

Benefits Overview for Candidates

Revo Health (Revo)/Infinite Health Collaborative (i-Health) is committed to offering the most market-competitive and comprehensive benefits program at the most reasonable cost to our employees. We live out its core values – Integrity, Service, Quality, Innovation, and Teamwork – in how we approach and deliver our benefits. We openly communicate information about our benefits programs to allow employees to make informed decisions about the coverage for themselves and their dependents. Revo/i-Health has an employee benefits committee to help provide input and feedback related to the benefit and wellness offerings.

Benefits Offerings to employees who work 30 or more hours per week:

- Medical
- Health Savings Account – Company Contribution Provided
- Flexible Spending Accounts
- Dental
- Vision
- Life and AD&D – Company Paid
- Supplemental Life
- Short Term and Long Term Disability
- Long Term Care – Company Paid
- Identity Theft Protection
- Tuition Reimbursement
- Life Time Fitness Subsidy
- Other Employee Discounts

Retirement Plan

Revo/i-Health provides benefit-eligible employees with retirement benefit options, including the opportunity to contribute to a 401(k) plan and receive a profit share contribution.

Provider Partnerships

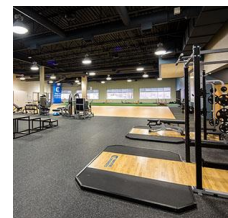
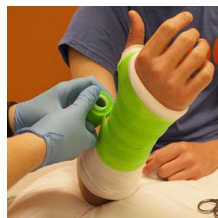
Revo/i-Health is deliberate in identifying ways to partner with other healthcare and benefit providers to offer quality, cost-effective benefits to employees. We offer benefit discounts at our operating division partners to our employees and dependents; along with other partnership discounts to Life Time Fitness, Doctor on Demand, and Wayzata Children’s Clinic.

Wellness Program

Revo/i-Health values “healthy” employees. We know that when employees focus on wellness, they are happier, healthier, and more engaged. Our Wellness Program provides employees with tools and information to positively impact employees’ health, fitness, and overall well-being.

PTO and Holidays

Revo/i-Health recognizes the importance for employees to rejuvenate by stepping away from their day-to-day work responsibilities to spend time with family and friends. We offer Paid Time Off (PTO) as well as the observance of several holidays.



REVO
HEALTH

iHealth
Infinite Health Collaborative

2023

Employee

Benefits Booklet

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Welcome to your Benefits at Revo/i-Health

At Revo/i-Health we are committed to offering the most comprehensive benefits program at the most reasonable cost to our employees. We openly communicate information about our benefits programs to encourage you to make informed decisions about the coverage for you and your dependents for the upcoming year. We encourage you to review this information carefully and to reach out to our Human Resources team to ask questions. You will find our contact information on page 35 of this booklet.

It is important for you as a Revo/i-Health employee to educate yourself on the different medical plan options. Revo/i-Health is a self-funded healthcare plan, sometimes referred to as a self-insured healthcare plan. A self-funded healthcare plan is a plan in which the employer assumes the financial responsibility for providing health care benefits to its employees. The employer is responsible for paying claims as they are incurred instead of paying a fixed premium to an insurance carrier. When we spend more than anticipated, that affects everything from your profit sharing to your medical plan premiums, which affects your take-home pay. As health care costs rise, both Revo/i-Health and employees must share in those expenses. By being knowledgeable about the plans, we can all be good stewards of our health care program, which in turn helps keep costs low. Revo/i-Health will spend over \$20 million on medical care costs in 2023.

The benefits are available for employees and family members to use as needed, but as employees, we need to be proactive in considering the total cost of care and finding less expensive options when available. Pages 10-13 in this Benefits Booklet provide many different resources to manage healthcare costs, from finding less expensive prescriptions to the free services provided for employees at Revo/i-Health.

Please note that the plans you elect for January 1, 2023 will remain in force for the entire year. Mid-year changes are only allowed if you experience a qualifying life event. You can reference the Life Event section on page 4.

Thank you,
Human Resources

Eligibility

Who is Eligible for Insurance?

If you work at least 30 hours per week, you are eligible to enroll in benefits. Benefits are effective the first of the month following or congruent with 30 days of employment.

Eligible dependents include:

- Legally married spouse
- Natural, adopted or foster child(ren) up to age 26
- Disabled dependent child(ren)
- Legally dependent grandchild(ren) up to age 26

New Hires and Newly Eligible for Insurance

All new benefit eligible employees **must** login to UKG/UltiPro to waive or enroll in new elections. Please note that the elections you make during your initial eligibility period will remain in effect for the plan year until the annual open enrollment period in the fall for the next plan year.

This is your opportunity to enroll in health, dental, vision, short-term disability and other benefits or make changes to coverage that you already have. Some benefits are company paid, such as basic life insurance, accidental, death and dismemberment (AD&D) insurance, and long-term disability.

It's also time to set aside pre-tax money for your eligible medical expenses with a healthcare flexible spending account (FSA) or health savings account (HSA).

Mid-Year Life Events

If you experience a mid-year life event, you may be able to change your benefits coverage to accommodate your new situation.

Generally, you may change your elections if you experience a life event including:

- Birth
- Adoption
- Marriage
- Death
- Loss of employment by you or spouse
- Loss of coverage
- Dependent no longer eligible
- Military discharge.

If such an event occurs, you **must** submit benefit changes in UKG/UltiPro within **31** days of the event. Enrollment changes must be submitted after the event occurs. Please note all covered dependents must have their SSN and Date of Birth entered in UKG/Ultipro to be covered on the benefit plans.



Benefit Elections

How to Log In to your UKG/UltiPro Account



Log in Instructions

Click [here](#) or go to <https://Revohealth.ultipro.com>

- Enter your Email and Password to sign in

1. [Verify Your Name, Address, Telephone & Email Address](#)

- Go to Menu > Myself > Name, Address, and Telephone
- Verify that your address, phone number and alternate email address
- To Make an Update to Your Name, Address, Telephone, and/or Email; Use the “Edit” button at the top
- If you do not have an alternate (personal) email in UKG/UltiPro, please add one

2. [Verify/Add/Change Dependents, Beneficiaries, and Emergency Contacts](#)

- Add new dependents or beneficiaries before making any changes/elections to your benefit plans
- Go to Menu > Myself > Contacts
- To Add a beneficiary, dependent, and/or an emergency contact; click the “add” button at the top
- Complete the dependent information including; legal name, SSN, and date of birth into UKG/UltiPro
- Click the “save” button at the top of page

Now You are Ready to Enroll in Your Benefit Elections!

- Go to Menu > Myself > Benefits > Open Enrollment
- Use the menu options on the left to navigate through the Benefit Portal. Work your way through each benefit option, electing or waiving each of the benefit categories available in you.
- Once you have elected or waived each benefit option, review the confirmation page
- Click “submit” to finalize your elections

Medical Insurance

HealthEZ Open Access Copay Option 1

The below outline shows what you pay for services, in and out of network.

To find a provider in America's PPO Network, visit www.AmericasPPO.com OR www.MultiPlan.com/HealthEZ for the PHCS national network when traveling outside the America's PPO network.

Copay Plan - \$1,500 / \$3,000		
	In Network	Out of Network
Calendar Year Deductible		
Individual	\$1,500	\$4,500
Family	\$3,000	\$9,000
Coinsurance	You pay 20% after deductible Plan pays 80% after deductible	You pay 40% after deductible Plan pays 60% after deductible
Calendar Year Out-of-Pocket Limit		
Individual	\$4,500	\$13,500
Family	\$9,000	\$27,000
Preventive Care		
Includes annual eye exam	No Charge	You pay 40% after deductible (\$1,000 max benefit per person / plan year)
Office Visits		
Primary Care, Specialists, etc.	\$35 copay	You pay 40% after deductible
Convenience Care	\$35 copay	You pay 40% after deductible
Urgent Care	\$65 copay	You pay 40% after deductible
Inpatient Hospital Services	You pay 20% after deductible	You pay 40% after deductible
Outpatient Services - Hospital	You pay 40% after deductible	You pay 40% after deductible
Outpatient Services - Ambulatory	You pay 20% after deductible	You pay 40% after deductible
Diagnostic Lab & X-Ray	You pay 20% after deductible	You pay 40% after deductible
CT/MRI - Hospital	You pay 40% after deductible	You pay 40% after deductible
CT/MRI - Ambulatory	You pay 20% after deductible	You pay 40% after deductible
Emergency Care	You pay 20% after deductible	You pay 40% after deductible
Durable Medical Equipment	You pay 20% after deductible	You pay 40% after deductible
CVS Caremark Network		
Prescription Drugs	Retail 30 Day Supply	CVS Pharmacy or CVS Mail Order 90 Day Supply
Generic	\$20 copay	\$40 copay
Preferred Brand Name	\$80 copay	\$160 copay
Non-Preferred Brand Name	\$150 copay	\$300 copay
Specialty	30% Coinsurance / Prudent Rx Savings Program	

Medical Insurance

HealthEZ Open Access HDHP with HSA Option 2

The below outline shows what you pay for services, in and out of network.

To find a provider in America's PPO Network, visit www.AmericasPPO.com OR www.MultiPlan.com/HealthEZ for the PHCS national network when traveling outside the America's PPO network.

HDHP with HSA - \$3,000 / \$6,000		
	In Network	Out of Network
Calendar Year Deductible		
Individual	\$3,000	\$6,000
Family	\$6,000	\$12,000
Coinsurance	You pay 20% after deductible Plan pays 80% after deductible	You pay 40% after deductible Plan pays 60% after deductible
Calendar Year Out-of-Pocket Limit		
Individual	\$4,000	\$8,000
Family	\$8,000	\$16,000
Preventive Care		
Includes annual eye exam	No Charge	You pay 40% after deductible (\$1,000 max benefit per person / plan year)
Office Visits		
Primary Care, Specialists, etc.	You pay 20% after deductible	You pay 40% after deductible
Convenience Care	You pay 20% after deductible	You pay 40% after deductible
Urgent Care	You pay 20% after deductible	You pay 40% after deductible
Inpatient Hospital Services	You pay 20% after deductible	You pay 40% after deductible
Outpatient Services - Hospital	You pay 40% after deductible	You pay 50% after deductible
Outpatient Services - Ambulatory	You pay 20% after deductible	You pay 40% after deductible
Diagnostic Lab & X-Ray	You pay 20% after deductible	You pay 40% after deductible
CT/MRI - Hospital	You pay 40% after deductible	You pay 50% after deductible
CT/MRI - Ambulatory	You pay 20% after deductible	You pay 40% after deductible
Emergency Care	You pay 20% after deductible	You pay 40% after deductible
Durable Medical Equipment	You pay 20% after deductible	You pay 40% after deductible
Prescription Drugs	CVS Caremark Network	
Generic	You pay 20% after deductible	
Preferred Brand Name		
Non-Preferred Brand Name		
Specialty		

Medical Insurance

HealthEZ High Value with HSA Option 3

The below outline shows what you pay for services, in and out of network.

To find a provider in High Value Network, visit www.AmericasPPO.com and choose the High Value Network in the drop down box. All surgeries/child births must be performed at a Revo Health or TCO Managed Surgery Center or a Fairview location for coverage.

High Value Health Plan (HDHP) with HSA - \$3,200 / \$6,400			
	In Network		Out of Network
Calendar Year Deductible			
Individual	\$3,200		\$6,400
Family	\$6,400		\$12,800
Coinsurance	You pay 20% after deductible Plan pays 80% after deductible		You pay 40% after deductible Plan pays 60% after deductible
Calendar Year Out-of-Pocket Limit			
Individual	\$5,000		\$10,000
Family	\$10,000		\$20,000
Preventive Care Includes annual eye exam	No Charge		You pay 40% after deductible (\$1,000 max benefit per person / plan year)
Office Visits Primary Care, Specialists, etc.	You pay 20% after deductible		You pay 40% after deductible
Convenience Care	You pay 20% after deductible		You pay 40% after deductible
Urgent Care	You pay 20% after deductible		You pay 40% after deductible
Inpatient Hospital Services	You pay 20% after deductible		You pay 40% after deductible
Outpatient Services - Hospital	You pay 40% after deductible		You pay 50% after deductible
Outpatient Services - Ambulatory	You pay 20% after deductible		You pay 40% after deductible
Diagnostic Lab & X-Ray	You pay 20% after deductible		You pay 40% after deductible
CT/MRI - Hospital	You pay 40% after deductible		You pay 50% after deductible
CT/MRI - Ambulatory	You pay 20% after deductible		You pay 40% after deductible
Emergency Care	You pay 20% after deductible		You pay 40% after deductible
Durable Medical Equipment	You pay 20% after deductible		You pay 40% after deductible
	CVS Caremark Network		
	Non-Preventive Drugs	Preventive Drugs*	
Prescription Drugs		Retail 30 Days	CVS Pharmacy or CVS Mail Order - 90 Days
Generic	You pay 20% after deductible	\$10 Copay	\$0 copay
Preferred Brand Name	You pay 20% after deductible	\$125 Copay	\$250 copay
Non-Preferred Brand Name	You pay 20% after deductible	\$250 Copay	\$500 copay
Specialty	Not Covered		

*Medications must be on the Preventive Drug List in order to qualify for these copays. Preventive Drugs bypass deductible and the listed copayments are applicable from start of plan year.

Your Medical Plan Cost in 2023

Revo/i-Health pays a significant portion of the overall cost of medical coverage; your semi-monthly payroll deductions are shown below.

Co-Pay Plan			
\$1,500 / \$3,000 Deductible Plan			
	Total Semi-Monthly Premium	Revo/i-Health Semi-Monthly Contribution	Employee Semi-Monthly Contribution
Employee Only	\$371	\$313	\$58
Employee + Spouse	\$661	\$496	\$165
Employee + Child(ren)	\$730	\$548	\$183
Employee + Family	\$1,182	\$887	\$296
High Deductible Health Plan with HSA			
HDHP w/HSA \$3,000 / \$6,000			
	Total Semi-Monthly Premium	Revo/i-Health Semi-Monthly Contribution	Employee Semi-Monthly Contribution
Employee Only	\$356	\$313	\$43
Employee + Spouse	\$636	\$509	\$127
Employee + Child(ren)	\$702	\$562	\$140
Employee + Family	\$1,137	\$910	\$227
High Value Health Plan with HSA			
HV HDHP w/ HSA: \$3,200 / \$6,400			
	Total Semi-Monthly Premium	Revo/i-Health Semi-Monthly Contribution	Employee Semi-Monthly Contribution
Employee Only	\$319	\$313	\$6
Employee + Spouse	\$569	\$455	\$114
Employee + Child(ren)	\$627	\$502	\$125
Employee + Family	\$1,016	\$812	\$204

*The amount shown is the non-tobacco-user discount rates. There is a \$10 semi-monthly surcharge for employees who use tobacco or any nicotine products. In addition, the premiums are deducted from your pay before taxes, so you receive the pre-tax benefit. All medical plans have an embedded deductible which means each person within the family has a maximum deductible equal to the individual deductible amount. Once this has been met, that member of the family is eligible for applicable coinsurance up to the out of pocket maximum.

Revo/i-Health has 26 paychecks during the payroll year; only 24 paychecks will have medical, dental, vision, supplemental life insurance, AD&D insurance, short term disability, and identity theft protection deductions.

HealthEZ Resources

Your Online Account

Access benefit information, forms, account balances, deductible and out-of-pocket satisfied, processed claims, previous statements and more.

- Go to www.RevoHealthBenefits.com and click log in (to view your account).
- To set up new access: Click the link “Log in,” then “Activate Your Account.”
- Enter your Member ID from your ID card, SSN, and birthdate. Pick a Username and Password (consists of at least 8 characters long and any combination of letters or numbers).
- Click “Proceed to my Account” and you are registered.
- Download the new free HealthEZ APP to find a doctor, view claims and out of pocket maximums.

24-Hour Nurse Line – Employees have 24-hour access to a nurse who can answer questions about childhood or minor illnesses, medication safety, and other basic medical issues. The nurse line number is (800) 948-5988.

Tobacco Cessation Programs

Visit www.mayoclinic.com/health/smoking-cessation/SK00055 for information.

For employees living in Minnesota, you also have QuitPlan available to you at no cost (even if you don't have a Revo/i-Health medical plan). You can find more information at www.quitpartnermn.com.

Important Medical Plan Tips

Your provider must contact HealthEZ to pre-certify the following services unless they are for an emergency service:

- MRI scans
- CT scans
- Surgeries

For a complete list, refer to your Summary Plan Description, available in UKG/UltiPro under Menu > Myself > My Company > Company Info > Health Insurance.



TeleHealth

Doctor on Demand (No out of pocket cost to employees on a Revo/i-Health medical plan)

Doctor on Demand provides unlimited free virtual visits for employees and dependents covered under the medical plan. You may access a board-certified MD or pediatrician from your smartphone, laptop, or computer from the comfort of your home 24/7. Just like an in-person visit, the doctor will take your history, perform an exam, and make a recommended treatment plan. If you need a prescription, Doctor on Demand will send it to the pharmacy of your choice.

Doctor on Demand treats hundreds of health issues including the top 18 of 20 reasons individuals go to the urgent care or emergency room. For example: allergies, asthma, bronchitis, cold and flu, pediatric issues, pink eye, sinus infections, and many more. Download Doctor on Demand App (available for iPhone and Android). Mental health providers are available at a charge.

Contact Information:

Email: support@doctorondemand.com

Phone: (800) 997-6196

Supported 24/7

How Can I Manage Medical Expenses?

Preventive Care

Preventive care helps detect or prevent serious diseases and medical problems before they can become major. Preventive care is covered at 100% which means there is no charge for in-network preventive care visits. Routine preventive care expenses do not apply to the deductible.

Routine preventive care includes but are not limited to:

- Age-appropriate annual physical exam (including lab work)
- Flu shot
- Colonoscopy*
- Mammograms
- Vaccinations
- Well-baby and well-child visits

*Colonoscopy Screening (No cost)

Colonoscopies are either diagnostic or preventive. The difference between the two is sometimes hard to distinguish, but there is big difference on how insurance companies cover either procedure. Knowing the difference between the two types of colonoscopies is an important step before scheduling your colonoscopy.

- A preventive or screening colonoscopy is performed on a patient who is asymptomatic (no gastrointestinal symptoms either past or present), is 45 years of age or older, and has no personal or family history of colon polyps and/or colon cancer.
- A diagnostic colonoscopy is performed on a patient who has gastrointestinal symptoms (e.g. rectal bleeding, abdominal pain, diarrhea) and who has past and/or present polyps or gastrointestinal disease (e.g. Crohn's Colitis, etc.). If polyps are found, removed or biopsied during a screening colonoscopy,

Revo/i-Health medical insurance plan members may have a colonoscopy performed in a MNGI-owned Ambulatory Surgery Center (Click link for: [MNGi Locations](#)) provided by Colon & Rectal Surgery Associates (CRSAL) or MN Gastroenterology (MNGI) with no out of pocket cost. The cost of the colonoscopy will be paid directly by Revo/i-Health. (Minneapolis Endoscopy Center (MEC) is **not** an approved location)

Note: The cost for the colonoscopy paid by Revo/i-Health does not include consultation, follow-up care or treatment related to findings or new diagnosis from the procedure. Does not include any hospital charges, anesthesiology, ancillary or physician fees that may come from parties outside of CRSAL or MNGI.

Make an appointment

To schedule a colonoscopy, call CRSAL at (651) 225-7979, select option 4 and inform the scheduler that you are a Revo/i-Health medical insurance plan member.

OR

To schedule a colonoscopy, Call MNGI at (612) 871-1145 and inform the scheduler that you are a Revo/i-Health medical insurance plan member and eligible for this benefit (reminder: you are eligible for this only if you have health insurance through Revo/i-Health). For more info: www.mngastro.com.



Prescriptions

CVS Pharmacies may provide the lowest cost for both the members and Revo Health. However, you are **not required** to go to a CVS Pharmacy.

Members should be aware of the following pharmacy saving strategies:

- **Generic** drugs cost less than **Preferred-Brand** drugs, which cost less than **Non-Preferred Brand** drugs. Ask your provider if there are generic medications, they can prescribe.. Pharmacies will automatically dispense a generic, if one is available.
- Reference the CVS/Caremark Formulary – Check to see which tier your medications are in and if an alternative is available in a less expensive tier.
- “Formulary” or “Preferred Brand” prescriptions - If your provider prescribes a prescription that is not on the CVS/Caremark “Formulary” list, ask him/her if an alternative may be used instead.
- PrudentRx is a savings program for “Specialty Drugs” that saves money for both members and Revo/i-Health by maximizing manufacturer coupons. Members who need Specialty Drugs will **enroll** in the Prudent Rx program and pay \$0 for Specialty Drugs. Revo/i-Health also saves by having the manufacturer coupons reduce the cost of the medication. *(Does not apply to High Value Plan)*
- 90-Day Supply – Filling a 3-month supply is usually a more cost-effective way to fill your prescriptions. You can receive a 3-month supply at CVS Retail Pharmacy or CVS Mail Order Pharmacy
- Manufacturer Coupon/Saving Cards – If there is no generic available for your prescription, check to see if the drug manufacturer offers a coupon.
- Preventive Drug List (High Value Plan ONLY) - There is a Preventive Drug List that will bring our out of pocket cost down for preventive medications that are on that list. You do not need to meet your deductible for these savings to start, the savings start at the beginning of the year.

i-Health Network – Employee Benefits

For employees and dependents on a Revo/i-Health medical insurance plan: i-Health services normally covered under the medical plan will be provided with no out-of-pocket cost.

There are a few exceptions for benefit eligible services such as EXCEL surgical procedures, prosthetics, or DME/injectable that has a practice cost of greater than \$1000. These services will be billed to the medical insurance plan and employee will be expected to reimburse i-Health for any amount assigned to patient deductible or co-insurance. All services that are not considered a covered benefit will be employee responsibility (e.g. PRP/BMAC, Fertility Treatment, Cosmetic Surgery, Sciton Laser, etc). Insurance will not be billed since it isn't a covered medical benefit and payment is expected from employees. Some labs are billed by i-Health, while others are billed by the reference lab. Only labs billed by i-Health are eligible for this benefit. Fees for non-i-Health services (e.g., any surgery center fees including those ASCs managed by Revo Health [Blaine Orthopedic Surgery Center, Crosstown Surgery Center, Eagan Orthopedic Surgery Center, Edina Specialty Surgery Center, and Two Twelve Surgery Center], hospital fees or anesthesiology fees, etc.) will be filed with the medical plan and you will continue to be responsible for any patient responsibility amounts. This would apply to all services considered a covered benefit by HealthEZ and to all services that are billed under the i-Health tax identification number.

Employees and their dependents not enrolled on the Revo/i-Health medical insurance plan are eligible for a 100% discount on the initial office visit to diagnosis the injury/condition, so as long as it is performed by a i-health provider. All other charges would be billed to your insurance carrier and subject to your deductible/co-insurance/out-of-pocket.

To schedule an appointment with an i-Health physician, click the link below associated with the clinic you would like to make an appointment with. When calling, be sure to inform the scheduling representative that you are a Revo/i-Health member or covered dependent.

i-Health Providers

Cardiology

Preventive Cardiology Clinic

<https://www.pccmn.com/>

Colon & Rectal

Colon & Rectal Surgery Associates

<http://www.colonrectal.org/>

Endocrinology

Endocrinology Clinic of Minnesota

<https://endoclinic.net/>

Family Medicine

Burnsville Family Physicians

<http://www.bfpcclinic.com/>

Catalyst Medical Clinic

<https://www.catalystmedicalclinic.com/>

Orthopedics

Twin Cities Orthopedics

<https://tcomn.com/>

Plastic Surgery

Luong Plastic Surgery

<http://luongplasticsurgery.com/>

Midwest Plastic Surgery

<http://www.midwestplasticsurgery.net/>

Vascular & Interventional

Vascular & Interventional Experts

<https://viemn.com/>

Women's Health

Adefris & Toppin Women's Specialist

<https://www.adefrisandtoppin.com/>

Associates in Women's Health

<https://awhpa.com/>

Diamond Women's Center

<https://diamondobgyn.com/>

Gerten Urogynecology

<https://gertenurogyn.com/>

Haugen OB/GYN

<https://www.haugenobgyn.com/>

OB-GYN & Infertility

<https://www.obgynmn.com/>

OBGYN Specialists

<https://www.obgynpa.com/>

Women's Health – Maternity Bundle

A bundled service to support you and your little bundle!

In addition to normal maternity services within the summary plan description (SPD), you will receive:

- Individualized RN Coordination to help support you as you navigate through pregnancy, assist with scheduling of all your prenatal and post-partum appointments, and connect you with resources and experts to facilitate a smooth and supportive healthcare experience.
- The RN coordinator is accessible to you at any time, to help answer your questions or concerns quickly or connect you with your provider when it's needed.
- In-House Maternity and newborn education that is free to any mom and her support.
- Level 2 Ultrasound available within i-Health.
- 4th Trimester Support – The RN Coordinator will support you even after delivery, to answer questions, link you up with resources, and help you thrive through the beginning months with your new baby.
- To learn more, please contact Amy Blair, RN, Maternity Nurse Navigator at amyblair@ogamn.com or call 952-567-7083.



i-Health also has discounted cash-based services for all employees and their dependents.

Cash-based Services:

- [TCO - Nutrition & Dietician Services](#)
- [TCO - Training HAUS](#)
- [Women's Health - Infertility Benefits](#)

*Fertility diagnostic is generally covered under the medical health plan, whereas fertility treatment is not. However, some procedures may be available at an employee discounted rate. Contact HR@RevoHealth.com for more information.



Health Savings Account (HSA)

When you are enrolled in a Qualified High Deductible Health Plan (QHDHP) and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account. Optum Bank is the administrator of Revo/i-Health HSA accounts. You will be automatically enrolled in an Optum Bank HSA if you select one of the High Deductible Health Plans.

What is a Health Savings Account (HSA)?

An HSA is a tax-sheltered bank account that you own to pay for eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. There is no “use it or lose it” rule; your balance carries over year to year.

Plus, you get extra tax advantages with an HSA because:

- Money you deposit into an HSA is exempt from federal income taxes
- Interest in your account grows tax free; and
- You don't pay income taxes on withdrawals used to pay for eligible health expenses. (If you withdraw funds for non-eligible expenses, taxes and penalties apply).
- You also have a choice of investment options which earn competitive interest rates, so your unused funds grow over time.

Are you eligible to open a Health Savings Account (HSA)?

Although everyone can enroll in the Qualified High Deductible Health Plan, not everyone is eligible to open and contribute to an HSA. If you do not meet these requirements, you cannot open an HSA.

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP)
- You must not be covered by another non-QHDHP health plan, such as a spouse's PPO plan
- You are not enrolled in Medicare.
- You are not in the TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits within the past three months.
- You are not claimed as a dependent on another person's tax return.
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouse's FSA. (Enrollment in a limited purpose health care FSA is allowed).

If you are ineligible to contribute to an HSA but still elect a High Deductible Health Plan, please contact Human Resources via email HR@RevoHealth.com.

2023 HSA Contributions

- Contributions may be made by employers and/or employees.
- Revo/i-Health increased the HSA contributions for 2023. Revo/i-Health contributes \$22.91 per pay period towards an individual employee's HSA, \$550 annually and \$45.83 per pay period towards a family HSA, \$1,100 annually.
- You may contribute to your HSA through pre-tax payroll deductions or by sending post tax contributions throughout the year until tax deadline (normally April 15) of the following year.
 - Note: If you make a post-tax contribution, you miss out on FICA tax savings.

Health Savings Account Annual Maximums for 2023			
	Annual Maximum	Revo/i-Health's Annual Contribution	Employee Allowed Annual Contribution
Individual	\$3,850	\$550	\$3,300
Family	\$7,750	\$1,100	\$6,650

**Employees over the age of 55 are eligible to contribute an additional \$1,000 per year.*

Withdrawals

- Qualified withdrawals (tax-free):
 - Medical expenses that apply to your deductible
 - Vision and Dental*
 - Qualified Long-Term Care insurance and expenses*
 - COBRA premiums*
 - Medicare health insurance premiums (Parts A & B), along with Medicare Part D, but not Medicare supplement premiums*

**Keep in mind that these expenses do not apply to your deductible, so if you spend your entire HSA on these expenses, and then have medical claims, you will have to pay your entire deductible with other funds.*

- Non-qualified withdrawals (taxable):
- You may use the funds for reasons other than medical expenses, however:
 - Under age 65: you would be responsible for *ordinary income tax plus a 20% penalty tax* (The penalty tax does not apply in the event of the account owner's death or disability).
 - Age 65 or older: You would be responsible for the ordinary income tax; however, you would likely be in a lower tax bracket at that time.

Investing Funds

Once your Optum Bank HSA balance reaches \$2,000, you may invest your account in mutual funds. Investments are subject to market fluctuations. If you earn money on your investments, you will not pay the income tax on the earnings.

Optum Bank investment funds are available and offer a wide selection of investments including lower cost Vanguard funds. An Asset Allocation Calculator is available at www.optumbank.com to assist you in determining the mutual fund asset classes that best match your objectives and risk tolerance.

Fees

- Participants are billed \$2.75 per month; the fee is automatically deducted from the account each month. The monthly fee is waived if the average cash balance remains at \$3,000 or more

Flexible Spending Accounts (FSA)

Overview

- The FSA plan is moving to WEX on January 1, 2023
- The FSA plan allows you to set aside pre-tax dollars for medical, dental, vision, and dependent care expenses out of your paycheck.
- FSA, HSA, and 401(k) deductions are taken out of 26 paychecks per year.

Eligible Expenses

In general, you can use the money to pay for:

- Expenses not covered by your health care plans (e.g., copayments, coinsurance, amounts over usual and customary limits) *
- Most unreimbursed medical, dental, vision and/or hearing care expenses that are considered tax deductible by the IRS, including expenses for your dependents such as your spouse and children. *
- The most recent eligible medical expense can be found at www.irs.gov/pub/irs-pdf/p502.pdf
- The most recent eligible dependent care expenses can be found at www.irs.gov/pub/irs-pdf/p503.pdf
- Direct Deposit is the fastest way to receive your reimbursement.

* Effective retroactive to January 1, 2020 FSA funds may be used to purchase over the counter drugs and feminine care products.

Full Medical Reimbursement Account: Copay Plan

Employees enrolled in a Copay medical plan through Revo/i-Health are eligible to elect up to **\$3,050** per year to help reimburse you and your dependent's medical, dental and vision claims. Use your WEX FSA debit card at the time of service to draw funds from your medical FSA.

Limited Purpose Medical Reimbursement Account: High Deductible Health Plan with HSA

If you are enrolled in one of the HDHP/HSA health insurance plans, your FSA medical reimbursements are generally limited to dental and vision expenses and you will not receive a debit card. You may elect up to **\$3,050** for these claims. Refer to the next page for how to submit a claim.

Exception: Once you have met your High Deductible Health Plan deductible, you may submit unreimbursed medical expenses to your FSA.

Dependent Care Reimbursement

If you have a qualified child(ren) under the age of 13 or a dependent that is not able to care for him/herself, you will be able to take pre-tax money out of your check for childcare expenses. You are allowed \$5,000 per year, per household. If you have a spouse that is also eligible for this benefit through his/her employer, you may each participate not to exceed the **\$5,000** household maximum. This plan is not used for medical expenses for dependents.

IRS Restrictions

Because of its tax advantages, rules and limitations are clearly defined by the IRS including what services are eligible. You must remember when making your election that this is a **Use-it or Lose-it** benefit. Carefully estimate the amount you want to contribute for the plan year. The IRS requires you to forfeit any amounts not spent by the end of the year.

The contribution election you make when you enroll generally must stay in effect for the entire calendar year. You cannot increase, decrease or cancel your contributions during the year unless you have a qualifying life event (e.g., marriage, divorce, birth or adoption of a child, etc.).

How to Register with WEX

- Click [here](#) to set up a new account with WEX
- Under “New User” click “Get Started”
- You will need to fill out your information and provide either your SSN or your employee ID.

Mobile App

- With the WEX benefits mobile app, managing your benefits doesn't have to be a chore. You can check your account balance and upload documentation in a fraction of the time.

Download the app for free on Android and Apple devices. Search "Benefits by WEX" to locate the app in your phone's online store or use the applicable link below.

[Apple Devices](#)

[Android Devices](#)

FSA Claims Documentation

- Attach an itemized bill or receipt from the provider showing the:
 - Patient's name
 - Name of the provider
 - Type of service or product provided
 - Date the expense was incurred
 - Amount of the expense
 - Submit the completed claim form and documentation as instructed. To set up direct deposit, submit bank account information with the reimbursement form.

Deadlines for FSA Reimbursements

If you are currently participating in the FSA medical reimbursement plan, you may incur eligible expenses for reimbursement between January 1 of the current year and March 15 of the following year. Submit reimbursement requests no later than April 30 of the following year. To view your account, visit www.RevoHealthbenefits.com.

Medical Expenses Incurred	Last day to submit for reimbursement
January 1, 2023 – March 15, 2024*	April 30, 2024
*If you elect the High Deductible Health Plan with HSA, you are limited to Dental or Vision expenses	

Dependent Care Expenses Incurred	Last day to submit for reimbursement
January 1, 2023 – December 31, 2023	March 15, 2024





Dental Insurance

The below outlines what you pay for care under your dental plan with Delta Dental of Minnesota.

	Delta Dental of Minnesota
	Benefits
Deductible: Individual / Family	\$50 / \$150
Waived for Preventive Care?	Yes
Calendar Year Maximum Per Person	Plan pays \$1,500
Preventive	No charge*
Basic	You pay 20%
Major	You pay 50%
Orthodontia Dependent children ages 8-18	You pay 50%
Orthodontia Lifetime Maximum	\$1,500

*Two exams per calendar year are covered. Exams do not have to be 6 months apart.

Dental Plan Premiums			
	Total Semi-Monthly Premiums	Revo/i-Health Semi-Monthly Contribution	Employee Semi-Monthly Premiums
Employee	\$18.00	\$7.00	\$11.00
Employee + Spouse	\$34.00	\$8.00	\$26.00
Employee + Child(ren)	\$54.00	\$18.00	\$36.00
Family	\$68.00	\$18.00	\$50.00

Vision Insurance

Services	In-Network	Out-of-Network Reimbursement
Copay (exam covered under Revo/i-Health medical plan at 100% as a preventive visit) <ul style="list-style-type: none"> - Examination - Retinal Imaging (additional exam fee) 	\$10 copay Up to \$39	Up to \$40 N/A
Benefit Frequency <ul style="list-style-type: none"> - Examination - Lenses / Contacts - Frames 	Once every 12 months Once every 12 months Once every 24 months	
Covered Services		
Lenses <ul style="list-style-type: none"> - Standard Plastic Single, Bifocal or Trifocal Vision - Standard Polycarbonate - Standard Progressive - Premium Progressive 	\$10 copay \$40 copay \$75 copay \$75 copay, plus discounts	Ranges from \$30 - \$70 N/A Up to \$50 Up to \$50
Frames	\$130 allowance, 20% off balance over \$130	Up to \$91
Contact Lenses		
Conventional	Up to \$130 allowance, 15% off balance over \$130	Up to \$130
Disposable	Up to \$130 allowance, no additional discount	Up to \$130
Contact lens fitting	Plan covers \$55 for standard fitting, 10% off premium fitting	N/A
Other Services Corrective Vision Services (i.e. laser vision)	15% off retail price, 5% off promotional price	N/A

To find participating providers please go to www.eyemed.com and select the Access Network or call customer service at (866) 939-3633. The EyeMed Access Network covers the following retail chain locations: LensCrafters, America's Best, Target Optical, JCPenney Optical, Pearle Vision, plus many independent providers.

Freedom Pass: Target Optical stores offer free frames every 24 months to employees on the vision plan.

Vision Premiums Semi Monthly	
Employee	\$3.60
Employee + Spouse	\$6.81
Employee + Child(ren)	\$7.17
Family	\$10.54

Freedom PASS
 Any frame, any price
 for \$0 out-of-pocket at
 Target Optical!
 Use Offer Code 755288
 Click [here](#) to view offer



Basic Life Insurance



Revo/i-Health provides a basic life insurance policy with coverage equal to 1 times the employee's annual salary / wages up to a maximum of \$200,000, at no cost to the employee*.

Supplemental Life/Accidental Death & Dismemberment Insurance

As an employee, you will have the opportunity to elect additional life insurance coverage for yourself. If you elect coverage for yourself, you will also be able to elect coverage for your spouse and child(ren). You will pay the full cost of this benefit for yourself and/or your dependents through semi-monthly payroll deductions.

Employees – You are eligible to purchase in \$10,000 increments up to the lesser of 5 times your salary / wage or \$500,000. If you are newly eligible for this benefit you are allowed up to \$150,000 of benefit without having to provide medical evidence of insurability. EOI is not required for AD&D coverage.

Spouse – Your spouse is eligible in increments of \$5,000 up to \$500,000 but not to exceed 100% of the employee approved amount. If this is the initial eligibility period, the spouse is allowed up to \$25,000 without having to provide medical evidence of insurability, if eligible (see delayed effective date**). EOI is not required for AD&D coverage.

Child(ren) – Your children are eligible from birth to age 26. Child(ren) are eligible in \$2,000 increments up to \$10,000 from 6 months to age 19. Child(ren) under age 6 months are eligible for \$1,000 until they reach 6 months of age if eligible (see delayed effective date**).

Semi-Monthly Cost for Each \$1,000 of Employee & Spouse Life Insurance Coverage											
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Employee Life	\$0.030	\$0.040	\$0.054	\$0.081	\$0.125	\$0.205	\$0.340	\$0.446	\$0.714	\$0.690	\$1.837
Dependent Children	\$0.03/\$1,000 (cost is per family unit, not per child)										
AD&D											
Employee	\$0.015										
Spouse	\$0.016										
Child(ren)	\$0.017										

Amounts elected above those not required to provide medical evidence of insurability will require a medical evidence of insurability (EOI) form for underwriting approval. EOI is not required for AD&D coverage.

To calculate your cost of coverage for each elected Life or AD&D Insurance Benefit

$$\frac{\text{Amount of Coverage}}{\$1,000} \times \text{Rate Shown} = \text{Semi- Monthly Cost}$$

*According to Internal Revenue Service Section 79, if an employee receives more than \$50,000 of group term life insurance under a policy carried by his employer, the imputed cost of coverage over \$50,000 is considered taxable income and is subject to Social Security and Medicare taxes.

**Delayed effective date of coverage. Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. If your spouse or child has a serious injury, sickness, or disorder, or is confined their coverage may not take effect. Payment of premium does not guarantee coverage.

Disability Income Benefits



Employees have the choice to purchase Short-Term Disability. This benefit is your way to protect your income if you become injured, ill, or pregnant and may provide you a percentage of your weekly income in the event of a leave of absence. You are not eligible to receive Short-Term disability benefits if you are receiving workers' compensation benefits. Newly eligible employees have a guarantee issue and are automatically approved for Short-Term Disability coverage without providing an Evidence of Insurability Form if the election is entered UKG/UltiPro within 30 days of eligibility.

Short-Term Disability	
Elimination Period	7 days for illness or injury, the benefit will begin on the 8 th day
Weekly Benefit	60% of your weekly gross earnings to a maximum of \$1,500 (non-taxable)
Earnings	Includes your base pay plus any bonuses received during the past 12 rolling months
Maximum Benefit Duration	12 weeks (6 weeks or 8 weeks for childbirth)
Pre-existing Condition may apply for late entrants	Late entrants (those who previously waived coverage and wish to enroll during open enrollment) must complete an Evidence of Insurability Form for underwriting approval of coverage.

*Premiums are deducted post-tax. While receiving STD benefits, the employee is responsible for continuing to pay their STD premiums.

To calculate your cost of *Short-Term* disability coverage:

$$\text{Your weekly base comp.} \times .60 = \frac{\text{Weekly Benefit (Maximum \$1,500)}}{10} = \text{Monthly Rate} \times .78 = \$ \text{Monthly Cost} \div 2 = \text{Semi-monthly cost}$$

Example - (full-time employee earning \$16 per hour):

$$\$640 \text{ per week} \times .60 = \mathbf{\$384} \text{ (weekly STD benefit)} \div 10 = \$38.40 \times .78 = \$29.95 \div 2 = \mathbf{\$14.98} \text{ (semi-monthly cost)}$$

The long-term disability premiums are paid by Revo/i-Health. This benefit pays in the event you become disabled from a non-work-related injury/sickness lasting more than 90 days. Disability income benefits are provided as a source of income.

Long-Term Disability	
Elimination Period	90 days, benefits begin on the 91 st day
Monthly Benefit	60% up to \$15,000
Earnings	Includes your base pay plus any bonuses received during the past 12 rolling months
Maximum Benefit Duration	Social Security Normal Retirement Age
Pre-existing Condition	Some disabilities may not be covered, pre-existing conditions may apply which may affect eligibility for claims. For more information and details see the Summary Plan Description.

Employee Assistance Plan (EAP)

Available 24 hours a day, 365 days a year, your work-life balance employee assistance program is provided at no charge. Through the program, you can find solutions for the everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being. This benefit is available to ALL employees and family members, regardless of benefit eligibility.

Call toll-free at (800) 854-1446 or visit www.unum.com/lifebalance.

Services include

- Childcare and/or elder care referrals
- Personal relationship information
- Health information and online tools
- Legal consultations with licensed attorneys
- Financial planning assistance
- Stress management
- Career development

Help is easy to access

- Telephone consultations: Speak confidentially with a master's level consultant to clarify your need, evaluate options and create an action plan.
- Face-to-face meetings: Meet with a local consultant up to 3 times per issue for short term problem resolution.
- Educational materials: Receive information through the online library of downloadable materials and interactive tools.

Will Preparation

Unum offers free will preparation services as part of their employee assistance program.

Life Planning Financial and Legal Resources

Unum offers a benefit to help answer the legal and financial questions after someone passes away. This resource is available to members 24 hours a day, 365 days a year.

Emergency Travel Assistance

Worldwide emergency travel assistance services are available to you with just one phone call. This benefit is provided by Unum at no extra cost as part of our life and disability benefits whenever you travel 100 miles or more from home.

Assistance includes:

- Hospital admission coordination
- Emergency medical evaluation
- Medically supervised transportation home
- Legal and interpreter referrals
- Prescription replacement assistance
- Medical referrals to Western-trained, English-speaking medical providers
- Care and transport of unattended minor children
- *Medical expenses continue to be paid by the employee or employee's health insurance



To learn more:

Within the U.S.: call (800) 872-1414

Outside the U.S.: call +(609) 986-1234

Via email:

medservices@assistamerica.com

Reference number: 01-AA-UN-762490

401(k) Retirement Plan & Profit Sharing



Revo/i-Health provides benefit-eligible employees with a retirement plan through John Hancock Retirement Plan Services.

- To contact John Hancock Retirement Plan Services:
 - Go to www.myplan.johnhancock.com -- where you can enroll in your 401(k), increase or decrease contributions, make investment elections, elect or update a beneficiary, and learn more about retirement planning.
- Call (800) 294-3575, option 1. Participant Service Representatives are available from 8 a.m. to 10 p.m. on New York Stock Exchange business days. A Voice Response Service is also available 24/7. When calling, you will be asked for a PIN. If you don't have your PIN, listen for the voice prompt about "getting your PIN" or press 0 to be directed to a participant services representative.
- You may change your contribution percentage at any time. Contribution changes are effective in your paycheck as soon as administratively feasible.

New website features

- Financial Wellness Assessment Tool – a new easy-to-use tool provides you with a personalized financial wellness action plan. Simply answer a few questions and in about five minutes you may be on your way to making more informed decisions about financial goals that you find most important.
- My Money Connector – a new tool that helps aggregate all your financial information to give you an overall view of your finances. You can also use My Money Connector to set financial goals and track spending.

401(k) Eligibility and Contributions

All full-time and part-time employees age 18 or older are eligible to contribute to the 401(k) plan, effective the first of the month following 30 days of service. Casual or temporary employees are required to complete 1 year of service and 1,000 hours. Project-based employees or interns are not eligible.

- You may contribute to the 401(k) when within 30 days of becoming eligible.
- 401(k) deductions can be taken on all 26 of your paychecks during the year.

Auto-Enrollment

- If you do not make an election or opt-out of the plan within 30 days of becoming eligible, you will be automatically enrolled on the first of the following month at 6% of eligible compensation. The funds will be invested in the plan's default, an age appropriate target date fund.

Annual Auto-Increase

- Each year, if you are contributing less than 15% in the plan, your contributions will increase by 1% on the first day of the plan year. You have the right to refuse to increase your savings, but it is highly recommended.

401(k) (Investment types):

Traditional (pre-tax deferral) or Roth (post-tax deferral) are available.

- The 2023 IRS maximum allowable contribution is \$22,500.
- Individuals age 50 or older may also make "Catch-up" contributions of up to \$7,500 (for a total of \$30,000).
- Plan participants may elect the entire catch-up contribution starting in the calendar year of their 50th birthday.
- More than 20 investment options to choose from including:
 - Target Date Funds
 - Self-Directed Brokerage Option

Website Highlights

- OnTarget – a professional managed approach to savings and investing. For a fee, the professionals at Morningstar will recommend an overall investment strategy, from specific investments to how much to save, to help you reach your retirement goals. Enrolling in OnTarget also provides you with telephone access to investment professionals.
- Retirement Manager – a no cost online tool with recommended 401(k) investments and how much to save. You can implement the recommendations on the 401(k) website.

- Self-Directed Brokerage Account – available through TD Ameritrade and provides access to 1000's of mutual funds. To set up the account, complete the account application and pay the \$50 annual fee.
- My Learning Center – tools to assist with paying off debt, calculator to create and follow a budget.
- Mobile App – My Life Now is available for iPhone and Android phones. To download the app, search for MyLifeNow in the App Store or Google Play.

Profit Share Eligibility

All full-time, part-time and casual employees who meet the following criteria will be eligible for the Revo/i-Health Profit Share Contribution. Employees must be age 18 or older, have completed 1 year of service and worked 1,000 hours within the first calendar year worked. If you do not meet the 1,000 hours within your first calendar year worked, you may be eligible if you complete 1,000 hours of service within the next calendar year.

Entry Date: You will automatically be enrolled in the Profit Share feature of the retirement plan on the first of the following month that you meet the eligibility.

Profit Share (discretionary employer contribution)

- Employees with less than ten years of service receive a 6% total contribution and employees with ten or more years of service receive a 7% total contribution. Revo/i-Health may change the Profit Share contribution higher or lower on a discretionary basis.
- Revo/i-Health makes the Profit Share contribution in the second quarter of the following year.
- Employee example: If the employee was hired on January 21, 2022, the employee would complete a year of service on January 20, 2023, provided the employee works 1,000 hours during that 12-month period.
 - The employee then becomes eligible for profit sharing contributions on the next quarterly entry date, which is April 1, 2023. Until the employee completes the year of service and enters the plan, the employee does not receive a profit-sharing contribution.
 - The employee would then be eligible for the profit share contribution that will be deposited in Q2 of 2024 for eligible earnings in 2023, assuming they worked 1000 hours in 2023.

Vesting

- A five-year vesting schedule is applied to profit share contributions at 20% per year. Once enrolled in the profit share feature, an individual would meet 20% of the vesting schedule. Individual 401(k) contributions are 100% vested.
- You are always 100% vested in your own money.

Keep in mind the profit share contribution is not guaranteed and is dependent on Revo/i-Health's overall performance. Historically the performance has been favorable and profit share contributions have occurred. In the event the profit share contribution changes, employees will be provided advance notice (any change impacts all employees).

Vesting Schedule	
Length of Service	Vesting Percentage
Year 1	20%
Year 2	40%
Year 3	60%
Year 4	80%
Year 5	100%

Maximum Contributions

The IRS limits the "defined contribution" retirement plan maximum, which includes the Revo/i-Health Profit Share and your individual 401(k) contributions. The "defined contribution" retirement plan maximum for 2023 is \$66,000. If you are age 50 or older and participating in the "catch-up" option, your maximum is \$63,500.

If you would like more information on the plan, you can request a copy of the Summary Plan Description (SPD), Summary Material Modifications (SMM) and additional information.

This information is also posted online at www.myplan.johnhancock.com.
[Educational webinars and handouts are posted to UKG/UtiPro for your convenience.](#)



Long Term Care

Revo/i-Health is pleased to offer voluntary long-term care insurance coverage to employees, spouses, domestic partners, adult children over 18 years of age, siblings, parents, and grandparents (family members must be between the ages of 18-80 and must complete the medical questionnaire and be approved for coverage).

Website

A planning and resource website for eldercare, caregiving and long-term care, including cost of care calculators, long term care insurance policy information, premium rate calculators and enrollment materials for employees and family members can be found at <http://www.revohealthltc.com>.

Enrollment Period

Your enrollment must be submitted 30 days prior to your coverage effective date for coverage to be accepted under the Guarantee Issue provision. If your enrollment is not submitted within this 30-day period, you may be required to submit to Medical Underwriting.

The Base Plan (smallest available voluntary plan) includes the following:

- Long Term Care Nursing Facility Benefits of \$2,000 per month
- 3 Year Facility Benefit Period
- 100% Residential Care Benefit
- 100% Professional Home & Community Care Benefit

You have the opportunity to purchase optional benefit enhancements including:

- Inflation protection
- Total Choice care options

Employee Enrollment

Employees are eligible for benefit amounts on a Guarantee Issue during their initial enrollment period. The Guarantee Issue basis of up to and including \$6,000 and a Facility Benefit Duration of 3 or 6 years of benefit. If you apply during your initial eligibility period, for a policy no greater than the Guarantee Issue limits, it is not necessary to complete a Group Long Term Care Insurance Application or Evidence of Insurability Form.

All active employees and newly hired employees who enroll after the Guarantee Issue enrollment period or choose benefits over \$6,000 and/or Lifetime Duration coverage are required to fill out the Evidence of Insurability Form.

Questions on Long Term Care?

Visit the <http://www.revohealthltc.com> website for videos, resources, checklists and caregiving education and resources. Or, contact the resources below:

AGIS Long Term Care Specialists
(877) 485-2318
LTChelp@AGIS.com

UNUM
(800) 227-4165
Reference policy #079904

How do I enroll for coverage?

1. Access the <http://www.revohealthltc.com> website, review information and click on the Enroll Button.
2. Choose Class 002: All Others
3. Scroll through the screens by clicking "Next" at the bottom of the page. Review the Consent to use Electronic Records and Electronic Signature, click "Yes, I agree" to go to the enrollment details.
4. Decide on the coverage you want.
 - a. Choose a Monthly Benefit from \$2,000 to \$9,000.
 - b. Choose Duration of Benefits - 3 Year or 6 Year
 - c. If interested, choose to add the Simple Inflation Option and/or the Total Choice Home Care Option.
5. Complete the Benefit Election Form (called the Employee Enrollment Form on the Unum website).
6. To apply for coverage of more than \$6,000 or to enroll after your initial Guarantee Issue enrollment period, you must complete the Evidence of Insurability Form (# 7020-04) and the Health Information Portability and Accountability Act (HIPAA) Authorization Form (# 6720-03-MN). If you are printing forms from the Unum website, both forms are in the PDF file for the Evidence of Insurability Form (# 7020-04).

Family Member Enrollment

Family members that are eligible for the coverage are as follows:

- Natural, adoptive, or step-relatives between the ages of 18 and 80
- The legally married spouse or domestic partner of an active employee
- The parents and grandparents of an active employee and their spouse
- The siblings of an active employee and their spouse
- The children of an active employee and their spouse
- The spouse's siblings of an active employee and their spouse

How do family members apply for coverage?

Follow the instructions above for employee enrollment. Please note there may be additional forms required for family members. If you have questions on the forms, contact AGIS at (877) 485-2318 or LTChelp@AGIS.com.

Submitting your forms

Please submit Long Term Care applications to Human Resources and we will submit to UNUM for processing.

Identity Theft Protection – ID Shield

The IDShield membership includes:

- **Continuous Credit Monitoring** IDShield continuously monitors your credit report.
If changes occur, you'll receive an instant alert.
- **High Risk Application and Transaction Monitoring** We monitor the largest proprietary database of new account application data to detect potentially fraudulent new accounts when an application is submitted.
- **Dark Web Monitoring** Monitors your Personally Identifiable Information (PII) across the dark web, where criminals purchase personal data.
- **Username/Password (Credential) Monitoring** This powerful feature helps protect against takeovers of your social, financial and other online accounts.
- **Identity Threat and Credit Threat Alerts** You'll receive a threat alert if your PII is found.
- **Unlimited Consultation** On any cyber security issue.
- **Full-Service Restoration** Our Licensed Private Investigators will work tirelessly to restore your identity to its pre-theft status.
- **24/7 Emergency Access** We're here in the event of an identity theft emergency.

Have you ever...

- Needed your Will prepared or updated?
- Signed a contract?
- Received a moving traffic violation?
- Worried about being a victim of identity theft?
- Been concerned about your child's identity?
- Lost your wallet?

Legal Services Plan – Legal Shield



The LegalShield membership includes:

- **Dedicated Law Firm** Direct access, no call center
- **Legal Advice/Consultation** on unlimited personal issues
- **Letters/Calls** made on your behalf
- **Contracts/Documents Reviewed** up to 15 pages each
- **Residential Loan Document Assistance** for the purchase of your primary residence
- **Will Preparation** - Living Will, Health Care Power of Attorney, Financial Power of Attorney
- **Speeding Ticket Assistance** Upload your speeding ticket from the mobile app directly to law firm
- **IRS Audit Assistance** (begins with the tax return due April 15th of the year you enroll)
- **Trial Defense** (if named defendant/respondent in a covered civil action suit)
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation** (available 90 days after enrollment)
- **25% Preferred Member Discount** (bankruptcy, criminal charges, DUI, personal injury, etc.)
- **24/7 Emergency Access** for covered situations

Click on the this link, <https://player.vimeo.com/video/402593265>, to what a short video about ID & Legal Shield.

You may download the LegalShield app from the App Store or Google Play.

IDShield & LegalShield Premiums	
	Total Semi-Monthly Premiums
Individual IDShield	\$4.48
Family IDShield	\$9.48
LegalShield	\$9.48
Individual IDShield + LegalShield	\$13.95
Family IDShield + LegalShield	\$16.95

If you have any questions, contact Steve Baker with LegalShield at sb@legalshieldassociate.com, or call (310) 663-4735.

For more information about these plans, visit this website: www.legalshield.com.



Tuition Reimbursement

Tuition reimbursement is available to full-time or part-time benefit-eligible employees (60+ hours per pay period), who are in good standing at Revo/i-Health. Employees must be actively at work as a full-time or part-time benefit eligible employees for the duration of the course for which they seek reimbursement.

This policy does not apply to employees who are:

- Part-time, non-benefit eligible employees
- Temporary employees, interns, or casual employees
- Employed with Revo/i-Health for less than one year
- Physicians or other employees who have an employment agreement that specifically excludes tuition reimbursement.

The tuition reimbursement plan reimburses 100% of eligible program expenses up to \$2,000.00 per calendar year. Eligible employees working less than full time (80 hours per pay period) will receive a prorated reimbursement based on FTE.

Approved degree programs and coursework are defined as: Certificate, Associate's, Bachelor's, and Master's degree programs that are business or job-related. Reimbursement will be provided for any required or elective course that is related to an employee's work; or that leads to a business-related or job-related degree. Within this context, the company reserves the exclusive right to decide whether a degree program or course is business or job-related.

Employees must earn a C grade or better (or "pass" or similar grade used by the educational institution to suggest satisfactory performance) to receive tuition reimbursement. The courses must be related to the employee's current job or prepare the employee for any position within Revo/i-Health.



Tuition Reimbursement

The following will render employee's ineligible to receive reimbursements:

- Failure to obtain written manager approval prior to enrolling in course(s)
- Failure to obtain written HR approval prior to enrolling in course(s)
- Incomplete course(s)
- A final course grade lower than a C (or otherwise unsatisfactory score if not measured by a grade)
- Failure to provide a copy of the statement/receipt from the school reflecting tuition paid
- Resignation or giving notice before reimbursement is made
- Leaving or being terminated for any reason other than job elimination prior to reimbursement
- Going on or being on a performance management plan
- Failure to provide a signed copy of the Tuition Reimbursement Request and Repayment Agreement within 90 days of course completion.

To qualify for reimbursement, the school must be an accredited college/university, accredited vocational school, accredited mechanical school or accredited trade school.

The plan covers the following expenses up to \$2,000 per calendar year, tuition or seminar/workshop fees, textbooks or similar class materials, certain required fees such as activity or lab fees.

Examples of expenses that are not covered by the plan include but are not limited to:

- Pre-admission costs such as SAT, ACT, GRE or other testing fees
- Application fees or drop/add fees
- Specific materials such as film, calculators, computers
- Expenses for which the employee is compensated from another source such as grants, scholarships or other government subsidies
- Health service fees

The calendar year in which an expense falls will be based on the date the course ends. Reimbursements will be paid through payroll, not Concur.

Tuition Repayment (See Repayment Agreement for further information):

- Must be signed before receiving reimbursement.
- The employee must repay full amount of any tuition reimbursement received within the year preceding the termination if:
 - The employee voluntarily leaves or is involuntarily terminated by Revo/i-Health for any reasons other than job elimination within one year of receiving reimbursement. The employee changes employment status to work less than benefit-eligible (60+ hours per pay period).



Employee Discounts & Provider Partnerships

Life Time Subsidy Program

Looking to become a member of Life Time? Maybe you already are a member? Check out this great subsidy program provided by Revo/i-Health for just using your membership. Revo/i-Health and Life Time will subsidize \$60/month for employees that exercise at least 8 days per month.

Employees will need to inform their Life Time location that they are a Revo/i-Health employee to receive the subsidy.

This subsidy is automatically applied as a credit monthly...

- No payroll deductions
- No waiting for reimbursements
- No need to bring in any receipts

Employee Discounts & Provider Partnerships

MERSC – Minnesota Employee Recreation & Services Council

A member program with discounts and services available to Revo/i-Health employees and dependents. You may find discounts or coupons for Sports Tickets, Auto, Retail, Restaurants, Theatres, Museums, etc. Go to the MERSC website www.mersc.com

To obtain MERSC discounts:

- Tell the vendor prior to purchase that you are an employee of a MERSC member company. Be prepared to show proof of employment with a MERSC member company, such as a company I.D. or recent pay stub. *In most cases, other discounts are NOT applicable with the MERSC discount.

Employee Discounts by Vizient

- Vizient provides access to an Employee Discount programs at no cost to Vizient and their members and their employees. Vizient offers exclusive savings on wireless phone services (AT&T, Verizon) plus deals on brands like Dell, Staples, Sherwin-Williams, Six Flags, AMC, Godiva, and more.
- How to enroll - As a Vizient member, enrolling in the program is easy:
 1. type in www.vizientinc.com/discounts in your intranet.
 2. Create username and password.
 3. Mobile access -For easy mobile access, download the apps: Apple & Google Play

Auto and Home Insurance

The Auto and Home Insurance Program is offered to employees at special program savings through Farmers GroupSelectSM. Customized coverage options are also available for boats, RVs, trailers, valuable items, computers, and personal excess liability. You may enroll in this coverage at any time throughout the year. To enroll, contact John Kaz at (952) 897-0783 or by email at jkaz@farmersagent.com.

Pet Insurance

Nationwide offers various levels of pet insurance for dogs, cats, and exotic pets. Plans vary from wellness coverage only, to accident, serious illness and hereditary illness coverage. Nationwide offers a group discount to you as a Revo/i-Health employee. You can take your pet to ANY veterinarian, submit a claim, and receive reimbursement. Veterinarian visits can be expensive and unpredictable, pet insurance is a great investment to protect your pets and your finances.

For more information about Nationwide Pet Insurance, go to UKG/UltiPro > Myself > Company Info > Additional Benefits. Two easy ways to enroll, either go to <http://benefits.petinsurance.com/revo> or call (877) 738-7874. Tell the rep that you are an employee of Revo/i-Health to receive a discount on your policy.

Enterprise and National Car Rental

Revo has a new partnership with Enterprise and National Car Rental for discounted rates:

- Average discount of 40% off retail rates, can be used for both business and leisure travel
- Employees must enroll in Emerald Club program to receive discounted rates: <http://www.nationalcar.com/enroll/XZ1999R>. There is no cost to enroll, and participation is optional
- Reach out to RobertMayhew@revohealth.com with any questions

St. Catherine University Partnership

Revo/i-Health employees who enroll in an eligible degree or certification program through St. Kate's receive a partner scholarship, which reduces tuition costs by 10%. Please visit <https://www.stkate.edu/admission-and-aid/corporate-partner-scholarships> for eligible programs and more information.

529 College Savings Plan

The 529 MN College Savings Plan is managed by TIAA and offers an opportunity to save money for higher education expenses for your child, yourself, or other family members. The account can be used to tuition, certain room and board, and mandatory expenses at an accredited college. Take advantage of MN State Tax Credit or tax deductions. Individuals who reside in other states may have other tax considerations. For more information visit www.mnsaves.org, or contact Chris McLeod at 952-830-3127 or Chris.McLeod@tiaa.org.



Habits to Health

Revo/i-Health is dedicated to becoming the healthiest workplace in Minnesota by 2030. Our wellness team is excited to introduce our new employee wellness program, Habits to Health.

To reach this goal, our program is presented in two steps. The first step is awareness of your current health status through a physical assessment and the second step works on developing positive behavior and lifestyle changes to prevent/reverse chronic diseases.

This 12-month program begins with your preventative screening to assess your risk for diabetes, heart disease and metabolic syndrome. Screenings are held at various Twin Cities Orthopedics clinics to ensure you have access to your health information. Understanding your blood pressure, fasting blood sugar, lipid levels and body composition can nudge you in the right direction to a healthier you!

After your preventative screening, our weekly emails on various health topics are intended to challenge you to make simple, fun and positive changes that apply inside and outside of work.

All participants will receive a \$75 incentive for completing their initial preventive screen and an additional \$150 if they also complete 85% of the tasks throughout the Habits to Health program. *Please note these amounts are taxed as bonus income.

You'll wrap up 2023 with assessing your progress in each wellness topic and hopefully have new healthy habits to take into 2024!

Habits to Health Eligibility and Directions **Eligibility:**

All employees may participate in the Habits to Health wellness program, regardless of whether they are on Revo/i-Health's medical insurance plan.

Please note: Habits to Health is voluntary for employees and participation will not affect insurance deductibles at this time. If you are unable to participate or meet any criteria due to a medical condition, please contact HR@RevoHealth.com.

Incentives:

	Dates	
Preventative Health Screening	1/1/2023-12/31/2023	\$75*
Weekly Action Tasks	2/2023-12/2023 (via email)	\$150*
All incentives will be paid quarter 1 2024.		
*Please note these amounts are taxed as bonus income		

How to be well in 2023 and earn your incentives:

1. Register for your preventative screening with our wellness team starting January 1st. Registration information will be presented through a global email and posters at clinic sites in 2023.
 - Note: Your screening must be completed between January 1st, 2023 and December 31st, 2023.
 - Note: Your screening can be completed by your physician and results reported to Wellness@revohealth.com within the same timeframe.

2. Prepare for your screening as directed in our email communication. You will be asked to:
 - Fast for at least 9 hours prior to your appointment
 - Stay hydration through drinking plenty of water (no alcohol or caffeine)
 - Avoid intense exercise immediately before the exam
 - Dress appropriately for accurate hip and waist measurements. Note that socks and shoes will be removed for accurate body composition measurements.

3. Complete your screening with our wellness team (or physician). Screenings will be offered at various TCO locations between February and March 2023 and at limited locations from March through December 2023. Here is what to expect at your screening:
 - A finger prick for cholesterol levels and glucose
 - Blood pressure reading
 - Height, weight, hip and waist measurements
 - Body composition assessment through our InBody Bioelectrical Impedance
 - *please inform provider if you have a pacemaker or are pregnant before this exam

4. Watch your email inbox for Habits to Health emails on the wellness topics below. In each email, you'll be asked to complete a brief action item that is designed to help nudge your health forward with simple & fast tasks.
 - Food
 - Fitness
 - Finance
 - Sleep
 - Stress
 - Mindset
 - Purpose

5. Complete at least 85% of action items sent through our Habits to Health email. Our Wellness team will send 'check-in' emails periodically to alert you of any incomplete tasks. Utilize providers within i-Health to move your health in the right direction.

6. By increasing your wellness knowledge through our Habits to Health program, we encourage you reach out to various providers to take your health to the next level.
 - Example: An employee has high cholesterol on their preventative screening, they will receive information for our cardiac specialists to provide further care.

Contact Information

Carrier and Vendor Contacts

Benefit	Company	Phone Number	Website / Email
Medical	HealthEZ Group# REVO762	P: 800-948-5988 F: 952-896-4888	www.RevoHealthBenefits.com Service@HealthEZ.com
Pharmacy	CVS/Caremark	833-958-2657	www.caremark.com
Telemedicine	Doctor on Demand	800-997-6196	Support@DoctoronDemand.com
FSA	WEX Group # 47284	866-451-3399	www.wexbenefitsyou.com customerservice@wexhealth.com
Health Savings Account (HSA)	Optum Bank Group # i-Health #HB900570 Revo #HB900571	844-326-7967	www.OptumBank.com
Dental	Delta Dental of MN Group # 980136	800-553-9536	www.DeltaDentalMN.org
Vision	EyeMed Vision Care Group #1004004	866-939-3633	www.EyeMed.com
Leave of Absence/FMLA	Unum	866-779-1054	www.Unum.com
Life and AD&D & Volunrtary Life	Unum Group #79958	800-421-0344	www.Unum.com
Short Term Disability (STD) & Long Term Disability (LTD)	Unum Group #79957	866-779-1054	www.Unum.com
Employee Assistance Program (EAP)	Unum	800-854-1446	www.Unum.com
Long-Term Care	Unum AGIS (LTC Specialist)	800-227-4165 877-485-2318	www.RevoHealth-ltc.com LTCHelp@AGIS.com
COBRA	HR Simplified	888-813-7472	www.hrsimplified.com
401(k) / Retirement Plan	John Hancock	800-294-3575, option 1	www.MyPlan.JohnHancock.com

Human Resources Contacts

Name	Title	Phone Number	Email
Inquiries	Human Resources	952-512-5606	HR@RevoHealth.com

To see the full HR Team points of contact, please visit the HR Team Contact Page.

Annual Required Notices

The following required notices are available in UKG/UltiPro under Menu > Myself > My Company > Company Info.

- General COBRA Notice
- Creditable Coverage Notice
- CHIP Notice
- ERISA Rights Notice
- HIPAA Privacy Notice
- The Women's Health and Cancer Rights Act (WHCRA) of 1998
- Newborns' and Mothers' Health Protection Act
- New Health Insurance Marketplace Coverage Options and Your Health Coverage
- Special Enrollment Notice (HealthEZ)

The information in this Enrollment Booklet is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Booklet was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Booklet and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Booklet, contact Human Resources.

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