

2021 Ruan Benefits & Summary of Plan Changes

Special Reminder: NOT ALL PLANS OR FEATURES ROLL OVER YEAR TO YEAR. You must re-elect non-tobacco discounts and flexible spending/health savings accounts each year. In addition, if you are covering a spouse under a Ruan medical plan, you must reconfirm your spouse's non-working status each year. Additional details available on the Hub or at www.ruan.com/benefits.

Medical Plan Options

No plan changes. For premium prices refer to the 2021 Pricing Guide posted on the Hub and at ruan.com/benefits.

	Light		Basic		Choice Savings		Premier	
Preventive Care	100% in-network		100% in-network		100% in-network		100% in-network	
Office Visit	\$20 co-pay		\$30 after deductible		\$0 after deductible		\$25 co-pay	
Doctor on Demand (virtual visit)	\$0 routine visit \$25 mental health		\$0 routine visit \$25 mental health		\$0 routine visit \$25 mental health		\$0 routine visit \$25 mental health	
Deductible	\$5,000 single	\$10,000 family	\$3,000 single	\$6,000 family	\$2,500 single	\$5,000 family	\$0 single	\$0 family
Co-Insurance	50% after deductible		20% after deductible		0% after deductible		10%	
Out-of-Pocket Max	\$6,850 single	\$13,700 family	\$4,500 single	\$9,000 family	\$2,500 single	\$5,000 family	\$2,000 single	\$4,000 family

1) Use of non-network providers will reduce your benefits and increase your deductible and/or out-of-pocket maximum. 2) Basic and Choice Savings plans are high deductible plans; you pay 100% of claims, except preventive and well-child care, until the deductible has been met. 3) Preventive Care guidelines state a preventive exam/procedure that becomes diagnostic must apply to the deductible. 4) A working spouse who has other coverage available through their own employer will not be eligible to enroll in a Ruan medical plan. 5) Under the Choice Savings plan, +Spouse, +Child(ren), or Family elections share the higher family deductible and out-of-pocket maximums. 6) Virtual visits outside of the Doctor on Demand resource will apply to the plan's deductible or copay.

Change in Administrators for Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA)

Both WageWorks and Bankers Trust will be replaced by Voya Financial for the administration of FSA and HSA accounts.

- **FSA Claims Runout:** any medical or dependent care FSA claims from 2020, or leftover funds to be used through the March 15 grace period, should continue to be processed through WageWorks.
- **HSA Balances:** account owners have the choice of keeping their current account at Bankers Trust or you may rollover your Bankers Trust balance to new administrator Voya. All future HSA payroll contributions will be sent to Voya; Ruan will no longer support HSA direct deposits to alternative financial institutions.

Company Contribution to Savings Account Under the Choice Savings Medical Plan

Team members enrolled in the Choice Savings medical plan will receive a company contribution to a personal Health Savings Account (HSA). To assist with this transition year, Ruan will make an initial deposit of \$280 in January followed by contributions each pay period (\$4.58 weekly/\$9.16 bi-weekly) for the remainder of 2021 (maximum \$500 per year) instead of providing full funding upon the first day of coverage. Please see the next page for specific details on this change.

Medical Flexible Spending Account (FSA) Limit

The annual medical FSA limit will increase to the IRS limit, which as of this printing is \$2,750. Account administration will move to Voya Financial.

Health Savings Account (HSA) Limit

The annual HSA limit will increase to \$3,600 for single coverage and \$7,200 for employee plus spouse/children/family plans. The catch-up contribution for employees age 55+ remains the same at \$1,000. All 2021 accounts/contributions will be administered by Voya Financial.

Annual Benefits Salary (ABS) for New-Hire/Re-Hire Drivers

The starting ABS for new-hire/re-hire drivers that are not paid an hourly rate will increase from \$42,000 to \$52,000. This ABS is adjusted each January to reflect the driver's prior year's wages (rounded up to the nearest \$1,000) or \$52,000, whichever is greater. This amount is used to determine benefit levels for core life insurance, supplemental short- and long-term disability benefits, calculation of disability premiums, and vacation accruals.

Supplemental Life Elections

During Open Enrollment a participant may now increase their supplemental life coverage by one or two increments, up to the plan maximum, without underwriting approval by the insurance carrier. Note that an increase over the 2x increment will still require the covered person to complete a health questionnaire and be approved by the insurance carrier before the additional coverage becomes effective.

	Supplemental Life Election Increments	Plan Maximum
Employee	\$10,000	5x wages, up to \$500,000
Spouse	\$5,000	1/2 of employee benefit, up to \$250,000
Dependent Child	\$2,000	1/2 of employee benefit, up to \$10,000

Key Changes to FSA/HSA Accounts

Beginning 1/1/2021, all medical and dependent care Flexible Spending Accounts (FSA) and Health Savings Account (HSA) administration will be through Voya Financial.

I have leftover money in my 2020 Flexible Spending Account. Will that roll over to Voya?

No; any medical or dependent care FSA claims from 2020, or leftover funds incurred through the March 15th grace period, should continue to be processed through WageWorks. From the March 15th deadline you have 45 days to file your claim. Note that flex debit cards will be deactivated after 12/31/2020, therefore you will need to submit a claim form to WageWorks along with your paid receipt and/or EOB from the insurance company. Claim forms are available at www.WageWorks.com. Any remaining funds after the grace period will be forfeited.

Company Contribution to Health Account for Those Under the Choice Savings Medical Plan

The annual company contribution under the Choice Savings medical plan will be \$500 for both Single and Employee + Spouse/+ Child(ren)/Family elections. In addition, **contributions will be made in installments throughout the plan year**. See the next section regarding the timing of company contributions. Employees starting coverage after January 1st will have a pro-rated amount.

Previously company contributions were classified as Health Reimbursement Arrangement dollars (HRA). **Beginning January 1, 2021 company contributions will be replaced by Health Savings Account (HSA) dollars for eligible team members**. The benefits of using an HSA include:

- Pre-tax contributions; pre-tax withdrawals for qualified health care expenses
- Account is fully owned by the employee; it goes with you when you retire or leave the company
- Leftover funds at the end of the year are never lost or forfeited—they simply roll over for next year's expenses
- Higher annual savings limits (\$3,600 single or \$7,200 +Spouse/+Child(ren)/Family)

Please be aware that any deposits into an HSA account, including company contributions, will disqualify the member from participating in a medical FSA that same calendar year.

Timing of Company Contributions into a Member's HSA

Current Team Members: as part of a special one-time-only transition year, those electing the Choice Savings medical plan will receive an initial deposit of \$280 in January to establish the account, followed by \$4.58 weekly payroll or \$9.16 bi-weekly contributions for the remainder of 2021 (\$500 annual total). Future years will not have a higher initial deposit and instead have the same equal contribution rate each month.

New Hires after 1/1/2021: the company contribution will begin on the first month following 60 days and fund each pay cycle \$9.61 weekly or \$19.23 bi-weekly (up to a maximum of \$500 annual total). New hires starting coverage after January 1 will end up with a pro-rated annual company contribution.

What will happen to my current HSA account through Bankers Trust?

You have the option to keep your Bankers Trust account and spend the money when and how you see fit, or you may do a rollover to our new administrator Voya Financial. A Voya rollover form is posted on the Hub at *Benefits > Insurance Contacts and Forms*. If you choose to keep your Bankers Trust account, be aware that all future HSA contributions (company and/or employee) will be sent to your Voya account; Ruan will no longer support HSA direct deposits to other financial institutions. While Bankers Trust does charge a \$25 account closure fee, Voya will cover this cost by making a \$25 credit to your account approximately 30 days after the transfer of assets.

Note that current regulations allow participants to rollover HSA funds once per 12-month period. Therefore, it may be to your advantage to wait and submit your rollover request form in early January, or after all 2020 plan year contributions have been deposited into your Bankers Trust account.



RUAN BENEFITS
TOTAL REWARDS

Additional details, including SBC/SPD documents, available on the Hub and at www.ruan.com/benefits.

QUESTIONS? CALL THE HR HOTLINE AT 1-800-845-6675 OPTION 4, OR EMAIL [BENEFITS@RUAN.COM](mailto:benefits@ruan.com).

This document contains a Summary of Material Modifications (SMM) for your 2021 benefits program. If there are any discrepancies between this handout and the plan document, the plan document will govern.