

Benefit Programs

Wellness Benefit	Carrier/Vendor	Full-time Regular Employees	Variable Hour Employees (All employees not classified as FT Regular)	Program Cost Share	Specific Criteria
401(k)	Principal	X	X	ER discretionary match is 50% up to the first 6%	Variable hour employees must meet the eligibility of 1,000 hours worked
Accident, Critical Illness, Hospital indemnity	Corestream Benefits - Metlife	X		EE Cost	
Accident, Critical Illness, Hospital indemnity	Mercer Indigo		X	EE Cost	
Auto & Home insurance program	Corestream Benefits – Liberty Mutual, Farmers, Travelers	X	X	EE Cost	
Basic Life, AD&D	New York Life	X		ER Paid	
Business Travel Accident Insurance	AIG	X		ER Paid	
Caregiver support	Care@Work	X		ER paid membership	EE Cost for Services
Centers of Excellence for Surgeries and Cancer Care	Carrum	X		No Cost to EE	For Blue Shield participants
Dental plans	Cigna Dental	X		EE Paid	
Dental /Vision	Mercer Indigo		X	EE Paid	
Diabetes assistance program	Omada	X		ER Paid program	For Blue Shield participants

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Employee Assistance Program	ComPsych	X	X	ER Paid	3 free face to face visits for Therapy services
Financial Wellness app	Metlife Personal Finance app	X	X	Free app	
Financial Planning & Guidance	PersonalSAGE	X		ER Paid	
FSA, Dep. Care FSA, Limited FSA, HSA, Commuter Benefits, Cobra	HealthEquity	X		EE Paid	ADV provides HSA money each month based on salary (CDHP participants)
Health Advocacy Service	Accolade	X		ER Paid Service	Currently supports Blue Shield participants
Health Payment Account (HPA)	Paytient	X		ER Paid Service	\$1,000 line of credit to pay for Healthcare and Vet Costs
Identity Theft	Corestream Benefits – Allstate	X	X	EE Paid	
Legal plan	Corestream Benefits - Metlife	X		EE Paid	
Universal Life with Long Term Care	Corestream Benefits – Trustmark	X		EE Paid	

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Life – Voluntary Life/AD&D, Spouse & Child Life	New York Life	X		EE Cost	
Long Term Disability	New York Life	X		EE Paid	
Medical	Blue Shield/Kaiser	X		EE and ER cost share	
Medical	Mercer Indigo		X	EE cost (direct billed)	
Medical	Blue Shield/Kaiser (ACA hours eligible)		X	EE and ER cost share	12 month lookback of hours
Medicare Support/Evaluation	SmartConnect	X	X	Free	Available to all U.S. associates and their families
Mental Health, Text Based Life Coaching, Behavioral Health Therapy	Headspace Care	X		Free text based coaching & 6 free therapy visits for Employee & Dependents	
Online discounts	Perkspot	X	X	Free	
Personal Loans	Corestream Benefits – Salary Finance	X		EE Paid	Affordable loan options, paid back through payroll
Pet insurance	Corestream Benefits – Nationwide	X	X	EE Paid	
Physical therapy program (virtual)	SWORD	X		ER Paid	For Blue Shield participants

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Pregnancy & Parental Leave	Alight/Advantage	X		ER Paid	8 Weeks paid Maternity leave. 4 weeks paid Parental Leave
Prescriptions - Lower cost alternative drug options	Rx Savings Solutions	X		ER Paid program	For Blue Shield participants
Prescriptions - Pharmacy Benefit	Express Scripts	X		ER Paid program	For Blue Shield participants
Purchase Financing Benefits	Corestream Benefits – Purchasing Power	X		EE Paid	Criteria on eligibility
Second Opinion Service	Accolade Expert MD	X		ER Paid	For Blue Shield participants
Short Term Disability	New York Life	X		Base Plan Paid by Company	
Short Term Disability – Optional Buy up Plan	New York Life	X		EE Paid	
Telemedicine	Teledoc – Acute care	X		EE Paid	For Blue Shield participants
Telemedicine	Accolade Care – Virtual Primary Care	X		EE Paid	For Blue Shield participants
Vision plan	Vision Service Plan (VSP)	X		EE Paid	
Wellness - Discount Gym Membership	Active&Fit Direct	X	X	EE Paid	

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Wellness Platform - Physical, Mental Health, Financial, Social, and Nutrition program	Burnalong	X		ER Paid	Free membership, plus free for 4 other family/friends
Wellness - Discount Gym Membership	Burnalong+	X		EE Paid	In-person gyms