



BENEFITS OVERVIEW

October 1, 2023 – September 30, 2024



WELCOME

Benefits are an important part of overall compensation. Positioning Universal is pleased to offer a comprehensive array of quality benefits to protect our employees' health, their family, and their way of life.

- Medical Plans
- Dental Plans
- Vision Plan
- Life and AD&D
- Disability Insurance
- Accident Insurance
- Critical Illness Insurance
- Employee Assistance Program (EAP)
- Trust & Will
- Tootris
- Travel Assistance
- Flexible Spending

MEDICAL PLANS

Cigna LocalPlus EPO / Kaiser HMO (CA Only) — With both the EPO & HMO plan options, members select doctors from the participating network of providers. Services received outside of the EPO/HMO network are not covered, except in the case of emergency medical care. Kaiser HMO members will have their care directed by their primary care physician, who will coordinate all health care needs including referrals to specialists and approving further medical treatment (excluding ob-gyn or mental health services). Cigna EPO members do not need a referral to see a specialist and can seek care from any participating network provider.

Cigna OAP PPO — The PPO plan gives members the freedom to seek care from the provider of their choice. However, benefits are maximized, and out-of-pocket costs are reduced if an in-network provider is used. The calendar year deductible must be met before certain services are covered.

Cigna OAP-HSA — The OAP-HSA plan gives members the freedom to seek care from the provider of their choice. However, benefits are maximized, and out-of-pocket costs are reduced if an in-network provider is used. The highlight of this plan is that it allows employees to open a Health Savings Account (HSA) which is a special savings account that allows employees to save pre-tax dollars to pay for all “qualified health-related expenses” permitted under federal tax law.* This includes most medical care and services, prescription drugs, dental services, vision care, and expenses related to meeting the plan’s deductible.

To help offset the annual deductible, PUI contributes the following amounts to an enrolled employee’s HSA: \$1,000 for employee only coverage or \$2,000 for employee + dependent coverage (½ in April and ½ in October). Employees may also deposit their own dollars into their HSA through pre-tax payroll deductions.

DENTAL PLANS

EPO Plan (CA only) — With the EPO plan, members must select participating dentists from Mutual of Omaha’s VIP Dental Network to receive benefits. The plan includes a \$50 deductible and a \$1,000 calendar year benefit maximum.

PPO Plan — The PPO dental plan offers members the freedom and flexibility to use the dentist of their choice. The Mutual of Omaha PPO plan includes both in-network providers from the Mutually Preferred Network, along with the option to use an out-of-network provider. The plan includes orthodontia for all members, and a \$25 deductible for all services except preventive. The calendar year benefit maximum is \$2,000 per person. The lifetime orthodontic benefit maximum is \$1,500 per person.

VISION PLAN

The vision plan through Mutual of Omaha offers members the freedom and flexibility to use the provider of their choice. Benefits are maximized when utilizing in-network providers from the EyeMed network. This plan covers eye exams at \$10, lenses every 12 months, frames every 12 months, and contacts every 12 months with a \$175 maximum for frames and contacts.

LIFE AND AD&D

\$50,000 of Basic Life and Accidental Death and Dismemberment (AD&D) coverage is provided to employees at **NO COST** through Mutual of Omaha.

VOLUNTARY LIFE AND AD&D

Employees have an opportunity to purchase Voluntary Life and Accidental Death and Dismemberment (AD&D) coverage at affordable group rates through Mutual of Omaha.

Voluntary Life/AD&D – benefit amounts vary from \$10,000 up to \$300,000 for employees, from \$5,000 up to \$100,000 for your spouse, and from \$2,000 to \$10,000 for child(ren).

VOLUNTARY ACCIDENT

Accident insurance is designed to complement your medical coverage and provide you with a lump sum payment if you have a covered injury or treatment and receive care. Included with this coverage is a \$50 annual wellness benefit available if you receive covered preventive care.

VOLUNTARY CRITICAL ILLNESS

Critical Illness insurance is a voluntary benefit you may purchase on a post-tax basis. You can enroll yourself and your spouse. Your spouse's rate is based on your age. If you enroll, child coverage is automatic through age 25, and a separate premium is not required.

When a covered serious illness happens to you or a loved one, this coverage provides you with a lump sum payment of up to \$50,000 depending on the benefit you select. Some covered conditions include:

- Cancer
- Heart Attack
- Stroke
- Kidney Failure

A health screening benefit of \$50 is payable once per calendar year for each insured person who has a health screening test performed while insurance is in effect for the insured person.

DISABILITY

Employees are provided with Long-Term Disability Insurance at **NO COST** through Mutual of Omaha. Disability Insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Short-Term Disability (Outside CA) — Benefit amount is equal to 60% of your monthly earnings up to \$3,500.

Long-Term Disability — Benefit amount is equal to 60% of your monthly earnings up to \$12,000. Benefits begin After 90th day of disability until Social Security Normal Retirement Age.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Employees are provided with the Employee Assistance Program (EAP) at **NO COST**. The EAP administered by Mutual of Omaha provides confidential, around-the-clock assistance to help employees balance the demands of work, life and personal issues.

Employees and their eligible family members have access to unlimited telephone access, online resources and tools, as well as three face-to-face or video counseling sessions per year.

FLEXIBLE SPENDING

Employees have an opportunity to enroll in flexible spending accounts to save on taxes while paying for health and dependent care expenses:

Health Care FSA — Contribute up to \$3,050 per calendar year to pay for expenses not covered by medical, dental or vision insurance.

Dependent Care — Contribute up to \$5,000 per calendar year to pay for eligible child and disabled adult care expenses.

TRAVEL ASSISTANCE

Employees are provided with Travel Assistance at **NO COST** by AXA Assistance USA and offered through Mutual of Omaha. Employees, and dependents (whether traveling together or separate) have access to travel, medical, legal and financial assistance plus emergency medical evacuation benefits when traveling domestically or internationally 100 or more miles away from home for up to 120 consecutive days.

Trust & Will

Positioning Universal has partnered with Trust & Will to help employees plan for life's unexpected moments that are important. Trust & Will provides you with an easy and affordable way to create your estate plan at **NO COST**. You can nominate guardians for minor children and pets, select beneficiaries for specific assets, complete healthcare documents, and most importantly, give your family peace of mind.

Tootris

Tootris is a tech-enabled benefit that provides working parents instant access to quality childcare programs that fit your needs. You can search, vet, tour and enroll children into a childcare program of your choice, accommodating unique scheduling and budgetary requirements. Positioning Universal has partnered with Tootris so that employees have increased childcare availability and accessibility.

COST OF BENEFITS

Employee contributions toward the cost of benefits are automatically payroll deducted. Your cost for medical coverage will be determined by coverage tier – enrolled members. Positioning Universal contributes the following towards your benefits:

- Medical (Full-Time EEs): 95% for employee only, 75% for dependents
- Medical (Part-Time EEs): 60% for employee only, 30% for dependents
- Dental: 95% for employee only, 75% for dependents.
- Vision: 95% for employee only, 75% for dependents.
- Basic Life/AD&D: *no cost to you*
- Employee Assistance Program: *no cost to you*
- Travel Assistance: *no cost to you*
- Trust & Will: *no cost to you*
- Tootris: pricing will vary on individual needs.