

2024 Benefits Guide

Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

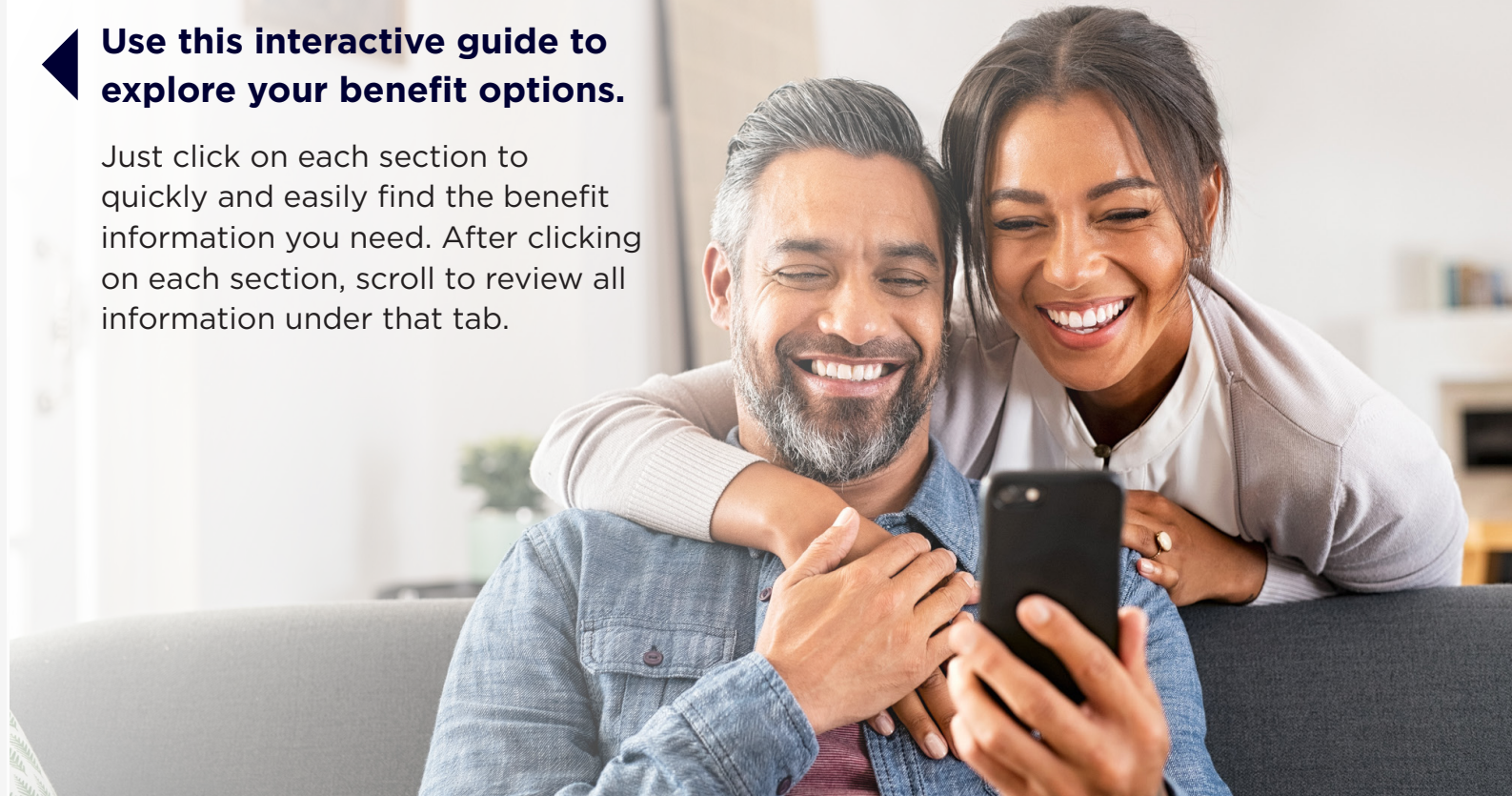
Key Contacts

Key Benefit Terms

Additional Perks

Use this interactive guide to explore your benefit options.

Just click on each section to quickly and easily find the benefit information you need. After clicking on each section, scroll to review all information under that tab.



WELCOME TO YOUR BENEFITS

Athens Administrators (Athens) values our employees and appreciates your dedication to our organization. That's why we offer a highly competitive and comprehensive benefits package to meet your and your family's needs.

Athens remains committed to providing the highest quality benefits program at the lowest cost. Together with your efforts to maintain good health and use your benefits wisely, we strive to keep our mutual benefit costs as low as possible.

The information in this guide, along with other materials available from our benefit partners, will help you understand your options. Keep in mind that there are no right or wrong answers, or good or bad plans. It's all about what works best for you.

IMPORTANT NOTICE

Athens Administrators has made every attempt to ensure the accuracy of the information described in this enrollment guide. This guide is not an official plan document and does not provide a complete description of your benefit plans. Any discrepancy between this guide and the insurance contracts, Summary Plan Descriptions (SPDs) or any other legal documents that govern the plans of benefits described in this enrollment guide will be resolved according to those documents. Athens Administrators reserves the right to amend or discontinue the benefits described in this enrollment guide in the future, as well as change how eligible employees and Athens Administrators share plan costs at any time. This enrollment guide creates neither an employment agreement of any kind nor a guarantee of continued employment with Athens Administrators.





ELIGIBILITY



All regular full-time employees and their eligible dependents may participate in Athens' benefits program. Benefits begin on the first day of the month following 30 days of continuous employment.

Eligible dependents include:

- Your spouse or registered domestic partner
 - To enroll your domestic partner, a completed affidavit is required. Potential tax liability may apply; please consult your tax accountant for more information.
- Your dependent children under age 26
- Your children who are age 26 or older and mentally or physically disabled

Dependent children include your children, stepchildren, children covered under a child support order, adopted children, children placed with you for adoption and your domestic partner's children who are dependent upon you for support. Dependent children must be dependent on you for over one half of their support during the calendar year.

Coverage Levels

You may select from the following levels of coverage when you enroll in our health care plans:

- Employee Only
- Employee + 1
- Employee + 2 or More



BENEFITS OVERVIEW



Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

Our benefits program is designed to protect you and your family physically and financially. If you work a minimum of 30 hours per week, you're eligible to participate in our benefit plans the first of the month after 30 days of employment.

Athens pays the full cost of the Employee Assistance Program (EAP), Short-Term and Long-Term Disability, business travel accident, as well as Basic Life and Accidental Death and Dismemberment (AD&D) coverage. We also provide a base long-term care plan for supervisors and above, as well as employees with over five years of service at no cost to you.

The company also pays the majority of the cost of your medical and dental benefits. You pay a share of the cost in the form of employee contributions for medical and dental.

Coverage Carriers

- **UnitedHealthcare**
 - PPO/HDHP with HSA
 - EPO
 - HMO
- **Guardian**
 - Dental
- **VSP**
 - Vision
- **Kaiser**
 - HMO
- **Unum**
 - Basic and Voluntary Life Ins
 - STD/LTD
 - Long-Term Care



Picking the right benefits for you and your family can be challenging. **Ask Emma** is our online enrollment advisor tool designed to help you evaluate your plan options. You can access **Ask Emma** from any computer or device in Benefits Advisor.



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

ONLINE ENROLLMENT



Submit your coverage elections and changes through the Paycor Benefit Advisor portal:

- Login to **Paycor**
- Click **People > Benefits**, and then **Benefit Advisor**
- You will then be directed to your Benefits Home screen
- On the home screen, select **Start Your Enrollment** on the message board

Making Changes to Benefits

You have three opportunities to make changes to your benefits:

1. As a New Hire

As a new hire, your benefits will be effective the first of the month following 30 days of employment. You must apply for or waive benefits within 30 days of being hired. If you miss your initial enrollment window, your next opportunity to enroll in benefits will be the next Annual Open Enrollment period (unless you experience a qualified family status change).

2. During the Annual Open Enrollment Period

You can enroll in or make changes to your benefits each year during the Annual Open Enrollment period (normally held in the fall) for benefits effective January 1–December 31 of the following year.

Your elections will remain in effect throughout the plan year unless you experience a change in status that affects eligibility for benefits or another Qualified Status Change event (in accordance with Internal Revenue Code rules).

3. If You Experience a Qualified Status Change

If you experience a Qualified Status Change during the plan year, you must request an election change and notify Human Resources within 30 days of the event. Examples of qualified status change events include (but aren't limited to):

- Your marriage, legal separation or divorce
- The birth or adoption of your child or a change in child custody
- The death of your spouse or child
- A change in your spouse's employment status that affects benefits coverage (such as losing a job or becoming employed)
- A change in your child's eligibility status (for example, turning age 26 or becoming physically disabled)
- A change in your work hours



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

INCOME PROTECTION BENEFITS



Life & Accidental Death and Dismemberment (AD&D)

Athens provides Life and AD&D insurance at no cost to you through Unum. If you pass away, your beneficiary will receive a benefit equal to one times your basic annual earnings (up to a \$750,000 maximum, or \$500,000 maximum with no health questions). The plan also includes coverage for a dismemberment and payment options in the event of being diagnosed with a terminal illness.

Voluntary Life and AD&D

In addition to the basic Life and AD&D insurance plan, you may purchase additional life insurance coverage for yourself, your spouse and your children through Unum. These plans can help offset financial hardship in the event a covered family member suffers a loss of life due to illness or accidental death.

If you do not enroll as a new hire, you must provide proof of good health (Evidence of Insurability, or EOI), to get coverage. You may purchase up to \$500,000 or five times your annual earnings (whichever is less). Any amounts over \$110,000 require EOI for employee and \$25,000 for spouse require EOI.

Short-Term Disability (STD)

STD insurance pays you a percentage of your monthly salary if you become injured or ill due to a covered disability. You can use the monthly benefit any way you choose, including to pay your mortgage/rent, transportation costs, utilities, child care and more.

This plan provides 66.67% of your weekly earnings up to \$3,500 per week if you are unable to work. Payments begin after 7 days of the qualified disability for Non-CA employees or 30 days for CA employees and can continue for up to 22 weeks for CA and 25 weeks for non-CA.

Long-Term Disability (LTD)

LTD insurance replaces your income in the event you are unable to work due to a long-term illness or injury. This plan provides 66.67% of your monthly earnings up to \$15,000 once you have been disabled for six months. If you are totally disabled, benefits will continue up to age 65.

State Disability Insurance

Availability of wage replacement programs for disability varies by state. In states where these programs are available, the Athens' Unum disability benefits will be reduced by any other type of compensation that is received for disability.

Voluntary Long-Term Care Coverage (LTC)

This plan provides coverage for LTC in a facility or at home. Athens provides basic LTC coverage for managers, supervisors and above (effective the first of the month following 30 days of hire date) and employees with five or more years of tenure (effective the first of the month following your five-year anniversary).

All employees may purchase LTC coverage for themselves or their family members. After an initial 90-day waiting period, this coverage pays \$2,000 per month for LTC in a facility (for up to two years) or \$1,500 for LTC at home (up to a \$48,000 combined lifetime maximum). Participants may also purchase higher amounts of coverage.



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks



MEDICAL & PRESCRIPTION DRUG BENEFITS



All of Athens' medical plans include prescription drug coverage. When choosing your plan, consider your budget, preferences, health and the health of your covered dependents. The information below is a summary of coverage only.

Kaiser HMO Plan (CA only)

With this plan, you have the convenience of having all health care needs met under one roof. General providers give routine services and refer you to other providers within the Kaiser network when you need to see a specialist or be hospitalized.

Please Note: You **must** receive care from providers within Kaiser's network. Kaiser won't pay for non-emergency services you receive from a non-Kaiser provider or without a referral.

UnitedHealthcare HMO Plan

With the UHC HMO, benefits are covered only when services are provided or coordinated by your primary care physician (PCP) and authorized by the participating medical group or independent practice association.

With Both HMO Plans:

- You do not need prior authorization from UHC and/or Kaiser or to obtain access to obstetrical or gynecological care from a health care professional (in either network) who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact UHC at **(866) 414-1959** or Kaiser at **(800) 464-4000**.
- You have the right to designate any PCP who participates in our network and is available to accept you or your family members. If you do not make this designation, UHC and/or Kaiser designates one for you. For children, you may designate a pediatrician as the PCP. For information on how to select a PCP, contact UHC at **(866) 414-1959** or Kaiser at **(800) 464-4000**.



CONT.
➔



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

MEDICAL & PRESCRIPTION DRUG BENEFITS

UnitedHealthcare EPO Plan

With this plan, benefits are only covered when services are provided by an UHC EPO network doctor. *You will not be covered if you do not use an UHC EPO provider.*

UnitedHealthcare HDHP with HSA Plan

With this plan, you may receive care from any provider. However, UHC pays for eligible expenses at a higher level when you visit a network provider. When you visit a non-network provider, UHC still pays for eligible expenses, but you may pay more out-of-pocket before expenses are covered.

MEDICAL PLAN OPTIONS BY LOCATION

- **Kaiser Permanente**
 - Kaiser HMO: California Only
- **UnitedHealthcare**
 - **UnitedHealthcare HMO:** California Only
 - **UnitedHealthcare EPO:** Outside of California Only
 - **UnitedHealthcare HDHP with HSA:** All Employees



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

MEDICAL & PRESCRIPTION DRUG BENEFITS



Medical Benefits Summary

The deductibles, copays and coinsurance percentages below indicate the amounts for which you are responsible.

FEATURES	CALIFORNIA EMPLOYEES	
	Kaiser HMO	UnitedHealthcare HMO
Provider Choice	Kaiser Only	In-Network Provider Only
Lifetime Maximum	Unlimited	Unlimited
Annual Out-of-Pocket Maximum	\$4,500 Individual \$9,000 Family	\$3,000 Individual \$6,000 Family
Annual Deductible	\$2,000 Individual \$4,000 Family	None
ROUTINE MEDICAL CARE	You Pay	You Pay
Primary Care Visits	\$20 copay	\$30 copay
Specialist Visits	\$40 copay	\$60 copay
Preventive Care	No charge	No charge
HOSPITAL SERVICES		
Inpatient Room and Board	20% after deductible	20%
Outpatient Services and Surgical Center	20% after deductible	20%
Emergency Room	20% after deductible	\$250 copay
Urgent Care	\$20 copay after deductible	\$50 copay
Chiropractic	\$15 copay per visit up to 30 visits per year	\$15 copay per visit up to 20 visits per year
Acupuncture	\$15 copay per visit up to 30 visits per year	\$15 copay per visit up to 20 visits per year
PRESCRIPTION DRUG BENEFITS	Kaiser Facility	In-Network
Generic	\$10 copay	\$10 copay
Brand	\$30 copay	\$35 copay
Non-Preferred	N/A	\$60 copay
Specialty	20% up to \$250 max	up to \$250
Mail Order	\$20 / \$60 for 100-day supply	\$25 / \$87.50 / \$150 for 90-day supply



CONT.



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks



MEDICAL & PRESCRIPTION DRUG BENEFITS



Medical Benefits Summary

The deductibles, copays and coinsurance percentages below indicate the amounts for which you are responsible.

FEATURES	ALL EMPLOYEES	
	UnitedHealthcare HDHP with HSA	
	In-Network	Out-of-Network
Provider Choice	UHC PPO Provider	Non-UHC PPO Provider
Lifetime Maximum	Unlimited	
Annual Out-of-Pocket Maximum <i>(Includes Deductible)</i>	\$4,000 Individual \$8,000 Family	\$12,000 Individual \$26,000 Family
Annual Deductible	\$3,200 Individual \$6,400 Family	\$9,000 Individual \$18,000 Family
ROUTINE MEDICAL CARE	You Pay	
Office Visits	No charge after deductible	50% after deductible
Preventive Care	No charge	50% after deductible
HOSPITAL SERVICES		
Inpatient Room & Board	No charge after deductible	50% after deductible
Outpatient Services and Surgical Center	No charge after deductible	50% after deductible
Emergency Room	No charge after deductible	50% after deductible
Urgent Care	No charge after deductible	50% after deductible
Chiropractic <i>(limited to 24 visits/calendar year)</i>	No charge after deductible	50% after deductible
Acupuncture <i>(limited to 20 visits/calendar year)</i>	No charge after deductible	Not covered
PRESCRIPTION DRUG BENEFITS	In-Network	Out-of-Network
Generic	\$10 copay	
Brand	\$35 copay	
Non-Preferred	\$70 copay	
Specialty	up to \$250 after deductible	
Mail Order	\$25 / \$87.50 / \$175 for 90-day supply	Not covered

Note: Athens funds your Health Savings Account (HSA) on a per pay period basis to help you with the deductible. This amount is prorated based on your benefits effective date.

CONT.
→

Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

MEDICAL & PRESCRIPTION DRUG BENEFITS



Medical Benefits Summary

The deductibles, copays and coinsurance percentages below indicate the amounts for which you are responsible.

FEATURES	EMPLOYEES RESIDING OUTSIDE OF CALIFORNIA
	UnitedHealthcare EPO
Provider Choice	UHC EPO Network Only
Lifetime Maximum	Unlimited
Annual Out-of-Pocket Maximum (Calendar Year)	\$3,000 Individual \$6,000 Family
Annual Deductible (Calendar Year)	\$750 Individual \$1,500 Family
ROUTINE MEDICAL CARE	You Pay
Primary Care Visits	\$15 copay
Specialist Visits	\$30 copay
Preventive Care	No charge
HOSPITAL SERVICES	
Inpatient Room and Board	10%
Outpatient Services and Surgical Center	10%
Emergency Room	10%
Urgent Care	\$50 copay
Chiropractic	10% up to 24 visits per year
Acupuncture	\$15 copay per visit up to 20 visits per year
PRESCRIPTION DRUG BENEFITS	In-Network
Generic	\$10 copay
Brand	\$35 copay
Non-Preferred	\$60 copay
Specialty	up to \$250
Mail Order Tiers (90-day supply)	\$25 / \$87.50 / \$175



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

WAYS TO SAVE ON HEALTH CARE

Health Savings Account (HSA)



Considering the UnitedHealthcare with HSA medical plan?
Learn more about how an HSA works.

You can participate in an HSA only if you enroll in a high deductible health plan, such as Athens' HDHP with HSA medical plan option.

How HSAs Work

- HSAs allow you to save pre-tax or post-tax contributions from your paycheck. You determine how much you'd like to contribute per paycheck, and that amount is added to your HSA.
 - Pre-Tax: Because money is added to the HSA from your paycheck before taxes are taken out, you save money on what you would have paid in taxes (lowering your taxable income). Funds grow tax-free and you can pay for eligible health care expenses tax-free.
 - Post-Tax: Contributions are made via personal check or cash (Athens does not process). If you contribute post-tax money, you can make a deduction on your 1040 tax return.
- You get a debit card to pay for qualified medical, dental and vision services and at the pharmacy.
- You can use HSA funds to pay for qualified expenses such as deductibles, coinsurance, prescriptions, as well as dental and vision care. You can also use funds to pay for long-term care, Medicare and COBRA premiums.
 - To access an up-to-date list of eligible and non-eligible expenses [click here](#). The site also includes comments and special rules to help you navigate using your HSA.
- You own your HSA and funds roll over year to year (even if you switch jobs or retire).
- Athens also contributes to your HSA, which helps your funds grow even faster!

HSA Maximums

Each year, the IRS sets limits on how much you can contribute to an HSA per year. Maximum employee contributions are:

	Individual	Family
2024 Annual IRS Maximum	\$4,150	\$8,300
Annual Catch-Up Amount	\$1,000 (for those age 55 and over)	



CONT.
➔

Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

WAYS TO SAVE ON HEALTH CARE

Health Savings Account (HSA)



When determining how much to contribute to your HSA, please factor in Athens' contributions as well as your own.

ATHENS' CONTRIBUTION TO YOUR HSA	Annual Contribution	Per-Payroll Period Contribution
Employee Only	\$1,000	\$38.47
Employee + 1	\$1,250	\$48.08
Employee + 2 or More	\$1,500	\$57.70

EMPLOYEE SUPPLEMENTAL CONTRIBUTIONS UP TO IRS LIMIT	Additional Annual Contribution	Per-Payroll Period Max Contribution
Employee Only	\$3,150	\$121.15
Employee + 1	\$7,050	\$271.15
Employee + 2 or More	\$6,800	\$261.54

HSA Eligibility Rules

You cannot participate in an HSA if you are:

- Covered as a dependent on a non-HSA compatible health plan
- Age 65 or older and enrolled in Medicare or Social Security
- Enrolled in or covered by a Flexible Spending Account (FSA) for health expenses, including a spouse's FSA. Dependent care and limited purpose FSAs are permitted by the IRS.
- Covered by any other health coverage (e.g., under a military or college health plan)

Learn More

HSAs involve very complex rules, including limitations on eligibility, contributions and expense reimbursement. Federal and state tax penalties may be assessed upon you if these requirements are not met. You should talk to a tax advisor about your personal circumstances with respect to the HSA rules. Another helpful resource is IRS Publication 969 (www.irs.gov/publications/p969/ar02.html).

Once enrolled in an HSA under one of our HDHP with HSA medical plans, log on to the WEX member portal member portal at www.wexinc.com/discovery-benefits/ or call **(866) 451-3399**.



CONT.
➔

Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks



WAYS TO SAVE ON HEALTH CARE

Preventive Care



Under all of our health care plan options, preventive care (such as annual exams and vaccines) is covered 100% — this means no cost to you.

Preventive care is important because it helps you stay healthy, as many types of screenings and tests can catch diseases before they start. When you stay as healthy as possible, you help reduce your overall medical expenses.

Common Preventive Services for Adults

- Age-appropriate preventive medical examination
- Blood pressure screening
- Cholesterol screening for adults at higher risk of cardiovascular disease
- Colorectal cancer screening for adults age 50 to 75
- Prostate cancer screening in men age 50 to 75
- Depression screening for adults
- Type 2 diabetes screening for adults with high blood pressure
- Adult vaccines (doses, recommended ages, and recommended population vary)

Common Preventive Services for Women

- Age-appropriate preventive medical examination
- Mammograms for women age 50 to 74
- Cervical cancer screening for women age 21 to 65
- Scheduled prenatal visits and first postpartum visit

Common Preventive Services for Children

- Age-appropriate preventive medical examination
- Height, weight, and body mass index measurements
- Developmental screening for children under age 3 and surveillance throughout childhood by primary care physician
- Hearing screening for all newborns
- Vision screening for all children
- Vaccines for children from birth to 18 years (doses, recommended ages, and recommended population vary)



Preventive vs. Diagnostic or Therapeutic Services

When a preventive care visit turns into a diagnostic or therapeutic visit, your office visit copay or coinsurance will apply. For example, if you go to the doctor for a preventive screening and ask for a prescription refill or for the doctor to examine a rash in the same visit, your appointment will no longer be free.

Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

DENTAL



Dental Plan

When you enroll in the Guardian dental plan, you may receive care from any provider. However, when you visit providers who belong to the Guardian PPO network, you will pay less out of pocket than if you choose to obtain services from non-network providers.

FEATURES	In-Network	Out-of-Network ¹
Dentist Choice	Dental Guard Preferred PPO Dentist	Any Other Dentist
Annual Maximum	\$2,000 per member	
Deductible	\$50 per individual / \$150 per family	
Reimbursement Basis	Negotiated rates	Usual, Customary and Reasonable (UCR) ¹
	You Pay	You Pay ¹
Diagnostic & Preventive Services <i>Cleanings, Exams (Deductible waived)</i>	Covered in full	Covered in full
Basic Services <i>Fillings (including ceramic), Extractions, etc.</i>	10%	20% of UCR
Major Services <i>Bridges, Dentures, Crowns & Implants</i>	40%	50% of UCR
Orthodontics <i>(Adult and Child)</i>	50% to lifetime maximum of \$2,000	

¹ Non-PPO dentists are paid based on UCR charges. The patient is responsible for any charges over the UCR amount.

Note: If you waived dental coverage during your initial eligibility period and wish to enroll at a later time without a qualifying event, any major dental services you need will be subject to a 12-month waiting period.



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

VISION



Voluntary Vision Plan

Athens offers a Voluntary Vision Plan provided by Vision Service Plan (VSP). If you enroll in the VSP plan, you may receive care from any provider. However, VSP pays for eligible expenses at a higher level when you visit a network provider.

FEATURES	In-Network	Out-of-Network
Copay	\$10 - Exams / \$25 - Materials	
Exams <i>(every 12 months)</i>	Covered in full	Up to a \$50 allowance
LENSES <i>(every 12 months)</i>	You Pay	You Pay
<i>Single Vision</i>	Covered in full	Up to a \$50 allowance
<i>Bifocal</i>	Covered in full	Up to a \$75 allowance
<i>Trifocal</i>	Covered in full	Up to a \$100 allowance
OTHER SERVICES	You Pay	You Pay
Frames <i>(every 24 months)</i>	\$150 allowance	Up to a \$70 allowance
Contact Lenses <i>(every 12 months, in lieu of glasses)</i>	\$135 allowance (elective)	Up to a \$105 allowance (elective)
Laser Vision Care	Discount for LASIK	Not covered
Tru Hearing Program	Offers an average of over 25% discount on hearing aids	



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks



401(k) RETIREMENT PLAN



401(k) Savings Plan

The Athens Empower 401(k) Savings Plan is a great way to save for retirement. If you are an Athens employee and at least 18 years old, you may join the plan on the first of the month following 30 days of your hire date (without a break in service). This is known as your initial eligibility period.

Athens contributes to your 401(k), and may change the contribution amount at any time. Athens contributes \$0.50 for every dollar that you contribute on the first 6% of contributed pay each pay period (traditional and Roth). The plan will also match the catch up contributions. You will begin receiving matching contributions as soon as you join the plan.

You can stop, change, or restart your pre-tax or post-tax (Roth) contributions at any time and your changes will be effective on the next pay period. (empowermyretirement.com). You may also contribute any percentage of your total gross salary, not to exceed the annual IRS maximum limits and any catch-up contribution that may apply.

401(k) AUTOMATIC ENROLLMENT

If you do not elect a 401(k) contribution percentage during your initial eligibility period (or decline to participate in the plan), Athens will automatically elect 3% for you. You must actively decline participation in order to not have any of your earnings put towards your 401(k) plan.

If you have any questions about automatic enrollment, please contact your Athens Benefits Team.



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

ADDITIONAL PLANS



Flexible Spending Accounts (FSAs)

FSAs allow you to set aside money from your paycheck to pay health care and dependent care expenses with tax-free dollars. When you contribute to FSAs, your pre-tax contributions reduce your taxable income. Tax savings under these plans will vary based on your individual salary and personal income tax level.

The plan year for employee contributions is January 1 – December 31 and expenses are paid on a calendar-year basis.

TYPES OF FSAs:

Health Care Reimbursement

You can use this FSA to pay for medical, dental, vision and hearing expenses not covered by your health care plans, such as deductibles, coinsurance and copays. In 2024, you may contribute up to \$3,200 to this account. You can roll over up to \$640 of unused funds remaining in your health care FSA once the claims deadline has passed. Anything above that limit will be forfeited.

Please Note: If you contribute to an HSA, you cannot participate in this FSA.

Dependent Care Reimbursement

You can use this FSA to pay for eligible dependent care expenses so you and your spouse (if you are married) can work or attend school full time. Eligible expenses include:

- Day care and after school programs for children under age 13
- Elder care expenses
- Care for a child of any age if physically or mentally unable to care for themselves

In 2024, you may contribute up to \$5,000 in this account (or \$2,500 if you are married and filing separately).



To access an up-to-date list of eligible and non-eligible expenses [click here](#). The site also includes comments and special rules to help you navigate using your FSA.

Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks



ADDITIONAL PLANS



Commuter Accounts — Transit and Parking

This WEX Commuter program lets you set aside pre-tax dollars for qualified commuter expenses. You can set aside up to \$315 for transit costs, such as subway tickets or bicycle rentals, and up to \$315 for parking.

Travel Assistance Services

You have access to travel assistance services through Assist America. This benefit offers you and your dependents 24/7 medical, travel, legal and financial assistance while traveling internationally (or domestically when more than 100 miles away from home). This benefit can help with emergencies such as lost or stolen luggage, medical concerns, translation assistance and more.

Employee Assistance Program (EAP)

Our CuraLinc EAP is a confidential service that can help you and your dependents with managing work/life balance and emotional health concerns. Common issues include job burnout, substance abuse, depression, marital stress, grief, financial assistance and more. The EAP is available 24/7 via phone, and includes up to six face-to-face or video conferencing sessions with a therapist (per occurrence each calendar year). Discounted rates for additional sessions are also available.

Business Travel Accident

In the event of your accidental death or dismemberment while traveling on company business, Athens' New York Life policy will pay your beneficiary \$50,000 or a percentage of that amount based on the policy limits.

Medicare & Individual Health Coverage Advisory Service

Medicare Choice Group provides Medicare education programs and enrollment services to you and your family members. Services include one-on-one, unbiased advice, practical decision support, and detailed coverage options based on the specific needs of eligible beneficiaries. This service is free to you and your spouse, parents, and loved ones who are eligible for Medicare. Medicare Choice Group can also assist with finding individual health plan coverage for those that need health plan coverage and do not qualify for company health plans (i.e., early retirement or children turning age 26).



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Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks



PET INSURANCE



Athens provides access to pet insurance to help you care for your four-legged family members. Nationwide's My Pet Protection plan reimburses 50% or 70% of your vet bills – with no age or lifetime limits! A \$250 annual deductible and \$7,500 maximum annual benefit apply to both plans.

Please check the Nationwide website for plan design options and current rates at the time you are enrolling.

There are three ways to sign up for pet insurance:

- Visit: petinsurance.com/athensadmin
- Visit PetsNationwide.com and enter your company name
- Call **877-738-7874** and mention that you are an Athens employee to receive preferred pricing

MY PET PROTECTION

- \$250 annual deductible
- Accidents & illnesses
- Cancer
- Dental diseases
- Hereditary & congenital diseases
- Behavioral treatments
- Specialty & ER coverage
- Prescriptions, therapeutic diets & supplements
- 24/7 Vet Helpline access



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks



EMPLOYEE CONTRIBUTIONS



Athens pays the majority of the cost of health care coverage and you pay a portion for yourself and your dependents based on your benefit elections.

2024 Employee Contributions

Deduction per Bi-Weekly Pay Period			
Plan	Employee Only	Employee + 11 (Child, Spouse or Domestic Partner)	Employee + 2 or More (Child(ren) and Spouse or Domestic Partner)
UnitedHealthcare HDHP with HSA	\$62.70	\$188.96	\$267.28
UnitedHealthcare EPO	\$65.70	\$199.08	\$284.40
UnitedHealthcare HMO	\$65.52	\$208.56	\$297.78
Kaiser HMO	\$68.45	\$189.60	\$269.26
Guardian PPO Dental	\$4.28	EE + Spouse - \$18.46 EE + Child(ren) - \$22.15	\$32.31
Voluntary VSP Vision	\$5.83	EE + Spouse - \$10.00 EE + Child(ren) - \$10.20	\$16.45



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks



BENEFITS INFORMATION

MySmartContacts - Benefits Contacts Anywhere, Anytime

How often do you have to look up your medical insurance phone number or where to go to find an in-network vision provider, but can't remember where to find the information?

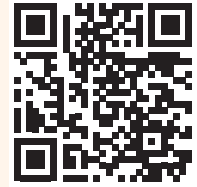
Access Athens Administrator's My Smart Contacts mobile site for all the benefits contacts you need. You can even add the icon to your phone's home screen for easy access (instructions are on the site).

Why use the My Smart Contacts page?

My Smart Contacts is a mobile solution for you and your covered family members, where you can access information such as:

- Convenient access to carrier contact information
- High level details on plan coverage
- Link to the current Benefits Guide
- Link to our Online Enrollment System, Paycor

Access today on any device at mysmartcontacts.com/athensadministrators/.



Scan Me



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks



BENEFITS INFORMATION



Employee Benefits Help Desk

(800) 925-4802

epichelpdesk@epicbrokers.com

Staffed by experienced specialists dedicated to Athens, our Employee Benefits Help Desk can help you and your family members with benefit questions, claim resolution, forms, eligibility and open enrollment processes for any of our benefits.

When contacting the Employee Benefits Help Desk, please remember:

- Privacy Act regulations may require a written authorization to be completed to discuss benefit issues.
- If you reach voicemail, leave a detailed message with your call back information. A specialist will call you back within 24 hours Monday through Friday.
- Have your supporting bills ready for reference.

Human Resources Center

If you have any questions about the information in this brochure, please reach out to your Athens Benefits Team.

YOUR ATHENS BENEFITS TEAM

Jennifer Solis
Senior HR Business Partner
(925) 826-1162
jsolis@athensadmin.com

Stacey Moffitt
HR Coordinator
(925) 826-1156
smoffitt@athensadmin.com



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

KEY CONTACTS



Medical

UnitedHealthcare
(866) 414-1959
uhc.com
929469

Vision

VSP
(800) 877-7195
vsp.com
12289299

Employee Assistance Plan (EAP)

CuraLinc
(888) 881-5462
supportlinc.com
athensinsurance

Medical

Kaiser Permanente HMO
(800) 464-4000
kp.org
Northern CA: 28013
Southern CA: 233524

Short-Term Disability Long-Term Disability Life/AD&D Insurance

Unum
(800) 421-0344
unum.com
591376

Business Travel Accident

New York Life
(888) 226-4567 - USA and Canada
(202) 331-7635 - Other countries
ops@us.generaliglobalassistance.
com
ABLO657968

HSA and FSA Plans

WEX
(866) 451-3399
wexinc.com/discovery-benefits/
27807

Long-Term Care

Unum
(877) 485-2318
LTCHelp@agis.com
www.AthensLTC.com

401(k) Retirement Plan

Empower
(855) 756-4738
empowermyretirement.com/

Chiropractic

*UHC Members: Use the provider
search in the UHC website*
*Kaiser Members: Search online @
<https://ashlink.com/ash/kp>*

Travel Assistance Service

Unum
(800) 872-1414
(609) 986-1234 — Outside USA
medservices@assistamerica.com
Ref # 01-AA-UN-762490

Medicare Advisory Service

Medicare Choice Group
(855) 642-9020
visit.medicarechoicegroup.com/
athens

Dental PPO

Guardian
(800) 541-7846
guardianlife.com/dental-insurance
415295

Pet Insurance

Nationwide
(877) 738-7874
petinsurance.com/athensadmin



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

KEY BENEFIT TERMS

PREMIUM

The total cost of your plans that is shared between you and Athens Administrators.

DEDUCTIBLE

The amount of money you need to pay out of pocket before your insurance kicks in.

NETWORK

A group of doctors, hospitals, labs, and other providers that your health insurance contracts with so you can make visits at a pre-negotiated (and often discounted) rate.

OUT-OF-NETWORK

Providers and facilities that are not subject to your health insurance discounts and you may be billed any amount not paid by your insurance.

COPAY

A predetermined dollar amount you pay for visits to the doctor, prescriptions, and other health care services.

COINSURANCE

The percentage you pay for the cost of covered health care services after you have met your deductible.

IN-NETWORK OUT-OF-POCKET MAXIMUM

The threshold on your out-of-pocket costs for the year. Once you reach this amount, your plan will cover the rest of your qualified medical expenses at 100% for the year when using in-network providers.

BRAND-NAME PRESCRIPTIONS

Prescription drugs that are not available in a form that many companies can make and sell, so the cost is usually higher.

GENERIC PRESCRIPTIONS

Generics are available in a form that many drug companies can make and sell, so the cost is usually lower than brand-name drugs. Generic drugs have the same active ingredients as brand name drugs.

FORMULARY

A list of prescription drugs that your health insurance covers under your plan. Generic, brand-name and specialty drugs may all be included on this list that your health insurance company updates at least once per year. Drugs not on the formulary may still be purchased at your pharmacy, but you may be responsible for more or all of the costs if not approved by your insurance.

MAIL-ORDER PRESCRIPTIONS

Medications that you take on a regular basis can be ordered in 90-day or 100-day supplies at one to three times your retail pharmacy copay. You must fill out a mail-order request form and submit it with your doctor's written prescription in order to participate in this program.

GUARANTEE ISSUE (GI)

The amount of life insurance coverage available without having to fill out an Evidence of Insurability (EOI), or proof of good health.

EVIDENCE OF INSURABILITY (EOI)

The health questionnaire you fill out to apply for an amount above the guarantee issue.



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks



ADDITIONAL PERKS



Wellness & Mental Health Perks



Ergonomics

Office equipment is purchased by Athens and shipped to you including: a laptop, dual monitors, mouse, keyboard, and headset for immediate use on your first day.

All new hires are set up with an ergonomic evaluation and Athens will purchase additional office equipment based on our ergonomist's personalized recommendations for you.

After your initial setup, evaluations are available upon request.



Wellness Committee

The company wellness committee leads two live virtual stretch breaks per week. Each Friday employees can take a 30-minute walk on company paid time.

Memberships

Discounted memberships for OnePass, Active & Fit Direct and more! Health Plan enrollment may apply.

Leave

Bereavement leave for immediate family members and one day of bereavement for extended family, friends, pets and loss of a pregnancy.



Click on the this icon to learn more!



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

ADDITIONAL PERKS

Work/Life Balance Perks

Holidays

Eleven company holidays per year including Juneteenth and Veterans Day (for Veterans only). Athens offers select pre-holiday closures preceding a long holiday weekend. This allows employees to start holidays early on company paid time!

Paid Time Off (PTO)

All full-time employees start out accruing 17 days of PTO annually.

PTO roll over is allowed, up to a maximum.

After four years of service PTO accrual increases to 22 days per year.

After nine years of service PTO accrual increases to 27 days per year.

Employees in good standing can advance up to one week of PTO or take unpaid time up to one week annually.

Work From Home

Most positions are eligible for work from home either full time or on a hybrid basis.

Recognition

Service anniversary recognition starts after your first year and the perks increase by each 5 year milestone.

Perks include hundreds of gifts to choose from, bonuses, paid time off, and more.

Programs

Employee of the Quarter and Award of Excellence programs are peer nominated programs for employee success and achievement.

Perks include up to \$10,000 net bonus, paid time off certificates, trophies and more.

Alternative Workweek Schedules

Alternative schedules are available to select divisions which allows for every 3rd Monday or Friday off.

All Property & Casualty employees have the opportunity to leave one (1) hour early from their regularly scheduled workday on Fridays to kickstart the weekend.



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks



ADDITIONAL PERKS

Events and Activities Perks

Committees

Company wide committees include: Wellness Committee, Community Committee, Activities Committee, Safety Committee and Happy Hour Committee.

Events planned by each committee are both in-person and virtual.

Office Events

Each office hosts an annual summer picnic and winter holiday party.

5k Races

Select offices participate in annual local 5K races to benefit charitable organizations.

Volunteer Time For Teams

Supervisors and managers have the opportunity to schedule half-day volunteer opportunities with their teams to go off site and give back to the local community.

Athens Cares Campaign

This year long competition exclusively focuses on delivering outstanding care and exceptional results for our clients, injured workers, and fellow Athenians. With four areas of focus: injured employees, Athens family, client and creative care employees an receive rewards and recognition. These include cash awards as well as an opportunity to earn additional paid time off. Rewards And Recognition are based on results teamwork and performance and are given to both individuals and teams.



Shark Tank

To encourage employees to think of ways to make Athens a better place we hold a competition to generate ideas. Employees then prepare for a professional pitch and present it in front of judges and peers. The top innovative ideas wins a \$500 bonus, and the two runners up receive \$250 bonus.



Tour De Athens

This biannual, year long competition exclusively focuses on claim closure. With three areas of focus: most claims, oldest claims, and highest value claims employees can receive rewards and recognition. These include gift cards, bonuses, Athens' swag store credits, and a trophy.

Rewards and recognition are based on results, teamwork, and performance and are given to both individuals and teams.



Fraction Of The Action

The Fraction of the Action (FOA) program is an incentive for Athens claims staff to drive the best results for the clients in the areas of closings, penalties, coding, and notepads. With three areas of focus: closing, penalties, and coding Worker's Compensation employees can receive rewards and recognition which includes additional company paid time off.

Rewards and recognition are based on results teamwork and performance and are given to both individuals and teams.



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks



ADDITIONAL PERKS

Financial Benefits Perks



Salary Adjustments

Employees may receive a salary adjustment and or discretionary incentive in March of every year.

Stipends

All employees receive an annual \$600 work from home stipend prorated into each paycheck to help with costs such as internet usage.



Client Referral Program

The company offers various referral fees for employees who refer clients who are subsequently obtained and complete three months of partnership with Athens.

Referral fees are based on incoming revenue on TPA fees and are paid out on a one-time basis after six months of client signing in order to determine incoming revenue amount.



Discounts

Rental car discounts available to all employees through Enterprise or National Car Rental.





Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

ADDITIONAL PERKS

Career Development Perks

Training and Professional Development

The Workers' Compensation division has a mentor/mentee program available to eligible employees.

The Property & Casualty division has a trainee program available for select positions.

All employees are eligible for DISC and/or Predictive Index training, a valuable tool in our employee development that educates them in their communication and behavior styles, as well as how to adapt to others styles.

In-House Career Development

The Athens Career Development Program offers technical and soft skills curricula tailored to employees interested in moving from:

- Assistant Claims Examiner/Future Medical Examiner to Claims Examiner
- Claims Examiner to Senior Claims Examiner
- Senior Claims Examiner to Claims Supervisor
- Claims Supervisor to Division Claims Manager

Learning Management System (LMS)

All employees have access to a robust LMS platform offering more than 1,500 courses. Content varies in subject and includes: Communication Skills, Conflict Management, Culture Series, Diversity, Equity & Inclusion, Employee Training & Personal Development, Emotional Intelligence, Ethics, Excel 2003-2016, General Knowledge, Leave Guidelines, Management Training, Microsoft 365, Sales Skills, Time Management, and Wellness.

Language Courses

Eligible Workers' Compensation employees can take Spanish Language courses.

All employees are offered soft skills training including but not limited to time and conflict management and communication and behavioral style assessments.

Paid Time Off (PTO)

Athens offers one day off to study AND sit for a certification and or licensure exam.

Reimbursement

Tuition reimbursement programs are available for all divisions.

The Property & Casualty division has reimbursements available for additional state licensing.

Bonuses

Up to \$1,000 bonus available to employees who pass a certification and licensure exam on the first try.



Welcome to Your Benefits

Benefits Overview

Online Enrollment

Income Protection Benefits

Medical & Prescription
Drug Benefits

Ways to Save on Health Care

Dental

Vision

401(k) Retirement Plan

Additional Plans

Pet Insurance

Employee Contributions

Benefits Information

Key Contacts

Key Benefit Terms

Additional Perks

ADDITIONAL PERKS

Leadership Perks

Leadership Development

Management across all divisions are provided offsite training every 18 months for further professional development, networking and training. Additionally, there are several ongoing leadership coaching and development programs for all levels in management.



Supervisor Fraction Of The Action

The Supervisor Fraction of the Action program is an incentive for Athens claims staff to drive the best results for the clients in the areas of closings, penalties, coding, and notepads. With three areas of focus: closing, penalties, and coding Worker's Compensation employees can receive rewards and recognition which includes additional company paid time off.

Rewards and recognition are based on results teamwork and performance are given to both individuals and teams.

Supervisors can earn up to an additional \$4,000 in bonuses.



