

# **2023 BENEFITS OVERVIEW**

Revo Health and i-Health 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 employees and their dependents.

#### **ELIGIBILITY**

Coverage for the benefits listed below is effective the first of the month following or coincident with 30 days of employment. These benefits apply to employees who work 30 or more hours per week.

Eligible family members include the following: Legally married spouses, natural or adopted child(ren) up to age 26, disabled dependent child(ren), and legally dependent grandchild(ren) up to age 26.

For additional information about our benefit plan, or to review in network providers, please refer to **RevoHealthBenefits.com**.

This is a summary only and not a binding contract; benefits are subject to change at company discretion.

#### MEDICAL COVERAGE

Revo Health and i-Health pays the majority of premiums, offering the following plan choices:

- Copav Plan
- High Deductible Health Plan (HDHP)
- High Value High Deductible Health Plan (HDHP)

\*HDHP and High Value HDHP plans are eligible for employer HSA contribution of \$550 for individual coverage and \$1,100 for family coverage pro-rated based on start date

#### **DENTAL COVERAGE**

- Annual Maximum: \$1,500 per covered person
- Orthodontics: 50% covered up to \$1,500 lifetime maximum for children ages 8-18

# VISION

- Employees may purchase vision insurance for self, spouse and/or child(ren)
- Benefits include copay on lenses, discounted and free frames, contact lens allowance

#### FLEXIBLE SPENDING ACCOUNTS

Employees may participate in one of these accounts:

- Full Medical Reimbursement Account (for employees on the Copay Plan)
- Limited Purpose Medical Reimbursement Account (for employees on the High Deductible Health Plan with HSA)
- Dependent Care Spending Account

# **DISABILITY**

- Short-term disability coverage is available (60% of earnings)
- Long-term disability coverage is paid for by Revo Health and i-Health (60% of earnings)

# 401(K)

- Revo Health and i-Health offers traditional and Roth 401(k)s
- All full-time and part-time employees are eligible to contribute
- Employees are eligible for Revo Health and i-Health's discretionary 6% profit sharing after 1 year of service
- Profit sharing contributions vest over 5 years

# GROUP TERM LIFE, ACCIDENTAL DEATH & DISMEMBERMENT

- Revo Health and i-Health provides employee life coverage of 1 times the employee's annual salary up to a maximum of \$200,000
- Employees may purchase additional employee life coverage up to the maximum of 5 times the employee's annual salary or \$500,000
- Employees may also purchase life insurance and Accidental Death & Dismemberment (AD&D) for their spouse and your child(ren)

# TIME OFF

- Employees accrue PTO on a bi-weekly basis: 120 hours per year for non-exempt, 160 hours per year for exempt employees\*. An employee's PTO accrual rate increases at the beginning of year 5 of continuous employment and again at year 10.
- 7 paid holidays each year
- Employees receive 2 weeks of Paid Family Leave (PFL) each year, based on employee's FTE

### **HABITS TO HEALTH**

All employees are immediately eligible to participate in our employee wellness program "Habits to Health" to earn additional payroll incentives for completing a health assessment and 85% of the wellness activities.

#### i-HEALTH DISCOUNT SERVICES

If an employee and family has health insurance through Revo Health and i-Health and sees a provider in the i-Health organization, the employee or family member would not be billed for the office visit with the i-Health provider.

# **ADDITIONAL BENEFITS**

- Wayzata Children's Clinic Discount Services
- Colonoscopy MNGI Discount Services
- · Virtual Care Doctor on Demand
- Long Term Care Insurance
- Employee Assistance Program (EAP)
- · Life Time Fitness Discount
- Continuing Medical Education
- · Tuition Reimbursement