



2022

Teammate benefits



Realizing Care's Potential

At WellSky®, we envision a world where care providers can do good for people and well in business. We are committed to designing solutions, using the power of data to improve outcomes, and partnering with passion and purpose to make this vision possible. Together with our clients, we are realizing care's potential and building communities that thrive.

WellSky offers the most comprehensive set of solutions and services available across the full continuum of care. We serve organizations that deliver healthcare to patients in hospitals, at home, in facilities, and in the community. We also serve organizations that provide human services that improve the quality of life of people in need. The industries we serve are growing and changing rapidly. They are looking for a technology and services partner to lead them.

WellSky is that partner.



"Our leadership team understands our company's success is a direct result of our people and their enthusiasm for making an impact on our communities. As such, we are driven to create programs that support you and your families."

Dana Streck
Chief People Officer

Enrolling for 2022

How to enroll

Log into ADP and follow the instructions to enroll. Be sure to review this guide and the corresponding plan documents carefully as you decide what is best for you and your family.

Remember

After your enrollment period closes, you cannot make changes to your elections during the year unless you experience a qualifying life event (QLE) such as:

- Loss or gain of coverage through your spouse
- Loss of eligibility of a covered dependent
- Death of your covered spouse or child
- Birth or adoption of a child
- Marriage or divorce
- Switch from part-time to full-time

You have 31 days from a QLE to make changes to your current coverage, otherwise you will have to wait until next year!

WellSky will require back-up documentation for a QLE. For example, a copy of the marriage license to enroll your new spouse, or if you are adding your newborn child, we will need a copy of the state issued birth certificate.

Who's eligible?

All regular full-time and part-time teammates scheduled to work 30 hours or more per week are eligible for benefits. You may also enroll your eligible dependents in some offerings.

Eligible dependents of teammates include:

- Your legal spouse or domestic partner
- Your children who are younger than 26
- Your children with disabilities who meet certain criteria

Effective date of coverage

The effective date for new coverage elected during new hire enrollment is the first of the month if the teammate's hire date is the first of the month; otherwise, the effective date is the first of the month following the date of hire.

Questions?

Please email benefitsupport@wellsky.com for answer.



Choosing a health plan has **never been easier** with PLANselect

WellSky has partnered with PLANselect to provide a tool to help you select the best health plan to meet your unique needs and those of your family.

PLANselect helps you choose the health plan that will likely result in the lowest overall cost and best value given anticipated medical needs. After answering a few multiple-choice questions, the proprietary algorithms provide a personalized financial analysis and plan comparison, which considers premiums, HSA contributions, and expected out-of-pocket costs (copays, deductibles).

How it works

PLANselect results are based on credible, normative data from over 195 million claims, advanced statistical analysis and decades of medical and health insurance expertise. The model incorporates what we've learned from helping thousands of employers, employees, and individuals make value-based decisions in selecting a health plan, just like the analysis one would do in making any major purchase, like a car or home.

Using PLANselect is easy!

⇒ Visit the WellSky site

Visit the WellSky PLANselect page at <https://myplanselect.com/navigation/wellsky/2022>

⇒ Answer four questions

After accepting the user agreement, the model will walk you through four simple, multiple-choice questions about your medical needs. You can finish in a couple minutes, no research required.

⇒ Review analysis and recommendation

PLANselect provides a financial analysis that ranks the plans based on finding the highest value and providing the services you need for the lowest total cost.

⇒ Enroll

Run multiple scenarios if you like. Once you make a decision, return to your enrollment system to make your selection.

Medical benefits

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week

Effective: First of the month after date of hire

WellSky offers you four medical plans through BlueCross BlueShield to choose from which are highlighted below. Be sure to review the Summary of Benefits and Coverage (SBCs) for more details. These can be found in the benefits portal <https://flimp.live/Wellsky-2022-BRC>

All teammates have three plan options available:

- **PPO** is primarily a copay plan. This means some medical services, such as an office visit, will require a copay only as they are not subject to deductible. This plan will cost you more out of your paycheck but you may pay less when you need care. Please be sure to validate your providers/hospitals are in-network at www.myhealthtoolkitkc.com and use prefix **KPM** when you choose *Find a Provider*, or call 888-495-9340 for assistance. *Members could have access to Zero, a concierge service, for the most common outpatient services and/or procedures at no cost to you! Everything from labs to knee surgery may be free to you if you use certain providers. Call 855-816-0001 before your next service to see if it is eligible for Zero.*
- **HDHP A** is a qualified health plan, these benefits are subject to deductible plus coinsurance. Since it is a qualified plan, it is HSA eligible. WellSky will contribute to your HSA, which is dependent on level of coverage (see page 9). Please be sure to validate your providers/hospitals are in-network at www.myhealthtoolkitkc.com and use prefix **KPM** when you choose *Find a Provider*, or call 888-495-9340 for assistance.
- **HDHP B** is a qualified health plan, these in-network benefits are subject to deductible. Since it is a qualified plan, it is HSA eligible. WellSky will contribute to your HSA, which is dependent on level of coverage (see page 9). Please be sure to validate your providers/hospitals are in-network at www.myhealthtoolkitkc.com and use prefix **KPM** when you choose *Find a Provider*, or call 888-495-9340 for assistance.

Teammates based in the Kansas City, Austin, or Boston metropolitan areas have an additional narrow network plan option available:

- **Kansas City: BSP (Blue Select Plus)** is similar to the PPO plan and provides access to a targeted network within the Kansas City community. This network has over 3,600 providers and 10 top hospitals, and only have in-network services available. Please be sure to validate your providers/hospitals are in-network at www.myhealthtoolkitkc.com and use prefix **KBU** when you choose *Find a Provider*, or call 888-495-9340 for assistance. *Members could have access to Zero, a concierge service, for the most common outpatient services and/or procedures at no cost to you! Everything from labs to knee surgery may be free to you if you use certain providers. Call 855-816-0001 before your next service to see if it is eligible for Zero.*
- **Austin or Boston: BlueHPN (High Performance Network)** is similar to the PPO plan and provides a seamless, in-network only access across 55+ major U.S. markets. Please be sure to validate your providers/hospitals are in-network at www.myhealthtoolkitkc.com and use prefix **KHF** when you choose *Find a Provider*, or call 888-495-9340 for assistance. *Members could have access to Zero, a concierge service, for the most common outpatient services and/or procedures at no cost to you! Everything from labs to knee surgery may be free to you if you use certain providers. Call 855-816-0001 before your next service to see if it is eligible for Zero.*

Medical benefits

	PPO/BSP/BlueHPN	HDHP A*	HDHP B
Annual Benefit			
Deductible (Individual/Family)	\$700/\$1,750	\$2,000/\$4,000	\$5,000/\$10,000
Coinsurance	20%	20%	0%
Out-of-Pocket Maximum (Individual/Family)	\$5,100/\$10,200	\$3,500/\$7,000	\$6,000/\$12,000
Medical Services (in-network shown)			
Preventive Care	0%	0%	0%
Primary Care Visit	\$20	Ded & Coinsurance	Deductible
Specialist Visit	\$35	Ded & Coinsurance	Deductible
Teladoc (Medical)	\$0	Ded & Coinsurance	Deductible
Hospital (Inpatient/Outpatient)	Ded & Coinsurance	Ded & Coinsurance	Deductible
Emergency Room	\$150; Ded & Coinsurance	Ded & Coinsurance	Deductible

*Under this plan, if you cover family members, the overall family deductible must be met before the plan begins to pay – same goes for the out-of-pocket maximum. If you cover family members, the overall family out-of-pocket maximum must be met.

Please see the Summary of Benefits and Coverage for additional details about benefits including out-of-network coverage (as applicable).

Non-Tobacco User

Per Paycheck	PPO	BSP/BlueHPN	HDHP A	HDHP B
Teammate Only	\$80.82	\$71.70	\$58.72	\$24.73
Teammate + Spouse	\$161.62	\$143.41	\$117.42	\$57.53
Teammate + Child(ren)	\$145.46	\$129.07	\$105.69	\$51.78
Family	\$226.26	\$200.79	\$164.41	\$80.55

Tobacco User

Per Paycheck	PPO	BSP/BlueHPN	HDHP A	HDHP B
Teammate Only	\$101.02	\$89.63	\$78.09	\$32.89
Teammate + Spouse	\$202.02	\$179.26	\$156.18	\$76.51
Teammate + Child(ren)	\$181.83	\$161.34	\$140.58	\$68.86
Family	\$282.83	\$250.98	\$218.67	\$107.13

Tobacco Cessation program | Coverage administered by Teladoc

Teladoc gives you the resources, support and accountability you'll need to get through each day smoke-free. To enroll in the Tobacco Cessation program, simply request a General Medical visit, select Tobacco Cessation as the reason for the visit, and let the doctor know you're interested in the Tobacco Cessation program. After the initial office visit with the doctor, you will be enrolled, and the rest of the program is FREE! Take the first step to being smoke-free. Start by going to www.teladoc.com/go or 866-789-8155.



Each option includes Teladoc for your medical, dermatological, and behavioral health needs!

WellSky will continue to use Teladoc through the partnership with BCBS.

Teladoc for Medical, Dermatological, and Behavioral Health

All teammates enrolled in the medical plan and their covered family members will have access to Teladoc. This is a company paid benefit under each PPO Plan. For the HDHP plans, you will pay for the cost of the visit. If you have not met your deductible, you will pay the following towards your deductible:

- General medicine (\$55)
- Dermatology (\$85)
- Psychiatrist (initial-\$220; subsequent-\$100)
- Therapist (\$90)

If you have met your deductible, you will be responsible for the coinsurance until you reach your out-of-pocket maximum. You may use your HSA dollars to cover these expenses. Please visit www.teladoc.com to learn more.

SupportLinc: emotional wellbeing and work-life balance resources to keep you at your best

Life can be a juggling act. We recognize that it takes time and energy to balance your work, family, and personal challenges. To help you manage life's daily challenges, WellSky is excited to partner with SupportLinc by CuraLinc as our new Employee Assistance Program (EAP). SupportLinc offers confidential and professional support at no cost to you or your family.



Pharmacy benefits

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week and enrolled in one of the medical plan options

Effective: First of the month after date of hire

WellSky offers prescription drug coverage through CVS Caremark. Your prescription benefit is designed to bring you quality pharmacy care that will help you save money.

The information below is a brief summary of your prescription benefits as well as some frequently asked questions about the CVS Caremark prescription benefit program. CVS Caremark and WellSky are confident you will find value with your prescription benefit program.

	CVS Caremark Retail Pharmacy Network For short-term medications (Up to a 30-day supply)			CVS Caremark Mail Service Pharmacy For long-term medications (Up to a 90-day supply)		
Where	The CVS Caremark Retail Network includes more than 68,000 participating pharmacies nationwide, including independent pharmacies, chain pharmacies, and 9,600 CVS Pharmacy locations. To locate a CVS Caremark participating retail network pharmacy in your area, simply click on “Find a Pharmacy” at www.caremark.com or call a Customer Care representative toll-free at 888-626-1159.			Simply mail your original prescription and the mail service order form to CVS Caremark. Your medications will be sent directly to your home, office, or a location of your choice.		
	CVS Caremark Retail Pharmacy Network Plan comparison			CVS Caremark Mail Service Pharmacy Plan comparison		
	PPO/BSP/BlueHPN	HDHP A	HDHP B	PPO/BSP/BlueHPN	HDHP A	HDHP B
Generic Medications Ask your doctor or other prescriber if there is a generic available, as these generally cost less.	\$10 copay for a generic prescription	\$10 (after deductible) for a generic prescription	\$10 (after deductible) for a generic prescription	\$30 copay for a generic prescription	\$25 (after deductible) for a generic prescription	\$25 (after deductible) for a generic prescription
Preferred Brand-Name Medications If a generic is not available or appropriate, ask your doctor or healthcare provider to prescribe from your plan’s preferred drug list.	50% coinsurance (max \$75) for a preferred brand-name prescription	\$25 (after deductible) for a preferred brand-name prescription	\$35 (after deductible) for a preferred brand-name prescription	50% coinsurance (max \$225) for a preferred brand-name prescription	\$62.50 (after deductible) for a preferred brand-name prescription	\$87.50 (after deductible) for a preferred brand-name prescription
Non-Preferred Brand-Name Medications You will pay the most for medications not on your plan’s preferred drug list.	50% coinsurance (max \$75) for a non-preferred brand-name prescription	\$60 (after deductible) for a non-preferred brand-name prescription	\$60 (after deductible) for a non-preferred brand-name prescription	50% coinsurance (max \$225) for a non-preferred brand-name prescription	\$150 (after deductible) for a non-preferred brand-name prescription	\$150 (after deductible) for a non-preferred brand-name prescription
Web Services	Register at www.caremark.com to access tools that can help you save money and manage your prescription benefit. To register, have your Prescription Card ready.					
Customer Care	Visit www.caremark.com or call toll-free at 888-626-1159.					
Please Note: When a generic is available, but the pharmacy dispenses the brand-name medication for any reason, you will pay the difference between the brand-name medication and the generic plus the brand copayment.						



Spending accounts

Flexible-Spending Accounts (FSA)

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week

Effective: First of the month after date of hire

Teammates may set aside earnings on a pre-tax basis and be reimbursed for out-of-pocket medical expenses and/or dependent care expenses. Medical reimbursement limit is \$2,750. Dependent care limit is \$5,000.

Health Savings Account (HSA)

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week

Effective: First of the month after date of hire

HSA contributions are used to pay current and future medical expenses tax-free. Funds roll over from year-to-year. HDHP participants are eligible to receive a generous contribution from WellSky® to their individual HSA based on the level of coverage selected. You can only contribute a limited amount to your HSA each year. The government decides how much, and for 2022, the limit is \$3,650 for singles and \$7,300 for family coverage. If you are 55 or older at the end of the year, you can contribute an extra \$1,000 in “catch-up” contributions. (The above maximum limits will include the WellSky contributions).

HSA Contribution	HDHP A	HDHP B
Teammate Only	\$500	\$650
Teammate + Spouse	\$1,000	\$1,000
Teammate + Child(ren)	\$1,000	\$1,000
Family	\$1,000	\$1,500

**Please note that WellSky contributions will be distributed twice a year. Teammates will receive half of the funds around the 1st of February and the other half around the 1st of August.

***Any teammate whose benefits are effective 8/1/2022 through 11/01/2022 will receive half of the WellSky contributions. Teammates whose benefits are effective 12/1/2022, will receive no WellSky contribution.



Discovery Benefits, a WEX Company will continue to be our FSA and HSA accounts administrator for 2022. Online account and mobile app tools are available to make managing your benefit accounts simple!



Health Advocate

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week

Effective: First of the month after date of hire

Struggling to resolve a claim issue with your provider? Looking for answers about a diagnosis and an upcoming surgical procedure? Need answers to your health questions and don't know where to turn?

Let Health Advocate assist you. At no cost to you, this service can save you time and help reduce stress by allowing you the energy to focus on your job and family.

The Health Advocate staff consists of registered nurses and is backed by healthcare directors and administrative experts. When you call, you will be assigned a Personal Health Advocate to assist you and your immediate family, as well as parents and parents-in-law, with:

- Sorting out claims questions, billing and payment arrangements, and other administrative issues.
- Answering questions about test results, medications, and treatment recommendations.
- Finding the best doctors, healthcare providers, and facilities anywhere in the country.
- Arranging and scheduling appointments with providers and hard-to-reach specialists.
- Assisting with elder care.
- Negotiating provider fees.

Health Advocate is available to you and your family at no cost. However, you will need to pay for services from your healthcare provider as required by your health insurance plan. All communication between you and your Personal Health Advocate is confidential. Call 866-695-8622 or visit the website at www.healthadvocate.com for more information.

Vision plan

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week

Effective: First of the month after date of hire

WellSky provides the opportunity for you to enroll in voluntary vision insurance through VSP for the upcoming plan year. You may choose any provider you wish, but your benefits will be greater if you see an in-network option. For a full list of providers visit www.vsp.com.

	Base Plan	Buy-Up Plan
Copays		
Exam Copay	\$10	\$10
Material Copay	\$25	\$25
Eye Examination		
Exam	100%	100%
Lenses		
Single Vision	100%	100%
Lines Bifocal	100%	100%
Lined Trifocal	100%	100%
Lenticular	100%	Up to \$100
Frames		
Retail Frame Allowance	Up to \$130	Up to \$200
Discounts	20%	20%
Contact Lenses		
Elective Contacts	Up to \$130	Up to \$180
Necessary Contacts (with approval)	100% after copay	100% after copay

Per Paycheck	Base Plan	Buy-Up Plan
Teammate Only	\$3.57	\$5.43
Teammate + Spouse	\$5.72	\$8.70
Teammate + Child(ren)	\$5.84	\$8.88
Family	\$9.41	\$14.31





Dental Plan

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week

Effective: First of the month after date of hire

WellSky offers dental benefits through Delta Dental of Kansas, with two plan designs to allow you the choice to enroll in the plan that fits your personal needs.

You may see any dentist of your choice, however, by using a dentist that is in the Delta Dental network, you may pay less than if you seek care at an out-of-network provider. Please visit [DeltaDentalKS.com](https://www.DeltaDentalKS.com) for a list of in-network providers in your area.

	Base Plan	Buy-Up Plan
Annual Deductible (Individual)	\$50	\$50
Annual Deductible (Family)	\$150	\$150
Calendar Year Maximum	\$1,000	\$2,000
Out-of-Network R&C	90th	90th
Preventive Services	100%	100%
Basic Services	70%	80%
Major Services	50%	60%
Orthodontia	NA	50%
Orthodontia Maximum Lifetime	NA	\$2,000
Orthodontia Eligibility	NA	Adult & Covered Child(ren)

Per Paycheck	Base Plan	Buy-Up Plan
Teammate Only	\$5.63	\$8.05
Teammate + Spouse	\$11.27	\$16.11
Teammate + Child(ren)	\$10.14	\$14.49
Family	\$15.78	\$22.54



Vacation

Eligibility: All regular full-time and part-time teammates working 20 hours or more per week
Effective: Upon hire

Vacation accrues based on years of service. All vacation is rolled over to next calendar year. Vacation stops accruing after the maximum accrual is reached until it is used. Part-time teammates are eligible at a pro-rated schedule.

Years of Service	Annual Accrual Rate	Maximum FT Accrual
0 - 3 years	15 days	15 days
3 - 10 years	20 days	25 days
More than 10 years	25 days	30 days

Holidays

Eligibility: All full-time and part-time teammates
Effective: Upon hire

WellSky offers 13 paid holidays annually, which includes 3 floating holidays that may be taken anytime the teammate chooses. Part-time teammates are eligible for paid holidays at a pro-rated schedule. Floating holidays are pro-rated for new teammates hired during the last three months of the calendar year.

- New Year’s Day

Martin Luther King, Jr. Day

Memorial Day

Juneteenth

Independence Day

Labor Day
- Thanksgiving Day

Day after Thanksgiving

Christmas Eve

Christmas Day

3 Float holidays

Well-being time

Eligibility: All full-time and part-time teammates
Effective: Upon hire

Well-being time off provides eligible teammates with paid time away from work that can be used for personal illness and time off to care for ill dependents. All regular full-time and part-time teammates will begin accruing well-being time at the start of employment based on the applicable law, up to the maximum allowed each calendar year. Depending on the jurisdiction, there may be a waiting period ranging from 90-120 days before a teammate is eligible to use well-being time.

Parental leave

Eligibility: All full-time and part-time teammates
Effective: Upon hire

At WellSky, we recognize that bonding with a newborn or adopted child is a critical and necessary factor for growth and development. Our benefit policies offer resources to assist teammates in family bonding, and paid parental leave for all new parents, including dads, same gender partners, and adoptive parents, provides up to 6 weeks of paid time off to care for a new child following birth or adoption.

Bereavement leave

Eligibility: All full-time and part-time teammates
Effective: Upon hire

All regular full-time and part-time teammates are provided up to 10 days paid time off in the event of the death of a spouse or child, up to 5 days paid time off for an immediate family member, and up to 2 days paid time off for non-immediate family members.

Volunteer time off

Eligibility: All full-time and part-time teammates

Effective: Upon hire

All regular full-time and part-time teammates can take up to 16 hours (2 days) per calendar year off to volunteer with a charitable organization, 501(c)(3) nonprofit, or its U.S. equivalent. Part-time teammates are eligible at a pro-rated schedule.

Other leave benefits

Family medical leave, leave of absence, jury duty, and military leaves are available.



The
WellSky
Foundation

The WellSky Foundation breaks down social barriers to health and wellness to build thriving communities. Serving our most vulnerable populations, the foundation is proud to partner with organizations that address the top socioeconomic challenges to wellness. You can help us make a difference. When WellSky teammates join together, we make an even greater impact on our communities. **One of the easiest ways to contribute is to make a one-time or recurring pledge through payroll deduction. Together, we make potential possible.**



Life & Disability Insurance

Eligibility: All regular full-time and part-time teammates working 30 hours or more per week

Effective: First of the month after date of hire

Basic Life and AD&D

Company-paid benefit. Amount equal to one times the teammate's annual salary (up to a max of \$500,000).

Short-Term Disability

Company-paid benefit. Pays 60% of the teammate's base weekly wage up to a maximum of \$2,500 while unable to work due to illness or injury. There is a 7-day waiting period once a claim is approved.

Maximum benefit period: 180 days

Long-Term Disability

Company paid benefit. Fully integrated with Social Security and pays 60% of the teammate's monthly salary up to a maximum of \$10,000 per month. There is a 180-day benefit waiting period.

Maximum benefit period: Determined by age at disability.

Life Insurance (Voluntary)

Teammates may purchase additional life insurance for the teammate, spouse, and children. Coverage is up to \$500,000 for teammate, \$250,000 for spouse, and \$10,000 for children.

Voya Insurance (Voluntary)

Teammates may purchase and supplement medical insurance with critical illness and/or accident-coverage that provides peace of mind or the unexpected.

MetLife Legal (Voluntary)

Teammates may purchase one of two legal plans at a group rate to be used for a variety of services such as divorce, identity theft defense, bankruptcy, for traffic tickets through MetLife.



401(k) Retirement plan

Eligibility: All teammates at least 19 years old

Effective: First of the month after date of hire

All teammates over the age of 19 are eligible to participate in the plan after the first day of the month following hire date. You can contribute any percentage of your pay, subject to plan and IRS limits. Teammate and WellSky contributions are always 100% vested, and you can change your contribution rate at any time.

WellSky provides a generous total match of 4%. We will match 100% on teammate contributions up to 3% of your pay, plus a 50% match on teammate contribution amounts over 3% up to a maximum of 5% of your pay.

Teammate Contribution	WellSky Contribution
1%	1%
2%	2%
3%	3%
4%	3.5%
5%	4%

Educational assistance

Eligibility: Full-time teammates

Effective: After 6 months of employment

WellSky offers an educational assistance program to encourage teammates to maintain and improve their job-related skills through formal education.

Regular full-time teammates are eligible to participate in the educational assistance program after six months of employment with WellSky. When you apply for educational assistance, you must continue to be an active teammate and perform your job satisfactorily to stay in the program.

Up to \$2,500 per calendar year. Payable upon course completion with a B or better grade. Courses must be pre-approved by your manager and the People & Talent team.

WellSky Academy training

Eligibility: All teammates

Effective: Upon hire

WellSky is committed to investing in our teammates. We offer a variety of learning opportunities to enhance teammates' knowledge and skill sets. WellSky Academy has online courses covering a variety of topics such as leadership, business, and information technology.

Other benefits

Eligibility: All teammates

Effective: First of the month after date of hire

Company-paid benefits. Free confidential short-term counseling and referral program through *SupportLinc* to help teammates. Teammates also have access to Guidance Resources for information and tools to help you make important life decisions.

- Employee Assistance Program
- Health & wellness
- Relationship issues
- Work & education
- Financial
- Legal
- Lifestyle
- Home & auto
- Work/travel abroad





The information in this Benefit Guide is presented for illustrative purposes and is based on plan contracts between WellSky and its carriers. The summaries included are not intended to be a complete description of the terms and WellSky's insurance benefit plans. Please refer to the plan document for detailed information. In event of discrepancy between the Benefit Guide and the official plan document, the information in plan document will prevail. While WellSky maintains its benefits throughout the year, WellSky reserves the right to terminate or amend the plan in part or in entirety at any given time.