

2021 Benefits



CIVICA[®]

Your 2021 Benefits Guide

The Civica benefits program offers a broad range of competitive and valuable benefit choices. Read on to learn more about the benefits we offer to help employees and their family members take care, be well, and plan for the future.

CONTENTS



Eligibility



Medical &
Prescriptions



Dental



Vision



Employee
Contributions



401k



FSA



Life Insurance



Disability



Employee
Assistance



Paid Time Off



Holiday
Schedule



ELIGIBILITY

All active, full-time employees regularly scheduled to work at least 30 hours per week are eligible to participate in the Civica Benefits program first of the month following date of hire. Eligible participants include the employee, legal spouse, or eligible domestic partner (same or opposite sex) and children up to age 26.



MEDICAL AND PRESCRIPTION DRUG BENEFITS

Our medical benefits are designed to offer choice, flexibility and a focus on prevention and Wellness. Civica employees have the option of choosing from three different UnitedHealthcare plans: the \$250/\$500 PPO Plan, the \$750/\$1500 PPO Plan and a \$175/\$3500 PPO Plan + Health Savings Account (HSA). All plans offer quality care featuring prescription drug coverage through OptumRx and a variety of in-network preventive care services that are covered in full, such as physical exams, well child care, immunizations and screenings.

In-Network Benefits/Services	PPO Choice Plus	PPO Choice Plus	PPO+HSA Choice Plus
Annual Deductible	\$250 Individual \$500 Family	\$750 Individual \$1,500 Family	\$1,750 Individual \$3,500 Family
Annual Out-of-Pocket Maximum (includes deductible and coinsurance)	\$4,000 Individual \$8,000 Family	\$7,500 Individual \$15,000 Family	\$4,000 Individual \$8,000 Family
Office Visit-Primary Care	\$15	\$20	20% after deductible
Office Visit-Specialist	\$30 Tier 1 Physicians/\$60 all other tiers	\$40 Tier 1 Physicians/\$80 all other tiers	20% after deductible
In-patient Hospital	10% after deductible	20% after deductible	20% after deductible
Outpatient Surgery	10% after deductible	20% after deductible	20% after deductible
Emergency Room	\$250+10% after deductible	\$400+20% after deductible	20% after deductible
Urgent Care	\$50 Copay	\$50 Copay	20% after deductible

Prescription (combined with medical out of pocket)			
Generic	\$15 Copay	\$15 Copay	\$15 after deductible
Preferred Brand	\$50 Copay	\$50 Copay	\$50 after deductible
Non-Preferred Brand	\$150 Copay	\$150 Copay	\$150 after deductible
Preferred Specialty	\$350 Copay	\$350 Copay	\$350 after deductible



DENTAL BENEFITS

Civica offers Dental through Principal which has a large national network of providers. Preventive visits are covered 100%.

PRINCIPAL – Dental Scheduled PPO network Benefits			
	Calendar Year Deductible (In/out of network)	Co-insurance what the policy will pay (In/out of network)	Calendar year maximum benefit (In network/out of network)
Preventive (Exams, routine cleanings)	\$0/\$0	100%/100%	\$1,000/\$1,000
Basic (fillings)	\$50/\$50	80%/80%	\$1,000/\$1,000
Major	\$50/50	50%/50%	\$1,000/\$1,000



VISION BENEFITS

Civica provides a vision plan through Principal utilizing the VSP Choice Plus Network. This plan offers affordable benefits and quality care.

Vision VSP Choice Network		
Covered Charges	Benefit	Frequency
Exams	\$10 Copay	1 per 12 months
Prescription Glasses	\$25 Copay	1 pair over 12 months
Lenses	Single Vision, lined bifocal, lined trifocal, and lenticular lenses; polycarbonate lenses for dependent children under the age of 18	1 pair per 12 months
Frames	\$150 allowance for a variety of frames; 20% off amount over allowance	1 set per 24 months
Elective Contacts	Up to \$60 copay standard and premium elective contact lenses exam (fitting and evaluation) \$150 allowance for elective contacts	1 per 12 months Instead of lens and frame
Necessary Contacts	\$25 Copay/Covered in full for members who have specific conditions	1 per 12 months Instead of lens and frame benefit
Lens Enhancement	Most popular options are covered after a copay, saving members an average of 20-25%. Members should see their doctor for special pricing on additional lens enhancements.	
Additional Savings	Savings on laser correction and additional pairs of prescription glasses and non-prescription sunglasses.	



EMPLOYEE MONTHLY CONTRIBUTIONS

MEDICAL Employee Contributions	PPO Choice Plus	PPO Choice Plus	PPO+HSA Choice Plus
Employee Only	\$131.50	\$113.06	\$118.24
Employee + Spouse	\$263	\$226	\$236.48
Employee + Child(ren)	\$276.15	\$237.43	\$248.31
Family	\$407.66	\$350.49	\$366.55

Civica will contribute to your HSA in 2021 to kick start your savings if you enroll in the PPO+HSA plan. Employees on the plan as single will receive \$875 in equal quarterly installments (\$218.75) Employees on the plan with more than one on the plan will receive \$1750 in equal quarterly installments (\$437.50)

DENTAL Employee Contributions	Principal
Employee Only	\$5.89
Employee + Spouse	\$13.30
Employee + Child(ren)	\$11.95
Family	\$20.56



401(K) PLAN

In addition to the programs that Civica provides that help you to take care of your health, we also provide programs that help with your financial health, so you are prepared for the future.

Plan for retirement by participating in Civica's 401(k) Plan, administered by Slavic. The plan offers Pre-Tax and Roth, contribution options to help you maximize your savings. You can contribute between 1% and 90% of your salary to the plan up to the IRS limits. Civica will contribute 100% of the first 3% you contribute and 50% of the next 2% you contribute up to a maximum of 4%. The employer match is a per pay period contribution, not based on annual contribution. Your contributions and Civica's matching contribution are immediately 100% vested.



FSA EXPENSES

Through an FSA, you can set aside a portion of your pay on a pre-tax basis to use toward certain health or dependent care expenses. Civica offers three FSA options administered by Discovery Benefits:

- Health Care FSA allows employees to pay for medical, dental and vision expenses not covered by the benefit plans with pre-tax dollars. The annual contribution maximum is \$2,750. Each year, you can roll over up to \$550 to the next plan year if you don't use all your funds.
- Dependent Care FSA provides employees the ability to set aside pre-tax dollars to fund the care of children (under the age of 13) and/or a disabled parent/spouse. The annual contribution maximum is \$5,000 (\$2,500 if you are married and file an individual tax return).

Limited FSA. This program is designed for employees that have a health savings account (covered on a high deductible plan) that can be used for dental and vision expenses. The annual contribution limit is \$2,750. Each year you can roll over up to \$550 into the next year if you don't use all your funds.



LIFE INSURANCE

Civica provides Basic Life and Accidental Death & Dismemberment (AD&D) coverage at no cost to employees. The benefit amount is \$200,000. Employees can purchase additional employee and dependent coverage:

- For employees: Supplemental Life and AD&D coverage can be purchased up to a maximum of \$500,000.
- Spouse Life insurance: Available in increments of \$10,000 up to a maximum of \$250,000; benefit may not exceed 50% of your election.
- Child Life insurance: \$10,000 or \$25,000 of coverage available for all eligible children up to age 26.
- Evidence of Insurability is required for coverage amounts more than \$80,000 (employees) or \$40,000 (spouse).



DISABILITY

Civica pays for short and long-term disability for all FT employees.

- Short-Term Disability benefits are 60% of regular base salary up to a maximum of \$3,000 per week for up to 24 weeks.
- Long-Term Disability benefits provide coverage up to 60% of an employee's annual base wages, to a maximum of \$10,000 a month.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Civica pays 100% for an Employee Assistance Program. This service is available to all employees and all members of their household. They can help with marital and family counseling, stress, anxiety, depression, personal and emotional challenges, grief, and loss, financial or legal problems, and substance abuse/addiction. Senior care planning for those caring for elderly relatives is also available.



PAID TIME OFF PROGRAM

Civica believes that its employees are the key to what makes a great Civica. While work makes up a large portion of an employee's life, we believe that a balance between work and play is essential in maintaining quality performance and a fun atmosphere in which we work. To help foster this idea, Civica has a paid time off plan (PTO). PTO is designed to give employees time needed away from their everyday work schedule. In addition to vacation time purposes, PTO may be used for reasonable personal sickness, family sickness, family activities and extra holiday time. Eligible employees include full-time exempt and non-exempt employees.

Employees will accrue PTO according to the following schedule:

Years Employed	Hours
0-2	120
3-4	160
5+	200
Exempt: Accrual per pay period	Hourly: Accrual per hour

Unused PTO: It is important to your wellbeing to use time off provided by Civica; therefore, it is our policy that you can roll over a maximum of 50% of your annual accrual to the next calendar year. For example, if you accrue 120 hours annually, you can roll over a max of 60 hours. If you accrue 160 hours annually, you can roll over a maximum of 80 hours. The maximum allowable annual accrual will stop once you hit the maximum. Civica will offer one PTO cash out opportunity per fiscal year. Employees must have at least 40 hours of PTO left after pay-out. Upon separation Civica will pay out accrued PTO as required by state or local laws by state or local laws.



2021 HOLIDAY SCHEDULE

Civica 2021 Paid Holidays	
2021 Holidays	Date Observed
New Year's Day	Friday, January 1st
President's Day	Monday, February 15th
Memorial Day	Monday, May 31st
Independence Day	Monday, July 5th
Labor Day	Monday, September 6th
Thanksgiving	Thursday, November 25th
Friday after Thanksgiving	Friday, November 26th
Christmas Eve	Friday, December 24th
Christmas Day	Monday, December 27th
New Year's Eve	Friday, December 31st