



2021 Benefits Enrollment Guide

This guide highlights the main features of many of the benefit plans sponsored by The Family Conservancy. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. The Family Conservancy reserves the right to modify, amend or terminate any benefit plan or practice described in this guide. Nothing in this guide guarantees that any new plan provisions will continue in effect for any period of time. This Guide serves as a summary of material modifications as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended.



WHAT'S NEW FOR 2021?

At The Family Conservancy, we are continually grateful for the effort and enthusiasm that you display at work every day. It is this energy that drives and motivates us to provide a suite of benefits for you and your family. As we prepare for the upcoming plan year, our benefit priorities remain unchanged: keep our plans competitive, cost-effective, and useful for you and your family, so we can offer you the level of support you provide for us daily.

ACTIVE ENROLLMENT

The enrollment process must be completed by the deadline to enroll in benefits for the 2021 plan year. If you do not complete enrollment, you will not be enrolled in benefits in 2021. You will not be able to make any changes to your elections until open enrollment for the next plan year, unless you experience a qualifying life event between now and then. Enrollment begins on **Thursday, November 19** and you must complete your enrollment by **Tuesday, December 8**.

PLAN SUMMARY

- **Medical Plan** – Health insurance in 2021 will once again be offered through Humana.
- **Dental Plan** – The dental carrier for 2021 will continue to be The Standard.
- **Vision Plan** – There are no changes to vision carrier (VSP), plan design or cost for the vision plan.
- **Life and Long Term Disability** – The benefits and carrier (The Standard) will remain the same in 2021.
- **HSA, FSA/DCFSA/LPFSA** – Discovery Benefits will continue to provide the HSA and FSA benefit in 2021. Please note that there will not be an HRA for 2021.
- **Voluntary Insurance Plans** – The voluntary plans will continue through Colonial, with no changes to the plan design.

MEDICAL/RX COVERAGE - HUMANA

The Family Conservancy is partnering with Humana to offer medical benefits in 2021. You will have 2 medical plan options to choose from. The following summary provides an overview of how the plans work and what your responsibilities are. For questions concerning your medical benefits, a claim, to identify a network provider or if you have questions concerning your prescription drug coverage, please contact Humana at **800.448.6262** or visit www.humana.com.

COMPARING YOUR 2021 MEDICAL OPTIONS

PPO \$6000	<i>In-network</i>	<i>Out-of-network</i>
Co-Insurance (what insurance pays)	80%	50%
Annual Deductible (Individual/Family)	\$6,000 / \$12,000	\$9,000 / \$18,000
Annual OOP Max (Individual/Family)	\$7,900 / \$15,800	\$19,750 / \$39,500
Office Visit – PCP / Specialist	\$40 / \$65	30% after deductible
Urgent Care Visit	\$100 Copay	30% after deductible
Emergency Room Visit	\$350 Copay	\$350 Copay
Preventive Care	Covered at 100%	30% after deductible
Hospital Services (Inpatient and Outpatient)	20% after deductible	50% after deductible
Retail Pharmacy Coverage Tier 1 / Tier 2 / Tier 3 / Tier 4	\$10 / \$45 / \$90 / 25% Coinsurance	In-network Copay + 30% Coinsurance
Mail Order Pharmacy Coverage Tier 1 / Tier 2 / Tier 3 / Tier 4	\$25 / \$112.50 / \$225 / 25% Coinsurance	In-network Copay/Coinsurance + 30% Coinsurance

Salary Class	\$22,250 - \$53,075	\$53,076 - \$98,926	\$98,927 - \$177,746
Employee	\$84.93	\$84.93	\$90.51
Employee / Spouse	\$393.53	\$468.53	\$531.03
Employee / Child(ren)	\$349.47	\$424.47	\$486.97
Family	\$922.14	\$997.14	\$1,059.64

*Rates displayed are per pay period

HSA \$4000	<i>In-network</i>	<i>Out-of-network</i>
Co-Insurance	50%	50%
Annual Deductible (Individual/Family)	\$4,000 / \$8,000	\$6,000 / \$12,000
Annual OOP Max (Individual/Family)	\$6,750 / \$13,500	\$20,250 / \$40,500
Office Visit – PCP / Specialist	50% after deductible	50% after deductible
Urgent Care Visit	50% after deductible	50% after deductible
Emergency Room Visit	50% after deductible	50% after deductible
Preventive Care	Covered at 100%	30% after deductible
Hospital Services (Inpatient and Outpatient)	50% after deductible	50% after deductible
Retail Pharmacy Coverage Tier 1 / Tier 2 / Tier 3 / Tier 4	50% after deductible	50% after deductible
Mail Order Pharmacy Coverage Tier 1 / Tier 2 / Tier 3 / Tier 4	50% after deductible	50% after deductible

Salary Class	\$22,250 - \$53,075	\$53,076 - \$98,926	\$98,927 - \$177,746
Employee	\$0.00	\$0.00	\$5.58
Employee / Spouse	\$223.66	\$298.66	\$361.16
Employee / Child(ren)	\$188.10	\$263.10	\$325.60
Family	\$650.35	\$725.35	\$787.85

*Rates displayed are per pay period

HEALTH SAVINGS ACCOUNT (HSA)

An HSA is an account designed to help you save to cover health care expenses for you and your family. It is paired with a Qualified High Deductible Health Plan (QHDHP). HSAs offer you the following advantages:

- **Tax Savings.** You contribute pre-tax dollars to the HSA through payroll deduction. Interest accumulates tax-free and funds for healthcare expenses are withdrawn tax-free. You can use the money in your HSA to pay for eligible health (medical and prescription drug), dental and vision expenses.
- **Invest the funds and take them with you.** Unused account dollars are yours to keep even if you stop working or change employers. Additionally, you can invest your HSA funds, so your available but unused health care dollars can grow over time. The money can be used for future out-of-pocket health care expenses. Think of an HSA like a 401k for your healthcare.

HSA funds can be used for any family members' health care expenses - even if they are not enrolled in The Family Conservancy's health insurance plan.

WHO IS ELIGIBLE FOR THE HSA?

You can participate in the HSA only if you enroll in an HDHP. You are not eligible to contribute if:

- You are enrolled in Medicare, Medicaid, or TriCare
- You are covered by another medical plan (such as your spouse's plan) that does not qualify as a high deductible health plan.
- You or your spouse participates in a Health Care Flexible Spending Account (FSA) at your spouse's employer.

2021 IRS Maximum Contributions to the Health Savings Account

- **Individual Enrollment:** \$3,600 (\$50 increase to individual limit from 2020)
- **Family Enrollment:** \$7,200 (\$100 increase to family limit from 2020)

The maximum contributions above include all deposits/contributions made during the calendar year, including any match from The Family Conservancy. If you are age 55 and older you can contribute an additional \$1,000 to the above amounts in a catch-up contribution.

FLEX SPENDING ACCOUNT (FSA)

In 2021 The Family Conservancy will again offer a Health Care FSA, Limited-Purpose FSA and Dependent Care FSA through Discovery Benefits. FSAs provide you with an important tax advantage to help you pay for health care and dependent care expenses on a pre-tax basis. By anticipating your family's health and dependent care costs for the next year, you can plan your annual contributions accordingly to meet your needs. You may elect to contribute up to **\$2,000** into a Medical FSA or Limited Purpose FSA for 2021.

Note: If you are participating in an HSA, IRS guidelines state you are not permitted to enroll in the traditional Health FSA program.

Health Care Reimbursement FSA

This program lets The Family Conservancy employees pay for certain IRS-approved medical care expenses, not covered by their insurance plan, with pre-tax dollars. The annual maximum you can contribute is **\$2,000**.

Some examples include:

- Deductibles
- Copays
- Coinsurance

Dependent Care FSA

The Dependent Care FSA lets The Family Conservancy employees use pre-tax dollars towards qualified dependent care such as caring for children under the age of 13 or caring for disabled dependents over the age of 13. The annual maximum amount you may contribute to the Dependent Care FSA is **\$5,000 per household (or \$2,500 each if married and filing separately)** per calendar year. To be eligible for this program, the employee and their spouse (if married) must be working full-time or attending school full-time.

Limited-Purpose FSA

A Limited-Purpose FSA allows you to contribute up to \$2,000 for Dental and Vision expenses only. This plan can also be a good choice if you have an HSA and want to maximize your tax savings opportunity.

Note: These accounts follow the "Use It or Lose It Rule". Per the IRS, any remaining funds will be lost if not used by the end of the plan year.



HEALTH SAVINGS ACCOUNT (HSA)

EMPLOYEE HANDOUT

THE FASTEST-GROWING HSA ON THE MARKET

1

ONE ONLINE ACCOUNT, ONE
MOBILE APP AND ONE DEBIT
CARD FOR ALL OF YOUR
BENEFITS



ABILITY TO CHECK
BALANCE AND REQUEST
DISTRIBUTIONS OR
CONTRIBUTIONS ON THE GO



A LOW INVESTMENT
THRESHOLD AND ENHANCED
INVESTMENT EXPERIENCE



NO SURPRISE
PARTICIPANT FEES



TOOLS AND RESOURCES
FOR SPENDERS, SAVERS
AND INVESTORS

Health Savings Account Overview

A Health Savings Account (HSA) lets you make the most of your earnings by setting aside tax-free dollars for medical, dental and vision expenses. HSAs are individually owned and provide a triple-tax advantage. You can deposit money tax-free, it will grow tax-free until you use it, and your withdrawals are tax-free when used on eligible expenses.

Eligibility

You must be enrolled in a High-Deductible Health Plan (HDHP) to get an HSA, which can be used to pay for out-of-pocket expenses until you've met your deductible, at which point your health plan kicks in. While you can't be enrolled in a general purpose Flexible Spending Account and an HSA at the same time, you can pair an HSA with a Limited FSA.

Spending

The HSA covers qualifying medical, dental and vision expenses. To find out which specific expenses are eligible, view our searchable eligibility list at www.DiscoveryBenefits.com/eligibleexpenses.

Discovery Benefits makes it easy to access your HSA funds with:

- The Discovery Benefits debit card, which can be used to pay for eligible expenses, so you'll reduce your out-of-pocket costs.
- The Benefits Mobile App by Discovery Benefits, which provides a fast and secure way to check your balance, track expenses and move funds between your HSA and your bank account.



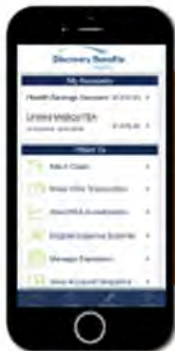
Saving

To take the guesswork out of election decisions, we offer a free savings calculator to help you decide how much to set aside. Calculate your savings today at www.DiscoveryBenefits.com/hsacalculator.

Investing

We make it easy to invest by offering a low HSA investment threshold. Once your HSA reaches that amount, you're able to invest in interest-bearing accounts or mutual funds without ever leaving your online account. View your investment options at www.DiscoveryBenefits.com/hsainvestments.

We also offer an Investment Guidance Tool through your online account to help you determine which investments are right for you. And, since all of your HSA dollars carry over from year to year, HSAs are a valuable long-term investment option.



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RESOURCES



ELIGIBLE EXPENSE LIST

www.DiscoveryBenefits.com/eligibleexpenses



HSA CALCULATOR

www.DiscoveryBenefits.com/hsacalculator



BENEFITS MOBILE APP VIDEO

www.DiscoveryBenefits.com/mobileappvideo



HSA VIDEOS

www.DiscoveryBenefits.com/hsavideos

Discovery Benefits®



FLEXIBLE SPENDING ACCOUNT (FSA)

EMPLOYEE HANDOUT

AN FSA THAT SIMPLIFIES SAVINGS

1

ONE ONLINE ACCOUNT,
ONE MOBILE APP AND ONE
DEBIT CARD FOR ALL OF
YOUR BENEFITS



AVERAGE DEBIT CARD
AUTO-SUBSTANTIATION
RATE OF MORE THAN
85 PERCENT



EASY DOCUMENTATION
UPLOADING USING OUR
BENEFITS MOBILE APP



THOUSANDS OF ELIGIBLE
EXPENSES FOR PURCHASE
AT THE FSA STORE

Flexible Spending Account Overview

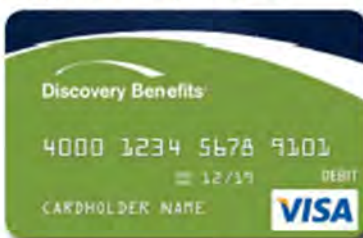
A Flexible Spending Account (FSA) allows you to budget and save for qualified medical expenses incurred over the course of your plan year. Dollars invested in an FSA are tax-free. That makes an FSA a great tool for saving money, especially when big expenses are anticipated.

Eligible Expenses

In order to have an expense covered by your FSA dollars, that expense has to be considered eligible by the IRS. To find out which specific expenses are eligible, view our searchable eligibility list at www.DiscoveryBenefits.com/eligibleexpenses.

Using Funds

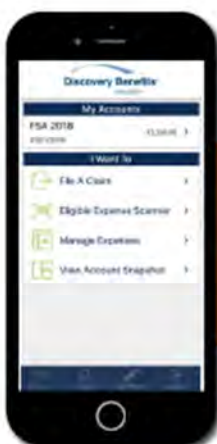
For easy access to your FSA funds, you can swipe your Discovery Benefits debit card and avoid out-of-pocket costs. If you use your card at a provider with an Inventory Information Approval System (IIAS), the expense will automatically be approved at the point of sale.



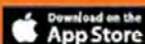
If the card is swiped at a merchant that meets the IRS' 90% rule, you may need to provide documentation to show the expense is eligible.

Substantiation

The IRS requires FSA participants to provide documentation (e.g. an Explanation of Benefits) to show that an expense is FSA-eligible. You can easily upload documentation for a claim by logging in to your online account. You can also submit documentation by taking a photo with your phone's camera and uploading it through the Benefits Mobile App by Discovery Benefits.



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RESOURCES



ELIGIBLE EXPENSE LIST

www.DiscoveryBenefits.com/eligibleexpenses



FSA CALCULATOR

www.DiscoveryBenefits.com/fsa/calculator



BENEFITS MOBILE APP VIDEO

www.DiscoveryBenefits.com/mobileappvideo



FSA 101 VIDEO

www.DiscoveryBenefits.com/fsa101



FSA STORE

www.DiscoveryBenefits.com/fsa/store

Discovery Benefits®

www.DiscoveryBenefits.com



BENEFITS MOBILE APP

EMPLOYEE HANDOUT

ACCESS YOUR BENEFITS ANYTIME, ANYWHERE

Access your benefits on the go 24/7 with the Benefits Mobile App by Discovery Benefits. Our free app gives you convenient, real-time access to all your benefits accounts in one spot. This makes it easy to use your hard-earned dollars and view recent account activity without ever needing to call in.

The Benefits Mobile App keeps your benefits always within reach. Want to know the status of a recent claim or easily check the balance of your accounts? Log in to our secure app to get answers to those questions and so many more — wherever and whenever you want.

WITH OUR BENEFITS MOBILE APP, YOU CAN:

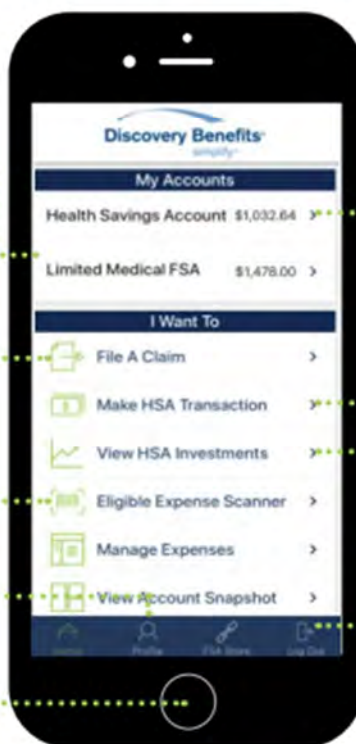
GET INSTANT NOTIFICATIONS ON THE STATUS OF YOUR CLAIMS.

FILE A CLAIM AND UPLOAD DOCUMENTATION IN SECONDS USING YOUR PHONE'S CAMERA.

SCAN AN ITEM'S BAR CODE WITH YOUR PHONE'S CAMERA TO DETERMINE IF IT'S AN IRS CODE SECTION 213(D) ELIGIBLE EXPENSE.

REPORT A CARD AS LOST OR STOLEN.

LOG IN WITH YOUR FINGERPRINT.



CHECK YOUR BALANCE AND VIEW ACCOUNT ACTIVITY.

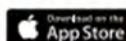
EASILY MOVE FUNDS FROM YOUR HSA INTO YOUR BANK ACCOUNT TO COVER ELIGIBLE EXPENSES.

VIEW CURRENT HSA INVESTMENTS BALANCE, RECENT ACTIVITY AND RATE OF RETURN.

RESET LOGIN CREDENTIALS.

SECURITY ON THE GO
OUR MOBILE APPS USE SECURE ENCRYPTION AND WON'T STORE PICTURES ON YOUR PHONE, KEEPING YOUR DOCUMENTATION SAFE AND SECURE.

DOWNLOAD THE APP FOR FREE ON APPLE AND ANDROID SMARTPHONES AND TABLETS



RESOURCES

BENEFITS MOBILE APP 101 VIDEO
www.DiscoveryBenefits.com/mobileapp101

Discovery Benefits®

DENTAL COVERAGE – THE STANDARD

You have access to a broad network of dental providers available through The Standard. Please be sure to utilize a network provider whenever possible to keep your out of pocket costs down.

- **Network.** The Standard utilizes the Ameritas Dental Network. To search for an In-Network provider please visit www.standard.com and click on "Find a Dentist".
- **If you utilize an out of network provider,** the plan will pay a benefit, but you may be balance billed, meaning you could be charged the difference between what your provider charges, and what The Standard considers to be the allowed amount.



The Standard	Network Provider	Out-of-Network Provider
Annual Deductible* Individual/Family	\$50 / \$150	
Annual Benefit Maximum	\$1,000	
Preventive Services	100%	
Basic Services	80%	
Major Services	50%	
Orthodontia (Child & Adult)	50% \$1,000 Lifetime Maximum	

*Deductible applies to Basic/Major services only (not Preventive services).

Coverage	Employee Only	Employee / Spouse	Employee / Child	Family
Dental Rate	\$12.52	\$23.58	\$32.18	\$43.26

*Rates displayed are per pay period

VISION COVERAGE - VSP

Vision coverage will continue to be offered through VSP with no change in plan design or rates for the 2021 plan year. To find a vision provider you may contact VSP at **800.877.7195** or visit their website at www.vsp.com.

VSP	Network Provider	Out-of-Network Provider
Exam	\$20 Copay	Up to \$50
Frames	\$130 Allowance (Wide Selection of Frames) \$150 Allowance (Featured Frame Brands) 20% off amount over allowance	Up to \$70
Lenses ~Single ~Bifocal ~Trifocal ~Lenticular	\$20 Copay (Lenses & Frames) \$20 Copay (Lenses & Frames) \$20 Copay (Lenses & Frames) \$20 Copay (Lenses & Frames)	Up to \$50 Up to \$75 Up to \$100 Up to \$125
Contact Lens Options ~Elective	\$135 allowance	Up to \$105
Frequency Exam Lenses or Contacts Frames	Once every 12 months Once every 12 months Once every 12 months	

Coverage	Employee Only	Employee Plus 1 or more
Vision Rate	\$3.18	\$10.47

*Rates displayed are per pay period



LIFE AND AD&D INSURANCE – THE STANDARD

The Family Conservancy provides eligible employees with 2 times their annual earnings (rounded to the next \$1,000) to a maximum of \$200,000 in Life and AD&D coverage. This coverage is available at no cost to The Family Conservancy employees.

Benefit	
Life and AD&D Amount	2x earnings up to a maximum benefit of \$200,000
Guarantee Issue	\$200,000
Reduction Schedule	Benefits reduce by 35% at age 65, and by 50% at age 70.

LONG-TERM DISABILITY INSURANCE – THE STANDARD

The Family Conservancy provides eligible employees with Long Term Disability insurance. This coverage is available at no cost to The Family Conservancy employees.

Benefit	
Coverage Amount	60% of salary up to a maximum of \$5,000 (minimum \$100)
Benefit Waiting Period	90 days
Maximum Benefit Period	To age 65

the *family* conservancy