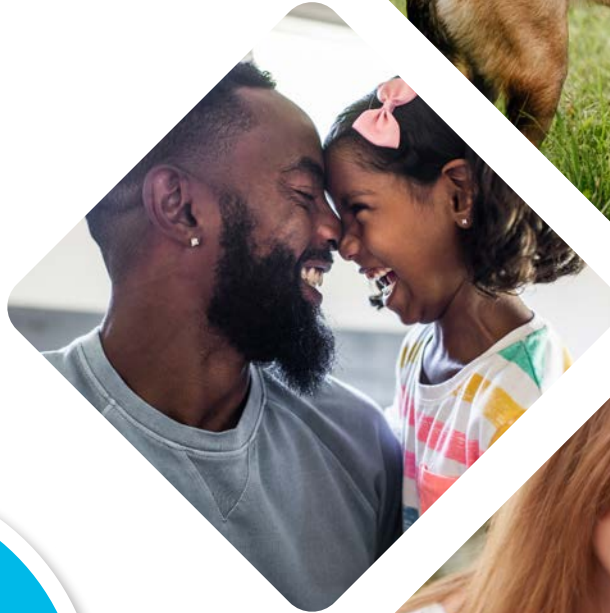


# SmartHealth



2023  
BENEFITS

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**SEA**

## 2023 BENEFITS ENROLLMENT GUIDE



## 2023 SEA Benefits

SEA is proud to offer a comprehensive suite of benefits that support you and your family now and in the future.

- Your benefits ensure that you can afford treatment should you or a loved one become sick.
- If you can't work because of an injury, your benefits protect your home and your lifestyle, giving you a chance to recover without financial hardship.
- If something should happen to you and your family has to go on without you, benefits can make sure their dreams – such as a college education – aren't lost, too.

SEA provides important resources to help you make informed decisions regarding your benefit plan. One of those resources is this enrollment guide, where you can find a general overview of SEA's benefit offerings.

Take the time to learn what is available and what options are best for you. It's time well spent!



## YOUR BENEFITS

SEA provides a full range of benefits that address your needs now and in the future. Here are a few examples that are touched on throughout this guide:

- Medical Insurance
- Prescription Drug Benefits
- Critical Illness Insurance
- Accidental Injury Insurance
- Hospital Indemnity Insurance
- Dental Insurance
- Vision Insurance
- Health Savings Account (HSA)
- Flexible Spending Accounts (FSA)
- Life & Disability Insurance
- Permanent Life Insurance with Long-Term Care
- Legal Services Plan
- Identity Theft Protection
- **SmartHealth** Wellness Program
- Lyra Health EAP
- Prudential Financial Wellness
- Airvet - Virtual Pet Care

## Benefits Eligibility

### ✓ Employees

As a full-time, regular, or dispatcher employee, you are eligible to elect benefits coverage as of your date of hire

### ✓ Dependents

As a benefit-eligible employee, you may enroll your eligible dependents, including:

- Your legal spouse or domestic partner (same or opposite sex)
- Your child(ren) up to the end of the month in which they reach age 26
- Your stepchild(ren) or child(ren) of your partner

#### **You may NOT enroll:**

- Your spouse from whom you are legally separated or divorced – or the child(ren) of that spouse (i.e., stepchild(ren) or child(ren) of your spouse)
- Your child(ren) age 26 or older
- Your parents

**Please be sure to only enroll eligible dependents to keep SEA benefits affordable for everyone.**

If your dependent is no longer eligible for benefits, please remove them from your coverage during Open Enrollment or notify the Benefits Team within 30 days from the date your dependent becomes ineligible.

# ENROLLING FOR BENEFITS

If you are a new hire, you have 30 days from your date of hire to enroll yourself and your dependents.

## If you do NOT enroll within 30 days:

- You will be placed into Employee-Only coverage in the Cigna Open Access Base PPO Medical plan, the Cigna Dental Base Plan, and vision coverage through the Vision Service Plan (VSP).\*
- You will not be able to cover eligible dependents or contribute to a Flexible Spending Account (FSA) for 2023.

After your new hire enrollment window closes, you cannot elect or change benefits during the year, unless you experience a Qualifying Life Event such as marriage, divorce, or the birth/adoption of a child. All benefits that you elect will be in effect for the remainder of 2023.

## ENROLLING ONLINE:

Visit [www.mybenefitsatsea.com](http://www.mybenefitsatsea.com) and log in with your username and password using the information below.

Your **username** is your Employee Knox ID.

Your **password** is the capitalized first letter of your first name + first three characters of your last name + last 4 digits of your Social Security number.

*For example, John Leejun 123-45-6789 would be Jlee6789.*

Call the NA Shared Service Center at **1-855-557-3247** between the hours of 7 a.m. – 7 p.m. (CST) for help.

## Decision Support

**Not sure if one of the PPO or HSA medical plans is best for you? Or want to learn more about our Supplemental Short-Term Disability or Permanent Life Insurance plans before making a decision?**

SEA provides several decision support resources to help you select the benefits that are best for you. Consider using our MyChoice™ Recommendation Engine, or Cigna's Enrollment Support Line. Korean-language resources are also available.

See page 20 for more information.

\*Does not apply to employees located in California, Puerto Rico, and Hawaii.

# MEDICAL INSURANCE

Each person's health care needs are different. SEA's medical plan offers multiple options so you can choose the coverage level best-suited to your personal situation. All of the available plans include prescription coverage. Review the plans below and use our resources to make the best choice for yourself and your family. MCS or Kaiser HMO of HI Plan participants can view details at [www.mybenefitsatsea.com](http://www.mybenefitsatsea.com).



	CIGNA PPO BASE		CIGNA PPO ENHANCED		KAISER HMO OF CA	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	
Annual Deductible* (Individual/Family)	\$500 / \$1,000	\$1,250 / \$2,500	\$200 / \$500*	\$500 / \$1,500*	\$0 / \$0	
Out-of-Pocket Maximum** (Individual/Family)	\$3,500 / \$7,000	\$7,000 / \$15,000	\$2,500 / \$6,600 (includes deductible)	\$5,000 / \$15,000 (includes deductible)	\$1,500 / \$3,000	
Coinsurance for Inpatient Hospitalization and Outpatient Procedures Only	85% SEA / 15% Employee	65% SEA / 35% Employee	90% SEA / 10% Employee	75% SEA / 25% Employee	100% Kaiser / 0% Employee	
SEA HSA Contribution	N/A					
HSA Contribution Maximum	N/A					
Office Visits	\$5 copay for Cigna Care Providers*** \$20 copay for Non-Cigna Care Providers	65% after deductible	\$5 copay for Cigna Care Providers*** \$20 copay for Non-Cigna Care Providers	75% after deductible	\$20 copay	
Specialty Visits	\$20 copay for Cigna Care Providers*** \$35 copay for Non-Cigna Care Providers		\$20 copay for Cigna Care Providers*** \$35 copay for Non-Cigna Care Providers			
Hospital Care	85% after deductible		90% after deductible			\$100 copay per admission
Annual Routine Physical Well-Woman Visit-OB/GYN	Covered at 100%; no copay		Covered 100%; no copay			Covered 100%; no copay
Routine Hearing Exams (including hearing aids)	100% (\$2,000 maximum per calendar year)		100% (\$2,000 maximum per calendar year)		\$20 copay	
X-Rays and Lab	85% after deductible	65% after deductible	100%	75% after deductible	Covered 100%; no copay	
Emergency Room Visit	\$150 copay (waived if admitted), then plan pays 100%		\$150 copay (waived if admitted), then plan pays 100%		\$100 copay (waived if admitted)	
Urgent Care Facility	\$35 copay (waived if admitted), then plan pays 100%		\$35 copay (waived if admitted), then plan pays 100%		\$20 copay	
Ambulance	85%		90%		\$50 copay per visit	

\* For individuals enrolled in family coverage, the deductible for any individual will be capped at the individual annual deductible. At that point, the plan will begin to pay coinsurance for that individual.

\*\* For individuals enrolled in family coverage, out-of-pocket expenses for any individual will be capped at the individual annual out-of-pocket maximum. At that point, the plan will pay 100% of covered expenses for that individual for the rest of the year.

\*\*\*Cigna participating providers who rank highest in quality and cost efficiency receive the Cigna Care Designation. These providers are identified by a unique symbol (C) in the online provider directory on MyCigna.com.



Bi-weekly contribution amounts for your health plans can be found on the 2023 Contribution Sheet at the end of this guide. [Click here](#) to review now.

	CIGNA HSA BASE PLAN		CIGNA HSA ENHANCED PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	\$2,000 / \$4,000	\$4,000 / \$8,000	\$1,500 / \$3,000	\$3,000 / \$6,000
Out-of-Pocket Maximum** (Individual/Family)	\$4,500 / \$9,000 (includes deductible)	\$9,000 / \$18,000 (includes deductible)	\$3,500 / \$7,000 (includes deductible)	\$7,000 / \$14,000 (includes deductible)
Coinsurance for Inpatient Hospitalization and Outpatient Procedures Only	80% SEA / 20% Employee	60% SEA / 40% Employee	80% SEA / 20% Employee	60% SEA / 40% Employee
SEA HSA Contribution	\$375 / \$750		\$750 / \$1,500	
HSA Contribution Maximum	\$3,850 Individual / \$7,750 Family SEA contributions count toward the maximum.			
Office Visits	85% after deductible for Cigna Care Providers***		85% after deductible for Cigna Care Providers***	
Specialty Visits	80% after deductible for Non-Cigna Care Providers	60% after deductible	80% after deductible for Non-Cigna Care Providers	60% after deductible
Hospital Care	80% after deductible		80% after deductible	
Annual Routine Physical Well-Woman Visit-OB/GYN	Covered 100%; no deductible		Covered 100%; no deductible	
Routine Hearing Exams (including hearing aids)	80% after deductible (\$2,000 maximum per calendar year)	60% after deductible (\$2,000 maximum per calendar year)	80% after deductible (\$2,000 maximum per calendar year)	60% after deductible (\$2,000 maximum per calendar year)
X-Rays and Lab		60% after deductible		60% after deductible
Emergency Room Visit				
Urgent Care Facility	80% after deductible	80% after deductible	80% after deductible	80% after deductible
Ambulance				

\* For individuals enrolled in family coverage, the deductible for any individual will be capped at the individual annual deductible. At that point, the plan will begin to pay coinsurance for that individual.

\*\* For individuals enrolled in family coverage, out-of-pocket expenses for any individual will be capped at the individual annual out-of-pocket maximum. At that point, the plan will pay 100% of covered expenses for that individual for the rest of the year.

\*\*\*Cigna participating providers who rank highest in quality and cost efficiency receive the Cigna Care Designation. These providers are identified by a unique symbol (C) in the online provider directory on MyCigna.com.

# PRESCRIPTION



Prescription drug coverage is provided by CVS Caremark when you enroll in a Cigna medical plan. If covered under Kaiser or MCS, prescription drug coverage is provided by your carrier.

	CIGNA PPO BASE		CIGNA PPO ENHANCED		KAISER HMO OF CA
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network

### Prescription Drug: Up to 30-Day Supply - Retail

Generic*	\$10 copay	25% of charges	\$10 copay	25% of charges	\$10 copay
Preferred Brand	\$30 copay	after \$50	\$30 copay	after \$50	\$20 copay
Non-Preferred Brand**	\$65 copay	deductible	\$65 copay	deductible	\$20 copay

### Prescription Drug: 90-Day Supply—Mail Order or CVS Caremark Maintenance Choice Program\*\*\*

Generic*	\$20 copay		\$20 copay		\$20 copay
Preferred Brand	\$60 copay	N/A	\$60 copay	N/A	\$40 copay
Non-Preferred Brand**	\$130 copay		\$130 copay		\$40 copay

	CIGNA HSA BASE		CIGNA HSA ENHANCED	
	In-Network	Out-of-Network	In-Network	Out-of-Network

### Prescription Drug: Up to 30-Day Supply - Retail

Generic*	10% after deductible		10% after deductible	
Preferred Brand	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Non-Preferred Brand	30% after deductible		30% after deductible	

### Prescription Drug: 90-Day Supply—Mail Order or CVS Caremark Maintenance Choice Program\*\*\*

Generic*	10% after deductible		10% after deductible	
Preferred Brand	20% after deductible	N/A	20% after deductible	N/A
Non-Preferred Brand**	30% after deductible		30% after deductible	

\* Approved preventive generics are covered at 100% for all Cigna plans; for Kaiser plans, some generics will be covered at 100% (be sure to visit [www.kp.org](http://www.kp.org) for a list of Kaiser's preferred and non-preferred drugs).

\*\* Non-preferred brand drugs are brand-name drugs that do not appear on the CVS Caremark Preferred Drug List. These drugs are generally more expensive and do not have approved generic equivalents yet. For more information on non-preferred brand drugs, visit [www.caremark.com](http://www.caremark.com).

\*\*\* If you opt out of the CVS Caremark Maintenance Choice program, you will pay more for your medication.

## Prescription Highlights

### PrudentRx - Specialty Drug Copay Program for Cigna PPO Plan Members

PrudentRx is designed to reduce specialty prescription costs, helping you save money!

With PrudentRx, CVS plan members enrolled in the Cigna PPO Plans will pay a \$0 copay for specialty medications.\*

PrudentRx gets copay card assistance for your medication and manages renewals.

To participate, all you need to do is enroll by calling **1-800-578-4403**.

\* Not all specialty prescriptions may be covered.

### Dispense as Written 1 & 2 (DAW 1 & 2)

When a generic medication is available, but the pharmacy dispenses the brand-name medication for any reason, you will pay the difference between the brand-name medication and the generic plus the generic copayment.

If you choose to receive the generic, you will not have to pay the difference.

# PRESCRIPTION

## Prescription Highlights (Continued)

### CVS Caremark Health Advisor

This alert program analyzes pharmacy and medical claims data to identify opportunities such as medical exams, preventative screenings, and additional medication therapy. Health Advisor notifies you and your physician to help you make more informed decisions on your healthcare.

Health Advisor will reach out through a variety of channels, including:

- SMS Text Messaging
- Email
- Phone Calls
- Direct Mail
- HealthTag
- Pharmacist Panel

You can adjust your communication preferences at any time.

### CVS Caremark Pharmacy Advisor Program

With Pharmacy Advisor Counseling®, Cigna Plan participants can look forward to a more personal approach to care. Staffed with registered pharmacists and technicians, Pharmacy Advisor Counseling can be a valuable resource to help you manage your medication and provide you with: Confidential advice at your convenience, information about medications, tips to help manage or avoid medication side effects, and guidance to help stay on track with your medications.

# HEALTH PROGRAMS

Available at no cost to Cigna plan members.

### Omada Digital Health Program

Omada is a digital care program that empowers people to achieve their health goals through sustainable lifestyle change. The program offers 24/7 support, personalized to health needs such as diabetes, hypertension, muscle and joint pain, and behavioral health.

#### Omada's personalized program includes:

- A dedicated, professional health coach
- Weekly interactive lessons with relevant, engaging content
- A peer support group and online community
- A cellular connected scale
- Nutrition, weight, & physical activity tracking

### Transform Diabetes Care

Effectively managing diabetes is critical to help avoid costly events and complications, and it can be challenging. Transform Diabetes Care is a personalized, comprehensive approach to diabetes management. It provides members with an **Individualized Diabetes Care Plan**, including:

- Clinical support: Blood glucose/medication monitoring, and lifestyle management
- Engagement and care from pharmacists and the CVS care team

### WINFertility

With the WINFertility program through Cigna, you can get personalized guidance, education and emotional support throughout your family-building journey. **Including coverage options for egg freezing, surrogacy, and adoption.**

Navigating infertility treatments may be confusing and overwhelming. Through WINFertility, you'll learn about causes of infertility, testing and diagnosis. Get help with understanding your options so you can choose the right provider and best course of treatment for you. WINFertility is by your side from testing and treatment to medications and refills.

Speak with a WINFertility service team member at **1-866-833-6761** or learn more at <https://managed.winfertility.com/samsung-sea>.

### Ginger Emotional Support App

*Available through the Cigna Health Plan*

Through Ginger, coaches, therapists, and psychiatrists work together to coordinate the best, personalized mental health care right from your smartphone. It's like a virtual clinic without the waiting room. Ginger also includes access to a library of self-care content.

Ginger's mental health services are in-network and accessible through your behavioral health benefits with Cigna. Download the Ginger Emotional Support app, or visit [www.ginger.com/cigna](http://www.ginger.com/cigna) to learn more.

### Talkspace

*Available through the Cigna Health Plan*

Talkspace is an online therapy service that connects users to a dedicated, licensed therapist in their state of residence via private messaging or live video. Users can regularly message their dedicated therapist via text, voice or video as life happens - anywhere, anytime. Therapists engage daily, 5 days per week.



# SUPPLEMENTAL INSURANCE



## Critical Illness Insurance, Accident Insurance, and Hospital Indemnity Insurance

SEA offers Critical Illness, Accidental Injury, and Hospital Indemnity Insurance to all employees. **The plans are provided without cost to Cigna HSA Base Plan and Cigna HSA Enhanced Plan participants.** Employees who are not enrolled in the HSA Plans are able to elect coverage at an affordable rate. Enrollment in an SEA-sponsored health plan is not required for electing these plans.

These plans provide added financial protection to ease the burden of out-of-pocket expenses – including costs that extend beyond your medical plan coverage, like deductibles, coinsurance and regular bills. Benefits are paid directly to you, in addition to any other insurance coverage you may have, so you can decide how the money is spent.

CRITICAL ILLNESS INSURANCE	ACCIDENT INSURANCE	HOSPITAL INDEMNITY
<p>Critical Illness Insurance pays a lump sum benefit directly to you if you or a covered family member are diagnosed with a covered condition such as:</p> <ul style="list-style-type: none"> <li>• Heart attack</li> <li>• Stroke</li> <li>• Cancer</li> </ul> <p><b>You can use this benefit any way you choose:</b></p> <ul style="list-style-type: none"> <li>• Pay for deductibles and coinsurance</li> <li>• Replace earnings from being out of work</li> </ul> <p><b>Coverage Amounts</b></p> <ul style="list-style-type: none"> <li>• <b>Employee enrolled in an HSA plan:</b> A coverage amount of \$5,000 is automatically provided to you at no cost.</li> <li>• <b>Spouse enrolled in an HSA plan:</b> Automatically covered at 50% of your coverage level.</li> <li>• <b>Child enrolled in an HSA plan:</b> Automatically covered at 25% of your coverage level.</li> </ul> <p>You will also have the option to purchase a higher level of coverage.</p> <p>If you are electing coverage for yourself and your dependents on a voluntary basis, the following benefit amounts are available:</p> <ul style="list-style-type: none"> <li>• <b>Employee:</b> \$10,000, \$20,000, \$30,000</li> <li>• <b>Spouse:</b> Automatically covered at 50% of your coverage level at no additional cost</li> <li>• <b>Children:</b> Automatically covered at 25% of your coverage level</li> </ul> <p>You must be enrolled yourself in order to cover your spouse or child.</p>	<p>Accidents happen. You can't always prevent them, but you can take steps to reduce the financial impact.</p> <p>Accidental Injury Insurance pays you or your covered dependents benefits for specific injuries and events resulting from a covered accident.</p> <p><b>The amounts paid depend on:</b></p> <ul style="list-style-type: none"> <li>• Type of injury</li> <li>• Care received</li> </ul> <p><b>Benefits may be available for things like:</b></p> <ul style="list-style-type: none"> <li>• Surgery</li> <li>• Physical therapy</li> <li>• Lacerations</li> <li>• Burns</li> <li>• Dislocations and fractures</li> </ul>	<p>Even with medical insurance, a hospital stay can cost you thousands of dollars in deductibles and coinsurance.</p> <p>Hospital Indemnity Insurance pays a benefit directly to you if you or a family member receives hospital care.</p> <p><b>Benefit Amounts</b></p> <ul style="list-style-type: none"> <li>• A \$1,000 benefit for being admitted to the hospital</li> <li>• \$200 for each day you're confined</li> </ul> <p>Additional benefits are paid based on the type of services you receive.</p>

These policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable.

# DENTAL & VISION

SEA offers both Base and Buy-Up Dental Plan options through Cigna. In addition to paying a higher level of benefits for some services, the buy-up plan offers coverage for implants and orthodontia. Dental coverage is not available through Kaiser CA. When you enroll in an SEA Dental Plan, Vision coverage with Vision Service Plan (VSP) is included.\*

DENTAL PLAN HIGHLIGHTS	CIGNA PPO BASE PLAN		CIGNA PPO BUY-UP PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Calendar Year Maximum Benefit</b>	\$1,000 per person combined maximum in- and out-of-network		\$3,000 per person combined maximum in- and out-of-network	
<b>Annual Deductible (Individual/Family)</b>	\$50 Individual \$150 Family	\$100 Individual \$300 Family	\$0 Individual \$0 Family	\$100 Individual \$300 Family
<b>Office Visit Copay</b>	None		None	
<b>Preventive Care Exams, Cleanings</b>	Covered at 100%		Covered at 100%	
<b>Basic Care Fillings, Extractions</b>	Covered at 80% after deductible		Covered at 100%	Covered at 80% after deductible
<b>Major Care Inlays, Crowns</b>	Covered at 50% after deductible		Covered at 75%	Covered at 50% after deductible
<b>Orthodontia Adults &amp; Children</b>	Not Covered		Covered at 50%; \$2,000 lifetime maximum	Covered at 50% after deductible; \$2,000 lifetime maximum
<b>Implants</b>	Not Covered		Covered at 50%; \$3,000 annual maximum	Covered at 50% after deductible; \$3,000 annual maximum

VISION SERVICE PLAN (VSP)			
Benefit	Description	Copay	Frequency
<b>WellVision Exam</b>	• Focuses on your eyes and overall wellness	\$0	Every calendar year
<b>Prescription Glasses</b>		\$20	See frame and lenses
<b>Frame</b>	• \$175 allowance for a wide selection of frames • \$195 allowance for featured frame brands • \$95 Costco® frame allowance	Included in Prescription Glasses	Every calendar year
<b>Lenses</b>	• Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children		Every calendar year
<b>Lightcare</b>	• \$150 allowance for ready-made non-prescription sunglasses or ready-made non-prescription blue light filtering glasses instead of prescription glasses.	\$20	Every calendar year
<b>Lens Enhancements</b>	• Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 30% on other lens enhancements	\$0 \$95 - \$105 \$150 - \$175	Every calendar year
<b>Additional Pairs of Eyewear</b>			
<b>Contacts</b>	• \$220 allowance for contacts and contact lens exam (fitting and evaluation) • 15% savings on a contact lens exam (fitting and evaluation)	\$35	Every calendar year
<b>Laser VisionCare Preferred Program</b>			
<b>Laser VisionCare Preferred Program</b>	• \$1,000 allowance per eye for Custom LASIK, Custom PRK, Bladeless LASIK, LASIK, or PRK • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities	\$0	Once per lifetime

**Your Coverage with Out-of-Network Providers: Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details. Call Member Services for out-of-network plan details: 1-800-877-7195.**

\*Puerto Rico MCS and Kaiser HMO of HI participants: If you are enrolled in the Puerto Rico MCS Plan or the Kaiser HMO of HI Plan, your dental and vision coverage is automatically included with your medical enrollment.

# HEALTH SAVINGS ACCOUNT (HSA)



## How do the Cigna Open Access Plus HSA Plans and the Health Savings Account (HSA) work together?

Under the Cigna Open Access Plus HSA Base or Enhanced plans, you will pay the full negotiated rates for all of your health care services (other than preventive). The plans will only begin to pay benefits after the deductible is met.

Here's an example of how the plans would work if you were to visit your In-Network Primary Care Doctor.

### BEFORE YOU MEET YOUR DEDUCTIBLE:



Instead of paying a coinsurance, you will pay the full plan allowance (negotiated rate) of your visit to the doctor.

### AFTER YOU MEET YOUR DEDUCTIBLE:

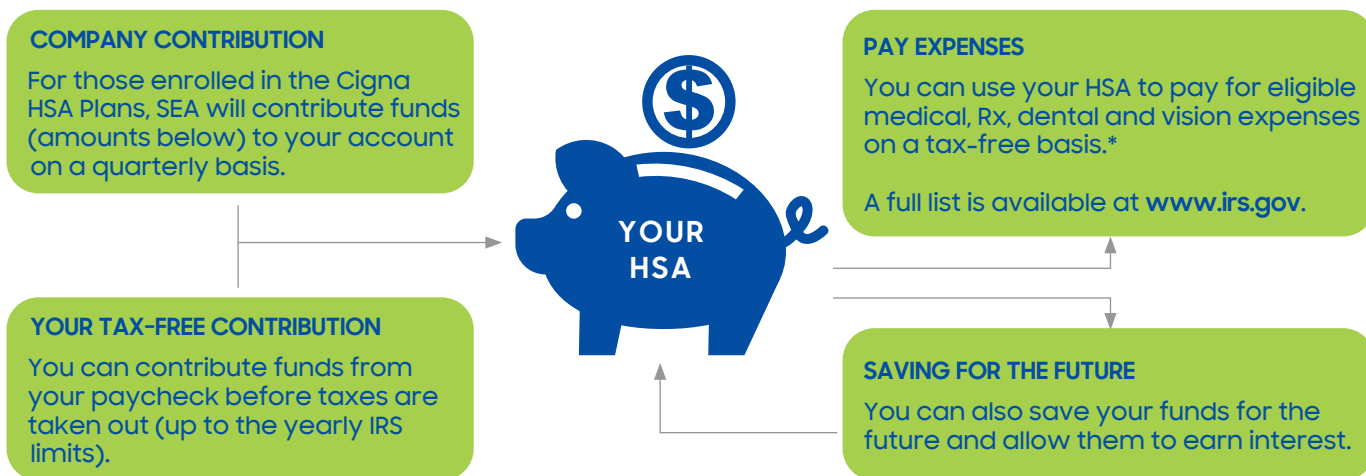


You will be responsible for 20% of the plan allowance. The plan will pay the remaining 80% of the cost. Coinsurance will apply until the plan's out-of-pocket maximum is met.

Remember! HSA Plan participants receive Supplemental Insurance (pg. 9) at no cost. The plans help with meeting your deductible in the case of serious issues.

## You can use your Health Savings Account to pay your health care bill.

You can think of a Health Savings Account (HSA) as a personal savings account used for qualified health care expenses with an impressive tax advantage and investment options. The account is yours to keep - even if you leave SEA. You can only enroll in the HSA if you elect one of the Cigna HSA Open Access Plus plans. Here's how it works:



How much can you contribute?	Per Year, SEA Contributes...		Per Year, You Can Contribute...		Maximum Contribution Amount
	Cigna Open Access Plus HSA Base	Cigna Open Access Plus HSA Enhanced	Cigna Open Access Plus HSA Base	Cigna Open Access Plus HSA Enhanced	
Individual	\$375	\$750	Up to \$3,475	Up to \$3,100	\$3,850**
Family	\$750	\$1,500	Up to \$7,000	Up to \$6,250	\$7,750**

\* References to taxes are at the federal level. State tax rules may vary.

\*\*Employees who reach age 55 by the end of the year can contribute an additional \$1,000.

# FLEXIBLE SPENDING ACCOUNTS (FSAs)

Flexible Spending Accounts (FSAs) enable you to put aside money for important expenses and help you reduce your income taxes at the same time. SEA offers a [Regular Health Care FSA](#), a [Limited Purpose Health Care FSA](#) (for Cigna Open Access Plus HSA Plan participants only), a [Dependent Care FSA](#), and a [Commuter Benefits FSA](#). These accounts allow you to set aside pre-tax dollars to pay for certain out-of-pocket health care, dependent care, or commuting expenses.

## How the Health Care and Dependent Care FSAs Work

1. During your enrollment, you decide how much to set aside for health care and/or dependent care expenses. Your contributions are deducted from your paycheck on a before-tax basis in equal installments throughout the calendar year.
2. As you incur health care or dependent care expenses throughout the year, you can pay for expenses out-of-pocket and then submit a claim to be reimbursed from your account. A Health Care FSA allows you to be reimbursed up to the amount you elected to deposit for the year – even if you have not yet made the full contribution to your FSA. A Dependent Care FSA allows you to be reimbursed up to the amount that has been deposited into your FSA at the time you request reimbursement. The Health Care FSAs include a debit card from WEX that you can use to pay for expenses at the point of sale. If you use this card, you will not have to submit your claims manually.

Please note that these accounts are separate. You cannot use money from the Health Care FSAs to cover expenses eligible under the Dependent Care FSA or vice versa.

## How the Commuter Benefits FSA Works

1. During your enrollment, you choose how much to set aside for monthly qualified, work-related transit and parking expenses. Contributions are made to your account before taxes are taken out.
2. You can use your Commuter Benefits debit card to make purchases against your transit and/or parking plan accounts. If you enroll in one of the Health Care FSAs, you will use the same debit card. Claims for reimbursement must be submitted within 180 days from the last day of the month in which the expense was incurred.

**We know it's difficult to predict commuter expenses for 2023. The good news is that you may start, stop or modify your commuter elections at any time during the year.**

## Use It or Lose It

Be sure to calculate your expenses carefully when making your FSA elections. IRS regulations require that you forfeit any money left in your account after **March 15, 2024. You have until March 31, 2024 to submit claims for expenses to be paid from your 2023 FSA.** Commuter and Parking Benefits terminate midnight on the day you terminate employment, or no longer participate in the Plan. You will have 90 days from termination to submit for reimbursement.

**YOU MUST ACTIVELY RE-ENROLL IN THE FSAs EACH YEAR. YOU ARE NOT AUTOMATICALLY RE-ENROLLED.**

PLAN	ANNUAL MAXIMUM CONTRIBUTION**	EXAMPLES OF COVERED EXPENSES
Regular Health Care FSA	\$3,050	Copays, deductibles, orthodontia, over-the-counter medications, etc.*
Limited Purpose Health Care FSA	\$3,050	Dental and vision expenses only
Dependent Care FSA	\$5,000 (\$2,500 if married and filing separate tax returns)	Day care (dependents under 13), nursery school, elder care expenses, etc.*
Commuter Benefits FSA	\$300/month for mass transit \$300/month for parking	Work-related transit and parking expenses (tolls not included)

\* See IRS Publications 502 and 503 for a complete list of covered expenses.

\*\*Non-discrimination testing results for FSAs may require lowering your annual election mid-year.

# LIFE & DISABILITY INSURANCE

SEA automatically provides several income protection benefits at no cost to eligible employees and their family members, and also offers you the opportunity to elect plans for additional security. The plans are designed to protect your finances, and secure a comfortable future by paying benefits directly to you, or to your beneficiaries. Plan highlights can be found in the chart below.

COVERAGE	PLAN HIGHLIGHTS
Basic Life Insurance	<p><b>Employee:</b> Benefit amount equal to two times (2X) your annual salary, to a maximum of \$500,000.</p> <p><b>Spouse/Domestic Partner:</b> \$10,000 benefit amount</p> <p><b>Child(ren):</b> \$5,000 (\$500 birth to six months) benefit amount</p> <p><b>You are automatically enrolled, and the coverage is provided at no cost to you.</b></p>
Supplemental Term Life Insurance - Employee	You can purchase coverage of up to eight times (8X) your annual salary. The maximum benefit amount is \$1.5 million.
Supplemental Term Life Insurance - Spouse/ Domestic Partner	If you elect supplemental life for yourself, you can also purchase additional life insurance for your spouse/domestic partner. You may elect up to \$150,000 in \$10,000 increments.
Supplemental Term Life Insurance - Child	If you elect supplemental life for yourself, you can purchase additional life insurance for your child(ren) in the amount of \$5,000 or \$10,000 (\$500 birth to six months).
Basic Accidental Death & Dismemberment (AD&D)	Benefit amount equal to two times (2X) your annual salary, to a maximum of \$500,000. <b>You are automatically enrolled, and the coverage is provided at no cost to you.</b>
Supplemental Accidental Death & Dismemberment (AD&D) Insurance	<p><b>Employee:</b> You may elect up to eight times (8X) your basic annual salary, to a maximum of \$1,500,000.</p> <p><b>Families:</b> Spouses/Domestic Partners will be covered at 50% of your coverage amount and your child(ren) will be covered at 10% of your coverage amount.</p> <ul style="list-style-type: none"> <li>- <b>Spouse/Domestic Partner, no child(ren):</b> Your spouse/domestic partner will be covered at 60% of your coverage amount.</li> <li>- <b>Child(ren), no spouse/domestic partner:</b> Your child(ren) will be covered at 15% of your coverage amount.</li> </ul>
Short-Term Disability	After seven consecutive days of total disability, employees are eligible to receive Short-Term Disability benefits for up to 26 weeks. The percentage of pay replacement (66 ⅔%, 75%, or 100%) is based on years of service. Short-Term Disability benefits work in conjunction with state disability benefit plans where applicable.
Long-Term Disability	After 26 weeks of disability, you may be eligible for Long-Term Disability. The benefit pays 60% of your monthly earnings up to a maximum of \$15,000/month. Benefits may end at age 65, or after 24 months for mental and nervous conditions. The benefits are subject to offsets such as Social Security and Workers' Compensation.

## Supplemental Short-Term Disability\*

Take the opportunity to increase your Short-Term Disability coverage! Our supplemental Short-Term Disability plan gives employees with less than 15 years of service the option to elect up to 100% of pay replacement for up to 26 weeks.

Your rate will be a percentage of your salary, based on your years of service. See the Contribution Sheet at the end of this guide for details.

\*At 15 years of service this Plan will terminate and you will receive 100% of replacement pay from SEA.

These policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable.



# PERMANENT LIFE INSURANCE WITH LONG TERM CARE<sup>+</sup>

Our Permanent Life Insurance plan from Transamerica can help to protect your family's quality of life - after you're gone or while you're still living.

## What makes Permanent Life Insurance different?

- **Permanent Coverage:** As long as the cost-effective premium payments are maintained, the policy never expires, and the premium always remains the same.
  - **Locking in a lower premium now will help you save money in the future.**
- **Living Benefits:** The Accelerated Death Benefit (ADB) for Chronic Condition Rider is an added feature to help if you are diagnosed with a chronic condition that is expected to be permanent.
  - Benefits can be used to pay for any expenses you may have:
    - Household or credit card bills
    - Costs for an assisted living facility or for care provided by a loved one such as a spouse or child.
  - **There are no restrictions on how you use the benefits.**

## Additional Plan Features:

- **Guaranteed Acceptance:** No physical exams or health questions are required for newly eligible employees and spouses.
- **Coverage Options:** You can purchase coverage for yourself and your spouse that includes the accelerated benefit for chronic conditions. A child term rider is also available.
  - Employee:** \$20,000 - \$100,000 benefit, not to exceed 5x your base salary
  - Spouse:** \$10,000 - \$30,000 benefit
  - Child Term Rider:** \$10,000 term life benefit is available for children up to age 26. This is not permanent life insurance and the coverage will terminate at age 26.
- **Cash Value:** This policy builds cash value, which you can eventually use to buy a paid-in-full policy with no more premiums due or take out a loan against the cash value on the policy.
- **Portable Coverage:** You can take this coverage with you if you change jobs or retire.

### Long-term care costs have skyrocketed in recent years.

Paying for care on your own is costly, and 60% of us will need some form of long-term care services.\* Plan ahead for a sound financial strategy.

Electing this plan instead of traditional long-term care coverage will allow you to use benefits as you wish - pay a family member for care, purchase groceries, pay for utilities and more.

## Life Insurance Plan Comparison

	BASIC LIFE INSURANCE	OPTIONAL LIFE INSURANCE	PERMANENT LIFE INSURANCE
<b>Will the premiums go up?</b>	N/A - The premium is company paid.	The premiums increase as you get older and as your salary increases.	The premiums don't change
<b>What's it for?</b>	Replacing your income so your family can maintain their lifestyle	Replacing your income so your family can maintain their lifestyle	Replacing your income upon death or providing living benefits for financial relief
<b>What happens if I am diagnosed with a chronic condition?*</b>	N/A	N/A	You can receive a monthly benefit, to reduce the physical, emotional, and financial burden associated with a debilitating condition.

<sup>+</sup>This plan is not eligible as an exemption from the Washington State Long Term Care (LTC) Payroll Tax. This policy does not qualify for exemption from any state mandated Long Term Care Payroll Tax.

\*U.S. Department of Health and Human Services, What is Long-Term Care (LTC) and Who Needs it?, January 2021

\*\*Diagnosed with a chronic condition and in the best medical judgment are unable to perform two (2) of six (6) activities of daily living (ADLs) regardless of whether you're at home, in an assisted living facility, or a hospital.

Restrictions may apply. The policies have exclusions and limitations which may affect any benefits payable. See plan documents for details.



# FamilyADVISOR, LegalGUARD

Affordable legal assistance can sometimes be difficult to find. If you enroll in FamilyADVISOR with LegalGUARD from LegalEASE, you will have access to a network of attorneys.

This network can provide comprehensive legal assistance, telephone advice, and office consultations on many different legal services, including:

- Wills & Estate Planning
- Real Estate Matters
- Debt Collection
- Traffic Tickets
- Family Law
- Consumer Disputes
- Document Preparation
- Advice & Consultation

This plan is available via payroll deduction and provides coverage for you and your eligible dependents.

## IDENTITY THEFT PROTECTION

Digital thieves constantly discover new ways to extract your personal information, open credit accounts in your name, sell your sensitive data on the dark web, and take over your financial accounts.

### Our comprehensive Identity Theft Protection Plan:

- Safeguards multiple gateways into your identity and credit.
- Provides **award-winning** credit monitoring and identity theft protection services.
- Commits experts **around the clock** to help you protect your financial and personal information.

### Why choose ID Watchdog?

- **Greater Protection & Control:** ID Watchdog has you covered with alerts on identity-related vulnerabilities and lock features for added control over your credit report(s).
- **More for Families:** This plan helps you better protect your loved ones, with each adult getting their own personalized account. And, we offer more features that help protect minors than any other provider.
- **Fully Managed Identity Restoration:** If you become a victim, you don't have to face it alone. A certified resolution specialist will fully manage the case for you until your identity is restored.

Learn more online at [www.idwatchdog.com/identitybenefits](http://www.idwatchdog.com/identitybenefits).

Social Security numbers are required for you and all covered dependents to monitor identity and credit.

### Identity fraud scams are on the rise.

**\$56**  
BILLION

In 2020, total combined fraud losses climbed to \$56 billion.

**\$43**  
BILLION

Identity fraud scams accounted for \$43 billion of that amount.

**\$13**  
BILLION\*

Traditional identity fraud losses totaled \$13 billion.

\* Javelin Strategy & Research, Identity Fraud Study, 2021

# WELLNESS

## SmartHealth Wellness Program - Get rewarded for being healthy!

Participating in SEA's SmartHealth Wellness Program can help you keep your health in check, improve your overall wellness, and earn money for doing so! Check out the list of healthy activities below.

PROGRAM	AMOUNT (one payment per category)
<b>FITNESS REIMBURSEMENT</b>	
Offered to all SEA Employees who purchase a gym membership, personal fitness training (with a combination of cardiovascular and weight exercises), cardiovascular group exercise classes, or a Cubii. These items increase your heart rate for a sustainable period, improve cardiovascular fitness, and promote physical activity.	\$400
<b>WELLNESS INCENTIVE: ANNUAL PHYSICAL</b>	
Annual Physical (\$0 copay)	\$100
<b>WELLNESS INCENTIVE: CIGNA HEALTHY PREGNANCIES, HEALTHY BABIES (If covered under a Cigna plan)</b>	
Enroll within the first trimester for \$150; second trimester for \$75	\$75 - \$150
<b>WELLNESS INCENTIVE: PREVENTIVE SCREENINGS</b>	
Biometric, PSA, Pap smear, mammogram	\$100
<b>WELLNESS INCENTIVE: LIFESTYLE MANAGEMENT PROGRAMS</b>	
<p>Reimbursement is available for taking part in and completing appropriate Lifestyle Management programs:</p> <p><b>Stress Management:</b> Cigna coaching program, download and purchase of the Calm App paid subscription, reimbursement for a minimum of three massages annually or an inversion table session</p> <p><b>Tobacco Cessation:</b> Cigna coaching program, completion of a nationally recognized smoking cessation program (American Cancer Association, American Heart Association, Smokefree.gov, etc.) or through a Kaiser or MCS cessation program</p> <p><b>Weight Management:</b> Cigna coaching program, Weight Watchers, Slim4Life, My Fit Foods</p>	\$125

Wellness incentives are only available to employees who are enrolled in SEA's medical coverage. Employees who are not enrolled in an SEA-sponsored medical plan are only eligible for the Fitness Reimbursement. Spouses are only eligible for Cigna Healthy Pregnancies, Healthy Babies. Any 2023 wellness incentives that were completed outside of the Cigna Health Plans must be submitted by November 15, 2023 to be eligible for reimbursement. Incentives that were completed under the Cigna Health Plan must be completed by December 31, 2023.

All wellness incentives are considered to be taxable income.

For more information on the SmartHealth Wellness Program, contact the Wellness Team at [Your\\_Wellness\\_Team@sea.samsung.com](mailto:Your_Wellness_Team@sea.samsung.com).

**Please note:** With the exception of the Fitness Reimbursement, employees must complete an annual physical, biometric screening, and health risk assessment in 2023 to be eligible for incentives in 2024.

# HEALTH

## Lyra Health - Employee Assistance Program

The program is available at no cost to you with up to 8 free sessions per year. Get started at [sea.lyrahealth.com](http://sea.lyrahealth.com).

The Lyra health program is a smarter approach to emotional health. You choose how to access care based on your lifestyle and what meets your needs.

Lyra is our partner in global workforce mental health. This program helps you receive high-quality mental health care to make a real difference in your life. Care options include guided self-care, coaching, therapy, medication and more.

Lyra appointments are available same day, evenings, and weekends. Lyra improves your ability to access care – often the wait time is only one day, compared to the national average of 21 days.

- **Receive personalized care options.** Review recommendations tailored to each member's symptoms, severity, and lifestyle.
- **Book real-time appointments.** Schedule appointments online and choose to meet in-person or virtually. Most members have an in-person provider within 20 miles of where they live.
- **Learn and practice new real-life skills.** Develop new coping skills from your provider and through proven digital lessons and exercises.
- **Track and measure progress.** Complete ongoing clinical assessments to understand how treatment and recovery progress.

## Quitting Tobacco

As discounted rates are offered to tobacco-free employees, you can certainly reduce your health care costs if you are a tobacco user who is looking to quit.

You can enroll at the discounted non-tobacco user rate, but you must contact Cigna or complete a local Tobacco Cessation program within 90 days of your benefit effective date. Cigna participants can contact the Cigna Quit Today program at **1-855- 246-1873**. Kaiser HMO of CA, Kaiser HMO of HI, or MCS plan participants must submit proof of completing a local program.

After completing your goal (within 90 days from your benefits-begin date), you will continue to pay the non-tobacco rate for medical coverage. If you have completed your Biometric Screening, Annual Physical, and Health Assessment in the previous year, this process will also help you qualify for the \$125 Lifestyle Management Wellness Incentive. If the goal is not complete, you will pay the tobacco user rate as soon as the change is processed.

## Cigna Health Plan Participants - Don't forget to use these great resources!

### 24-Hour Health Information Line

Speak with a nurse any hour of the day or night about health questions, home care suggestions, help in choosing the most appropriate care, or assistance in locating nearby participating providers. Call **1-800-Cigna24 (1-800-244-6224)**.

### Cigna Healthy Rewards

Through Cigna, you have access to many health and wellness programs and services!

Discount programs include Jenny Craig, laser vision correction, acupuncture, massage therapy and more.

### myCigna Mobile App

Use this helpful app to view your ID cards, review recent and past claims, view your Health Savings Account balance, talk to a doctor or nurse, and more!

Visit the App Store® or Google Play™ to download the app.



# LIFESTYLE BENEFITS

## Airvet Pet Care

SEA has partnered with Airvet to help you take care of your pet family members with virtual pet care. Airvet provides access to:

- **Instant access to experts** with 24/7 access to world-class veterinary care – anytime, anywhere.
- **Support in seconds, not hours** get fast answer & support from trusted vets via chat and video.

Visit [join.airvet.com/getstarted](https://join.airvet.com/getstarted) to learn more and activate your benefit.

## College Coaching & Virtual Tutoring

SEA has partnered with Bright Horizons® to help you better manage your work, family, and personal responsibilities. Bright Horizon provides access to:

- **College coaching** with free access to a team of college admissions & finance experts to help your child through the admission process and plan for college costs
- **Virtual tutoring** for your child, including instant homework help in reading, math, science, social studies, and over 300 other subjects

Visit [clients.brighthouse.com/sea](https://clients.brighthouse.com/sea) (username: samsung | pw: care4you) for details.

## Student Loan Repayment Assistance Program

Are student loans impacting your ability to meet other financial goals? SEA will make a maximum annual contribution of \$600 per employee towards student loan debt. The contribution is administered at a fixed monthly rate of \$50 per employee following enrollment. The lifetime maximum contribution is \$10,000 per employee.

### Eligible Loans:

- Any federal or private education loans from a Title IV school (Associate's degree or higher) within the United States
- A loan in your name, for your education; family and friends cannot receive your contribution
- Loans that are in good standing (e.g. not in delinquency)

### Ineligible Loans:

- Parent PLUS loans are not eligible for the contribution at this time
- Student Loans that have been refinanced with a private lender such as SoFi are eligible to participate. However, student loans that have been converted into a personal loan during a private refinancing (e.g. First Republic Bank) are not eligible

## Student Loan Refinance Program

With low rates and no hidden fees, SoFi can refinance student loan and Parent PLUS debt. SoFi may be able to reduce the cost of your debt. Refinancing terms can be from five to 20 years, with low variable and fixed rate options. There are no application fees or origination fees, and you can consolidate all student loans into one monthly payment. On average, borrowers can save thousands depending on the size of your student loan.\* Take advantage of the welcome bonus! SEA employees, friends, and family receive an additional \$300 welcome bonus\*\* when you refinance through SoFi. For more information, visit [www.sofi.com/SEA](https://www.sofi.com/SEA).

\*See [www.sofi.com/disclaimer1#3](https://www.sofi.com/disclaimer1#3).

\*\*See [www.sofi.com/legal#welcome-bonus](https://www.sofi.com/legal#welcome-bonus).

## Financial Wellness Platform

Pathways by Prudential is for Samsung employees and helps you build a digital financial roadmap for you to follow. This interactive, personalized resource enables you to identify your most important financial milestones and create a path toward achieving them.

Get help with retirement planning, family finances, saving and investing, and managing debt. You can guide yourself by using the Pathways tools and calculators, or work with an investment advisor via video chat or phone.

For more information, visit <https://www.prudential.com/financial-wellness/SEA>.



# SEA RESOURCES

So you can really understand your benefits and choose the plans that are best for you, SEA provides many reliable and helpful resources! These tools can help you navigate your benefit decisions for 2023 and learn more about the great plans that are available. Be sure to take advantage of them! Here are just a few options:

## Cigna's Enrollment Information Line

Have questions about your Cigna benefits? Get help with understanding your benefits, comparing your Cigna benefit options, or even with finding participating network physicians! You can call Cigna's enrollment help line 24/7 at **1-888-806-5042**.

## Kaiser Permanente (for CA Employees)

You can visit [www.kp.org/easyswitch](http://www.kp.org/easyswitch) for more information about the Kaiser HMO of CA Plan. Kaiser offers many resources to plan members, including a Kaiser mobile app.

## Korean Language Resources

### Cigna Customer Service

You can speak with a Korean-speaking Cigna Customer Service Representative by calling **1-855-202-2634**, Monday - Friday, 8:00 a.m. to 4:30 p.m. (ET).

If you are unable to call within these hours, leave a message for a return call, or call the toll-free number on your ID card.

### CVS Caremark

You can also speak with a Korean-speaking CVS Caremark representative at **1-800-521-3935**.



# IMPORTANT CONTACTS

BENEFIT	PHONE	WEBSITE
<b>MEDICAL</b>		
Cigna Open Access Plus Copay/PPO Base & Enhanced Cigna Open Access Plus Health Savings Account (HSA) Base Cigna Open Access Plus Health Savings Account (HSA) Enhanced	24-Hour Health Information Line: 1-800-Cigna24 (1-800-244-6224) Cigna Enrollment Information Line: 1-888-806-5042 To speak with a Korean-speaking representative: 1-855-202-2634	<a href="http://www.MyCigna.com">www.MyCigna.com</a>
Kaiser HMO of CA	24-Hour Information line: English: 1-800-464-4000 Spanish: 1-800-788-0616 Chinese dialects: 1-800-757-7585 Hearing and speech impaired: 711	<a href="http://www.kp.org">www.kp.org</a>
Kaiser HMO of HI	Monday through Friday 8:00 a.m.-5:00 p.m. Saturday 8:00 a.m.-Noon Oahu 1-808-432-5955	<a href="http://www.kp.org">www.kp.org</a>
MCS–Puerto Rico	Monday through Friday 8:00 a.m.-8:00 p.m. Saturday 8:00 a.m.-4:30 p.m. 1-888-758-1616	<a href="http://www.mcs.com.pr">www.mcs.com.pr</a>
<b>EMPLOYEE ASSISTANCE PROGRAM</b>		
Lyra Health	1-877-505-7147	<a href="http://www.sea.lyrahealth.com">www.sea.lyrahealth.com</a>
<b>SUPPLEMENTAL MEDICAL COVERAGE</b>		
Critical Illness Insurance Accident Insurance Hospital Indemnity Insurance	1-800-754-3207	<a href="http://www.MyCigna.com">www.MyCigna.com</a>
<b>PRESCRIPTION DRUGS</b>		
CVS Caremark	1-800-521-3935	<a href="http://www.caremark.com">www.caremark.com</a>
<b>DENTAL</b>		
Cigna Dental PPO	1-800-Cigna24 (1-800-244-6224)	<a href="http://www.MyCigna.com">www.MyCigna.com</a>
<b>VISION</b>		
Vision Service Plan (VSP)	1-800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>FLEXIBLE SPENDING ACCOUNTS</b>		
WEX	1-833-393-0376	<a href="http://www.mybenefitsatsea.com">www.mybenefitsatsea.com</a>
<b>LIFE INSURANCE/AD&amp;D/SHORT-TERM DISABILITY</b>		
Prudential	1-888-257-0412	<a href="http://www.prudential.com">www.prudential.com</a>
<b>PERMANENT LIFE INSURANCE WITH LONG TERM CARE</b>		
Transamerica	1-888-763-7474	<a href="http://www.transamerica.com">www.transamerica.com</a>
<b>LEGAL SERVICES PLAN</b>		
LegalEASE	Enrollment Hotline (for questions during the enrollment period): 1-800-248-9000 Member Services: 1-888-416-4313	<a href="http://www.legaleaseplan.com/sea">www.legaleaseplan.com/sea</a>
<b>IDENTITY THEFT PROTECTION</b>		
ID Watchdog	1-866-513-1518	<a href="http://www.idwatchdog.com/identitybenefits">www.idwatchdog.com/identitybenefits</a>
<b>COLLEGE COACHING &amp; VIRTUAL TUTORING</b>		
Bright Horizons	1-877-242-2737	<a href="http://clients.brighthorizons.com/sea">clients.brighthorizons.com/sea</a> Username: samsung Password: care4you
<b>CAREGIVER CONCIERGE SUPPORT</b>		
Wellthy	1-877-588-3917	<a href="http://join.wellthy.com/sea">join.wellthy.com/sea</a>

NOTE: This Enrollment Guide is intended to summarize the benefits you receive from SEA. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources department.

# 2023 CONTRIBUTIONS - SEA

Below are both the employee contribution amounts and SEA's contribution amounts for benefits effective January 1 through December 31, 2023.

If you waive health coverage, you will receive a \$625 contribution in 2023. You will receive a \$156.25 contribution in your paycheck each quarter.

Please note that throughout this Contribution Sheet, "Spouse" refers to both Spouses and Domestic Partners.

BI-WEEKLY MEDICAL CONTRIBUTIONS (DISCOUNTED NON-TOBACCO USER RATES)				
	Senior Manager & Below (CL1 TBI - CL3 TB 7)		Director & Above (CL3 TB8 and Higher)	
Plan Type and Coverage	Your Contributions	SEA Contributions	Your Contributions	SEA Contributions
<b>Cigna Open Access Plus Copay PPO Base</b>				
Employee Only	\$37	\$248	\$39	\$246
Employee + Spouse	\$93	\$495.50	\$96	\$492.50
Employee + Child(ren)	\$73	\$433	\$76	\$430
Employee + Family	\$155	\$833	\$162	\$826
<b>Cigna Open Access Plus Copay PPO Enhanced</b>				
Employee Only	\$44	\$252	\$49	\$247
Employee + Spouse	\$112	\$499.50	\$120	\$491
Employee + Child(ren)	\$88	\$437.50	\$95	\$430.50
Employee + Family	\$186	\$841	\$203	\$824
<b>Cigna Open Access Plus Health Savings Plan (HSA) Base</b>				
Employee Only	\$0	\$233	\$2	\$231
Employee + Spouse	\$21	\$460	\$25	\$456
Employee + Child(ren)	\$18	\$395.50	\$21	\$392.50
Employee + Family	\$32	\$776	\$40	\$768
<b>Cigna Open Access Plus Health Savings Plan (HSA) Enhanced</b>				
Employee Only	\$23	\$234	\$25	\$232
Employee + Spouse	\$64	\$467	\$72	\$459
Employee + Child(ren)	\$46	\$410.50	\$56	\$400.50
Employee + Family	\$90	\$801.50	\$109	\$782.50
<b>Kaiser HMO of CA</b>				
Employee Only	\$44	\$212.52	\$49	\$207.51
Employee + Spouse	\$112	\$416.41	\$120	\$408.42
Employee + Child(ren)	\$88	\$366.02	\$95	\$359.03
Employee + Family	\$186	\$701.53	\$203	\$684.53
<b>Kaiser of HI</b>				
Employee Only	\$44	\$200	\$49	\$176.85
Employee + Spouse	\$112	\$381	\$120	\$331.70
Employee + Child(ren)	\$88	\$354	\$95	\$311.53
Employee + Family	\$186	\$557	\$203	\$474.55
<b>MCS</b>				
Employee Only	\$23	\$387.18	\$24	\$386.18
Employee + Spouse	\$46	\$774.24	\$47	\$773.24
Employee + Family	\$57	\$968.35	\$60	\$965.35

# 2023 CONTRIBUTIONS - SEA

## BI-WEEKLY MEDICAL CONTRIBUTIONS (TOBACCO USER RATES)

	Senior Manager & Below (CL1 TBI - CL3 TB 7)		Director & Above (CL3 TB8 and Higher)	
Plan Type and Coverage	Your Contributions	SEA Contributions	Your Contributions	SEA Contributions
<b>Cigna Open Access Plus Copay PPO Base</b>				
Employee Only	\$47	\$238	\$49	\$236
Employee + Spouse	\$119	\$469.50	\$124	\$464.50
Employee + Child(ren)	\$89	\$417	\$93	\$413
Employee + Family	\$198	\$790	\$208	\$780
<b>Cigna Open Access Plus Copay PPO Enhanced</b>				
Employee Only	\$56	\$240	\$61	\$235
Employee + Spouse	\$143	\$468.50	\$155	\$456.50
Employee + Child(ren)	\$107	\$418.50	\$116	\$409.50
Employee + Family	\$238	\$789	\$260	\$767
<b>Cigna Open Access Plus Health Savings Plan (HSA) Base</b>				
Employee Only	\$10	\$223	\$13	\$220
Employee + Spouse	\$37	444	\$52	\$429
Employee + Child(ren)	\$26	387.50	\$39	\$374.50
Employee + Family	\$64	744.	\$84	\$724
<b>Cigna Open Access Plus Health Savings Plan (HSA) Enhanced</b>				
Employee Only	\$30	\$227	\$35	\$222
Employee + Spouse	\$81	\$450	\$98	\$433
Employee + Child(ren)	\$57	\$399.50	\$73	\$383.50
Employee + Family	\$116	\$775.50	\$154	\$737.50
<b>Kaiser HMO of CA</b>				
Employee Only	\$56	\$200.52	\$61	\$195.51
Employee + Spouse	\$143	\$385.42	\$155	\$373.42
Employee + Child(ren)	\$107	\$347.03	\$116	\$338.03
Employee + Family	\$238	\$649.53	\$260	\$627.53
<b>Kaiser of HI</b>				
Employee Only	\$56	\$169.85	\$61	\$164.85
Employee + Spouse	\$143	\$308.70	\$155	\$296.70
Employee + Child(ren)	\$107	\$299.53	\$116	\$290.53
Employee + Family	\$238	\$439.55	\$260	\$417.55
<b>MCS</b>				
Employee Only	\$34	\$376.18	\$35	\$375.18
Employee + Spouse	\$70	\$750.24	\$70	\$750.24
Employee + Family	\$84	\$941.35	\$90	\$935.35

## BI-WEEKLY DENTAL & VISION CONTRIBUTIONS

	Senior Manager & Below (CL1 TBI - CL3 TB 7)		Director & Above (CL3 TB8 and Higher)	
Plan Type and Coverage	Your Contributions	SEA Contributions	Your Contributions	SEA Contributions
<b>Cigna Dental PPO Base</b>				
Employee Only	\$3.50	\$12.50	\$4	\$12
Employee + Spouse	\$6	\$27	\$6.50	\$26.50
Employee + Child(ren)	\$5.50	\$22.50	\$6	\$22
Employee + Family	\$10	\$45	\$11	\$44
<b>Cigna Dental PPO Buy-Up</b>				
Employee Only	\$8.50	\$15.50	\$9	\$15
Employee + Spouse	\$16.50	\$33.50	\$17.50	\$32.50
Employee + Child(ren)	\$15.50	\$27	\$16.50	\$26
Employee + Family	\$27.50	\$57.50	\$28.50	\$55.50

# 2023 CONTRIBUTIONS - SEA

BI-WEEKLY VOLUNTARY CRITICAL ILLNESS INSURANCE CONTRIBUTIONS												
Attained Age	\$10,000 Coverage Level (Non-Tobacco User Rates)				\$20,000 Coverage Level (Non-Tobacco User Rates)				\$30,000 Coverage Level (Non-Tobacco User Rates)			
	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family	Employee	Employee + Spouse	Employee + Child(ren)	Employee & Family	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
0-24	\$1.48	\$2.76	\$2.30	\$3.58	\$2.32	\$4.06	\$3.40	\$5.14	\$3.16	\$5.36	\$4.50	\$6.70
25-29	\$1.62	\$3.00	\$2.44	\$3.82	\$2.60	\$4.54	\$3.68	\$5.62	\$3.58	\$6.08	\$4.92	\$7.42
30-34	\$1.98	\$3.66	\$2.80	\$4.48	\$3.32	\$5.86	\$4.40	\$6.94	\$4.66	\$8.06	\$6.00	\$9.40
35-39	\$2.58	\$4.76	\$3.40	\$5.58	\$4.52	\$8.06	\$5.60	\$9.14	\$6.46	\$11.36	\$7.80	\$12.70
40-44	\$3.22	\$5.88	\$4.04	\$6.70	\$5.80	\$10.30	\$6.88	\$11.38	\$8.38	\$14.72	\$9.72	\$16.06
45-49	\$4.62	\$8.10	\$5.44	\$8.92	\$8.60	\$14.74	\$9.68	\$15.82	\$12.58	\$21.38	\$13.92	\$22.72
50-54	\$6.90	\$11.38	\$7.72	\$12.20	\$13.16	\$21.30	\$14.24	\$22.38	\$19.42	\$31.22	\$20.76	\$32.56
55-59	\$9.94	\$15.72	\$10.76	\$16.54	\$19.24	\$29.98	\$20.32	\$31.06	\$28.54	\$44.24	\$29.88	\$45.58
60-64	\$12.80	\$19.86	\$13.62	\$20.68	\$24.96	\$38.26	\$26.04	\$39.34	\$37.12	\$56.66	\$38.46	\$58.00
65-69	\$15.56	\$24.14	\$16.38	\$24.96	\$30.48	\$46.82	\$31.56	\$47.90	\$45.40	\$69.50	\$46.74	\$70.84
70-74	\$20.54	\$32.98	\$21.36	\$33.80	\$40.44	\$64.50	\$41.52	\$65.58	\$60.34	\$96.02	\$61.68	\$97.36
75-79	\$29.18	\$44.68	\$30.00	\$45.50	\$57.72	\$87.90	\$58.80	\$88.98	\$86.26	\$131.12	\$87.60	\$132.46
80-84	\$35.98	\$54.86	\$35.97	\$55.68	\$71.32	\$108.26	\$72.40	\$109.34	\$106.66	\$161.66	\$108.00	\$163.00
85+	\$50.88	\$77.66	\$51.70	\$78.65	\$101.12	\$153.86	\$102.19	\$154.94	\$151.36	\$230.06	\$152.70	\$231.40

Attained Age	\$10,000 Coverage Level (Tobacco User Rates)				\$20,000 Coverage Level (Tobacco User Rates)				\$30,000 Coverage Level (Tobacco User Rates)			
	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family	Employee	Employee + Spouse	Employee + Child(ren)	Employee & Family	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
0-24	\$1.72	\$3.16	\$2.54	\$3.98	\$2.80	\$4.86	\$3.88	\$5.94	\$3.88	\$6.56	\$5.22	\$7.90
25-29	\$2.04	\$3.66	\$2.86	\$4.48	\$3.44	\$5.86	\$4.52	\$6.94	\$4.84	\$8.06	\$6.18	\$9.40
30-34	\$2.74	\$4.90	\$3.56	\$5.72	\$4.84	\$8.34	\$5.92	\$9.42	\$6.94	\$11.78	\$8.28	\$13.12
35-39	\$4.12	\$7.34	\$4.94	\$8.16	\$7.60	\$13.22	\$8.68	\$14.30	\$11.08	\$19.10	\$12.42	\$20.44
40-44	\$5.52	\$9.72	\$6.34	\$10.54	\$10.40	\$17.98	\$11.48	\$19.06	\$15.28	\$26.24	\$16.62	\$27.58
45-49	\$8.62	\$14.64	\$9.44	\$15.46	\$16.60	\$27.82	\$17.68	\$28.90	\$24.58	\$41.00	\$25.92	\$42.34
50-54	\$12.74	\$20.72	\$13.56	\$21.54	\$24.84	\$39.98	\$25.92	\$41.06	\$36.94	\$59.24	\$38.28	\$60.58
55-59	\$18.14	\$28.44	\$18.96	\$29.26	\$35.64	\$55.42	\$36.72	\$56.50	\$53.14	\$82.40	\$54.48	\$83.74
60-64	\$22.60	\$34.90	\$23.42	\$35.72	\$44.56	\$68.34	\$45.64	\$69.42	\$66.52	\$101.78	\$67.86	\$103.12
65-69	\$25.02	\$39.72	\$25.84	\$40.54	\$49.40	\$77.98	\$50.48	\$79.06	\$73.78	\$116.24	\$75.12	\$117.58
70-74	\$32.94	\$52.52	\$33.76	\$53.34	\$65.24	\$103.58	\$66.27	\$104.66	\$97.54	\$154.64	\$98.88	\$155.98
75-79	\$40.98	\$64.10	\$41.80	\$64.92	\$81.32	\$126.74	\$82.40	\$127.82	\$121.66	\$189.38	\$123.00	\$190.72
80-84	\$49.94	\$78.20	\$50.76	\$79.02	\$99.24	\$154.94	\$100.32	\$156.02	\$148.54	\$231.68	\$149.88	\$233.02
85+	\$61.06	\$94.02	\$61.88	\$94.84	\$121.48	\$186.58	\$122.56	\$187.66	\$181.90	\$279.14	\$183.24	\$280.48

BI-WEEKLY VOLUNTARY ACCIDENT INSURANCE CONTRIBUTIONS	
Employee Only	\$4.78
Employee + Spouse	\$7.24
Employee + Child(ren)	\$8.82
Employee + Family	\$11.28

BI-WEEKLY VOLUNTARY HOSPITAL INDEMNITY INSURANCE CONTRIBUTIONS	
Employee Only	\$6.06
Employee + Spouse	\$14.86
Employee + Child(ren)	\$12.24
Employee + Family	\$21.04

BI-WEEKLY IDENTITY THEFT PROTECTION CONTRIBUTIONS	
Employee Only	\$4.38
Family	\$7.80

BI-WEEKLY LEGAL SERVICES PLAN CONTRIBUTIONS	
Per Member	\$7.45



# 2023 CONTRIBUTIONS - SEA

Age Bracket	EMPLOYEE SUPPLEMENTAL LIFE CONTRIBUTIONS		DEPENDENT SPOUSE SUPPLEMENTAL LIFE CONTRIBUTIONS	
	Bi-Weekly Rate Per \$1,000 of Covered Benefit		Bi-Weekly Rate Per \$1,000 of Covered Benefit	
	Non-Tobacco User Rates	Tobacco User Rates	Non-Tobacco User Rates	Tobacco User Rates
<25	\$0.023	\$0.028	\$0.023	\$0.028
25-29	\$0.023	\$0.032	\$0.023	\$0.032
30-34	\$0.028	\$0.037	\$0.028	\$0.037
35-39	\$0.037	\$0.046	\$0.037	\$0.046
40-44	\$0.046	\$0.055	\$0.046	\$0.055
45-49	\$0.069	\$0.083	\$0.069	\$0.083
50-54	\$0.106	\$0.125	\$0.106	\$0.125
55-59	\$0.148	\$0.203	\$0.148	\$0.203
60-64	\$0.305	\$0.355	\$0.305	\$0.355
65-69	\$0.438	\$0.609	\$0.438	\$0.609
70+	\$0.715	\$0.992	\$0.715	\$0.992

Bi-weekly premium amounts can be calculated by dividing your coverage amount by \$1,000 and multiplying by the applicable rate in the table above.

## BI-WEEKLY DEPENDENT CHILD SUPPLEMENTAL LIFE CONTRIBUTIONS

Dependent Child Life (\$5,000/child)	\$0.231 per employee
Dependent Child Life (\$10,000/child)	\$0.462 per employee

## ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) CONTRIBUTIONS

### Bi-Weekly Rate Per \$1,000 of Covered Benefit

Employee Only	\$0.008
Employee + Family	\$0.014

Our current Short-Term Disability schedule below outlines the length of the benefit and percentage of salary replacement provided, based on your years of service.

The Supplemental Short-Term Disability rates reflect this schedule.

## COMPANY-PAID SHORT-TERM DISABILITY SALARY REPLACEMENT SCHEDULE

Years of Service	Weeks at Full Salary (100% of base salary)	Weeks at Partial Salary (75% of base salary)	Weeks at Partial Salary (66 ⅔% of base salary)
< 2 years	0	0	26
2 < 5 years	0	13	13
5 < 10 years	13	13	0
10 < 15 years	20	6	0
15 + years	26	0	0

## SUPPLEMENTAL SHORT-TERM DISABILITY RATE SCHEDULE

Years of Service	Percentage of Salary
< 2 years	0.16%
2 < 5 years	0.14%
5 < 10 years	0.09%
10 < 15 years	0.08%
15 + years	N/A (100% covered)

**This is the cost to increase salary replacement to 100%.**

Your bi-weekly rate is equal to your salary multiplied by the percentage listed above, divided by 26.