

2021 GUIDE TO EMPLOYEE BENEFITS



INTRODUCTION

APG knows that its success depends on dedicated, hard-working employees like you. Your daily contributions make a difference. In appreciation, APG strives to provide you with a positive and productive work experience, which includes your benefits package.

This guide provides you with a summary of the comprehensive benefits that APG offers. You will find information on eligibility requirements, enrollment procedures, and benefit plans to help you make the best decisions for you and your family. If you need more detailed information about any of the benefits available to you, please contact HRTeam@apg.com.

ELIGIBILITY & DEPENDENT ENROLLMENT

All regular, full-time employees of APG who work at least 30 hours per week can enroll in the benefit plans offered in this guide. Employees also have the option to enroll their spouse and dependent children (up to age 26). Please contact HR for more information on special eligibility requirements if enrolling dependent children up to age 30.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program provides resources to help you and your family manage life events. This program offers counseling services relating to marriage and family matters, substance abuse, stress, and depression, along with legal and financial guidance for issues such as credit problems and identity theft resolution. The EAP is a free, confidential resource that's available 24 hours a day at no cost to you. All employees and their dependents can use the EAP regardless of their participation in the health insurance program.



Questions? Contact Human Resources at:
HRTeam@apg.com

IMPORTANT FACTS

Carrier

APG is pleased to partner with Cigna for our medical, prescription, dental, and vision plans. Cigna offers plan members a wide range of free resources and personalized support that will help you and your family manage your health and make sound decisions.

Payroll Deduction

The cost of health care continues to rise nationwide. APG management works hard to offer a comprehensive benefits program at the lowest possible rates and pays the majority of the cost of health care for our employees. The following weekly payroll deduction rates include combined coverage for medical, prescription, dental, and vision plans.

Weekly Payroll Deductions	Non-Smoking Rate	Smoking Rate*	Wellness Discount
Employee	\$55	\$85	-\$20
Employee + Spouse	\$90	\$120	-\$20
Employee + Child(ren)	\$90	\$120	-\$20
Family	\$110	\$140	-\$20

**Non-smoking rates can be applied for the entire year by completing an approved smoking cessation program, even if you do not succeed in quitting after completion of the program.*

Tax-Free Deductions

APG participates in an IRS-monitored S-125 plan, which allows your health insurance premiums to deduct before your Federal Income tax and Social Security tax are calculated. With your insurance premiums paid with tax-free dollars, you save money along with the convenience of easy payroll deductions.



Open Enrollment
November 15 - December 15



Plan Year
January 1 - December 31



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COMPREHENSIVE BENEFITS

FOR YOU AND YOUR FAMILY

ENROLLMENT INFORMATION

New Hires

New employees are eligible for medical, dental, and vision insurance benefits on the first of the month following 60 days of continuous employment.

Open Enrollment

Eligible employees have the opportunity to enroll in or make changes to their medical, dental, and vision benefit plans during open enrollment each year. Any elections made during this time will be effective throughout the plan year, January 1 through December 31.

Benefit Election Changes

Please make your benefit elections carefully, including the choice to waive coverage. Your elections cannot be changed during the plan year unless you experience an IRS-approved qualifying change in status such as marriage or divorce; birth or adoption of a child; the death of a spouse or other dependent; loss of other insurance coverage; or a dependent's eligibility status changes.

Please note, you must notify Human Resources within 30 days of your qualified status change.

Enrollment Procedures

The following steps will guide you through the enrollment process.

1. Carefully review the plan information in this benefit enrollment guide and all other plan materials in your enrollment packet. The insurance carriers' websites provide important information and tools that can help you make informed enrollment decisions.
2. Consider the needs of any dependents you have. If you are married, review any coverage offered through your spouse's employer to compare plans. Our plan combines medical, prescription, dental, and vision insurance.
3. Make your decisions, then complete and return the appropriate enrollment form(s) to Human Resources. Should you decide to decline coverage, you will still need to complete the enrollment form(s), indicating that you waive coverage.
4. Enrollment form(s) must be received by HR no later than:
 - New Hires: Before your coverage effective date
 - Open Enrollment: November 15 - December 15

HEALTH CARE BENEFITS

Medical Benefits - Cigna OAP

APG offers the Cigna Open Access Plus (OAP) medical plan. Please refer to the "Medical Benefits at a Glance" chart for details. The Cigna OAP plan allows you to receive care from physicians, hospitals, or other high-quality providers who participate in the plan's network. Your primary physician can help you manage all aspects of your health care. With Cigna OAP, you may access specialists without a referral. As an OAP plan member, coverage for providers not in the Cigna network is only available for emergency services.

Telemedicine

Cigna provides access to telemedicine with MDLive. You can access providers in the Cigna network via phone or the internet and discuss medical situations such as allergies, pink eye, fever, earaches, colds, and more. Prescriptions can be sent electronically to your pharmacy for easy pick-up. For the same co-pay as for an on-site visit, you have the ease of accessing providers when it is convenient for you and your family.

Medical Benefits at a Glance

Percentages shown reflect the coinsurance amount you pay after you meet the deductible. Your deductible, medical co-pays, and coinsurance go toward your annual out-of-pocket maximum. Prescription co-pays have their own out-of-pocket maximum (shown below). This plan covers in-network providers only, except in the case of emergency services. Note: The Summary of Benefits and Coverage (SBC) and the full Certificate of Coverage documents are on the APG website.

CIGNA OPEN ACCESS PLUS (OAP)	
In-Network	
Deductible (Calendar Year)	\$750 individual \$1,750 family
Annual Out-of-Pocket Max	\$5,000 individual \$10,000 family
Physician Services	
Office visits	\$25 co-pay
Specialist visits	\$50 co-pay
Routine physicals	No charge
Well baby	No charge
Telemedicine	\$25 co-pay
Lab, X-ray	
Routine/preventative	No charge
Major diagnostic	20% after deductible
Emergency Room (waive if admitted)	\$250 co-pay
Urgent Care Facility	\$50 co-pay
In-Patient Hospital Services	\$1,000 deductible per admission; 20% after deductible
Out-Patient Hospital Services	20% after deductible
Prescriptions	
RX Out-of-Pocket Max	\$1,000 individual \$2,000 family
*Pharmacy Prescription (30-day supply)	
Tier 1	\$20 co-pay (specialty \$20)
Tier 2	\$50 co-pay (specialty \$100)
Tier 3	\$75 co-pay (specialty \$300)
Mail-order Prescription (90-day supply)	3 X co-pay minus \$10

*Remember to check Publix, Walmart, and other stores for free or low-cost drugs.



DENTAL BENEFITS

The Cigna (Radius Network) Dental plan gives you flexibility when it comes to your choice of dental provider. The plan's coinsurance is the same for in- and out-of-network providers. However, out-of-network providers have not agreed to pre-negotiated pricing, which may result in additional costs to you.

DENTAL BENEFITS AT A GLANCE	
In-Network or Out-of-Network	
Deductible (Calendar Year)	\$50 individual \$150 family
Annual Benefit Max	\$1,500 / individual*
Preventative	100%; no deductible
Basic	80%
Major	50%
Orthodontia (child only)	50% up to \$1,500 per person lifetime max

*Annual benefit maximum increases up to a max of \$2,250 with regular preventative dental care. See HR for more details.

VISION BENEFITS

APG offers you vision benefits through Cigna, which includes an extensive provider network. Benefit highlights are:

VISION BENEFITS AT A GLANCE	
Exams	\$10 co-pay every 12 months
Materials	Lenses covered at 100% for in-network (every 12 months) after \$25 co-pay; frames up to \$130 in-network (every 24 months) after \$25 co-pay
Contacts	Covered at 100% up to \$110 in-network (every 12 months) in lieu of frames

Out-of-network reimbursement coverage is available. However, the benefit is reduced compared to in-network.

BASIC LIFE AND AD&D

All eligible employees receive company-paid basic life and accidental death and dismemberment (AD&D) insurance. The benefit is equal to your annual base salary up to a maximum of \$50,000. You must provide your beneficiary information on the life insurance form. Full-time employees are enrolled in this benefit program on the first day of the calendar quarter following one full year of continuous employment.

401(K) RETIREMENT SAVINGS PLAN

Our 401(k) savings plan helps you build security for your future by allowing your savings, investment earnings, and company-matching contributions to grow on a tax-deferred basis. You are eligible to enroll in the 401(k) plan the first of the quarter following one year of continuous employment if you worked a minimum of 1,000 hours. APG holds enrollment periods each calendar quarter. You can contribute up to the IRS limits, and APG will match 50% of your annual contribution to the plan. To enroll, please contact Human Resources.

ADDITIONAL BENEFITS

APG offers a variety of additional benefits. See your Employee Handbook or contact Human Resources for more information about these programs.

- Bonus opportunities
- Paid vacations
- Paid holidays
- Fitness Center
- Massage therapist
- Wellness program
- Educational assistance
- Employee functions
- APG apparel
- Transitional duty program

DISABILITY INSURANCE

APG provides and administers company-paid short-term disability (STD) coverage to all eligible employees. We also provide company-paid long-term disability (LTD) coverage. All full-time employees are enrolled in both disability programs on the first day of the calendar quarter following one full year of continuous employment. The chart below highlights the benefits.

DISABILITY BENEFITS AT A GLANCE	
Short-Term Disability	
Benefits Begin	15 days after the start of a qualified accident, disability, or illness
Benefit Amount	60% of basic weekly earnings
Duration	Up to 24 weeks
Long-Term Disability	
Benefits Begin	After 26 weeks of a qualified disability
Benefit Amount	60% of your basic monthly earnings
Duration	Age 65 or the maximum benefit period, if longer

SUPPLEMENTAL INSURANCE

MetLife offers group rate pricing to APG employees for Personal Accident, Critical Illness, and Hospital Indemnity policies. These policies provide lump-sum cash payments to help offset costly expenses you may incur due to accidents, serious illnesses, and hospital stays. These policies are available to all employees, regardless of their medical insurance coverage. Contact Human Resources for pricing and enrollment options.

CONTACTS	PHONE	WEBSITE
MEDICAL • Cigna 24/7 Health Information Line	(866) 494-2111 (866) 494-2111	www.mycigna.com
TELEMEDICINE • MDLive	MDLive (888) 726-3171	MDLive www.mdliveforcigna.com
DENTAL • Cigna	(800) 244-6224	www.mycigna.com Select "dental"
VISION • Cigna	(877) 478-7557	www.mycigna.com Select "vision"
LIFE INSURANCE • Hartford	Contact Human Resources	HRTeam@apg.company
SHORT-TERM DISABILITY • APG	Contact Human Resources	HRTeam@apg.company
LONG-TERM DISABILITY • Hartford	Contact Human Resources	HRTeam@apg.company
BEHAVIORAL HEALTH (EAP) • Hartford	(800) 964-3777	www.guidanceresources.com APG ID: HLF902 Company: APG E

This guide highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual SPDs, plan document, or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official documents will prevail.

