

# 2022 Benefits at a Glance

## US Team Members



Sun is pleased to offer a wide variety of benefits to its full-time regular team members. Please visit SunSource for more information and to enroll. Most coverage is effective on the first of the month following date of hire. Our Benefits Service Center is available Monday - Friday from 8 am to 8 pm Eastern at (801) 260-2838

*Team members must complete enrollment within 30 days of their hire date.*

Bi-Weekly Contributions for Coverage						
Tier	Gold Plan	Silver Plan	Bronze Plan	CDHP Plan with HSA	Dental	Vision
Team Member Only	\$76.50	\$59.96	\$38.84	\$40.57	\$7.37	\$3.18
Team Member + 1	\$200.91	\$164.51	\$118.05	\$93.04	\$14.11	\$4.85
Team Member + Family	\$273.96	\$228.47	\$170.40	\$139.67	\$25.19	\$8.70
Spousal Surcharge*	\$75				-	-
Tobacco Surcharge**	+ \$23.08 per covered person				-	-
Covid-19 Unvaccinated Surcharge	\$50 per covered Team Member				-	-

## Medical Plan Highlights



Feature	Gold PPO	Silver PPO	Bronze PPO	CDHP + HSA
Deductible	\$750 Single \$1,500 Family	\$2,500 Single \$5,000 Family	\$5,000 Single \$10,000 Family	\$3,000 Single \$4,500 Two Person \$6,000 Family
Annual Out-of-Pocket Maximum	\$3,500 Single \$7,000 Family	\$5,000 Single \$10,000 Family	\$6,000 Single \$12,000 Family	\$4,000 Single \$6,000 Two Person \$6,750 Family
Sun Contribution to HSA	-	-	-	\$500 Single \$750 Two Person \$1,000 Family
Preventive Services, Adult & Child	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Teladoc - 24/7 phone & video consultations	\$30 copay	\$35 copay	\$45 copay	\$40 until deductible is met, then 10% co-insurance
Office Visits with PCP	\$30 copay	\$35 copay	\$45 copay	10% after deductible
Office Visit with Specialist	\$40 copay	\$45 copay	\$55 copay	10% after deductible
Urgent Care	\$35 copay	\$65 copay	\$75 copay	10% after deductible
Emergency Room	20% after \$150 copay	20% after \$150 copay	20% after \$250 copay	10% after deductible
Inpatient Hospital Services	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Surgeon Fee	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Prescriptions	\$10/\$30/\$55	\$10/\$30/\$55	\$10/\$30/\$55	\$10/\$30/\$55 after deductible
90-Day Mail Order <i>or</i> CVS	\$20/\$60/\$110	\$20/\$60/\$110	\$20/\$60/\$110	\$20/\$60/\$110 after deductible

# 2022 Benefits at a Glance

US Team Members



## Dental Plan Highlights



Dental Services	Benefit
Calendar Year Deductible	\$25 Single \$75 Family
Annual Maximum Benefit ( <i>excludes orthodontic services</i> )	\$1,000 per person
Diagnostic and Preventive Care	100%
Basic Services including fillings, crown repair, routine extractions, root canals	80% after deductible
Major Services including crowns, bridges, and dentures	60% after deductible
Orthodontic Services (to age 19)	50% after deductible
Lifetime Orthodontic Maximum per person	\$1,250

## Vision Plan Highlights



Vision	Benefit
Vision Exam <i>Every calendar year</i>	\$20 copay
Prescription Glasses	\$20 copay
Frames <i>Every other calendar year</i>	\$150 allowance 20% savings on the amount over allowance
Lenses <i>Every calendar year</i>	Single vision, bifocal and trifocal lenses Polycarbonate lenses for dependent children
Lens Enhancements <i>Every calendar year</i>	Standard progressive lenses—\$0 copay Premium progressive lenses—\$80 to \$90 copay Custom progressive lenses—\$120 to \$160 copay Average savings of 35% - 40% on other enhancements
Contacts (instead of eyeglasses) <i>Every calendar year</i>	\$120 allowance; copay does not apply Contact lens exam, fitting, & evaluation - Up to \$60 copay
Laser Vision Correction	Average of 15% off regular pricing or 5% off promotional pricing from partner providers

***Detailed eligibility requirements, coverage details, costs, and required disclosures are available within the Team Member Benefits & Perks Group in SunSource.***

# 2022 Benefits at a Glance

US Team Members



## Additional Benefit Offerings

Coverage	Provider	Details	Cost
Short Term Disability	UNUM	60% of your weekly income up to \$2,000 for a period not to exceed 13 weeks. Benefits start on the 8th day of illness or accident. This income replacement plan allows a portion of your income to continue while totally disabled.	Company Paid
Long Term Disability	UNUM	60% of your monthly income with a maximum benefit of \$5,000 per month. You may be approved for this benefit if, after you exhaust your short-term disability benefit, you are still totally disabled.	Company Paid
Life Insurance	UNUM	\$50,000 of coverage is provided automatically to all eligible Team members. In the event death occurs, the full payout will be made to your designated beneficiary.	Company Paid
Accidental Death & Dismemberment	UNUM	\$50,000 is paid for accidental loss of life occurring within 180 days of a covered accident. In the event your death is the result of an accident, the full benefit will be paid to your designated beneficiary. Either a full or partial benefit will be paid to you for a covered dismemberment.	Company Paid
Voluntary Life, Spousal, and Child Life	UNUM	You may elect supplemental life insurance for yourself, your spouse and your children. Team member supplemental life is available in \$10,000 increments up to 5x your annual salary (rounded to the next higher \$10,000). Minimum coverage is \$10,000, max is \$500,000. Spouse life is available if the Team member is insured for voluntary coverage. Coverage is available in \$5,000 increments not to exceed 50% of the Team member's elected benefit amount. Minimum coverage is \$5,000, max is \$250,000. Child Life is available for all dependent children. Coverage of \$10,000 from the age 6 months-19 years old; 25 if full time student. Evidence of insurability may be required for coverage over the guarantee amount. This coverage is in addition to the company-provided life insurance listed above.	Team Member Paid. Cost varies depending on age and amount of insurance elected.
Hospital Indemnity, Accident, & Critical Illness	Aetna	Three plans are offered that pay cash benefits if you or a covered family member are sick or injured. Enrollment also provides additional wellness benefits.	Team Member Paid
Tobacco Cessation	AIPM	This free program helps Team members who are thinking about quitting or are ready to quit using tobacco.	Company Paid
Flex & Dependent Savings Account	PayFlex	You can set aside pre-tax dollars to cover eligible expenses not covered under other health plans (Flex Savings) or pre-tax dollars to cover eligible childcare expenses (Dependent Care Savings).	Team Member Paid
Internet & Identity Theft Coverage	AIG	\$25,000 in coverage is provided automatically for identity theft expense reimbursement and recovery services. Additionally, up to \$500 per week, for 4 weeks, is provided for lost wages.	Company Paid
Team Member Assistance Program	ComPsych	The Team Member Assistance Program (EAP) provides free services to you and your family that help you manage personal concerns at work or home. Consultants are available 24/7/365.	Company Paid

# 2022 Benefits at a Glance

US Team Members



## Additional Benefit Offerings (Continued)

Coverage	Provider	Details	Cost
Pet Insurance	Nationwide	Pet insurance is available to help cover expenses related to pet injury, illness, and life threatening conditions. A variety of coverage options are available and pricing varies based on the type of pet insured and where you live.	Team Member Paid. Cost varies depending on location, pet type, and amount of insurance elected.
Legal Assistance	LegalEase	Enrolling in a legal plan helps reduce the stress of finding and paying for an attorney when it matters most.	Team Member Paid
401(k)	Fidelity	Team members who are 21 years of age and older eligible to participate in Sun's 401(k) plan. New team members will be automatically enrolled in the plan with a 4% contribution level after 90 days of service. Those who choose not to participate must withdraw from auto-enrollment via Fidelity's website at <a href="http://www.401k.com">www.401k.com</a> . Sun provides a match of 50% of the first 4% of team member contributions.	Team Member Funded with Company Match
Tuition Assistance	Sun	Tuition assistance is available for team members who wish to further their education and secure increased responsibility and growth within their professional careers. Up to \$5,000 is available annually to those seeking certifications, undergraduate, and graduate degrees.	Company Paid
Perks & Discounts	PerkSpot	Sun provides team members with a variety of pre-negotiated discounts through its PerkSpot discount program. Receive discounts on things like cell phone service, travel, merchandise, automobiles, concerts/events, and more. Visit <a href="http://suncommunities.perkspot.com">suncommunities.perkspot.com</a> to learn more.	Company Paid
Rent Discounts	Sun	Rent discounts are available to team members with year-round residency in a Sun community. Discounts are based upon residency type and range from 10% to 30% off market rental rates.	Company Paid
Resort Vacation Discount Program	Sun	Team members who have at least 90 days of service with Sun are eligible for savings of up to 30% reservations at Sun RV Resort locations other than their primary work location.	Company Paid
Home Purchase Discount Program	Sun	Eligible team members may purchase a qualified new manufactured home or park model at Sun's cost, including typical home setup costs plus an administrative fee of \$599 and applicable taxes/transaction fees.	Company Paid

### Questions?

Contact our Benefits Service Center Monday - Friday from 8 am to 8 pm Eastern at (801) 260-2838