

2022 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. Additional details available on the Hub or at www.ruan.com/benefits.

MEDICAL PLAN OPTIONS

No plan changes. For premium prices refer to the 2022 Pricing Guide posted on the Hub and at www.ruan.com/benefits.

	Light		Basic		Choice Savings		Premier	
Preventative 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

CVS SPECIALTY PHARMACY PROGRAM

Specialty drugs are high-cost injectable, infused, oral, or inhaled drugs typically used for treating or managing chronic illnesses. These drugs often require special handling (e.g., refrigeration) and administration and are offered only at specialty pharmacies. Beginning January 1, 2022, all Ruan medical plans require specialty drugs be purchased through the CVS Specialty pharmacy program. You must register as a specialty pharmacy program user in order to fill your prescriptions through the CVS Specialty pharmacy program. For information on how to register, call 800-237-2767 or go to www.wellmark.com/prescription, click Specialty Drugs, and click the Enroll Online link under Ordering Options. Your prescription can be delivered directly to you or you may pick it up at the CVS pharmacy of your choosing, whichever is most convenient.

CVS SPECIALTY DRUG CO-PAY CARD PROGRAM

Ruan's medical plan administrator, Wellmark Blue Cross Blue Shield, is changing how they calculate your annual deductible and out-of-pocket maximum if you use a third-party co-pay assistance program — commonly known as a "manufacturer co-pay card" or "discount card" — when you fill your prescription through CVS Specialty®.

You can still use these programs to help save money, but any savings or rebates you receive from the drug manufacturer will no longer count toward your annual deductible or out-of-pocket maximum. Only funds actually paid by you or your family will apply toward these limits.

You can enroll in the CVS Specialty co-pay card program online at www.wellmark.com/prescription or by phone at 800-237-2767.

HEALTH SAVINGS ACCOUNT (HSA) LIMITS

The contribution limits for 2022 are increased to \$3,650 single and \$7,300 family. Members who are enrolled in the Choice Savings medical plan and qualify for the HSA will receive a company contribution of \$9.61 per week/\$19.23 bi-weekly (annual maximum \$500). The company contribution will apply to the annual IRS limit.

CAUTION! If you are planning to transition from a healthcare FSA to an HSA in 2022, make sure to spend all remaining FSA funds by the end of the year. Any balance in your FSA as of December 31 — even if it's just a few cents—will delay your ability to make HSA contributions until April 1. This is due to the FSA "grace period" through March 15. Regulations do not allow participants to access both a pre-tax medical FSA and pre-tax HSA funds at the same time.

RUAN 401(K) RETIREMENT PLAN

Automatic enrollment of eligible new hires/re-hires will change from a 5 percent to 6 percent deferral rate. The annual Step Up each July will continue; however, Ruan is removing the 10 percent limit or cap. It will be up to the individual to notify Principal Financial when they have reached their personal deferral savings maximum.

The current 401(k) loan features will remain the same for 2022, including the rule that a member may have up to three outstanding loan balances at a time. However, beginning January 1, 2023, any new loan requests will be limited to two outstanding balances.

DID YOU KNOW ...

Ruan's benefits program offers a free, online decision support tool called MyHealthMoney. By answering a few simple questions, MyHealthMoney will compare your Ruan medical plan options, calculate estimated costs, and suggest a personalized benefits package. It will also show how other benefit combinations may affect your costs should you prefer a medical plan with a cheaper premium or one with a higher level of coverage. Note that this tool uses assumptions based on your answers; it offers educational guidance only and does not provide legal advice. To access MyHealthMoney, please visit the benefits section of the Hub or visit www.ruan.com/benefits.

CHANGES TO INCOME PROTECTION BENEFIT ADMINISTRATION

Beginning January 1, all life insurance and disability benefits originating in 2022 will be administered through Lincoln Financial Group. Employee options will remain the same with both a company-paid core benefit plus a supplemental buy-up option.

CORE DISABILITY BENEFITS

Ruan is offering the same core short-term disability (STD) and long-term disability (LTD) as before through Lincoln. The amount of your STD benefit depends on your job classification. Please refer to the Employee Benefits Guide posted on the Hub and at www.ruan.com/benefits for more information on these benefits.

SUPPLEMENTAL DISABILITY BENEFITS

Ruan will continue to offer supplemental STD and LTD coverage to eligible employees, increasing your benefit to 60% of wages. In addition, with the transition to Lincoln as our disability carrier, they are offering a one-time special enrollment period where members may add supplemental long-term disability without underwriting approval - no medical questionnaire to complete - however a pre-existing condition exclusion may apply. Note that after the 2022 Open Enrollment period ends, the plan's original LTD underwriting approval process (or Evidence of Insurability) will resume.

CORE LIFE INSURANCE BENEFITS

All eligible full-time employees will receive the same core life insurance benefit equal to one times your annual salary, rounded to the next \$1,000 (maximum \$50,000). Please refer to the Employee Benefits Guide posted on the Hub and at www.ruan.com/benefits for more information.

SUPPLEMENTAL LIFE INSURANCE

With the transition to Lincoln for our life plan, Lincoln is offering a one-time special enrollment period where employees and dependents may add or increase their supplemental life coverage without underwriting approval. This means employees, their spouse and dependent children, may purchase guaranteed additional life coverage, up to the maximum, without having to complete a medical questionnaire and be approved by the carrier. Note that after the 2022 Open Enrollment period ends, the plan's original underwriting approval process (or Evidence of Insurability) will resume.

Beginning January 1, 2022, employee and spouse supplemental life insurance rates will decrease.

Supplemental Life and Dependent Life Insurance	
Monthly Employee and Spouse Rate per \$1,000	
Age <30	\$0.16
Age 30-39	\$0.21
Age 40-49	\$0.32
Age 50-59	\$0.62
Age 60-64	\$1.04
Age 65-69	\$1.67
Age 70+	\$2.69
Child Rate per \$1,000	\$0.20
Employee Maximum: \$10,000 increments up to 5x annual wages (max. \$500,000). Spouse Maximum: \$5,000 increments up to 1/2 of employee's supp. amount (max. \$250,000). Children Maximum: \$2,000 increments up to 1/2 of employee's supp. amount (max. \$10,000).	

To calculate your monthly premium: $\frac{\text{Age Rate} \times \text{Elected Amount}}{\$1,000}$

LINCOLN VALUE-ADDED SERVICES

- Employee Assistance Program (EAP): The new EAP service, EmployeeConnect by ComPsych, provides professional, confidential guidance for you and your loved ones, helping navigate difficult situations at work and at home. This program provides unlimited 24/7 telephonic support and resources to you and your family at no charge. Individuals may qualify for up to five face-to-face sessions per issue, per year. Please refer to the flyer posted on the Hub under Benefits > Additional Perks.
- Travel Assistance: The TravelConnect services through Lincoln offer replacement of lost or stolen travel documents; translation services; emergency messaging; evacuations for medical, natural or political emergencies; return transportation of minor children or pets following an emergency; and the return of mortal remains when traveling more than 100 miles from home. Details are posted on the Hub under Benefits > Additional Perks.
- You also have access to additional services through Lincoln, including WellnessPATH®, Petzey, LifeKeys®, and FuneralPrep. For more information on these programs, visit the benefits section of the Hub or www.ruan.com/benefits.



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 2022 benefits program. If there are any discrepancies between this handout and the plan document, the plan document will govern.