

2023 Allianz Trade Benefits Presentaion

Benefits overview

Quick facts

Coverage is effective the 1st of the month following 30 work days of service.

Benefit plan years runs from January 1 – December 31.



You have 30 days from your start date to enroll in benefits.



Coverage is effective the 1st of the month following 30 work days of service.

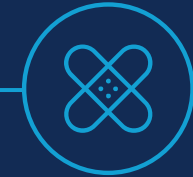


Enroll through ADP – employee self service portal.

Please log in to ADP Myself – Benefits – Enrollment to elect your benefits.



Benefit plan years runs from January 1 – December 31.



Medical Coverage
Waiver credit: \$50/pay.

******Please waive coverage in ADP to receive the credit !***

2023 benefits vendors

Benefit	Vendor	Website
Medical	Cigna HealthCare – Open Access Plus	www.myCigna.com
HSA	Cigna Health Savings Account- HSA Bank	www.myCigna.com
Pharmacy	Cigna RX	www.myCigna.com
Dental	Delta Dental	www.deltadentalins.com
Vision	VSP	www.vsp.com
Life & disability	The Hartford	www.thehartford.com/employeebenefits

Core benefits costs (per pay)

	Medical – BCBS	Dental – Delta High	Dental – Delta Low	Vision – VSP
Employee only	\$82.41	\$5.40	\$4.30	\$0.64
Employee + spouse/DP	\$203.04	\$12.65	\$10.76	\$1.14
Employee + children	\$160.40	\$15.76	\$13.84	\$1.98
Employee + family	\$270.72	\$24.36	\$20.76	\$2.01

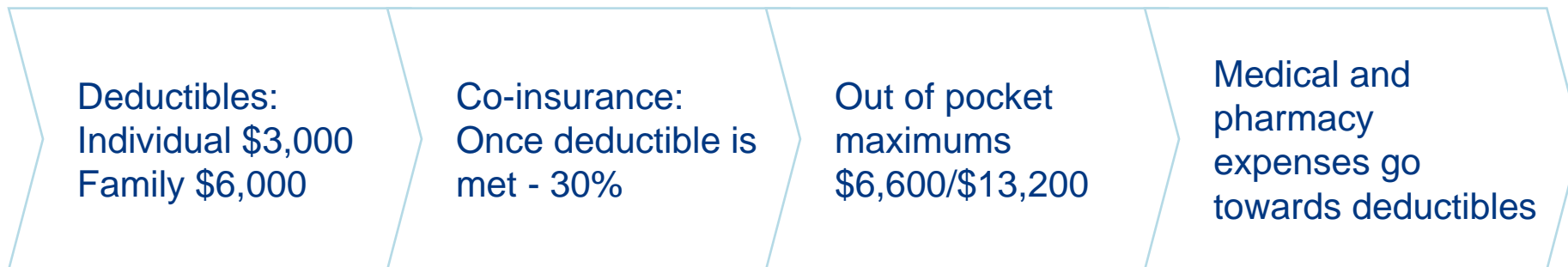
Medical – Cigna Open Access Plus

CIGNA Choice Fund Open Access Plus

High Deductible Healthcare Plan (HDHP) – In-Network Coverage



Out-of-Network Coverage



Preventative care covered at 100%

A health plan that lets you choose which doctors to see and when

Network: CIGNA Choice Fund Open Access Plus

- You have the option of choosing a primary care provider (PCP) to guide your care (it is recommended but not required)
- You can see a specialist without a referral
- Using doctors and health care facilities in the Cigna OAP network may keep your costs lower
- You can choose doctors or facilities not part of the Cigna OAP network, but your costs may be higher
- Nationwide in-network coverage for emergency care
- You will pay a **deductible** – before your health plan begins to pay for covered health care costs. Only services covered by the health plan count toward the deductible
- Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest.
- Once you meet an annual limit on your payments – **out-of-pocket maximum** – your plan pays 100% of covered costs



YOUR PHARMACY PLAN

Get the most from your pharmacy benefit

Use the myCigna® App or website – 24/7

Find out how much your medication costs²

See which medications your plan covers

Easily manage all of your prescriptions on the My Medications page

Find an in-network pharmacy

Ask a pharmacist a question

See your pharmacy claims and coverage details

Use the Price a Medication tool²

Compare the price of your medication at in-network retail pharmacies and through our home delivery pharmacy¹

View lower-cost alternatives, if available²

See which medications your plan covers

View your costs for a 30-day and 90-day supply, depending on what your plan allows

Find out if your medication needs approval before your plan will cover it

Use Express Scripts® Pharmacy¹

From your phone, tablet, or computer, you can easily:

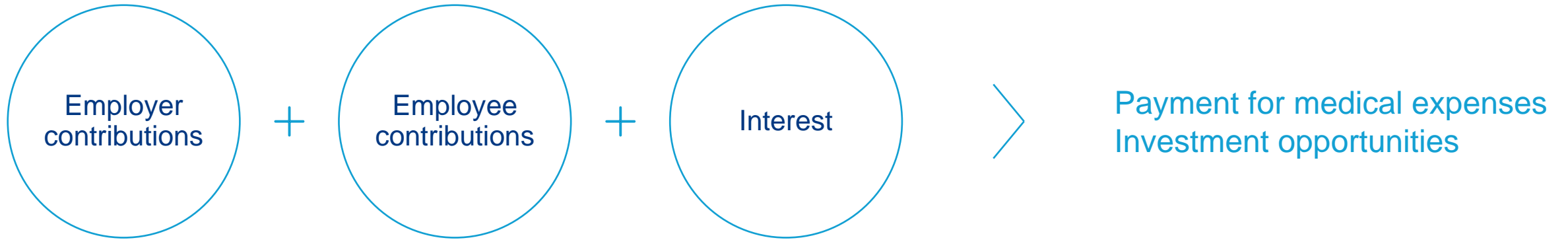
- Order, manage, track and pay for your medications
- Fill up to a 90-day supply at one time, delivered with standard shipping at no extra cost to you³
- Sign up for automatic refills or refill reminders so you don't miss a dose
- Get 24/7 access to pharmacists who can answer your questions
- Choose flexible payment options

Use Accredo¹

Accredo®, a Cigna specialty pharmacy, can provide you with the personalized care and support you need to manage your therapy – at no extra cost

- Fast shipping at no extra cost
- Easy refills and free reminders to help make sure you don't miss a dose
- 24/7 access to specialty-trained pharmacists and nurses experienced in complex conditions
- Access to personalized care services
- Help applying for third-party copay assistance programs and other options

Health Savings Account (HSA)



What is a HSA?

- A bank account in your name, in which deposited funds can be used to pay for qualified healthcare expenses.
- A HSA is designed to help members pay towards the out-of-pocket medical expenses of a High Deductible plan.

Advantages of a HSA:

- Employee contributions from paycheck are pre-tax.
- Interest Earned on balance in HSA.
- Annual Rollover – unused funds will roll over into the next calendar year
- Portability- if you change healthcare plans, employers or retire, the \$ in your HSA is there for future qualified medical expenses.
- Investment options once you hit a \$1,000 balance.

Employer HSA contributions

Individual plans (up to \$750)

Benefit Effective Date	Initial Amount to Fund	Per Pay Funding Amount	Maximum Company Liability
January - March	\$150.00	\$25.00	\$750.00
April - June	\$100.00	\$25.00	\$550.00
July - September	\$75.00	\$25.00	\$375.00
October - November	\$50.00	\$25.00	\$150.00
December	\$0.00	\$25.00	\$50.00

Family plans (up to \$1,500)

Benefit Effective Date	Initial Amount to Fund	Per Pay Funding Amount	Maximum Company Liability
January - March	\$300.00	\$50.00	\$1,500.00
April - June	\$225.00	\$50.00	\$1,125.00
July - September	\$150.00	\$50.00	\$750.00
October - November	\$75.00	\$50.00	\$275.00
December	\$0.00	\$50.00	\$100.00

Your HSA maximum contribution

The IRS has set the following limits for 2023



Limits include both Employer and Employee Contributions



Under age 55 and not enrolled in Medicare (based on a 12-month period):

- Up to \$3,850 individual coverage¹
- Up to \$7,750 family coverage¹

Age 55 or older:

- Maximum contribution increases by \$1,000 (considered a “catch-up” contribution)
- Up to \$4,850 individual coverage¹
- Up to \$8,750 family coverage¹

To make the maximum contribution in a calendar year, you must:

- Meet all requirements to be eligible for HSA contributions on January 1
- Remain qualified through December 1
- If these criteria are not met, maximum contribution is prorated – if 1/12 maximum contribution for each month then individual is qualified



HOW TO USE YOUR PLAN & SUPPORT YOUR HEALTH

How your plan works plus programs and services

Cigna One Guide[®] – Need assistance BEFORE you make a decision?



Allianz
Trade

Cigna One Guide (pre enrollment assistance) service helps you make smarter, informed choices and get health-related recommendations based on what matters most to you.

Understand your plan

- Know your coverage and how it works
- Get answers to your health care or plan questions

Get care

- Find an in-network doctor, lab or urgent care center
- Connect with health coaches and more
- Stay on track with appointments and preventive care
- Take advantage of dedicated one-on-one support for complex health situations

Save and earn

- Get cost estimates and service comparisons to avoid surprises.
- Check account balances and claim activity to manage expenses

Call Today! 1-888-806-5042

Cigna 2023 Capabilities & Programs

Resources available on medical plan

- myCigna mobile app and web
- Medication Coaching
- Cigna One Guide
- 24/7 Nurse Line with access to various health and wellness podcasts
- Health Risk Assessment
- My Health Assistant online coaching
- [Omada Diabetes Prevention Program](#)
- Apps & Activities
- [Recovery One](#)
- Healthy Rewards Discounts
- Emotional well-being capabilities
- Digital emotional wellness self-help: [Happify](#) & [iPrevail](#)
- Identity Theft Protection
 - [Identity Force Sontiq](#)

Virtual care¹

- MDLIVE- medical, behavioral & dermatology
- [Talkspace](#)
- [Ginger](#)

1. Members may incur additional claim cost. Program services are provided by independent companies/entities and not by Cigna. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change.

Allianz Trade is the tra





Convenient virtual care that works for you, and with you

The personalized health care you need, without the travel or the waiting room

Cigna has partnered with MDLIVE® to offer a suite of convenient virtual care options. Connect with video or phone to MDLIVE's national network of board-certified doctors, dermatologists, psychiatrists and therapists.



Primary Care

Preventive care, routine care and specialist referrals



Behavioral Care

Talk therapy and psychiatry from the privacy of home



Urgent Care

On-demand care for minor medical conditions



Dermatology²

Fast, customized care for skin, hair and nail conditions

1. Cigna provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna medical members aged 18 and older. 2. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.

Confidential, unpublished property of Cigna. Use and distribution limited solely to authorized personnel. © 2023 Cigna





By phone: Call anytime day or night for live customer service

Ask for a Spanish-speaking representative or speak with us in your preferred language – interpreter service is available in more than 200 languages

Speak with a clinician anytime, day or night, through the 24-hour Health Information Line

myCigna – online or app

- Find doctors, hospitals and facilities with cost and quality information
- Access useful tools to help you:
 - Review your coverage
 - Select the paper-less Explanation of Benefits option if you prefer
 - Manage and track claims
 - Track account balances and deductibles, and sign up for email notifications
 - Find quality of care information for common procedures and treatments
 - Get Claims and Balances statements on demand to view claim history and account transactions
 - Submit a request to be reimbursed from your health account²
 - Price and compare medications



Not yet enrolled in a Cigna Plan?

1. Go to Cigna.com
2. Select 'Find a Doctor, Dentist or Facility'
3. Input the network you plan to enroll to find out if your provider is in-network

1. For medical, pharmacy and dental benefits. 2. Available for Cigna Choice Fund[®] health reimbursement account (HRA) and flexible spending account (FSA) plans only.

Delta Dental

Plan summary

MOST SAVINGS →

LEAST SAVINGS

Type of benefit	Delta Dental Premier Dentist	Delta Dental Premier Dentist	Non-Delta Dentist
Maximum contract allowance	PPO contracted fees	Premier contracted fees	80th percentile (high) PPO contracted fees (low)
Plan year deductible	\$50/\$150	\$50/\$150	\$50/\$150
Annual maximum	\$2,250	\$2,250	\$2,250
Preventative & diagnostic	100%	100%	100%
Basic dental services	80%	80%	80%
Major dental services	50%	50%	50%
Orthodontics	50%	50%	50%
Lifetime maximum for orthodontia	\$1,500	\$1,500	\$1,500



High plan: More out-of-network protection

Low plan: Higher expenses for out-of-network services

Delta member services

Find a dentist



Search our extensive network of nationwide dentists to find one that's right for you. Members: Not sure of your plan? [Log in](#) to find a dentist in your network.⁴



I want to...


Create new account


Shop plans

 [View my ID card](#) 

 [File or view claims](#) 

[Check my Exchange status](#) 

 [Find a dentist](#)

 [Find forms](#)

[Contact Delta Dental](#)


Resources

[Wellness library](#)

[Glossary](#)

[Member resources](#)

[Using your account](#)

[Healthcare.gov](#) 

[DeltaVision](#)[®]

About Delta Dental

[About Delta Dental](#)

[Corporate profile](#)

[Social impact](#)

[Careers](#)

[Newsroom](#)

[Privacy & Legal center](#)

[Compliance Center](#)

[Language Assistance](#)

Vision Service Providers (VSP)

Plan summary

Eye exam

- \$10 copay with in-network doctor

Prescription glasses

- Prescription glasses, covered after a \$25 copay.
- Lenses every 12 months.
- Single vision, lined bifocal, and lined trifocal lenses.
- Shatter-resistant polycarbonate lenses for children.
- Frame every 24 months.
- \$130 allowance.
- 20% savings on the amount above your allowance.

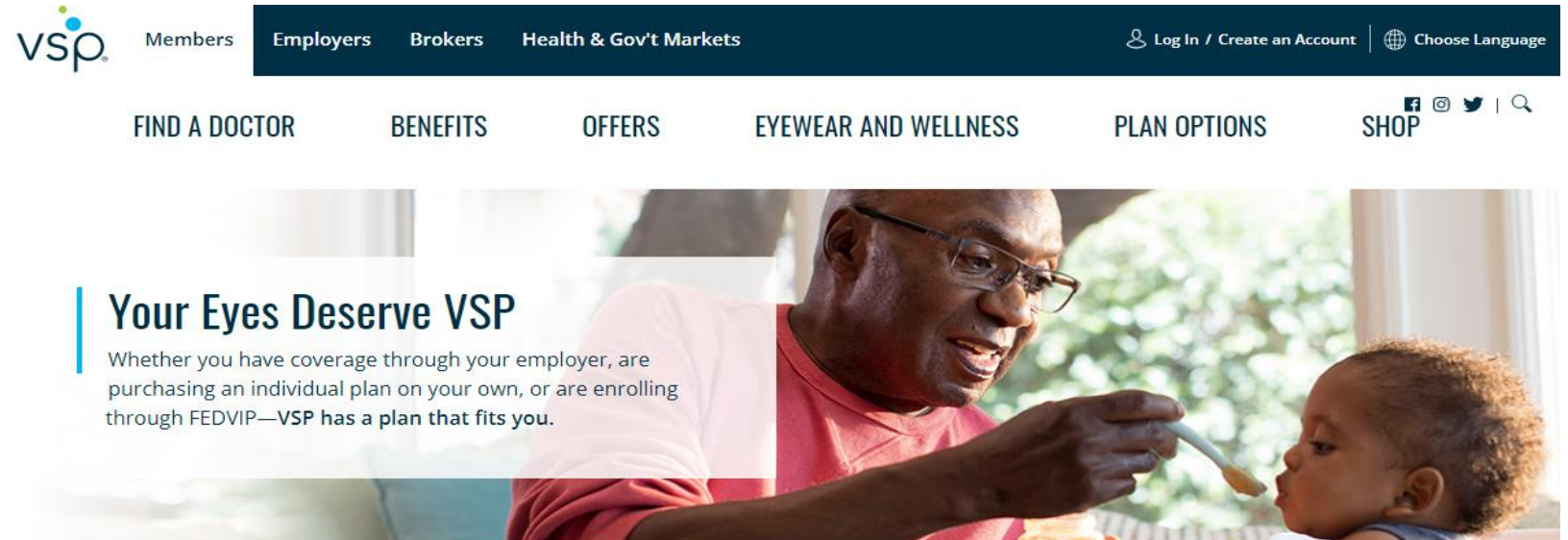
Contacts

- Choose contacts instead of glasses every 12 months.
- Up to \$60 copay for your contact lens exam (fitting and evaluation).
- \$120 allowance for contact lenses.



How to use your VSP benefits

- Create an account at vsp.com.
- Review your vision benefit and access your coverage information.
- Find great eye care near you.
- To find a VSP network doctor, visit vsp.com or call VSP Member Services at 800.877.7195.
- **VSP does not provide member ID cards. If you'd like a card as a reference, you can print one on vsp.com.**
- At your appointment, tell them you have VSP



vsp. Members Employers Brokers Health & Gov't Markets Log In / Create an Account Choose Language

FIND A DOCTOR BENEFITS OFFERS EYEWEAR AND WELLNESS PLAN OPTIONS SHOP

Your Eyes Deserve VSP

Whether you have coverage through your employer, are purchasing an individual plan on your own, or are enrolling through FEDVIP—VSP has a plan that fits you.

The Hartford

Life insurance coverage

Coverage	Increments	Limit	EOI Needed	Paid by	Cost
Basic Life & AD&D	Base Salary	1x Base Salary (up to \$200,000)	No	Allianz Trade	N/A
Supplemental Life	\$10,000	\$400,000	Over lesser of 3x of base salary or \$250,000	Employee	Determined by age & coverage amount
Supplemental Spouse	\$10,000	\$100,000	Over \$30,000	Employee	Determined by age & coverage amount
Supplemental Child	\$5,000	\$20,000	No	Employee	\$0.84 per \$1,000 of benefit
Supplemental AD&D	None	\$500,000	No	Employee	EE only: \$0.022 Family: \$0.031 per \$1,000 of benefit

Disability

Type	Length	Waiting period	Payout Amount	Paid by	Cost
Short Term Disability (STD)	Duration of disability up to 26 weeks	7 days	60% of weekly earnings (up to \$3,500/week)	Allianz Trade	N/A
Long Term Disability (LTD)	Duration of disability	26 weeks	60% of monthly earnings (up to \$12,000/ month)	Employee	\$0.311 per \$100 of covered earnings

Flexible Spending Accounts

What is a FSA?

Flexible Spending Account is a bank account in your name in which you are able to contribute pre-tax payroll dollars in order to pay for **Eligible Expenses**:



Medical FSA (Full/Limited)

2023 Limit: \$3,050



Dependent care FSA

2023 Limit: \$5,000 per household

Full Medical FSA vs Limited Medical FSA



Things to keep in mind

Use it or lose it:

- **1/1/23–3/15/2024:** Timeframe to incur claims
- **4/30/2024:** Deadline to submit claims
- Leftover funds will be forfeited after 4/30

WEX Benefits FSA Resources

- <https://www.wexinc.com/login/benefits-login>



Empower 401(k)

401(k) information

You will be automatically enrolled in the 401(k) plan at a 6% contribution rate. If you do not wish to participate OR would like to change your contributions, you will need to login to www.empowermyretirement.com to update.*

*Directions will be included in your welcome packet sent directly from Empower. This can take up to 6 weeks from your start for you to receive.

Empower Migration (11/1/2023)

Service Center: 844-465-4455

Participant Website:

www.empowermyretirement.com

Employer Match & Discretionary Contribution

- Allianz Trade will match up to 3% of your contribution.
- In addition to the employer match, Allianz Trade offers a discretionary 6% contribution to each eligible employee.
 - If employed on 12/31, eligible employees will receive 6% of their annual 401(k) eligible earnings, deposited directly into their 401(k).
 - Transaction will typically occur in March of the following year.

Paid Time Off

Personal time off (PTO)

	Years of service	PTO days (hours) accrued per anniversary year	Hours earned per pay period	Maximum days (hours) accrued
Associates	0–1	22 (165)	6.875	22 (165)
	2–3	25 (187.5)	7.81	25 (187.5)
	4–9	27 (202.5)	8.43	27 (202.5)
	10 or more	32 (240)	10	32 (240)
AVP/Officer/ Manager	0–1	26 (195)	8.25	26 (195)
	2–9	27 (202.5)	8.4375	27 (202.5)
	10 or more	32 (240)	10	32 (240)
VP and above	All	32 (240)	10	32 (240)
All associated hired before 12/1992	25	37 (277.5)	11.56	37 (277.5)



Personal Time Off (PTO) may be used for any reason, including personal illness or health condition, doctor appointments, family member’s illness or health condition, vacation, religious holidays, funeral for a friend, personal emergencies, etc.

*Sales Agents are not entitled to PTO. Sales Agents working more than 20 hours per week are eligible for sick leave only

****The complete PTO policy can be found in the Employee Handbook**

Company paid holidays

Paid holidays

New Year's Day	Monday, January 2, 2023
Martin Luther King, Jr. Day	Monday, January 16, 2023
President's Day	Monday, February 20, 2023
Memorial Day	Monday, May 29, 2023
Juneteenth	Monday, June 19, 2023
Independence Day	Tuesday, July 4, 2023
Labor Day	Monday, September 4, 2023
Thanksgiving Day	Thursday, November 23, 2023
Day after Thanksgiving	Friday, November 24, 2023
Christmas Day	Monday, December 25, 2023

Associates may leave at 3 PM on the following days:

Friday, April 7, 2023
 Friday, May 26, 2023
 Friday, July 3, 2023
 Friday, September 1, 2023
 Wednesday, November 22, 2023
 Friday, December 22, 2023
 Friday, December 29, 2023

Birthday Day Off!

If it falls on a weekend or Holiday – use another day that is close to your actual Birthday to celebrate YOU!



Additional Company Benefits, Perks & Resources

Perks & Resources



EAP Program - business health services: 24/7 service on issues such as: Child and elder care issues, life improvement issues, difficulties in relationship, work/ family stress, personal achievement, financial planning, legal consultation, depression, etc.



Health Advocacy Services - health advocate: Assist with navigating issues with billing mistakes, resolving eligibility problems and claims issues, and identifying best in class medical institutions.



Adoption reimbursement: Receive \$5,000 per adoption and up to 6 weeks of 100% Paid parental leave.



Tuition reimbursement: Allianz Trade offers job related tuition reimbursement to all eligible associates at an amount up to \$5,000 per year for undergraduate courses and \$6,000 per year for graduate courses.



Gym reimbursement: Receive \$10/month for gym membership.



Paid parental leave: For any associate working at least 20 hours per week and have one year of service, Allianz Trade offers a paid parental leave benefit of 100% pay for up to six (6) weeks for birth mothers, spouses, partners, foster and adoptive parents.



Cyber Scout: Gives guidance for phishing scams, detecting email hacking, managing your identity and power of attorney questions. Helps with resolving fraud, tax fraud and unauthorized account takeover.



Employee Share Purchase Plan (ESPP): The plan is an opportunity for you to invest in Allianz and to invest in yourself. Associates working at least 20 hours per week are eligible to purchase Allianz Shares. For every \$3 associates invest, Allianz Trade will invest another \$1. Every year there will be one opportunity to enroll in this plan for any employees that are hired on or before August 1.

Perks & Resources— Continued



Bright Horizons: Allianz Trade offers additional family support resources through Bright Horizons. This program provides assistance with nanny placement, preferred enrollment at Bright Horizon centers, discounts on tuition at participating centers and connections to tutors. Bright Horizons also provides Caregiver search tools, elder care planning resources, and on line search tools for pet sitters and housekeepers.



HTA Financials: For associates and/or dependents who may become Medicare eligible, HTA provides assistance in understanding the Medicare options available and enrollment process. This service is provided at no cost.



Weight Watchers: Allianz Trade offers a discounted membership rate through a partnership with Weight Watchers.



TicketsAtWork: Allianz Trade provides access to TicketsAtWork to all associates at no cost. This program provides discounts on hotels, concerts, airfare, gift cards and more!



College Savings/529 Plan Resource: Allianz Trade offers a free resource to assist with college savings and financial aid through savingforcollege.com

AFLAC: What is Aflac coverage?

Aflac is supplemental insurance for daily life. Aflac can pay cash benefits for when you are sick or hurt.

Allianz Trade Employees get group rates for coverage of:

- Critical illness
- Cancer
- Hospital
- Accident
- STD (Additional 20%)

Representative:

David Nerenberg

david_nerenberg@us.aflac.com

516-426-5820 Cell

301-917-3197 efax

www.aflac.com/david_nerenberg

Bright Horizons



Nanny placement services

Local agency support recruiting, vetting, and hiring a nanny – with discounts

New! Educational caregivers



Childcare priority and discounts

Preferred enrollment at Bright Horizons centers.
Tuition discounts at participating centers nationwide.

New! 1,000+ center locations added



Caregiver search tools

Access to 6M+ caregivers, live and virtual care sessions.

New! Integrated search, including nannies, sitters, and center care



Education and homework help

Exclusive discounts and connections to tutors.

New! Learning Pods for small group learning



Elder care planning resources

Objective guidance for caregiving, legal, and financial concerns



Pet sitters & housekeepers

Convenient online search with unlimited free use and free background checks

<https://clients.brighthorizons.com/allianz>

Recap and employee action items

New hire action items

- Within 30 days of your start date, log into ADP, complete the New Hire Enrollment to make your benefit enrollment elections.
workforcenow.adp.com/workforcenow/login.html.
- If you are waiving Medical coverage, please waive your medical coverage in ADP in order to receive the \$50 waiver.
- Create logins for the respective coverages:
 - Medical: www.myCigna.com
 - Dental: www.deltadentalins.com
 - Vision: www.vsp.com
- Within 6-8 weeks, Empower/Empower 401k information will be sent to you via mail. 6% will automatically start being deducted from your pay after you have received your information in the mail.

Benefit Summaries, Benefit Overview and supporting documents is posted on our HR Connect Page:
connect.allianz.com/docs/DOC-435877

We are here for you!

Meet Your Total Rewards Team

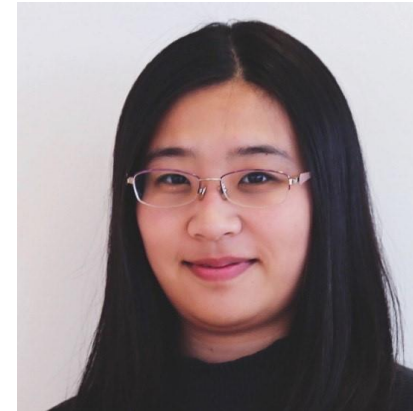
Ashley Candy, Regional VP,
Rewards and Performance



Kelli Appleberry
Manager, Total Rewards



Yuli Wang
Senior Total Rewards Analyst





Thank you! If you have questions please contact
Benefits.us@allianz-trade.com