

2024 Benefits Summary

The GuideWell Source Family of Companies believes that benefits and perks should be as unique and dynamic as the culture and people they support. Our team member benefits package embodies our core values and provides you with flexibility and choice. Our benefits package is comprehensive and competitive, helping you effectively balance work and life as it is today and in the future.



2024 CORE BENEFITS

- Medical insurance (with prescription coverage)
- Vision insurance
- Dental insurance
- Health Savings Accounts with company contribution
- Flexible Spending Accounts
- Paid Time Off (PTO) and Paid Sick Leave (PSL)
- 401(k) Retirement Savings Plan
- Basic Group Term Life and AD&D insurance
- Short- and Long-Term Disability
- Pregnancy-related medical leave program
- Company holidays

Taking Care of YOU

- Telehealth services through Teladoc including mental health services
- Wellness webinars, programs and resources
- Employee Assistance Program
- Tuition Assistance Program
- Team member perks
- Prime Fitness gym membership
- Adoption cost reimbursement and leave programs
- Rewards and recognition programs
- Voluntary Term Life and AD&D insurance
- Voluntary Accident and Critical Care Policies

Eligibility

Employment Status:

Team members who work a minimum of 20 hours per week.

Eligible Dependents:

- Legal Spouse
- Children under the age of 26 (natural, step, adopted, foster, court-ordered or legal guardianship appointed, or social security awarded disabled dependent children)
- Overage Dependent (children ages 26 – 30) *surcharge applies

Benefits Effective Dates:

First day of employment: Bereavement leave, company paid holidays, 401(k) Retirement Plan, team member perks, Paid Time Off (PTO) and Paid Sick Leave (PSL) accruals

First day of the month following hire: Medical, Dental, Vision, Health Savings Account (HSA), Flexible Spending Account (FSA), Voluntary Accident and Critical Care Policies, Life insurance

First day of the month following 180 days of continuous employment: Short-Term Disability

First day of the month following 12 months of service: FMLA, Long-Term Disability, Tuition Reimbursement



Your benefits program at-a-glance:

Medical Insurance – Florida Blue

- Four plan options available: two high deductible health plans (HDHP) and two PPO plans
- Prescription coverage included in all plan options
- National provider network available
- Premium costs based on annual base salary and deducted from 26 paychecks each year
- Spousal surcharge may apply for spouse enrollment (when other coverage is available)
- Additional costs for overage dependent enrollment

Blue Options 90/10 HDHP

In-Network

Deductible: \$1,600 (Single)/\$3,200 (Dependent)

Coinsurance: 10%

Out-of-Network

Deductible: \$3,000 (Single)/\$6,000 (Dependent)

Coinsurance: 30%

Prescription Coverage

Deductible + \$10/\$60/\$100

HSA Company Contribution

\$250 quarterly/\$1,000 annually (single)

\$375 quarterly/\$1,500 annually (dependent)

Bi-weekly Costs (per pay period)

<\$45k	Employee	\$53.28
	Employee + Spouse	\$121.90
	Employee + Child(ren)	\$110.70
	Employee + Family	\$192.98
>\$45k - \$70k	Employee	\$66.60
	Employee + Spouse	\$157.87
	Employee + Child(ren)	\$143.61
	Employee + Family	\$248.33
>\$70k	Employee	\$96.59
	Employee + Spouse	\$185.86
	Employee + Child(ren)	\$170.07
	Employee + Family	\$286.01

Blue Options 80/20 HDHP

In-Network

Deductible: \$2,100 (Single)/\$4,200 (Dependent)

Coinsurance: 20%

Out-of-Network

Deductible: \$4,200 (Single)/\$8,400 (Dependent)

Coinsurance: 40%

Prescription Coverage

Deductible + \$10/\$60/\$100

HSA Company Contribution

\$250 quarterly/\$1,000 annually (single)

\$375 quarterly/\$1,500 annually (dependent)

Bi-weekly Costs (per pay period)

<\$45k	Employee	\$37.11
	Employee + Spouse	\$88.45
	Employee + Child(ren)	\$79.41
	Employee + Family	\$140.95
>\$45k - \$70k	Employee	\$47.02
	Employee + Spouse	\$115.31
	Employee + Child(ren)	\$98.77
	Employee + Family	\$182.13
>\$70k	Employee	\$71.90
	Employee + Spouse	\$138.74
	Employee + Child(ren)	\$126.00
	Employee + Family	\$212.73

PPO Plus

In-Network

Deductible: \$500 (Single)/\$1,000 (Dependent)
Copayments: \$30 PCP/\$60 Specialist
Coinsurance: 10%

Out-of-Network

Deductible: \$1,000 (Single)/\$2,000 (Dependent)
Coinsurance: 30%

Prescription Coverage: \$10/\$60/\$100

Bi-weekly Costs (per pay period)

<\$45k	Employee	\$111.29
	Employee + Spouse	\$220.78
	Employee + Child(ren)	\$190.86
	Employee + Family	\$372.02
>\$45k - \$70k	Employee	\$120.75
	Employee + Spouse	\$237.94
	Employee + Child(ren)	\$206.61
	Employee + Family	\$397.69
>\$70k	Employee	\$142.09
	Employee + Spouse	\$268.52
	Employee + Child(ren)	\$235.50
	Employee + Family	\$438.49

Blue Options PPO

In-Network

Deductible: \$2,500 (Single)/\$5,000 (Dependent)
Copayments: \$10 PCP/\$100 Specialist
Coinsurance: 20%

Out-of-Network

Deductible: \$10,000 (Single)/\$20,000 (Dependent)
Coinsurance: 50%

Prescription Coverage: \$10/\$60/\$100

FSA Company Contribution

\$1,000 annually (single)
\$1,500 annually (dependent)

Bi-weekly Costs (per pay period)

<\$45k	Employee	\$53.28
	Employee + Spouse	\$121.90
	Employee + Child(ren)	\$110.70
	Employee + Family	\$192.98
>\$45k - \$70k	Employee	\$66.60
	Employee + Spouse	\$157.87
	Employee + Child(ren)	\$143.61
	Employee + Family	\$248.33
>\$70k	Employee	\$96.59
	Employee + Spouse	\$185.86
	Employee + Child(ren)	\$170.07
	Employee + Family	\$286.01

Flexible Spending Account – Healthy Equity

- Flexible Spending Accounts (FSA) are used to pay for qualified medical, dental or vision expenses through pre-tax deductions. Dependent Care FSAs are used to pay for dependent care expenses for a qualifying child or relative through pre-tax deductions (i.e., daycare, babysitting, elder care).
- Contribution limits for 2024 are TBD for the healthcare flexible spending account and \$5,000 for the dependent care flexible spending account.
- “Use it or lose it” account means that unused funds that be forfeited at end of plan year.

Health Savings Account – Healthy Equity

- Health Savings Accounts (HSAs) are provided with high deductible medical plans.
- HSAs are used to pay for qualified medical expenses, including deductibles and prescriptions costs.
- Our Family of Companies contributes to your HSA at the beginning of each quarter.
- Contribution limits for 2024 are \$4,150 for single coverage and \$8,300 for dependent coverage (limit includes employer and team member contributions); \$1,000 catch-up contribution available for age 55 or older.
- Funds in your HSA rollover from year to year and your account is portable.

Dental Insurance

Florida Combined Life

- Three PPO plan options
- National provider network available
- Plan offers both in and out of network coverage
- Benefit rollover feature available
- Additional costs for overage dependent enrollment

Bi-weekly Costs (per pay period)

Employee	\$3.72 – \$9.37
Employee + Spouse	\$7.47 – \$19.58
Employee + Children	\$8.14 – \$17.88
Employee + Family	\$11.93 – \$29.30

Vision Insurance

Blue Vision

- Three PPO plan options
- Eye exams and lenses available annually
- Frames available annually or bi-annually (anytime during the calendar year) based on plan option elected
- Contacts in lieu of eyeglasses on some plans
- Additional costs for overage dependent enrollment

Bi-weekly Costs (per pay period)

Employee	\$2.48 – \$3.81
Employee + Spouse	\$4.46 – \$6.86
Employee + Children	\$4.71 – \$7.26
Employee + Family	\$7.44 – \$11.46

Disability Insurance

Standard Insurance

- Provides income protection in the event of illness or injury preventing ability to work
- Company-paid short- and long-term disability

Short-Term Disability

- Benefit pays 50% of weekly salary following a 30-day waiting period
- Team members may purchase a shorter, 14-day waiting period
- Maximum duration: 26 weeks (prorated for less than one year of service)

Long-Term Disability

- Benefit pays 60% of monthly salary

Life and AD&D Insurance

USAbLe Life

- Company-paid Basic Life and Accidental Death and Dismemberment (AD&D) coverage at 2x annual base salary

Supplemental coverage is available to team members and their dependents. Please note, Evidence of Insurability may be required for certain coverage levels:

Coverage Type	Coverage Levels
Employee	1x – 5x Annual Salary
Spouse	\$25k, \$50k, \$100k, \$150k, \$250k
Children	\$5k, \$10k, \$15k, \$20k, \$25k

Accident and Critical Care Policies

USAbLe

- Voluntary purchase of accident and critical care policies available

Accident Policy:

- 24-hour coverage that pays cash benefits for treatment and diagnosis of accidental injury
- Provides \$240 per visit for follow-up care

Critical Care Policy:

- Ability to elect \$5,000 or \$10,000 guarantee issue
- Cancer coverage may be added

Wellness Benefit available with both policy options

401(k) Retirement Plan

Fidelity Investments

- Pre- and post-tax (Roth) deferrals available
- 100% company match up to first 5% of team member's contribution
- Immediate vesting
- Auto-enrollment after 60 days of employment
- Investing consulting available

Tuition Assistance Program

GuideWell Source Family of Companies

- Eligible after one year of service
- Maximum annual reimbursement amount of \$6,000
- Undergraduate and graduate degree programs qualified
- Professional certification programs
- Grade requirements for reimbursement

Bridging of Service

Bridging of service for the following service-related benefits is **only provided** to eligible team members with a break in service of less than 365 days. Service-related benefits are not bridged for prior service when the team member's break in service is 365 days or greater. Prior service applies to the eligibility requirements for the following service-based plans and programs:

- Short-Term Disability (STD)
- Paid Time Off Accrual Rate (PTO)
- Service Recognition Awards
- Tuition Assistance Program
- Retiree Medical Subsidy (where previous eligibility requirements were met)

Company Holidays

Team members receive 11 paid company holidays each year. All team members are eligible for company-paid holidays beginning the day of hire.

2024 Holiday Schedule

Company Holiday	Date
New Year's Day	Monday, January 1, 2024
Martin Luther King, Jr. Day	Monday, January 15, 2024
Spring Holiday	Friday, March 29, 2024
Memorial Day	Monday, May 27, 2024
Juneteenth	Wednesday, June 19, 2024
Independence Day	Thursday, July 4, 2024
Labor Day	Monday, September 2, 2024
Thanksgiving Day	Thursday, November 28, 2024
Thanksgiving Day After	Friday, November 29, 2024
Christmas Holiday	Tuesday, December 24, 2024
Christmas Holiday	Wednesday, December 25, 2024

Team members who live or work in a county in which their local wage determination requires additional holiday time will be notified.



It's more than just insurance!

We believe in a balanced approach to your well-being. That's why we strive to provide benefits for all areas of life, not just insurance!

Paid Time Off (PTO)

- Paid time off (PTO) accrues based on years of service
- Accrual begins following the first complete pay period
- Waiting period to use PTO:
 - Non-exempt team members: 90-day waiting period. Available for use once visible in timekeeping system after 90 days - typically within one to two pay cycles.

Full-time: 40 hours per week

Service (Years)	Accrual (Hours)	Annual (Days)
0 – 2	3.08	10
3 – 4	3.70	12
5 – 8	4.62	15
9 – 14	5.23	17
15+	6.16	20

Full-time: 37.5 hours per week

Service (Years)	Accrual (Hours)	Annual (Days)
0 – 2	2.89	10
3 – 4	3.47	12
5 – 8	4.33	15
9 – 14	4.91	17
15+	5.77	20

Paid Sick Leave (PSL)

- Team members accrue one hour of paid sick leave (PSL) for every 30 hours worked:
 - Exempt team members accrue based on a 40-hour work week
 - Non-exempt team members will accrue PSL based on actual hours worked
- Maximum accrual limit: 56 hours per year
- Accruals begin following 1st complete pay period and can be used immediately

We are excited to offer a flexible-use PSL policy. While PSL is designed to be used for preventative care, illness, injury or medical condition, you can use your sick leave for general reasons - just as you would use PTO!

Supplemental Benefits

We offer a large variety of supplemental benefits designed with you in mind! These benefits include:

- Employee Assistance Program
- Team Member Perks
- Company-Paid Gym Membership
- Telehealth visits through Teladoc including mental health services
- Monthly wellness webinars
- Company-wide Rewards and Recognition Programs

Additional questions? Contact the GuideWell Source Benefits Team at employeebenefits@guidewellsources.com or by calling Human Resources at (904) 791-6794.