



This reference guide is designed to help you understand the suite of benefits available to you. For additional information, please refer to the Employee Handbook or contact the Human Resources Department.

BENEFIT	COVERAGE OPTIONS																																								
<p>Monthly Contribution Rates for Health Insurance</p>	<p>Salary Grades 30-45</p> <table border="1"> <thead> <tr> <th>Coverage</th> <th>Medical and Dental</th> <th>Vision</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$210.74</td> <td>\$0.00</td> <td>\$210.74</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$437.79</td> <td>\$5.40</td> <td>\$443.19</td> </tr> <tr> <td>Employee + Child</td> <td>\$355.74</td> <td>\$3.75</td> <td>\$359.49</td> </tr> <tr> <td>Family</td> <td>\$509.36</td> <td>\$9.66</td> <td>\$519.01</td> </tr> </tbody> </table> <p>Salary Grades 50-65</p> <table border="1"> <thead> <tr> <th>Coverage</th> <th>Medical and Dental</th> <th>Vision</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$224.14</td> <td>\$0.00</td> <td>\$224.14</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$465.65</td> <td>\$5.40</td> <td>\$471.05</td> </tr> <tr> <td>Employee + Child</td> <td>\$378.38</td> <td>\$3.75</td> <td>\$382.13</td> </tr> <tr> <td>Family</td> <td>\$541.76</td> <td>\$9.66</td> <td>\$551.42</td> </tr> </tbody> </table>	Coverage	Medical and Dental	Vision	Total	Employee	\$210.74	\$0.00	\$210.74	Employee + Spouse	\$437.79	\$5.40	\$443.19	Employee + Child	\$355.74	\$3.75	\$359.49	Family	\$509.36	\$9.66	\$519.01	Coverage	Medical and Dental	Vision	Total	Employee	\$224.14	\$0.00	\$224.14	Employee + Spouse	\$465.65	\$5.40	\$471.05	Employee + Child	\$378.38	\$3.75	\$382.13	Family	\$541.76	\$9.66	\$551.42
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<p>MEDICAL <i>Blue Cross Blue Shield of Illinois</i></p>	<p>Medical Plan with BCBSIL – Blue Choice Options (BCO). Three tier PPO network.</p> <table border="1"> <thead> <tr> <th>Coverage and Plan Tier</th> <th>BCO Network – Tier 1 Employee Only /Family</th> <th>PPO Network – Tier 2 Employee Only / Family</th> <th>Out-of-Network – Tier 3 Employee Only / Family</th> </tr> </thead> <tbody> <tr> <td>Coinsurance</td> <td>100%</td> <td>80%</td> <td>60%</td> </tr> <tr> <td>Deductible</td> <td>\$500 / \$1,000</td> <td>\$750 / \$1,500</td> <td>\$1,250 / \$2,500</td> </tr> <tr> <td>Out-of-Pocket Max</td> <td>\$500 / \$1,000</td> <td>\$1,250 / \$2,500</td> <td>\$2,250 / \$4,500</td> </tr> </tbody> </table> <p style="text-align: center;">Prescription-retail \$10 Generic - \$35 Brand - \$70 Non-Preferred</p> <p>If a member receives services outside of IL and the member uses an in-network PPO provider, the claim will be processed under Tier 1 benefits.</p> <p>REMINDERS</p> <ul style="list-style-type: none"> Virtual Visits through MDLIVE (Telehealth). Co-pay = \$10 2) RX plan includes Prior Authorization and Member Pay the Difference programs. <p>See the Summary Plan Description (SPD) and Summary of Benefits Coverage (SBC) for more information. Eligibility: After 30 days of employment</p>	Coverage and Plan Tier	BCO Network – Tier 1 Employee Only /Family	PPO Network – Tier 2 Employee Only / Family	Out-of-Network – Tier 3 Employee Only / Family	Coinsurance	100%	80%	60%	Deductible	\$500 / \$1,000	\$750 / \$1,500	\$1,250 / \$2,500	Out-of-Pocket Max	\$500 / \$1,000	\$1,250 / \$2,500	\$2,250 / \$4,500																								
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<p>DENTAL <i>BlueCross Blue Shield Of Illinois</i></p>	<p>Employee and dependent dental coverage is only available with the medical plan. Calendar Year Maximum \$2,000 per person. \$50 deductible per person per year. Maximum of 3 - \$50 deductibles per family per year. 100% preventive. After deductible, insurance covers, 80% basic (majority of claims), 50% major services. Orthodontia \$50 separate deductible, 50%. Orthodontia Adult & Child (up to age 19). \$1,500 Lifetime maximum per person. Sealants & Space Maintainers covered under preventive services (100%, deductible waived). Eligibility: After 30 days of employment</p>																																								

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VISION <i>Unum</i>	Employees and dependent coverage is only available when choosing the medical/dental plan. Vision coverage is free for employees who opt for the medical and dental plan (see the above chart for contribution rates). Eligibility: After 30 days of employment
FLEXIBLE SPENDING ACCOUNTS (FSA) <i>PayFlex</i>	Healthcare FSA – Up to the IRS limit of \$2,750 (subject to change) Dependent Care FSA – To a maximum of \$5,000. Eligibility: After 30 days of employment
LIFE and AD&D INSURANCE <i>Unum</i>	2X's annual salary, up to a maximum of \$400,000. Eligibility: After 30 days of employment
DEPENDENT LIFE INSURANCE <i>Unum</i>	\$2,000 for spouse. \$100 for dependent children 14 days old, but less than 6 months old at death. – add new carrier \$1000 for dependent children 6 months old, but less than 19 years old at death, 26 years if full-time student. Eligibility: After 30 days of employment
VOLUNTARY LIFE AND AD&D INSURANCE <i>Unum</i>	Employees: \$10,000 to \$500,000. In increments of \$10,000 increments to a maximum of 5x your annual salary. Guaranteed issue amount of \$200,000 Spouse: \$5,000 to \$250,000. In increments of \$5,000 increments, coverage cannot exceed 100% of employee coverage. Guaranteed issue \$25,000. Child(ren): \$2,000 to \$10,000. In increments of \$2,000. Only policy covers all of your children until age 26. Guarantee Issue: \$10,000. Eligibility: After 30 days of employment
LONG-TERM CARE <i>Unum</i>	Available to employees and eligible family members. Eligibility: No Waiting Period
SHORT TERM DISABILITY	The Academy provides short-term disability coverage for eligible employees for medical reasons from the 11th day of absence through their state mandated FMLA term requirements. Eligibility: After 180 days of service
LONG TERM DISABILITY <i>Unum</i>	Provides coverage after a 90-day elimination period-the number of days that must pass after a covered accident or illness before you can begin to receive benefits. Benefit is 60% of monthly salary, up to \$15,000 a month. Eligibility: Following 12 weeks of disability
IDENTITY THEFT PROTECTION <i>Travelers</i>	This plan reimburses identity theft victims up to \$25,000 for a set list of expenses. It will cover you, your spouse, your children under 18 who still reside at home, and in some cases your parents and in-laws if they live with you. Eligibility: After 1 month of employment
401(k) RETIREMENT SAVINGS PLAN <i>Principal</i>	AAOS offers a 401(k) Plan through Principal that allows for employee deferrals and employer contributions. AAOS employees may contribute up to the IRS maximum per year of \$19,500. Employees 50 years of age or older may contribute an additional catch-up amount of \$6,500. These amounts are subject to change in 2022. Employee Deferral Eligibility: Quarter entry period. AAOS currently contributes the equivalent of 10% of an employee's earnings on a quarterly basis. 3% percent of those contributions are automatically vested and the remaining 7% of those contributions are 100% vested after 3 years of credited service. Employer Contribution Eligibility: Must be employed on the 1st and the last day of the quarter to receive the quarterly employer contribution.

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HOLIDAYS	<p>AAOS observes the following Holidays each year: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, the Day After Thanksgiving, and a Holiday Break from Christmas Eve through New Year's Eve.</p> <p>Floating Holidays: 2 per calendar year.</p> <p>Eligibility: Upon Hire</p>
VACATION	<p>Staff accrue 12.5 hours of vacation time per month, which equates to 20 vacation days per year.</p> <p>Eligibility: Upon Hire</p>
SICK	<p>Staff accrue 6.25 hours of sick time per month, which equates to 10 sick days per year.</p> <p>Eligibility: Upon Hire</p>
PAID PARENTAL LEAVE (PPL)	<p>AAOS offers up to 10 days of PPL to enable eligible employees to care for and bond with their new biological or adopted child(ren). PPL may also be used for pregnancy loss.</p> <p>Eligibility: 1 year of employment</p>
STAFF DEVELOPMENT	<p>Tuition Reimbursement - Academy related; prior approval required. \$5,000 per year for Undergrad; \$10,000 per year for Advanced Degree; (based upon date paid), \$40,000 lifetime maximum.</p> <p>Eligibility: After 6 months of employment</p> <p>Workshops, Seminars - Job related; approval must be secured prior to participating.</p> <p>Eligibility: Upon Hire</p>
ADDITIONAL BENEFITS	<p>Credit Union - The Academy partners with Corporate America Family Credit Union. Branch locations in 12 states.</p> <p>Employee Assistance Program - The Academy offers 24/7 confidential support to employees and their family members through LifeWorks.</p> <p>Employee Discount Program - The Academy offers a robust discount program through Perkspot.</p> <p>Pet Insurance. The Academy offers discounted Pet Insurance through Nationwide.</p> <p>EXPANDED Wellness Reimbursement – The Academy has expanded its fitness reimbursement program to include wellness-related activities, such as wellness and stress management apps and activities and for smoking cessation. Rosemont staff may be reimbursed up to a maximum of \$200 per calendar year and non-Rosemont staff up to a maximum of \$300 per year for fitness and wellness related activities. The Rosemont office also offers a complimentary Fitness Center and fitness classes (waiver required).</p> <p>Remote Work Arrangements - The Academy endeavors to accommodate the personal circumstances of its employees within the overall business needs of the organization. Accordingly, at the discretion of the supervisor or department leader, employees may be permitted flexibility in their work schedules under our Remote Work Policy.</p>

Notes: Please note that this benefits summary is for full-time staff. Part-time staff should refer to the Employee Handbook.