



Frequently Asked Questions About Health Benefits

When will I be eligible for benefits with EXOS?

If you are a new hire, you are eligible on the first day of the month following (or coincident with) 30 days from your date of hire.

EX: Your start date is 10/29. You would be eligible 12/1.

When will I receive ID cards?

You should receive ID cards in the mail from Cigna about 10 business days after your effective date. You will receive one card from Cigna for medical and prescription. You will not receive ID cards from MetLife for dental or VSP for vision. If you need a dental or vision card you can download the MetLife or VSP apps, or visit their webpage to print a paper card.

What if I need to use my benefits before I receive cards?

There are a couple of options:

- You can register and log into the carrier websites with the group number and print off temporary ID cards.
- You can ask your physician to bill you. Then, once you get your card, you can call the physician's office back and give them your insurance info or call Cigna to ask them to process the claim.
- You can provide your physician with the group number and your last name and they can look up your information.

What are the group numbers?

Cigna #3337825

MetLife #230046

VSP #30039674

How can I access my benefits or contact the carriers?

- Cigna (Medical): www.mycigna.com or (800) 244-6224
- Pharmacy (RxBenefits/ Express Scripts): (800)334-8134
- MDLive (Telemedicine) - www.MDliveforcigna.com or (888) 726-3171
- Cigna Employee Assistance Program - www.mycigna.com or (877) 371-1125
- MetLife (Dental) : www.metlife.com or (888)-309-5526
- VSP (Vision): www.vsp.com or (800) 877-7195
- WEX Benefits (Dependent Care FSA, Health Care FSA or Parking/Transit): www.wexinc.com or (866) 451-3399
- HSA Bank (HSA account): www.HSA.com or (800) 244-6224
- Voya (Accident, Critical Illness, & Hospital Indemnity): www.voya.com or (800)-584-6001
- ASPCA (Pet Insurance) : www.aspcapetinsurance.com/Exos or (877)343-5314

What happens if I don't enroll in EXOS benefits now? Can I enroll later?

Your next opportunity to enroll in benefits are either EXOS annual open enrollment (typically held during the Fall at Exos) or if you experience a qualifying life event (QLE) during the plan year.

What is a Qualifying Life Event (QLE)?

Qualifying Life Events allow you to make changes to your insurance plan within a set period (30 days), regardless of if they occur during the open enrollment window or not. Common QLEs include, but are not limited to the following:

- Marriage, divorce, or legal separation



- Birth or adoption of a child
- Death of a spouse or child
- Loss or gain of coverage
- Significant change to job status
- Other events may qualify (contact EXOS Benefits for questions)

Team members who experience a QLE will have 30 days from the date of the event to make changes to their benefits coverages. Changes must be consistent with the event that has been experienced. Changes will not be accepted after 30 days from the date of the event have passed.

When is open enrollment?

EXOS holds an annual Open Enrollment period in the last quarter of the year in October or November. The plan year is 01/01 to 12/31.

What if I lose my healthcare FSA card?

If you lose your healthcare FSA card, you can log in to your WEX Benefits account on their [website](#) to request a new one or call WEX Benefits at (866) 451-3399 to request one.

Will I receive a dependent care FSA card?

No, the dependent care FSA does not come with a spending card. Instead, you will pay for your dependent care expenses up front and reimburse yourself from your dependent care account.

Where can I find a list of eligible healthcare and dependent care FSA expenses?

You can find a list of eligible FSA expenses online at the [WEX benefit site](#).

How do I enroll in benefits?

EXOS handles benefit enrollment through Workday, our human resources system. Click [here](#) for detailed instructions on how to enroll.

What is a beneficiary? Where do I enter my beneficiaries?

A beneficiary is a person or other legal entity who receives the payment of the amount of insurance after the death of the insured. You can enter the name(s) of your beneficiaries and assign percentage amounts to each person in Workday. You will be required to complete this when enrolling in benefits, however, you can change your beneficiaries at any time by logging into Workday, selecting Benefits, then Change Beneficiary. To set a beneficiary for your HSA account, you will need to specify this person through [HSA Designation of Beneficiary Form](#) and submit it to HSA Bank directly.

Who are eligible dependents?

Eligible dependents are generally spouses, domestic partners, and dependent children (including children of domestic partners. Dependent children can be covered up until they turn 26. If you have questions about what qualifies as an eligible dependent, email wellearned@teamexos.com.

What is MDLive? How do I access it?

MDLive is a telemedicine service offered by Cigna that offers a more cost effective and convenient alternative to a primary care, urgent care or emergency room visit. Through MDLive, EXOS team members can speak with a doctor for help with minor, acute conditions via phone or computer. While MDLive is a great alternative to high costs and long wait times associated with Urgent Care and ER visits, it is not meant for medical emergencies which



should always be treated at an ER or Urgent Care center. Please see this [flyer](#) or you can reach out to Cigna's nurse help line at (855) 418-4552.

What is an HSA?

An HSA, or Health Savings Account, is a bank account into which EXOS team members are given the option of contributing pre-tax dollars for future healthcare (medical, dental, vision) expenses. On top of any contributions you choose to deposit into your HSA, EXOS will also deposit an employer contribution which can also be used towards your healthcare expenses. EXOS team members who have enrolled in our CDHP medical plan option will be required to enroll in a health savings account. EXOS team members who have enrolled in our PPO medical plan option, or who have waived medical coverage will not be eligible to open an HSA with EXOS.

HSA allows account owners to pay for current health care expenses or save for the future. Contributions are tax-deductible, or if made through a payroll deduction, are pre-tax and the earned interest is tax-free. You can make changes to the amount you contribute to your HSA account as often as you would like. To make changes, log into Workday and select Benefits, Change Benefits, Change HSA contribution. The change will be reflected on your next paycheck.

Where can I find a list of eligible HSA expenses?

You can find a list of eligible HSA expenses online at [HSAbank.com](https://www.hsabank.com).

What benefits can I make changes mid-year without a life event?

EXOS team members can update their HSA, 401k, and Parking and Transit elections at any time during the plan year.. Any other changes to benefits require a qualified life event to make any updates, except during the annual open enrollment period.

What is the EAP? How do I access it?

The EAP is an employee assistance program. As part of [Cigna's Employee Assistance Program](#) (EAP), team members (and their dependents) get free access to licensed clinicians to help with emotional, behavioral, and other issues they may be experiencing, such as help with finding pet care, elder care, or caregiver support. For more information or to contact a clinician, please call (877) 371-1125 or log into www.mycigna.com. EAP clinicians are available in three ways:

- Meet with a contracted licensed counselor in person
- Talk with an EAP telephone consultant through Cigna
- Chat with an EAP telephone consultant through live chat

When does my benefit coverage end?

If you lose eligibility (voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events) your benefit coverage will end the last day of the month following the event date. For example, you quit your job and your last day is on 3/15. Your benefits will end on 3/31.

What is COBRA?

COBRA gives EXOS team members and their families who lose their healthcare benefits the right to continue group health benefits provided by EXOS for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Team members enrolling in COBRA coverage will pay both the employer and employee portion of the



healthcare premium and an additional 2% administrative cost. Coverage may be continued through COBRA for up to 18 months, and may in certain circumstances be extended.

Who is our COBRA administrator?

WEX Benefits (Discovery Benefits) acts as EXOS COBRA administrator. WEX will mail out enrollment packets, monthly billings statements, answer inquiries about coverage duration, and receive COBRA premium payments.

How does COBRA work?

If you qualify for Cobra, you will receive a packet in the mail from WEX Benefits about 7 – 10 days after your loss of coverage. You will have 60 days to elect COBRA coverage for you and/or your family members. Once you enroll in COBRA and make your payment, coverage will automatically stretch back to the date your active benefits coverage expired through EXOS. You will need to provide payment for your coverage every month. When you're ready to stop your coverage, you will reach out to WEX Benefits to make that change. Please note: If your coverage has ended and you have not received your packet, please reach out to wellearned@teamexos.com.

Leave of Absence

When should I contact People Operations to let them know I am on a leave?

If you miss 3 consecutive days or more from work, it is considered a leave. Please email our Leave Administrator, Katie Abbott, at katie.abbott@teamexos.com as soon as you are aware that you will be on a leave of absence.

How do I initiate a leave?

If you know you will be or are on a leave of absence, please email our Leave Administrator, Katie Abbott, at katie.abbott@teamexos.com. When contacting Katie, please be sure to provide:

- Reason for your leave (maternity/paternity, your own health condition, to care for a family member with a health condition, or to go out of the country)
- Dates you are requesting leave (if it is for maternity/paternity, please provide estimated due date)

Will I receive Holiday Pay while on leave?

You will not receive holiday pay while you are on leave. If you are on leave from work the day before or after the holiday occurs, you will not receive holiday pay.

Am I required to use PTO while I am on leave?

You are required to use any accrued PTO to cover any unpaid time while on leave.

Does PTO still accrue while on leave?

No, PTO only accrues while you are actively working. You will not accrue PTO while on a leave of absence.

What happens to my Health and Welfare benefits while on leave?



For team members on an approved FMLA or State leave, health and welfare benefits will remain active for up to the duration of FMLA or State mandated leave as long as the team member is paying their portion of benefits premiums. For team members who are not eligible for or have exhausted FMLA or State leave entitlement, benefits will remain active for 30 days, upon which, you will be sent COBRA information and your EXOS benefits will end until you return to work.

How do I make payment for my benefits coverage while out on LOA?

EXOS team members out on LOA will be directly billed for the cost of their elected healthcare coverage including medical, dental, vision, life, accident, hospitalization, and critical illness benefits. Team members will not be billed for their 401(k) elections (contributions or loan repayments), Flexible Spending Account (FSA) or Health Savings Account (HSA) contributions, or commuter benefits while on leave. Your FSA and HSA contributions will be re-amortized upon your return to ensure you reach your annual goal over the remaining pay periods in the plan year following your return from leave. If you would like to change your HSA, 401(k), or commuter benefits annual goals upon your return, you can do so in Workday. If you would like to change your dependent care contributions, please contact wellearned@teamexos.com.

What are the qualifications and details for Paid Parental Leave?

Any benefits eligible team member (male or female) who has worked for EXOS for 90 days, either full or part time would be eligible. We offer up to 12 weeks of regular wages (based on the team member's regularly scheduled work week up to a maximum of 40 hours per week) in coordination with any applicable state benefit, and must be used within 12 months of the birth or adoption date.

What do I do if I want to extend a leave or want to come back to work early?

Please email the details to our Leave Administrator, Katie Abbott, katie.abbott@teamexos.com. To return to work, you will need to supply a release from the doctor stating when you can return and if you have any restrictions.

Retirement

How do I know if I am eligible to participate in the 401(k) Plan?

You are eligible to participate in 401(k) if you are a regular team member (not a contractor) and at least 21 years old. You can participate in the 401(k) the first day of the month following (or coincident with) 90 days of employment.

How much can I contribute to the Plan?

As a participant, you can contribute up to 100% of your eligible earnings after federal taxes and benefit premiums deductions.

What are the yearly limits?

As a participant, you can contribute up to \$20,500 annually in 2022. If you are 50 years old or older, you can contribute an additional \$6,500 annually in 2022.



How much does EXOS match?

EXOS matches 25% up to 4% of the contributions you make. Example: If you contribute 4%, EXOS will match 1%.

What is the difference between Pre-Tax 401(k) and Roth 401(k)?

Pre-Tax 401(k) deferrals are taken out before taxes are deducted. Your taxable income will be reduced by the deferral contribution amount, so a participant pays less in federal income taxes. Participants will have to pay taxes on these deferrals when taking a distribution in retirement.

Roth 401(k) deferrals are taken out after/post federal income taxes are deducted. Your taxable income will include your 401k contributions. The Roth deferrals and the earnings in the account are not subject to federal income taxes when taking a distribution in retirement.

Can I rollover my previous 401(k) from another employer? How do I complete this?

Yes, you can rollover contributions from a previous employer’s 401(k) into the EXOS 401(k). This can be done directly through The Standard [website](#) and does not require an approval from EXOS. Participants are always 100% vested in rollover contributions.

What is vesting?

Participants are always 100% vested in their own salary deferrals (Pre-Tax 401(k), Roth, and Catch-up) and rollover contributions. The vesting schedule affects the employer’s match contributions and is based on Years of Service. As your length of service with EXOS increases, your ownership of the employer’s match contributions increase. To earn a Year of Service, a participant must be credited with at least 1,000 Hours of Service during a Plan Year.

Vesting Schedule Profit Sharing Contributions	
Years of Service	Percentage
1	33%
2	66%
3 or more	100%

How do I enroll into 401(k)?

All Election Changes are done directly through The Standard [website](#). You’ll need to create an online account upon your first visit. Click on “Enrolling” in the middle of the page, or click on “Don’t have an account? Start Here.”

Create an Account



Tell us who you are.

First Name is required.

Last Name is required.

Email Address is required. ?

Phone is required. ?

Is this a mobile phone? Yes No

Note: If you'd like to have the option to receive text alerts in the future, please provide your mobile number here.

From the “My Services” screen, continue to your retirement account. Use “Personal Savings Center” to perform these actions:

- Enroll in the plan
- View your account balance
- Transfer existing account balances
- Obtain details of your plan’s investment options
- Set your contribution percentage
- View fund performance
- Review account transaction history
- Access educational materials, interactive calculators and worksheets

If help is needed contact Participant Support at (800) 858-5420

Can I withdraw or borrow money from my 401(k) while working?

- Participants can take out a loan and borrow from their 401(k) accounts. All loan requests are processed directly through The Standard. A loan is paid back through payroll deductions or by a lump sum payment directly through The Standard.
- Participants may be entitled to receive an in-service distribution. This distribution will decrease the total value/balance of an account.



- Generally, a participant may receive a distribution from the Plan if a participant has attained age 59 ½. The in-service distribution can only be made from accounts which are 100% vested.
- There is also an option to withdraw money due to financial hardship with proof of hardship.