



Benefits Overview

Full-Time Regular Staff
January 1, 2024

Health Insurance – AEM offers two health insurance plan options through United HealthCare. AEM health insurance includes a spousal surcharge. If you are married and your spouse is employed and eligible to participate in his or her employer’s group health insurance plan, a higher monthly premium is charged to cover the spouse on the AEM plan. The intent of the surcharge is to shift financial responsibility for health care coverage to the employer of the working spouse.

UHC Buy-up Plan (Traditional Plan with Health Reimbursement Account)

This traditional insurance plan provides in-network and non-network coverage. After the use of an AEM-provided Health Reimbursement Account, staff responsibility for the in-network deductible is \$1,000 single (\$2,000 2x) and the staff responsibility for the OOP maximum is \$2,000 single (\$4,000 2x). A separate cost for non-network deductible and non-network OOP maximum apply.

Monthly Employee Traditional Plan Premium:

Employee Coverage Only	\$261.00/mo.
Employee/Dependent(s)	\$495.00/mo.
Employee/Spouse**	\$573.00/mo.
Family*	\$834.00/mo.
Employee Co-Insurance:	20%
Provider Copays:	
Primary Care Physician	\$15 - \$0 under age 19
Specialist	\$100 / \$50 Premier
Urgent Care	\$25
Emergency Room	\$300 & deductible then coinsurance
Preventative Care (Network)	100% covered by insurance
Prescription Drug:	
Deductible	\$0
Tiers	\$10/\$30/\$70
Employee Deductible <u>After</u> HRA:	
Network	\$1,000/\$2,000 for 2+
MKE Staff Out of Network	\$2,000/\$4,000 for 2+
DC Staff Out of Network	\$1,000/\$2,000 for 2+
Employee OOP Max <u>After</u> HRA:	
Network	\$2,000/\$4,000 for 2+
MKE Staff Out of Network	\$3,000/\$6,000 for 2+
DC Staff Out of Network	\$1,000/\$2,000 for 2+

Health Reimbursement Account – Staff participating in the traditional health plan can set aside pre-tax dollars via payroll deduction to pay for eligible dependent care expenses or eligible out-of-pocket medical, dental or vision expenses.

If you are enrolled in the traditional health plan, you will be automatically enrolled in the HRA plan. The HRA will deduce responsibility for your health insurance deductible and out of pocket maximum. If you incur deductible or OOPM beyond your responsibility, you will be reimbursed for amounts incurred beyond that

responsibility up to the reimbursement cap amount. When you receive your reimbursement, you use that money to pay the provider. You are responsible for paying the provider. You will be reimbursed after you submit the claim and corresponding documentation to DBS.

Staff Responsibility of UHC Deductible Out of Pocket Maximum

	Plan Amount Before HRA	Milwaukee Employee Responsibility After HRA	DC Employee Responsibility After HRA
Medical Deductible			
Network	\$5,000 single/ \$10,000 for 2+	\$1,000 single/\$2,000 for 2+	\$1,000 single/\$2,000 for 2+
Out of Network	\$10,000 single/\$20,000 for 2+	\$2,000 single/\$4,000 for 2+	\$1,000 single/\$2,000 for 2+
Out of Pocket Max			
Network	\$7,150 single/\$14,300 for 2+	\$2,000 single/\$4,000 for 2+	\$2,000 single/\$4,000 for 2+
Out of Network	\$20,000 single/\$40,000 for 2+	\$3,000 single/\$6,000 for 2+	\$1,500 single/\$3,000 for 2+

HRA Out of Pocket Maximums Reimbursement Cap for Non-Network Services

	Plan Amount	MKE Employee Responsibility	DC Employee Responsibility
Out of Pocket Maximum	\$7,150 single/\$14,300 for 2+	\$3,000 single/\$6,000 for 2+	\$1,000 single/\$2,000 for 2+
Out of Network	\$20,000 single/\$40,000 for 2+	After employee satisfies their responsibility, the Out-of-pocket is reimbursable beginning at \$3,001 single/ \$6,001 for 2+ up to a maximum reimbursement of \$6,000 single / \$12,000 for 2+	After the employee satisfies their responsibility, the Out-of-pocket is reimbursable beginning at \$1,001 single, \$3,001 up to a maximum reimbursement of \$6,000 single, \$12,000 for 2+

By using a HRA, AEM subsidizes much of the out-of-pocket maximum cost for staff on the buy-up plan. AEM’s HRA is administered by Diversified Benefits Services (DBS). If the employee responsibility of the out-of-pocket maximum is met or exceeded, the employee may send all Explanation of Benefit form(s) (EOBs) from United Healthcare with the claim form to HRA vendor for reimbursement.

Flexible Spending Account Plan – Staff participating in the traditional health plan – **or no AEM health plan** – may set aside pre-tax dollars via payroll deduction to pay for eligible dependent care expenses or eligible out-of-pocket medical, dental or vision expenses.

- Pre-tax contribution limit to a Healthcare FSA is \$3,050
- The FSA is a use it or lose it benefit with unused monies up to \$610 rolling over into subsequent plan year.

UHC Base Plan (High Deductible Health Plan with Health Savings Account)

The HDHP plan is paired with an HSA plan that you fund on a pre-tax basis to pay for your medical expenses until the insurance company begins to contribute. Under this plan, you are responsible for the full cost of all medical expenses, including prescription drugs, until you have personally paid the first \$5,000 in expenses for single coverage (\$10,000 2x). After you have personally satisfied the deductible, then co-pays and co-insurance apply until the OOP maximum is satisfied.

A separate cost for non-network deductible and non-network OOP maximum apply.

An HSA is a tax-advantaged medical savings account available only to individuals enrolled in a qualified HDHP plan. An HDHP HSA plan offers a number of benefits. Money that would otherwise be spent on higher premiums for a traditional insurance plan could be invested in a tax-free, interest-bearing HSA. The HSA is owned by you and could become an important savings vehicle for medical expenses in retirement.

Monthly Employee HDHP HSA Plan Premium:

Employee Coverage Only	\$129.00/mo.
Employee/Dependent(s)	\$264.00/mo.
Employee/Spouse**	\$306.00/mo.
Family*	\$445.00/mo.
Employee Co-Insurance:	20%
Provider Co-Pays	After Deductible Met
Primary Care Physician	\$30
Specialist	\$60
Urgent Care	\$100
Emergency Room	\$350
Preventative Care (Network)	100% covered by insurance
Prescription Drug:	
Deductible	Integrated with Medical
Tiers	
Employee Deductible:	
Network	\$5,000/\$10,000
Out of Network	\$10,000/\$20,000
Employee OOP Max	
Network	\$6,350/\$12,700
Out of Network	\$12,700/\$25,400

**If spouse is eligible for group health insurance elsewhere, the monthly cost to insure the spouse on the AEM plan is \$750-800 monthly in addition to the amounts listed.

Health Savings Account – Staff participating in the HDHP HSA health plan may set aside pre-tax dollars via payroll deduction to pay for eligible medical expenses, deductibles, co-insurance, prescriptions, vision, and dental expenses for both the employee and any dependents, including dependents not covered on the plan. HSAs are often interest bearing and have the potential to build more savings over time. While free to select your own HSA account, AEM’s preferred account is BMO Harris. BMO offers a free HSA account with no fees. Some HSA carriers charge service and annual fees.

HSA funds can be saved, even to retirement, and the funds do not expire and do not have a “use it or lose it” term. Funds can be used to pay COBRA premiums. While you do not lose money, funds are capped at IRS maximum. Participants contributing funds to an HSA cannot be covered under any Medicare plan. Funds cannot be used to pay health insurance premiums or other comprehensive medical coverage.

HSA – IRS Limits 2024

AEM provides a one-time contribution to the HSA account (\$600 towards Milwaukee staff and \$1,000 for DC staff. Half of the funds are distributed in January and remaining funds in July.

	Annual limit - Self	Annual limit - Family	55+ Catch-up	55+ Max Catch-up Self	55+ Max Catch-up Family
Milwaukee	\$3,550	\$7,700	\$1,000	\$4,550	\$8,700

DC	\$3,150	\$7,300	\$1,000	\$4,150	\$8,300
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Limited Purpose Flexible Spending Account Plan – Staff participating in the HDHP HSA health plan may set aside pre-tax dollars via payroll deduction to pay for eligible dependent care expenses or eligible out-of-pocket dental or vision expenses.

The LPFSA is used to cover eligible dental and vision expenses and not medical expenses. The maximum contribution to a LPFSA is \$3,050. This is a use it or lose it benefit with unused monies up to \$610 rolling over to the subsequent plan year.

Important: If a participant is moving from the buy-up plan to the base plan and has an existing Healthcare FSA account and is enrolling in the HDHP HSA account, the participant must fall into one of two categories to be eligible to participate in the HSA account, per IRS regulations:

- Start the new plan year out with \$0 balance on their FSA, OR
- Roll funds from Healthcare FSA into the Limited Purpose FSA account

Employee Assistance Program (EAP) – AEM offers several EAP options through United HealthCare, Empathia, and UNUM. The benefit provides resources for mental health, parenting, budgeting, legal or financial questions, and more. This is at no cost to the employee and covers both the individual and family. These EAP benefits are covered for all full time, part time, and temporary employees.

Medical Bill Saver

Under UNUM EAP, when an employee has a medical or dental bill totaling over \$400 in out-of-pocket costs, UNUM’s negotiating team works with the provider(s) to get a discount. This can save employees up to hundreds, and sometimes thousands of dollars. Call UNUM’s EAP service line, available 24/7, at 1-800-845-1446.

Vision Insurance – AEM offers a full-service plan through Superior Vision. The plan includes higher benefit levels for services received from participating providers.

Monthly Employee Premium

Employee Coverage Only	\$ 2.50/mo.
Limited Family	\$ 5.00/mo.
Family	\$ 7.50/mo.

	In Network	Out of Network
Exam	Covered in full	Up to \$35 retail
Frames	\$125 retail allowance	Up to \$70 retail
Lenses (standard) per pair		
Single Vision	Covered in full	Up to \$25 retail
Bifocal	Covered in full	Up to \$40 retail
Trifocal	Covered in full	Up to \$45 retail
Progressive	See description*	Up to \$45 retail
Contact Lenses*	\$150 retail allowance	Up to \$125 retail
Medically Necessary Contact Lenses	Covered in full	Up to \$150 retail
Lasik Vision Correction	\$200 allowance*	
*See summary plan description for full details		
Services/Frequency		
Exam	12 months	
Frame	24 months	
Lenses	12 months	
Contact Lenses	12 months	

Dental Insurance – AEM offers an indemnity dental insurance plan through Delta Dental with diagnostic and preventative services covered at 100%, restorative services covered between 50-80%, and orthodontic services covered at 50%. AEM currently pays the full monthly premium for both single and family coverage.

Benefit Plan Coverage:

Individual Annual Maximum	\$1,500
Deductible	
Individual	\$25
Family	\$75
Dependent Eligibility	
Dependents are eligible through the end of the month in which they attain age 26 and full-time students through the end of the month in which they attain age 26; except as noted for orthodontics	
Diagnostic & Preventative Services	
Exams	100%
Cleanings	100%
Fluoride treatments	100%
X-rays	100%
Sace Maintainers	100%
Deductible Applies	No
Basic & Major Services	80%
Sealants	80%
Emergency treatment to relieve pain	80%
Fillings	80%
Endodontics – nonsurgical	80%
Endodontics – surgical	80%
Periodontics – nonsurgical	80%
Periodontics – surgical	80%
Extractions – nonsurgical	80%
Extractions – surgical and other oral surgery	80%
Crowns, inlays, onlays	50%
Bridges and dentures	50%
Repairs and adjustments to bridges and dentures	50%
Implants	50%
Deductible applies	Yes
Orthodontic Services	
Coverage copayment	50%
Individual lifetime maximum	\$1,000
Dependents eligible to age	19
Full-time students eligible to age	19
Adult ortho	No
Deductible applies	Yes

401(k) Plan & Company Match – AEM offers a savings plan designed to help you accumulate money for retirement. Contributions can be made by the staff member with pre-tax dollars (see IRS regulations for specific maximums) through bi-weekly payroll deductions. The plan has an automatic enrollment feature after three months of service. New staff are automatically enrolled with a payroll deduction of 5% of salary, unless the staff member follows opt out procedures.

AEM automatically contributes 4% of salary for regular full-time and part-time staff working 1,000 hours or more per year. In addition, if the employee also contributes to the 401(k), AEM will increase its contribution up to an additional 2% for a maximum total contribution of up to 6%. The contribution rates by AEM are as follows:

Initial AEM Contribution	Staff Contribution	Additional AEM Contribution	Final AEM Contribution
4%	0%	0.0%	4.0%
4%	1%	0.3%	4.3%
4%	2%	0.7%	4.7%
4%	3%	1.0%	5.0%
4%	4%	1.3%	5.3%
4%	5%	1.7%	5.7%
4%	6%	2%	6.0%
4%	7%	2%	6.0%
4%	8%	2%	6.0%
4%	9%	2%	6.0%
4%	10%	2%	6.0%
4%	11%	2%	6.0%
4%	12%	2%	6.0%

The vesting period for contributions made by AEM is three years.

Incentive Bonus – AEM offers eligibility for an annual incentive bonus designed to reward staff for their contribution towards the success of AEM. Staff member goals are outlined on individual scorecards with a bonus target of 10% of salary for Senior Directors, 8% of salary for Directors, 6% of salary for Managers, Coordinators and Assistants. Bonuses are distributed in spring and are subject to approval by the AEM Board of Directors.

Paid Time Off (PTO) – AEM offers an outstanding paid time off plan which includes a pool of days to use for vacation, sick leave, medical appointments, childcare needs, family emergencies or other personal business. PTO accrues at the rate of 1.0 day per month up to 2.5 days per month based on years of service.

Employees hired January through September accrue 1.5 PTO days per month for each month worked during the first, partial calendar year of employment. Additional PTO days are accrued as follows:

<u>Length of Service</u>	<u>Accrual Rate</u>
1st & 2nd full calendar years	18 days
3rd & 4th full calendar years	21 days
5th-9th full calendar years	24 days
10th+ full calendar year	30 days

Paid Holidays – AEM offers a generous paid holiday schedule that includes ten pre-designated days and two floating holidays annually.

Casual Dress Code – Staff enjoy a casual dress code Monday through Friday including tasteful blue jeans, t-shirts, sweatshirts, etc.

Volunteer Time Off (VTO) – AEM encourages staff involvement in the community and in lending voluntary support to programs that positively impact quality of life. In addition to group community service projects organized by Human Resources, AEM provides an additional paid day each year for staff to volunteer in their local community at a charitable 501(c)(3) nonprofit. Goals of the VTO program are to create community engagement opportunities that are meaningful to staff while helping those in need.

Telework – Staff may be eligible to work from home up to two days per week. Some jobs, by nature of their duties, are not compatible for telecommuting. Manager approval is required before telework is awarded. New hires are required to meet a three-month waiting period before becoming eligible.

Professional Development – AEM provides training in a variety of areas including understanding our members and the industry, functional skill enhancement, and professional development. AEM also offers limited tuition reimbursement after one year of service.

Short Term Disability – AEM offers a generous salary protection plan for approved medical leaves of absence. The plan includes up to six weeks at 100% of normal salary, followed by six weeks at 60% of normal salary based on medical certification.

Long Term Disability – AEM offers an insurance plan that provides salary protection at 60% of normal salary for medically validated illness or injury following a three-month elimination period. AEM pays the full monthly premium.

Life Insurance and Accidental Death & Dismemberment – AEM offers a term group life insurance plan and an accidental death & dismemberment insurance plan at two times annual salary. AEM pays the full monthly premium.

Voluntary Life Insurance and Voluntary Accidental Death & Dismemberment – For staff interested in additional coverage beyond that provided by AEM, a voluntary life insurance plan and a voluntary accidental death & dismemberment insurance plan is available. Staff who elect this coverage are 100% responsible for the premium.

Travel Accident Insurance – AEM offers a travel accident insurance plan in the amount of \$100,000 for staff who travel on approved Association business. AEM pays the full monthly premium.

Nationwide Pet Insurance – AEM offers two pet insurance under our group discount rate. Employees may choose a plan offering 50% or 70% reimbursement on eligible vet bills. The premium amount is fully covered by the employee, but may utilize our payroll deduction feature and receive our special rate.

The information in this document is intended to provide an overview of the benefits offered by AEM. For specific information on these benefits, please refer to the plan documents (including the Summary Plan descriptions, where applicable) or contact the AEM benefits administrator. AEM reserves the right to make changes to its benefit plans and to make appropriate revisions in cost, coverage or eligibility as it sees fit at any time. Should questions arise, the plan documents take precedent over the summary information in this pamphlet. This document in no way implies or guarantees employment.
