

2023 - 2024
Benefit Guide



Enriching the quality of life of those we serve



WELCOME TO THE MILLENNIA COMPANIES®

The **Millennia Companies®** is pleased to offer a broad program of benefits to serve your needs. Your benefit choices will affect how you receive care, what you pay for the services you elect, and how you secure your future. It's important that you take time to understand your options before you make any elections. Please review this benefits guide in its entirety so that you'll know the benefits that are best for you.

Eligibility

Eligibility and contributions for the benefits and programs we offer depend on both your employee status and whether you elect to extend coverage to your dependents. Generally, if you average 30 or more hours per week, you are eligible to participate in Millennia's benefits program beginning on the first day of the month following your date of hire.

Dependents

Your dependents are eligible for coverage under the medical, dental, and vision plans. For medical, dental, and vision coverage, children can be covered up to age 26, whether or not they are students, dependents, or married. For the Voluntary Life and Voluntary Personal Accidental insurance plans, you can add coverage for your unmarried dependent children under age 19 (or under age 26 only for an unmarried full-time student).

Changing Your Benefits (Qualifying Life Events)

The benefits you elect during the annual open enrollment period or as a newly hired employee will remain in effect for the entire plan year. You may only change your elections during the year if you have a Qualifying Life Event. Examples of Qualifying Life Events include:

- Marriage
- Birth or adoption
- Divorce
- Attainment or dissolution of a domestic partnership
- Gain or loss of coverage through a spouse's plan
- Death of spouse or dependent
- Loss of dependent status
- Change in eligibility for Medicare benefits
- Gain or loss of eligibility for Medicaid, a Children's Health Insurance Program (CHIP), or a premium assistance subsidy under these programs (60-day election period)

To enroll in benefits offered by The Millennia Companies®, call the Benefit Concierge at 888-598-2040 Monday through Friday from 8AM-5PM Eastern Time. If you have any questions about open enrollment or any of the benefits offered by The Millennia Companies®, you may call the Benefits Concierge, email info@millenniacompaniesbenefits.com or any member of the Human Resources team. In addition, The Millennia Companies® Employee Benefits Website millenniacompaniesbenefits.com has detailed information about the benefits offered.

MEDICAL INSURANCE

The medical plans cover a wide range of services, from preventive and routine care to hospitalization and surgery. Employees can choose between three plan options, detailed below.

Medical Carrier: Anthem Blue Cross Blue Shield

Website: www.anthem.com

Phone Number: (833) 639-1634

<i>In Network Coverage</i>	Base	Mid	High
Benefit Period Deductible (single / family)	\$5,000 / \$10,000	\$3,000 / \$6,000	\$1,500 / \$3,000
Coinsurance	0%	0%	20%
Out of Pocket Maximum (single / family)	\$6,650 / \$13,300	\$4,000 / \$8,000	\$3,800 / \$7,600
Preventive Services	No charge	No charge	No charge
Physician / Office Services	Satisfy Deductible before Copays	Satisfy Deductible before Copays	
Primary Care Office Visit	\$30 Copay	\$30 Copay	\$30 Copay
Specialty Care Office Visit	\$60 Copay	\$60 Copay	\$60 Copay
Emergency Care Services			
Emergency Room Services	\$350 Copay	\$350 Copay	\$350 Copay / 20%
Urgent Care	\$75 Copay	\$75 Copay	\$75 Copay
Hospital Services			
Hospital - Inpatient Charges	Deductible	Deductible	Deductible; 20%
Hospital - Outpatient Charges	Deductible	Deductible	Deductible; 20%
Diagnostic Testing / Imaging	Deductible	Deductible	Deductible; 20%
<i>Prescription Drug Coverage</i>			
Retail	\$10 / \$40 / \$70 / 25% to \$350	\$10 / \$40 / \$70 / 25% to \$350	\$10 / \$40 / \$70 / 25% to \$350
Mail Order	\$25 / \$120 / \$210 / 25% to \$350	\$25 / \$120 / \$210 / 25% to \$350	\$25 / \$120 / \$210 / 25% to \$350
<i>Out of Network Coverage</i>			
Benefit Period Deductible (single / family)	\$15,000 / \$30,000	\$9,000 / \$18,000	\$4,500 / \$9,000
Coinsurance	30%	30%	50%
Out of Pocket Maximum (single / family)	\$19,950 / \$39,900	\$12,000 / \$24,000	\$11,400 / \$22,800

Health Savings Account

You are eligible for a health savings account (HSA) if you decide to enroll in the Base or Mid plan. An account will be open through Health Equity that allows you to make pre-tax payroll contributions. You can contribute any amount you wish to your account, up to the current federal limit of \$3,850 for a single person and \$7,750 for a family (associates over age 55 can contribute an additional \$1,000).

Additional details on HSAs:

- Funds can be used for eligible expenses, including medical, dental and vision
- Contributions are vested and unused account balances roll over to the next year
- Tax-free interest bearing account
- No forfeiture of contributions

Employee Assistance Program

All employees have access to an employee assistance program (EAP) through Anthem. This EAP provides you and your family members with access to experienced advocates who can assist you with counseling, referrals, and guidance on a variety of work and life issues. Members also have access to in-person counseling sessions with network providers in their area. This service is completely confidential and can be accessed 24 hours a day, 365 days a year by calling 800-865-1044. You can also go to www.anthemEAP.com and enter the company code: Millennia Housing Management



Dental Insurance

Benefits	In Network	Out of Network*
Calendar Year Maximum	\$2,000	\$2,000
Annual Deductible	\$50 individual / \$150 family	\$50 individual / \$150 family
Preventive & Diagnostic e.g. cleanings, X-rays, sealants	No charge	No charge
Basic Restorative Care e.g. fillings, brush biopsy	20% after deductible	20% after deductible
Major Restorative Care e.g. crowns, onlays, veneers	50% after deductible	50% after deductible
Orthodontics (children only) Lifetime Maximum per member	50% \$1,500	50% \$1,500

*For services provided by an out-of-network dentist, Anthem will reimburse according to reasonable and customary allowances, but the dentist may balance up to their usual fees.

Vision Insurance

Benefits	Frequency	In Network	Out of Network*
Exam	Once per year	\$0 copay	Up to \$42 allowance
Frames	Once per 2 years	\$130 allowance	Up to \$45 allowance
Single vision lenses	Once per year	\$20 Copay	Up to \$40 allowance
Bifocal lenses		\$20 Copay	Up to \$60 allowance
Trifocal lenses		\$20 Copay	Up to \$80 allowance
Elective conventional contacts	Once per year	\$130 allowance	Up to \$105 allowance
Elective disposable contacts		\$130 allowance	Up to \$105 allowance
Medically necessary contacts		Covered in full	Up to \$210 allowance

Basic Life and AD&D Insurance

Millennia provides eligible employees with a Basic Life Insurance of \$15,000. An equal amount of Accidental Death and Dismemberment (AD&D) Insurance is also provided. This coverage is provided at no cost to you.

Voluntary Life Insurance

You have the option of purchasing Voluntary Life Insurance. The cost of this coverage is fully paid by you. You must purchase Voluntary Life Insurance for yourself in order to purchase coverage for your dependents. The following options are available:

- Employee: You may purchase increments of \$10,000 with a maximum of 5x your salary or \$500,000 (whichever is less). Guaranteed issue is up to \$200,000
- Spouse: Increments of \$5,000 up to \$30,000, but no more than 50% of your coverage amount
- Children: Maximum of \$10,000 (\$500 birth to 6 months)

Voluntary Short-Term Disability (STD) Benefits

If you are disabled, the Short-Term Disability (STD) plan will pay 50 percent of your weekly covered earnings to a maximum of \$500 per week for a period of up to 13 weeks, provided you remain disabled. If your disability is due to an accident, your benefit will begin immediately. If your disability is due to illness, your benefit will begin after seven days or, if earlier, the date you are admitted to the hospital due to your illness. You are considered disabled if you are unable to perform the material duties of your regular occupation and you are unable to earn 80 percent or more of your indexed earnings from working in your regular occupation.

Voluntary Long-Term Disability (STD) Benefits

You are eligible for Long-Term Disability (LTD) benefits if you have been continuously disabled for 180 days (the elimination period). This plan pays a benefit of up to 60 percent of your monthly covered earnings, to a maximum of \$5,000 per month. You are considered disabled for the first 24 months if you are unable to perform the material duties of your regular occupation and you are unable to earn 80 percent or more of your indexed earnings from working in your regular occupation. After 24 months, you are considered disabled if, solely due to your injury or sickness, you are unable to perform the material duties of any occupation for which you are (or may reasonably become) qualified by education, training, or experience; and you are unable to earn 60 percent or more of your indexed earnings. The duration of your LTD depends on your age at the time you become disabled and whether you remain continuously disabled.



Voluntary Accident Insurance

All employees have the opportunity to enroll in Accident Insurance provided by Allstate. This voluntary benefit helps your family cover unexpected out-of-pocket expenses and supplement lost income due to a covered on-the-job or off-the-job accident. Accident Insurance provides coverage for injuries based on a schedule of benefits. You may submit more than one claim if you receive different treatments for the same covered accident. The benefits do not coordinate with existing medical insurance, so they can be used toward deductibles, copays, prescriptions, and/or anything that you see fit.

Voluntary Critical Illness Insurance

All employees have the opportunity to enroll in Critical Illness Insurance provided by Allstate. Critical Illness insurance can pay a lump-sum benefit at the diagnosis of a specific covered disease (e.g., stroke, heart attack, cancer, advanced Parkinson's or Alzheimer's disease, etc.). Employees can purchase a \$10,000 or \$20,000 policy with no health questions. The benefits do not coordinate with existing medical insurance, so they can be used toward deductibles, copays, prescriptions, and/or anything that the insured sees fit. Covered dependents are offered 50 percent of the employee benefit.

Voluntary Hospital Indemnity Insurance

All employees have the opportunity to enroll in Hospital Indemnity Insurance provided by Allstate. Hospital Indemnity insurance can help provide a financial safety net, with cash benefits that help fill gaps left by major medical coverage associated with a hospital stay because of injury or illness. Employees can purchase a \$500 or \$1,000 first day hospital confinement benefit. Benefits can be used for out-of-pocket expenses such as copays, deductibles and treatments.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) enable you to put aside pretax dollars to pay for certain out-of-pocket expenses and help reduce your income taxes at the same time. Millennia offers two types of FSAs: Healthcare and Dependent Care. You do not need to enroll in other company benefits to be eligible to open an FSA. The annual maximum for the Healthcare FSA for the plan year beginning August 1, 2023 is \$3,050. The annual maximum for the Dependent Care FSA is \$5,000. Over-the-counter medicines and drugs must be accompanied by a prescription from a licensed healthcare professional.

For 2023-2024 FSA claims, all expenses must be incurred by July 31, 2024, and all claims must be submitted to Health Equity by October 31, 2024.

The **Healthcare FSA** can be used to reimburse yourself for out-of-pocket expenses like medical, dental, or vision care deductibles, coinsurance, and copays. You can also use it for expenses not covered by a healthcare plan such as contact lens solution, hearing aids, prescribed vitamins, and smoking cessation programs.

The **Dependent Care FSA** can be used to help working parents pay for childcare, including babysitting, daycare, and preschool expenses. You can also use it to pay the costs associated with caring for a parent or grandparent, provided that person is your dependent.

How Flexible Spending Accounts Works

- Each year during your enrollment period, you decide how much to set aside for healthcare and/or dependent care expenses
- Your contributions are deducted from your paycheck on a pretax basis in equal installments throughout the plan year (August 1, 2023 – July 31, 2024)
- As you incur healthcare or dependent care expenses throughout the year, submit a claim form for reimbursement. Your claim will be processed and you will be reimbursed from your account
- Pay as you go, using Debit Card

401(k) Retirement Plan

As an employee of The Millennia Companies®, you are eligible to participate in the 401(k) Retirement Plan after you meet the plan's age and service requirements. You must attain age 21 and complete 60 days of service. Your participation in the plan will begin on the first day of the month after you meet the age and service requirements. You will not be eligible to participate in the plan if you are a member of an excluded group. Excluded groups include employees with a collective bargaining agreement and nonresident aliens.

Your plan allows for employee contributions. You are permitted to defer a percentage of your compensation up to the annual IRS limit. The IRS employee contribution limit for 2023 is \$22,500; however, if you are age 50 or older, you may contribute an additional \$7,500 under a special catch-up rule. The Millennia Companies® may make a discretionary matching contribution.

The 401(k) is with Fidelity Investments. To enroll, you may go to www.netbenefits.com and click "create account". Additionally, you can make adjustments to your contributions at any point in time directly through www.netbenefits.com.

Contact Information

Plan	Plan Number	Website	Phone Number
Medical Care			
Anthem	OH2543	www.anthem.com	833-639-1634
Dental Care			
Anthem	OH2543D001	anthem.com/mydentalvision	844-729-1565
Vision Care			
Anthem	OH2543V001	anthem.com/mydentalvision	866-723-0515
Health Savings Account (HSA)			
Health Equity	3006786	www.HealthEquity.com	877-924-3967
Flexible Spending Accounts (FSAs)			
Health Equity	53508	www.HealthEquity.com	877-924-3967
Life / Personal Accident Insurance			
New York Life Group Benefit Solutions	FLX-966080	www.mynylgbs.com	800-225-5695
401 (K) Retirement Plan			
Fidelity		www.netbenefits.com	800-835-5095
Employee Assistance Program			
Anthem		www.anthemEAP.com	800-865-1044
Voluntary Accident Insurance			
Allstate	GVAP6 (34029)	allstatebenefits.com/mybenefits	800.521.3535
Voluntary Critical Illness Insurance			
Allstate	GVCIP4 (34029)	allstatebenefits.com/mybenefits	800.521.3535
Voluntary Hospital Indemnity			
Allstate	GIM2 (34029)	allstatebenefits.com/mybenefits	800.521.3535

For benefit forms and other information, go to <http://millenniacompaniesbenefits.com>
 To enroll in benefits, contact the Benefit Concierge Call Center at 1-888-598-2040
 If you have questions about benefits, please email benefits@mhmltd.com

This brochure is meant to provide a brief overview of certain benefits and policies currently available to eligible employees of The Millennia Companies®. Complete details are in the respective summary plan descriptions and plan documents. If there is a conflict between the information in this brochure and the wording in either the official plan documents or the summary plan descriptions, the plan documents and/or summary plan descriptions always govern. The Millennia Companies® retains the right to modify, amend or terminate any of these plans at any time. These benefits and programs do not represent a contractual obligation on the part of The Millennia Companies®.