

2021 EMPLOYEE BENEFITS GUIDE



PEACHTREE ORTHOPEDICS

2021 Employee Benefits

The purpose of this guide is to acquaint you with the benefits we offer and to serve as a reference source throughout the year. It is important to familiarize yourself with the various options and enroll in the plans that best meet your needs. Peachtree Orthopedics is pleased to continue to offer a robust benefits package to our employees.

ELIGIBILITY

All regular, full-time employees working a minimum of 30 hours per week are eligible to participate in all benefit plans. Eligible employees may participate in the benefit plans effective the 1st day of the month following 30 days of employment.

Example: If you are hired on October 15th, your benefits would be effective December 1st.

Also eligible for coverage:

- Your spouse, unless your spouse is eligible for coverage through his/her employer
- For medical, dental, vision and voluntary life children up to age 26 regardless of marital status, student status or employment status

QUALIFYING EVENT

Each year during Open Enrollment you have the opportunity to make changes to your benefit plan elections. Any eligible employee may add or drop dependents, add or drop coverage, or change current levels of coverage. Changes made during the Open Enrollment period are effective January 1, 2021. Any elections made are considered final and cannot be changed unless a qualifying change in status occurs.

Qualifying changes in status include, but are not limited to:

- Marriage, divorce, or legal separation
- Death of spouse or other dependent
- Birth or adoption of a child
- A spouse's employment begins or ends
- A dependent's eligibility status changes due to age, student status, marital status, or employment
- You or your spouse experience a change in work hours that affect benefit eligibility
- Relocation into or outside of your plan's service area
- Becoming eligible for Medicare or Medicaid during the year

If you experience a qualifying change in status, you must provide written notice to Human Resources within 30 days of the event.

PTO & Holidays

ACCRUAL OF PTO

Calculations: PTO is accrued hourly and is available the pay period following the 90th day of employment; however, accumulation begins on day one (1) of employment.

All eligible employees shall be credited with PTO according to the schedule listed below.

Below lists the number of days off based upon the calculation of a full 80-hour pay period for 26 weeks:

LENGTH OF SERVICE	DAYS EARNED PER YEAR
0 to 1 years	12 days
2 to 5 years	15 days
6 to 10 years	18 days
11+ years	23 days

All employees who work thirty (30) hours or more, but less than forty (40) hours per week shall be credited with PTO on the below pro-rated basis (excluding overtime):

LENGTH OF SERVICE	ACCUMULATION FACTOR
0 to 1 years	0.046154
2 to 5 years	0.057692
6 to 10 years	0.069231
11+ years	0.088461

PAID HOLIDAYS

All full-time employees of Peachtree Orthopedics who are actively at work or on approved paid time off on the day before and the day after a holiday are given the following paid holidays:

- ✓ New Year's Day
- ✓ Memorial Day
- ✓ Independence Day
- ✓ Labor Day
- ✓ Thanksgiving Day
- ✓ Friday following Thanksgiving Day
- ✓ Christmas Day

Medical Benefits: Meritain



Peachtree Orthopedics offers you and your dependents a choice of 3 medical benefit plans through Meritain. As a plan member you have access to many consumer education tools and value-added programs designed to help manage your family's medical care - 24 hours a day, 7 days a week.

To obtain plan benefits or network providers, visit the following website at www.aetna.com/docfind/custom/mymeritain. When asked to select a plan, use Open Choice PPO under the Broad Medical Networks section. To speak with a Meritain service representative call **800.925.2272**. You can also go to www.mymeritain.com to view claims, eligibility, request ID cards etc.

Please note your pharmacy is available through CVS/Caremark administered by Rx Benefits. To speak with a pharmacy representative call **800.334.8134**.

	Meritain POS		Meritain HDHP		Meritain Bronze	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Lifetime Maximum	Unlimited		Unlimited		Unlimited	
Deductible						
□ Employee Only	\$1,000	\$2,000	\$3,500	\$7,000	\$5,000	\$10,000
□ Employee + Spouse	\$2,000	\$4,000	\$3,500	\$7,000	\$10,000	\$20,000
□ Employee + Child(ren)	\$2,000	\$4,000	\$3,500	\$7,000	\$10,000	\$20,000
□ Family	\$2,000	\$4,000	\$3,500	\$7,000	\$10,000	\$20,000
Coinsurance	80%	50%	100%	50%	80%	50%
Out-of-Pocket Maximum (includes deductible & copays)						
□ Single	\$3,000	\$6,000	\$3,500	\$7,000	\$7,150	\$20,000
□ Employee + Spouse	\$6,000	\$12,000	\$3,500	\$7,000	\$14,300	\$40,000
□ Employee + Child(ren)	\$6,000	\$12,000	\$3,500	\$7,000	\$14,300	\$40,000
□ Family	\$6,000	\$12,000	\$3,500	\$7,000	\$14,300	\$40,000
Inpatient Hospitalization	80% after deductible	50% after deductible	100% after deductible	50% after deductible	80% after deductible	50% after deductible
Outpatient Services	80% after deductible	50% after deductible	100% after deductible	50% after deductible	80% after deductible	50% after deductible
Emergency Room (waived if admitted)	\$250 Copay		100% after deductible		80% after deductible	
Urgent Care	\$70 Copay	50% after deductible	100% after deductible	50% after deductible	80% after deductible	50% after deductible
Convenience Care	\$35 Copay	50% after deductible	100% after deductible	50% after deductible	\$35 Copay	50% after deductible
Teladoc	\$40 copay	N/A	\$40 copay	N/A	\$40 copay	N/A
Office Visit						
□ Preventative Care	100%	50% after deductible	100%	50% after deductible	100%	50% after deductible
□ Primary Care Physician (PCP)	\$35 Copay		100% after deductible		\$35 Copay	
□ Specialist	\$70 Copay		100% after deductible		\$70 Copay	
Prescription Drugs			Deductible, then:		Preventive Drugs Covered at 100%, Deductible Waived All Other Prescriptions, Deductible Applies, then:	
□ Retail (Generic / Preferred / Non-Preferred)	\$15 / \$60 / 50%		100%		80% / 80% / 50%	
□ Mail Order	\$30 / \$120 / \$300		100%		80% / 80% / 50%	

Medical Contributions per pay period

	POS	HDHP	Bronze
Employee Only	\$119.51	\$141.37	\$30.60
Employee + Spouse	\$297.96	\$311.00	\$192.51
Employee + Child(ren)	\$243.79	\$254.46	\$146.71
Family	\$406.32	\$424.10	\$284.10

IMPORTANT REMINDERS:

- ✓ Preventive care is covered at 100% as long as you stay in-network. Make sure you get your annual physical!
- ✓ You can save time and money by calling Teladoc or visiting an Urgent Care Center for minor emergencies instead of the Emergency Room.
- ✓ Save money by switching your medication to a generic. Talk to your doctor to see if a generic medication will work for your condition.

Dental Benefits: Meritain

Peachtree Orthopedics offers you and your dependents a passive PPO dental plan. The plan allows you to use any dentist you choose, however, you may be balance billed for amounts in excess of the usual, customary, and reasonable (UCR) prices if your dentist is out of network. The dental network is Aetna's dental network through Meritain. Please see plan highlights below.

Deductible	
□ Individual	\$50
□ Family	\$150
Deductible Applies To	Basic, Major & Ortho
Annual Maximum	\$2,000
Preventive Services	100%
Basic Services	80%
Major Services	50%
Periodontics	80%
Endodontics	80%
Orthodontics	
□ Appliances and Related Services	50%
□ Lifetime Maximum	\$2,000
□ Age Limitation	Children to age 19

Dental Contributions per Pay Period

Employee Only	\$3.37
Employee + Spouse	\$7.12
Employee + Child(ren)	\$6.37
Family	\$12.72

Vision Benefits: Meritain

Peachtree Orthopedics offers you and your dependents the option to enroll in a vision plan. To receive the deepest discounts, choose a provider in the VSP network.

	In-Network	Out-of-Network
Lenses (Every 12 Months)		Reimbursement:
□ Single	Covered in full	\$30
□ Bifocal	after Copay	\$50
□ Trifocal		\$65
Contact Lenses (Every 12 Months)		
□ Medically Necessary	Covered in full	\$210
□ Elective	\$130 Allowance	\$105
Frames (Every 24 Months)	\$130 Allowance	\$70
Exams (Every 12 Months)	\$10 Copay	\$45
Materials	\$20 Copay	Varied

Vision Contributions per Pay Period

Employee Only	\$1.29
Employee + Spouse	\$2.06
Employee + Child(ren)	\$2.10
Family	\$3.39



Health Spending/Savings Accounts | Tax Savings



FLEXIBLE SPENDING ACCOUNTS (FSA): MERITAIN

The Flexible Spending Accounts (FSA's) provide employees the opportunity to pay specific expenses with pre-tax dollars. These plans enable you to "redirect" part of your pay (before federal income tax or Social Security taxes are deducted) into a tax-advantaged account.

Calculate your annual FSA contributions wisely. According to the IRS guidelines, any money in your FSA that you do not use for eligible expenses incurred during the plan year will be forfeited. You have 90 days from the close of the plan year to claim monies contributed to your FSA, or these funds are forfeited. Once you make an election into the FSA account you may not change this election amount unless you experience a qualifying change in status.

HEALTHCARE FLEX SPENDING ACCOUNT

The Healthcare FSA can be used to pay for most out-of-pocket medical, vision, and dental care expenses for yourself and your eligible dependents. You are eligible to set aside pre-tax dollars annually.

The entire amount elected is available to you at the beginning of the plan year. Any unused amount will be forfeited.

A debit card will be issued for the Flexible Spending Accounts to utilize funds.

DEPENDENT CARE FLEX SPENDING ACCOUNT

The Dependent Care FSA can be used to pay for eligible day care expenses for a dependent child(ren) up to age 13 or for an elderly parent. You may set aside up to \$5,000 per year if you are single or married (filing joint tax returns). You may elect up to \$2,500 if married and filing separate returns. Money in this account can be used as deposited just like a savings account.

Claims from the dependent care provider must be provided for reimbursement.

HEALTH SAVINGS ACCOUNT (HSA): OPTUM BANK

If you are enrolled in the High Deductible Health Plan with Meritain, you have the option to participate in a Health Savings Account (HSA) through Optum Bank. A HSA is an account that allows you to put aside money for deductible and out of pocket expenses incurred under a high deductible health plan. Money is direct deposited into the HSA on a pre-tax basis.

How the Health Savings Account Works:

It comes with tax advantages

- ✓ **Tax savings.** Money you put into your HSA can reduce your taxable income — helping you save on taxes you pay.
- ✓ **Tax-free earnings.** Money you keep in your HSA earns interest tax free. Let it grow from year to year.
- ✓ **Tax-free spending.** Money you take from your HSA to pay for qualified health care costs is never taxed.

There are other benefits, too

- ✓ **You own your HSA.** You decide how to spend — or save — your health savings account. If you change jobs or health plans, you keep the account. You can even name a beneficiary to inherit your account.
- ✓ **There's no use-it-or-lose-it policy.** Any money not used at the end of the plan year rolls over to the next year ... every year.
- ✓ **It's an investment.** That's right. Your HSA is a savings account that earns interest. It's a terrific way to put away money for health care costs down the road, even in retirement. At an additional cost, investment options are also available.

Contribute anytime

You, your employer, and your spouse and family members can contribute anytime, up to a yearly maximum.

The more you contribute, the bigger your account can grow. There are convenient ways to contribute. Write a check. Set up an electronic funds transfer from your bank account. Use a payroll deduction. Do what works best for you.

2021 Pre-tax Annual HSA Contribution Limits:

- A total of \$3,600 for individual coverage
- A total of \$7,200 for family coverage
- If you are age 55 or older, you can contribute an additional \$1,000 per year

401K

An employee will become eligible to participate in the 401K/ Profit Sharing plan the beginning of the quarter following completion of 12 months of employment. Specific eligibility requirements and information on the plan will be provided prior to enrollment.

Life Insurance | Disability | Voluntary Benefits



GROUP LIFE AND AD&D BENEFITS: MGIS

All regular full-time employees receive a Life/AD&D benefit of 1 x annual salary to a maximum of \$50,000.

It is important to keep your beneficiary information up to date to ensure that your life insurance benefits will be allocated to the appropriate parties.

This benefit is paid 100% by Peachtree Orthopedics.

VOLUNTARY LIFE: MGIS

You may purchase an additional amount of life insurance for yourself and your dependents. If you elect amounts over the Guarantee Issue (GI) you will need to submit an Evidence of Insurability form to MGIS for approval.

This benefit is paid 100% by employees and the rates are age banded.

Employee Benefit <i>(\$10,000 increments)</i>	Up to 4x salary or \$400,000
Guarantee Issue	\$100,000
Spouse Benefit <i>(\$5,000 increments)</i>	Up to \$50,000 not to exceed 50% of employee elected amount
Spouse Guarantee Issue	\$50,000
Child(ren) Benefit <i>(6 months-26 years)</i>	\$2,500, \$5,000 or \$10,000

SHORT-TERM DISABILITY (STD): MGIS

Short-term disability provides income replacement on a weekly basis for a limited period of time in the event that you become ill or disabled in a non-work related injury.

This benefit is paid 100% by employees.

Weekly Benefit Amount	60% of weekly salary
Maximum Weekly Benefit	\$1,000
Elimination Period □ Accident or Illness	7 days
Benefit Duration	Up to 12 weeks

LONG-TERM DISABILITY (LTD): MGIS

Long-term disability provides income replacement on a monthly basis for a longer period of time and can cover you up to your Social Security Normal Retirement Age.

This benefit is paid 100% by Peachtree Orthopedics.

Monthly Benefit Amount	60% of monthly salary
Maximum Monthly Benefit	\$5,000
Elimination Period	90 days
Benefit Duration	To SSNRA
Own Occupation Benefit	2 years

VOLUNTARY BENEFITS: SUNLIFE & MGIS

Voluntary benefits such as Voluntary Life, STD, Critical Illness & Accident plans are offered by SunLife and MGIS. Some of these products offer “cash” benefits for accidents and illnesses. Rates are based on your age, enrollment tier and tobacco status. If you have previously declined these benefits and are enrolling for the first time, you are considered a late entrant. As a late entrant, SunLife and MGIS will ask you to answer medical questions (an Evidence of Insurability form, EOI), before approving your request for coverage.

Additional Benefits

TELEMEDICINE: TELADOC

Peachtree Orthopedics is providing you and your eligible dependents with 24/7/365 access to U.S. board-certified doctors and pediatricians by phone or video. There is a \$40 copay.

Treat many medical conditions:

Cold and flu symptoms • Bronchitis • Allergies • Sinus problems • Respiratory infection • Ear Infection • And more!

For more information, call **1.800.TELADOC (835.2362)** or go to **www.teladoc.com**.



RETIREMENT: TRANSITIONS

Transitions Retiree Benefit Group support you and your family through a variety of services:

- ✓ Caregiver Support
- ✓ Eldercare Resources
- ✓ Long Term Care & Chronic Needs Planning
- ✓ COBRA Options & Portability of Benefits
- ✓ Life Insurance & Expense Planning
- ✓ Maximizing Social Security
- ✓ Understanding Medicare and enrollment
- ✓ Retirement Preparedness & Planning
- ✓ VA Benefits
- ✓ Prescription Planning
- ✓ Assisted Living Services

Transitions is available to you, your spouse, and immediate family members. We encourage you to take the first step to understanding the phases of retirement through our educational platforms. Attend a webinar and schedule a follow up private meeting with your dedicated advisor so that you can focus and plan your individual goals.

800.936.1405 | www.transitionsrbg.com

EMPLOYEE ASSISTANCE PROGRAM (EAP): GUIDANCE RESOURCES

The Guidance Resources EAP offers confidential guidance and resources for you or an immediate household family member. This benefit provides support, resources and information for personal or work life related issues. The program is sponsored by Peachtree Orthopedics, but completely confidential. For more info, go to **www.guidanceresources.com** Web ID: **MGISComplete** or call **866.301.9551**.

- ✓ In-person help with short-term issues; up to four sessions per person, per issue, per year
- ✓ Toll-free phone and web access 24/7
- ✓ Unlimited phone access to legal, financial and work-life services
- ✓ A 25% discount on in-person consultations with network lawyers
- ✓ Financial consultations and referrals
- ✓ Work/life services for assistance with child care, finding movers, kennels and pet care, vacation planning, and more.



Contact Information

Medical - Meritain	800.925.2272 www.meritain.com
Pharmacy - CVS/Caremark	800.334.8134 rxhelp@rxbenefits.com
Dental - Meritain	800.925.2272 www.meritain.com
Vision - Meritain	800.925.2272 www.meritain.com
Life and Disability - MGIS	800.247.6875 www.mgis.com
Health Savings Account (HSA) - Optum	800.243.5543 www.optumbank.com
Flexible Spending Account (FSA) - Meritain	800.925.2272 www.meritain.com
Employee Assistance Program (EAP) - Guidance Resources	866.301.9551 www.guidanceresources.com Web ID: MGISComplete
Telemedicine - Teladoc	1.800.TELADOC (835.2362) www.teladoc.com
Claims Contact - Ironwood Insurance Services	877.437.6854 benefitsclaims@ironwoodins.com



4401 Northside Parkway | Suite 800 | Atlanta, GA 30327 | www.ironwoodins.com