

# ACT<sup>®</sup> Benefits Overview 2020

ACT is committed to providing team members with a comprehensive, competitive benefits program. We offer health coverage, generous leave programs, and financial security to our team members and their families. This document contains a high-level summary of the benefits available. Please consult the Team Member Handbook, Benefit Summaries and/or individual Policies for specific details regarding each program.

Benefit	General Information	Team Member Bi-weekly Cost 2020				
<b>Medical &amp; Prescription Drugs</b>	<p>ACT offers two medical options, depending on state of residence; administered through Wellmark Blue Cross Blue Shield of Iowa. Coverage begins first day of employment, provided you enroll within 30 days</p> <p><u>In-Network Deductible (both plans)</u> \$450 per individual; \$900 per family</p> <p><u>Out-of-Network Deductible (PPO only)</u> \$900 per individual; \$1,800 per family (Out of network services are not covered under the HMO plan)</p> <p>Team members generally pay 20% coinsurance after the annual deductible until out of pocket maximum is reached</p> <p>Out-of-Pocket Maximum (OOPM) – Maximum amount members must pay each calendar year. Once this level is reached, additional eligible expenses will be paid 100% by the plan</p> <p><u>In-Network OOPM (both plans) Out-of-Network OOPM (PPO only)</u>  <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">\$1,650 per individual</td> <td style="width: 50%;">\$3,300 per individual</td> </tr> <tr> <td>\$3,300 per family</td> <td>\$6,600 per family</td> </tr> </table> </p> <p>Prescription drug co-pay is based on the Tier assigned – for example, \$10 co-pay for 30-day supply of a Tier 1 generic Rx</p>	\$1,650 per individual	\$3,300 per individual	\$3,300 per family	\$6,600 per family	<p><b>Wellmark Blue HMO (Iowa only)</b>            Team Member Only \$43.84            Team Member + Spouse \$89.90            Team Member + Children \$83.00            Team Member + Family \$134.56</p> <p><b>Wellmark Blue PPO (Iowa only)</b>            Team Member Only \$59.80            Team Member + Spouse \$122.47            Team Member + Children \$113.20            Team Member + Family \$183.53</p> <p><b>Wellmark Blue PPO (Outside of Iowa)</b>            Team Member Only \$47.84            Team Member + Spouse \$97.97            Team Member + Children \$90.56            Team Member + Family \$146.83</p>
\$1,650 per individual	\$3,300 per individual					
\$3,300 per family	\$6,600 per family					
<b>Dental</b>	<p>ACT offers two dental options through Delta Dental for most preventive, basic, major, and orthodontia services. Coverage begins first day of employment, provided you enroll within 30 days</p> <p>Under both plans there is a \$25 individual/\$75 family deductible, waived for preventive services which are paid at 100% by either plan. Routine and restorative services are paid at 80% and major services at 50%</p> <p>Orthodontia for dependents under age 19 is covered at 50% under the Enhanced Plan only</p>	<p><b>Basic Dental</b>            Team Member Only \$3.07            Team Member + Spouse \$6.14            Team Member + Children \$6.13            Team Member + Family \$8.22</p> <p><b>Enhanced Dental</b>            Team Member Only \$4.85            Team Member + Spouse \$9.71            Team Member + Children \$11.53            Team Member + Family \$14.99</p>				
<b>Vision</b>	<p>ACT offers vision insurance for in-network and out-of-network vision exams, contacts, lenses, and frames through Avēsis. Coverage begins the first day of employment, provided you enroll within 30 days</p>	<p><b>Vision Coverage</b>            Team Member Only \$3.99            Team Member + Spouse \$7.61            Team Member + Children \$8.31            Team Member + Family \$10.70</p>				
<b>Flexible Spending Account (FSA)</b>	<p>You may contribute a portion of your salary on a pre-tax basis to pay for unreimbursed health care expenses, dependent care expenses, or qualified parking and transit expenses</p>	<p>Pre-tax up to IRS limits</p>				
<b>Retirement</b>	<p>ACT offers team members a 403(b) plan, administered by TIAA.</p> <p>You are always 100% vested in your own contributions and 100% vested in ACT funds after completion of one full year of service.</p>	<p>Option to set aside a percentage of your base salary pre-tax, Roth, or both up to \$19,500 (+\$6,500 catch up if 50 years of age or older)</p> <p>ACT will match 100% of your first 3%</p>				

Benefit	General Information	Team Member or ACT Paid
<b>Life Insurance</b>	<p>Basic Life = 1.5x your annual earnings, not to exceed \$1M            Accidental Death &amp; Dismemberment = 1.5x your annual earnings, not to exceed \$1M</p> <p>Voluntary Life Insurance and/or AD&amp;D may be purchased on yourself, your spouse and your children up to age 26. Voluntary life insurance may be subject to Evidence of Insurability (i.e., medical underwriting).</p>	<p>ACT paid            ACT paid</p> <p>Premiums based on coverage selected</p>
<b>Business Travel Accident Insurance</b>	<p>Provides payment for certain services should a team member become injured while traveling for business</p>	<p>ACT paid</p>
<b>Paid Time Off (PTO)</b>	<p>Team members receive an annual allotment of 30 days of paid time off (PTO) each January 1 (<i>PTO allotment is prorated for new hires after January 1 and team members who are regularly scheduled &lt; 37.5 hours per week</i>)</p>	<p>All leave programs are paid by ACT with no cost to the team member</p>
<b>Paid holidays</b>	<p>ACT recognizes 11 paid holidays</p>	
<b>Parental Leave</b>	<p>Team members receive up to six weeks paid time off following the birth/adoption of a child</p>	
<b>Family Caregiver Leave</b>	<p>Team members may receive up to 2 weeks paid time off annually when needed to care for a family member with a serious health condition</p>	
<b>Short Term Disability</b>	<p>Income replacement equal to 60% of your base salary, subject to compliance with applicable state regulations</p>	
<b>Long Term Disability</b>	<p>Income replacement equal to 60% (\$10,000 maximum per month) of your base salary if approved by the disability insurer</p>	
<b>Legal Insurance &amp; Identity Theft Protection</b>	<p>Voluntary plan providing free or discounted legal services, along with identity theft protection and restoration services, offered through ARAG.</p>	<p>Pre-tax premium</p>
<b>Pet Insurance</b>	<p>Voluntary plan providing reimbursement for eligible pet care</p>	<p>After-tax premium</p>
<b>Smart Dollar</b>	<p>Financial wellness program</p>	<p>ACT paid</p>
<b>Well-Being</b>	<p>In Iowa City: on-site nurse practitioner; fitness center; healthy dining and vending options; walking trails; walking workstations; annual flu-shots, chair massage is available at team member cost</p>	<p>ACT paid</p>