

## Benefits at a Glance

### Join our team

The culture at American Enterprise offers a balance of professional opportunity, community involvement, and time away from work. We offer growth within positions and opportunities to work with all levels within the company. By providing a challenging work environment with flexibility, we have happy employees, which results in happy customers.

### Our people

American Enterprise needs dynamic people to help us capitalize on new opportunities, expand our customer groups, and enhance our products. To thrive as a business, we need energetic individuals who aren't afraid to ask questions, bring fresh approaches, think creatively, and offer ideas for improving our companies. We believe delivering the right insurance solutions to the right people is an important responsibility that can directly affect their lives.

### People who are connected

We believe every person is responsible for the success of American Enterprise. We call it our culture of leadership and accountability — where every person, regardless of title or position, thinks and acts like a leader to ensure our company reaches its goals.

### People who have the right skills, attitude, and potential

We match our skills, expertise, and abilities to work well as part of a diverse team. We believe each of us has potential to grow and adapt with our business. We take your career as seriously as you do. Helping you develop your skills and talents leads to opportunities — not only for you, but also for our company.

We have an active development process for all employees. To support your continuous development, we offer challenging work assignments, on-the-job training, and a variety of in-house resources that can help you grow in your current position and prepare you for future career opportunities.

## Our benefits

We offer an array of benefit choices and opportunities to meet the individual needs of our diverse team members. Some of our offerings include:

### Traditional benefits

- Medical plans | Page 2-5
- Flexible Spending Account (FSA) and Health Savings Account (HSA) | Page 6
- Dental plan | Page 7
- Vision plans | Page 8
- ARAG Legal insurance | Page 9
- 401(k) | Page 10
- Life insurance | Page 10
- Disability benefits | Page 10
- Free wellness screening

### Work-life benefits

- Paid time off (PTO) | Page 10
- 10 paid holidays | Page 10
- Parental leave | Page 10
- Wellness reimbursement | Page 10
- Tuition reimbursement and insurance education program | Page 10
- Volunteer time off (VTO)
- Flexible work schedules when feasible
- Business casual dress environment



**If you have any questions about the benefits or programs outlined, please send an email to [MyHR@americanenterprise.com](mailto:MyHR@americanenterprise.com)**

# PPO and ACO Medical Plans

Employees can choose between a Preferred Provider Organization (PPO) Plan or Accountable Care Organization (ACO) Plan. The ACO plan will have the same coverage design as the PPO plan—same deductibles, coinsurances, etc.—with a lesser premium. Those who choose the ACO plan will need to elect a primary physician and make sure to stay in network, as the plan will not feature out of network coverage (except for emergencies). The percentage shown is what the participant pays and all rates are per pay period.

For more plan details, please visit [Ultipro](#).

	In-network	Out-of-network
<b>Preventive care</b> Routine physical examinations and related services	100%	Subject to balance billing
<b>Office visits</b> Non-preventive visits	20% after deductible	40% after deductible
<b>Vision coverage</b>	Routine eye exam covered at 100% per member per calendar year. Hardware not included.	
<b>Annual deductible</b> (Employee/family)	\$1,000/\$2,000	\$2,000/\$4,000
<b>Coinsurance</b>	20% after deductible	40% after deductible
<b>Out-of-pocket maximum</b> (Employee/family)	\$4,000/\$8,000	\$8,000/\$16,000
<b>Mental health/chemical dependency (MHCD)</b>	20% after deductible	40% after deductible
<b>Emergency room care</b>	20% after deductible	20% after deductible
<b>Chiropractic care</b> 12 visits per calendar year	Subject to deductible and coinsurance.	
<b>Teladoc</b>	Subject to deductible and coinsurance. Maximum \$40 charge.	
<b>Prescription drugs</b> Retail and mail	Subject to deductible and coinsurance. Maximum \$40 charge.	
<b>Retail pharmacy (30-day supply)</b>		
Tier 1: Generics	\$20 copay	40% after deductible
Tier 2: Formulary brand names	20% up to \$50 copay	40% after deductible
Tier 3: Non-formulary brand names	20% up to \$70 copay	40% after deductible
Tier 4: Specialty – First fill only at retail store	\$100 copay	Not covered
<b>Mail order pharmacy (90-day supply)</b>		
Tier 1: Generics	\$40 copay	Not applicable
Tier 2: Formulary brand names	\$100 copay	Not applicable
Tier 3: Non-formulary brand names	\$140 copay	Not applicable
Tier 4: Specialty	\$100 copay	Not covered

## PPO rates<sup>1</sup>

	Employee:	Employee + spouse:	Employee + child(ren):	Family:
<b>Employees earning \$0-\$49,999 annually</b>				
PPO	\$53.34	\$112.92	\$106.08	\$163.36
PPO + spousal surcharge	-	\$159.08	-	\$209.51
<b>Employees earning \$50,000-\$109,999 annually</b>				
PPO	\$57.61	\$121.96	\$114.57	\$176.44
PPO + spousal surcharge	-	\$168.11	-	\$222.60
<b>Employees earning \$110,000+ annually</b>				
PPO	\$72.02	\$152.45	\$143.22	\$220.54
PPO + spousal surcharge	-	\$198.60	-	\$266.69

## ACO rates<sup>1</sup>

	Employee:	Employee + spouse:	Employee + child(ren):	Family:
<b>Employees earning \$0-\$49,999 annually</b>				
ACO	\$47.25	\$100.02	\$93.96	\$144.69
ACO + spousal surcharge	-	\$146.17	-	\$190.84
<b>Employees earning \$50,000-\$109,999 annually</b>				
ACO	\$51.03	\$108.02	\$101.47	\$156.28
ACO + spousal surcharge	-	\$154.17	-	\$202.43
<b>Employees earning \$110,000+ annually</b>				
ACO	\$63.79	\$135.02	\$126.84	\$195.33
ACO + spousal surcharge	-	\$181.18	-	\$241.49

1. Tobacco users will pay a surcharge of \$24.23 per pay period.

# Qualified High Deductible Medical Plan

A high-deductible health plan (HDHP) is a health insurance plan with lower premiums and higher deductibles than a traditional health plan. Being covered by an HDHP is also a requirement for having a health savings account. The percentage shown is what the participate pays and all rates are per pay period.

For more plan details, please visit [Ultipro](#).

	In-network	Out-of-network
<b>Preventive care</b> Routine physical examinations and related services	100%	Subject to balance billing
<b>Office visits</b> Non-preventive visits	20% after deductible	40% after deductible
<b>Vision coverage</b>	Routine eye exam covered at 100% per member per calendar year. Hardware not included.	
<b>Annual deductible</b> (Employee/family)	\$2,800/\$5,600	\$5,200/\$10,400
<b>Coinsurance</b>	20% after deductible	40% after deductible
<b>Out-of-pocket maximum</b> (Employee/family)	\$6,550/\$13,100	\$13,100/\$26,200
<b>Mental health/chemical dependency (MHCD)</b>	20% after deductible	40% after deductible
<b>Emergency room care</b>	20% after deductible	40% after deductible
<b>Chiropractic care</b> 12 visits per calendar year	Subject to deductible and coinsurance.	
<b>Teladoc</b>	Subject to deductible and coinsurance. Maximum \$40 charge.	
<b>Prescription drugs</b> Retail and mail	The full cost of the drug is applied to the deductible before any benefits are considered for a payment.	
<b>Retail pharmacy</b> (30-day supply/step therapy required)		
Tier 1: Generics	20% after deductible	40% after deductible
Tier 2: Formulary brand names	20% after deductible	40% after deductible
Tier 3: Non-formulary brand names	20% after deductible	40% after deductible
Tier 4: Specialty – First fill only at retail store	20% after deductible	Not covered
<b>Mail order pharmacy (90-day supply)</b>		
Tier 1: Generics	20% after deductible	Not applicable
Tier 2: Formulary brand names	20% after deductible	Not applicable
Tier 3: Non-formulary brand names	20% after deductible	Not applicable
Tier 4: Specialty	20% after deductible	Not covered

## Qualified High Deductible rates<sup>1</sup>

	Employee:	Employee + spouse:	Employee + child(ren):	Family:
<b>Employees earning \$0-\$49,999 annually</b>				
Qualified high deductible	\$35.92	\$76.04	\$71.43	\$110.00
Qualified high deductible + spousal surcharge	-	\$122.20	-	\$156.16
<b>Employees earning \$50,000-\$109,999 annually</b>				
Qualified high deductible	\$43.11	\$91.25	\$85.72	\$132.01
Qualified high deductible + spousal surcharge	-	\$137.40	-	\$178.17
<b>Employees earning \$110,000+ annually</b>				
Qualified high deductible	\$53.22	\$112.65	\$105.83	\$162.97
Qualified high deductible + spousal surcharge	-	\$158.81	-	\$209.12

1. Tobacco users will pay a surcharge of \$24.23 per pay period.

## Health Spending Account (HSA) and Flexible Spending Account (FSA)

	HSA	FSA
Tax advantage	Yes	Yes
Can be used to cover out of pocket expenses	Yes	Yes
Unused balance rolls over each year	Yes	No
Employer contribution	\$1,000 individuals/\$2,000 for families	No
Eligibility requirements	Enroll in the HDHP plan and elect the HSA	None
2021 contribution limits	\$3,600 individual/\$7,200 family	\$2,750, minimum of \$78
When you can change contributions	Any time during the year (if you don't exceed the limits)	During open enrollment or with a life change

## Dependent Care FSA

During enrollment, you will have the option to elect the Dependent Care Flexible Spending Account. This account is available to anyone regardless of their participation in the medical program. This type of FSA is designed to provide reimbursement or eligible dependent care expenses (daycare). The limit is up to \$5,000, with a minimum of \$78 per household.

## Dental PPO Plan

Dental is standalone plan available to all employees, regardless of whether they elect one of the medical plans. Below is an overview of the co-payments and coverage levels for common procedures under the program. The percentage shown is what the plan pays and all rates are per pay period.

For more plan details, please visit [Ultipro](#).

<b>Benefit period maximum</b>	\$1,500 per insured		
<b>Orthodontia</b> Appliance must be placed prior to age 20	\$1,000 <sup>1</sup>		
	<b>In-network</b>	<b>Out-of-network</b>	<b>Deductible</b>
<b>Diagnostic services</b> Includes exams, x-rays, cleanings, fluoride treatments, and space maintainers	100%	The same covered percentage as in-network but applied to the usual and customary charge; subject to balance billing	Waived
<b>Cavity repair and tooth extractions</b> Includes fillings, extractions, oral surgery, emergency treatment, and sealants	80%		
<b>Root canals (endodontic services)</b>	50%		
<b>Gum and bone diseases (periodontal services)</b> Non-surgical and maintenance procedures Complex surgical procedures	80% 50%		One time \$50 per person per year payment
<b>High cost (cast) restorations</b> Crowns, inlays, onlays, posts, and cores	50%		
<b>Dentures and bridges</b> Bridges, dentures, and adjustments Repairs	50% 80%		

## Dental rates<sup>2</sup>

	<b>Employee:</b>	<b>Employee + spouse:</b>	<b>Employee + child(ren):</b>	<b>Family:</b>
<b>Dental</b>	\$5.32	\$17.73	\$22.24	\$34.37

1. Lifetime maximum for each insured child.
2. Dental rates are the same for all three salary brackets.

# EyeMed Vision Plan

Vision is a standalone plan available to all employees. There are two different vision plan options to choose from—Materials Only or Exam and Materials. All rates shown are per pay period.

For more plan details, please visit [Ultipro](#).

	In-network	Out-of-network
<b>Exam services</b>		
Exam with dilation as necessary	\$10 copay	Up to \$40
Retinal imaging	Up to \$39	N/A
<b>Contact lens fit and follow-up</b> Contact lens fit and two follow-up visits are available once a comprehensive eye exam has been completed.		
Standard fit and follow-up	\$40	N/A
<b>Standard plastic lenses</b>		
Single vision, bifocal, trifocal, and lenticular	\$25 copay	Up to \$30-\$70
<b>Lens Options</b>		
UV treatment, tint (solid and gradient), and standard plastic scratch coating	\$15	N/A
<b>Contact lenses</b>		
Conventional	\$0 copay, \$130 allowance, 15% off balance over \$130	Up to \$130
Disposable	\$0 copay, \$130 allowance, plus balance over \$130	Up to \$130
Medically necessary	\$0 copay, paid-in-full	Up to \$210
<b>Frequency</b>		
Examination, lenses (in lieu of contact lenses), and contacts (in lieu of lenses)	Once every 12 months	N/A
Frame	Once every 24 months	N/A

## Vision rates

	Employee:	Employee + spouse:	Employee + child(ren):	Family:
Materials Only	\$2.16	\$4.11	\$4.33	\$6.36
Materials and Exam	\$3.00	\$5.70	\$6.00	\$8.82



# ARAG Legal Plan

Legal coverage isn't just for the serious issues, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property, or buying a home. Your ARAG legal plan will pay for 100% of Network Attorney fees for paid-in-full, covered matters. Coverage is available in person or by phone with access to more than 14,000 attorneys. All rates shown are per pay period.

For more plan details, please visit [Ultipro](#).

	UltimateAdvisor	UltimateAdvisor Plus
<b>ARAG Legal Insurance</b>		
Wills	✓	✓
Divorce	✓	✓
Traffic troubles	✓	✓
Sale or purchase of a home	✓	✓
Trusts		✓
Consumer protection	✓	✓
Bankruptcy	✓	✓
Civil damage defense	✓	✓
Protecting your property	✓	✓
Family law		✓
<b>Identity theft</b>	Basic	Full
Caregiving support		✓
Financial counseling		✓
Tax services		✓
Immigration assistance	✓	✓
DIY Docs	✓	✓
Legal hotline	✓	✓

## Legal rates

### UltimateAdvisor

Family: \$8.31

### UltimateAdvisor Plus

Family: \$11.08

## Network attorneys can:

- Review or prepare documents.
- Make follow-up calls or write letters on your behalf.
- Advise you on legal issues.
- Represent you — including if you go to court.

## Other programs

### 401(k) Savings Plan

The company 401(k) offers ease and convenience to help you start saving today for your future. American Enterprise provides a dollar-for-dollar match on contributions up to 6% of eligible compensation. The employer match is 100% vested. The plan, administered by The Vanguard Group, also allows for rollover contributions from previous employers.

### Life insurance

- **Basic Life:** Company-paid insurance benefit
- **Supplemental Life:** Employee-paid optional benefit

### Disability benefits

- **Short-Term Disability:** Employee-paid optional benefit
- **Long-Term Disability:** Company-paid for full-time employees

### Wellness reimbursement

Employees may be reimbursed up to \$150 in a calendar year for the cost of participating in a health and wellness program or activity.

Employees in Des Moines have the option to choose the \$150 wellness reimbursement or a company-paid individual YMCA membership. This membership allows access to any Greater Des Moines YMCA Branch.

### Insurance Education Program

American Enterprise encourages employees to continue their insurance education to expand their knowledge and earn professional industry designations. All programs are administered through Human Resources.

### Tuition Reimbursement Program

American Enterprise has a long tradition of supporting continuous learning through the Tuition Reimbursement Program. Through this program, the company encourages you to further your education by taking college-level courses related to your current, or future, career goals within American Enterprise.

### Paid parental leave

American Enterprise offers parental leave to full-time employees. This policy gives up to 8 weeks paid leave due to the birth or adoption of a child to employees who have been with the company 12 months or more. Employees that have been with the company for six months but less than 12 will receive a total of 4 weeks paid leave.

### Paid time off (PTO)

PTO is a benefit that combines traditional time-off accounts into one "time bank" from which employees use time for a variety of reasons – both scheduled and unscheduled time away from work.

Years of service	Annual PTO
Less than 5	20 days (160 hours)
5 but less than 10	25 days (200 hours)
10 but less than 15	27 days (216 hours)
15 or more	30 days (240 hours)

PTO is accrued on a per-pay-period basis. There's a maximum accrual of 200 hours at any time. ARIS field employees may not be eligible for PTO.

### Holidays

In addition to PTO, American Enterprise offers 10 paid holidays:

- New Year's Day
- Presidents Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day following Thanksgiving
- Christmas Eve Day
- Christmas
- CEO Discretionary Holiday

The CEO Discretionary Holiday is an additional paid holiday per year that is determined by the CEO announced during the annual benefits enrollment each year prior.