

EMPLOYEE BENEFITS OVERVIEW

Plan Year:

June 1, 2020 – May 31, 2021

ATS

PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

Applied Training Solutions, LLC strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you’re getting the most out of our benefits—that’s why we’ve put together this Open Enrollment Guide.

Open enrollment is a short period each year when you can make changes to your benefits. This guide will outline all of the different benefits Applied Training Solutions, LLC offers, so you can identify which offerings are best for you and your family.

Elections you make during open enrollment will become effective on June 1, 2020. If you have questions about any of the benefits mentioned in this guide, please don’t hesitate to reach out to Rick Taylor.

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UNITED HEALTHCARE MEDICAL INSURANCE

You'll notice we are again offering the same HSA eligible Medical plan. Managing your health care benefits just got easier. The enhanced "myClaims Manager" claims display on myuhc.com provides a clear explanation of your claims and benefits... which helps you better understand and manage your health care expenses all in one place.

Please remember that the use of an in-network physician or facility offers the most economical coverage.

Services	HSA with RX Plan MXX-HSA
	As of June 1, 2020
Primary Copay	10% after deductible
Specialist Copay	10% after deductible
Deductible (Individual/Family)	\$1,500/\$3,000
In-Patient Hospitalization	10% after deductible
Out-Patient Surgery Center	10% after deductible
Preventive Care	\$0
Urgent Care	10% after deductible
Emergency Room Copay	10% after deductible
Out-of-pocket Maximum (Individual/Family)	\$3,000/\$6,000
Prescription Drugs - Retail (30 day)/Mail Order (90 day) - Generic - Preferred - Non-preferred	Deductible, then \$10/\$25 \$35/\$87.50 \$60/\$150
Out of Network Deductible	Not Covered
Out of Network Out of Pocket Max	Not Covered
Out of Network Coinsurance	Not Applicable

[Find a UHC Provider](#)

DELTA DENTAL PPO INSURANCE

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

We're happy to say that we've selected a new carrier for your dental benefits. The following chart outlines the dental benefits we offer.

TYPE OF SERVICE	
	In Network & Out-of-Network
Preventive Services	Exams, cleanings, X-rays—you pay \$0
Deductible	Applies to basic and major services only—\$50 individual/\$150 family
Basic Services	Fillings, simple extractions—you pay 20% after deductible
Major Services	Oral surgery, root canal, crowns—you pay 50% after deductible
Annual Maximum	\$1,500
Ortho Services	You pay 50% after deductible
Ortho Lifetime Max	\$1,500

The next page will outline the new Delta Dental MaxOver® benefit!

[Find a Delta Dental Provider](#)

DELTA DENTAL INSURANCE

Preventive Care is Better Care — MaxOver®

MaxOver® – emphasizes the importance of preventive dental care by rewarding members with the rollover of a portion of their annual maximum for future use.

Here’s how it works:

Members with natural teeth must have at least one preventive exam and cleaning, and members who have no natural teeth must have at least one preventive exam during their benefit period. In addition, for all members, claims paid during the benefit period must be less than the MaxOver claims threshold. Then, the appropriate MaxOver amount will be carried forward for use at a future time (the annual MaxOver amount is based on the plan’s annual maximum benefit allowance). That means the level of coverage to which members have access can actually increase over time. The MaxOver account limit can never exceed the annual maximum benefit allowance.

Example:

Plan’s annual maximum benefit allowance.....\$1,500
Submit claims up to.....\$750
Annual MaxOver amount added to next
benefit period..... \$375

Total annual maximum benefit for the next
benefit period..... \$1,875

For more information on MaxOver annual claims thresholds, rollover and account limits, visit DeltaDentalVA.com.

MaxOver annual rollover limits

MaxOver annual rollover amounts are based on a percentage of the annual maximum benefit. The following chart represents Delta Dental’s annual maximum benefit and the correlating MaxOver amounts:

Annual Maximum Benefit	Claims Threshold	Annual MaxOver Amount	MaxOver Account Limit
\$1,500	\$750	\$375	\$1,500

The MaxOver account is separate from your annual maximum. Therefore, in the example to the left, the MaxOver account maximum of \$1,500 will create a policy annual maximum coverage amount of \$3,000 when fully vested.

The MaxOver annual rollover applies to each individual covered under the plan. For example, a family policy will allow anyone in the family to rollover if they meet the requirements.

VSP VISION INSURANCE

VSP CHOICE PLAN WITH EASYOPTIONS

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

Applied Training Solutions, LLC's vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

If you seek the services of a provider listed in our Preferred Provider directory, your benefits include the following:

TYPE OF SERVICE	In-Network	Out-of-Network
Exam Copay	\$20	Reimburse up to \$45
Materials Copay (glass lenses or contacts)	\$20	Reimburse up to: \$30 Single \$50 Bifocal \$65 Trifocal
Frame Allowance	\$130	Reimburse up to \$70
Contact Allowance: Elective/Necessary	\$130/Covered in full	Reimburse up to \$105/\$210
Frequencies	Every 12 months	

Participating Retail Chains - You get the convenience of popular retail chains like these and more.



Direct Pay Convenience - It's simple for you to use their VSP out-of-network benefits at Walmart® and Sam's Club®. Just say, "I have VSP," and we do the rest. Hundreds of frames are available at no extra cost.



[Find a VSP Provider](#)

A VISION PLAN WITH A PERSONALIZED TWIST



You and your eyes are unique, so your vision coverage should be too.

With VSP® EasyOptions, it's easy and affordable to personalize your benefits.

Personalized Coverage for All

Everyone on your plan gets the comprehensive vision coverage you expect, like eye exams, glasses and savings on lens upgrades. Plus, with VSP EasyOptions you get to choose your coverage from a variety of covered upgrades during your in-network doctor's visit.

HERE'S HOW IT WORKS:



Create an account on
vsp.com.



Schedule an eye exam
with a VSP network
doctor.



Choose an upgrade at
your doctor's visit.

MEET THE SMITHS.

See how they personalized their coverage.

Dad chose
progressive lenses
to help him see
near and far.

Hannah chose
photochromic lenses
that are dark outdoors
and clear indoors.

Mom chose a
higher frame allowance to
get designer
glasses.

CHOOSE YOUR UPGRADE

\$230 Frame Allowance
OR
Anti-reflective Lenses
OR
Progressive Lenses
OR
Photochromic Lenses

Check your member benefits summary for plan details.
Visit **vsp.com** or call **800.877.7195**.

MUTUAL OF OMAHA FINANCIAL DISABILITY INCOME BENEFITS



APPLIED TRAINING SOLUTIONS, LLC PROVIDES ALL QUALIFIED EMPLOYEES WITH COMPANY PAID SHORT TERM DISABILITY

Employees have the opportunity to purchase long-term disability income benefits. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note, though, that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

	Short-term Disability (company paid)	Long-term Disability (voluntary)
Elimination Period	8 th day accident / 8 th day of illness	90 days
Percentage of Income Replaced	66.67% to max \$1,500 per week	60% up to max \$7,000 month
Benefit Duration	12 weeks	to SSNRA

Monthly Cost per \$100 monthly payroll for Long-Term Disability Insurance Coverage										
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-99
Life w/ AD&D	\$0.18	\$0.23	\$0.43	\$0.67	\$0.92	\$1.19	\$1.55	\$1.32	\$0.99	\$0.88

[Learn More about Mutual of Omaha Disability Income Insurance](#)

BASIC LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. Applied Training Solutions, LLC provides, at no cost, full-time employees with \$50,000 in group life and accidental death and dismemberment (AD&D) insurance.

Amount of coverage reduces to the following percent of original benefit based on age: 65% at age 65 / 40% at age 70 / 25% at age 75

Applied Training Solutions, LLC pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums. Log onto [KTBSOnline.com](https://ktbsolutions.com), if you would like to update your beneficiary information.

VOLUNTARY LIFE and AD&D INSURANCE

While Applied Training Solutions, LLC offers basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through semi-monthly payroll deductions. You can purchase coverage for yourself in \$10,000 increments or for your spouse in \$5,000 increments. The minimum coverage level for yourself is \$10,000 and the maximum is up to 5x Salary or \$500,000 and for your spouse, \$5,000 to a maximum of \$250,000 or Employee match. ***Please note that any coverage above \$100,000 (employee) or \$25,000 (spouse) requires proof of insurability.*** The chart below outlines the monthly costs of purchasing additional coverage.

Monthly Cost for Every \$1,000 of Life and AD&D Insurance Coverage										
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
Life w/ AD&D	\$0.095	\$0.105	\$0.125	\$0.185	\$0.285	\$0.525	\$0.825	\$0.935	\$1.675	\$3.255
Dependent Children	\$0.20 per \$1000 up to 10,000. \$2.00 for \$10,000									
Age Reduction Schedule	65% at age 65 / 40% at age 70 / 25% at age 75 (percentage of original benefit based on age)									

Learn More about Mutual of Omaha [Term Life](#) and [AD&D](#) Insurance

HEALTH SAVINGS ACCOUNTS

[Health savings accounts \(HSAs\)](#) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans (HDHPs).

WHAT ARE THE BENEFITS OF AN HSA?

There are many benefits of using an HSA, including the following:

- **It saves you money.** HDHPs have lower monthly premiums, meaning less money is being taken out of your paycheck.
- **It is portable.** The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company.
- **It is a tax-saver**—HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you'll pay less in taxes.

The maximum amount that you can contribute to an HSA in 2020 is \$3,550 for individual coverage and \$7,100 for family coverage. Additionally, if you are age 55 or older, you may make an additional "catch-up" contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you don't exceed the annual maximum.

HSA CASE STUDY

Justin is a healthy 28-year-old single man who contributes \$1,000 each year to his HSA. His plan's annual deductible is \$1,500 for individual coverage. Here is a look at the first two years of Justin's HSA plan, assuming the use of in-network providers. (This example only includes HSA contribution amounts and does not reflect any investment earnings.) In this example, Justin has \$1,050 MORE than he has contributed after 2 years!

End of Year 1	
HSA Balance (including ATS contribution)	\$1,750
Total Expenses: - Prescription drugs: \$150	(-\$150)
HSA Rollover to Year 2	\$1,600
Since Justin did not spend all of his HSA dollars, he did not need to pay any additional amounts out-of-pocket this year.	



End of Year 2	
HSA Balance (including ATS contribution)	\$3,350
Total Expenses: - Office visits: \$100 - Prescription drugs: \$200 - Preventive care services: \$0 (covered by insurance)	(-\$300)
HSA Rollover to Year 3	\$3,050
Once again, since Justin did not spend all of his HSA dollars, he did not need to pay any additional amounts out-of-pocket this year.	

HEALTH SAVINGS ACCOUNT INVESTMENTS

For the 2020 benefits policy year, ATS will continue to contribute up to 50% of your deductible amounts based on the tier of coverage you have: Employee only, Employee/Spouse, Employee/Child(ren), and Family.

INVEST YOUR HSA DOLLARS IN MUTUAL FUNDS!

Once your HSA reaches the investment threshold (typically \$2,000), you may choose to invest a portion of your HSA dollars in mutual funds — just like you would with a 401(k). You can choose from a wide variety of mutual funds at optumbank.com. ***Any investment earnings such as interest or dividends are income tax-free.***

The following table outlines the limits of the ATS matching HSA:

Plan Type	2020 Yearly Contribution Limit	2020 ATS In-Kind Match
Individual	\$3,550	\$750
Employee/Child	\$7,100	\$1,500
Employee/Spouse	\$7,100	\$1,500
Family	\$7,100	\$1,500

NOTE: If you are eligible for a non-qualifying medical plan (TRICARE, MEDICARE, etc.) you are NOT eligible to participate in an HSA.

For more information about the HSA work together:

[Health Savings Checkup Tool](#)

[Health Savings Account Calculators](#)

[Qualified Medical Expenses](#)

Invest your Money!

The Option to Invest your HSA funds: Built up a balance? You can choose to invest HSA dollars!

With as little as \$2,100 in your Optum HSA account, choose between a [list of available Mutual Funds](#) in which to invest your money!

The [Asset Allocation Calculator](#) can help you understand how to potentially distribute your HSA funds, and can help you decide which mutual fund elections to make based on asset class.

FLEXIBLE SPENDING ACCOUNT


A [flexible Spending Account \(FSA\)](#) is an account in an employee's name that reimburses the employee for qualified health care or dependent care expenses.

WHAT TYPES OF FSA ARE AVAILABLE?

- **Healthcare Account (HCFSA).** A health care FSA reimburses employees for eligible medical expenses, up to the amount contributed for the plan year. *ATS does NOT offer a Limited Expense Health Care FSA. Hence, HCFSA participants are NOT eligible for the HSA.*
- **Dependent Care Account (DCFSA).** This account can be used to pay for care of dependent children under the age of 13 by a babysitter, day care center, or before- or after-school program. Care for a disabled spouse, parent or child over the age of 12 is also eligible for reimbursement. *DCFSA participants are fully eligible to participate in the HSA if they meet the HSA requirements.*

WHAT ARE THE ADVANTAGES AND DISADVANTAGES OF AN FSA?

- It **saves you money.** An FSA is an employer-sponsored savings account that allows you to put aside money tax-free that can be used to pay for qualified medical expenses.
- It is **flexible.** You can withdraw health FSA funds at any time for qualified medical expenses, even if it's only the beginning of the year and you haven't contributed the entire yearly amount yet.
- It is a **tax-saver**—FSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you'll pay less in taxes.
- **Use or Lose: Not with ATS!** We minimize your risk by allowing a \$500 "rollover" to the next year. Also, at the end of the plan year, any excess FSA plan funds (not individual excess), will be refunded to all participants proportionally based on their open enrollment FSA election. See next page for an example.
- It is **not portable.** If you change jobs, you typically forfeit the funds left in your FSA.
- It requires **proof.** You must fill out all the necessary forms and show receipts for FSA-eligible purchases in order to be reimbursed.

The maximum amount that you can contribute to a Healthcare FSA in 2020 is \$2,750. For a Dependent Day Care account, the 2020 limit is \$5,000. Want to see some examples of how you can spend your FSA dollars? Take a look at the new  [amazon FSA Store](#).

How does it work?

During open enrollment, you select the amount you want to have available on your FSA. Once the FSA is active, you have access to the full amount from day one! Then, ATS will make semi-monthly deductions from your paycheck throughout the year to match that amount.

FLEXIBLE SPENDING ACCOUNT

(USE OR LOSE EXAMPLE)

THE EXAMPLE!

ATS maintains a cafeteria benefit plan for its 100+ employees. The plan includes a health care FSA under which participating employees can make salary reduction contributions to a maximum contribution of \$2,700. For the 2019-2020 plan year, 50 employees elected various contribution levels under the health care FSA plan. For the 2019-2020 plan year, ATS collected \$5,000 of health care FSA balances that are forfeited under the use-it-or-lose-it rule.

THE REFUND!

The \$5,000 would be returned to participating employees on a per-capita basis, weighted to reflect the participants' elected health care FSA salary reduction contributions. For instance, an employee who elected a \$1,000 health care FSA contribution for the plan year in question would receive twice as much as an employee who elected a \$500 contribution. Amounts returned to employees under this last option would be treated as additional taxable wages for the year the amounts are returned.

DON'T FORGET ABOUT YOUR \$500!

Remember, all participants would receive up to \$500 of their contributed funds as a direct roll-over to the next policy year prior to the forfeited balance calculation.

Visit <https://member.uhcbs.com> and click on "Enroll Now" button to enroll.

By not doing anything, your elections for the upcoming plan year will automatically be canceled. For example, if you currently have a plan year election amount of \$500 for the Medical FSA and you do nothing, your election for the upcoming plan year will be \$0.

Learn more about the [UHC FSA!](#) [FSA Online Enrollment Instructions](#) – [FSA Participant Guide](#)

RESOURCES (This is not our provider, for information only)



[Health Care FSA Savings Calculator](#)



[Dependent Care FSA Savings Calculator](#)



[Eligible Health Care FSA Expenses](#)



[Eligible Dependent Care FSA Expenses](#)

The Coverage They Need The Way You Want

ATS is pleased to provide a group discounted ASPCA Pet Health Insurance policy. This is a completely voluntary insurance benefit with all costs covered by the employee. Because ATS can not use payroll deductions to pay the premiums, you will be required to provide a payment method (Credit Card or Bank Account Withdrawal) while enrolling through the links below.

Costs are based on location, breed and age of your individual pet.

Complete Coverage

EXAM FEES, DIAGNOSTICS, AND TREATMENTS

- Accidents
- Illnesses
- Hereditary Conditions
- Cancer
- Dental Disease
- Behavioral Issues

CUSTOMIZABLE OPTIONS

Annual Limit – from \$5000 to unlimited

Reimbursement Percentage – 90%, 80%, or 70% on your vet bill.

Deductible – select \$100, \$250, or \$500. You'll only need to satisfy it once per 12-month policy period.

Add Preventive Care – Get reimbursed scheduled amounts for things that protect your pet from getting sick.

Select Accident-Only Coverage – If you're just looking to have some cushion when your pet gets hurt, you can choose coverage that only includes care for accidents.

SIMPLE TO USE

Just pay your vet bill, submit claims, and get reimbursed! You're free to visit any vet, specialist, or emergency clinic you want.

ASPCA PET HEALTH
INSURANCE



Get your customized quote and enroll today!

SAVE WITH YOUR DISCOUNT!

<https://www.aspcapetinsurance.com/ats> | 1-877-343-5314

YOUR PRIORITY CODE: EB20ATS

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