



2023 Employee Benefits Guide



ORTHOPAEDIC ASSOCIATES
of Wisconsin
There is a Difference.

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Introduction



ORTHOPAEDIC ASSOCIATES
of Wisconsin
There is a Difference.

At Orthopaedic Associates of Wisconsin, we believe our benefits should make a difference...to you, your job, and to the life you lead outside of work. Benefits are more valuable than ever before and are a significant part of your total compensation package, increasing your salary by as much as 30%. The financial contributions we make to provide our valued employees with a comprehensive benefit program means that our investment in you goes beyond your paycheck. We are continually looking for ways to ensure our program is meaningful to you and your family. We encourage you to read through this guide to learn more about the benefit plans available and how they can help you obtain quality health care and other services at affordable prices.



Benefit Basics

Orthopaedic Associates of Wisconsin offers a comprehensive suite of benefits to promote health and financial security for you and your family. This booklet provides a summary of your benefits. Please review it carefully so you can choose the coverage that is right for you and your family.

You are eligible for benefits if you work at least 30 hours per week. Most of your benefits are effective on the first day of the month following 60 days of employment. You may enroll your eligible dependents for coverage, including:

- Your legal spouse
- Your children up to age 26.

Once your benefit elections become effective, they remain in effect until the end of the year. You may only change coverage if you experience a qualifying life event.

QUALIFYING LIFE EVENTS

Generally, you may only change your benefit elections during the annual enrollment period. However, you may change your benefit elections during the year if you experience an event such as:

- Marriage
- Divorce or legal separation
- Birth of your child or your domestic partner's child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse/domestic partner or dependent child
- HIPAA special enrollment rights
- FMLA special requirements
- Qualification by the Plan Administrator of a child support order for medical coverage
- Entitlement to Medicare or Medicaid

Anthem Medical Plan



Plan Benefit Highlights	In-Network
Deductible (total) Individual Family	\$6,000 \$12,000
Deductible (your responsibility)* Individual Family	\$3,000 \$6,000
Max Out-of-Pocket (total) <i>includes deductible</i> Individual Family	\$6,650 \$13,300
Max Out-of-Pocket (your responsibility)* <i>includes deductible</i> Individual Family	\$3,650 \$7,300
Coinsurance (after deductible)	0%
Office Visit Copay (after deductible)	\$35
Specialist Copay (after deductible)	\$70
Urgent Care Copay (after deductible)	\$75
Emergency Room Copay (after deductible)	\$250
Rx Copays (Retail):	\$10/\$50/\$80/25% up to \$350 maximum;

The information above is only a summary; additional coverage information can be found in your health plan booklet.

***The Anthem Medical Plan is paired with a Health Reimbursement Arrangement (HRA) to help offset out-of-pocket medical expenses. Individuals will be responsible for \$3,000 of their deductible, and families are responsible for \$6,000. Additional expenses applied toward the deductible will be eligible for reimbursement through the HRA, which is funded by Orthopaedic Associates of Wisconsin. Continue to page 6 of this guide to learn more.**

Anthem Network Information

Our Anthem network is Anthem Blue Priority, which consists of Aurora, ProHealth and Children's Health Systems. To locate network facilities and providers, log onto www.anthem.com. Please be sure to search selecting the Blue Priority network. Once you receive your ID card, you can register on the website. Once registered, the Blue Priority network will automatically be selected for you.

HRA Plan

To help offset out-of-pocket medical expenses, Orthopaedic Associates of Wisconsin pairs a Health Reimbursement Arrangement (HRA) with the Anthem Medical Plan. An HRA is a tax-advantaged plan that is **employer-funded** and allows employees to receive reimbursement for their in-network, medical costs. The OAW HRA plan is designed to reimburse medical expenses that are applicable to the Anthem plan's deductible.

Your health insurance benefits come from two plans working together:

Anthem Medical Plan + Health Reimbursement Account (HRA)

About the Plan.....

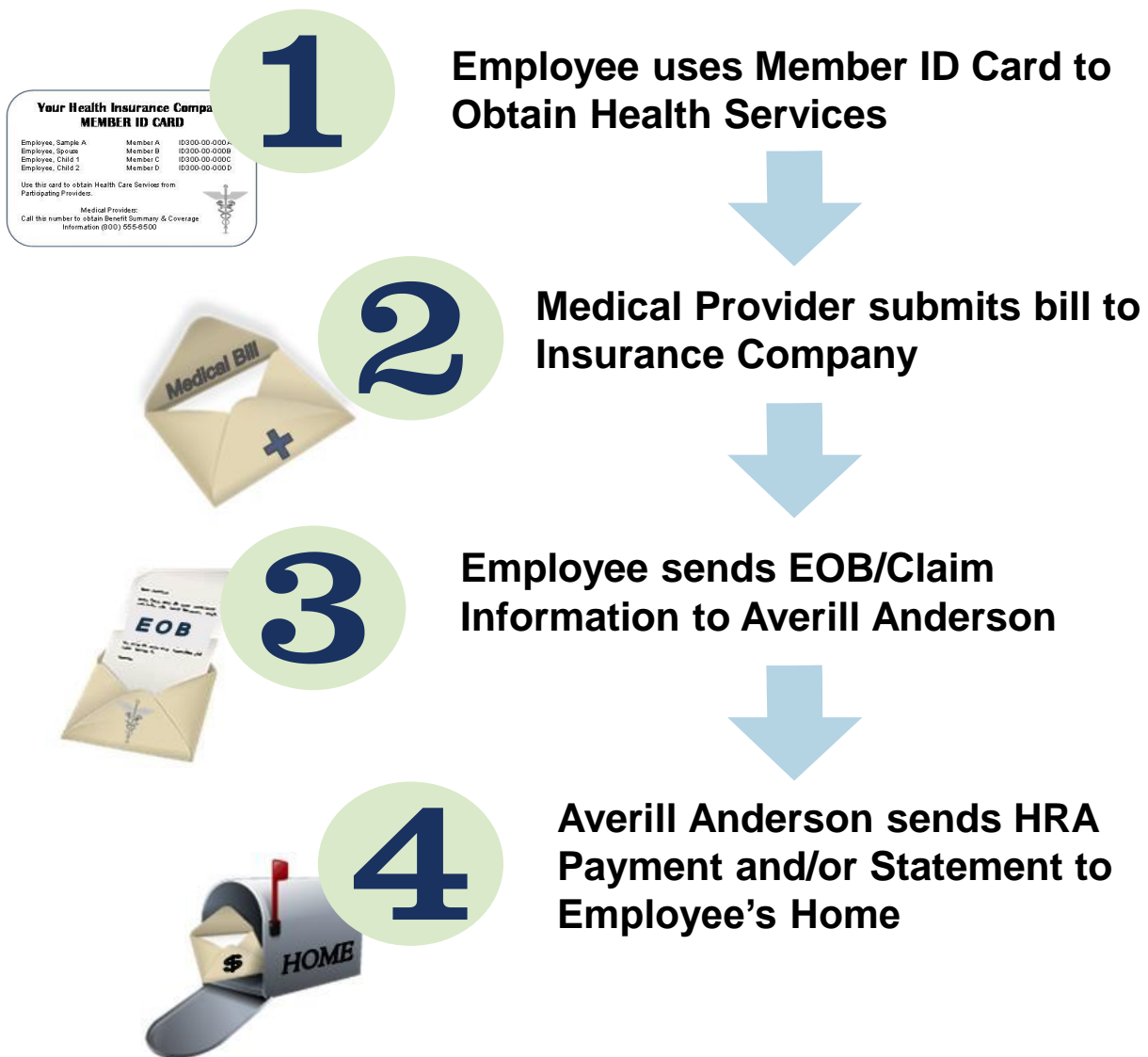
- If you are enrolled in single coverage or with one dependent: Each member will be responsible for paying the first \$3,000 of their individual \$6,000 deductible. Additional medical expenses applied toward the deductible will be reimbursed by the HRA.
- If you are enrolled with two or more dependents: Once one family member pays the first \$3,000 of their individual \$6,000 deductible, additional medical expenses applied toward the deductible **for that individual** will be reimbursed by the HRA. The remaining family members on the plan will be responsible for satisfying the remainder of the family deductible. Once medical expenses applied toward the deductible for those family members exceed an additional combined \$3,000, the HRA will reimburse.

OR

Once the family's combined medical expenses applied toward the deductible exceeds \$6,000, additional medical expenses applied toward the deductible will be reimbursed by the HRA.

- Send all EOBs to Averill Anderson for accurate tracking of your payments **to** ensure your HRA reimbursements begin once you have satisfied the first \$3,000 of your deductible.
 - EOBs can be sent via e-mail at: hra@averillanderson.com or via fax at: 800-861-8741
 - EOBs can be retrieved by visiting www.anthem.com
- Once you have satisfied the first \$3,000 of your deductible, you will receive checks for qualified reimbursements to use to pay the Health Care Provider. Although you are being reimbursed, it is your responsibility to pay your provider bill.

How Do The Plans Work Together?



HRA Administrator: Averill Anderson, LLC



Address: 316 South Main Street West Bend, WI 53095



Phone: 800-388-0964



Fax: 800-861-8741



Email: hra@averillanderson.com

Anthem Medical Coverage While Traveling



As a Blue Cross (Anthem) member, you take your healthcare benefits with you when you are abroad. Through the Blue Cross Blue Shield Global Core program, you have access to doctors and hospitals around the world.

To take advantage of the program:

- Always carry your current member ID card.
- Before you travel, contact your Blue Cross and Blue Shield (BCBS) company for coverage details. Coverage outside of the United States may be different.
- If you need to locate a doctor or hospital, call the Service Center for Blue Cross Blue Shield Global Core (see number below). An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization if necessary.
- If you need inpatient care, call the Service Center (see number below) to arrange direct billing. In most cases, you should not need to pay upfront for inpatient care except for out-of-pocket expenses (noncovered services, deductible, copayment and coinsurance) you normally pay. The hospital should submit the claim on your behalf.
- In addition to contacting the Service Center, call your BCBS company for precertification or preauthorization. Refer to the phone number on the back of your member ID card. Note: This number is different from the phone number listed below.
- For outpatient and doctor care or inpatient care not arranged through the Service Center, you may need to pay upfront. Complete a Blue Cross Blue Shield Global Core International claim form and send it with the bill(s) to the Service Center (the address is on the form). You can also submit your claim online or through the Blue Cross Blue Shield Global Core mobile app. The claim form is available from your BCBS company or online at www.bcbsglobalcore.com.

In an emergency, go directly to the nearest hospital.



To learn more about this program:

Visit www.bcbsglobalcore.com

Call the Service Center at 800-810-2583

Anthem Wellbeing Solutions



Your whole health matters. That's why Anthem offers Wellbeing Solutions, a suite of programs to help you with your everyday health and well-being. You can receive extra guidance and support in managing your health, plus earn monetary rewards!

Earn up to \$200 in rewards

Anthem Health Rewards offers you and your covered spouse or partner up to \$200 in rewards for taking part in employer-sponsored health and wellness programs. You will receive your rewards through a reloadable debit rewards card. You can see the status of your progress on anthem.com or download the free Sydney Health mobile app.

Wellbeing Solutions Includes:

Well-being Coach Digital:

Well-being Coach Digital offers multiple options to help you meet your well-being goals. The digital coaching app offers personalized 24/7 support on the go, whenever you need it. Well-being Coach combines smart technology and proven behavioral therapy techniques to help you maintain a healthy weight or quit tobacco. You can also receive additional help on well-being topics like nutrition, activity, mindfulness and sleep. Well-being Coach is powered by Lark and accessible from the Sydney Health mobile app.

Flu Shot and Wellness Visit Reward:

For extra motivation to stay healthy, you can earn up to **\$50 in rewards** for receiving a claims-based annual preventive wellness exam and flu shot. Be sure to submit the claims to Anthem or ask your doctor or other provider to submit them to Anthem to earn your rewards.

My Heath Rewards Activities:

Keep up healthy habits by tracking your activity through anthem.com, Sydney Health, or the Well-being Coach app. You can also track rewards activities through a variety of devices, such as Apple Health Kit, Google Health, and more. Go to the Help section of Sydney Health for a full list of supported devices.

Each program offers points for different activities – including connecting an activity tracking device, completing a Health Risk Assessment, reading articles or watching videos on healthy topics, and tracking steps. You will receive a reward payout when you reach the milestones of 100, 200, and 300 points. One hundred points equals \$50 – and you have the opportunity to earn up to **\$150 in rewards!**

YOU DESERVE GOOD HEALTH

Start today! Register at anthem.com or download the free Sydney Health mobile app.



Medical Plan – Employee Contributions

Monthly Employee Contributions	2023
Employee Only	\$64.38
Employee + Spouse	\$293.58
Employee + Child/Children	\$279.42
Family	\$462.26



Health Savings Account Information

The following chart shows the health savings account (HSA) limits that will apply for 2023, along with the 2022 limits for comparison purposes. The IRS limits for HSA contributions increase for 2023. The minimum deductible and out-of-pocket maximum limits for high deductible health plans (HDHPs) also increase for 2023. You are able to fund your HSA and also participate in the HRA. If you would like to contribute through pre-tax payroll deduction, you can set up an HSA through Lively or Waukesha State Bank. Your contributions will be deposited to your account every pay period.

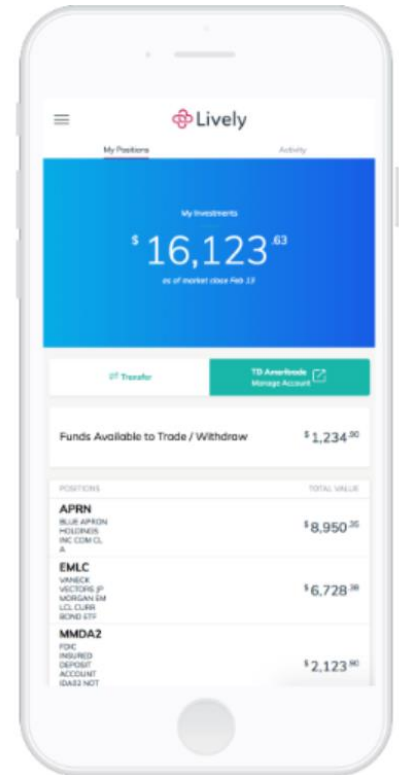


Type of Limit		2022	2023	Change
HSA Contribution Limit	Self-only	\$3,650	\$3,850	Up \$200
	Family	\$7,300	\$7,750	Up \$450
HSA Catch-up Contributions <i>(not subject to adjustment for inflation)</i>	Age 55 or older	\$1,000	\$1,000	No change
HDHP Minimum Deductible	Self-only	\$1,400	\$1,500	Up \$100
	Family	\$2,800	\$3,000	Up \$200
HDHP Maximum Out-of-pocket	Self-only	\$7,050	\$7,500	Up \$450
	Family	\$14,100	\$15,000	Up \$900

Health Savings Account Providers

Orthopaedic Associates of Wisconsin has partnered with Lively as a Health Savings Account (HSA) provider, offering tax-free health savings and retirement planning all in one with the Lively HSA.

Lively offers a simple and intuitive user experience through their software and mobile app. To learn more or sign up for your Lively HSA, visit livelyme.com



What are the advantages of a Lively HSA?



Go Paperless

Lively eliminates unnecessary paperwork and automates the manual tedious tasks of all aspects of HSA management. You'll have access to an intuitive and simple dashboard to manage contributions, your Lively HSA debit card, and reimbursements.



Investments

Invest from day 1 (no minimum required). Lively is partnered with TD Ameritrade, to provide you with easy online investing. Invest your health savings for the long term.



FDIC-Insured, Interested Bearing Accounts

Your money will be held in an FDIC-insured, interest earning account with Choice Financial. The more you save, the more you earn!



No fees

The basic Lively HSA is free, with no monthly fees and no minimums. The account follows you where you go, at no cost to you!



Triple Tax Advantages

Pay for health expenses tax-free and save for retirement. Tax-deductible contributions, tax-free interest, and tax-free withdrawals for medical expenses.



Retirement Savings

Unspent HSA funds are rolled over, building a nest egg for your future medical expenses and retirement, just like a 401k and IRA.

If you would like to open a Health Savings Account with a local banking provider, you may do so with **Waukesha State Bank**. Contact their Customer Service Center at (262) 549-8531.

Delta Voluntary Dental Plan



Plan Benefit Highlights	Delta PPO Dentist	Delta Premier Dentist or any other Dentist
Policy #	02810	
Single Deductible	\$50	\$50
Family Deductible	\$150	\$150
Calendar Year Maximum per Person	\$1,000	\$750
Preventive/Diagnostic (no deductible)	100%	80%
Basic Services	80% after deductible	50% after deductible
Major Services	50% after deductible	40% after deductible
Orthodontia (to age 19)	50% after deductible	50% after deductible
Orthodontia Lifetime Maximum	\$1,000	\$750
Network	www.deltadentalwi.com	www.deltadentalwi.com

Monthly Employee Contributions

Employee Only	\$32.23
Employee + Spouse	\$63.51
Employee + Child/Children	\$66.02
Family	\$114.78

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is more basic and costs are much lower. Keeping your teeth and gums clean and healthy will help prevent tooth decay and periodontal disease, and is an important part of your health. Our Delta Dental plan allows you to choose from providers in their PPO and Premier networks, or seek services from a non-contracted dentist. PPO dentists provide the deepest discount, stretching your annual benefit even further!

Dental Voluntary Vision Plan



Plan Benefit Highlights	Network	Non-Network Reimbursement
Policy #	41039	
Vision Exam Allowance	100% after \$10 copay	Up to \$35
Standard Lenses – Single Vision	100% after \$10 copay	Up to \$25
Standard Lenses – Bifocal	100% after \$10 copay	Up to \$40
Standard Lenses – Trifocal	100% after \$10 copay	Up to \$55
Standard Progressives	100% after \$75 copay	\$0
Frame Allowance	\$140	\$70
Frame Allowance – Additional	20% off balance over \$140	n/a
Contact Lens Allowance	Up to \$155, then 15% off balance	\$124
Frequency – Exams/Lenses or Contacts/Frames	12 / 12 / 24	
Monthly Employee Contributions		
Employee Only	6.67	
Employee + Spouse	\$13.34	
Employee + Child/Children	\$13.61	
Family	\$20.28	

Our vision plan provides coverage for routine eye exams and also pays for a portion of the cost of glasses and contacts if you need them. You can see in-network or out-of-network providers however, your saving will be greater with in-network providers.

401(k) & Profit Sharing

401(K) PROFIT SHARING PLAN (DC Plan)



INSURANCE
INVESTMENTS
RETIREMENT

Personal contributions via payroll deduction up to 100% of pay following the yearly IRS guidelines

Eligible first of the month after 60 days of employment, no age requirements

OAW Safe Harbor contribution of 3% of gross earnings made annually upon completion of (1) year of service with a minimum of 1,000 credited work hours

OAW additional annual discretionary contribution determined at the end of each calendar year. 20% vesting per year, fully vested after 5 years

Plan includes an automatic contribution arrangement of 6% upon eligibility with a step-up option of 1% per year thereafter up to 10%

You may elect to not defer or to defer another percentage at any time using your online account with Securian.

You have three ways to get information on your retirement account:

1. securian.com/retirement

- Access 24 hours a day, seven days a week
- See details on next page

2. 1-800-233-2881

- The automated phone system is available 24/7
- You can speak with customer service 7 a.m.-7 p.m. CT, Monday-Friday

3. Quarterly account statements

- An account statement will be delivered to you each quarter
- Statement includes a summary of the previous quarter's financial activity and investment performance

Benefit payments; lump sum, installments, partial withdrawals

Loans; Up to two loans outstanding at any one-time, max amount of loans, lessor of \$50,000 or 50% of vested balance

Record Keeper: Securian Financial (800-233-2881)

Investment Manager: Orgel Wealth Management (855-674-3596)

Plan Number: 069859

401(k) & Profit Sharing



INSURANCE
INVESTMENTS
RETIREMENT

401(K) PROFIT SHARING PLAN (DC Plan) Continued...

Follow these five steps to make it more difficult
for someone else to access your account

- 1** Register your account at securian.com/retirement
Select "New user - register now" on the login page.
- 2** Create a strong user ID and password others can't guess easily.
Use a combination of letters, numbers and special characters. A phrase or the first letter of each word in a sentence may be even stronger (e.g., My#1dogSkip).
- 3** Set up two-step login verification.
With two-step verification, you'll receive an email with a unique code every time you log in to the website. You can select this feature during account registration. Once your online account is established, you can enable this optional feature under "Profile - My security."
- 4** Change your password regularly.
Go to "Profile - My security" to change it.
- 5** Review account activity as well as the contact information within your profile.



Questions?

If you have questions
about your retirement
plan account, call
Securian Financial at
1-800-233-2881.

401(k) & Profit Sharing

DEFINED BENEFIT PLAN (DB Plan)

Employer sponsored pension plan predetermined by a formula-based calculation yearly. Contributions made to DB plan occur in February of each year for the previous year calculation.

Eligible first calendar quarter (i.e 1/1, 4/1, 7/1, 10/1) upon completion of one (1) year of service with a minimum of 1,000 credited work hours; no age requirements

100% vested after 3 years

Forms of benefit; Lump sum, life annuity and joint and survivor annuity options

OAW contribution credit based on gross annual wage percentage

Group A	Age based
Group B	8%
Group C	6%
Group D	4%

OAW employees do not have access to the DB plan, however when you log onto Securian your balance will show at the bottom of your summary page

Recordkeeper: Steidle Pension

Investment manager: Orgel Wealth Management

Base Life/AD&D Insurance



Carrier: Unum

Benefit: 1 times your annual earnings to a maximum of \$50,000

Benefit Reduction: To 65% at age 65; to 50% at age 70

Beneficiary Designation: Captured at the time you become eligible for benefits; can be changed at any time

You are automatically enrolled

This benefit is ***completely paid for by Orthopaedic Associates***



Voluntary Life/Accidental Death & Dismemberment (AD&D) Insurance



Get the coverage you need.

Term Life and AD&D Insurance is offered to all eligible employees. Choose the benefit amount you need – up to your plan's maximum, for both.

Three reasons to buy this coverage at work – now

1. Once you buy coverage during the initial enrollment, you can add to it each year up to your plan's guaranteed issue amount, without a medical exam or health questions.
2. You get affordable rates for you and your family. Premiums are conveniently deducted from your paycheck.
3. You can keep insurance coverage if you leave the company or retire, provided you aren't seriously ill. You're billed at home for your premium amount.

Benefits highlights you'll appreciate:

AD&D benefit – This is paid, in addition to the life benefit, if you or a covered dependent die in a covered accident. It also pays if you suffer a covered dismemberment.

Accelerated (early) benefit – If you become terminally ill with less than 12 months to live, you have access to part or all of your life benefit early, up to your plan's maximum.

Life Planning Financial & Legal Resources – Financial planning and counseling are available to you or your family members at no extra cost if you are diagnosed with a terminal illness or die.

Seat belt benefit – Pays an additional benefit if you die in a covered private-passenger car accident while wearing a seat belt. An extra benefit is paid if the seat is protected by an airbag plus seat belt and your seat belt is properly fastened.

Education benefit – If you or your insured spouse dies within 365 days of a covered accident, this benefit can help pay for your unmarried children's ongoing college education.

Repatriation (bring you home) benefit – If you or your covered dependent(s) die in a covered accident more than 100 miles from home, this benefit helps pay to prepare the body and send it to a mortuary.

Voluntary Life/Accidental Death & Dismemberment (AD&D) Insurance



Guaranteed issue is available to new hires. Amounts in excess of the guaranteed issue will require a health application/evidence of insurability. For late entrants, all amounts will require a health application/evidence of insurability.

Employees who are currently enrolled can increase/decrease their coverage at any time however, all increase amounts will require a health application/evidence of insurability. Employees who did not enroll when they were originally eligible can enroll during annual open enrollment. All amounts will require a health application/evidence of insurability. To purchase life insurance for your spouse and/or children, you must purchase it for yourself.

Employee Life/AD&D Benefit:

- Choose increments of \$10,000 to the lesser of 5 times your annual salary or \$500,000
- The guaranteed issue amount is \$100,000

Spouse Life/AD&D Benefit:

- Choose increments of \$5,000 to the lesser of 100% of the employee's benefit or \$500,000
- The guaranteed issue amount is \$25,000

Child(ren) Life/AD&D Benefit:

- Live birth to 6 months old: \$1,000 benefit
- Age 6 months to age 19 (age 26 if a full time student): The lesser of 100% of the employee's benefit of \$10,000



Voluntary Life/Accidental Death & Dismemberment Insurance



Age Band	Employee (per \$10,000)	Employee (per \$10,000)	Spouse (per \$5,000)	Child (per \$2,000)
	<i>Non-Tobacco</i>	<i>Tobacco</i>		\$0.775
< 25	\$0.610	\$0.900	\$0.370	Note: The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have
25 – 29	\$0.690	\$1.030	\$0.420	
30 – 34	\$0.850	\$1.280	\$0.530	
35 – 39	\$1.190	\$1.920	\$0.775	
40 – 44	\$1.640	\$2.890	\$1.110	
45 – 49	\$2.620	\$4.590	\$1.735	
50 – 54	\$4.010	\$7.720	\$2.700	
55 – 59	\$6.550	\$10.900	\$4.145	
60 – 64	\$10.450	\$16.280	\$7.080	
65 – 69	\$18.360	\$27.230	\$12.100	
70 – 74	\$33.130	\$47.850	\$21.555	
75 and older	\$67.090	\$86.570	\$43.175	
Employee AD&D rate per \$10,000		\$0.304		
Spouse AD&D rate per \$5,000		\$0.160		
Child AD&D rate per \$2,000		\$0.066		

Voluntary Disability Insurance



If you couldn't work, could you pay your bills?

Help protect your finances with Long Term Disability Insurance from Unum.

What's the risk?

Consider the true odds of becoming disabled. Can you afford not to be protected?

One in four

The Social Security Administration estimates that just over one in four of today's 20-year-olds will become disabled before reaching age 67.

Savings aren't always enough.

Dave is an office manager for an accounting firm. On weekends, he enjoys do-it-yourself projects. If he has a serious accident at home and can't work, he doesn't want his family's finances to suffer – or to use up his savings – while he recovers.

If a disability kept you from earning an income, how would you pay for:

- Mortgage/rent
- Utilities
- Medical bills
- Groceries
- Car insurance
- Credit card bills

Some common conditions that can interrupt your ability to earn an income:

- Cancer
- Injuries
- Joint disorders
- Back disorders
- Cardiovascular problems
- Behavioral issues

Get the coverage you need.

This coverage works hard when you can't, to help you meet your important obligations. Depending on the plan your employer has chosen, you may be able to choose from coverage options that fit your individual needs.

Reasons to buy this coverage at work – now

1. Competitive group rates you won't find outside your workplace.
2. If you apply during your initial enrollment, you can get this coverage without a health exam or medical questions.
3. No checks to write – your portion of the premium is conveniently deducted from your paycheck.
4. This plan covers disabilities that leave you unable to work or only able to work part time.

Voluntary Disability Insurance



Why Unum?

With more than 160 years in the insurance industry, Unum has the expertise to create coverage designed to meet your specific needs.

And if you ever need us, our experienced claims professionals will be there to help you every step of the way.

Did you know? Once an individual has been disabled for 90 days, the average length of disability is four years.

Extra features that add value

This coverage may come with other valuable features, including:

Work-life balance employee assistance program

Access to master's-level consultants who can help with everyday issues – or more serious problems, such as divorce or addiction. Available online or over the phone, 24 hours a day.

Worldwide emergency travel assistance program

Emergency medical help is a phone call away any time you or family members are in another country or traveling 100 or more miles from home.

Survivor benefit

If you were to die while out of work on a disability claim, your survivor could receive a lump-sum benefit. This benefit is not subject to any deductions.

Accelerated (early) survivor benefit

You may request some or all of your benefit if you have been diagnosed with a terminal illness, and your life expectancy is less than 12 months.

Rehabilitation and return-to-work assistance

Unum also provides the vital support and services you need to get back to work and to a productive lifestyle. If you are deemed eligible and are participating in the rehabilitation and return-to-work program, Unum will pay an additional benefit of 10% of your gross disability payment to a maximum of \$1,000 per month.

What do these terms mean?

Benefit period – The maximum amount of time you can receive benefits for a covered disability.

Elimination period – The number of days that must pass between your first day of a covered disability and the day you can begin to accrue your disability benefits.

Benefit amount – The amount you can receive every month while on disability.

Voluntary Disability Insurance



- Choose your elimination period (Injury/Sickness):

14/14 | 30/30 | 60/60 | 90/90 | 180/180

- \$100 increments, minimum of \$200
- Your maximum monthly benefit is the lesser of \$8,000 or 60% of your monthly earning
- Pre-existing condition waiting period; you need to be enrolled on the plan for 12 months for disabilities that you've been seen/consulted/treated for 3 months prior to the day you become insured under the policy
- Your cost is based on your age, elimination period selected and monthly benefit
- For late entrants, all amounts will require a health application/evidence of insurability

Monthly Rate per \$100 of benefit	Option A	Option B	Option C	Option D	Option E
< 25	\$6.26	\$2.15	\$1.20	\$0.63	\$0.37
25 – 29	\$6.47	\$3.07	\$1.60	\$0.89	\$0.56
30 – 34	\$6.38	\$3.74	\$2.22	\$1.35	\$0.90
35 – 39	\$5.35	\$3.73	\$2.81	\$1.77	\$1.20
40 – 44	\$4.89	\$3.83	\$3.06	\$2.12	\$1.47
45 – 49	\$6.04	\$5.20	\$4.29	\$2.86	\$2.06
50 – 54	\$8.06	\$7.14	\$5.95	\$3.77	\$2.72
55 – 59	\$10.47	\$9.61	\$8.08	\$4.71	\$3.35
60 – 64	\$12.04	\$11.12	\$9.60	\$5.13	\$3.61
65 – 69	\$14.38	\$14.24	\$12.57	\$7.00	\$5.17
70 and older	\$18.24	\$19.73	\$17.91	\$9.78	\$6.88
Rates are based on five-year increments and increase as you age					

Long Term Care

What is long term care?

Whether it's due to a motorcycle accident or a serious illness, it is the type of care you may need if you couldn't independently perform the basic activities of daily living: bathing, dressing, using the toilet, transferring from one location to another, continence and eating, or if you suffered severe cognitive impairment from a condition such as Alzheimer's disease.

Employer provided benefit:

- Long Term Care Facility Monthly Benefit: \$2,000
- Benefit Duration: 3 Years
- Professional Home & Community Care: 100% of the LTC Facility Monthly Benefit

Why buy now?

People often buy long term care insurance at an early age, because the younger you are, the more affordable the rates.

Why buy coverage at work?

You may get more affordable rates when you buy this coverage through your employer and you may extend your coverage to your parents and spouse.

Depending on your plan, you may be able to pay your premiums through convenient payroll deduction.

Additional help for caregivers

Even if you don't need long term care in the immediate future, you may be a caregiver for someone you love. As a Unum LTC customer, you have access to experienced claim professionals who can answer your claim questions and review whether long term care facilities and home service agencies are licensed and approved by Unum.

Reference <http://www.unuminfo.com/OrthoWisconsin/index.aspx> for buy-up options, rates, and additional information

Cost-Savings Ideas

Medical:

- Schedule an annual physical. Preventive care visits are covered at 100%; ***no cost to you!***
- Avoid the Emergency Room for non-life threatening issues – Call your Physician or use Urgent Care
- Request generic prescriptions, if possible
- Utilize mail order for prescription maintenance medication
- Compare your cost and coverage to your spouses plan, if applicable

Other Cost-Saving Ideas:

- Take advantage of tax savings by establishing a health savings account (you must be enrolled in our high deductible health plan to open/contribute to a health savings account)
 - 2023 HSA Contribution Limits:
 - Single Coverage: \$3,850
 - Family Coverage: \$7,750
 - Catch-up contribution (age 55 or older): \$1,000
- Quit smoking/using tobacco products, if applicable



Financial Fraud & Identity Theft Protection

Protect yourself from financial fraud and identity theft

To open a new credit card account, a thief needs only 2 pieces of personal information: Name + Social Security number

Unum's work-life balance EAP can help

Financial fraud and identity (ID) theft can have devastating consequences that impact your financial and personal safety. Through the work-life balance employee assistance program (EAP) included with your Unum group insurance, you and your family have around-the-clock access to resources that can help.

ID theft can have a disastrous impact on you – and your employer

Identity fraud is a crime that doesn't end with the initial theft. The damage to your credit profile could hurt your financial and personal reputation for years. Your stolen identity could be used illegally to open credit, telephone and online accounts. You may not be able to get a mortgage or car loan. You could be sent to collection for bills you have not incurred. You could even be associated with a fraudulent criminal record.

If you're a victim of financial fraud and ID theft, you could spend countless hours on the phone to defend your credit records, protect your finances and close fraudulent accounts. You may need to make some calls during business hours or take time off from work to get your life back in order. As a result of personal time spent to reclaim your identity, your employer will likely incur costs related to lost time and productivity.

Work-life balance EAP consultants can recommend steps to help you protect yourself from financial fraud and the damage it causes.

Our work-life balance EAP website and experienced consultants can help you before it's too late

Unum's work-life balance EAP service can teach you how to protect yourself against ID theft before it happens. Our work-life balance website provides a library of information on how to protect your identity, financial accounts and credit ratings.

If you become the victim of financial fraud or ID theft, our experienced work-life balance consultants can help you manage your financial challenges and guide you through the legal and financial maze with around-the-clock access to identity theft consulting services online and by phone.

Access work-life balance EAP at:
1-800-854-1446, English
1-877-858-2147, Spanish
1-800-999-3004, TTY/TDD
www.lifebalance.net
(user ID and password: lifebalance)

Employee Assistance Program

Life's stresses aren't a game

Real solutions are close at hand with the employee assistance program (EAP)

Help with stress

Among employees who access work-life balance EAP services:

65% report reduced stress

61% report higher productivity

When you have questions, concerns or emotional issues about your personal or work life, you can count on us to offer help. Unum's work-life balance employee assistance program (EAP) offers unlimited access to Master's-level consultants by telephone, resources and tools online, and up to three face-to-face visits with a consultant for help with a short-term problem.

Help with personal challenges, big and small

Keeping your work and personal life in balance can sometimes be tricky. Stressful situations can affect your health, well-being and ability to focus on what's important.

That's when you can pick up the phone and speak confidentially to a Master's-level consultant who can help you or a family member to:

- **Locate child care and elder care services** and obtain matches to the appropriate provider based on you or your family's preferences and criteria. The consultant will even confirm space availability.
- **Speak with financial experts** by phone regarding issues such as budgeting, controlling debt, teaching children to manage money, investing for college, and preparing for retirement
- **Work through complex, sensitive issues** such as personal or work relationships, depression or grief, or issues surrounding substance abuse
- **Get a referral to a local attorney** for a free, 30-minute in-person or telephonic legal consultation

You'll have access to an attorney for state-specific legal information and services. If you decide to retain the attorney, you may be eligible to receive a 25% discount on additional services.



Employee Assistance Program

You also have unlimited website access at lifebalance.net where you can:

- Read booklets, life articles and guides
- View videos and online seminars, as well as listen to podcasts
- Subscribe to email newsletters
- Find information on parenting, retirement, finances, education and more
- Use health management online calculators and other tools to help you with topics such as losing weight or starting a new exercise program
- Access links to other informative websites
- Use school, camp, elder care and child care locators
- Use financial calculators, retirement planners, worksheets and more

Personal coaching to reach long-term goals

Are you reach to achieve your personal and professional goals but aren't sure where to start? Call LifeWorks and speak to a professional coach.

- The coach will act as your guide as you plan for your future accomplishments.
- You can get assistance adjusting to new situations, developing new skills or achieving career aspirations.
- Together, you can work toward making successful, desirable life changes.

Guidance for work-related conflicts

If you're a manager dealing with staff issues such as an employee who's feeling overwhelmed by his or her workload, you have unlimited access to guidance from a team of consultation experts.

Call the toll-free work-life balance EAP number to:

- Have a confidential sounding board and objective view
- Work on communication and problem-solving skills
- Learn how to motivate your employees



Balance can be a call or click away:

1-800-854-1446, English

lifebalance.net

1-877-858-2147, Spanish

LifeWorks mobile app

1-800-999-3004, TTY/TDD

User ID and password: lifebalance

Worldwide Travel Assist

Whether traveling for business or pleasure, one phone call connects you to:

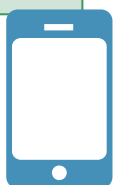
- Multi-lingual, medically certified crisis management professionals
- A state-of-the-art global response operations center
- Qualified medical providers around the world

With the Assist America Mobile App, you can:

- Call Assist America's Operation Center from anywhere in the world with the touch of a button
- Access pre-trip information and country guides
- Search for local pharmacies (U.S. only)
- Download a membership card
- View a list of services
- Search for the nearest U.S. embassy
- Read Assist Alerts

Download and activate the app today from the Apple App Store or Google Play.

Reference Number:
01-AA-UN-762490



If you experienced a medical emergency while traveling, would you know who to call?

Whenever you travel 100 miles or more from home – to another country or just another city – be sure to pack your worldwide emergency travel assistance phone number! Travel assistance speaks your language, helping you locate hospitals, embassies, and other “unexpected” travel destinations. Add the number to your cell phone contacts, so it’s always close at hand! Just one phone call connects you and your family to medical and other important services 24 hours a day.

Use your travel assistance phone number to access:

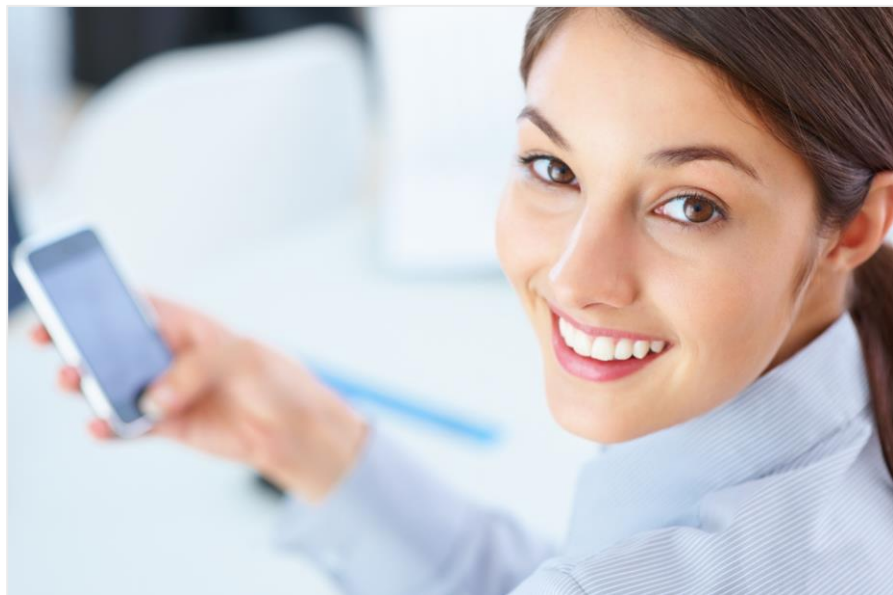
- Hospital admission assistance
- Emergency medical evacuation
- Prescription replacement assistance
- Transportation for a friend or family member to join a hospitalized patient
- Care and transport of unattended minor children
- Assistance with the return of a vehicle
- Emergency message services
- Critical care monitoring
- Emergency trauma counseling
- Referrals to Western-trained, English-speaking medical providers
- Legal and interpreter referrals
- Passport replacement assistance

24/7 services anywhere in the world

Unum's travel assistance services are provided by Assist America, Inc., a leading provider of global emergency assistance services through employee benefit plans. Assist America's medically certified personnel are ready to help 24 hours a day, 365 days a year, and can connect you with pre-qualified, English-speaking and Western-trained medical providers anywhere in the world.

Carrier Contacts

Carrier	Website	Phone Number
Anthem	www.anthem.com	833-214-8950
Delta Dental	www.deltadentalwi.com	800-236-3712
Delta Vision	www.deltadentalwi.com	800-236-3712
Securian	www.securian.com	800-233-2881
UNUM Life & Disability	www.unum.com/employees.contact-us	866-679-3054
Unum Long Term Care	http://www.unuminfo.com/OrthoWisconsin/index.aspx	800-277-4165



This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. In the bottom-left corner, there is a decorative graphic consisting of overlapping blue and green shapes, resembling stylized triangles or a folded corner. The rest of the page is empty and white.



ABOUT THIS GUIDE

This benefit summary provides selected highlights of the Orthopaedic Associates of Wisconsin employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the Company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Orthopaedic Associates of Wisconsin reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.



ORTHOPAEDIC ASSOCIATES
of Wisconsin

There is a Difference.