



2022

# BENEFITS GUIDE

February 1, 2022 - January 31, 2023



# Welcome

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Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

## Eligibility

You are eligible for benefits if you work 30 or more hours per week after completing your new hire waiting period. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- ▶ Your legally married spouse or Domestic Partner
- ▶ Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

## When Coverage Begins

- **New Hires:** If you enroll on time, coverage is effective on the first of the month following 30 days from your date of hire.

If you fail to enroll on time, you will not have benefits coverage, and your next opportunity to enroll will be Open Enrollment.

- **Open Enrollment:** Changes made during Open Enrollment are effective **February 1, 2022 - January 31, 2023.**

## Choose Carefully

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a Qualifying Event during the year. Following are examples of the most common Qualifying Events:

- ▶ Marriage or divorce
- ▶ Birth or adoption of a child
- ▶ Child reaching age 26
- ▶ Death of a spouse or child
- ▶ Change in child custody
- ▶ You lose coverage under your spouse's plan

## Making Changes

To make changes to your benefit elections, you must contact Human Resources within 30 days of the qualified event (including newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate, or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.



## Inside

- Medical Plans
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Dental Plan
- Vision Plan
- Employee Assistance Program (EAP)
- Life and AD&D Insurance
- Disability
- MetLife Plans
- Mobile Apps
- Contact Information

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**Required Information**—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

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# Medical Plans



We are proud to offer you a choice among three different medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.

	OAP 4K HDHP w/HSA	4K OAP	2K OAP
	In-Network	In-Network	In-Network
<b>Deductible</b>			
Individual/Family	\$4,000 / \$8,000	\$4,000 / \$8,000	\$2,000 / \$4,000
<b>Out-of-Pocket Maximum</b>			
Individual/Family	\$6,350 / \$12,700	\$6,350 / \$12,700	\$6,350 / \$12,700
<b>Coinsurance</b>	20%	30%	20%
<b>Physician Services</b>			
Preventive Services	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care/Specialist	20% After Ded.	\$45/\$65 Copay	\$30/\$60 Copay
<b>Diagnostic Services</b>			
Lab & X-Rays	20% After Ded.	No Charge	No Charge
Advanced Imaging	20% After Ded.	30% After Ded.	20% After Ded.
<b>Hospital Services</b>			
Inpatient/Outpatient Surgery	20% After Ded.	30% After Ded.	20% After Ded.
Urgent Care	20% After Ded.	\$75 Copay	\$75 Copay
Emergency Room	20% After Ded.	\$250 Copay	\$250 Copay
<b>Prescription Drugs</b>			
Tier 1/Tier 2/Tier 3/Tier 4	After Ded. \$10/\$35/\$60/25%	\$10/\$35/\$60/25%	\$10/\$35/\$60/25%
Mail Order	2X Retail Copay	2X Retail Copay	2X Retail Copay
	<b>Out-of-Network</b>	<b>Out-of-Network</b>	<b>Out-of-Network</b>
<b>Deductible</b>			
Individual/Family	\$7,000 / \$14,000	\$10,000 / \$20,000	\$6,000 / \$15,000
<b>Out-of-Pocket Maximum</b>			
Individual/Family	\$10,000 / \$20,000	\$20,000 / \$40,000	\$9,000 / \$27,000
<b>Coinsurance</b>	40%	50%	40%

Coinsurance percentages and copay amounts shown in the above charts represent the percentages that the member is responsible for paying. In a true emergency, you may visit any Emergency Room and receive coverage from any plan. It is important to remember that you will likely pay more when seeking services outside of the network, and you may experience balance billing from providers who wish to charge more than Cigna's allowable amount for services.

CIGNA Provider Directory: Visit [www.cigna.com/](http://www.cigna.com/) and click on

[Health Care Providers](#)

Coverage Tier	RATES PER WEEKLY PAYCHECK		
	OAP 4K HDHP w/HSA	4K OAP	2K OAP
Employee Only	\$30.53	\$45.80	\$56.74
Employee + Spouse	\$106.86	\$157.74	\$183.18
Employee + Child(ren)	\$89.05	\$117.03	\$137.39
Family	\$170.46	\$226.44	\$262.06

## WHAT IS A HIGH DEDUCTIBLE HEALTH PLAN with HSA?

A High Deductible Health Plan (HDHP) offers comprehensive Health care coverage at a lower premium and higher deductible than traditional health care plans. A HDHP also features a health savings account (HSA) that enables you to pay for current, qualified health care expenses and save for future expenses on a tax-free basis. You have the opportunity to set aside funds in your HSA before taxes through convenient payroll deductions.

## HSA FUNDING

There are several ways to contribute money into your HSA. You can make pre-tax contributions through payroll deductions and your funds grow tax free. You can also make after-tax cash contributions that are deductible when you file your taxes. If you're 55 or over, you can make catch-up contributions up to \$1,000 per year.

You decide how or if you want to spend your funds, and they roll over year to year.

IRS HSA Contribution Limit	2022
Employee Only	\$3,650
Family (employee + 1 or more)	\$7,300
Catch-up (age 55+)	\$1,000



## QUALIFIED EXPENSES

Qualified expenses are items not covered by insurance, as defined by the IRS. Learn more at <http://www.irs.gov/pub/irs-pdf/p502.pdf>.

## ELIGIBILITY

To be eligible for contributions to the HSA bank account, the IRS requires that you must be enrolled in a qualified high deductible health plan (HDHP). Our Cigna HDHP qualifies. The IRS also mandates that you do not have any other health coverage that is not a HDHP or permitted insurance.

Additionally, you may not be covered by the following and use an HSA: a spouse's medical or pharmacy plan that are not a HDHP; through Medicare Parts A, B, C and/or D, or TRICARE programs; a general purpose Flexible Spending Account (FSA) plan.

# Flexible Spending Account (FSA)



We provide you with an opportunity to participate in up to two different flexible spending accounts (FSAs) administered through Paylocity. FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

**You may enroll in an FSA if you are choosing the CIGNA OAP 4K or OAP 2K plans, or enrolling in coverage outside of Southern HVAC. You may not enroll in the FSA if you are choosing the CIGNA HDHP option.**

## CONTRIBUTION LIMIT AND QUALIFIED EXPENSES

For 2022, you may contribute up to **\$2,850** to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. For a complete list of qualified expenses, visit [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf).

## USE IT OR LOSE IT

FSA funds are subject to the IRS's use-it-or-lose it rule. When you make your FSA election during open enrollment, estimate carefully as leftover funds at the end of the year will expire and cannot be returned to you.

# Dental Plan



We are proud to offer dental coverage through Mutual of Omaha. Following is a high-level overview of the coverage available.

Key Dental Benefits	In-Network	Out-of-Network
<b>Deductible</b> (per calendar year)		
<b>Individual / Family</b>	\$50 / \$150	\$50 / \$150
<b>Benefit Maximum</b> (per calendar year; Preventive, Basic, and Major Services combined)		
<b>Per Individual</b>	\$1,500	\$1,500
<b>Covered Services</b>		
<b>Preventive Services</b>	No Charge	No Charge
<b>Basic Services</b>	20% after Deductible	20% after Deductible
<b>Major Services</b>	50% after Deductible	50% after Deductible
<b>Orthodontia</b>	(Child Only) 50% up to \$1,250 maximum	(Child Only) 50% up to \$1,250 maximum



Coinsurance percentages and copay amounts shown in the above charts represent the percentages that the member is responsible for paying. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Coverage Tier	RATES PER WEEKLY PAYCHECK
Employee Only	\$7.15
Employee + Spouse	\$15.23
Employee + Child(ren)	\$17.31
Family	\$25.38

# Vision Plan



We are proud to offer you a vision plan through Mutual of Omaha. Following is a high-level overview of the coverage available.

Key Vision Benefits	In-Network	Out-of-Network Reimbursement
<b>Exam</b> (once every 12 months)	\$10	Up to \$37
<b>Lenses</b> (once every 12 months) Single Vision, Bifocal, Trifocal	\$25	Up to \$20, Up to \$36, Up to \$64
<b>Frames</b> (once every 24 months)	\$150 allowance, 20% off overage	Up to \$66
<b>Contact Lenses</b> (once every 12 months; in lieu of glasses)	\$150 allowance, 15% off overage	Conventional—Up to \$102 Disposable— Up to \$120 Medically Necessary— Up to \$210



Mutual of Omaha utilizes the EyeMed network of over 90,000 providers nationwide. You may locate an EyeMed provider by calling 833-279-4358 or logging onto [www.mutualofomaha.com/vision](http://www.mutualofomaha.com/vision).

Coverage Tier	RATES PER WEEKLY PAYCHECK
Employee Only	\$1.35
Employee + Spouse	\$3.23
Employee + Child(ren)	\$3.46
Family	\$5.77

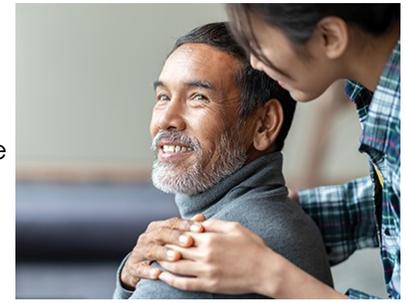


# Employee Assistance Program (EAP)



The employee assistance program is provided to you and members of your household at NO COST to you, paid for by Southern HVAC.

This program is administered through Mutual of Omaha and allows 24/7 access to professionals who can help you develop an action plan when you need assistance with emotional well-being, family and relationships, substance abuse and addiction, legal assistance, work and career, and more.



Access the EAP by calling 800-316-2796 or logging on to [www.mutualofomaha.com/eap](http://www.mutualofomaha.com/eap).

## Life and AD&D



Life insurance provides your named beneficiary(ies) with a benefit in the event of your death. Accidental Death and Dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e. loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable.

### Basic Life/AD&D (Company-paid)

Southern HVAC provides every full-time eligible employee with basic life insurance coverage. This benefit is provided at **NO COST** to you through Mutual of Omaha.

<b>Benefit Amount</b>	Non-Performance Pay Employees: <b>1 x basic annual salary up to maximum \$250,000</b>  Performance Pay Employees: <b>\$35,000</b>
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### Voluntary Life/AD&D(Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional life insurance for yourself and your eligible family members through Mutual of Omaha and convenient paycheck deductions. Rates are age-banded and dependent upon the amount of coverage you select.



	Benefit	Guaranteed Issue
<b>Employee</b>	Increments of \$10,000 up to 5X annual salary or \$500,000	5X Annual salary, up to \$100,000
<b>Spouse</b>	Increments of \$5,000 up to \$250,000 (spouse amount cannot exceed the Employee elected amount)	\$25,000
<b>Child(ren)</b>	Increments of \$10,000 up to \$10,000 (child amount cannot exceed the Employee elected amount)	\$10,000

**Guaranteed Issue** amounts are available at your initial enrollment only. Enrollment at a subsequent opportunity (like the next Annual Enrollment) will require Evidence of Insurability.

#### Evidence of Insurability

If you elect Voluntary Life/AD&D coverage, you may be required to provide proof of health to Mutual of Omaha, who may approve or deny the coverage. The only exception to this is during your initial enrollment when you may elect up to the Guaranteed Issue amount without going through the proof of health approval process.

Disability Insurance provides monetary benefits that replace part of your lost income when you become unable to work due to a covered injury or illness. Both short and long term disability benefits are administered by Mutual of Omaha.

## Short-Term Disability (Employer-paid)

Southern HVAC provides every full-time eligible employee with short-term disability coverage. This benefit is provided at **NO COST** to you. If you are unable to work due to illness or injury for over 7 days, you may file a claim. Once approved, you'll receive 60% of your weekly pay up to \$1,000 for the duration of your claim approval up to 12 weeks.

Short-Term Disability Details	
<b>Benefit Percentage</b>	60% of weekly pay
<b>Weekly Benefit Maximum</b>	\$1,000
<b>When Benefits Begin</b>	After 7 days
<b>Maximum Benefit Duration</b>	12 weeks

## Long-Term Disability (Employee-paid)

Your enrollment in long-term disability is voluntary. Rates are age-banded and dependent upon your salary. LTD is available after 90 days and can continue if your claim is approved until Social Security Normal Retirement Age. This plan also features a survivor benefit that pays a lump sum equal to 3 times your monthly benefit to your eligible survivor.

Voluntary Long-Term Disability Details	
<b>Benefit Percentage</b>	60% of monthly pay
<b>Monthly Benefit Maximum</b>	\$5,000
<b>When Benefits Begin</b>	After 90 days
<b>Maximum Benefit Duration</b>	Social Security Retirement Age

# MetLife Voluntary Benefit Plans



Southern HVAC employees may enroll into MetLife plans on a voluntary basis at group rates. Your premiums for these plans are calculated automatically in Paylocity and are paid through convenient payroll deductions.

## Critical Illness

Critical Illness insurance provides you with a lump-sum payment upon a verified diagnosis of a covered condition, as long as you meet the requirements of the policy. Covered illnesses include cancer, heart attack and stroke.

This plan can help safeguard your finances by providing you with one convenient payment all at once when you or your family may need it most. You can use this payment to pay for whatever you need, such as expenses that may not be covered by your main medical plan(s). For example: co-pays, deductibles, childcare, mortgage, groceries and experimental treatments.



No medical exams are required for enrollment and rates are age-banded based upon the coverage level you choose and whether you enroll your eligible dependents.

## Hospital Indemnity



Hospital Indemnity Insurance pays you benefits when you are confined to a hospital, whether for planned or unplanned reasons.

This plan provides payment benefits for hospitalization due to accidents and sicknesses, such as admission to a hospital and hospital stays. A flat amount is paid for the day that you're admitted to a hospital, and a per-day amount is paid for each day of a covered hospital stay from the very first day of your stay.

Rates are based upon the level of coverage you choose and whether you enroll your eligible dependents.

## Accident

Accident insurance pays out a lump sum if you incur an injury as a result of an accident. These benefits may supplement both health and disability insurance. A benefit payment can be used to pay for expenses that your health insurance doesn't cover—or it can provide additional financial support if a covered event causes you to lose income due to being out of work.

Some eligible accidents and the corresponding benefit payments include (this list is not exhaustive; see plan summary for additional information):



Benefit Type	Low Plan Benefit	High Plan Benefit
Concussion	\$250	\$500
Eye Injury	\$300	\$400
Coma	\$7,500	\$10,000
Ambulance	Ground \$300 Air \$1,000	Ground \$400 Air \$1,250
Hospital Admission	\$1,000	\$1,500
Hospital Confinement (up to 15 days)	\$200/day	\$300/day

No medical exams are required and your rate will depend on which level of coverage you select and whether you cover your eligible dependents.

## Accidental Death & Dismemberment (AD&D)

Voluntary accidental death and dismemberment (AD&D) may help provide financial security should a sudden, covered accident take your life or cause you serious loss or harm. It may help your family meet long-term financial needs—household expenses, child care, saving for college and retirement—if a wage earner dies from a covered accident or is recovering from a sudden, covered accident.

Rates depend on the amount of coverage you elect and whether you cover your eligible dependents.

## Group Legal

When you need legal help, MetLife has made it easy for you. Network attorneys are available in person, by phone or by email. MetLife Legal Plan also offers access to online tools to complete your estate planning documents or download self-help legal forms.



Plan attorneys can assist with a wide variety of legal needs including:

- Prenuptial agreements
- Lease review
- Adoption
- Identity theft defense assistance
- Name changes
- Deed Preparation
- Nursing home agreement review
- And much more!

The rate is \$18 per month, or \$4.15 per weekly paycheck, and includes assistance for your spouse and children.

# Mobile Apps for Your Convenience

Some of our carriers provide the 24/7 convenience of mobile application access. Download these to your smartphone or tablet to make accessing your benefits easier,



Life can be busy and complicated. So, we created a simple-to-use tool that can help make your life easier (and healthier) while you're on the go. The myCigna Mobile App helps you personalize, organize and access your important plan information on your phone or tablet. The app has a new look and feel and it's available in Spanish too! Use the myCigna Mobile App, to log in anytime, anywhere to:

- > **Manage** and track claims
- > **View**, fax or email ID card information
- > **Find** doctors and compare cost and quality information
- > **Review** your coverage
- > **Track** your account balances and deductibles
- > **Submit** receipts for reimbursement from your Cigna HRA and/or FSA\*

The myCigna Mobile App is all about helping you stay organized and in control of your health - anytime, anywhere - so you can get more out of life.

**Download the myCigna Mobile App for your mobile device.\*\***

**Disponible en Español.**



## Health savings in the palm of your hand HSA Bank Mobile

HSA Bank Mobile is all about giving you the tools to take control and better manage your health accounts. Safe and secure, the app offers instant access for all your account needs, 24/7. It's simple, intuitive and convenient.

### The faster, easier way to manage your HSA Bank accounts

- Simple and secure login.
- Check account balances and view activity.
- Enter and track expenses.
- Make a payment from your account.
- Scan for IRS-qualified medical expenses.
- Schedule HSA contributions.
- File a claim.
- Contact the Client Assistance Center.

### Download HSA Bank Mobile

The mobile app is free to download at [Google Play](#) or the [App Store](#). Message and data rates may apply.



### Benefits of registering to process claims online:

- Faster processing time
- Less paper waste
- Claims can be submitted 7 days a week

### MyBenefits: easy online claim submission

MyBenefits is the web portal for employees to register and process benefit claims. Once registered, you can log in to:

- Submit a claim and upload medical documentation
- See claim status, history, and payments
- Set up direct deposit of benefits
- Read correspondence from MetLife
- Download claim forms
- View your certificate of insurance and designate beneficiaries

### MetLife Mobile App

Employees can also submit and access claim information on-the-go. Our mobile app has the same features as the MyBenefits web portal - employees can register and submit claims online, view claim status, letters, and benefit payments.

[Download the MetLife app from the App Store or Google Play](#)



# Contacts

COVERAGE	CARRIER	PHONE NUMBER	WEBSITE/EMAIL
Medical	CIGNA	(866) 494-2111	<a href="http://www.mycigna.com">www.mycigna.com</a>
Health Savings Accounts (HSA)	HSA BANK	(855) 731-5226	<a href="http://www.hsabank.com">www.hsabank.com</a>
Dental, Vision, Life & Disability	MUTUAL OF OMAHA	(800) 228-7104	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Flexible Spending Accounts (FSA)	PAYLOCITY	(800) 631-FLEX	<a href="mailto:BATinfo@paylocity.com">BATinfo@paylocity.com</a>
Employee Assistance Program (EAP)	MUTUAL OF OMAHA	(800) 316-2796	<a href="http://www.mutualofomaha.com/eap">www.mutualofomaha.com/eap</a>
Group Legal	METLIFE	(800) 821-6400	<a href="http://www.legalplans.com">www.legalplans.com</a>
Accident, Critical Illness, Hospital Indemnity	METLIFE	(833)771-1216	<a href="http://www.mybenefits.metlife.com">www.mybenefits.metlife.com</a>
Supplemental AD&D	METLIFE	(800) 638-6420	<a href="mailto:lifecclaimssubmit@metlife.com">lifecclaimssubmit@metlife.com</a>
Southern HVAC Benefits Department	SOUTHERN HVAC	(888) 334-2338	<a href="mailto:benefits@southernhvac.net">benefits@southernhvac.net</a>
HUB Benefits Advocate	HUB INTERNATIONAL	(888) 433-1988	<a href="mailto:Mercedes.Malcolm@hubinternational.com">Mercedes.Malcolm@hubinternational.com</a>



**DISCLAIMER:** The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

