

XCOM Labs

2023 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 1st of the month following or coinciding with your date of hire.

Medical Plan Highlights

Cigna PPO 500 (Open Access Plus)

Provider Network	In-Network	Out-of-Network
	Open Access Plus	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	

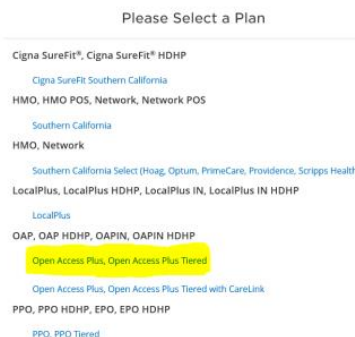
Medical Plan Highlights

Cigna HDHP 2800 (Open Access Plus)

Provider Network	In-Network	Out-of-Network
	Open Access Plus	N/A
Calendar Year Deductible (Ind. / Fam.):	\$2,800 / \$3,000 in a family/ \$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) – ***Deductible Applies***		
Generic / Brand / Non-Formulary / Specialty	\$10 / \$30 / \$50 / 30% up to \$250 per Rx	
Employee Cost Per Pay Period	\$0.00	
XCOM Annual HSA Contribution (Funded quarterly)	\$2,000 Employee Only / \$4,000 Employee + Dependent(s)	

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**



2023 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	Adult and 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
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 of illness or accident

Long Term Disability

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

Employee Assistance Program (EAP)

- 5 face-to-face sessions per person/per issue/per year

MetLife Travel Assistance Program

- When Traveling more than 100 miles from home, services include: 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.