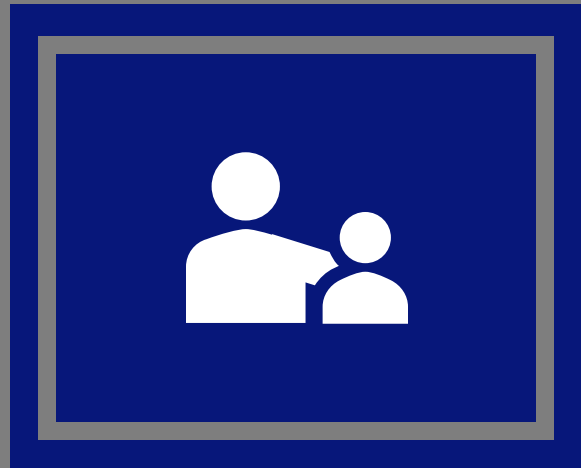




2022-23 Employee Benefits



Welcome to Generic Company LLC!

At *Generic Company LLC*, we are committed to your health and well-being. We are proud to provide you and your family with valuable and significant benefits. This guide is an overview of the benefits available to you and their impact on your compensation, as a whole. Please read it carefully in order to make the best choices for you and your family in the 2023 Plan Year. The plan year for *Generic Company LLC* benefits is January 1st- December 31st.



Eligibility

If you are full-time employee of *Generic Company LLC* who is regularly scheduled to work 40 hours or more per week, you are eligible to participate in all benefits. Part-time employees regularly working less than 40 hours per week are eligible for retirement and PTO benefits.

When Does Coverage Begin?



New Hire

The elections you make upon starting with *Generic Company LLC* are effective the first of the month following 60 days of employment.

Annual Enrollment:

The elections you make during open enrollment are effective January 1st, 2023.

Due to IRS regulations, once you have made your choices for the 2023 Plan Year, you won't be able to change your benefits until the next enrollment period unless you experience a Qualifying Life Event.

Eligible Dependents

Eligible dependents for coverage in the *Generic Company LLC* benefits plans include:

- Your legal spouse/domestic partner.
- Children up to age 26 (includes birth children, stepchildren, legally adopted children, children placed for adoption, foster children and children for whom legal guardianship has been awarded to you or your spouse/ domestic partner) are eligible for Medical, Dental and Vision coverage.
- Dependent children, regardless of age, provided he or she is incapable of self-support due to a mental or physical disability, is fully dependent on you for support as indicated on your federal tax return, and is approved by your Medical Plan to continue coverage past age 26.

Verification of dependent eligibility required upon enrollment.

Health Benefits



Health and life benefits help employees maintain well-being through preventive care and access to an extensive network of providers, as well as affordable prescription medication. Health benefits are offered through United Healthcare. It is up to employees to choose plans that best match individual and dependent needs. Elections are in place for the 2023 Plan Year, unless a Qualifying Life Event occurs.

United Healthcare (UHC) Medical & Prescription Plan Summary

With UHC, covered *Generic Company LLC* employees and loved ones have **24/7/365** access to care, and a dedicated care team to ensure covered members get the healthcare they need. Coverage includes

primary care (virtual and in-office), mental health, free chiropractic, prescriptions, a large network of doctors, plus a low-cost deductible for hospitalization and so much more.

Coverage	Cost (per paycheck)
Employee Only	\$105.69
Employee + Spouse	\$276.46
Employee + Child(ren)	\$290.31
Employee + Family	\$438.00

Type of Service	In-Network	Out of Network
Virtual Primary Care Visits	\$0 Copay	\$50 Copay
Primary & Urgent Care Office Visits	\$0 Copay	\$50 Copay
Annual Adult Physical & Well Child	\$0 Copay	\$50 Copay
Chiropractic Office Visits (12/plan year)	\$0 Copay	\$50 Copay
Routine Labs	\$0 Copay	\$50 Copay
X-Ray	\$0 Copay	\$50 Copay
Specialist Consults & Care	\$50 Copay	\$100 Copay
MRI, CT Scans, Ultra-Sound & other imaging	\$50 Copay	\$100 Copay

Hospital Care Inpatient, Outpatient Services, ER

Deductible	Individual - \$2000 / Family - \$4,000
Coinsurance	20%
Out-of-Pocket Max	Individual - \$4,000 / Family - \$6,000
Emergency Room	\$500 + Copay

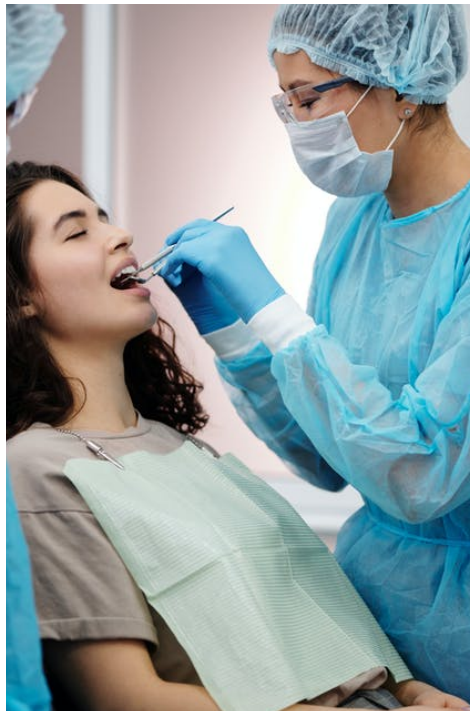
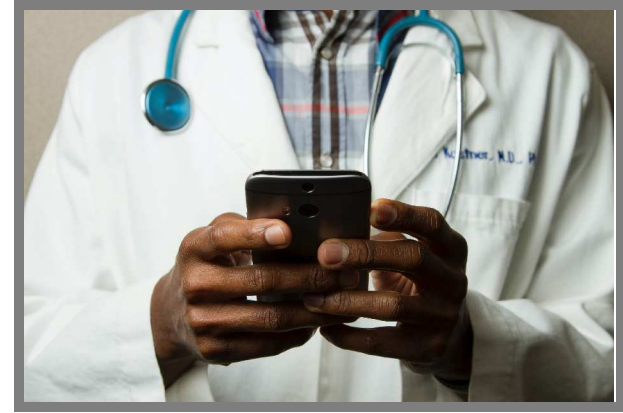
Pre-authorization required for non-ER hospitalization

Rx and Immunizations

Tier	Copay
1	\$10 (or less)
2	\$25
3	\$50
4	\$100
5	\$250
6	\$500

Employee Assistance Program

When *Generic Company LLC* employees elect UHC medical, they (and their covered loved ones) also gain access to EAP tools, programs, suggestions, and coaching to help navigate the ups and downs of emotional and mental health. With the support of mental wellness consultants, life coaches, and mental health crisis counselors, EAP benefits provide gradual and measured behavioral changes – a new personal journey. Make an appointment 8am-5pm MST weekdays or, call anytime in the event of an urgent matter. Consultations are available in both English and Spanish, by video or telephone. Appointments are FREE and UNLIMITED.



Dental

Taking care of your teeth is about more than just covering cavities and cleanings. *Generic Company LLC*-sponsored dental insurance is designed to promote routine preventive care and better overall health. DentalProviders partners with industry-leading dental networks, bringing more than 400,000 nationwide providers.

To save on dental costs and maximize your dental benefit, choose an in-network dentist. In-network dentists have agreed to charge lower fees to DentalProviders members.

Coverage	Cost (per paycheck)
Employee Only	\$11.13
Employee + Spouse	\$22.26
Employee + Child(ren)	\$32.73
Employee + Family	\$43.87

	In-Network	Out-of-Network
<u>Deductible</u>		
Individual	\$50	\$50
Family	\$150	\$150
-		
<u>Annual Max</u>	\$1,000	\$1,000
<u>Coverage</u>		
Preventive Diagnostic (ie, exams, cleanings, fluoride, space maintainers, x-rays, and sealants)	100%	100%
Basic (ie, fillings, extractions, root canals, implants, relines and repairs to bridges)	80%	80%
Major (ie, crowns, inlays and onlays, dentures, bridges)	50%	50%

Vision

If you wear glasses or contacts, chances are you already have a steady appointment with an eye doctor. But even those with perfect eyesight should have their vision checked on a regular basis. To ensure that employees and their loved ones have

Coverage	Cost (per paycheck)
Employee Only	\$3.31
Employee + Spouse	\$6.62
Employee + Child(ren)	\$5.84
Employee + Family	\$9.16

	Copays
Exams	\$10
Materials	\$25
Contact Lens Fitting & Evaluation	15% discount (not to exceed \$60)

access to quality vision care, *Generic Company LLC* offers a comprehensive Vision benefit provided by VSP. VSP's Choice network is comprised of 31,000 providers and offers additional savings & discounts such as prescriptions sunglasses, laser vision correction, and more!

Vision plan benefits are available to you on a voluntary basis. All out-of-network services are subject to Reasonable and Customary (R&C) limitations.

Saving



Generic Company LLC provides a flexible plan to save for retirement. While maximum contributions are determined each year by the IRS, employees can choose to increase, decrease, stop, or start contributing to their plan whenever they choose!

Simple IRA



With the *Generic Company LLC's* Simple IRA benefit, through Ameriprise, employees can easily plan and save for retirement. Employee contributions are pre-tax, reducing taxable income, and *Generic Company LLC* will match 100%, dollar-for-dollar, up to 3%! Even better, employees are fully vested from day one, meaning your contributions and company match are yours, always.

Employees are eligible to contribute to their Simple IRA immediately upon hire. Employees have a range of investment options to choose from and can start contributing on their first day with the company!

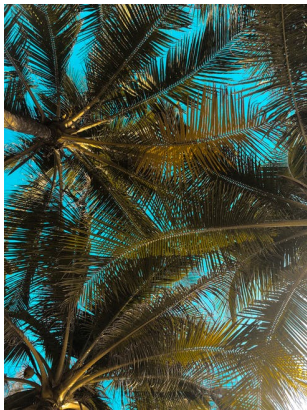
Year	IRS Limit	Catch Up for 50+
2022	\$14,000	Additional \$3,000
2023	\$15,500	Additional \$3,500

Work-Life-Balance



In addition to health and life benefits provided and available to our valuable team members and their families, *Generic Company LLC* offers work/life balance benefits to promote not just surviving, but thriving. We recognize the importance of time away from work, whether it's on a vacation, time with family or friends. Take advantage of these benefits designed to make life away from, stress free and enjoyable.

Paid Time Off (PTO)



Regular, full-time employees are eligible for 10 days (80 hours) of vacation in their first year, accrued with each pay period. Beginning with the 2nd January after hired, employees then earn 15 days (120 hours) of PTO per year. Beginning the 10th January after hired, employees earn 20 days (160 hours) of PTO per calendar year. Part-time employees are eligible for paid sick time, earning one (1) hour of paid sick time for every 30 hours worked, up to a total of 48 hours.

Time off should be requested in advance and approval is subject to leadership discretion. In the event PTO is used for an emergency situation (ie, illness, to care for a family member, etc.), *Generic Company LLC* team members should provide as much notice to leadership of their need for time off, as possible.

Years of Service	PTO Hours Accrued per Pay Period	Annualized PTO Hrs / Days (approx)
Hire Date - December 31st	3.076	80 hours/10 days (prorated)
Beginning the 1st January 1 after hire	3.076	80 hours/10 days
Beginning the 2nd January 1 after hire	4.62	120 hours/15 days
Beginning the 10th January 1 after hire	6.15	16 hours/20 days

Holidays

Generic Company LLC recognizes eight (8) paid holidays. Following 90 days of employment, full and part-time employees are entitled to holiday pay. In the event a company recognized holiday falls on a Saturday or Sunday, the company will select either the following Monday or the preceding Friday to observe the holiday. Should an employee work a company recognized holiday (actual holiday or observed), the employee may, with management approval, instead choose to observe the paid holiday at a later date of his/her choosing.

- New Year's Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day