wages
  - Lower cost LTD plan paying benefits equal to 50% of pre-disability wages
- Flexible Spending Account administration will be moving to Discovery Benefits

### Who is Eligible?

Unless otherwise stated, you are eligible to participate in the Community Brands benefit program if you are a full-time employee scheduled to work at least 30 hours per week. Your benefits eligibility date is the first of the month following your date of full-time employment.

You may elect medical, dental, vision and voluntary life insurance coverage on your eligible dependents as long as you are enrolled in the benefit. Eligible dependents include:

- Your spouse or Domestic Partner (with signed affidavit)
- Your dependent children up to age 26 (age limitations may vary by insurance carrier)
- When approved, your unmarried dependent children over age 26 who are incapable of self-care because of a handicap and who rely on you for support.

### Monthly Surcharges

#### Nicotine User Surcharge

If you are currently a nicotine user you will be assessed a \$50 monthly surcharge. To eliminate this surcharge you can complete the Cigna tobacco cessation program. For more information, please contact Human Resources or visit [www.Communitybrandsbenefits.info](http://www.Communitybrandsbenefits.info).

Cigna Dental	Base Plan	Buy-Up Plan
Employee Only	\$6.87	\$7.90
Employee & Spouse	\$20.04	\$22.44
Employee & Child(ren)	\$23.59	\$28.50
Family	\$26.90	\$33.08

Lincoln Vision	Base Plan	Buy-Up Plan
Employee Only	\$3.00	\$4.76
Employee & Spouse	\$5.68	\$9.02
Employee & Child(ren)	\$6.66	\$10.57
Family	\$9.36	\$14.88

### Enrolling and Making Changes

When you first become eligible for benefits and during the annual open enrollment, you have the opportunity to review all of your benefit options and then select those that best meet your needs. Your elections will remain in place throughout the year unless you experience a qualifying change in family status. If you have a qualifying change in family status during the year, you can make changes to your benefits within 31 days of the event. The changes you request must be consistent with the status change event.



Events that would qualify for a mid-year change in benefits include:

- Marriage
- Divorce
- Death
- Change in the employment status of employee or spouse
- Change in the number of dependents including birth or adoption.

It is very important that you complete your enrollment within the required timeframe. If you do not complete your enrollment by that time, you will have no coverage for the plan year.

# 2021 Employee Benefits Overview

## Medical Plans, Health Savings Account and Flexible Spending Accounts

Community Brands employees have access to comprehensive medical coverage through Cigna. Cigna's national network of providers allows employees to choose from any network provider without requiring a referral from their primary care physician.

### Flexible Spending Accounts Administered by WageWorks

#### Medical FSA

- Maximum annual contribution: \$2,750 per Employee & Spouse
- Eligible Expenses: Medical, Pharmacy, Dental & Vision
- Cannot have a Medical FSA if enrolled in an HSA
- Up to \$550 in unused funds can be rolled over to new plan year
- For more information, please go to <https://www.discoverybenefits.com/employees/resource-center>

#### Limited Purpose FSA

- Maximum annual contribution: \$2,750 per Employee & Spouse
- Eligible Expenses: Dental & Vision
- Can be paired with Health Savings Account

#### Dependent Care FSA (DCFSA)

- Maximum annual contribution: \$5,000 per Employee & Spouse
- Qualifying Dependents include dependent child under the age of 13 who lives with you for more than half of the year or a spouse or other tax dependent who resides in the house a minimum of eight hours a day and requires assistance with day-to-day living
- For more information, please go to <https://www.discoverybenefits.com/employees/resource-center>

#### DCFSA Eligible Expenses:

- Daycare, nursery school, summer day camp or before/after school programs that meet state and local requirements
- Babysitters, as long as they are not your legal dependent

#### DCFSA Ineligible Expenses

- Overnight camps
- Kindergarten

Note: You will be required to furnish the Tax ID or Social Security Number of all dependent care providers

#### Commuter Benefit Accounts

- Use pre-tax money to pay for qualified transit expenses such as bus, ferry, subway, train and even parking
- Account can be funded up to \$270/month each for parking and transit expenses

	Option 1 PPO		Option 2 PPO Higher Deductible		Option 3 Consumer Directed Health Plan	
	Network	Non-Network	Network	Non-Network	Network	Non-Network
Office Visits						
Wellcare	100% Covered	Not Covered	100% Covered	Not Covered	100% Covered	Not Covered
Primary Care	\$30 Copay	50%*	\$35 Copay	50%*	100%*	40%*
Specialist	\$60 Copay	50%*	\$70 Copay	50%*	100%*	40%*
Telehealth	No Cost	Not Covered	No Cost	Not Covered	\$40 - \$55	Not Covered
Deductible						
Single	\$2,000	\$8,000	\$4,000	\$8,000	\$5,000	\$7,500
Family	\$4,000	\$16,000	\$8,000	\$16,000	\$10,000	\$15,000
Coinsurance	30%	50%	30%	50%	0%	40%
Out-of-Pocket Max						
Single	\$4,000	\$10,500	\$5,000	\$10,000	\$5,000	\$10,000
Family	\$8,000	\$21,000	\$10,000	\$20,000	\$10,000	\$20,000
Inpatient & Outpatient	30%*	50%*	30%*	50%*	100%*	40%*
Emergency Room	\$250 Copay	\$250 Copay	\$350 Copay	\$350 Copay	100%*	100%*
Prescription Drugs						
Retail	\$10 / \$35 / \$70 Copay		\$10 / \$35 / \$70 Copay		100%*	
Specialty	25% up to \$250		25% up to \$250		100%*	

\* After deductible

### Health Savings Account

Option 3 is a qualified High Deductible Health Plan, which can be paired with a Health Savings Account (HSA). An HSA allows you to set money aside pre-tax to pay for qualified medical, dental, and vision expenses. Unused funds roll over from year to year. The HSA is administered through Cigna. Community Brands continues to contribute \$38.46 each paycheck into the HSA account of every eligible employee enrolled in Option 3 (up to \$1,000/year.)



The Community Brands HSA contribution must be factored in the IRS limits (\$3,600/\$7,200 for 2021). The IRS also allows a \$1,000 per year "catch-up" contribution for those age 55 or older. Please visit <http://bit.do/cignahsa> for full details on how an HSA can help you.

*The CDHP is compatible with a Health Savings Account (HSA). Any eligible employee may select the CDHP option, but no HSA contributions may be deposited by the employee or employer unless the following IRS regulations criteria are met: 1. Enrollment in a Qualified Plan (CDHP) 2. No other health insurance coverage (including Medicare or Regular FSA), can be in place 3. Cannot be claimed as a dependent on someone else's tax return.*

# 2021 Employee Benefits Overview

## Dental & Vision Benefits

### Cigna Dental Insurance

Community Brands provides access to comprehensive dental insurance through Cigna. Benefits include two annual cleanings, basic services such as fillings, and major services such as crowns and dentures. Employees may choose between Base and Buy-Up plans, with the Buy-Up plans including twice the annual benefit maximum as well as orthodontia benefits.

Dental benefits have been structured so that even out-of-network dentists receive a high rate of reimbursement. This means that even if your dentist does not participate in the Cigna dental network, you are unlikely to be balanced billed.

To search for participating dentists near you, please go to <http://bit.do/cignadental> and enter your zip code. Then click on "Doctor by Type" and select Dentist. Finally, select "Cigna DPPO Advantage" under "Select a Plan."



	Cigna Dental Insurance			
	Base Plan		Buy-Up Plan	
	Network	Non-Network*	Network	Non-Network*
<b>Deductible (Lifetime)</b>				
Single	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150
<b>Co-Insurance</b>				
Preventive	0%	0%	0%	0%
Basic	20%	20%	20%	20%
Major	50%	50%	50%	50%
Orthodontia	N/A	N/A	50%	50%
<b>Maximum Benefits</b>				
Dental	\$1,000	\$1,000	\$2,000	\$2,000
Ortho (Lifetime)	N/A	N/A	\$2,000	\$2,000

\* Out-of-Network Claims are paid at 90% of Usual & Customary Reimbursement

### Lincoln Vision Insurance

Vision insurance is offered through Lincoln Financial. Both plans include benefits for an annual eye exam, glasses and frames, or contact lenses in lieu of eye-glasses. The Buy-Up plan eliminates copays for exams and materials.

Please be sure to choose an in-network provider, as out-of-network benefits are substantially reduced. To search for vision providers near you, please go to <http://bit.do/lincolnvision> and enter your zip code to perform a search.

	Lincoln Vision Insurance			
	Base Plan		Buy-Up Plan	
	Network	Non-Network*	Network	Non-Network*
<b>Vision Network</b>		United Healthcare Spectera		
<b>Professional Fees</b>				
Eye Exam Cost	\$10 Copay	\$10 Copay	No Copay	No Copay
Eye Exam Benefit	Paid in Full	\$40 Reimbursed	Paid in Full	\$40 Reimbursed
<b>Materials</b>				
Co-Pay	\$25 Copay	\$25 Copay	No Copay	No Copay
Single Lenses	Paid in Full	\$40 Allowance	Paid in Full	\$40 Allowance
Bifocal Lenses	Paid in Full	\$60 Allowance	Paid in Full	\$60 Allowance
Trifocal Lenses	Paid in Full	\$80 Allowance	Paid in Full	\$80 Allowance
Frames	\$130 Allowance	\$45 Allowance	\$130 Allowance	\$45 Allowance
Elective Contacts	\$125 Allowance	\$125 Allowance	\$125 Allowance	\$125 Allowance
<b>Service Frequency</b>				
Exam	Every 12 Months		Every 12 Months	
Lenses	Every 12 Months		Every 12 Months	
Frames	Every 24 Months		Every 12 Months	



# 2021 Employee Benefits Overview

## Life & Disability Insurance

### Need help with your coverage?

Help is a phone call away!



Medical, Dental, HSA  
1-800-244-6224  
[www.cigna.com](http://www.cigna.com)



Vision, Life, Disability  
877-275-5462  
[www.lfg.com](http://www.lfg.com)



Flexible Spending Accounts & Commuter Plans  
866.451.3399  
[www.discoverybenefits.com](http://www.discoverybenefits.com)

### Life and Accidental Death & Dismemberment (AD&D)

Community Brands is pleased to offer all eligible employees with \$50,000 in base life insurance through Lincoln Financial. There is also a dismemberment schedule. If you were to lose a limb or eyesight, a portion of your AD&D benefit would be payable to you. **This coverage is 100% paid by Community Brands and is payable to your beneficiary.**

### Optional Life/Accidental Death & Dismemberment

Community Brands offers employees the opportunity to purchase additional life insurance through Lincoln Financial. Employees may purchase up to \$500,000 in increments of \$10,000, not to exceed 5x your annual salary. Employees who enroll also receive AD&D coverage equal to the amount of life insurance coverage elected. If you were to lose a limb or eyesight, a portion of your benefit would be payable to you based on the dismemberment schedule. You may also enroll your spouse in optional life with a maximum benefit equal to 50% of the amount elected on the employee, not to exceed \$250,000. A child benefit of \$10,000 is also available. During your initial eligibility, \$250,000 in coverage is guaranteed-issue for employees, \$50,000 for spouse and the full \$10,000 for child(ren). Guaranteed-issue means no medical underwriting is required and you can't be turned down for coverage. Any election beyond the Guarantee Issue amounts are subject to Evidence Of Insurability (medical questions).

### Short-Term Disability

Short Term Disability (STD) insurance can help you replace a portion of your income during a covered disability. The benefit amount is 60% of your pre-disability weekly salary up to \$1,500 per week. Benefits begin on the 8th day following and off-the-job accident, injury or illness (including pregnancy). Benefits can continue for as long as you are disabled, to a maximum duration of 12 weeks. **Short-Term Disability premiums are 100% paid by Community Brands.**

### Long-Term Disability

Long Term Disability (LTD) insurance helps replace a portion of your income if you become disabled for an extended period of time. Benefit payments would begin after 90 days of disability due to a qualified illness or injury, with coverage continuing until Normal Social Security Retirement Age as long as one remains disabled as defined in the policy.

New for 2021, two LTD coverage options are available. The only difference between the policies is the level of benefit provided and the associated premium. The first option, previously offered to Community Brands employees, provides benefits equal to 60% of your pre-disability monthly earnings to a maximum monthly benefit of \$10,000. This option is called the "Advantage" plan. The second option, called the "Value" plan, provides benefits equal to 50% of pre-disability earnings, also limited to a maximum monthly benefit of \$10,000. This option has a lower premium compared to the 60% benefit option. Long-Term Disability is a voluntary benefit, with premiums payroll deducted for employees electing coverage.

