



Employee Benefits Guide

Effective September 1, 2024 through August 31, 2025

If you (and/or your dependents) have Medicare, or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please download the notices on page 5 for more details.

Welcome to your 2024-2025 Benefits!

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Contact Information

Your advocates are here to help you with claims, benefits questions, and more!

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Benefit:	Carrier:	Contact Information:
Human Resources	Planet Technologies	860-969-3862 cnoury@go-planet.com
Medical & Dental	Cigna	800-244-6224 www.mycigna.com
Prescriptions	Cigna	800-835-3784 www.mycigna.com
Vision	MetLife	855-638-3931 www.metlife.com/vision
Employee Assistance Program	MetLife Cigna Behavioral Programs <i>Only available for participating Cigna members</i>	888-319-7819 metlifeeap.lifeworks.com User ID: metlifeeap Password: eap (877) 622-4327 www.mycigna.com
Health Savings Account	Optum Bank	866-234-8913 www.optumbank.com/health-accounts/hsa.html
Flexible Spending Accounts	Flores	800-532-3327 www.flores247.com
Life/AD&D, STD, LTD, Critical Illness, Accident, & Hospital Indemnity	MetLife	800-438-6388 www.mybenefits.metlife.com
Retirement Plan	PNC Bank	844-749-9981 https://secure.newportgroup.com/login/Participant

Making Benefit Selections

Eligibility

For you

Eligibility may vary depending upon each benefit plan. You are eligible to participate if you are an active employee and work a least **30 hours** per week. Coverage start dates vary by policy.

Dependents

Your legally married spouse or domestic partner and/or any biological, adopted, foster, or stepchildren, children of a domestic partner, or any child for whom you are court appointed as legal guardian (up to age 26) are eligible for coverage. The fair market value of insurance coverage for a qualified domestic partner (DP) will be treated as taxable income to you unless your domestic partner is an IRS tax dependent. Reach out to Human Resources for details.

NOTE: Additional carrier conditions may apply and may vary by state.

[Enroll now](#)



Enrolling in coverage

Your benefit plans are in effect September 1 through August 31 next year. In general, there are **three times** you can make benefit selections:

① When you're first eligible

Benefit start dates and eligibility may vary by plan. Please see plan documents for more details. Be sure to submit your selections within the first 30 days of your employment. Your benefit selections will be in effect through August 31.

② At Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits.

Your choices are in effect from September 1 through August 31 of the following year unless you have a qualifying life event.

③ If you have a qualifying life event

Qualifying life events allow you to change your coverage during the year outside of Open Enrollment. These include:

- marriage or divorce,
- birth or adoption,
- death of a covered dependent,
- dependent's loss of eligibility,
- change of residence if plan eligibility is lost, and
- a change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage.

You must request a change to your benefits within **30 days** of your life event (60 days for changes involving Medicaid eligibility).

Documentation will be required.

For assistance processing life events, you can contact Human Resources.

Helpful Terms & Notices

We have removed as much insurance jargon as possible, but you may still encounter some of the below terms as you enroll in and use your benefits.

Balance billing

The difference between the plan allowance and out-of-network charges when you use an out-of-network medical or dental provider. Balance billing is your responsibility and does not apply to the deductible/out-of-pocket maximum.

Coinsurance

After you've met your deductible, you're sometimes responsible for a percentage of the cost of the medical care, dental care, or prescription medication. This percentage is coinsurance.

Copayment

A flat fee you pay each time you receive a copay-eligible medical, dental, or vision service. This can also apply to prescription medication.

Deductible

The amount you're responsible for paying in health care expenses before the medical or dental plan starts paying the applicable cost-share.

Dental Annual Maximum

The maximum amount your dental plan will pay for your in- and out-of-network dental services. Once you have reached the maximum it will not reset until the next benefit period.

In-Network

Staying in-network means access to care from medical, dental, and vision providers that agree to discount the cost of their care or service as part of their contract with the carrier. Staying in-network will always be the least amount out of your pocket.

Out-of-Pocket Maximum

The most you'll pay for covered medical care in a plan or calendar year. This includes your deductible, any coinsurance or copays. The out-of-pocket maximum does not include your premium (the amount you pay for coverage), non-covered expenses, or out-of-network care that's been balance billed.

Primary care physician

A primary care physician (PCP) is provider that helps coordinate your care – usually a general practitioner (GP), family doctor, internist, OB/GYN, or pediatrician (for children).

Prior authorization

Some specialty procedures and services require prior authorization. These include, but is not limited to cardiology, psychiatry, orthopedic surgeons, rheumatology, rehabilitation, surgery, and imaging (CT or MRI).

HSA Compatible Plan

This plan subjects all medical/Rx expenses (except preventive care) to the deductible and allows you to open a tax-advantaged Health Savings Account (HSA) to help pay for current and future medical, dental, and vision expenses.

Open Access Plus (OAP)

This is the network name and the contract in which Cigna provides coverage at a negotiated rate. You may go outside the network, but will incur higher costs.

Evidence of Insurability (EOI)

This is medical information you provide to an insurance company to determine if your requested coverage will be approved or denied. This typically applies to voluntary life coverage.

Have questions?

Your advocates are here to help you with all things benefits. See their contact information on page 3.

Annual Notices

We're required to tell you about certain rights and responsibilities you have as an employee of Planet Technologies, Inc.

You can request a paper copy at no charge from:

Christian Noury

cnourty@go-planet.com

860-969-3862

[Download now](#)



How to handle medical bills (4:46)



Benefit Contributions

Employee Contributions

Planet Technologies contributes to your benefits, to help offset the cost for the health plans. Below are the employee contributions for the medical, dental, and vision plans.

Cigna OAP In-Network Only Plan	Employee Monthly Contribution	Employee Per Pay Contribution
Employee only	\$126.27	\$58.28
Employee + Spouse/DP	\$504.25	\$232.73
Employee + Child(ren)	\$405.62	\$187.21
Employee + Family	\$607.51	\$280.39

Cigna OAP HSA Compatible Plan	Employee Monthly Contribution	Employee Per Pay Contribution
Employee only	\$226.11	\$104.36
Employee + Spouse/DP	\$538.15	\$248.38
Employee + Child(ren)	\$432.16	\$199.46
Employee + Family	\$647.90	\$299.03

Cigna 100/80 OAP Plan	Employee Monthly Contribution	Employee Per Pay Contribution
Employee only	\$308.14	\$142.22
Employee + Spouse/DP	\$804.50	\$371.31
Employee + Child(ren)	\$647.84	\$299.00
Employee + Family	\$967.66	\$446.61

Cigna Dental DPPO Plan	Employee Monthly Contribution	Employee Per Pay Contribution
Employee only	\$18.63	\$8.60
Employee + Spouse/DP	\$43.14	\$19.91
Employee + Child(ren)	\$45.65	\$21.07
Employee + Family	\$71.93	\$33.20

MetLife Vision Network Plan	Employee Monthly Contribution	Employee Per Pay Contribution
Employee only	\$5.59	\$2.58
Employee + Spouse/DP	\$10.50	\$4.85
Employee + Child(ren)	\$11.90	\$5.49
Employee + Family	\$17.34	\$8.00

How to choose the right plan?

- Check the network to see if your providers participate. All plans offer national coverage.
- Determine the amount you wish to pay out of your paycheck in premiums.
- Review the plan benefits and features of each plan.
- Estimate your out-of-pocket costs under each plan.
- Consider other group health coverage options available for yourself and your dependents, such as those available through your spouse.

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Medical Benefits

Medical Insurance

Select from three medical options through **Cigna**.

All three plans offer a national network, cover in-network preventive care at 100%, allow members to self-refer to specialists, and include an annual limit on your expenses. The differences are:

- what you pay for the plan,
- what you pay when you get care,
- how out-of-network care is covered, and
- your annual maximum cost for care (out-of-pocket maximum).

All plan accumulators, including deductible, out-of-pocket maximum, and visit limits (as applicable) run on a plan year basis and reset September 1st.



In-Network Care	Cigna See plan details OAP In-Network Only Plan	Cigna See plan details OAP HSA Compatible Plan	Cigna See plan details OAP 100/80 Plan
Network	Open Access Plus	Open Access Plus	Open Access Plus
Deductible <i>(runs September 1 – August 31)</i>	Individual: \$5,000 / Family: \$10,000	Individual: \$2,000 / Family: \$4,000	Individual: \$1,000 / Family: \$2,000
Medical Out-of-Pocket Maximum <i>(runs September 1 – August 31)</i>	Individual: \$8,500 / Family: \$17,000	Individual: \$4,000 / Family: \$8,000	Individual: \$4,500 / Family: \$6,550
Preventive care	No charge	No charge	No charge
Primary care visit	\$20 copay	No charge*	\$5 copay
Specialist visit	\$40 copay	\$30 copay, and no charge*	\$30 copay
Mental Health	\$40 copay	No charge*	\$30 copay
Urgent care	\$75 copay	\$50 copay, and no charge*	\$50 copay
Pre-tax Account Availability	Flexible Spending Account (FSA)	Health Savings Account (HSA) / Limited Purpose Flexible Spending Account (FSA)	Flexible Spending Account (FSA)
Telehealth <i>(with Cigna MDLive)</i>	\$20 copay / \$40 copay	No charge* / \$30 copay*	\$5 copay / \$30 copay
Emergency room	30%*	\$200 copay, and no charge*	\$200 copay (waived if admitted)
Outpatient hospital (Facility)	30%*	No charge*	\$300 copay per admission
Inpatient hospital care (Facility)	30%*	No charge*	\$300 copay per day (up to a max of \$1,500)
Prescription Drugs			
Pharmacy deductible (Retail Mail Order)	\$250 / \$500 <i>(does not apply to generic)</i> (31 days 90 days)	Medical deductible applies (31 days 90 days)	Not Applicable (31 days 90 days)
Generic	\$15 copay \$45 copay	No charge* No charge*	\$15 copay \$45 copay
Preferred brand	\$35 copay \$105 copay	\$25 copay* \$75 copay*	\$35 copay \$105 copay
Non-preferred brand	\$60 copay \$180 copay	\$45 copay* \$135 copay*	\$60 copay \$180 copay
Specialty	50% up to a max of \$100	50% up to a max of \$100*	50% up to a max of \$100
Out-of-Network			
Deductible	Not Applicable	\$4,000 / \$8,000 \$8,000 / \$16,000	\$2,000 / \$4,000 \$6,000 / \$12,000
Out-of-Pocket Maximum		20% (of allowed amount)	20% (of allowed amount)
Member Coinsurance			

*after medical deductible

See your plan document for out-of-network details.

Note: If the member is enrolled in family coverage for the HSA plan, the individual deductible/out-of-pocket maximum does not apply and the entire family deductible and out-of-pocket maximum must be satisfied.

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Medical Benefits

Additional Resources

Cigna is excited to offer additional tools to help enrolled employees and their families make the most out of their medical benefits.

MyCigna

Register for the Cigna member portal at www.mycigna.com to:

- Review details about your plan, what's covered and additional programs
- Track your deductible status
- View claims, ID card, and claim forms
- Find in-network providers and facilities, including urgent care facilities
- Estimate the cost of your medical procedures, treatments and prescriptions

Don't forget to download the myCigna Mobile App to your mobile device to access all of this important health information anytime.

Cigna Healthy Rewards

Get discounts on the health products and programs for weight management, nutrition, fitness, mind/body, vision and hearing care and alternative medicine. Start saving today by visiting www.mycigna.com or call 866-494-2111.

Cigna Lifestyle Management Programs

Through these programs, you have access to telephonic one-on-one wellness coaching, online support with education materials, interactive tools for Weight Management, Tobacco Cessation and Stress Management. To get started, call the number on the back of your ID card or visit www.mycigna.com.

Healthy Pregnancies, Healthy Babies

Enroll in this program to help you and your baby stay healthy during and after pregnancy. Get live support and talk to a health coach who can provide tips on birthing classes, what foods to avoid and how to handle discomfort during pregnancy. Use tools to track your pregnancy, prepare for delivery, and care for your baby. Visit www.mycigna.com for more information.



Cigna Telehealth Connection

Telehealth doctors can treat a wide range of minor conditions, including cold/flu, rash, UTI, and can even submit prescriptions. Cigna uses MDLIVE for telehealth services. To access care, set up an account with MDLIVE at MDLIVEforCigna.com.

For covered services related to mental health and substance abuse, you also have access to the Cigna Behavioral Health network of providers. Go to www.mycigna.com to search for a video telehealth specialist, then call to make an appointment with your selected provider.

Managing your Health

Know Where to Go for Care

- Use an emergency room for true emergencies
- Don't wait: Locate an in-network convenience care clinic or urgent care center near you, before you need it
- Don't be fooled: Some emergency rooms look like urgent care centers, so know what type of facilities are in your area

Health Care Provider Choice

- Know which providers are in your network. Go to www.mycigna.com > **Find Care & Costs**
- You can also connect with a board-certified doctor via video chat or phone, 24/7/365
- Use in-network national labs to help save money

Be Proactive In Your Health

- Use the health improvement tools available to you
- Get information on the cost of medications and treatments to avoid surprises
- Use your preventive care benefits, learn your core health numbers and get more information at www.mycigna.com

Did You Know?



PCP & Referrals Required?

No, you do not need to designate a PCP. However, establishing a relationship with a PCP is recommended to help manage care. All plans provide the flexibility to self-refer for care.

Check the network!

All three plans use the national Open Access Plus network of providers. Make sure you check your provider and facility network status before receiving care, and confirm again that your provider participates with the Open Access Plus network when scheduling your appointment.

Why stay in network?

Using in-network providers saves you time and money because the provider agrees to a negotiated rate, files the claim on your behalf, and you are only responsible for your applicable cost-share. Balance billing does not apply in-network.

Need out-of-network benefits?

The OAP 100/80 and OAP HSA Compatible plans provide out-of-network benefits. However, when going out-of-network, you must pay up-front and file to Cigna for reimbursement. Your out-of-pocket costs will be higher since higher deductibles and coinsurance apply and because the provider can charge more than Cigna allows.

Getting lab work done.

You have access to Cigna's national network of labs, including Quest and LabCorp. Confirm with your provider a participating lab will be used.

Rx coverage.

For prescriptions where there is a generic available but the customer elects to fill a brand medication instead, the customer will pay the brand copay PLUS the difference in cost. If the provider writes "dispense as written" (DAW) on the script, only the applicable tier copay will apply. Prior authorization and step therapy are required for some drugs. Formularies are subject to change throughout the year at Cigna's discretion. Please refer to the carrier's website for the most up-to-date formulary list.

After hours care?

Reserve the emergency room for true emergencies. Take advantage of the 24-hour health information line, 24/7 telehealth visits, convenience care clinics or urgent care centers.

Excluded benefits.

Refer to the plan documents for additional details. Make sure you know what is covered before receiving care!

Help us keep premium costs down!

Do your part by staying in-network whenever possible, taking advantage of free in-network age and gender appropriate preventive care, reserving the emergency room for true emergencies and speaking with your provider about lower cost medications.

Register online.

Access your plan information, view claims, check the drug formulary, and more. Visit www.mycigna.com

Have questions about your plan or benefits?

Cigna's customer service is available to help 24/7/365. Call (800) 244-6224 for help anytime.

Scheduling a surgery or advanced radiology appointment?

Confirm with your provider that your service has been pre-authorized before receiving care. If you use an in-network provider, the provider should initiate the pre-certification process on your behalf.

Tax-advantaged Program

Health Savings Account (HSA)

You have access to an HSA since it is paired with an HSA compatible plan.

Employees must be enrolled in the Cigna OAP HSA Compatible plan in order to open a Health Savings Account (HSA). For additional information, please refer to IRS publication 969 and 502.

[Click here to manage your Optum Bank HSA account](#)

Contributions

You may contribute funds pre-tax to save for current and future health expenses - and retirement!

	If you cover yourself only	If you cover dependents
2024 IRS maximum contribution*	\$4,150	\$8,300
2025 IRS maximum contribution*	\$4,300	\$8,550
Annual Employer Contributions	\$1,000	\$2,000

*including employer contributions

55 or older? You can contribute an extra \$1,000 per year in catch-up contributions.

Eligibility

In order to make – or receive – contributions to a Health Savings Account (HSA), you must:

- **be enrolled** in a qualified High Deductible Health Plan (HDHP)/HSA compatible plan,
- **not be covered** under any other non-HDHP health coverage, including a general purpose health care FSA through your spouse,
- **not** be anyone else's tax dependent, and
- **not** be enrolled in Medicare A or B, Tricare, or VA benefits.



HSA funds

Using your money

- Spend your HSA balance on health care expenses (medical, prescription, dental, and vision) for you and your tax dependents, OR
- Let your balance grow for retirement.

The money in your HSA is **always yours** and available for qualified health care expenses - even if you change jobs or health plans. Before retirement, any funds used for non-healthcare expenses are subject to tax penalties. **Keep your receipts!**

Growing your money + tax savings

HSA dollars go in tax-free, grow tax-free, and come out tax-free when you use them for qualified health expenses. You may also be able to invest part of your balance once it meets a certain level.

In retirement

At age 65, you can withdraw the funds in your HSA for any use (not just health care!) without tax penalties.



Learn how HSAs can help you save for today and tomorrow.



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Dental Benefits

Dental Insurance

Your dental coverage is through **Cigna**.

You'll get in-network preventive care at 100% along with coverage for basic and major dental services.

Visit mycigna.com to search for providers in-network, or call (800) 244-6224.



[Learn about dental care categories](#)

Cigna Dental PPO

[See plan details](#)

	In-Network	Out-of-Network
Network name:	Total Cigna DPPO	Not Applicable
Annual Deductible <i>(runs September 1 - August 31)</i>	\$50 per person \$150 family max	\$50 per person \$150 family max
Annual Maximum Benefit <i>(runs September 1 - August 31)</i>	\$3,000 per covered individual	\$3,000 per covered individual
Out-of-Network Reimbursement	Not Applicable	Maximum Allowable Charge
Diagnostic & Preventive Care <i>Includes cleanings & x-rays</i>	No charge	No charge up to allowed amount
Basic Care <i>Includes fillings, & simple extractions</i>	Deductible, then 20%	Deductible, then 20% up to allowed amount
Major Care <i>Includes crowns, implants, & bridges</i>	Deductible, then 50%	Deductible, then 50% up to allowed amount
Orthodontia <i>(available for children up to age 26)</i>	50%	50% of allowed amount
Orthodontia Lifetime Maximum	\$2,500 per covered individual	\$2,500 per covered individual

Exams and routine x-rays are covered twice per policy year.



Stay in-network to avoid balance billing *(the difference between what an out-of-network provider charges and the amount your insurance pays).*

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Vision Benefits

Vision Insurance

Your vision coverage is through **MetLife Vision**.

This vision plan offers comprehensive benefits, providing coverage for lenses and frames, or contacts in lieu of glasses.



MetLife Vision

[See plan details](#)

	In-Network	Out-of-Network Reimbursement
Network name:	MetLife Vision Plan	Not Applicable
Routine eye exam <i>(Every 12 Months)</i>	\$10 copay	Plan pays up to \$45
Lenses <i>(Every 12 Months)</i>	\$20 copay	Single Vision: Up to \$30 Lined Bifocal: Up to \$50 Lined Trifocal: Up to \$65 Lenticular: Up to \$100
Frames <i>(Every 24 Months)</i>	\$20 copay \$130 frame allowance (additional 20% off anything over the allowance)	Plan pays up to \$70
Contact lenses <i>(Every 12 Months)</i>	Elective: \$130 contact lens allowance Medically necessary: \$20 copay Fit and Follow-up: Up to \$60 copay	Elective: Plan pays up to \$105 Medically necessary: Plan pays up to \$210
Laser Vision Correction	Up to 15% off of the cost with select providers	

Your vision plan covers lenses and contact lenses every 12 months and frames every 24 months. If you receive contact lenses, they will be in lieu of a complete set of eyeglasses. Frequencies are tracked based on your last date of service.

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Flexible Spending Accounts (FSAs) & Transportation

Pay for qualifying expenses with tax-free money using your Flexible Spending Account through **Flores**.

Health and dependent care expenses can add up. Paying with tax-free funds can help. Consider enrolling in one of the flexible spending accounts (FSAs) based on your needs.

Health Care FSA / Limited Purpose Health Care FSA

Pay for eligible medical, prescription, dental, and vision expenses.

2024 maximum contribution \$3,200

Annual rollover amount \$640

Enrolled in an **HSA compatible plan** and **eligible for HSA contributions**? You're not eligible for a general purpose health care FSA.

Dependent Care FSA

Pay for eligible child or disabled adult care while you work or attend school.

2024 maximum contribution \$5,000

Married filing separately: contribute up to \$2,500 per person.

Estimate carefully! Unused funds will be forfeited at the end of the year per IRS regulations.

Transportation Benefits through Flores

Save on commuting to work! You can pay for qualified transportation expenses with pre-tax dollars. You may change your election on a prospective basis as your commuting transportation expenses fluctuate, subject to the company's timing rules and IRS guidelines.

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[Eligible expenses](#)

Claims Reimbursement:

You have 90 days to submit for reimbursement after the end of the plan year.

Flores

You can set aside pre-tax money and reduce your taxes by participating in the Health Care FSA and/or the Dependent care FSA administered by Flores:

- Utilized to pay for eligible health care or dependent care expenses that are not reimbursed from any other source
- You do not need to be enrolled in any of Planet Technologies' medical plans to participate
- Money left in your Health Care FSA may be forfeited, however, you do have the ability to roll over up to \$610 of unused amounts in your FSA at the end of one plan year
- You may not make a change to your election during the year unless you have a qualifying and consistent change in status

[Access your FSA funds through Flores here](#)

Pre-tax Transportation Benefits

Parking maximum monthly election \$315

Transit maximum monthly election \$315

Employee Assistance Program

Employee Assistance Program (EAP)

Care for your mind – and your life – with support through **MetLife** and **Cigna Behavioral Programs**.

Confidential care designed for all that life brings.

Everyone needs support sometimes (even superheroes)

Our Employee Assistance Plan (EAP) is a confidential service with access to guidance and resources **at no cost** for:

- mental health concerns (including substance abuse or addiction),
- adoption, parenting, or caregiving needs,
- financial or legal support,
- familial relationships and friendships,
- coping with day-to-day challenges, and
- so much more.

Essentially, if it's part of your life, our EAP is here for you.

EAP features:

- **Confidential.** No one at Planet Technologies will ever know you called or what was discussed.
- **Available 24/7/365.** Life doesn't happen during office hours. The EAP is here when you need them.
- **Family care is included.** Anyone living in your home is eligible for EAP services at no cost.
- **Counseling.** When needed, each person can receive counseling sessions with a licensed counselor
- **At no cost.** Additional visits - if needed - will go through your health insurance.



[24/7/365 access to care.](#)

metlifeeap.lifeworks.com

User ID: metlifeeap

Password: eap

(888)-319-7819

For more information, login to www.mycigna.com or call the toll-free number on the back of your ID card.

Cigna EAP is for active Cigna members

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.

Life and AD&D Benefits

Life and AD&D Insurance

Financial peace of mind through **MetLife**.

Life insurance pays a benefit if you pass away while you're covered. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident and lost specified bodily functions (sight, limbs, etc.).

Basic Life and AD&D Insurance

[See plan details](#)

Planet Technologies provides life and AD&D insurance at no cost to you.

	Basic Life and AD&D
Term Life Insurance	\$50,000
AD&D Benefit	Equal to life benefit
Guarantee Issue	\$50,000

The original amount of insurance will reduce to 35% at age 65 and 50% at age 70.

Voluntary Life and AD&D Insurance

[See plan details](#)

In addition to the life insurance provided by Planet Technologies, you may purchase Voluntary Life and Accidental Death and Dismemberment insurance for yourself and your spouse or partner and/or child(ren). You pay the full cost of any voluntary insurance plan coverage, which is deducted directly from your paycheck.

	For you	For your spouse*	For your child(ren)*
Coverage Increments	\$10,000	\$5,000	Varying
Coverage Maximum	\$500,000 (not to exceed 5x your basic annual earnings)	\$250,000	\$10,000
Guarantee Issue	\$200,000	\$30,000	\$10,000

*Employee must elect employee coverage for dependents to be eligible. Dependent amount cannot exceed 50% of the employee voluntary life/AD&D amount. Rates based on employee's age and elected/approved coverage amounts.



Make sure to designate a **beneficiary** for your life insurance coverage to ensure your family is cared for according to your wishes.

Conversion/Portability

You may be able to convert or take your coverage with you if you leave Planet Technologies. Please contact MetLife/Human Resources for additional information. Applicable conversion/portability rights must be exercised within 30 days of termination.

Evidence of Insurability (EOI)

If you enroll after your initial eligibility period, increase your coverage amount by more than one increment, or in excess of the Guaranteed Issue Amount, you will need to submit EOI.

Annual Open Enrollment Period

During open enrollment, currently enrolled employees can increase their own coverage by one increment (\$10K) up to the Guarantee Issue of \$100K, without EOI. Any amount above the GI requires EOI.

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.

Disability Benefits

Disability Insurance

Protect your paycheck with disability insurance through **MetLife**.

Employer provided disability coverage replaces a portion of your income if you're unable to work due to a covered illness or injury.

Short-term disability

[See plan details](#)

Short-term disability coverage can replace part of your paycheck if you're unable to work for a short period of time. Planet Technologies provides this coverage at no cost to you.

Benefits Begin	1st day for Accidents / 8th day for Illnesses
Coverage Amount	60% of earnings up to \$1,500
Payments May Continue	Until no longer disabled, not to exceed 13 weeks including the elimination period

Long Term Disability

[See plan details](#)

Long Term Disability coverage can provide lasting income protection if you remain unable to work. Planet Technologies provides this coverage at no cost to you.

Benefit Begins	91st day of disability
Coverage Amount	60% of monthly earnings up to \$10,000 per month
Payments May Continue	24 months
Guarantee Issue	\$10,000



Wish you knew more about finances? Now you can - at no cost!

Pre-existing condition limitations

If you make a disability claim within the **first year** of being covered, check your plan details to see how pre-existing condition limitations might impact your coverage.

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.

Voluntary Products Benefits

Critical Illness, Accident, and Hospital Indemnity Insurance

Covering you in an emergency through **MetLife**.

A major accident or critical illness can still be costly considering the out-of-pocket expenses not covered by medical insurance. Purchase additional protection through MetLife.

Critical Illness Insurance

[See plan details](#)

	Employee	Spouse	Child
Initial Benefit	\$15,000 or \$30,000	50% of EE benefit	50% of EE benefit
Maximum Benefit	3x initial benefit	3x initial benefit	3x initial benefit

Price varies by age and elected amount. Please refer to Ease for details.

Accident Insurance

[See plan details](#)

Benefit	Payouts vary by injury
Maximum Benefit	Varies by incident

Please refer to benefit summary for details.

Hospital Indemnity Insurance

[See plan details](#)

In addition to the Planet Technologies provided benefits, you may purchase Hospital Indemnity Insurance. This policy will pay you a lump sum when you experience the incidents below.

	Benefit	Benefit Limit
Hospital/ICU admission	\$500 admission / \$500 ICU supplemental admission	1x per calendar year
Daily Hospital Confinement	\$100	15 days per calendar year ICU Supplemental Confinement will pay an additional benefit for those 15 days
Daily ICU Confinement	\$100	15 days per calendar year ICU Supplemental Confinement will pay an additional benefit for 15 of those days
Newborn Confinement	\$25	4 day(s) per confinement

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.



Insurance Premiums (per month)	Accident Low plan	Accident High Plan	Hospital Indemnity
Employee	\$7.14	\$10.36	\$6.76
Employee & Spouse	\$14.28	\$20.73	\$16.72
Employee & Child(ren)	\$16.83	\$24.44	\$12.08
Employee & Family	\$20.48	\$29.74	\$22.03

Portability

You may be able to take your coverage with you if you leave Planet Technologies. Please contact MetLife/Human Resources for additional information. Applicable portability rights must be exercised within 30 days of termination.

Additional Benefit Options

Additional Benefit Options

Paid Time Off and Holidays

Full time employees are provided 3 weeks (15 days) accrued paid time off per year and at least 10 paid holidays per year. (Federal employees follow federal guidelines for holidays.)

Paid Maternity/Paternity Leave

Full time employees are eligible to receive paid maternity leave which offsets short term disability salary loss for 5 to 7 weeks.

Paternity/Adoption leave provides for 2 weeks paid leave for full time employees.

Smart Dollar Program

Smart Dollar is a program that has helped millions of people get on a plan and take control of their money. With Smart Dollar, you'll get:

- A proven, step-by-step plan - Learn about the 7 Baby Steps that have helped millions of people get out of debt, invest, build wealth, and generously.
- Video lessons and expert advice - Learn from the experts! Through video lessons and real-world content application, our team of experts, including Dave Ramsey, will inspire you to take action and reach your dreams.
- Online tools accessible 24/7 on any device - Jump start your finances as quickly as possible with our budgeting tool, savings tracker, and debt snowball tool.
- All this for free.

Pet Insurance Benefits through MetLife

Providing insurance coverage options to employees with furry family members:

- Accident and Illness coverage
- Customizable to every pet
- Cover multiple pets on a single policy

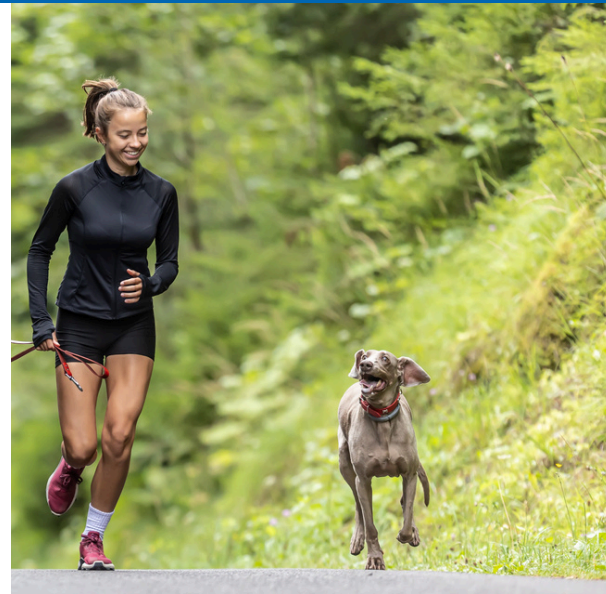
To get started, call **1-800-GET-MET8** or click the link below.

[Click here to get a quote!](#)

BenefitHub

BenefitHub is a leading market solution for employee discounts and cashback. Brought to you in partnership with your OneDigital team, BenefitHub hosts thousands of local, national, and global discounts for technology, events, travel, and more.

[Click here to start saving!](#)



MetLife Legal Plan

The MetLife Legal plan includes legal services for:

- Advice and Consultation
- Consumer Disputes
- Vehicle and Driving
- Identity Theft Assistance
- Wills and Estate Planning
- Family and Personal
- Elder Care Issues
- Home and Real Estate
- And many more!

The plan costs \$19.50 per month and provide coverage for yourself, spouse, and dependents.

Wellbeing Calendar

Support your wellbeing, understand your benefits, and manage your finances with our always-available no-cost resources.

[Click here to learn more!](#)



Cigna Well-Being Solutions Program

The Cigna Healthcare Wellness Experience, together with Virgin Plus, is included in your health plan, at no additional cost to you. Make small, everyday changes for your well-being and focus on the areas you want to improve the most. Visit mycigna.com to set up your profile today!

For additional information about any of the additional benefit options, please contact Human Resources.

Retirement Savings Plan

Set your future self up for financial stability with a 401(k) through PNC managed by the Newport Group. With our company match, we'll help you along the way.

The Basics

Choose from **pre-tax** (traditional) or **after-tax** (Roth) contributions, depending on your needs. You can change your pre- or after-tax contribution amount at any time.

Planet Technologies provides a matching contribution of **50% of the first 4%** of the employee's contribution.

Contributions

The IRS maximum 401(k) contribution for 2024 is **\$23,000**. If you're over age 50, or will be turning 50 during 2024, you can contribute a catch-up contribution of **\$7,500** in addition to the maximum limit. Please note that the annual limit combines both pre-tax and Roth in any given year.

Not sure whether to select pre-tax (traditional) or after-tax (Roth)? Check with your financial advisor to determine the best choice for you. The basic differences:

- **Pre-tax:** your contributions come out of your paycheck before Federal and state taxes but after FICA (Medicare and Social Security) taxes. You'll pay regular income tax when you withdraw your money at retirement.
- **Roth (after-tax):** your contributions come out of your paycheck after taxes. When you withdraw your funds at retirement, they're tax-free.



You always own what you contribute to your 401(k).

Please note, Planet Technologies provides 50% match of your first 4% employee contribution.

Matching Vested Schedule:

- 1 Year of service: 25% vested
- 2 Years of service: 50% vested
- 3 Years of service: 75% vested
- 4 Years of service: 100% vested



Learn how investing and saving actually works - and can work for you.

Planet Technologies 2024-2025 Benefits