

# 2022 Benefits At a Glance



AMSURG offers a variety of health and welfare benefit options to help protect your health and promote your wellbeing. This summary provides a brief overview of available options.

## Medical

The Company offers three Cigna medical plan options so that you can choose the plan that best meets your needs:

- **Cigna PPO**
- **Cigna HSA Primary Plan**
- **Cigna HSA Base Plan**

The Cigna PPO includes lower deductibles and out-of-pocket expenses for which you will pay higher payroll deductions.

The Cigna HSA Primary and Base Plans include higher deductibles and out-of-pocket amounts—but lower payroll deductions and the opportunity to establish an HSA, which in some cases includes Company contributions.

## HealthJoy

HealthJoy provides valuable service and support for managing your healthcare. It includes no-cost online medical consultations 24/7, a healthcare concierge who can answer benefits questions and even schedule appointments for you, a digital benefits wallet with all AMSURG benefit cards for a complete on-the-go mobile experience and much more!

With HealthJoy, you don't need to navigate your benefits alone. HealthJoy provides health care support services that include free telehealth, access to online behavioral specialists, medical bill reviews, provider and facility recommendations and much more. HealthJoy is available for all teammates and covered family members who are enrolled in a Cigna medical plan.

## Dental

The Company offers three dental plan options administered by Cigna:

- **DHMO Plan:** In-network benefits only; most services subject to a flat copay; includes coverage for orthodontia.
- **PPO Base Plan:** In-network or out-of-network benefits; deductible and coinsurance apply.
- **PPO Buy-Up Plan:** In-network or out-of-network benefits; deductible and coinsurance apply; includes coverage for orthodontia.

## Vision

The Company offers two vision plan options administered by EyeMed:

- **Base Plan:** Choice of in-network or out-of-network benefits; pays up to an allowance amount for covered services.
- **Buy-Up Plan:** Choice of in-network or out-of-network benefits; pays a higher allowance amount for covered services.

## Health Savings Account (HSA)

Team members who enroll in a high deductible health plan have the opportunity to contribute pre-tax dollars to a Health Savings Account with Fidelity Investments. For 2022, the IRS HSA contribution limits are \$3,650 if you enroll just yourself in medical coverage and \$7,300 if you enroll other eligible family members. If you will be age 55 or older in 2022, you may make an additional HSA catch-up contribution of up to \$1,000.

## Flexible Spending Accounts (FSA)

Your Healthcare Flexible Spending Accounts (HCFSAs), Dependent Care Flexible Spending Account (DCFSA) and Commuter Benefit Plans are administered by MyChoice® Accounts. The best part is, MyChoice Accounts can be managed directly on **EnvisionHealthcareBenefits.com** or through the **MyChoice® Mobile App**. You'll be able to view balances, track claims, submit reimbursement requests and even pay providers directly—all from the same Speed of Life benefits portal.

The Company offers four Flexible Spending (FSAs):

- **Health Care FSA:** If you are not enrolled in an HSA Medical Plan, you may use pre-tax dollars to pay for eligible medical, prescription, dental and vision expenses. The contribution limit is \$2,750.
- **Limited Purpose Health Care FSA:** If you are enrolled in an HSA Medical Plan, you may use pre-tax dollars to pay for eligible dental and vision expenses. The contribution limit is \$2,750.
- **Dependent Care FSA:** You can contribute pre-tax dollars for dependent day care and/or after school care for eligible children under age 13 and elderly dependents who live with you. The contribution limit is \$5,000.
- **Commuter Benefit Plan:** Set aside pre-tax dollars for qualified transit, vanpooling and parking expenses. You can use up to \$270 monthly for transit and vanpooling expenses and up to \$270 monthly for parking expenses.

## Life and Accidental Death & Dismemberment (AD&D) Insurance

Life Insurance and Accidental Death and Dismemberment (AD&D) insurance protects you and your family from financial hardship in the event of serious illness, injury or death. This coverage is administered by The Hartford insurance company.

- **Basic Life/AD&D Insurance:** One times base annual earnings (\$50,000 maximum benefit).
- **Employee Supplemental Life/AD&D:** You may elect up to \$1,000,000 of combined Basic and Supplemental Life insurance and up to a \$1,000,000 of combined Basic and Supplemental AD&D coverage.
- **Dependent Supplemental Life:** If you elect supplemental life and/or AD&D insurance for yourself, you can also elect life and/or AD&D insurance for your family.

## Voluntary Short Term (STD) and Employer-paid Long Term Disability (LTD)

Disability coverage replaces a portion of your pay if a serious non-work related illness, injury, or pregnancy keeps you from working. The Company offers optional, employee-paid Short and company-paid Long Term Disability (LTD) coverage options administered by The Hartford Insurance Company.

- **STD:** Replaces up to 60% of your earnings up to a maximum benefit limit.
- **LTD:** Replaces 60% of earnings after 90 consecutive days of disability to a maximum benefit of \$10,000 per month.

## Voluntary Benefits

AMSURG offers many voluntary benefits that provide supplemental coverage to reduce your financial risk and/or increase your personal security.

**Accident Insurance • Critical Illness Insurance • Hospital Indemnity Insurance • Identity Theft Protection • Legal Services**

## Employee Assistance Program (EAP)

The Employee Assistance Program is a company-paid program designed to provide professional help in dealing with personal concerns that impact you or your family at home or at work.