



2019 Total Rewards Summary

Flexible Employment Model

- Inclusa offers a flexible employment model, allowing colleagues and supervisors to determine when, where and how they do their work to best meet expectations of their roles and stakeholder needs.

Medical Insurance

High Deductible Health Plan (HDHP) & Health Savings Account (HSA) Coming in 2020!!

- Provided by WEA Trust → <https://www.weatrust.com/>

Deductible (Single/Family)	Member Responsibility
Network	\$1,500/\$3,000
Non-Network	\$3,000/\$6,000
Coinsurance	
Network	10%
Non-Network	30%
Maximum Out-of-Pocket (Single/Family)	
Network	\$6,850/\$13,700
Non-Network	\$12,500/\$25,000

Visit Copayments	In-Network Providers
Amwell	\$0
Primary Care Provider Network	\$25
Specialist Network	\$50
Urgent Care	\$100 copay, deductible, then 10% coinsurance
Emergency Room	\$200 copay, deductible, then 10% coinsurance
Laboratory and Radiology	Deductible, Coinsurance*
Inpatient/Outpatient Services	Deductible, Coinsurance
Surgery	Deductible, Coinsurance
Preventive Office Visits	\$0**

Other Benefits Included with Medical Insurance

- Amwell** –Free and easy, 24/7/365 platform for accessing a doctor and behavioral health resources via your mobile device and/or online.
- CancerCARE** – Offers solutions that can truly impact your cancer care, bringing you top quality and personal cancer management.
- Harmony Care Management** - Unique one-to-one care management & shared decision-making program.
- Kiio** - It's a free mobile app called that takes you through individualized exercises that strengthen your back and decrease your pain.
- Livongo** – Cost effective diabetes management resource, requiring less effort. Free strips and lancets included, along with 24/7 care team and educators.

- **Orthopedic Sports Institute** - High quality and affordable way to meet your orthopedic needs. Bundled pricing on 45 orthopedic procedures that has proven results.
- **Smart Choice MRI** – Specialized MRI option that offers an enhanced and affordable way to meet your MRI needs.
- **Vitality** – A workplace wellness program that helps improve your health, your way!

Dental Insurance

- Provided through Delta Dental → <http://www.deltadentalwi.com/>

Benefit Plan Design	Member Responsibility
Individual Annual Maximum	\$1,000
Deductible	\$25 / \$75
	In Network Providers
Preventive Services	100%
Basic Services	80%*
Major Restorative Services	50%*
Orthodontic Services	50%
	\$1,000 Lifetime Maximum

Vision Insurance

- Provided by WEA – Administered by NVA (National Vision Administrators, LLC)

Additional Benefits

- **Cell Phone Stipend** - \$20 Monthly Cell Phone Stipend
- **Cell Service Discount**
 - US Cellular – Up to 15% savings per month
 - Verizon – Up to 18% savings per month
- **Learning Opportunities** – Opportunities provided to support your personal and professional development
 - Earn continuing education credits at no cost to you!
- **Student Loan Forgiveness** - Managed through the Department of Education
- **Voluntary Accident Coverage** – Elect our voluntary accident coverage to take enhance the way you plan the unexpected medical events.

Colleague Referral Incentive

- Inclusive colleagues are eligible to receive our colleague referral incentive, for those that they refer and get hired into a benefits eligible position.
- The referring colleague will receive a total of \$1,000! \$500 at the time of referral's start date and an additional \$500 at their nine-month anniversary.

Flexible Spending

- Administered Through Diversified Benefits Services → <https://www.dbsbenefits.com/>
- Medical: Maximum Member Contribution of \$2,650
- Dependent Care: Maximum Member Contribution of \$5,000

Holidays

- 10 paid holidays a year, plus 2 floating holidays (prorated depending on start date)

Holidays	
New Year's Day	Thanksgiving Day
Good Friday	Day After Thanksgiving
Memorial Day	Christmas Eve Day
Independence Day	Christmas Day
Labor Day	New Year's Eve Day

Life AD&D and Supplemental Life

- Provided through Lincoln Financial Group → <https://www.lfg.com/public/individual>

	Life and AD&D	Supplemental Life and AD&D
Schedule	1x Annual Salary	Elect additional coverage for employee and spouse
Maximum	\$100,000	<ul style="list-style-type: none"> • Employee: Lesser of \$300,000 or 5x annual salary • Spouse: Lesser of \$150,000 or 2.5x Includa employee annual salary
Premium	100% Employer Paid	100% Employee Paid

Paid Time Off (PTO)

Service Years	Earned Per Pay Period	PTO Accrual Per Hour of Work	Max Annual Hours Accrual	Max Annual Day Accrual
Up to 2 Years	4	0.05	104	13
2-7 Years	5.7	0.0713	148	18.5
7-11 Years	7.42	0.0928	193	24
11-15 Years	9.54	0.1193	248	31
15+ Years	11.46	0.1433	298	37.25

Retirement 401(k)

- Administered through TransAmerica → www.TA-retirement.com
- 100% match, up to 4%
- New employees with a start date January 2, 2017, or later, have a graded vesting schedule and will be fully vested after 5 years of service

Years of Service	Vesting Percentage
1	20%
2	40%
3	60%
4	80%
5	100%

Short Term Disability/Long Term Disability

- 100% paid for by Includa and through Lincoln Financial Group. → <https://www.lfg.com/public/individual>

	Short Term Disability	Long Term Disability
Benefit Amount	66.67% of Wages	66.67% of Wages
Weekly Maximum	\$1,100	\$8,000 (monthly)
Elimination Period	7 days for Accident and Illness	90 days
Premium	100% Employer Paid	100% Employer Paid