

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 enrollment 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.

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. The benefits are highlighted in the chart below. 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.

Disability Benefits At a Glance

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

APG is pleased to offer 4 voluntary products with AFLAC - short-term disability, personal accident, cancer and hospital indemnity. Please see Human Resources for pricing and enrollment options.

401(k) Retirement Savings Plan

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

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
- Educational assistance
- Wellness program
- Employee functions
- APG apparel
- Transitional duty program

Contacts

	Phone	Web site
MEDICAL • Cigna	(866) 494-2111	www.mycigna.com
24/7 Health Information Line	(866) 494-2111	N/A
TELEMEDICINE • MDLive/AmWell	MDLive-(888) 726-3171 AmWell-(855) 667-9722	MDLive-www.mdliveforcigna.com AmWell-amwellforcigna.com
DENTAL • Cigna	(800) 244-6224	www.mycigna.com Select "dental"
VISION • Cigna	(877) 478-7557	www.mycigna.com Select "vision"
LIFE INSURANCE • The Standard	Contact Human Resources	
SHORT-TERM DISABILITY • APG	Contact Human Resources	
LONG-TERM DISABILITY • The Standard	Contact Human Resources	
BEHAVIORAL HEALTH (EAP) • The Standard	(888) 293-6948	www.eapbda.com Login ID: standard Password: eap4u

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.

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2018 Employee BENEFITS



Introduction

APG knows that its success depends on dedicated, hard-working employees like you. Your daily contributions make the difference. In appreciation, we strive to provide you with a positive and productive work experience, which includes your benefits package. Knowing the significant role that benefits play in your life and the lives of your family, we are pleased to present you with the comprehensive benefits described in this guide.

This enrollment guide and the more detailed carrier material will help you make the best decisions about your coverage by providing information on eligibility requirements, enrollment procedures, benefit plans, and who to contact should you have questions about your plan options.

Important Facts

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

Payroll Deduction: As you know, the cost of health care continues to rise nationwide. The management of APG works hard to offer a comprehensive benefit program at the lowest rates possible and pays the majority of the cost of health care for our employees. The following payroll deduction rates will apply for the combined medical, prescription, dental, and vision plans.

Weekly Payroll Deductions	Non-Smoking Rate	Smoking Rate*	Wellness Discount
Employee	\$50	\$80	- \$20
Employee + Spouse	\$85	\$115	- \$20
Employee + Child(ren)	\$85	\$115	- \$20
Family	\$105	\$135	- \$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.

Employee Assistance Program (EAP): APG offers an Employee Assistance Program that provides resources to help you and your family work through problems related to marriage and family issues, stress, grief and loss, credit and financial issues, depression, substance abuse, and much more. Your 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.

Eligibility & Special 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. You can also enroll your spouse and dependent children up to age 26 under Health Care Reform and up to age 30 under Florida law (specific requirements must be met). Please contact HR for payroll deduction impact.

Open Enrollment: November 15 – December 15, 2017

Plan Year: January 1 – December 31

Enrollment Information New Hires

New employees are eligible for 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 benefit plans during open enrollment each year. The elections you make during open enrollment will be effective throughout the plan year, January 1 through December 31, and cannot be changed during the plan year unless you experience a qualified change in status (see Section 125 and Benefits Election Changes).

Enrollment Procedures

The following steps will guide you through the enrollment process.

- Carefully review the plan information in this benefit enrollment guide and all other plan materials included in your enrollment packet. The insurance carriers' websites provide important information and tools that can help you make informed enrollment decisions.
- Consider the needs of any dependents you have. If you are married, review any coverage offered through your spouse's employer to avoid costly duplicate coverage.
- 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.
- Enrollment form(s) must be received no later than:
 - New Hires: Two weeks before your effective date
 - Open Enrollment: November 15- December 15, 2017

Section 125 and Benefit Election Changes

Under Section 125 of the Internal Revenue Service (IRS) code, you can pay for certain group insurance premiums with tax-free dollars. This means your contributions are deducted before Federal Income, Social Security, and Medicare taxes are calculated. Please make your benefit elections carefully, including the choice to waive coverage. Your elections will remain in effect through the end of the plan year, unless you experience an IRS-approved qualifying change in status such as marriage or divorce; birth or adoption of a child; death of spouse or other dependent; or a dependent's eligibility status changes.

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

Health Care Benefits

Medical Benefits—Cigna OAP

APG offers a 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 our plan, you may access specialists without a referral.

As an OAP plan member you can only use providers who are not in the Cigna network for emergency services.

Telemedicine

New for 2018 is access to telemedicine with MDLive and AmWell. 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 an on-site office visit, you have the ease of accessing providers when it is convenient for you and your family. See Human Resources for more details.

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. This does not include prescription co-pays since they have their own out-of-pocket maximum (shown below). This plan uses in-network providers unless you have a true emergency. Note: The Summary of Benefits and Coverage (SBC) and the full Certificate of Coverage are available on the APG website.

	Cigna Open Access Plus (OAP) In-Network
Deductible (Calendar Year)	\$750 individual; \$1,750 family
Annual out-of-pocket maximum	\$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/preventive	No charge
Major diagnostic	20% after deductible
Emergency room (waived 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
*Pharmacy Prescription (30-day supply)	
RX out-of-pocket maximum	\$1,000 individual; \$2,000 family
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 and choice when it comes to dental benefits. The plan's coinsurance is the same for in- and out-of-network providers. However, if you go to an in-network provider, the highest benefit level is achieved.

	Dental Benefits at a Glance In-Network or Out-of-Network
Deductible (Calendar Year)	\$50/Individual; \$150/Family
Annual Benefit Maximum	\$1,500/person*
Preventive	100%; no deductible
Basic	80%
Major	50%
Orthodontia (child only)	50% up to \$1,500 per person lifetime maximum

*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. Benefits highlights are:

Exams	\$10 co-pay every 12 months
Materials	Lenses covered at 100% 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.