



# Your Benefits 2021-2022

Edwards Lifesciences



Edwards



# Introduction

## Be inspired to innovate

At Edwards, we're proud of our dedication to provide innovative solutions for people fighting cardiovascular disease and critical illness. Our people are inspired by the patients. That isn't just something we say, it informs every part of what we do. We know that the most effective way to help improve patients' lives is to create an environment where our people can do their best work.

Here you'll find a summary of our compensation, benefit programs, as well as an insight into the culture and work environment that is such a huge part of helping us deliver those vital innovations for patients.

Discover the difference you could make for life.



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# Turn Ideas Into Innovation

## Who are we?

Edwards Lifesciences is the global leader in patient-focused medical innovations for structural heart disease and critical illness, and everyone who works here is part of shaping our future and the future of our industry. Headquartered in Irvine, California, we have colleagues and clients across the world and are united by our passion and dedication to patients. Designing, developing and delivering innovative products is how we help enhance patients' lives. At the heart of everything we do are the patients we help. We pioneer breakthrough and unparalleled levels of quality in every product, everyone who works here knows they are part of making life-changing interventions.

## What does that mean for you?

Our laser focus on helping patients means you'll have the tools and support you need to do exceptional work. Our international community of colleagues collaborate across borders and business areas to help each other deliver the best. That means you'll benefit from a performance-driven culture where you'll be challenged and supported to become an essential part of what we do. The importance of our work means we expect a lot, but you'll have what you need to meet and exceed those expectations. You'll continually be exposed to career enhancing opportunities that include professional mobility, cross-functional training and leadership development alongside leading technical and quality training. Our ability to help patients depends on your ability to grow and develop your skills. Those skills aren't temporary and they're not for their own sake, they're for life.



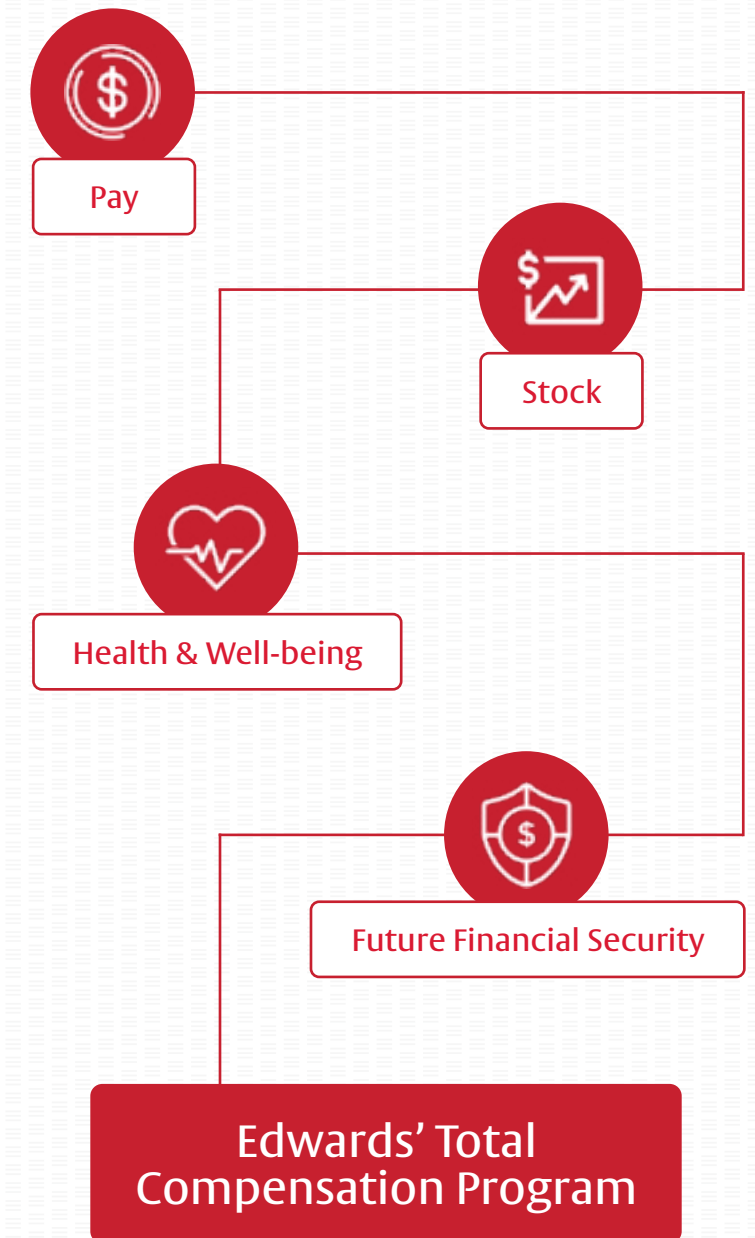
# Our Total Compensation Program

Your essential role in delivering our life-enhancing technologies is reflected in our comprehensive Total Compensation Program. Aligning our business objectives with performance, we offer competitive salaries, performance-based incentives and a wide variety of benefits programs to address your and your family's individual needs. You'll also have the opportunity to receive or acquire Edwards' stock.

Together, pay and benefits make up our Total Compensation Program which includes four components:

- **Pay** – Includes Base Pay and Variable Pay. Base Pay includes the regular wages you receive, whether you are paid hourly or receive a salary. Variable Pay includes an additional pay component that depends on how well we do as a company, and how your performance contributes to our success.
- **Stock** – The opportunity to buy stock through the Employee Stock Purchase Plan or invest in Edwards' stock through the 401(k) Plan.
- **Health & Well-being** – Includes health, life and disability insurance, a comprehensive wellness program, paid time off, family leave and other benefits.
- **Future Financial Security** – Through programs such as the 401(k) Savings & Investment Plan and the Employee Stock Purchase Plan.

In short, Edwards' Total Compensation philosophy includes both cash and non-cash rewards.





# Our Benefits

We know that being healthy and being confident in your healthcare coverage are an essential part of helping you flourish. That's why we offer you a range of options so you can find the one that best works for you. Your health is important to us because healthy employees leads to healthy patients around the world.



## Our Benefits (continued)

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The benefit programs we offer include:

### Medical

You are eligible for medical benefits from the day you join us. Your coverage begins as soon as you become eligible and as long as you enroll within 30 days of your hiring date. You will be provided with detailed information about your options to help you work out which is best for you, as well as dedicated colleagues as resources to answer your questions.

Depending on where you live, Edwards offers several medical plan options:

- **Aetna HealthFund HSA** (includes health savings account contributions from Edwards each plan year)
- **Aetna POS II**
- **Kaiser HMO** (Southern California only)
- **SelectHealth HMO** (Utah only)

 For more information about our insurance plans, click [here](#).





## Our Benefits (continued)

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### Health Care Consumerism Tools

If you are enrolled in one of the Aetna medical plans, you have access to tools and resources to help you manage your health and health care spending, including:

- **Best Doctors** – Have an expert physician review your records and provide a second opinion.
- **Teladoc** – Get care from the comfort and convenience of your home for less than the cost of a doctor’s office visit or urgent care.
- **Aetna Concierge** – A personal assistant to help you with all things health care. Your concierge can help you see what’s covered by the plan, compare costs by provider, locate doctors, specialists and more.





## Our Benefits (continued)

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### Total Wellness Center – Powered by St. Joseph Hoag Health (Irvine)

If you're looking for convenient access to high quality health care, check out the Total Wellness Center. If you enroll in an Aetna medical plan you'll have access to a dedicated team of health care professionals focused on integrative care, offering:

- Physician visits for preventive or sick care
- Registered nurse visits for clinical coaching and follow ups
- Physical therapy
- Chiropractic services
- Behavioral specialist to support your mental well-being
- Free 1:1 health coaching to help you get and stay on track with your wellness goals
- Acupuncture to naturally treat a variety of conditions
- Laboratory services
- Limited generic medication dispensing, over-the-counter medications, and supplements

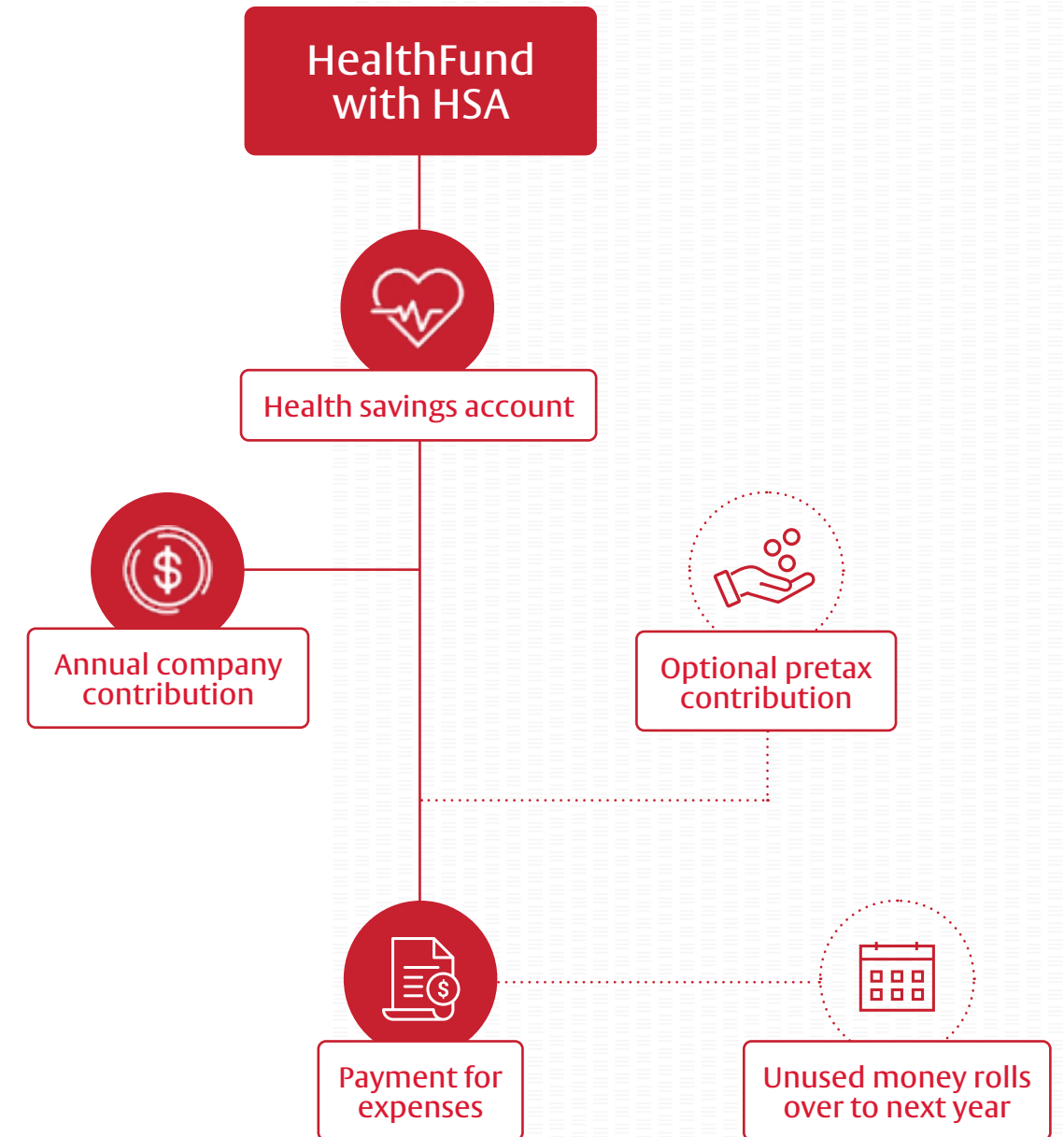
For more information, visit [www.sjhh.org/totalwellnesscenter](http://www.sjhh.org/totalwellnesscenter). To make an appointment call **949-250-3737** or email [TotalWellnessCenter@stjoe.org](mailto:TotalWellnessCenter@stjoe.org).

## Our Benefits (continued)

### Aetna HealthFund HSA

The Aetna HealthFund HSA is a great medical option that empowers you to be an active, informed consumer of health care. It has the same network as the POS II, offers FREE age appropriate in-network preventative care, an out-of-pocket maximum to provide peace of mind and costs the least amount out of your paycheck. The plan gives you the freedom to choose the providers who deliver your care and a health savings account (HSA) that can add up to big savings for the future.

If you choose the HealthFund HSA medical option and elect the HSA, you get a company contribution each year to the HSA – that can be used to meet the deductible and help pay for out-of-pocket expenses. In addition, you can choose to contribute money into your HSA on a pretax basis. All money in the HSA account is owned by you. Unused money rolls forward to the following year and can grow with interest.





## Our Benefits (continued)

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### Aetna Programs

We have several Aetna programs that offer exceptional medical care:

**Aetna Beginning Right Maternity Management® Program (BR)** – Your family’s health is as important to us as yours and our patients’. The Aetna Beginning Right Maternity Management® program offers the proper care for mothers and babies. Participants in the Aetna HealthFund HSA and POS II have access to the free program. If you participate in Aetna POS II and are expecting a baby, you could have the hospital copay for your newborn waived if you enroll in the program and complete the Pregnancy Risk Survey during the first trimester of pregnancy.

**Aetna Institutes of Quality** – We’re pleased to offer the Quality (IOQs) in our Aetna medical plans, which offer enhanced care for cardiac, bariatric and orthopedic services. IOQs have been identified based on their high measures of clinical performance and efficiency. For some services, you’ll receive coverage at 100% after your deductible and confinement copay (if applicable).

## Our Benefits (continued)

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### Dental

You can choose from two comprehensive dental plans:

- Basic Plus Plan
- Dental Maintenance Organization (DMO) Plan

All plans provide coverage for most dental services. With the Basic Plus plan, preventive services are covered at 100%; basic and major services (crowns, oral surgery, root canals, etc.) are covered at a minimum of 50%. With the DMO, preventive services are covered at 100%; co-payments for basic and major services (crowns, oral surgery, root canals, etc.) vary depending on the type of service.

### Vision

This is a company-paid benefit so you'll be automatically enrolled. Dependents are eligible for coverage from your first day as long as you enroll your dependents in coverage during your enrollment period.





## Our Benefits (continued)

### Flexible Spending Accounts (FSAs)

We offer two flexible spending accounts:

- Health Care Flexible Spending Account
- Dependent Care Flexible Spending Account

With the Health Care FSA, you can set aside up to \$2,750 each plan year in before-tax dollars to pay for eligible health care expenses. You aren't eligible to participate in the Health Care FSA if you enroll in the Aetna HealthFund HSA.

With the Dependent Care FSA, you can set aside up to \$5,000 per plan year in before-tax dollars to pay for dependent care while you and your spouse work. If you are married and you and your spouse file separate income tax returns, you can contribute up to \$2,500 each per calendar year. The FSA plan year runs from July 1 through June 30.



## Our Benefits (continued)

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### Additional Benefits

We provide a variety of benefits to assist you in the case of unforeseen events:

- **Basic Life Insurance** – Equal to one times your eligible compensation up to a maximum of \$1,000,000. Automatic coverage at no cost to you that provides a benefit to your beneficiary(ies) in the case of your death.
- **Basic Accidental Death & Personal Loss (AD&PL) Insurance** – Equal to one times your eligible compensation. Automatic coverage that provides your beneficiary(ies) a benefit in the case of your accidental death in addition to the basic life insurance, at no cost to you. For a serious injury, the plan pays various amounts depending on the severity of the injury.
- **Supplemental Life Insurance** – Up to five times your eligible compensation to a maximum of \$1,000,000. Optional coverage that provides an additional benefit to your beneficiary(ies) in the case of your death.
- **Supplemental Dependent Life Insurance** – Up to \$250,000 for your spouse\* and \$20,000 for your child(ren). Optional coverage that provides a benefit in the case of a dependent's death.
- **Business Travel Accident Insurance (BTA)** – Up to four times your eligible compensation (\$250,000 maximum). Automatic coverage at no cost to you that provides a benefit to you and your beneficiary(ies) if you are injured or die during work-related travel.
- **Basic Short-Term Disability (STD)** – 100%\*\* of base pay up to 28 weeks including a 7-day elimination period. Automatic benefit that replaces a portion of your salary for illness or disability, at no cost to you, once you complete three months of service. Sick or vacation pay may be used during the 7-day elimination period.
- **Long-Term Disability (LTD)** – 60% of pay. Automatic benefit that replaces a portion of your salary from the end of the STD coverage period until recovery, or upon reaching the maximum age (\$12,000 per month maximum, at no cost to you).



## Our Benefits (continued)

### Paid Time Off

Taking well-deserved time off is an essential part of doing exceptional work. That's why we're committed to supporting a healthy balance in your work and personal life, and why we provide a valuable Paid Time Off program to help you achieve that important balance. The following chart shows how you begin to collect vacation time from your first day of hire:

If you have...	You will receive...
Year of hire-9 years of service	15 days
10-14 years of service	22 days
15-19 years of service	25 days
20 or more years of service	27 days

In addition to vacation time, each employee is eligible for 12 paid holidays and 10 paid sick days (if needed).



# Voluntary Benefits

We also offer a range of voluntary benefits to support you in whatever you want to do outside of work. They're here to help you find rewarding opportunities that support your work/life balance.

We don't sponsor or endorse the voluntary benefits.

The following are examples of benefits offered:

- **Auto/Homeowner's/Renter's Insurance**
- **Financial Services**
- **Pet Insurance**



## Voluntary Benefits (continued)

We also offer these extra voluntary benefits:

### MetLaw Legal Plan

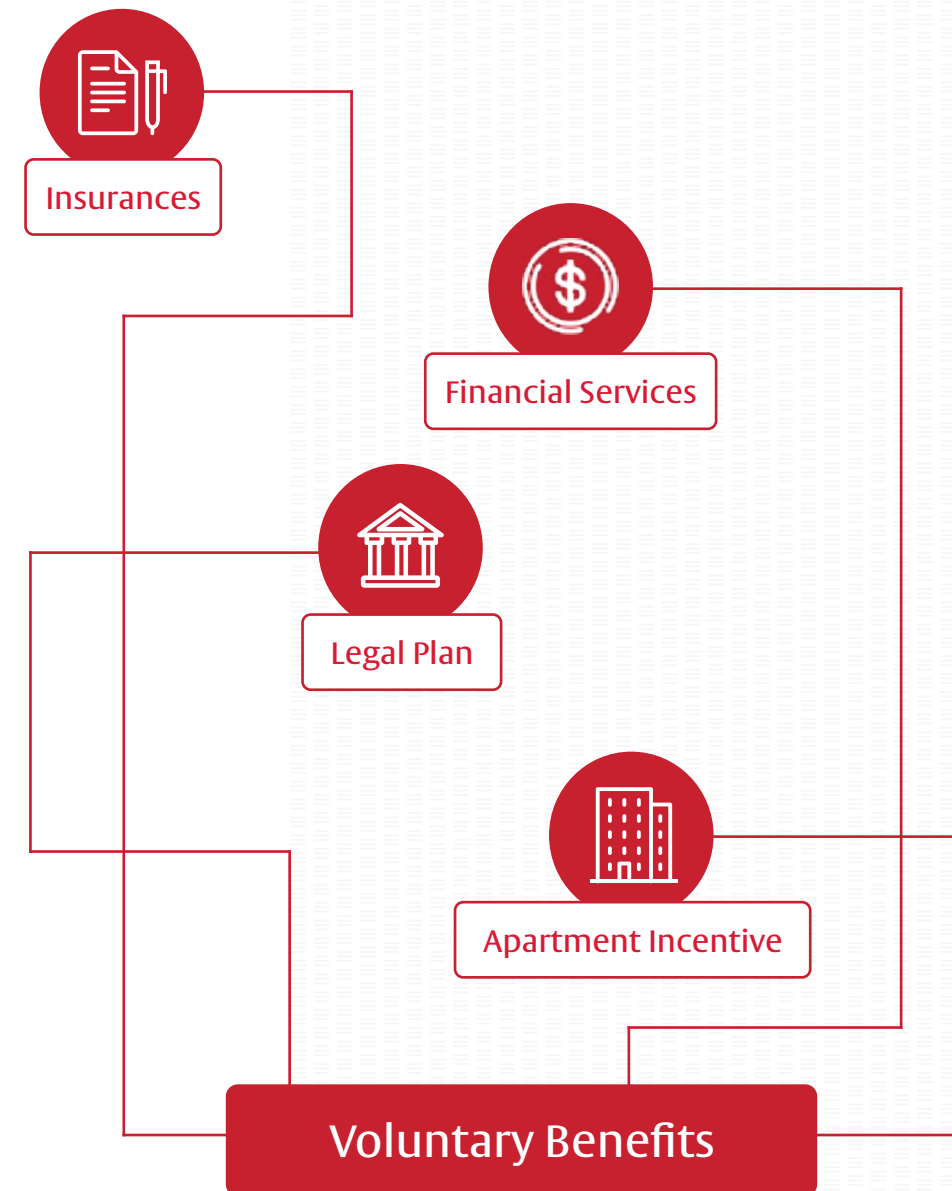
With MetLaw, you, your spouse and dependents can receive legal advice for a wide range of personal legal matters, including things like court appearances, document review and preparation, estate planning, family law, real estate matters and more. Once enrolled, you'll have a nationwide network of more than 14,000 participating Plan Attorneys from which to choose.

### MetLife Auto, Home & Excess Liability Insurance

You'll have the opportunity to enroll in Auto, Home and Excess Liability insurance through MetLife. Enrollment is not limited to Open Enrollment – you can call MetLife any time to receive a quote.

### Irvine Company Apartment Incentive

As an Edwards employee, you'll pay zero security deposit and receive two waived application fees for any rental at an Irvine Company Apartment Community. You can find these communities throughout Orange County, Silicon Valley, Los Angeles and San Diego.





# Supplemental Benefits

Whatever your situation, however you want to spend your spare time, we'll make every effort we can to support you. We're proud of our culture and community and offer these supplemental benefits that can help make the difference.



## Supplemental Benefits (continued)

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### Aetna Resources for Living

The Aetna Resources for Living program offers confidential 24/7 assistance and resources to help you live and work well. The program gives you, your spouse and other members of your household access to a wide range of supportive services for issues involving elder care, child care, legal and financial matters, and more. You can find a full range of online tools, including self-assessments, webinars and a library of information to help you balance the everyday demands of life.

### Bright Horizons

We understand how hard it is to juggle the demands of work and family life. Whether it's dependent care or academic support, you have resources available to help you and your children through Bright Horizons. Receive center-based back-up child care, as well as in-home care for your mildly ill or injured child, spouse or elder. If you choose center-based care you'll have a co-pay of \$20 per child (\$35 for two or more children) and \$6 an hour for in-home care (4-hour minimum). Back-up care is on a first come, first serve basis and is subject to availability (the total days per child is capped at 20 per year).

You can get priority access to Bright Horizons centers nationwide or exclusive discounts at our network partner centers when you're looking for full-time childcare, free access (\$150 value) to Sittercity's marketplace of sitters, virtual sitting, pet care, and housekeepers, as well as special discounts ranging from 20-50% on a variety of academic support programs for children ages three to 18 years of age.

### Educational Reimbursement Program

We highly value continuing education and professional development and know how important it is to helping you do exceptional work. When you take approved work-related educational courses in pursuit of a bachelor's or master's degree, Edwards will reimburse you up to \$5,250 each calendar year for undergraduate degrees and \$7,500 each calendar year for graduate degrees.



## Supplemental Benefits (continued)

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### Programs & Resources to Support Your Growing Family

We know your family comes first. We'll support you and your family wherever we can and offer these family-focused supplementary benefits for you to choose from:

- **Adoption/Surrogacy Reimbursement** – Our Total Compensation package also provides coverage when you adopt a child, reimbursing up to \$5,000 for adoption-related expenses for each adopted child. Surrogacy services are also reimbursable through this program.
- **Infertility Treatment** – To help offset some of the cost, we offer infertility benefits under certain medical options.
- **FedEx Breast Milk Shipment** – If you are a nursing mother traveling on business, we are pleased to introduce a program to help make your travel more convenient. Partnering with FedEx, you can now have your breast milk shipped back to your baby while traveling.
- **Paid Parental Leave** – You could have up to 12 weeks of paid leave to bond with your new child who has joined your family within the last 12 months through birth, adoption or foster care placement. This has to be taken in at least two-week increments and is coordinated with any applicable State Paid Leave.
- **Maven Maternity Program** – Expecting or recently had a baby? Edwards has partnered with Maven, a confidential, 21-month, around-the-clock, program to support you on your path to parenthood with access to women's and family health providers – at no cost to you. Through Mavens app, a personal Care Advocate will guide you along this exciting pregnancy, post-partum, early pediatrics and return to work journey.
  - With over 20 specialties in women's health and family health providers, Maven provides resources and support for you any time from anywhere, including:
    - Pregnancy
    - Fertility and egg freezing
    - Surrogacy and adoption
    - Early pediatrics and return-to-work
  - Personal referrals and expert resources are available, including helpful articles and community forums.



## Supplemental Benefits (continued)

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### Edwards University

When you gain new skills, we gain new ways to help people. As we grow and evolve, we hope you'll always be looking for new opportunities and we will always be excited to support you in being ready to seize them. Edwards University provides quick, easy access to professional development training and resources. We also offer an assortment of educational content and resources to assist you during onboarding and to help you hit the ground running by providing insight into our leaders, products, and patients.

Edwards University promotes learning and cross-functional knowledge sharing to help you turn potential into progress. We offer courses and resources in the areas of: Engineering, Global Healthcare Economics and Reimbursement, Sales and Marketing, Supply Chain, Systems Training (Information Technology and IGNITE Product Lifecycle Management), and Quality/ Regulatory/Clinical compliance. You'll also find training in soft skills that will help you achieve your career ambitions and personal goals. That includes Leadership Development, Corporate Business Practices, Business Excellence, Edwards Products, Educational Partnerships, and more.

### On-Site Fitness Centers

We have convenient, low-cost, on-site fitness centers located at our Irvine and Draper campuses. These are here to make it as easy as possible for you to improve your health and reduce stress through exercise. You can choose from a variety of fitness classes, as well as receive personalized exercise plans designed by our fitness center staff.

### Total Wellness Program

We know the importance of overall physical and mental wellbeing. Therefore, in order to do our best work for patients, we have to take good care of our own health too. To support your efforts in achieving and maintaining a healthy lifestyle, we offer a comprehensive holistic approach to wellness that focuses on 6 Pillars of Wellness: Prevention, Nutrition, Physical Activity, Education, Financial Fitness and Community Service. Total Wellness provides you with the opportunity to participate in a variety of programs and events to enhance your overall well-being – onsite flu shots, physical activity challenges, onsite fitness center and sports courts, group fitness classes, as well as seminars and classes to improve your health.

The Edwards Wellness program has received recognition from the CDC, the American Heart Association, WELCOA, and the CEO Gold Standard.

## Supplemental Benefits (continued)

### Employee Resource Groups (ERGs)

We aspire to “be a global leader dedicated to fostering an inclusive culture where all employees grow and thrive.” ERGs help bring employees with common interests together where they have an opportunity to share and connect.

### Plus REwards Program

The Plus REwards Program offers a Cash Back Reward\* for selling or buying your home, with no cost to you.

This program also offers access to exclusive mortgage benefits including competitive interest rates and reduced bank closing fees, in addition to helping you manage the entire real estate process. The Cash Back Reward amount is based on the final contracted sale or purchase price of your home, once the transaction has closed. If you sell and buy through the program, you will receive a reward for each transaction.





## Supplemental Benefits (continued)

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### Future Financial Income

Being prepared for retirement can bring you peace of mind that's essential to your overall wellness. It's never too early to begin saving for the future. Our plans help you save money, reduce your taxes and build a solid foundation for financial security during your retirement years.

### 401(k) Savings & Investment Plan

Our 401(k) plan lets you take charge of your financial future by making before-tax and Roth contributions. You can choose from thousands of investment options, including Edwards Lifesciences common stock and Self-Managed Account (SMA) mutual funds. You are eligible to begin contributing to the Plan after 30 days of service. Once eligible, you can enroll at any time. Unless you elect otherwise, you will be automatically enrolled in the Plan 30 days from your eligibility date at a 3% before tax savings rate. You may elect to contribute from 1% to 25%\* of your eligible compensation to the 401(k) plan. Edwards will match 100% of your contributions for up to 4% of your pay and 50% on the next 2% of pay, which makes your savings grow even faster.





## Supplemental Benefits (continued)

### Employee Stock Purchase Plan (ESPP)

We offer the ESPP as a way for you to share in our success and purchase company stock at a discounted price. You can become an owner in the company and take advantage of the following features:

- A minimum 15% discount off the market price of Edwards stock at purchase
- A subscription price guaranteed for 12 months
- No broker commissions on the purchase of stock

*“No matter where you work within Edwards Lifesciences, your efforts are meaningful and allow us to successfully innovate and help more patients around the world.”*

– Mike Mussallem, Chairman and CEO



# A Community That Cares

Every Edwards Lifesciences employee is united by our mission to improve the quality of life around the world. We're lucky that our work helps us do this, but it doesn't stop there. We're proud to be part of a community that donates our time and talent to strengthen local communities. Our goal is that every single colleague participates in philanthropy each year. Whether it's donating blood, food or funds, serving meals at a soup kitchen or participating on the board of a non-profit organization, you can support the community any way you'd like.

## Be part of building something special

Join us and discover a challenging and rewarding career path with a global industry leader. You'll be inspired by meaningful work that helps us save, extend and improve the quality of life of countless patients around the world. It's a powerful reason to come to work each day and makes it a career that helps you to be your best.

Our Total Compensation Program reflects how serious we are about helping you be your best. Through ownership, balance, choice and flexibility, we recognize and reward professional excellence and create the best possible environment for you to help those patients.

Join us, grow with us and play your part in helping patients across the world.

### Corporate Headquarters

Edwards Lifesciences Corporation  
One Edwards Way  
Irvine, California 92614 USA  
[edwards.com](https://www.edwards.com)



# Our Credo

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At Edwards Lifesciences, we are dedicated to providing innovative solutions for people fighting cardiovascular disease.

Through our actions, we will become trusted partners with customers, colleagues, and patients – creating a community unified in its mission to improve the quality of life around the world. Our results will benefit customers, patients, employees, and shareholders.

We will celebrate our successes, thrive on discovery, and continually expand our boundaries. We will act boldly, decisively, and with determination on behalf of people fighting cardiovascular disease.

Helping patients is our life's work, and

*life is now*



# Appendix

The following charts can be found in the appendix:

- **Comparing Your Medical Options**
- **Your Vision Care**
- **Your Dental Care**
- **Your Cost of Coverage**



# Comparing Your Medical Options

	Aetna Choice POS II		Aetna HealthFund HSA		Kaiser HMO	SelectHealth HMO
	In-Network	Out-of-Network	In-Network	Out-of-Network	(Southern CA only)	(UT only)
Annual Deductible	\$325 individual / \$650 family <i>(Rx not subject to the deductible)</i>	\$975 individual / \$1,950 family <i>(Rx not subject to the deductible)</i>	Employee: \$1,500 Employee + Spouse/DP: \$2,800 Employee + Child(ren): \$2,800 Family: \$2,800		None	\$300 individual / \$600 family, per calendar year
Health Savings Account	Not Available		<b>Company Contribution</b>  Employee: \$600 Employee+ Spouse/DP: \$925 Employee+ Child(ren): \$925 Family: \$1,300	<b>Employee Maximum Contribution</b>  Employee: \$3,000 Employee+ Spouse/DP: \$6,275 Employee+ Child(ren): \$6,275 Family: \$5,900	Not Available	Not Available
Out-of-Pocket Maximum <i>(includes deductible)</i>	\$3,600 individual \$7,100 family	\$8,800 individual \$18,900 family	Employee: \$5,000 Employee+1 or more: \$8,000 Individual out-of-pocket maximum not to exceed \$6,850	Employee: \$9,000 Employee+1 or more: \$15,000	\$1,500 individual / \$3,000 family, per calendar year	\$2,000 individual / \$4,000 family, per calendar year
Preventive Care <i>(age / frequency limits apply)</i>	Covered at 100%	Mammogram covered at 60% after deductible. <b>No Coverage otherwise.</b>	Covered at 100%	Mammogram covered at 60% after deductible. <b>No Coverage otherwise.</b>	Covered at 100%	Covered at 100%

## Comparing Your Medical Options (continued)

	Aetna Choice POS II		Aetna HealthFund HSA		Kaiser HMO	SelectHealth HMO
	In-Network	Out-of-Network	In-Network	Out-of-Network	(Southern CA only)	(UT only)
Maternity Care <sup>(AM)</sup>	Initial office visit copay after deductible applies to confirm pregnancy; prenatal visits covered at 100%. Physician delivery and postpartum care covered at 90% after deductible.  See "Hospital" section on the next page for hospital charges.	Prenatal, delivery and postpartum care covered at 60% after deductible.  See "Hospital" section on the next page for hospital charges.	Initial office visit to confirm pregnancy, delivery and postpartum care covered at 90% after deductible. Prenatal care visits covered at 100%.	Prenatal, delivery and postpartum care covered at 60% after deductible	\$0-\$20 copay, depending on service	\$20 copay/first visit, delivery covered at 90% after deductible
Chiropractic Care	\$20 copay after deductible. Up to 12 visits per plan year.	60% after deductible. Up to 12 visits per plan year.	90% after deductible. Up to 12 visits per plan year	60% after deductible. Up to 12 visits per plan year	\$10 copay, 30 visits per calendar year <i>(includes acupuncture)</i>	Not covered
Office Visits	\$20 copay after deductible	60% after deductible	90% after deductible	60% after deductible	\$20 copay	\$20 PCP \$20 specialist
Urgent Care	\$50 copay after deductible	60% after deductible	90% after deductible	60% after deductible	\$20 copay	\$30 copay
Emergency Room	100% after deductible and \$150 copay <i>(waived if admitted); no coverage if non-emergency</i>	100% after deductible and \$150 copay <i>(waived if admitted); no coverage if non-emergency</i>	90% after deductible; <i>no coverage if non-emergency</i>	90% after deductible; <i>no coverage if non-emergency</i>	\$150 per visit; <i>waived if admitted</i>	\$150 copay after deductible; <i>waived if admitted</i>



## Comparing Your Medical Options (continued)

	Aetna Choice POS II		Aetna HealthFund HSA		Kaiser HMO	SelectHealth HMO
	In-Network	Out-of-Network	In-Network	Out-of-Network	(Southern CA only)	(UT only)
Hospital*	90% after deductible and \$150 copay per day/\$750 annual copay maximum. Physician – 90% after deductible.	60% after deductible and \$150 copay per day/\$750 annual copay maximum. Physician – 60% after deductible.	90% after deductible	60% after deductible	Covered at 100% after \$100 copay per stay	\$150 per admission, then 90% after deductible
Infertility Treatment/ Testing** (office visit including tests and counseling)	100% after deductible and \$20 copay in accordance with the type of expense and place where service is provided	60% after deductible	90% after deductible	60% after deductible	\$20 per visit	50% cover after deductible, limit \$1,500 per calendar year, \$5,000 lifetime maximum (select services)
Artificial Insemination**	90% after deductible up to 3 cycles	60% after deductible up to 3 cycles	90% after deductible up to 3 cycles	60% after deductible up to 3 cycles	\$20 per visit, limits apply	Not covered
In Vitro**	90% after deductible up to 3 cycles	60% after deductible up to 3 cycles	90% after deductible up to 3 cycles	60% after deductible up to 3 cycles	Not covered	Not covered
Infertility Surgery** (diagnostic purposes)	90% after deductible	60% after deductible	90% after deductible	60% after deductible	Covered	Not covered
Inpatient Facility (diagnostic purposes)	90% after deductible, \$150 copay per day, \$750 maximum copay per plan year	60% after \$150 copay per day, \$750 maximum copay per plan year	90% after deductible	60% after deductible	Covered	Not covered

## Comparing Your Medical Options (continued)

	Aetna Choice POS II		Aetna HealthFund HSA		Kaiser HMO	SelectHealth HMO
	In-Network	Out-of-Network	In-Network	Out-of-Network	(Southern CA only)	(UT only)
Outpatient Facility (diagnostic purposes)	90% after deductible	60% after deductible	90% after deductible	60% after deductible	Covered	Not covered
Prescription Drugs (Rx)**	Generic substitution mandatory; generic and brand-name drugs: pharmacy maximum \$1,500 per member/year, \$3,000 per family/year; specialty injectable drugs must be filled through Aetna Specialty Pharmacy		Plan pays after annual deductible is met; preventive drugs are not subject to the deductible; generic substitution mandatory; specialty injectable drugs must be filled through Aetna Specialty Pharmacy		Closed formulary	Generic substitution mandatory or pay copay plus the difference between brand and generic
Generic (30-day supply)	\$10 copay; generic contraceptives and injectables 100% covered		\$10 copay; generic contraceptives and injectables 100% covered		\$10 copay	\$10 copay
Brand-Name & Specialty Injectables (30-day supply)	20% with \$25 minimum and \$75 maximum if generic not available for preferred; 40% with \$45 minimum and \$100 maximum for non-preferred		20% with \$25 minimum and \$75 maximum if generic not available for preferred; 40% with \$45 minimum and \$100 maximum for non-preferred		\$35 copay	\$25 preferred \$45 non-preferred \$100 specialty injectables
Mail-Order (90-day supply)	\$20 generic; 20% with \$50 minimum and \$150 maximum for brand preferred; 40% with \$100 minimum and \$200 maximum for brand non-preferred		\$20 generic; 20% with \$50 minimum and \$150 maximum for brand preferred; 40% with \$100 minimum and \$200 maximum for brand non-preferred		\$20 copay generic \$70 copay brand (up to 100-day supply)	\$10 generic \$50 preferred \$135 non-preferred

# Your Vision Care

Plan Feature	Coverage When you Use VSP Providers	Coverage When You Use Non-VSP Providers
Copays – Exam / Materials	\$15 / \$25	\$15 / \$25
Well Vision Exam (every 12 months)	Plan pays 100% after \$15 copay	Plan pays up to \$45 after \$15 copay
Glasses	\$25 copay	\$25 copay
Lenses (every 12 months)	Plan pays 100% after \$25 copay (includes single vision, bifocal and trifocal)	Plan pays up to: Single Vision – \$30 Bifocal – \$50 Trifocal – \$65
Eyeglass Frames* (every 24 months)	Plan pays up to \$150 frame allowance, 20% discount on the amount over the frame allowance	Plan pays up to \$70
Contact Lenses (once every 12 months, may be used in lieu of other lens and frame benefits)	Plan pays \$150 allowance for contact lenses. Contact lens exam covered with an up to \$60 copay. If you choose contact lenses you are eligible for frames 12 months from the date contact lenses were obtained.	Plan pays up to \$105 for contact lenses and the exam and fitting. If you choose contact lenses you are eligible for frames 12 months from the date contact lenses were obtained.
Discounts and Savings	<ul style="list-style-type: none"> <li>• 20% savings on additional glasses and sunglasses from your VSP doctor (must be purchased the same day as your Well Vision exam, 20% discount offered within 12 months of your exam if not purchased on the same day)</li> <li>• 15% savings on the cost of contact lens exam (fitting and evaluation)</li> <li>• From 5% to 15% savings on the cost of Laser Vision correction from contracted facilities</li> </ul>	



# Your Dental Care

Plan Feature	Basic Plus PPO		DMO	
	Individual	Family	Individual	Family
Annual Deductible <b>Individual   Family</b>	\$125	\$250	\$0	\$0
Annual Maximum	\$2,000 per person/year <i>(does not include preventive care services)</i>		None	
Exam & Cleaning	100% covered		100% covered	
X-Rays	100% covered <i>(1 bitewing/plan year, full mouth every rolling 3 years)</i>		100% covered <i>(1 bitewing/plan year, full mouth every rolling 3 years)</i>	
Restoration	80%		*	
Root Canal <b>Non-molars   Molars</b>	<b>Non-molars</b> 80%	<b>Molars</b> 50%	<b>Non-molars</b> *	<b>Molars</b> *
Simple Extraction and Posterior Composite Fillings	80%		*	
Porcelain Crowns, Implants and Dentures	50%		*	
Oral Surgery <b>Basic   Major</b>	<b>Basic</b> 80%	<b>Major</b> 50%	<b>Basic</b> *	<b>Major</b> *
Orthodontia	50% up to \$2,000		\$2,000 copay	

# Your Cost of Coverage

The chart below shows your per pay period cost of coverage\* for each benefit option.

		Employee Only	Employee + Spouse/DP	Employee + Child(ren)	Employee + Family
MEDICAL Non-tobacco user	Aetna HealthFund HSA	\$30.44	\$66.58	\$55.17	\$92.26
	Aetna Choice POS II	\$103.56	\$318.49	\$188.85	\$406.88
	Kaiser HMO (Southern CA only)	\$31.61	\$80.92	\$63.22	\$106.21
	SelectHealth HMO (Utah Only)	\$41.64	\$95.78	\$91.66	\$122.69
MEDICAL Tobacco user	Aetna HealthFund HSA	\$45.66	\$99.87	\$82.76	\$138.39
	Aetna Choice POS II	\$155.34	\$477.74	\$283.28	\$610.32
	Kaiser HMO (Southern CA only)	\$47.42	\$121.38	\$94.83	\$159.32
	SelectHealth HMO (Utah Only)	\$62.46	\$143.67	\$137.49	\$184.04
DENTAL	Dental DMO	\$3.13	\$5.76	\$6.47	\$9.71
	Basic Plus Dental Plan	\$6.46	\$14.22	\$11.63	\$20.03
VISION	Vision Plan	\$0.00	\$1.75	\$1.75**	\$5.61



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