

# XCOM Labs

## 2022 Benefits At A Glance



XCOM Labs offers a competitive and comprehensive benefits program paying 100% of the premium for Medical, Dental and Vision for you and your family. We understand the importance of offering a variety of benefits that meet the needs of our employees and their families. Regular employees working a minimum of 30 hours per week are benefits-eligible and you may also enroll your spouse or domestic partner and children to age 26. Benefits begin the 1<sup>st</sup> of the month following or coinciding with your date of hire.

### Medical Plan Highlights

### Cigna PPO 500 (Open Access Plus)

	In-Network	Out-of-Network
<b>Provider Network</b>	<b>Open Access Plus</b>	N/A
Calendar Year Deductible (Individual / Family.):	\$500 / \$1,000	\$1,000 / \$2,000
Cal. Year Out-of-Pocket Max (Individual / Family):	\$2,500 / \$5,000	\$5,000 / \$10,000
Primary Care / Specialist Visit	\$20 Copay	40%
Inpatient Hospital	20%	40%
Emergency Room	\$200 Copay + 20% (Copay Waived if Admitted)	
In-Network Retail Prescription Drugs (30-day supply)		
Generic / Brand / Non-Formulary / Specialty	\$10 / \$30 / \$50 / 30% up to \$250 per Rx	
Employee Cost Per Pay Period	\$0.00	

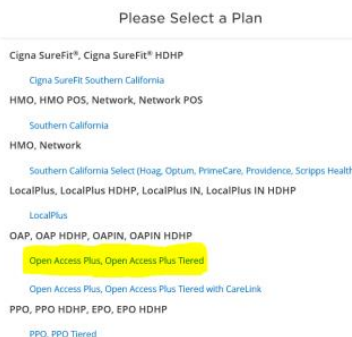
### Medical Plan Highlights

### Cigna HDHP 2800 (Open Access Plus)

	In-Network	Out-of-Network
<b>Provider Network</b>	<b>Open Access Plus</b>	N/A
Calendar Year Deductible (Ind. / Fam.):	\$2,800 / \$5,600	\$5,000 / \$10,000
Cal. Year Out-of-Pocket Max (Individual / Family):	\$3,000 / \$6,000	\$7,500 / \$15,000
Office / Specialist Visit	10% After Deductible	30% After Deductible
Inpatient Hospital	10% After Deductible	30% After Deductible
Emergency Room	10% After Deductible	
In-Network Retail Prescription Drugs (30-day supply) - <b>***Deductible Applies***</b>		
Generic / Brand / Non-Formulary / Specialty	\$10 / \$30 / \$50 / 30% up to \$250 per Rx	
Employee Cost Per Pay Period	\$0.00	
<b>XCOM Annual HSA Contribution (Funded quarterly)</b>	<b>\$2,000 Employee Only / \$4,000 Employee + Dependent(s)</b>	

### Follow the Steps Below to Find a Participating Provider:

- Go online to <https://www.cigna.com/>
- Click **Find a Doctor, Dentist or Facility**
- Under "How are you Covered?" click **Employer or School**
- Type in location in search field. Option to search by doctor type, name, and/or facility
- Press **Enter** and dropdown with doctor types will appear. Select doctor type and press **Enter**
- Medical Plan/Network Name: **Open Access Plus, Open Access Plus Tiered**



# 2022 Benefits At A Glance Continued...



## Dental Plan Highlights

### MetLife Dental PPO

	In-Network	Out-of-Network
Provider Network	PDP Plus	N/A
Calendar Year Deductible (Indv / Family)	\$50 / \$150	
Calendar Year Annual Maximum (per insured person)	\$1,500	
Preventive Services (Exam, cleaning, x-rays)	100%	100%
Basic Services (Silver filling, root canal, basic oral surgery)	80%	80%
Major Services (Crown, dentures, bridges)	50%	50%
Orthodontia Services Lifetime Maximum	Child(ren) to age 19 50% up to \$1,500	
Employee Cost Per Pay Period	\$0.00	

## Vision Plan Highlights

### MetLife Vision PPO

	In-Network	Out-of-Network
Provider Network	MetLife Vision	N/A
Exam (Every 12 months)	\$10 Copay	\$45 Reimbursement
Lenses (Every 12 months)	\$25 Copay	
Single / Bifocal / Trifocal / Lenticular	Covered in full after copay	\$30 / \$50 / \$65 / \$100 Reimbursement
Frames (Every 12 months)	\$130 Allowance + 20% off remaining balance	\$70 Reimbursement
Contacts (Every 12 months, in lieu of lenses & frames)	\$60 Contact Lens Fitting Fee	Applicable Provider Fees May Apply
Medically Necessary	Covered in full after copay	\$210 Reimbursement
Cosmetic (Conventional)	\$130 Allowance	\$105 Reimbursement
Employee Cost Per Pay Period	\$0.00	

## ADDITIONAL EMPLOYER PAID BENEFITS

### Basic Life / AD&D

- 1 x salary to \$250,000

### Short Term Disability

- 60% to \$1,385 per week after 7 days

### Long Term Disability

- 60% to \$10,000 per month after 90 days

### Employee Assistance Program (EAP)

- Unlimited telephonic assistance
- 5 face-to-face sessions per person/per issue/per year

### MetLife Travel Assistance Program

- Traveling more than 100 miles from home
- Emergency medical evacuation assistance, travel services and pre-trip planning

## OPTIONAL EMPLOYEE PAID BENEFITS

### Voluntary Life / AD&D

- You have the opportunity to purchase additional Life / AD&D insurance for yourself, your spouse and your children.

The above information is a summary only. Please refer to the Evidence of Coverage for complete details of plan benefits, limitations and exclusions.