

Bone & Joint Clinic, S.C. Benefits at a Glance and Summary



Bone & Joint Clinic, S.C. - Benefits Summary

Benefit	Employment Classifications			Who Pays		Eligibility (1st of the month following)		What You Receive																				
	FT 30hrs / week	PTreg	PTTemp	Employee	Bone & Joint	30 days of hire	90 days of hire																					
Health	x			x	x	x		Two plans available with coverage for major medical, emergency, prescription drugs, doctor visits and routine preventative care. Choices include two high deductible plans with 2 network options with health savings accounts. Teladoc services also available!																				
Health Savings Account Contributions (HSA)	x			x	x			Health Plan participants receive Bone & Joint match of \$.50 on every \$1 an employee puts into their HSA up to an annual max of \$500/single; \$1,000 employee/child(ren) or employee/spouse or family.																				
Dental	x			x	x	x		One plan available with coverage for diagnostic, preventative, basic, major and orthodontic services.																				
Vision	x			x		x		One plan available with coverage for exams, lenses, frames, contact lenses and discounts.																				
Short-Term Disability	x				x		x	If approved, paid at 60% of covered pay up to a maximum of 26 weeks per certified employee (non-work related) illness or injury. Benefits begin on the 8th day following qualifying event. Immediate coverage if due to accident. Max weekly benefit = \$2,000																				
Long-Term Disability	x			x		x		Two plans available: 50% or 60% of annual salary.																				
Life/Accidental Death and Dismemberment	x			x	x		x	Bone & Joint paid coverage of \$50,000 for self. Optional coverage available up to 5 times annual salary or \$500,000 for self; up to \$250,000 for spouse; children up to \$10,000.																				
Pet Insurance	x	x	x	x				Available through Nationwide. Enroll by the 15th of the month, policy effective the 1st of the next month. Enroll after the 15th of the month then policy effective first of the second month. Ex: Enroll by 10/15, eff date 11/1. Enroll 10/16 and by 11/15, eff date is 12/1.																				
Retirement Savings Plan 401 K	x	x	x	x	x	x		Traditional pre-tax contribution as well as Roth after tax contribution options available. Employees eligible to participate the 1st of the month following 30 days of employment. Matching contribution up to 4% beginning 1st of the month after one year of employment and worked a minimum of 750 hours. Employees fully vested after 5 years of employment.																				
Profit Sharing	x	x	x		x			Bone & Joint may make a discretionary profit sharing contribution to the 401k plan. Must have completed 1 year of employment and worked a minimum of 750 hours, be age 21, then your entry date is the 1st of the month on or after the date you met the eligibility requirements.																				
Paid Time Off (PTO) (Includes Vacation and Sick Hours)	x	x			x			<p>Paid Time Off hours accrue each pay period, based on hours paid. Must be scheduled 20 hours per week. Eligible immediately. <i>Provider PTO is per contract agreement.</i></p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Years of Service</th> <th>Annual Days Accrued</th> <th>Hours Accrued / PP (80 hours)</th> <th>Max Annual Accrued Days/Hours</th> </tr> </thead> <tbody> <tr> <td>0-4</td> <td>16</td> <td>4.93</td> <td>24 days/192 hrs.</td> </tr> <tr> <td>5 - 9</td> <td>21</td> <td>6.47</td> <td>31.5 days/252 hrs</td> </tr> <tr> <td>10 - 19</td> <td>26</td> <td>8</td> <td>39 days/ 312 hrs.</td> </tr> <tr> <td>20+</td> <td>31</td> <td>9.54</td> <td>46.5 days/372 hrs.</td> </tr> </tbody> </table>	Years of Service	Annual Days Accrued	Hours Accrued / PP (80 hours)	Max Annual Accrued Days/Hours	0-4	16	4.93	24 days/192 hrs.	5 - 9	21	6.47	31.5 days/252 hrs	10 - 19	26	8	39 days/ 312 hrs.	20+	31	9.54	46.5 days/372 hrs.
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Pay Differential	x	x	x		x			Amount paid above base rate of pay for working night or weekend shifts. Night Shift Differential Pay: \$2.25 per hour. Night shift starts after 7:00 pm Weekend Shift Differential Pay: \$2.25 per hour. Weekend shift starts on or before 8:00 am Saturday or Sunday.																				

Bone & Joint Clinic - Benefits Summary

Benefit	Employment Classifications			Who Pays		Eligibility (1st of the month following)		What You Receive
	FT 30hrs / week	PTreg	PTTemp	Employee	Bone & Joint	30 days of hire	90 days of hire	
Holidays	x	x			x		X <i>Employee is eligible after 90 days of employment, this is NOT the first of the month following 90 days.</i>	Must be scheduled 20 hours per week. Six days of holiday pay is paid based on FTE (New Year's Day, Memorial Day, Independence Day, Labor Day Thanksgiving Day, Christmas Day and 1/2 day for Christmas Eve when Christmas Day is on Tues, Wed, Thurs. or Fri.). Less than Full-Time is prorated holiday pay. Exempt employees eligible upon date of hire.
Sam's Club	x	x		x		x		Membership reimbursement of \$15. Must notify Accounting prior to membership.
Funeral Pay	x				x			Up to 24 hours of paid time off as approved by department supervisor. Immediately eligible.
Jury Duty	x	x			x			Difference of jury pay and regular pay
Leave of Absence	x	x	x					Personal, military, medical, and family medical leave.
Direct Deposit	x	x	x					Paycheck required to be deposited into checking/savings accounts of your choice of financial institution.
Employee Assistance Services	x	x	x	x	x			Confidential Employee counseling available for employees, their spouse & household members(personal, financial, marital, etc.)
Bone& Joint Discount	x	x	x	x	x			Applies to first office visit as New Patient or New Problem, Arch Supports and Orthotics. See policy for details.
Advantage Group	x	x		x				Employees able to purchase group accident, group critical illness or group hospitalization coverage.
Workers' Compensation	x	x	x		x			Medical expenses and loss of income benefits for on-the-job injury/illness.
Uniform Reimbursement	x	x		x	x		x	Up to \$75 a year, per eligible employee in the clinic. Evaluated on an annual basis based on budgetary allowance.
Recertification for ACLS/BLS/CPR	x	x	x		x			Training provided by the clinic for those positions that require certification as part of their position.
Certifications	x							Approved positions reimbursed for exam fees if passing score (after 1yr).
Dress Code	x	x	x					Clinical Staff - Navy blue or gray pants with white jacket and navy/gray shirt or white pants with a navy/gray jacket and white shirt. Clean Shoes. Non-Clinical Staff- Professional business attire.

This summary is offered as a general description of the benefits currently in place at bone & Joint Clinic, S.C. In the event of a conflict between the description of the benefits contained in this summary and the terms of any of the individual plans, the terms and conditions of the individual plan shall control.

SUMMARY

This packet includes information on:

- Health Insurance
- Prescription Drug carrier information, welcome packet and Q&A
- Health Savings Account
- Health & Wellness Program
- Dental Insurance
- Vision Insurance
- Life/AD&D/LTD/STD Insurance
- Pet Insurance
- Supplemental Accident, Critical Illness & Hospital Indemnity Insurance
- 401K
- Teladoc

Qualifying Life Event (QLE) Information

If you have a major life event such as; marriage, divorce, adoption, birth of a child, spousal loss of coverage, spouse gaining coverage, etc., please contact Human Resources immediately, at humanresources@bonejoint.net . You have a Special Enrollment period of 31 days, if you go beyond this period, no changes can be made until next open enrollment or another QLE .

Please note: Life/AD&D Insurance - If you experience a Qualifying Life Event and you are currently insured under the Policy, insurance for you and any dependent(s) may be issued up to the guaranteed issue amount without Evidence of Insurability. For any amount of insurance over the guaranteed issue amount, or if your written request is submitted more than 31 days after the date of the qualifying life event, Evidence of Insurability is required. If you previously declined insurance, you must submit Evidence of Insurability for any change of insurance to be considered.

HEALTH INSURANCE

Eligibility: Active full-time employees who work 30+ hours per week. Benefits begin on the 1st of the month following 30-days of full-time employment.

Our company operates on a self-insured health plan, which means we cover the cost of every medical claim for all individuals enrolled in our plan. By taking on this financial risk, we aim to keep costs lower for everyone involved. To illustrate the impact of these claims, Bone & Joint allocates approximately \$0.11 for every dollar earned to healthcare plan expenses. After employee wages, healthcare represents the second largest expense for Bone & Joint. Each plan year, we face the challenge of managing healthcare costs to prevent them from consuming an excessively large portion of our budget. For example, if claims rise by \$110,000, Bone & Joint would need to increase reimbursements by \$1,000,000 to maintain 11% of the total budget.

It is important to keep in mind that while Bone & Joint continues to grow its business, certain expenses such as healthcare claims costs, may continue to outrun growth. It is important to keep wellness, improved efficiencies, and cost containment in everything we do, top of mind.

Important information:

- **Medical Plan Names:** When enrolling or waiving coverage in UKG please review the plan names to ensue you are making the correct election.
 - **Option 1** - Plans are titled: Medical HDHP Aspirus & Medical Health EOS
 - **Option 2** - Plans are titled: Medical Aspirus 2 & Medical Health EOS2
- **Aspirus Enhanced Multi-Plan Wrap Network for out of area:** Must see ANI Physician for In-Network Benefits; If a member is referred by an ANI physician out-of- Network, they can seek an exception. This also provides the opportunity to cover necessary care out of network at In-Network benefit levels, including college students. To seek an exception, members must contact Benefit Plan Administrators (BPA), our 3rd party administrator.
- A Three (3)-tiered coverage option is offered which includes a Single, Limited Family and Family option. Limited Family means Employee/Spouse or Employee/Child(ren). You will have an option in UKG to make your specific election.
- Preventive Prescriptions Drug Coverage is covered at 100%
- Wellness/Preventive services are covered at 100% (no cap and not applied towards deductible if in-network).
- ***If your spouse has other coverage available, they will not be covered under the plan as primary; they can be covered under the plan as secondary insurance.***

DID YOU KNOW?

Bone & Joint pays 95+% of premium costs for single coverage and 89+% for limited or family coverage if utilizing the ANI Network.

Bone & Joint pays 93+% of premium costs for single coverage and 86+% for limited or family coverage if utilizing Health EOS Network.

2025 Bone & Joint Medical Plans

Option 1

Premiums Per Pay Period	Aspirus Network	Health EOS Network
Single	\$27.02	\$44.51
Limited Family (EE and Spouse or EE and Child(ren))	\$116.74	\$171.65
Family	\$149.73	\$220.19

Option 2

Premiums Per Pay Period	Aspirus Network	Health EOS Network
Single	\$24.67	\$40.64
Limited Family (EE and Spouse or EE and Child(ren))	\$106.59	\$156.72
Family	\$136.71	\$201.04

Benefit Highlights	Network	
	IN	OUT
DEDUCTIBLE		
Individual	\$1,650	\$1,650
Family/Limited Fam	\$3,300	\$3,300
Coinsurance	80%	60%
MAXIMUM OUT OF POCKET (includes deductible, co-insurance and co-pays)		
Individual	\$3,550	\$10,450
Family/Limited Fam	\$7,100	\$22,700
ROUTINE CARE	100%	100% ded waived up to \$1,000, then ded and 60%
EMERGENCY ROOM Deductible then \$250 Copay + Co-Insurance If Hospitalized then Deductible and 20% Co-Insurance		
Prescription Drug by Pharmacy \$10 co-pay for generic after deductible met \$20 co-pay for preferred brand after deductible met \$40 co-pay for non-preferred brand after deductible met Specialty Medication (with ARORx) Mail-Order available Preventive Prescriptions covered at 100%		
Bone & Joint Clinic Contribution to Health Savings Account Annual Max	Single = \$500 Limited Family = \$1,000 Family = \$1,000 <i>Limited Family means Employee & Spouse or Employee & Child(ren)</i>	

Benefit Highlights	Network	
	IN	OUT
DEDUCTIBLE		
Individual	\$2,500	\$5,000
Family/Limited Fam	\$5,000	\$10,000
Coinsurance	80%	60%
MAXIMUM OUT OF POCKET (includes deductible, co-insurance and co-pays)		
Individual	\$4,000	\$10,350
Family/Limited Fam	\$8,000	\$20,700
ROUTINE CARE	100%	100% ded waived up to \$1,000, then ded and 60%
EMERGENCY ROOM Deductible then \$250 Copay + Co-Insurance If Hospitalized then Deductible and 20% Co-Insurance		
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Bone & Joint Clinic Contribution to Health Savings Account Annual Max	Single = \$500 Limited Family = \$1,000 Family = \$1,000 <i>Limited Family means Employee & Spouse or Employee & Child(ren)</i>	

Dependent children are eligible to the end of the calendar year in which they attain age 26

PRESCRIPTION BENEFIT MANAGEMENT

We partner with ARORx w/Evo. ARORx's high-cost drug service reduces cost on drug spend for you, often getting your high-cost medication for free & delivered right to your door. ARORx partners with Evo to bring you a transparent prescription benefit with portal access to shop for your non-high cost/specialty drugs. Transparency of costs and options for pharmaceuticals allows participants to be smart consumers of their healthcare needs.

Questions? Call your ARORx concierge Rx management team at 833-306-4092!



HEALTH SAVINGS ACCOUNT (HSA)

Bone & Joint and Alerus have partnered to offer you an HSA Account for High Deductible Health Plan (HDHP) participants. The account funds automatically from your payroll on a pre-tax basis, gives you easy access with a debit card and online banking, plus earns interest and/or you can invest your funds based on your balance.

To qualify for an HSA, you must be enrolled in one of the HDHP plans and CANNOT:

- be covered by another health insurance that is not a qualified HDHP
- be enrolled in Medicare
- be claimed as a dependent on someone else's tax return.
- be active Military

The IRS defines a dependent for HSA as a child who is not yet 19 (or, if a student, not yet 24) at the end of the tax year or is permanently or totally disabled.

Your HSA can help you pay for you, your spouse's and/or your dependent's qualified medical expenses including health insurance deductibles and out of pocket expenses, prescription drugs, over the counter medications, co-payments, dental and vision expenses. The 2025 contribution limits (as set by the IRS) for employer + employee combined is **Individual: \$4,300; Family/Limited Family: \$8,550**. Individuals who are age 55 or older may make an additional \$1,000 "catch-up" contribution any time during the year in which the HSA participant turns 55.

The advantage of an HSA is that the funds left in your account at the end of each calendar year carry over into the next year. Also, your contributions are made on a pre-tax basis and Bone & Joint contributes money into your account. [See the previous Bone & Joint Medical Plan table for contribution amounts.](#)

HEALTH & WELLNESS PROGRAM

As a valued employee of Bone & Joint we want you to know that we are committed to helping you protect your health for a lifetime. Thus, you will have the opportunity to participate in our wellness program.

SCREENINGS – We partner with Aspirus to provide the following for part-time to full-time employees (.5FTE – 1.0FTE) in the fall of each year:

- Biometric Screenings
- Health Risk Assessment
- Telephone Report Consultation

INCENTIVE

Eligible Employees can earn up to **\$300** per Wellness year when they complete the following:

1. Earn \$100 by completing all of the following:
 - Biometric Screenings by November 19, 2024
 - Health Risk Assessment by December 22, 2024
 - Telephonic Report Consultation by December 29, 2024
2. Earn \$100 by earning 100 Wellness Points by completing activities, challenges or educational offerings by set deadlines.
3. Earn \$100 by completing a wellness visit with your Primary Care Provider during the program year if you completed items 1 and 2 above.

WELLNESS PROGRAMMING AND EVENTS

The Wellness Committee organizes health & wellness related resources, education and events throughout the year.

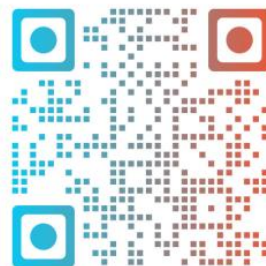
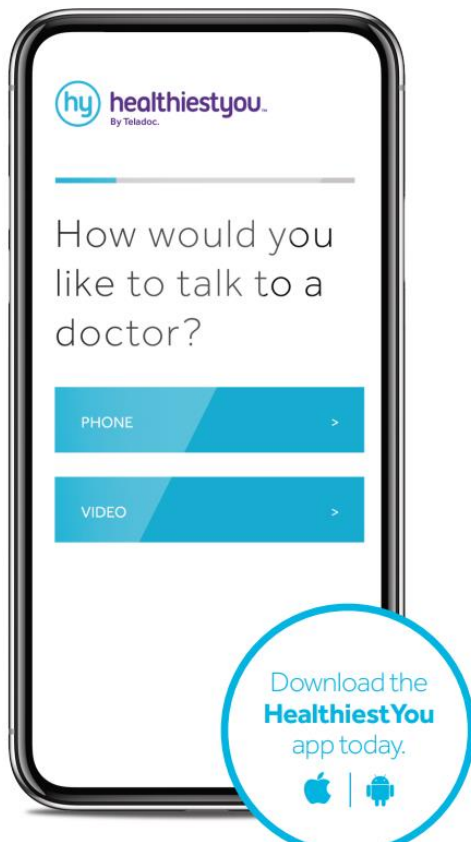
TELADOC (HealthiestYou)

Eligibility: Active full-time employees who work 30+ hours per week AND enrolled in one of the Bone & Joint Clinic Health Plans. Benefits begin on the 1st of the month following 30-days of full-time employment.

Day. Night. Whenever. Talk to a doctor for **free** by phone or video 24/7. HealthiestYou makes healthcare easier. Services available to you and your dependents:

- Adolescent mental health therapy
- Dermatology
- Expert Medical Services
- General Medical
- Mental Health Unlimited
- Nutrition
- Neck and Back care

Download the app to get started for free doctor visits – Visit HealthiestYou.com



DENTAL INSURANCE

Eligibility: Active full-time employees who work 30+ hours per week. Benefits begin on the 1st of the month following 30-days of full-time employment.

Bone & Joint offers an employer sponsored Dental Plan and contributes 50% of the premium. A Four (4) Tiered coverage option is available. See details below (assumes Delta Dental PPO or Premier Provider services). Dependent children are covered through the end of the month in which they attain age 26, except for orthodontics. To access the Delta Dental website, go to: www.deltadentalwi.com

	SINGLE	EMPLOYEE & SPOUSE	EMPLOYEE & CHILD(REN)	FAMILY
Premiums Per Pay Period	\$10.76	\$21.52	\$25.06	\$33.96
Deductible	\$50.00	\$150.00	\$150.00	\$150.00
Maximum Benefit	\$1,500 (Per Person)	\$1,500 (Per Person)	\$1,500 (Per Person)	\$1,500 (Per Person)
Benefits	<ul style="list-style-type: none"> 100% Diagnostic & Preventive Services does not count towards Annual Max Benefit 80% Basic Service 50% Major Service Dependent Ortho 50% to a Lifetime Max of \$1500 (up to age 19) 	<ul style="list-style-type: none"> 100% Diagnostic & Preventive Services does not count towards Annual Max Benefit 80% Basic Service 50% Major Service Dependent Ortho 50% to a Lifetime Max of \$1500 (up to age 19) 	<ul style="list-style-type: none"> 100% Diagnostic & Preventive Services does not count towards Annual Max Benefit 80% Basic Service 50% Major Service Dependent Ortho 50% to a Lifetime Max of \$1500 (up to age 19) 	<ul style="list-style-type: none"> 100% Diagnostic & Preventive Services does not count towards Annual Max Benefit 80% Basic Service 50% Major Service Dependent Ortho 50% to a Lifetime Max of \$1500 (up to age 19)

LIFE/AD&D/LTD/STD INSURANCE

Eligibility: LTD Insurance: Active full-time employees who work 30+ hours per week. Benefits begin on the 1st of the month following 30-days of full-time employment. All other benefits listed below are effective the 1st of the month following 90-days of full-time employment.

Life Insurance

Bone & Joint provides eligible employees \$50,000 life insurance coverage at no cost. Employees can purchase additional life coverage above and beyond what Bone & Joint provides in increments of \$10,000 up to 5x annual salary to a Max of \$500,000. Guaranteed issue amount of \$100,000 for self. For your spouse you can purchase in increments of \$5,000 up to 100% of employees benefit to a maximum amount of \$250,000. Guaranteed issue amount is \$25,000 for spouse. You are able to purchase coverage on your child(ren) in increments of \$1,000 up to \$10,000 max coverage. *Unmarried, Dependent child eligibility – At least 14 days old and under age 26.* Coverage amounts are subject to reduction schedule – see the Voluntary Term Life Insurance summary document.

The monthly cost of insurance for you and your spouse will depend on your ages and the amount of insurance you wish to purchase. If you wish to purchase voluntary spouse coverage the employee must have voluntary employee coverage and the spouse coverage cannot exceed the employee's coverage. See the Voluntary Term Life Insurance summary document for rates. You will be able to view your rates during the initial enrollment process in UKG (not during Open Enrollment).

Accidental Death & Dismemberment (AD&D) Insurance

Bone & Joint provides benefit eligible employees \$50,000. Employees can purchase additional AD&D coverage above and beyond what Bone & Joint provides in increments of \$10,000 up to \$500,000 for self if the employee has voluntary life insurance; spouse in units of \$5,000 up to \$250,000 if spouse has voluntary spouse insurance and the amount cannot exceed the employee's coverage; children in units of \$1,000 up to \$10,000 max coverage if children have voluntary life insurance. *Unmarried, Dependent child eligibility - At least 14 days old and under age 26.* See the Voluntary Term Life Insurance summary document for rates. You will be able to view your rates during the initial enrollment process in UKG (not during Open Enrollment).

Long Term Disability (LTD) Insurance

Eligible staff are able to select 50% or 60% of their monthly earnings. The monthly benefit payment is capped at \$5,000/month for 50% coverage and \$6,000/month for 60% coverage. The monthly premium is based on the employee's age and amount of covered benefit. See the Voluntary Long-Term Disability Insurance summary document for rates. You will be able to view your rates during the enrollment process in UKG (not during Open Enrollment).

Short Term Disability (STD) Insurance

Bone & Joint provides benefit eligible employees up to 60% of their monthly earnings for qualified disabilities. If approved, paid at 60% of covered pay up to a maximum of 26 weeks per certified employee (non-work related) illness or injury. Benefits begin on the 8th day following qualifying event. Immediate coverage if due to accident. Max weekly benefit = \$2,000

VISION INSURANCE

Eligibility: Active full-time employees who work 30+ hours per week. Benefits begin on the 1st of the month following 30-days of full-time employment.

Benefit eligible employees have the option to purchase Vision Insurance for eye exams, frames, contacts, lenses, etc. Dependent children are eligible to the date on which they attain age 26. To access the NVA website go to www.e-nva.com See the premium and schedule of Benefits below.



COVERAGE LEVEL	EMPLOYEE PREMIUM (Per Pay Period)
Single	\$4.78
Employee/Spouse	\$8.59
Employee/Child(ren)	\$7.64
Family	\$12.42

Schedule of Vision Benefits

<i>Benefit Frequency</i>	<i>Participating Provider</i>	<i>Non-Participating Provider</i>
Examination Once Every Calendar Year	<ul style="list-style-type: none"> Covered 100% After \$10 Copay 	Reimbursed Amount <ul style="list-style-type: none"> Up to \$35
Lenses Once Every Calendar Year <ul style="list-style-type: none"> Single Vision Bifocal Trifocal Lenticular 	Standard Glass or Plastic <ul style="list-style-type: none"> Covered 100% 	<ul style="list-style-type: none"> Up to \$35 Up to \$45 Up to \$55 Up to \$80
Frame Once Every Two Calendar Years	Retail Allowance <ul style="list-style-type: none"> Up to \$130 (20% discount off balance)* 	<ul style="list-style-type: none"> Up to \$45
Contact Lenses Once Every Calendar Year Elective Contact Lenses	In lieu of Lenses <ul style="list-style-type: none"> Up to \$130 Retail[Ⓞ] (15% discount (Conventional) or 10% discount (Disposable) off balance)** 	In lieu of Lenses <ul style="list-style-type: none"> Up to \$105
Medically Necessary***	<ul style="list-style-type: none"> Covered 100% 	<ul style="list-style-type: none"> Up to \$210

PET INSURANCE

Eligibility: All employees, even occasional employees can purchase by arranging direct bill. Effective dates depend on enrollment dates.

There are 3 simple ways to enroll:

1. Go directly to the following URL: <https://www.petinsurance.com/bonejoint>;
2. Visit PetsNationwide.com and enter our company name
3. Call 877-738-7874 and mention you are an employee of Bone and Joint Clinic to receive preferred pricing

Don't forget your **furry** family members.



Sign up for **pet insurance** during open enrollment.

Get a quote.



My Pet Protection® is offered exclusively to employees and gives your pet superior protection at an unbeatable price.

- ✓ 90% back on vet bills¹
- ✓ Visit any vet, anywhere
- ✓ Exclusive to employees, not available to the general public
- ✓ One price, regardless of pet's age
- ✓ Best deal: average savings of 40% over similar plans from other pet insurers²

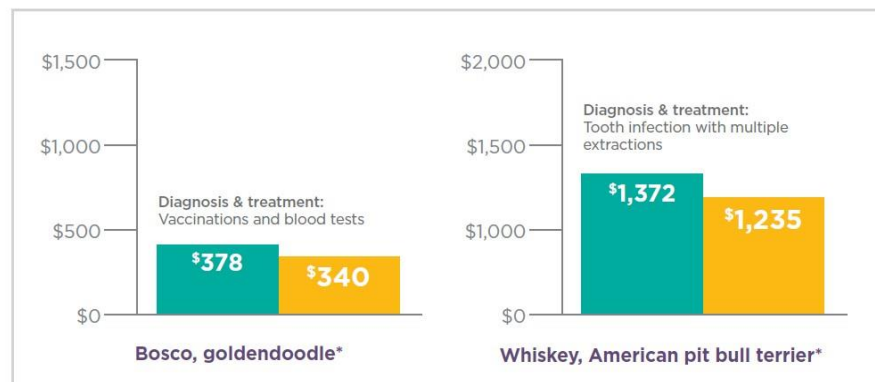
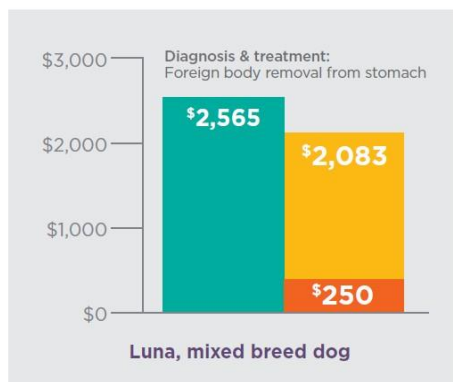


- **Accidents**, including poisonings and allergic reactions
- **Injuries**, including cuts, sprains and broken bones
- **Common illnesses**, including ear infections, vomiting and diarrhea
- **Serious/chronic illnesses**, including cancer and diabetes
- **Hereditary** and congenital conditions
- **Surgeries** and hospitalization
- **X-rays**, MRIs and CT scans
- **Prescription medications** and therapeutic diets

Just like all other pet insurers, we don't cover pre-existing conditions. However, we go above and beyond with extra features such as **emergency boarding, lost pet advertising and more**. This plan has a low \$250 annual deductible and a generous \$7,500 maximum annual benefit.

Here's how My Pet Protection helped Nationwide® pet parents

Between big-ticket emergency vet bills and basic preventive care, My Pet Protection coverage helped keep these pet parents' bank accounts in the black.



Claim amount Reimbursement by Nationwide Annual deductible

Sample reimbursements are based on actual claims but have been edited for clarity. Coverage for wellness services only available on My Pet Protection with Wellness®.

Sign up multiple pets with individual plans and receive a discount³ for even more savings.

SUPPLEMENTAL INSURANCE

Eligibility: Employees working 20+ hours (.5 FTE or greater) per week can purchase supplemental Accident, Critical Illness and Hospital Indemnity Insurance.

Accident Insurance

- This plan pays you cash directly if someone covered on your plan is hurt in an off the job accident.
- Cash benefits can be used for anything you want.
- Includes a \$200 wellness benefit if one adult covered under the plan goes in for an annual wellness checkup.

Critical Illness (CI)

- Employees currently enrolled in CI can stay on their existing plan or enroll in a new plan.
- New enrollees will have the opportunity to enroll in the new plan.
- Each person can choose their benefit anywhere from \$5,000 up to \$50,000 which is paid in a cash benefit if they are diagnosed with a covered illness.
- Spouse can be covered at 50% of employee's benefit, children covered at 25% of employees benefit.
- Plan includes a \$50 wellness benefit per covered adult.
- Includes a 100% reoccurrence benefit.
- The plan locks your rate once you start. No rate increases unless you change coverage.
- Return of premium for non-CI death. If you die of any illness not listed 100% of your premium gets returned to your beneficiary
- If you die of any illness listed, that lump sum is paid to your family and doubles as a life insurance policy as it protects you while you are alive and your family if you pass on.
- More coverages and waiver of Pre-Existing conditions.

Hospital Indemnity (HI)

- If someone in the family is hospitalized for an accident or sickness (including pregnancy) this plan will pay \$1,500 once someone is confined to a hospital for 24 hours. Will also pay \$100 additional for each day someone is hospitalized. In addition, the plan provides a benefit for outpatient services during a hospital stay for an Initial Observation period (at least 20 hours) at \$1,250; Observation Care 20-48 hours \$125, 49+hours \$250 and short stay observation (4-19 hours) 2x/year at \$62.50.
- \$200 per day if someone is in the ICU.
- All benefits are paid directly to you and the money can be used for anything you want.
- Pays above and beyond any other insurance you have or don't have.
- No Coinsurance, Co-pays, waiting periods or deductibles to receive benefits.

If you have questions or are interested in the Accident, Critical Illness or Hospital plan, please complete the Voluntary Insurance interest sheet included in your materials and email it to humanresources@bonejoint.net A representative from The Advantage Group will then contact you. You can also contact Kim Marquardt with The Advantage Group at 715-370-2530 or email kim@advantagegroupga.com.

RETIREMENT PLAN (401K)

Eligibility: Active employees who work 30+ hours per week. Benefits begin on the 1st of the month following 30-days of employment.

- Traditional pre-tax contribution as well as Roth after tax contribution options available.
- Matching contribution up to 4% beginning 1st of the month after one year of employment, worked a minimum of 750 hours and have attained the age of 21.
- Employees fully vested after 5 years of employment.
- The 401K plan is administered by Alerus and Orgel Wealth Management provides Financial Planning Advice. See the 401K Summary Plan Description available on the Bone & Joint Intranet for more information.

Important Plan election information in UKG:

- **401K:** Because you have the option to enroll into the Traditional 401K % and/or Flat amount and/or the Roth 401K % and/or Flat amount you will need to go through and decline and/or enroll into all of the plan(s). **Only select % OR flat amount, not both in the same category.** Those employees age 50 or older will not be eligible for this plan. Your combined amounts in any of these plans cannot exceed the IRS max limits. PLEASE NOTE *All Investment elections need to be made directly in the Alerus website www.alerusrb.com
- **401K Catch up:** If you are age 50 or older you are eligible to enroll into the Traditional 401K Catch Up % and/or Flat amount and/or the Roth Catch Up 401K % and/or Flat amount which includes the catchup contribution max limits. **Only select % OR flat amount, not both in the same category.** This option includes the annual max for the 401k and Catch-Up contribution limits combined. Your combined amounts in any of these plans cannot exceed the IRS max limits. PLEASE NOTE *All Investment elections need to be made directly in the Alerus website www.alerusrb.com

If you have investment questions please contact: Peter Atkinson, Senior Financial Education Specialist, (715) 858-7789 or (877) 546-7789, RetirementPlanServices@orgelwealth.com