



EVO | 2022 BENEFITS GUIDE



*leading
with
benefits*



This summary provides an overview of the EVO U.S. benefits programs
Visit one.evopayments.com to learn more

A person with reddish-brown hair tied back, wearing a white tank top and black leggings, is running on a paved path. The path is surrounded by lush green trees and foliage, with sunlight filtering through the leaves, creating a warm, golden glow. The person is seen from behind, and their hair is in motion, suggesting they are running at a steady pace.

About This Guide

This guide highlights key provisions of plans and policies that are part of the EVO benefits program. It is not intended to be a summary plan description (SPD). If there are differences between the information presented in this booklet and the SPD or plan document for one of the plans it references, the terms of the SPD or plan document will govern.

Benefit changes other than those indicated in this booklet may apply due to ongoing evaluation, interpretation, and guidance related to requirements of the Patient Protection and Affordable Care Act (PL 111-148) and the Health Care and Education Reconciliation Act (PL 111-152) enacted March 23, 2010. Please contact the insurance companies directly for complete coverage provisions and limitations.

Provider network directories and descriptive brochures from participating insurance companies are also available. Please contact the insurance companies directly with specific questions.

EVO may amend or terminate its plans at any time by its sole discretion. The description of the program, the plan itself, or participation in the plan is not an employment contract or any type of employment guarantee and should not be construed as such.

EVO is committed to providing a safe environment free from discrimination, harassment, sexual misconduct, and retaliation.

Whether you're a recent college grad, starting a family, raising kids, preparing to be an empty nester, or thinking about retirement, EVO provides benefits for wherever you are on your journey.



Who Is Eligible for Benefits?

If you're a regular U.S. employee working 30 hours or more per week on a continuous basis, you're eligible to enroll in the following benefits. Benefits are not available to temporary, or contract employees. Seasonal or Project employees are eligible if you work an average of 30 or more hours per week during the span of one year:

- *Medical and Prescription Benefits*
- *Dental*
- *Vision*
- *Flexible Spending Account (FSA) (Health & Dependent (Day Care) FSA)*
- *Health Savings Account (HSA)*
- *Short and Long Term Disability*
- *Basic & Supplemental Life and Accidental Death and Dismemberment (AD&D)*
- *Accident, Hospital Indemnity, and Critical Illness*
- *Group Legal Protection and ID Theft*
- *EAP (Employee Assistance Program)*
- *Pet Insurance*
- *Bereavement Counseling*
- *Retirement 401(k)*

You're eligible for coverage as of your hire date (or benefits eligibility date). Newly eligible employees have 30 days to enroll in benefits.

The elections and/or lack thereof made as a new hire will remain in effect for the calendar year, unless you have a qualified life event (see "Changing Your Elections").

Changing Your Elections

If you have a qualified life event (QLE) - such as getting married or divorced, having a child, or experiencing a change in your eligibility - you can make changes to your benefits.

You must contact Your Benefits Department within 30 days of the event date to make any updates to your coverage.

If you wait beyond the 30-day period, you will not be able to change your benefits.

You will be able to change your benefit elections as long as the change is consistent with your QLE.

The change will be effective on the date of the event. (e.g. Birth of a child on 1/5/2022, the effective date of coverage would be 1/5/2022).

QUALIFYING LIFE EVENTS

You're **eligible for coverage as of your hire date** (or benefits eligibility date). The elections you make will remain in effect for the calendar year, unless you have a qualified life event (QLE) and update your selections within **30 days** of the event.

Your Health

The following are tips for saving money on health care:

Commit to healthy living: Eat well, exercise and steer clear of unhealthy habits such as smoking and excessive alcohol consumption.

Use a Premium Care – Primary Care Provider (PCP): Patients with a Premium Care PCP have better management of chronic diseases, lower overall health care costs and a higher level of satisfaction with their care. If you don't have a PCP, you can find one by visiting www.umar.com and clicking on Find a Physician or Facility.

Look for a physician with the Premium Care Physician designation. Choose Smart. Look for blue hearts. 

Stay in your Network: When looking for a health care provider, select a **Tier 1 Premium Care** network provider (HDHP, EPO and PPO plans) with the **UMR | UnitedHealthcare Choice Plus Network**.

Get preventive screenings at no cost: Annual well-visits with your PCP give you an opportunity to work on health goals. It also provides a time to receive necessary medical advice and identify health concerns before they become major issues.

Consult with your doctor: Always ask your doctor about lower cost alternatives for recommended care, services and prescriptions.

Avoid the emergency room for non-emergencies: If you need to see a doctor after hours for a relatively minor issue, such as a sprained ankle or a cold, use **Teladoc** at no or minimal cost to you. If needed, look for an urgent care facility or a CVS MinuteClinic if you have the HDHP, EPO or PPO plan.

Use generic medications: Generic medications cost significantly less than brand medications; ask your provider or pharmacist to prescribe generics whenever possible.

Use a Flexible Spending Account (FSA) or Health Savings Account (HSA): These accounts save you money because deductions are made before state, federal and Social Security taxes are withheld from paycheck.



Chronic Conditions and Disease Management Program

is available to assist with managing any chronic conditions. We also offer Maternity Management to provide a healthy start to motherhood.

Did you know the EVO Health Plan offers eligible plan members a Care Management Program through UMR? We understand it can be difficult to deal with and manage a chronic medical condition, and that having a support system is crucial. The UMR Care Management Program can assist you in “living life on your terms” so you can enjoy more time with friends and family.

The program provides qualified members with expert support and resources to help improve and maintain their health. A personal health coach assists members through coaching sessions, phone calls and informational materials that provide tips for sticking with new, healthy habits. This program is not meant to replace your doctor, but to enhance your relationship by providing additional tools and information.

The Care Management Program is available to eligible EVO Health Plan members who have been diagnosed with diabetes, heart failure, asthma, coronary artery disease or chronic obstructive pulmonary disease (COPD). Those who have any of the above conditions may be contacted directly by UMR to enter the program, which is voluntary. There is no cost to participate, and all personal health information is confidential. If you have been diagnosed with any of the conditions listed above or want more information, **Call UMR at (866) 575-2540.**

We are committed to helping our members live healthier lives by making good lifestyle choices to better manage their health. If you have received information about Care Management in the mail, don't hesitate to set up your first call with a nurse coach!

For details regarding these programs visit www.umar.com.

Smoking Cessation Program

UMR | A UnitedHealthcare Company

Do you smoke or use tobacco products?

Employees will now have the opportunity to receive an annual premium incentive for being a non-tobacco user/non-smoker if they are enrolled in an EVO medical plan in 2022. To receive the premium incentive, you must self-attest to being a non-tobacco user/non-smoker during your annual benefit enrollment via Dayforce. New hires in 2022 will also self-attest to their non-tobacco user/non-smoker status during their new hire benefit enrollment. *This applies to the employee only.*

What can I expect to see in Dayforce?

The medical rates reflected in Dayforce will be reflective of how you self-attest to the tobacco vs. non-tobacco user/non-smoker question, under the EVO Health and Wellness drop down during your Annual Enrollment process:

EVO Health and Wellness

The Health and Wellness form is used when an employee's tobacco use status changes

Health And Wellness

Green, Michelle C
Status: Active Employee Number: 47023869

Health And Wellness

Effective Start Date*
10/15/2020

Tobacco/Smoker Status*
Yes

Supporting Documents

No change to default date required.

Select "NO" if you are a non-tobacco user or a non-smoker.

After self-attesting to the tobacco vs. non-tobacco user/non-smoker question, you will only see rates that are applicable based on your answer. EVO employees who self-attest as a non-tobacco user/non-smoker status during their enrollment will see the Non Smoker Credit included (deducted) from the medical rates in Dayforce.

If you are a tobacco user/smoker...you can still receive the credit in 2022!

Employees who choose to smoke or use tobacco products still have the opportunity to receive the premium incentive! EVO offers a FREE smoking cessation program to all employees and their dependents. Upon completion of the smoking cessation program in 2022, employees are eligible to receive the premium incentive going forward AND retroactively to January 1 (or the first paycheck in 2022 that you had a medical deduction). If you prefer not to complete the cessation program, you also have the option to take a cotinine test. Upon verification of a negative cotinine test, the premium incentive will be applied to your paycheck retroactively to the first paycheck in 2022 that you had a medical deduction. Cotinine tests are covered 100% by EVO's medical plan and results must be provided to the U.S. Benefits team to verify new non-tobacco user/non-smoker status. See details to the right for more information on UMR's Free Smoking Cessation program.

For more information on UMR's Free Smoking Cessation program call 800-207-7680, M-F, 8 a.m. to 8 p.m. CT or log in to umr.com and select "contact us" to send an email to Wellness Program Coaching.



Smoking Cessation Enhancement:

Smoking cessation medications will **be covered at 100%** for up to 6 month supply. These medications include:

- Bupropion HCL (Generic to Zyban)
- Nicotrol Inhaler*
- Nicotrol Spray*
- Chantix*

You must obtain a prescription from your physician to have coverage through the insurance plan.

- These prescriptions are only covered after you have tried an over the counter nicotine product and Bupropion separately.

Did you know?

If you smoke a cigar regularly, use e-cigarettes, smoke cigarettes, or use Hookah – all of these contain nicotine and you are considered a smoker/tobacco user.

Health Savings Account (HSA)

HealthEquity – HSA Administrator

EVO offers two types of health reimbursement accounts that can save you money!

These types of accounts are designed to provide you with the opportunity to set aside monies that can later be used to pay for eligible medical, pharmacy, dental, and vision expenses. Money contributed to the account is done pre-tax which lowers your taxable income and creates an automatic savings. Based on your benefit enrollment, you may be eligible to contribute to either a Health Savings Account or a Flexible Spending Account.

Health Savings Account (HSA)

If you enroll in the High Deductible Health Plan (HDHP), you may establish an HSA. The HSA is a bank account that you own. All funds contributed by you and by EVO are yours and stay with you, regardless of where you work! All unused funds carry over from year to year. An HSA enables you to set aside tax-free money to:

- Pay for qualified medical, pharmacy, dental, and vision expenses
- Build savings to cover future medical expenses

When you have an eligible health, dental or vision expense, you may access your funds using an HSA debit card, online banking or bill payment. You will automatically be enrolled in a HealthEquity HSA when you elect the HSA.

You can start, stop or change the amount of your HSA contributions prospectively anytime during the year. If you are married and your spouse is also enrolled in a separate high deductible health plan, your combined HSA contributions cannot exceed the federal maximum for HSA contributions. As noted above, EVO's contribution counts toward the annual limits.

Plan Eligibility

You must enroll in the HDHP to be eligible to participate in the HSA. In addition, you must not:

- Be claimed as a dependent on someone else's tax return
- Have other non-high deductible health plan coverage that provides benefits covered under your HDHP (For example, a health care flexible spending account, a separate prescription drug plan, or a spouse's non-high deductible health plan that covers you.)
- Have a spouse with a health care flexible spending account that could reimburse your medical expenses
- Be enrolled in a government health plan, such as Tricare, Medicare, or Medicaid

HSA Contributions

You may choose to make pre-tax contributions to your HSA. The amount you are allowed to contribute is governed by federal law. In 2022, You may contribute:

- \$3,650 for employee only coverage – combination of EVO and personal contributions
- \$7,300 if you cover yourself plus anyone else – combined total of EVO and your personal contribution
- Plus \$1,000 catch-up contribution, If you are age 55 or older.

**Click here for the
HSA Calculator**



HealthEquity HSA

Customer Service:

📞 (866) 346-5800

Website:

my.healthequity.com/ClientLogin.aspx

Tip!

If you change your plan from the EPO/PPO to the HDHP medical plan, contribute the difference in premium to your HSA. You won't change your total deduction but will begin to build a balance so you have the money set aside for your medical bills.

Health Savings Account (HSA) Continued

HealthEquity – HSA Administrator

[Click here for a list of eligible HSA & FSA expenses!](#)

WHAT'S DIFFERENT ABOUT A HEALTH SAVINGS ACCOUNT?

1. The Health Savings Account (HSA) is only available if you participate in the HDHP Plan. The money is yours, is held in an investment account and is portable — it goes with you to be used for qualified medical expenses if you leave EVO or when you retire.
2. If you are enrolled in the HSA Plan, you may not participate in a general Healthcare Flexible Spending Account (FSA).
3. If you are enrolled in the HSA Plan, you may still participate in the Dependent Day Care Flexible Spending Account (FSA).

Additional HSA Features

- Once your HSA account is open, you will receive a welcome kit from HealthEquity. The kit will include a HealthEquity debit card to pay eligible expenses.
- Withdrawals from HSAs for qualified medical expenses are tax-free. If you withdraw money for any reason other than qualified medical expenses, you must pay income tax and a 20% IRS tax penalty.
- You must have a balance in your account to make a withdrawal.
- Money in the HSA will be invested in a money market fund.
- The maximum you can contribute to an HSA in one year is set by the IRS (in 2022, \$3,650 for single coverage and \$7,300 for family coverage). If you are age 55 or older, you can contribute an additional \$1,000 for catch-up contributions. It is your responsibility to make sure your HSA contributions, including any employer or incentive contributions, do not go over the IRS maximum.
- You can start, stop or change the amount of your HSA contributions prospectively anytime during the year. If you are married and your spouse is also enrolled in a separate high deductible health plan, your combined HSA contributions cannot exceed the federal maximum for HSA contributions.

HOW THE HSA PLAN WORKS

1

GET PREVENTIVE CARE FREE

Tier 1 and Tier 2 preventive care is covered at 100% with no deductible. You pay \$0 out-of-pocket for your annual physical, well-woman visit, mammogram, colonoscopy, routine immunizations and other eligible services.



2

PAY FOR OTHER MEDICAL EXPENSES

You pay for additional medical and prescription drug expenses as you incur them until your annual deductible is met. Your deductible amount depends on your coverage level.



3

USE YOUR HSA

Your HSA helps you cover your deductible and pay for other medical costs.

Unused funds from your HSA roll over to the next year, and your account balance earns interest (tax-free).



Flexible Spending Account (FSA)

Discovery Benefits | WEX Inc. – FSA Administrator

This program allows you to set aside pre-tax dollars for amounts you pay for medical, pharmacy, dental, vision and dependent day care expenses, not paid for by your insurance, your employer or any other source. Employees not enrolled in medical, enrolled in the PPO, EPO, or those not eligible for an HSA, can elect a Healthcare FSA. All employees, regardless of medical enrollment are eligible to elect a Dependent Day Care FSA if they have eligible expenses.

Reduces your taxable income!

You can elect one or both kinds of Flexible Spending Accounts (FSA's) through WEX/Discovery Benefits:

- **Healthcare FSA:** you can fund up to \$2,850. Eligible expenses under Healthcare FSA include deductible, coinsurance, copayments, prescriptions, dental and vision expenses. Many over-the-counter medications are also eligible to be paid for through FSA. Receipts may be required for certain purchases made with your FSA card.
- **Dependent Day Care FSA:** you can fund up to \$5,000 (\$2,500 if married filing a separate tax return). Eligible expenses under dependent day care FSA are care for dependents under age 13, or an adult dependent incapable of self-care that allow you to work. Examples of expenses include daycare/pre-school, day camp, before/after school care, etc.

"Use it or lose it rule" applies. This requires you to forfeit any unused amounts left in your account after March 15, 2023. Plan carefully and be conservative with your election.

Please note: You cannot enroll in an Healthcare FSA if you are enrolled in the HSA. Notice: The Internal Revenue Code (IRC) allows pretax contributions to FSAs as long as the benefit does not favor highly compensated employees (HCEs). You are considered "highly compensated" if your gross earnings are above the annual amount set by the Internal Revenue Service (IRS). EVO examines FSA elections each year to ensure that the benefit does not disproportionately benefit HCEs and that the Plan remains compliant. If the benefit is found to "discriminate" against non-highly compensated employees, EVO will reduce contributions made by HCEs to a level that enables compliance with the IRC. Non-highly compensated employees are not affected by this rule.



Note: Unused 2022 funds — you have until March 15th to incur claims and all claims must be submitted to WEX / Discovery Benefits by March 30th, 2023 for reimbursement.

Click here for the FSA Calculator

WEX / Discovery Benefits

Customer Service:

📞 (866) 451-3399

Website: 🌐 www.discoverybenefits.com

Tip!

WEX / Discovery Benefits has an FSA Tax Savings Calculator you can use to determine your total tax savings with and without FSA.

Healthcare Flexible Spending Account (FSA) Worksheet

Use this worksheet to help you calculate the amount you may want to contribute to the Healthcare FSA to reimburse yourself for eligible health care expenses. Use your records for the past few years to plug in your numbers to estimate costs. If the expense is paid by insurance, use the amount of your copay and any coinsurance you paid.

- If the expense is not covered by insurance, use the entire cost.
- If the expense is a one-time situation (i.e. surgery or acute illness), you may choose to leave it off.
- Note: The most you can contribute annually to your health care FSA is \$2,850. Your total contributions to the program cannot exceed 50 percent of your salary each pay period.

FSA & HSA Calculations

Use this worksheet to help calculate the amount you would like to contribute towards the Healthcare and/or Dependent Care Flexible Spending Account (FSA).

Your cost for:	YOU	SPOUSE	CHILDREN	TOTAL
Doctor or clinic visits	\$	\$	\$	\$
Surgical expenses	\$	\$	\$	\$
Prescription drugs	\$	\$	\$	\$
Routine physicals/exams	\$	\$	\$	\$
Outpatient mental health services	\$	\$	\$	\$
Lab and Radiology	\$	\$	\$	\$
Other medical and chiropractic care	\$	\$	\$	\$
Routine dental care and fillings	\$	\$	\$	\$
Orthodontia and oral surgery	\$	\$	\$	\$
Other dental	\$	\$	\$	\$
Vision care	\$	\$	\$	\$
Hearing care	\$	\$	\$	\$
Total expenses	\$	\$	\$	\$

Total estimated expenses

= \$

Dependent Day Care Flexible Spending Account (FSA) Worksheet

Use this worksheet to calculate your contribution levels to your Dependent Day Care FSA. This can be applied to dependent care for children under age 13, a disabled parent or child, or elder care for tax-qualified dependents. Use your records from the last few years to estimate your costs.

- If you're single or married and filing a joint tax return, you can contribute up to \$5,000 annually.
- If you're married and filing separately, you can contribute up to \$2,500 annually.

Your cost for:	EACH PLAN YEAR
Child care (include summer camp)	\$
Dependent adult day care	\$
FICA and taxes you pay the provider	\$
Costs for qualified dependent care center	\$
After school care up to age 13	\$
Preschool tuition (custodial care)	\$
Total estimated expenses =	\$

**Click here for
HDHP/HSA vs.
EPO & PPO
Calculator**

Your Protection. Your Life.

No matter where you are on your journey with EVO, this guide can help you evaluate your benefit options and navigate all that EVO has to offer.

Learn about the tools and resources to help you keep your wellbeing, health and finances in order and your future looking bright. It is always a good idea to plan ahead — especially when it comes to protecting you and your family.

Health, Wellness and Financial benefits offer you and your family support in the face of unforeseen events. Learn about the supplemental benefits, tools and resources to help you keep your finances in order and your future looking bright.

We encourage you to reviewing the available benefits and resources now so you and your family can start the new year off with the coverage you need.

Basic Life and AD&D Insurance

First Reliance Standard

Life and AD&D (Accidental Death & Dismemberment) Insurance are some of the most valuable benefits available to you. They are often referred to as “survivor” benefits because they provide financial security to your loved ones in the event of your death or severe injury.

In the event of your death, Life Insurance pays benefits to your beneficiary. Your beneficiary is the person(s) or estate that will receive the benefit payment from your coverage in the event of your death. AD&D Insurance protects you in case of accidental death or injury; for example if you lose a limb, eyesight or hearing. AD&D benefit payments are determined based on the type of loss incurred and are payable up to the full Life Insurance benefit amount.

Please make sure you have your “Current Beneficiary Information” entered in Dayforce.

Anyone receiving over \$50,000 in basic life insurance coverage is subject to taxation of Group Term Life.

Taxation of Group Term Life Insurance

As a result of offering employer paid group term life insurance, IRS Code 79 requires that life coverage over \$50,000 is taxed on the imputed income. Imputed Income is the basis for the amount of tax owed for coverage over \$50,000 provided by an employer. The calculated cost of imputed income is reported as part of your wages on your year-end W-2 statement. Employees pay what may be due when filing their federal income tax return. Please note that the overall financial impact of imputed income per employee is not significant in return for the benefit your beneficiaries will collect if benefits are paid out.

***Base salary as of 01/01/2022*



Short Term Disability (STD)

Income Protection Insurance

First Reliance Standard

EVO provides Short Term Disability coverage at no cost to you!

This benefit replace a portion of your income if you become disabled. A Short Term Disability does not have to put your life or income on hold. This benefit can provide a stable income source to carry you and your family through a temporary disability if you are unable to work due to a covered injury or sickness.

EVO covers the full cost of the Short Term Disability plan.

For Your Protection

When can I expect my Short Term Disability payments?

Benefit payments are issued in arrears on a weekly basis and can continue while you are disabled up to the maximum benefit duration. Please refer to the Short Term Disability Plan Document for the full plan and exclusion details.

This plan replaces a portion of your base salary for up a maximum weekly benefit of \$2,500. Benefits begin after you meet the definition of disability and satisfy the seven (7) day waiting period. Benefits will be paid starting from the eighth consecutive day of disability or from the first day the Insured is hospital confined, if earlier.

Short Term Disability benefits continues while you are disabled up to the maximum benefit duration of 13 consecutive weeks related to a non-work disability (illness or injury – including maternity). This works in conjunction with EVO's Leave of Absence, PTO and FMLA policy referenced in the EVO Employee Handbook, and with state policies where applicable.



For Your Protection

Long Term Disability (LTD)

Income Protection Insurance

First Reliance Standard



Is coverage guaranteed?

Employees are guaranteed coverage effective on date of hire. However, coverage is subject to pre-existing condition limitations. Benefits will not be paid for a Total Disability: Caused by, contributed to by, or resulting from a pre-existing Condition unless the Insured has been actively at work for one (1) full day following the end of twelve (12) consecutive months from the date he/she became an Insured.

Pre-existing Condition means any sickness or injury for which the Insured received medical treatment, consultation, care or services, including diagnostic procedures, or took prescribed drugs or medicines, during the three (3) months immediately prior to the Insured's effective date of insurance.

EVO provides Long Term Disability coverage at no cost to you!

This coverage helps maintain your standard of living (providing continuing income) if you're unable to earn a paycheck due to an accident or illness for more than 90 days.

Long term disability insurance through your employer can provide a steady stream of income to help cover essential expenses during an extended illness or after a disabling accident. This benefits helps to covers essential living expenses such as, food, clothing, utilities, your mortgage, car payments and more. You will receive a portion of your salary paid directly to you each month after the initial waiting period (90 consecutive days of disability).

Rehab incentives are included and helps to provide financial incentives designed to help you transition back to work.

Benefits continue for each period of total disability until Social Security Normal Retirement Age (SSNRA). You are considered disabled if as a result of illness or injury you are unable to perform the material duties of your regular occupation. After 24 months, benefits will continue if you are unable to perform the duties of any gainful occupation for which you are reasonably suited by training, education, or experience. If you return to work and are earning less than your pre-disability earnings, a proportionate benefit may be payable.

EVO covers the full cost of the Long Term Disability plan.

Accident Insurance

Voluntary Insurance – Providing an extra layer of protection

First Reliance Standard

For Your Protection

How do I know if I need Accident Insurance?

Accident insurance is meant to be purchased in addition to your medical and disability benefits. This benefit works by paying you directly regardless of your current medical and disability plan and coverage. This gives you extra support and financial relief during these covered accidents.

What Does an Accident Policy Help Cover?

Nobody can predict an accident, which is why accident insurance is a good add-on for people who already have health and disability insurance coverage.

Accident insurance is an extra layer of protection that directly pays you cash when you suffer an unexpected, qualifying accident. It provides you money to cover the extra, out-of-pocket expenses associated with your injury.

HOW DOES ACCIDENT INSURANCE WORK?

EXAMPLE:

John Smith (Plan B) son got injured playing recreational soccer. He broke his leg, which required an x-ray, surgery, ER visit, crutches, physical therapy and follow-up visits to his physician.

These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and childcare.

▪ ER Visit:	\$225
▪ X-ray:	\$50
▪ CT Scan:	\$200
▪ Initial Dr. Visit:	\$100
▪ Follow-up Dr. Visit:	\$100
▪ Surgery:	\$5,500
▪ Crutches:	\$150
▪ Physical Therapy:	\$35 x 6 Visits

AMOUNT PAID DIRECTLY TO YOU: \$6,500

Pays regardless of your out of pocket costs.



EVO offers a suite of voluntary benefits options: Accident, Critical Illness and Hospital Indemnity Insurance Benefits. Premiums will be paid 100% by the employee via payroll deductions on a bi-weekly basis.

Critical Illness Insurance

Voluntary Insurance – Providing an extra layer of protection

First Reliance Standard

Peace of mind doesn't have to break the bank!

Use critical illness insurance to help with the treatment costs of life-changing illnesses and health events, so you can stay focused on recuperation. This benefit can provide a safety net and real financial protection for you and your family. Both critical illness survival rates and the costs of medical care are rising. Critical illness insurance pays you directly when diagnosed with a covered illness or procedure, helping offset the cost of care and providing you with the freedom to choose treatment options.

How it works

- 1 Receive Diagnosis**
You are diagnosed with a covered illness or condition
- 2 Submit a Claim**
You submit a claim to Reliance Standard
- 3 Get Paid**
Reliance Standard pays benefits directly to you based on the coverage selected.

For Your Protection

Why should I consider Critical Illness Insurance?

Medical debt is the number one source of personal bankruptcy filings in the U.S., and in 2020, an estimated 66% of Americans racked up debt resulting from a medical issue. A critical illness policy can help alleviate financial worries by paying a lump-sum benefit when diagnosed with a covered illness or medical condition, helping offset costs of care and providing the freedom to choose treatment options.



Hospital Indemnity Insurance

Supplemental Hospital Insurance

First Reliance Standard

Help With the Cost of Hospital Admissions

Needing hospitalization due to sickness or injury can happen to anyone.

While your medical insurance may help to cover hospital bills in these situations, it may not cover all of the costs associated with a hospital stay, such as deductibles and co-pays, transportation, and lodging. ***That's where Hospital Indemnity coverage can help!***

Hospital Indemnity benefit can help pay for out-of-pocket costs associated with being hospitalized in addition to your medical coverage, and can give you more of a financial safety net for unplanned expenses brought on by a hospital stay. Payments are made directly to you, even if you did not actually incur any out-of-pocket expenses.

For Your Protection

Hospital Indemnity Benefit Features:

- Guaranteed issue; no medical questions
- No pre-existing condition exclusions
- Mental & Nervous and Substance Abuse treated same as any other hospital admission
- No deductibles
- Eligible for continuation of coverage
- Overlying Major Medical Plan NOT Required (except in California)

Hospital Indemnity Insurance Benefits		Base Plan	Buy-Up Plan
Hospital Room & Board Benefits	Room & Board Benefit Per Day (Up to 180 days per year)		
Hospital Admission Benefit	One Daily Benefit Per Coverage Year		
Wellness Care	One Daily Benefit Per Coverage Year	(Per covered member up to a max of 4 family members)	
Non-Insurance Services	On-Call Travel Assistance	Included	
Pre-Existing Conditions	Pre-Existing Condition Exclusion Clause	Waived	
Guaranteed Issue	None	All amounts are guaranteed issue; no medical questions.	
Mental & Nervous and Substance Abuse Benefit	Included	Mental & Nervous and Substance Abuse treated same as any other hospital admission	

Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance plans, you have a robust suite of supplemental health coverage to help you with costs that medical insurance may not cover.

Your Work. Your Life.

We know that life doesn't stop when you come to work. That's why we offer a variety of resources to help you navigate your world and make important decisions, such as choosing legal or financial services or selecting the right elder or child care provider.

We're also offering resources to add some fun to your life through access to discounts, perks and activities that you and your family can enjoy.

Teladoc – Virtual Health

Virtual Health / Telemedicine Services

Teladoc

The right care when you need it most. Talk to a doctor, therapist, or medical expert anywhere you are by phone or video 24/7.

Teladoc virtual care makes your life easier. All EVO medical plans include access to Teladoc! You have the opportunity to connect with U.S. board-certified physicians and Mental Health providers by phone, online video, or mobile apps seven days a week, anywhere in the United States.

These physicians are available to treat, diagnose, and prescribe medication.

Virtual TeleHealth

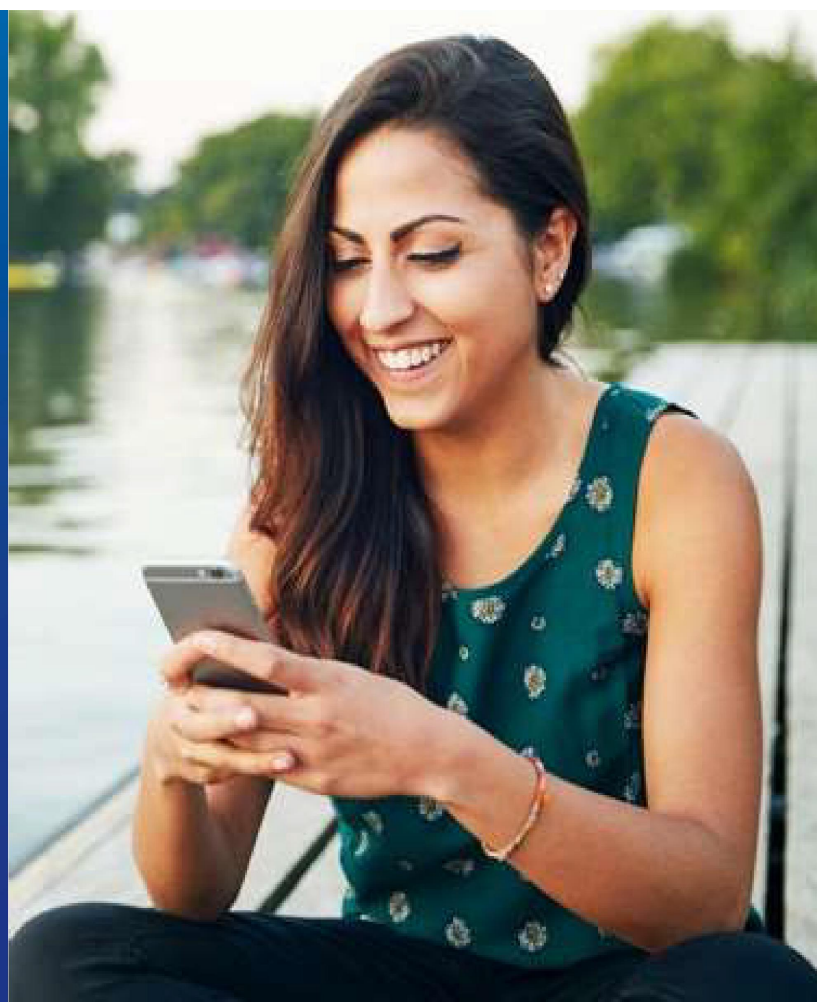
How it works?

Set up your account in minutes

Most people download the app or get started online. You can also call **1-800-Teladoc**. Then fill out a brief medical history like you would at a doctor's office. We're available from wherever you are by phone, video, or app, with 24/7 access. [Click Here: Download the app](#)

How it works:

1. Request a medical consultation 24 hours a day, 365 days a year by going to teladoc.com, download the app or call 1-800-Teladoc.
2. After reviewing your medical records, a board-certified physician licensed in your state will contact you at the time you specified. You may talk with the doctor as long as you need. If medically necessary, a prescription will be sent to the pharmacy of your choice.
3. TIP! When utilizing Teladoc, ensure the pharmacy of your choice is open and in the CVS Caremark network at the time of the call.



LegalShield and ID Theft Benefits

Get the Legal and Identity Theft Protection You Deserve

LegalShield

With LegalShield, finding solutions to your legal and ID theft issues doesn't have to be stressful, complicated, or expensive.

Instead of paying a lawyer expensive hourly fees, you pay a small monthly fee and get access to experienced lawyers that can help you with your legal and ID theft issues. LegalShield partnered with law firms across the United States who have experience in nearly every area of law. You can consult with your LegalShield provider law firm on many common legal topics and they will work diligently to find a resolution.

LegalShield Plan Benefits:

- Dedicated law firm consultation and advice on personal legal matters
- Court representation
- Legal document preparation and review
- Legal forms/contracts
- Letters and phone calls on your behalf
- Speeding ticket assistance
- Will preparation
- 24/7 emergency assistance
- And more!

IDShield Plan Benefits:

- Child monitoring
- Credit monitoring
- Dedicated licensed private investigators
- Identity consultation and advice
- Identity theft and credit inquiry alerts
- Monthly credit score tracker
- Privacy and security monitoring
- 24/7 emergency assistance
- Complete identity restoration
- And more!



Pet Insurance

Voluntary Pet Health Insurance

PetsBest Insurance

Help With the Cost of Hospital Admissions

Pets Best allows you to say "yes" to a lifetime of the best care for your four-legged family member. EVO offers an employee discount for several pet insurance plans through PetsBest. Pet insurance reimburses you for vet bills when your pet is sick or injured, to help take the financial worry out of vet visits.

- Fast claims processing and payment
- Optional direct deposit and direct vet pay options
- Use any veterinarian in the U.S. - including specialty and emergency clinics
- Exclusive employee discount on a BestBenefit plan in most states
- Optional coverage for routine care
- Access to a 24/7 pet helpline powered by whiskerDocs
- Enrollment and monthly premiums are paid directly with PetsBest

For Your Furry Friends

How do I enroll?

Plan: EVO Merchant Services, LLC

To begin, enroll at:

- Customer Service: ☎
888-984-8700
- Website: 🌐
www.petsbest.com

PetsBest - BestBenefit Plan Coverage	ESSENTIAL PLAN	PLUS PLAN	ELITE PLAN
Annual Coverage Limit for Unexpected Accidents and Illnesses	\$5,000 - Unlimited	\$5,000 - Unlimited	\$5,000 - Unlimited
Annual Deductible Options	\$50 - \$1,000	\$50 - \$1,000	\$50 - \$1,000
Reimbursement Percentage Options*	70% - 90%	70% - 90%	70% - 90%
Accidents, Illnesses, Cancer, Hereditary Conditions, Emergency Surgeries & Rx Meds	✓	✓	✓
Accident & Illness Exam Fees associated with the diagnosis of your pet for an eligible injury or illness. <i>This is not intended to cover routine exams.</i>		✓	✓
Rehabilitative, Acupuncture & Chiropractic Coverage to treat eligible injuries and illnesses			✓
Optional Routine Care Available with BestBenefit plan only	Coverage to help pay for regular and expected veterinary visits.		

Price varies on location, age and breed of pet. Average monthly premium is \$25 - \$65. As with all pet insurance companies, pre-existing conditions are not covered. *Note: 50% - 60% reimbursement in California - \$2,000 deductible in California



Employee Assistance Program (EAP)

Work Life Services – At no cost to you!

ACI Specialty Benefits – First Reliance Standard

Join www.myACIonline.com for 24/7 instant access to all of your EAP benefits.

Our Employee Assistance Program (EAP), administered by ACI Specialty Benefits, is a free, convenient and confidential resource that can help make your life a little easier. We all face challenges every day, from getting our kids to school to finding care for our elderly parents to dealing with ID theft, legal, financial and/or personal problems.

Click on the below icons to
download the
“myACI Mobile App”



Download for iOS



Download for Android

HOW TO GET STARTED!

Logging in to myACIonline for the first time is easy!

1. Go to: <http://rsli.acieap.com> and click **Log in to myACIonline**.
2. Create a new account by clicking **GET STARTED**.
3. Complete your profile and sign in to start accessing benefits immediately.
4. Mobile App available: Search the App Store or Google Play for “myACI Benefits”.

QUESTIONS?

Contact ACI Specialty Benefits toll-free at: 855-RSL-HELP (855-775-4357)

rsli@acieap.com | <http://rsli.acieap.com>

EAP – LIST OF AVAILABLE BENEFITS, SERVICES & RESOURCES

EAP benefits are available to all covered employees and family members, regardless of location.

- Clinical Support for Any Emotional Issue, including but not limited to;
 - *Comprehensive clinical assessment, support and referral services*
 - *Emotional wellness,*
 - *Stress management,*
 - *Family and relationship issues,*
 - *Anxiety and depression,*
 - *Grief,*
 - *Anger management*
 - *Substance abuse*
 - *And much more...*
- Child, Elder and Pet Care Referrals
- Legal Consultation, Support and Resources
- ID Theft Support, Resources and Consultation
- Financial Education, Consultation, Support & Resources
- Education Referrals and Resources, such as; tutoring, financial aid assistance and much more!
- Referrals for Personal Services
- Health and Wellness Resources
- Veteran-Specific Support and Resources
- Community-Based Resource Referrals
- Disaster Preparedness and Crisis Resource Center
- All-inclusive caretaking and community-based resources
- Personalized referrals for any work-life need at NO COST!

Employee Assistance Program (EAP) (continued)

Work Life Services – At no cost to you!

ACI Specialty Benefits – First Reliance Standard

WORK-LIFE AND MENTAL HEALTH RESOURCES:

Mental Health Support through ACI Includes:

- Up to 3 Telephonic Clinical sessions per incident / issue
- Emotional wellness, Anxiety, Depression, Stress management, Grief, Anger and other needs
- Family and relationship issues
- Substance abuse
- And much more...

ELDER CARE RESOURCES:

Elder Care Support and Resources through ACI Includes:

- Senior communities
- Independent Living and Assisted Living
- In-Home Care and Skilled Nursing
- Elder care advisors
- Errand runners
- Financial and legal experts
- And much more...

CHILD CARE RESOURCES:

Child Care Support and Resources through ACI Includes:

- Preschools, Day care, Babysitters, Nannies, Tutors
- Baby-proofing
- Summer camps
- Adoption
- Emergency child care
- Extended care programs
- And much more...

LEGAL RESOURCES:

Legal and Identity Theft Support through CLC Includes:

- Civil/Consumer/Criminal Issues
- Domestic/Family Disputes
- Real Estate
- Landlord/Tenant
- Motor Vehicle
- Immigration
- Estate Planning
- And much more...

FINANCIAL RESOURCES:

Financial Support through My Secure Advantage (MSA) Includes:

- Credit Counseling
- Debt Management
- Retirement
- Lease/Purchase Issues
- College Funding
- Financial Planning
- Tax Preparation
- And much more...

EDUCATIONAL RESOURCES:

Education-related support through ACI includes:

- Referrals for financial aid, scholarships, grants and loans
- Referrals starting with pre-K to post-graduate programs
- Career coaching and coursework recommendations
- Customized tutoring sessions, GED, after-school and summer programs
- And much more...

COVID-19 RESOURCES:

COVID-19 Support through ACI Includes:

- EAP Support in Times of Uncertainty
- Return to Work Transition
- Managing the New Work-Life Blur
- EAP Can Help Manage Stress , Anxiety, Drug and Alcohol Abuse
- Help with Finding Child Care During COVID-19
- And much more...

COMMUNITY-BASED RESOURCES:

Community-Based Support Includes:

- Low-income Housing Solutions
- Local Charities and Non-profit Programs
- Reputable Food Banks
- Low-cost Internet and Computer Services
- Affordable Child Care Options
- And much more...

VETERAN RESOURCES:

Veteran Connection is the ultimate resource for our veteran and active-duty employee and student population – and their families, providing various services and resources:

- Health and Wellness Resources
- Treatment Resources
- Mental Health and Support Groups
- Veteran Benefits and Services
- And much more...

24 Hour Travel Assistance Services

Additional Benefits & Work Life Services – At no cost to you!

On Call International – First Reliance Standard

EVO provides all employees with a 24 Hour Travel Assistance benefit and services at no cost to you!

Sure, we all expect our trips to go off without a hitch, and most times they do. However, if you experience an emergency when traveling—no matter

how big or how small—you have around the-clock access to On Call International's 24-hour, toll-free travel assistance services. Whether you need help with an illness or injury, lost passport, missing luggage or even a prescription refill, you can rest assured you (and your covered dependents!) automatically have access to a personal travel emergency companion anytime you're more than 100 miles away from home. On Call provides a comprehensive range of information, referral, coordination and arrangement services designed to respond to most medical care situations and many other emergencies you may encounter when you travel. On Call also offers pre-trip assistance including passport/visa requirements, foreign currency and weather information.

NEED 24 HOUR TRAVEL ASSISTANCE?

Contact "On Call International" at:

- **United States: (800) 456-3893**
- **Worldwide: (603) 328-1966**

Bereavement Counseling Service

Comfort and Guidance for Challenging Times– At no cost to you!

ACI Specialty Benefits – First Reliance Standard

Unlimited and confidential telephonic grief counseling, legal and financial consultation, when you need it most.

Bereavement Support Services provide confidential and professional support services to all covered employees and family members to cope with the loss of a loved one—at no extra cost! You will automatically receive grief counseling, which includes unlimited telephonic assessment and referrals. Along with these benefits, you are offered access to unlimited and confidential telephonic legal and financial consultations, online legal and financial resource center, including document preparation. Program Access is available to all EVO employees and their family's. All members are eligible, regardless of location or relationship – 24/7, 365 days-a-year.

Exclusive Corporate Discounts & Entertainment Offers

Entertainment and corporate discounts and special offers – At no cost to you!

TicketsatWork

Fun with Benefits.

TicketsatWork is the leading Corporate Entertainment Benefits provider, offering exclusive discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, rental cars, movie tickets, hotels and much more.

TO REGISTER, PLEASE VISIT:

www.ticketsatwork.com/tickets

- Click **"Become A Member"**
- Create an account

Benefits Concierge & Claims Advocacy

Additional Benefits & Work Life Services – At no cost to you!

On Call International – First Reliance Standard

Benefits and health care concierge assists employees in managing their own health care and costs. We are pleased to continue to offer two services to all employees participating in our **Group Benefits Program: Claims Advocacy and Benefits Concierge.** These valuable resources are provided to us by our benefits consulting firm, NFP.

Benefits Concierge can help with:

- Benefits Questions
- ID Card Issues
- Prescription Issues
- Provider Network Questions
- Claims management, cost transparency and provider selection
- Coordinating care among multiple providers

Claims Advocacy can help with:

- Claims Questions
- Review of Explanations of Benefits
- Questions and Assistance Regarding Bills / Claims Resolution
- Prescription Issues
- Appeals
- and much more...



Chronic Conditions and Disease Management Program

Additional Programs

Assist employees and their family with managing diseases, chronic conditions and even maternity.

UMR | A UnitedHealthcare Company

Chronic Conditions and Disease Management Program is available to assist with managing any chronic conditions.

We also offer Maternity Management to provide a healthy start to motherhood. Did you know the EVO Health Plan offers eligible plan members a Care Management Program through UMR? We understand it can be difficult to deal with and manage a chronic medical condition, and that having a support system is crucial. The UMR Care Management Program can assist you in “living life on your terms” so you can enjoy more time with friends and family.

The program provides qualified members with expert support and resources to help improve and maintain their health. A personal health coach assists members through coaching sessions, phone calls and informational materials that provide tips for sticking with new, healthy habits. This program is not meant to replace your doctor, but to enhance your relationship by providing additional tools and information.

The Care Management Program is available to eligible EVO Health Plan members who have been diagnosed with diabetes, heart failure, asthma, coronary artery disease or chronic obstructive pulmonary disease (COPD). Those who have any of the above conditions may be contacted directly by UMR to enter the program, which is voluntary. There is no cost to participate, and all personal health information is confidential. If you have been diagnosed with any of the conditions listed above or want more information, Call UMR at (866) 575-2540.

We are committed to helping our members live healthier lives by making good lifestyle choices to better manage their health. If you have received information about Care Management in the mail, don't hesitate to set up your first call with a nurse coach!

For details regarding these programs visit www.umar.com. ***EVO covers the full cost of the Chronic Conditions and Disease Management Program.***



UMR's Care Management Program

Call your Registered Nurse & Health Coach line:

📞 (866) 575-2540

Email: 📧 caremgmt@umar.com

For details regarding these programs visit:
www.umar.com

Ongoing Condition CARE Programs

UMR | A UnitedHealthcare Company

Clinical outreach and assistance for UMR members living with ongoing conditions

Employees will now have the opportunity to receive additional support and assistance with various ongoing medical conditions.

About 67 percent of those who visit the emergency room three or more times a year have a chronic condition. UMR's Ongoing Condition CARE can help. Members are able to work with the UMR CARE team of chronic care professionals. Through a series of one-on-one phone calls, UMR's registered CARE nurses support and guide members to effectively manage their condition and close gaps in care. Participants meet regularly with their CARE nurse to close gaps in care and improve self management and self advocacy. This starts with helping members better understand and follow their provider's treatment plan, including prescribed medications or related medical supplies.

Stay connected anywhere, anytime The CARE app, powered by Vivify Health, allows us to meet members where they are by connecting them to CARE nurses, coaches and other resources through their mobile device. CARE clinicians can view individual health metrics from self-reported data or synchronized monitoring devices and are able to virtually connect with members by text, email or face-to-face via streaming video.

LIST OF COVERED CONDITIONS

Behavioral Health Disorders:

- Depression and General Anxiety Disorder

Blood Disorders:

- HIV, Hep C, Sickle Cell Anemia

Gastrointestinal Disorders:

- Ulcerative Colitis, Crohn's Disease

Oncology:

- Breast, Prostate, Colorectal, Lung

Endocrine Disorders:

- Diabetes (Type 1 and Type 2)

Genitourinary Disorders:

- Chronic Kidney Disease (CKD)

Neuromuscular / Autoimmune Disorders:

- ALS, Multiple Sclerosis, Myasthenia Gravis, Rheumatoid Arthritis

Cardiovascular Disorders:

- Hypertension, Heart Failure, CAD

Respiratory Disorders:

- Asthma, COPD

**Visit UMR.com
for more
information on
available
programs and
resources!**

Maternity Management Program

Healthy, full-term deliveries are the goal of UMR's Maternity Management program.

UMR | A UnitedHealthcare Company

If you're pregnant, Maternity Management wants to help you have a successful, full-term pregnancy and a healthy baby.

It's important to take care of yourself and your baby during your pregnancy. The program provides general prenatal education and high-risk pregnancy identification for all expectant plan members.

Members identified as pregnant through a clinical health risk assessment (CHRA), health claims, self referral, or completion of a Maternity Management survey will be contacted and invited to participate in the program. You'll receive an initial phone call from an experienced Ob-Gyn nurse and, if you choose to participate, additional calls each trimester during your pregnancy and a follow-up after your baby is born.

You'll also receive mail communications and materials to help you learn what you can do to stay healthy during your pregnancy and give your baby the best start on life.

If you're identified as being at-risk due to a medical condition or other factors, Maternity Management will lend you additional ongoing support and assistance during your pregnancy.

If you comply with the program requirements, you'll receive a "Thank You" gift.

Maternity Management services are provided as part of your health plan at **no additional cost to you.**



Your Retirement

Top Three Reasons to invest in a 401(k)

1. It's painless.

EVO automatically deducts your contributions every time you are paid. You don't need to remind yourself to write a check. And, after a while most people don't miss the money.

2. You get free money with EVO's employer match.

EVO provides a contribution match of 50% for the first 6% deferred, to all eligible employees. You don't want to pass up this freebie.

3. You get two tax breaks when you save in a 401k plan.

First, your contributions are tax-deductible. The money you contribute doesn't count toward your gross income for the year, lowering your taxable income.

Second, your money grows tax-deferred. If you saved money in a savings account or brokerage account you would have to pay taxes on your interest or dividends at the end of the year. With a 401k plan, your earnings are rolled back into the plan and don't have to be listed as income on your tax return until you withdraw them. Your savings grow faster this way.

Planning for the retirement you want

Retirement Benefits – 401(k)

Transamerica

Your 401(k) retirement benefits

At EVO Merchant Services, LLC we understand the importance of saving for a comfortable retirement for both yourself and your family. As such, we offer a competitive 401(k) package in partnership with your record-keeper, Transamerica, to help keep you on track for a successful retirement. Benefit eligible new hires may participate in the 401(k) immediately, with no waiting period.

EVO EMPLOYER (ER) MATCH:

EVO provides a discretionary matching contribution to all eligible employees.

VESTING SCHEDULE:

Vesting refers to your right of ownership to your funds. You are always 100% vested in the dollars you contributed. For our contributions to your 401(k), vesting will be based on a graded schedule.

ROTH (IRA):

Your plan allows you to save all or part of your savings post-tax allowing for tax-free withdrawals in retirement through an IRA Roth.

401(k) – Transamerica

Plan: **EVO Merchant Services, LLC**

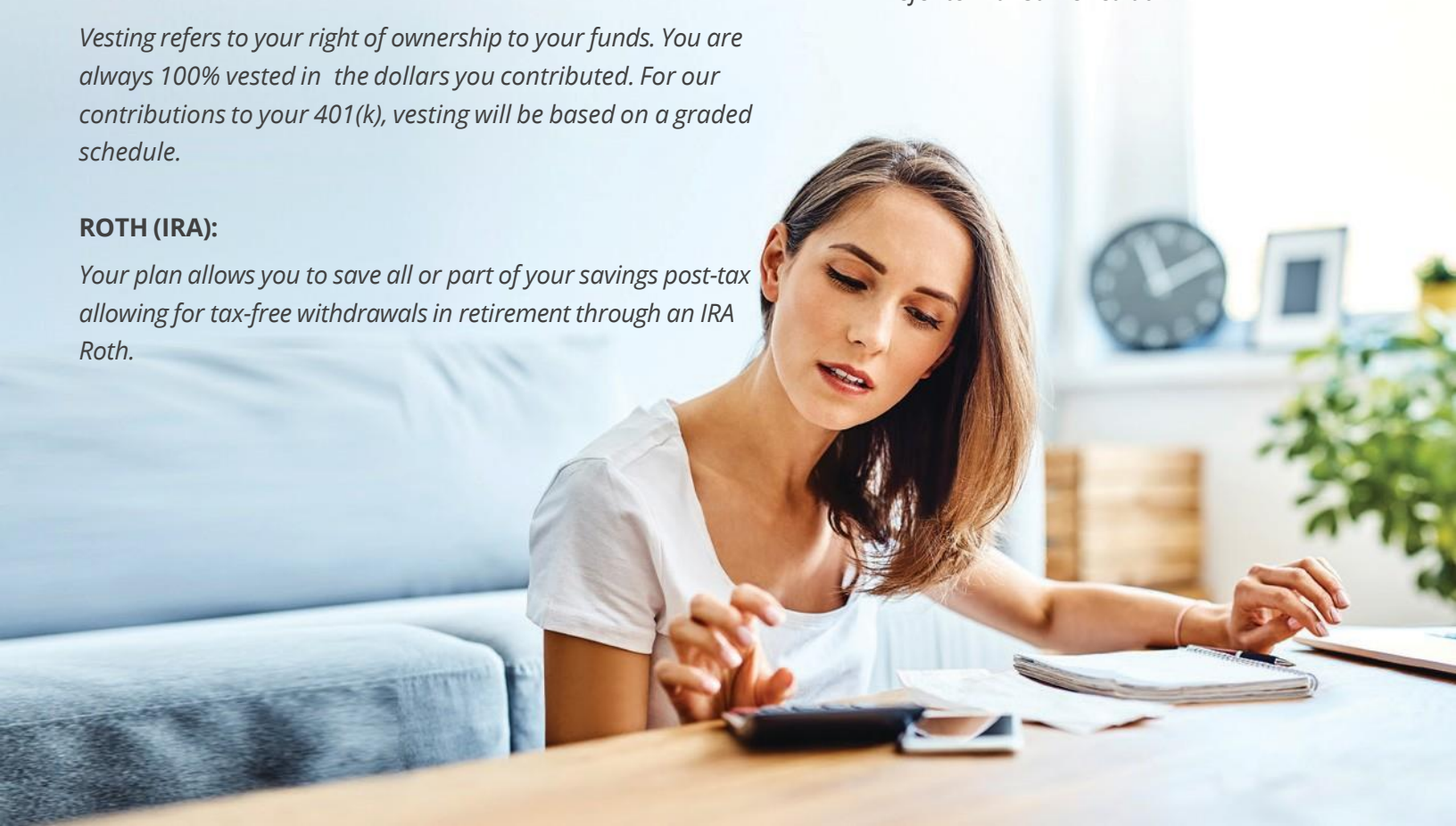
Customer Service: ☎ **800-755-5801**

DEFERRALS:

For 2022 the maximum deferral is \$20,500. If you are age 50 or over you may take advantage of the \$6,500 catch-up option. So if you're 50+, your 401(k) contribution limit would be \$27,000 in 2022

FURTHER INFORMATION:

For access to your account or for more information on your 401(k) account, please refer to Transamerica at



Providing 401(k) education and guidance

Retirement Benefits – 401(k)

Transamerica

Planning for Retirement

Retirement & Financial Planning Consultants

If you are eligible for or participating in the EVO 401(k) Savings Plan, our advisors on the plan are ready to help you with questions on contributing, investments, retirement strategies and more. Our advisors can help you with questions such as the following:

- *How does the plan work and how does it affect my take home pay?*
- *How much does the company give me?*
- *Should I contribute pre-tax or Roth? What is the difference?*
- *Should I pay off my student loan or other debt before contributing to the plan?*

The Transamerica team is available for discussions over the phone and via email to ensure you are not alone in your journey to and through retirement. Contact information for the Transamerica team below:

401(k) – Transamerica

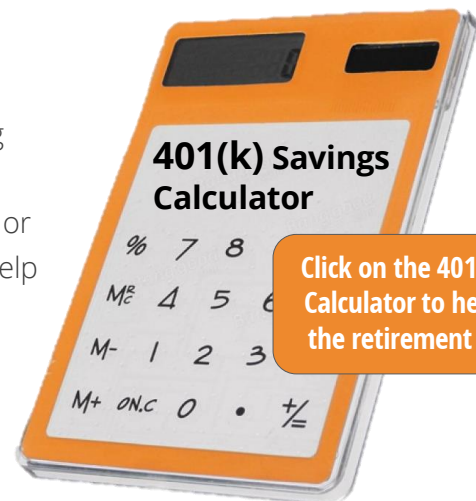
Plan: **EVO Merchant Services, LLC** |

Customer Service: ☎ **800-755-5801** |

Your 401(k) Retirement Savings Calculator

Employees can use this calculator to see what their 401(k) balance will be based on slider variables they control, including contribution percentage, annual salary, and employer match.

Visit: <https://trsretire.com/media/calculators/en/Retire401k.jsp> or Click on the 401(k) calculator to visit the Transamerica site to help plan for the retirement you want!



Click on the 401(k) Savings Calculator to help save for the retirement you want!



Click on the 401(k) Planning Calculator to help plan for the retirement you want!

Your 401(k) Retirement Planner Calculator

Employees can use this calculator to help them visualize their retirement plan by viewing their retirement savings balance and withdrawals each year until the end of retirement. Visit: <https://trsretire.com/media/calculators/en/Retire401k.jsp> or Click on the 401(k) calculator to visit the Transamerica site to help plan for the retirement you want!

Your Resources

EVO is grateful to our employee for their longstanding commitment to our clients and partners, their families and everyone who is a part of Team EVO.

As you prepare for your benefits enrollment, we want to ensure you have all the tools and information you need conveniently available to you.