



# BENEFITS ESSENTIALS

Guide for Open Enrollment and New Hires

[www.codeforce.com](http://www.codeforce.com)

# TABLE OF CONTENTS

- WELCOME TO #TEAMCODEFORCE ..... 3
- ELIGIBILITY ..... 3
- COVERAGE LEVELS ..... 3
- MEDICAL PLANS ..... 5
- MEDICAL & PRESCRIPTION DRUG BENEFITS..... 5
- DENTAL BENEFITS ..... 8
- VISION BENEFITS..... 9
- INCOME PROTECTION BENEFITS ..... 10
- WORK LIFE MATTERS ..... 10
- OTHER SAVINGS BENEFITS ..... 11
- PROVIDER CONTACT INFORMATION..... 12
- EMPLOYEE CONTRIBUTIONS FOR BENEFITS ..... 12

**Important Notice**

Adrox Corp DBA CodeForce 360 has made every attempt to ensure the accuracy of the information described in this guide. Any discrepancy between this guide and the insurance contracts or other legal documents that govern the plans of benefits described in this enrollment guide will be resolved according to the insurance contracts and legal documents. CodeForce 360 reserves the right to amend or discontinue the benefits described in this enrollment guide in the future, as well as change how eligible employees and CodeForce 360 share plan costs at any time. This enrollment guide creates neither an employment agreement of any kind nor a guarantee of continued employment with CodeForce 360.

## WELCOME TO #TEAMCODEFORCE

At CodeForce, we truly value the dedication that goes into your work every day. We're proud of our talented employees and understand that our success is because of you. As a CodeForce employee, you have access to a comprehensive, quality benefits package that offers flexibility and security. We are glad to offer you and your family a very comprehensive and competitive benefits package designed to help you stay healthy, balance your work and life responsibilities, protect your assets, and plan for a secure financial future.

### Overview

CodeForce remains committed to providing the highest value benefits program at the lowest cost.

Our benefits program is designed to protect you and your family physically as well as financially. It includes Medical, Dental, and Vision plans that keeps you healthy, and AD&D, Short Term and Long-term disability, Critical Illness and Basic Life that may make a difficult time a little easier.

## ELIGIBILITY

Full-time employees (working a minimum of 30 hours per week) and their eligible dependents can participate in CodeForce 360 benefits program from your date of hire. Eligible dependents include:

- Your spouse
- Your domestic partner
- Your children up to age 26.

Children include:

- Biological and adopted children (including those placed in home for adoption);
- Stepchildren and domestic partner children
- Children for whom you are responsible to provide health coverage under a qualified medical child support order;
- Your child of any age if chiefly dependent upon you for support and maintenance because of physical or mental disability

Coverage for all Benefits enrolled terminates on your last date with CodeForce 360. COBRA will be offered if eligible.

## COVERAGE LEVELS

You may select from the following levels of coverage when you enroll in the health care plans:

- Employee Only
- Employee + Spouse / Domestic Partner
- Employee + Child
- Employee + Family

The coverage level you select may differ between medical, dental and vision plans.

## **MAKING CHANGES TO YOUR ELECTIONS**

Your elections will generally remain in effect throughout the plan year unless you experience a change in status that affects eligibility for benefits or experience another qualified status change event, in accordance with Internal Revenue Code (Code) rules. You must generally request an election change within 30 days.

Examples of qualified status change events include (but are not limited to):

- a change in marital status, including marriage, death of a spouse, divorce, annulment, or legal separation;
- a change in your domestic partnership status, including establishment or termination of the partnership;
- a change in the number of your eligible children, including by birth, adoption, placement for adoption, or death;
- a change in eligibility status of your children (e.g., due to age).

For a complete description of the company's election change rules, see CodeForce 360 SPD.

#Due to federal and state tax regulations, benefits provided to domestic partners are generally taxable and therefore deducted from your pay on an after-tax basis. Additionally, any premium contributions made by CodeForce on behalf of domestic partner are generally considered as taxable income to you.

## MEDICAL PLANS

We offer the below medical plan

- Allied PPO Plan 1

### Allied PPO Plan 1

These are PPO plans and you are free to see any network provider. However, you will be eligible to receive maximum benefit if you visit a network provider and you will have less out of pocket expenses.

## MEDICAL & PRESCRIPTION DRUG BENEFITS

### MEDICAL PLAN SUMMARY

	Plan 1 PPO	
	In-Network	Out-Network
Group Number	A18190	A18190
Calendar Year Benefit Maximum	Unlimited	Unlimited
Physician Choice		
Calendar Year Deductible	\$500/Person	\$1000/Person
	\$1000/Family	\$2000/Family
Calendar Max Out of Pocket (OOP)	\$2000/Person	\$4000/Person
	\$4000/Family	\$8000/Family
Deductible Included in in OOP Max	Yes	Yes
Coinsurance	90%	70%
Office Visits	\$30 co-pay, then paid at 100% Deductible waived.	70%
Specialist Visit	\$60 co-pay, then paid at 100% Deductible waived	NA
Second Surgical Opinion	100% Deductible waived	100% Deductible waived
<b>Preventive Care</b>		

Routine Physical Exam	100% Deductible waived	70%, except for routine labs and x-rays which are payable at 100 Deductible waived
Well Woman Exam	100% Deductible waived	70%, except for routine labs and x-rays which are payable at 100 Deductible waived
Well Child Care	90%	70%
X-Ray & Lab	100% Deductible waived	100% Deductible waived
Diagnostic X-Ray & Lab	100% Deductible waived	100% Deductible waived
X-Ray & Blood Work	100% Deductible waived	100% Deductible waived
CT, MRI, PET	90%	70%
Maternity Office Visit	\$30 co-pay, then paid at 100% Deductible waived	70%
<b>Hospital Care</b>		
Inpatient Room & Board	90%	70%
Outpatient	90%	70%
Emergency Room	\$350 co-pay, then paid at 100% Deductible waived	Paid Same as in-network
Ground Ambulance	90%	90%
		(Subject to the in-network deductible and Out-of-Pocket maximum)
<b>Mental Health and Substance Abuse</b>		
Inpatient	90%	70%

Outpatient	\$30 co-pay, then paid at 100% Deductible waived.	70%
Occupational, Speech and Physical Therapy	\$30 co-pay, then paid at 100% Deductible waived.	70%
Chiropractic	\$30 co-pay, then paid at 100% Deductible waived.	70%
Acupuncture	90%	70%
Abortation -only if mother's life is endangered if pregnancy is carried to term	90%	70%
Prescription Drugs	<p>Prescription Drugs purchased at a participating pharmacy (or through the mail order program) will be dispensed at a discounted rate provided You show Your member ID card at the time of purchase.</p> <p>Charges incurred for prescription drugs apply toward Your Deductible and Out-of-Pocket Maximum. After Your Out-of-Pocket Maximum is met, the Plan will pay 100% of Your prescription costs</p>	
Extended Retail Pharmacy Drug Benefit		

Mail Order		
Generic Drug	Same As above	Same As above
Preferred brand drugs	Same As above	Same As above
Non-preferred brand drugs	Same As above	Same As above
Specialty Drugs	Same As above	Same As above

## DENTAL BENEFITS

### PROVIDED BY GUARDIAN

CodeForce dental plan provided by Guardian is a PPO plan. You can visit any dentist but you pay less out-of-pocket when you choose a PPO dentist.

	In-Network	Out-of-Network
<b>Calendar Year Deductible</b>		
Individual	\$50	\$50
Family Limit	3 per family	
Waived for	Preventive	Preventive
<b>Charges covered for you</b>		
Preventive Care	100%	100%
Basic Care	80%	80%
Major Care	50%	50%
Orthodontia	50%	50%
<b>Annual Maximum Benefit</b>	<b>\$1,500</b>	<b>\$1,500</b>
Maximum Rollover	Yes	
Rollover Threshold	\$700	
Rollover Amount	\$350	
Rollover Account Limit	\$1,250	
<b>Lifetime Orthodontia Maximum</b>	<b>\$1,500</b>	
Dependent Age limits	26	



## VISION BENEFITS

### PROVIDED BY GUARDIAN

CodeForce vision plan is also offered by Guardian and the coverage saves you money on optical wellness, as well as providing discounts on eyewear, contacts, and corrective vision services.

	In-Network	Out-of-Network
<b>Copay</b>		
Exams Copay		\$10
Materials Copay (waived for elective contact lenses)		\$25
<b>Sample of covered services</b>		
Eye Exams	\$0	Amount over \$59
Single Vision Lenses	\$0	Amount over \$30
Lines Bifocal Lenses	\$0	Amount over \$50
Lined Trifocal Lenses	\$0	Amount over \$65
<b>Lenticular lenses</b>	<b>\$0</b>	Amount over \$100
Frames	80% of amount over \$130	Amount over \$70
Contact Lenses (Elective)	Amount over \$130	Amount over \$120
Contact Lenses (Medically necessary)	\$0	Amount over \$210
Contact Lenses (Evaluation and Fitting)	Standard \$50; Custom \$75	No Discounts
Cosmetic Extras	Up to 45% off providers UCR	No Discounts
Glasses (Additional pair of frames and lenses)	Courtesy discount from most providers up to 20% on providers UCR	No Discounts

## INCOME PROTECTION BENEFITS

### BASIC LIFE INSURANCE

CodeForce provides you (at no cost) a life insurance benefit to protect your family against immediate loss of income in the event of your death. The benefit amount is \$10,000. Life insurance coverage can help protect your family financially in the event of your death.

### CRITICAL ILLNESS INSURANCE

CodeForce offers Critical Illness Insurance program through its provider Principal to protect your family against immediate loss of income due to critical illness.

### SHORT TERM DISABILITY

CodeForce offers STD program through its provider Principal to protect your family against immediate loss of income due to short term disability arising due to illness, maternity and other reasons.

### ACCIDENTAL BENEFITS

CodeForce offers Accidental benefits program through its provider Principal to protect your family against immediate loss of income due to accidents.

### 401(k) SAVINGS PLAN

CodeForce offers a 401(k)-retirement plan to help you plan for your future. You are eligible to participate in the plan effective the first of the month following your employment start date. Our 401K provider, Newport Group, offers many investment options and services for your retirement plan. Newport group has a long tradition of strength and stability, and their investment team ranks high among the leaders, consistently achieving high performance through a combination of extensive research and active portfolio management.

For more information on the plan, please contact [benefits@codeforce.com](mailto:benefits@codeforce.com).

## WORK LIFE MATTERS

### EMPLOYEE ASSISTANCE PROGRAM

CodeForce provides you (at no cost) a confidential Employee assistance program (EAP) to help you find balance with work and home life. WorkLifeMatters provides guidance for personal issues that you might be facing and information about other concerns that affect your life, whether it's a life event of a day-to-day basis.

- Unlimited free telephonic consultation with an EAP counselor available 24/7 at 800-386-7055
- Referrals to local counselors — up to three sessions free of charge
- State-of-the-art website featuring over 3,400 helpful articles on topics like wellness, training courses, and a legal and financial center

WorkLifeMatters can offer help with:		
<b>Education</b> <ul style="list-style-type: none"> <li>▪ Admissions testing &amp; procedures</li> <li>▪ Adult re-entry programs</li> <li>▪ College Planning</li> <li>▪ Financial aid resources</li> <li>▪ Finding a pre-school</li> </ul>	<b>Dependent Care &amp; Care Giving</b> <ul style="list-style-type: none"> <li>▪ Adoption Assistance</li> <li>▪ Before/after school programs</li> <li>▪ Day Care/Elder Care</li> <li>▪ Elder care</li> <li>▪ In-home services</li> </ul>	<b>Legal and financial</b> <ul style="list-style-type: none"> <li>▪ Basic tax planning</li> <li>▪ Credit &amp; collections</li> <li>▪ Debt Counseling</li> <li>▪ Home buying</li> <li>▪ Immigration</li> </ul>
<b>Lifestyle &amp; Fitness Management</b> <ul style="list-style-type: none"> <li>▪ Anxiety &amp; depression</li> <li>▪ Divorce &amp; separation</li> <li>▪ Drugs &amp; alcohol</li> </ul>	<b>Working Smarter</b> <ul style="list-style-type: none"> <li>▪ Career development</li> <li>▪ Effective managing</li> <li>▪ Relocation</li> </ul>	

For more information about WorkLifeMatters, go to [www.ibhworklife.com](http://www.ibhworklife.com)

## OTHER SAVINGS BENEFITS

### COMMUTER BENEFITS (CAM)

CodeForce offers pre-tax commuter benefits using our provider WageWorks. You can use WageWorks account to pay for

- Public transit as part of your daily commute to work
- Qualified parking as part of your daily commute to work

This benefit is a great way to

- Put extra money in your pocket each month and
- Make your commute more convenient.

With WageWorks, you can

- Determine how much you want to contribute each month into Commuter Account.
- The funds are taken from your paycheck before taxes saving you hundreds of dollars every year.
- You will receive a debit card that can be used like any other card to purchase your monthly passes or parking. You don't need any PIN and the funds are directly loaded from your elections.

You can contribute upto maximum \$270 pre-tax/\$530 post-tax per month towards the parking benefit and upto maximum \$270 pre-tax/\$530 post-tax per month towards the transportation benefit

### FSA

CodeForce offers a pre-tax benefit account that pays for eligible expenses not covered by insurance

- Save an average of 30% on everyday healthcare expenses
- Use several easy, no-hassle payment and reimbursement options
- Access your full election amount starting on day one

You can contribute up to a maximum of \$2,750 to Healthcare FSA and up to a maximum of \$5,000 to Dependent Care FSA.

Enrollment can be done twice a year (March and Oct)

## PROVIDER CONTACT INFORMATION

Benefit/Plan	Provider	Group ID	Web Sites	Contact Information
Medical PPO Plan	Allied	A18190	Registration <a href="http://www.alliedbenefit.com">www.alliedbenefit.com</a>  Provider Information <a href="http://www.miltiplan.com">www.miltiplan.com</a>	Queries 800-288-2078  Provider Information 888-733-9582  Pharmacy Claims 877-860-6415
DENTAL PPO	Guardian	562210	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>	888-600-1600
VISION	Guardian	562210	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>	888-600-1600
LIFE INSURANCE	Guardian	562210	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>	888-600-1600
STD	Principal	1127098	<a href="http://www.principal.com">www.principal.com</a>	800.843.1371
Critical Illness	Principal	1127098	<a href="http://www.principal.com">www.principal.com</a>	866-889-7278
Accident Benefits	Principal	1127098	<a href="http://www.principal.com">www.principal.com</a>	866-889-7278
Commuter Benefits	WageWorks	49621	<a href="http://www.wageworks.com">www.wageworks.com</a>	877-924-3967
FSA	WageWorks	49621	<a href="http://www.wageworks.com">www.wageworks.com</a>	877-924-3967
401k	Newport Group		<a href="http://www.newportgroup.com">www.newportgroup.com</a>	844-749-9981

## EMPLOYEE CONTRIBUTIONS FOR BENEFITS

BENEFIT	FREQUENCY	SINGLE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD	EMPLOYEE + FAMILY
Medical PPO 1	Semi-monthly	\$225	\$562.50	\$450	\$645
Dental	Semi-monthly	\$16.45	\$33.40	\$49.46	\$71.48
Vision	Semi-monthly	\$2.96	\$4.99	\$5.09	\$8.05
Short Term Disability	Semi-monthly	Depends on your Census Information			
Critical Illness	Semi-monthly	Depends on your Census Information			
Accident Benefits	Semi-monthly	Depends on your Census Information			
Commuter Benefits	Semi-monthly	As per Employee Selection			
FSA	Semi-monthly	As per Employee Selection			
EAP		No Cost to Employee			
Life Insurance		No Cost to Employee			

For more details on your benefits, please contact [benefits@codeforce.com](mailto:benefits@codeforce.com)

\*For weekly payroll frequency the amount will be converted to weekly deduction.