

# Benefits at a Glance



PAVIR offers a competitive salary, 401(k) plan, and meaningful benefits to inspire you to have fun and live well. This flyer gives you a highlight of your available benefit plan options. PAVIR sponsors the majority of the premium cost of the medical, dental, and vision plans. The applicable per-pay-period contribution premium is listed for each plan.

## Medical • Anthem HDHP/PPO/HMO & Kaiser HMO

PAVIR offers comprehensive medical plans to choose from. Kaiser is only available to Northern California employees.

	Anthem HDHP	Anthem PPO	Anthem HMO	Kaiser HMO (CA)
<b>Preventive Care</b>	No charge	No charge	No charge	No charge
<b>Deductible</b>	\$2,800 Single; \$5,600 Family	\$500 Single; \$1,500 Family	None	None
<b>Office Visit</b>	0%	\$20 PCP / \$40 Spec.	\$10 PCP / \$30 Spec.	\$20 PCP / \$35 Spec.
<b>Most Services</b>	0%	20%	Various copays	Various copays
<b>Retail Rx Tier 1/2/3</b>	\$5 / \$15 / \$40 / \$60	\$5 / \$15 / \$30 / \$50	\$5 / \$15 / \$30 / \$50	\$10 / \$35
<b>Out-of-Pocket Max</b>	\$5,000 Single; \$10,000 Family	\$3,500 Single; \$7,000 Family	\$2,000 Single; \$4,000 Family	\$1,500 Single; \$3,000 Family

### Cost of Coverage (Your Per-Pay-Period Contribution to enroll in the plan)

	Anthem HDHP	Anthem PPO	Anthem HMO	Kaiser HMO (CA)
<b>You</b>	\$25.00	\$47.50	\$40.00	\$60.00
<b>You + Spouse</b>	\$180.00	\$275.00	\$260.00	\$230.00
<b>You + Child(ren)</b>	\$145.00	\$225.00	\$215.00	\$205.00
<b>You + Family</b>	\$287.50	\$445.00	\$420.00	\$365.00

## Dental • Guardian PPO

## Vision • MES Vision

Coverage		Coverage	
<b>Preventive Care</b> (Routine Exams/Cleanings)	Covered 100%, no deductible, 1x every 6 months	<b>Vision Exam</b> (1x per 12 month period)	\$10 copay
<b>Deductible</b>	\$100 (3 per family max)	<b>Glasses</b> (1x per 12 month period)	\$25 copay + cost for lens enhancements and frames over \$150 allowance
<b>Annual Plan Maximum</b>	\$1,500/covered member	<b>Contacts</b> (in lieu of glasses)	\$150 allowance
<b>Orthodontia</b> (Children and Adults)	50% to \$1,500 lifetime max	<b>Contact Lens Fitting</b>	Deducted from Contact Lens benefit allowance

### Cost of Coverage (Your Per-Pay-Period Contribution to enroll in the plan)

	Guardian PPO	MES Vision
<b>You</b>	\$7.50	\$3.50
<b>You + Spouse</b>	\$20.00	\$4.00
<b>You + Child(ren)</b>	\$35.00	\$4.00
<b>You + Family</b>	\$47.50	\$6.00

Medical, dental, and vision in-network benefits only are shown. Benefit limitations or maximums may apply. Out-of-network benefits, when available, are significantly reduced. See applicable carrier plan documents for details.

## Pre-Tax Accounts

- **Flexible Spending Arrangements:** Set aside pre-tax payroll dollars\* to use for qualified healthcare expenses or for qualified childcare expenses for your children age 12 and younger.
- **Commuter Plans:** Load funds onto a Commuter Debit Card using pre-tax payroll reductions\*. Commuter funds can then be used for qualified transit or parking expenses.
- **Health Savings Account (HSA):** If you enroll in the HDHP, PAVIR will contribute to your HSA account each month. Maximize savings and contribute to your tax-preferred HSA using pre-tax payroll deductions\*.
- *\*IRS annual contribution limits apply. Subject to IRS regulations. See plan documents for details and limitations.*

## Protection for Peace of Mind

PAVIR provides all benefit-eligible employees with company paid life insurance and disability insurance. In addition to these plans, you may purchase additional coverage at reasonable rates.

- **Life and AD&D Insurance:** Employer paid coverage equal to a flat \$100,000.
- **Optional Life:** Purchase additional life and AD&D coverage for yourself in \$25,000 increments to a maximum of \$200,000. You can also purchase coverage for your spouse equal to 50% of your coverage to a maximum of \$100,000, and/or coverage for child(ren) at a flat \$10,000. Rates are based on age; see plan details for additional information.
- **Short-Term Disability:** If you are sick or injured and unable to work, after 7 days this plan pays a weekly benefit equal to 60% of your covered pre-disability earnings, to a maximum weekly benefit of \$2,309, combined with other sources.
- **Long-Term Disability:** If you continue to be unable to work due to illness or injury after 91 days, this plan pays a monthly benefit equal to 60% of your covered pre-disability earnings, to a maximum monthly benefit of \$10,000, combined with other sources. This benefit is payable to age 65, Standard ADEA.

## Employee Discounts and Other Benefits

- **Employee Assistance Program:** A free, professional, confidential consultation service provided by WorkLifeMatters. Employees may call (800) 386-7055 24 hours a day to seek assistance and are entitled to up to three (3) face-to-face counseling sessions per issue.
- **Pet Insurance:** Discounted rates with Figo Pet Insurance.
- **ADP/LifeMart:** Employees and dependents can take advantage of a discount program to save on ticketed events and online shopping.

## Retirement • PAVIR's 401(k) Plan

Eligible employees may participate in PAVIR's qualified 401(k) retirement savings plan. You may make tax-deferred contributions into a variety of investment options. PAVIR provides a company match up to 6% of deferrals, and eligible employees can also receive 3% profit sharing contribution on the first of the month following one (1) year of service.

## Extras

- **College Tuition Rewards Benefit:** Guardian offers the SAGE College Tuition Rewards benefit, where an employee can earn an annual Tuition Reward that can be used to pay for schooling at SAGE participating colleges.