

# 2022 Benefits Summary



Envision Healthcare offers a variety of health and welfare benefit options to help protect your health and promote your wellbeing. This summary provides a brief overview of available options.

## Medical

The Company offers five medical plan options so that you can choose the plan that best meets your needs. The plans are administered by AmeriBen, which utilizes the national Anthem BlueCross BlueShield network:

- PPO Select
- PPO Primary
- HSA Select
- HSA Primary
- HSA Base

PPO plans include lower deductibles and out-of-pocket expenses for which you will pay higher payroll deductions.

The HSA Select, Primary and Base Plans include higher deductibles and out-of-pocket amounts—but lower payroll deductions and the opportunity to establish an HSA, which in some cases includes Company contributions.

## Company-Paid Healthcare Support Resources\*

**Health Advocate:** Your first point of contact for everything related to your medical, prescription, dental and vision needs. Health Advocate can resolve claims and billing issues, explain health conditions, diagnoses and treatments, research treatment options and much more.

**2nd.MD\*:** Expert second opinions are available at no charge to all team members and their covered family members from leading providers across the country. The 2nd.MD team coordinates all the details so that you can focus on one thing—getting the best care possible.

**Surgery Plus\*:** This benefit provides pre-planned surgical services at significantly reduced out-of-pocket cost to you. SurgeryPlus supplements your medical coverage and has its own network of high-quality providers.

**Amino\*:** This service puts the spotlight on financial wellness to help you get the most from the healthcare dollars you spend. Amino makes it easy to find high value, in-network care and book appointments all in one easy-to-use platform.

\* For those enrolled in an AmeriBen medical plan

## Dental

The Company offers three dental plan options administered by Delta Dental:

- **DHMO Plan:** In-network benefits only; most services subject to a flat copay; includes coverage for orthodontia.
- **PPO Base Plan:** In-network or out-of-network benefits; deductible and coinsurance apply.
- **PPO Buy-Up Plan:** In-network or out-of-network benefits; deductible and coinsurance apply; includes coverage for orthodontia.

## Vision

The Company offers two vision plan options, administered by EyeMed:

- **Standard Plan:** Choice of in-network or out-of-network benefits; pays up to an allowance amount for covered services.
- **Premier Plan:** Choice of in-network or out-of-network benefits; pays a higher allowance amount for covered services.

## Health Savings Account (HSA)

Team members who enroll in a high deductible health plan have the opportunity to contribute pre-tax dollars to a Health Savings Account with Fidelity Investments.

For 2022, the IRS HSA contribution limits are \$3,650 if you enroll just yourself in medical coverage and \$7,300 if you enroll other eligible family members. If you will be age 55 or older in 2022, you may make an additional HSA catch-up contribution of up to \$1,000.

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## Flexible Spending Accounts (FSA)

Your Healthcare Flexible Spending Accounts (HCFSA), Dependent Care Flexible Spending Account (DCFSA) and Commuter Benefit Plans are administered by MyChoice® Accounts. The best part is, MyChoice Accounts can be managed directly on [EnvisionHealthcareBenefits.com](https://www.envisionhealthcarebenefits.com) or through the **MyChoice® Mobile App**.

The Company offers four Flexible Spending Accounts (FSAs):

- **Health Care FSA:** If you are not enrolled in a HSA Medical Plan, you may use pre-tax dollars to pay for eligible medical, prescription, dental and vision expenses. The contribution limit is \$2,750.
- **Limited Purpose Health Care FSA:** If you are enrolled in an HSA Medical Plan, you may use pre-tax dollars to pay for eligible dental and vision expenses. The contribution limit is \$2,750.
- **Dependent Care FSA:** You can contribute pre-tax dollars for dependent day care and/or after school care for eligible children under age 13 and elderly dependents who live with you. The contribution limit is \$5,000.
- **Commuter Benefit Plan:** Set aside pre-tax dollars for qualified transit, vanpooling and parking expenses. You can use up to \$270 monthly for transit and vanpooling expenses and up to \$270 monthly for parking expenses.

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

Life Insurance and Accidental Death and Dismemberment (AD&D) insurance protects you and your family from financial hardship in the event of serious illness, injury or death. This coverage is administered by The Hartford Insurance Company.

- **Basic Life/AD&D Insurance:** One times base annual earnings (\$50,000 maximum benefit).
- **Employee Supplemental Life/AD&D:** You may elect up to \$1,000,000 of combined Basic and Supplemental Life insurance and up to a \$1,000,000 of combined Basic and Supplemental AD&D coverage.
- **Dependent Supplemental Life:** If you elect supplemental life and/or AD&D insurance for yourself, you can also elect life and/or AD&D insurance for your family.

## Voluntary Short Term (STD) and Long Term Disability (LTD)

Disability coverage replaces a portion of your pay if a serious non-work related illness, injury or pregnancy keeps you from working. The Company offers optional employee-paid Short and Long Term Disability coverage options administered by The Hartford Insurance Company.

- **STD:** Replaces up to 60% of earnings depending on the weekly amount of coverage purchased to a maximum benefit of \$2,500 per week. Benefits begin after 14 or 30 consecutive days of disability based on the plan option selected.
- **LTD:** Replaces 60% of income after 90 consecutive days of disability to a maximum benefit of \$10,000 per month.

## Voluntary Benefits

Envision offers many voluntary benefits that provide supplemental coverage to reduce your financial risk and/or increase your personal security.

**Accident Insurance • Critical Illness Insurance • Hospital Indemnity Insurance • Identity Theft Protection • Legal Services**

## Employee Assistance Program (EAP)

The Employee Assistance Program is a company-paid program designed to provide professional help in dealing with personal concerns that impact you or your family at home or at work.