

SS&C Benefits Program

# Choosing Your Benefits for 2023

Open Enrollment: November 7-18, 2022



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Now is your chance to learn about the Health and Welfare Group Benefits for 2023.

## Who is Eligible?

Full-time employees working 30 or more hours per week are eligible to participate in the SS&C Employee Benefits plans.

Your enrollment in the benefits plans is effective the first of the month following your date of hire. Your eligible dependents can also participate in the medical, dental, vision and life insurance plans.

Eligible dependents include your:

- Spouse
- Domestic Partner (DP)
- Children, including step-child(ren), up to age 26\*

Your share of the expense for medical, dental, vision and life insurance coverage will be based partly on who you cover and the level of coverage/plan selected, for example:

- Employee only
- Employee + legally married spouse/DP
- Employee + child(ren)
- Employee + family/DP

\*Covered until the end of the year in which your child(ren) turns age 26. This includes your step-children.

## Do I Need to Enroll?

There are many good reasons to enroll. For starters, there are probably changes to your benefits plans, including what you pay for coverage. Also, you may have experienced changes in the past year, so it's a good idea to make sure your benefits still fit you and the needs of your eligible family members.

If you're a newly hired employee, you'll want to take a close look at all the benefits and options SS&C has to offer.

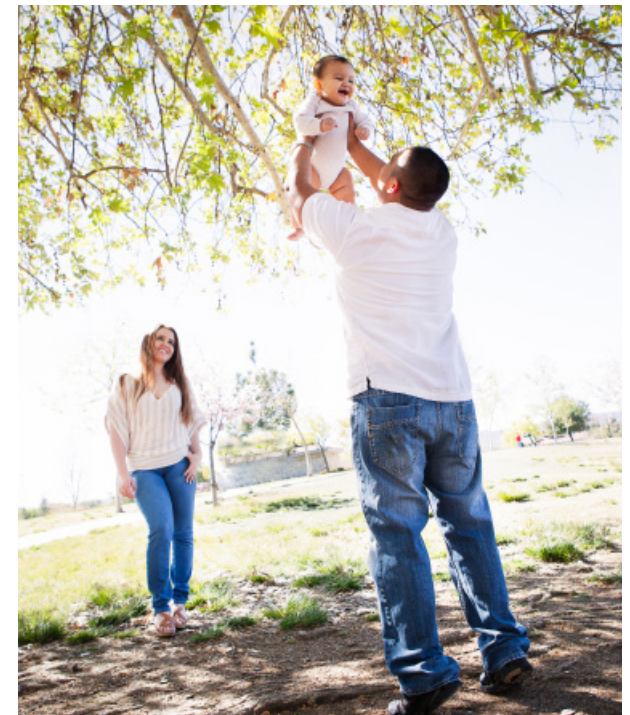
You must enroll if you want to:

- Change your medical, dental, or vision coverage for next year.
- Contribute to the Health Savings Account (HSA).
- Contribute to the Health Care and/or Dependent Care Flexible Spending Accounts (FSAs).
- Contribute to a Transit and/or Parking FSA.
- Change your supplemental employee, spouse or child life insurance, and/or enroll in the supplemental accidental death and dismemberment (AD&D) insurance.
- Enrollment is required in order to waive coverage.

### What if I'm Not Making Any Changes?

Employees are encouraged to log on to their benefits portal, review their benefit elections and print a copy of their confirmation annually.

Reminder: If you are enrolling in an FSA or HSA, you must make an annual election each year.



## ↔ Know How to Compare

Be sure to compare SS&C's benefits with any other coverage you may have, such as through your spouse's employer.

# Life Events – What if Things Change?

The benefits you choose will be effective through the end of the 2023 plan year. You cannot make changes to your coverage during the year unless you have a qualifying life event, which includes:

- Marriage, legal separation, or divorce
- Birth, legal adoption of a child, or placement of a stepchild with you
- Death of your spouse or dependent child
- Change in residence (only if your current coverage isn't available in the new location or if you are offered an option that you were not previously offered)
- Loss/gain of coverage

After a qualifying life event occurs, you have 30 days to make any changes to your benefits consistent with that life event. Coverage changes are effective the date of the life event, or the first of the following month, depending on your division.



## Cheat Sheet

Before enrolling for the first time, create a list of your eligible family members you want to enroll (or include as beneficiaries), including their birth dates and Social Security numbers.

Name	Birth Date	Social Security Number

# Medical and Prescription Drugs

Review this section for a summary of your SS&C health and group benefit plan options. You can choose from three different medical plan designs through CIGNA's Open Access Plus (OAP) National Network. There are two Consumer Driven Health Plan(CDHP-1 & CDHP-2) with Health Savings Account (HSA) or a OAP/Copay Plan.

BENEFIT	CIGNA CDHP-1 PLAN		CIGNA CDHP-2 PLAN		CIGNA OAP/COPAY PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>MEDICAL</b>						
<b>Employer Seed Money (HSA)</b>	\$750 Single/\$1,500 Family		\$750 Single/\$1,500 Family		None	
<b>Wellness Credits</b>	\$250 Single/up to \$500 Family		\$250 Single/up to \$500 Family		None	
<b>Annual Calendar Year Deductible</b>						
Single	\$1,750	\$5,000	\$3,000	\$5,000	None	\$250
Family	\$3,500	\$10,000	\$6,000	\$10,000	None	\$750
<b>Out-of-Pocket Maximum</b>						
Single	\$2,250	\$10,000	\$6,000	\$10,000	\$6,600	\$13,200
Family	\$4,500	\$20,000	\$12,000	\$20,000	\$13,200	\$26,400
<b>Lifetime Maximum</b>	Unlimited		Unlimited		Unlimited	
<b>Coinsurance (After Deductible)</b>	100%	80%	80%	60%	N/A	N/A
<b>Physician Services</b>						
Doctor's Office Visit	100%	80%	80%	60%	\$25 PCP Copay	80% after deductible
Specialist Office Visit	100%	80%	80%	60%	\$35 Specialist Copay	80% after deductible
Preventive Care	100%	80%	100%	60%	100% Covered	80% after deductible
<b>Lab and X-ray Services</b>	100%	80%	80%	60%	100% Covered, if performed at lab facilities	80% after deductible
<b>Hospital Services</b>						
Inpatient	100%	80%	80%	60%	\$50 per day up to \$750 max.	80% after deductible
Outpatient	100%	80%	80%	60%	\$50 copay per day	80% after deductible
<b>Emergency Care</b>	100%	80%	80%	60%	\$150 copay - waived if admitted	80% after deductible
<b>Pregnancy and Maternity Care (prenatal)</b>	100%	80%	80%	60%	100% Covered	80% after deductible

BENEFIT	CIGNA CDHP-1 PLAN		CIGNA CDHP-2 PLAN		CIGNA OAP/COPAY PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>PRESCRIPTION DRUGS</b>						
<b>Retail (30-day supply)</b>						
Generic	You Pay: \$10 copay after deductible	50% coinsurance	You Pay: \$10 copay after deductible	50% coinsurance	You Pay: \$10 copay	50% coinsurance
Preferred Brand	You Pay: \$25 copay after deductible	50% coinsurance	You Pay: \$25 copay after deductible	50% coinsurance	You Pay: \$25 copay	50% coinsurance
Non-preferred Brand	You Pay: \$45 copay after deductible	50% coinsurance	You Pay: \$45 copay after deductible	50% coinsurance	You Pay: \$40 copay	50% coinsurance
<b>Mail-Order (90-day supply)</b>						
Generic	You Pay: \$20 copay after deductible	Not Covered	You Pay: \$20 copay after deductible	Not Covered	You Pay: \$20 copay	Not Covered
Preferred Brand	You Pay: \$50 copay after deductible	Not Covered	You Pay: \$50 copay after deductible	Not Covered	You Pay: \$50 copay	Not Covered
Non-preferred Brand	You Pay: \$90 copay after deductible	Not Covered	You Pay: \$90 copay after deductible	Not Covered	You Pay: \$80 copay	Not Covered



MONTHLY PAYROLL DEDUCTIONS	CIGNA CDHP-1 PLAN	CIGNA CDHP-2 PLAN	CIGNA OAP/COPAY PLAN
Employee Only	\$147.68	\$83.48	\$198.63
Employee + Spouse	\$372.16	\$226.89	\$489.04
Employee + Child(ren)	\$280.59	\$158.62	\$377.39
Employee + Family	\$496.20	\$294.66	\$657.53
Employee + Domestic Partner	\$372.16*	\$226.89*	\$489.04*
Employee + Domestic Partner Family	\$496.20*	\$294.66*	\$657.53*
Employee + Child(ren) + Domestic Partner	\$496.20*	\$294.66*	\$657.53*
Employee + Child(ren) + Domestic Partner Family	\$496.20*	\$294.66*	\$657.53*

\*Rates listed include pre-tax and post-tax contributions. Imputed income is not reflected in rates.

# Plan Enhancement Highlights

## One Guide

Call a CIGNA Guide representative during pre-enrollment to get personalized, useful guidance.

Your personal guide will help you:

- Easily understand the basics of health coverage.
- Identify the types of health plans available to you that best meet the needs of you and your family.
- Check if your doctors are in-network to help you avoid unnecessary costs.
- Get answers to any other questions you may have about the plans or provider networks available to you.

The best part is, during the enrollment period, your personal guide is just a call away. Should you forget to ask something and need to call back, simply ask for your guide by name and they will reconnect you, so you can pick up where you left off.



After enrollment, the support continues for CIGNA customers. CIGNA's One Guide service provides personalized assistance to help you:

- Resolve health care issues.
- Save time and money.
- Get the most out of your plan.
- Find the right hospitals, dentists and other health care providers in your plan's network.
- Get cost estimates.
- Understand your bills.
- Navigate the health care system.

Don't wait until the last minute to enroll.

Call 877.235.1757 to speak with a CIGNA One Guide representative today.

## Easy Choice Tool

The CIGNA Easy Choice tool gives you personalized guidance to help you find your best fit medical plan.

You can use it from just about anywhere. All you have to do is answer a few quick questions about your needs and preferences. Then, you'll see available plans, ranked by what matters most to you. Compare your options side-by-side. Then print, save or email a handy checklist to use when you enroll.

To take advantage of the Easy Choice tool, go to <https://decisionsupport.cigna.com> (2023 employee access code: N2UKVZYM).

## Integrated Medical and Rx

When you enroll in any medical plan, you'll also get prescription drug coverage. That means you don't need to make a separate prescription drug election. If you enroll in a CIGNA CDHP with HSA plan, you'll have to meet a combined annual deductible for medical and prescription drugs before the plan will begin to share in the cost of prescription drugs.

## CIGNA Telehealth Connection

Complementing your medical plan is CIGNA Telehealth Connection, another benefit at no additional cost to you.

CIGNA Telehealth Connection lets you get the care you need, including most prescriptions, for a wide range of minor conditions 24/7/365. You can connect with a board-certified doctor via secure video chat or phone without leaving your office or home.

A Televisit with MDLIVE (1.888.726.3171) can be a cost effective alternative to a walk-in clinic, urgent care center or emergency room. Please check [myCigna.com](https://myCigna.com) for more details.

# How Do CDHPs Work?

The Consumer Driven Health Plan (CDHP) options give you the convenience and flexibility to manage your health care dollars in a way that works for you. With the CDHP options, you pay a lower premium than you would for the OAP/Copay Plan. In exchange, you pay a higher deductible when you need care. However, when you add it all up, the total cost of the CDHP is often less than what you'd pay under the OAP/Copay Plan.

## Protection You Need, Savings You'll Love

There are two unique parts of the CIGNA CDHP with HSA:

- Medical Coverage gives you the protection you and your eligible family members need and the flexibility to choose where you want to receive care. You'll receive a higher level of benefits if you choose to see an in-network provider, but that choice is up to you.
- A Health Savings Account (HSA) gives you a way to help pay for your out-of-pocket medical expenses (like your deductible) or save for future expenses. The HSA also offers you a triple tax advantage.
  - Your contributions are automatically deducted from your paycheck tax-free
  - You can invest your HSA and your earnings can grow tax-free
  - You can use tax-free money to pay for eligible medical, dental or vision expenses.

SS&C will contribute an annual amount of \$750 for individual coverage or \$1,500 for family coverage towards an employee's HSA. Contributions will be deposited on a per payroll basis. For new employees, the annual contribution amount will be calculated by prorating from the effective date.

In addition, if you choose to participate in Wellness activities, SS&C will contribute an additional \$250 for single coverage and up to \$500 for family coverage to your HSA once all activities are completed. You cannot receive these wellness credits if you are in the OAP/ Copay Plan.

If you elect a CDHP with HSA, you will receive SS&C's contribution to your established HSA, regardless if you choose to contribute or not. Money in your account is yours to keep, even if you leave the company.

For 2023, the IRS maximums are \$3,850 for single coverage and \$7,750 for family coverage. If you are age 55 or older, the annual IRS catch-up contribution is set at \$1,000.

## Don't Forget ID Cards

Only new enrollees and those that are making changes will receive a new card for the 2023 plan year. You can access and print temporary ID cards on [myCigna.com](https://myCigna.com) after January 1.





## Using Your CDHP and HSA Together: Who Pays for What?

Remember, with a CDHP with HSA, in-network preventive care and generic preventive drugs are 100% covered - you pay nothing. For other expenses:



### YOU PAY

Annual deductible\*  
You pay the full cost for services and prescription drugs until you reach your plan's deductible.



### YOU AND INSURANCE CARRIER PAY

Copay/Coinsurance  
Once you reach your deductible, you will be responsible for prescription copays until you reach your out-of-pocket maximum. In addition, you will be responsible for a coinsurance based on the plan you choose.



### INSURANCE CARRIER PAYS

Annual out-of-pocket maximum  
Once you reach your out-of-pocket maximum for the year, the insurance carrier pays 100% of eligible expenses.

## Know Your Terms

**Coinsurance** | A percentage of costs you pay "out-of-pocket" for covered expenses after you meet the deductible.

**Copay (Copayment)** | A fee you have to pay "out-of-pocket" for certain services, such as a doctor's office visit or prescription drug.

**Deductible** | The amount you pay "out-of-pocket" before the health plan will start to pay its share of covered expenses.

**Network** | Doctors, pharmacists, and other health care providers who make up the plan's preferred providers. When you use in-network providers, you pay less because they have agreed to negotiated pricing.

**Out-of-Pocket Maximum** | The most you pay each year "out-of-pocket" for covered expenses. Once you've reached the out-of-pocket maximum, the health plan pays 100% of covered expenses.

**Preventive Care** | Services you receive when you are not sick or injured—to help you stay healthy. Preventive care services include annual physicals, wellness screenings, and well-baby care.

## HEALTH SAVINGS ACCOUNT (HSA)

You can use the money in your HSA to help pay the deductible and coinsurance, or you can save it and pay for your expenses out-of-pocket. You will receive a HSA debit card from HSA Bank if you are enrolled in the HSA. This card gives you instant access to the pre-tax dollars in your HSA. You can use your health care debit card for everyday medical expenses at most retail, pharmacies, doctors' and dentists' offices, hospitals and vision centers. Eligible expenses include deductibles, copays, coinsurance, prescription, vision and dental services. You can also have a Limited Purpose Flexible Spending Account (FSA) with your HSA to also help cover eligible dental and vision costs.

*\*Important: With the CDHP with HSA options, the deductible is considered a "true family deductible". This means, if you cover anyone other than yourself, the entire family deductible must be met before the plan will pay benefits for anyone. Even if only one family member has expenses, you will have to meet the entire family deductible before coinsurance pays for medical or prescription drugs. For example, using the CDHP-2 Plan, if you cover your family under an option that has an in-network deductible of \$3,000 single/\$6,000 family and your spouse has a \$4,000 expense at the beginning of the year, you'll owe the full negotiated fee, even though the single deductible is \$3,000. This is because the family deductible has not been met.*

# Dental

You can enroll in dental benefits through CIGNA for yourself and your eligible family members. There are two options, each of which features a network of dentists and specialists who have agreed to provide services at a discounted price. If you use these in-network providers, you'll pay less. You can still receive care from any providers out of the network, but you'll pay more.

	BASIC OPTION	HIGH OPTION
<b>DEDUCTIBLES AND COVERAGE</b>		
Deductible	\$50/\$150 deductible	\$50/\$150 deductible
Preventive Services	100%, no deductible	100%, no deductible
Basic Services	80%, after deductible	In-Network: 100% after deductible Out-of-Network: 80% after deductible
Major Services	Not covered	In-Network: 60% after deductible Out-of-Network: 50% after deductible
Annual Maximum	\$750 per person	\$1,500 per person
Child Orthodontia	Not covered	50% up to \$1,500 lifetime maximum
<b>MONTHLY PAYROLL DEDUCTIONS</b>		
Employee Only	\$8.04	\$11.96
Employee + Spouse	\$15.89	\$23.75
Employee + Child(ren)	\$20.32	\$30.52
Employee + Family	\$30.82	\$46.23
Employee + Domestic Partner	\$15.89*	\$23.75*
Employee + Domestic Partner Family	\$30.82*	\$46.23*
Employee + Child(ren) + Domestic Partner	\$30.82*	\$46.23*
Employee + Child(ren) + Domestic Partner Family	\$30.82*	\$46.23*

\*Rates listed include pre-tax and post-tax contributions. Imputed income is not reflected in rates.



## Preventative Care Pays!

Cigna Dental WellnessPlus rewards you and your family for getting preventive dental care.

How Cigna Dental WellnessPlus works:

- When you get preventive care, your annual dollar maximum increases an additional \$100 the next plan year. This lets you build your annual dollar maximum for other future needs.
- Your annual dollar maximum will grow each year as long as you stay enrolled in the plan and keep getting preventive care.
- Members of the same family could have different annual dollar maximums in future years. Why? Because family members who get preventive care also see an increase in their annual dollar maximum in the next year(s).
- If you don't get preventive care, your annual dollar maximum stays the same. This is also true for your family members.

### Be Ready for the Unexpected

Will you need dental services, such as a filling, root canal, or crown, in the next year? Do you wear glasses or contact lenses? If you answered "yes" to either of these questions, consider the HSA or Health Care Flexible Spending Account (FSA). Both accounts can help soften the impact of unexpected dental and vision expenses—even if you don't enroll in dental or vision coverage.

[Learn more about FSAs.](#)

# Vision

You can enroll in vision coverage through VSP for yourself and your eligible family members. It features a network of eye doctors and specialists who have agreed to provide services at a discounted price. If you use in-network providers, you'll pay less. You can still get care from any out-of-network providers, but you'll pay more. Employees pay for the full cost of the vision plan at the coverage tier of their choice. Eligible dependents include legally married spouses and children up to age 26.

COVERAGE	IN-NETWORK		OUT-OF-NETWORK
<b>Routine Vision Exam</b> (one every 12 months)	\$10 copay		\$45 allowance
<b>Standard Lens</b> (per pair)	\$25 copay (included with glasses)		\$30 - \$65 allowance
<b>Frames</b> (one every 24 months)	\$120 allowance then 20% off the balance		\$70 allowance
<b>Additional Pairs*</b>	20% discount		N/A
<b>Elective Contact Lenses</b> (once every 12 months)	\$120 materials allowance \$60 fitting and evaluation deductible, then covered at 100%		\$105 materials, fitting and evaluation allowance
<b>Lasik</b>	15% off retail or 5% off promotional		
MONTHLY PAYROLL DEDUCTION			
<b>Employee Only</b>	\$6.60	<b>Employee + Domestic Partner</b>	\$10.73*
<b>Employee + Spouse</b>	\$10.73	<b>Employee + Domestic Partner Family</b>	\$17.67*
<b>Employee + Child(ren)</b>	\$10.94	<b>Employee + Child(ren) + Domestic Partner</b>	\$17.67*
<b>Employee + Family</b>	\$17.67	<b>Employee + Child(ren) + Domestic Partner Family</b>	\$17.67*



\*From any VSP provider within 12 months of your last Well Vision Exam

\*Rates listed include pre-tax and post-tax contributions.

## Know Your Vision Risks

Virtually no one (1 percent each) knows that signs of serious diseases and conditions like high blood pressure, autoimmune disorders, thyroid diseases and certain types of cancers can be detected through an eye exam. Don't lose sight of what matters. Get an eye exam to find out your vision risks. If you enroll in vision coverage, your eye exam is covered. If you don't enroll in vision coverage, consider enrolling in the HSA or Health Care FSA and using it to pay for the exam.

# Flexible Spending Accounts (FSAs)

SS&C offers FSAs that can help you save for out-of-pocket expenses:



## Health Care FSA

You can use the Health Care FSA and Limited Purpose FSA for eligible health care expenses such as deductibles, copays, dental, and vision expenses. If you enroll in a CDHP with HSA and want to enroll in the Health Care FSA, the designated account allowable for you is the Limited Purpose FSA, which you can use for dental and vision expenses only. You do not need to be enrolled in an SS&C medical plan to enroll in a FSA.

Maximum Annual Contributions: \$3,050\*

You can roll over up to \$610\* into the new year.



## Dependent Care FSA

You can use the Dependent Care FSA for eligible child and elder care expenses so you (and your spouse) can work or go to school. Participation in a CDHP with HSA has no impact on your Dependent Care FSA.

Maximum Annual Contributions: \$5,000

Any remaining balance will be forfeited if not used by the end of the plan year.



## Transit and Parking FSAs\*

You can use the Transit FSA for public transit expenses you incur when commuting to work.

You can use the Parking FSA for parking expenses related to your work location.

Maximum Monthly Contributions: \$300 each

Active employee account balances roll over into the new year.

\*Not available for DST Division employees



## Save Taxes with FSAs

FSAs offer tax savings because contributions go from your paycheck into your FSA before taxes are calculated. This lowers your taxable income, so you pay less in taxes. Plus, when you have eligible expenses, you pay for them with tax-free money.

**Note:** You must re-elect the above benefits during open enrollment in order to continue participation from year-to-year.

\*Subject to change per IRS guidelines

## Decide How Much to Contribute

If you're trying a FSA for the first time, be aware of the rollover provisions. For example, the Health Care FSA allows you to roll over up to \$610 into the new year. The Dependent Care FSA has no rollover provision. The Transit and Parking FSA balances rollover year-to-year as long as you are an active employee.

Here are some tips to making your FSA elections:

- If you're not participating in a CDHP with HSA medical plan option, and you will be using a provider out-of-network, consider contributing an amount equal to a portion of your deductible, perhaps 25% to 50%. Contribute 100% only if you're sure you'll meet your deductible.
- If you've already participated in a FSA and you used all of the money in your account, you could contribute the same amount, or a little more if you exhausted your funds early in the year.
- Remember, even if you have money in your FSA toward the end of the year, you can always use it for health care expenses you may have put off, such as dental work, glasses, or contact lenses.



### HSA vs. FSA

If you enroll in a medical plan that offers an HSA, your FSA-eligible expenses are limited.

["See How They Stack Up"](#) on page 16.



## See How Easy It Can Be

Discovery Benefits manages the FSAs. Payroll deductions are deposited tax-free into the account(s). A debit card is issued to you 7-to-10 days after enrollment. You can visit [discoverybenefits.com](https://discoverybenefits.com) to manage your FSA and to find claims and reimbursement information.

# Choosing Which Medical Plan is Right for You?

When you think about your healthcare costs, the first thing that comes to mind is probably your payroll deduction. However, you also have to consider what you're likely to pay out-of-pocket, such as when you go to the doctor or get a prescription.

Determine what you'll pay for the different coverage options and then add what you think you'll pay for health care services during the year. Estimating your health care costs could give you an idea of which option will be the best total value for you and your eligible family members.

As you weigh your options, also consider the following:

- If you prefer paying less out of your paycheck, and you like having the security of the HSA to help pay current or future out-of-pocket expenses, one of the CIGNA CDHP with HSA plans could be the right option for you.
- If your doctor is in-network, and you don't mind paying more out of your paycheck in exchange for predictable out-of-pocket expenses, you might want to consider CIGNA OAP/Copay Plan.

Want to see how other people like you made their decision? Jump to the [Finding Your Fit section](#).



## Easy Choice Tool

The CIGNA Easy Choice Tool gives you personalized guidance to help you find your best fit medical plan.

You can use it from just about anywhere. All you have to do is answer a few quick questions about your needs and preferences. Then, you'll see available plans, ranked by what matters most to you. Compare your options side-by-side. Then print, save or email a handy checklist to use when you enroll.

Access the Easy Choice Tool at <https://decisionsupport.cigna.com> (2023 employee access code: N2UKVZYM).

# Finding Your Fit

Choosing benefits can be like picking between apples and oranges. After all, no two options (or accounts) are alike. That's why it pays to carefully evaluate your options by reviewing their different features and advantages, then selecting the options that best meet the needs of you and your eligible family members.

## See What Others Decided

Still not sure which medical option to choose? Take a look at how others made their choices.\*

*\*These examples are for illustrative purposes only. To make a smart medical choice for you and your eligible family members, carefully review each option.*



## Meet Lisa

Age 28  
Single  
Employee only coverage

### HEALTH SITUATION

- In good health, has no immediate health concerns.
- Sees a doctor three times a year, including an annual preventive checkup.
- Takes over-the-counter allergy medication.

### FINANCIAL SITUATION

- Doesn't want to pay for more coverage than she really needs.
- Has enough savings to meet the annual deductible and cover any unexpected out-of-pocket medical costs.

### MEDICAL OPTION CHOICE

After comparing her options, Lisa picks CIGNA CDHP-2 with HSA because it features the lowest paycheck deductions. Lisa decides to contribute \$50 per paycheck to the HSA with the money she will save. Even though she has enough personal savings to pay the annual deductible, she prefers to pay any expenses from her HSA. Lisa lives a very healthy lifestyle and participates in the Wellness activities, earning her an additional \$250 in her HSA. Plus, if she doesn't require health care this year, the money in her HSA will roll over and give her a head start the following year.



## Meet Brian

Age 54  
Married with two children  
Employee and family coverage

### HEALTH SITUATION

- Brian has migraines, his son may need knee surgery, and his daughter is having orthodontia treatment.
- His family sees a doctor 15-30 times a year – including annual preventive checkups.
- Brian takes regular medication for migraines, and the family fills 5-6 prescriptions per year.

### FINANCIAL SITUATION

- Prefers having less taken out of his paycheck.
- Already has a balance in his HSA that he can use to pay a portion of the family annual deductible.

### MEDICAL OPTION CHOICE

After comparing his options, Brian picks CIGNA CDHP-1 with HSA because it features a lower paycheck deduction than the OAP/Copay Plan, and he expects to pay part of the family deductible using his existing HSA savings. Brian decides to max out his HSA, contributing \$110.42 per paycheck to the HSA so that he can build an investment for future savings in healthcare. By contributing more than he expects to pay in out-of-pocket expenses this year, he'll be in even better shape next year, when he could have enough HSA savings to cover the entire family deductible. Lastly, Brian decides to contribute \$1,000 in the Limited Purpose Health Care FSA to help pay his daughter's orthodontia services (or any other dental and vision expenses the family incurs).

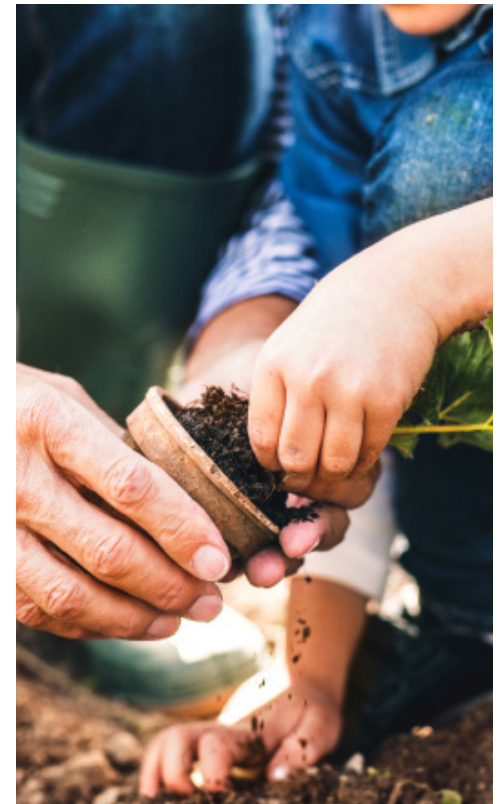
# See How They Stack Up

Wondering which account is right for you? Get a breakdown of each account type in the following table. Just remember, the HSA is only available if you enroll in one of the CIGNA CDHP with HSA plans.

	HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)	HEALTH SAVINGS ACCOUNT (HSA)
Who contributes?	You	You and SS&C
How much?	You decide how much to contribute—up to \$3,050 per year*	You decide how much to contribute: Up to \$3,850 annually for single coverage Up to \$7,750 family annually An additional \$1,000 if you are age 55 or older in 2023*
What's eligible? Note: Enrolling in more than one account could affect which expenses are eligible within each account	Current eligible medical, prescription drug, dental, and vision expenses	Current and future eligible medical, prescription drug, dental, and vision expenses Go to <a href="http://www.irs.gov">www.irs.gov</a> and see Publication 502 for a complete list of eligible expenses each year
Do I have to enroll?	Yes, you must enroll each year	Yes, you must enroll in one of the CDHP with HSA plans and designate how much to contribute each year
Do I get a debit card?	Yes	Yes
Does money roll over?	Yes, a balance of up to \$610 rolls over year-to-year	Yes
Can I keep unused money?	No	Yes

*\*Maximum employee can contribute is reduced by SS&C annual contributions and wellness credits: Single: \$750 annual contribution/\$250 earned wellness credit or Family: \$1,500 annual contribution/up to \$500 earned wellness credit.*

*\*Subject to change per IRS guidelines*



## Can I Enroll in More than One Account?

Yes. You can enroll in the Health Care FSA and the HSA, depending on the medical option you elect. However, if you have a HSA and Health Care FSA, your Health Care FSA will be a Limited Purpose FSA, which can only be used to pay your dental, vision and preventative care expenses. If you are in the FSA today and enroll in the CDHP for 2023, your FSA account will be reclassified to a Limited Purpose FSA.



# Disability

SS&C provides basic Short-term and Long-term Disability insurance at no cost to you through Reliance Standard – Matrix.

- Short-term Disability coverage provides 100% of covered earnings for the first 6 weeks following an elimination period of 7 days, then 60% for the remainder of the 26-week period.
- Long-term Disability coverage provides 60% monthly income replacement up to a maximum of \$10,000 per month after a 26-week (180 days) waiting period.
- Short-term Disability benefits will be reduced or offset where statutory benefits are applicable: California, Hawaii, New Jersey, New York, Puerto Rico, Rhode Island and Washington.

For disability questions contact Matrix at (877)202-0055 or visit [matrixabsence.com](https://matrixabsence.com).



# Basic Life and AD&D

SS&C provides Basic Life insurance and Accidental Death and Dismemberment (AD&D) one times annual base salary up to a maximum of \$1.3 million through Reliance Standard. AD&D coverage is payable if your death is accidental or you suffer a severe injury due to an accident. You will be taxed on coverage over \$50,000.



# Supplemental Life

Employees can purchase Supplemental Life for themselves, their spouse and their dependent children. Remember, life insurance isn't just about paying for memorial services. It's also about making sure your family can maintain its standard of living over the long term. How much your family would need depends on your situation (debts, expenses, etc.).

**2023 Special Enrollment:** During open enrollment, employees can enroll in or increase Supplemental Employee Life or Spouse Life, up to the guaranteed issue amount, without the requirement of completing evidence of insurability. Any enrollment elections over the guaranteed issue amount will require approval through underwriting. See below for coverage limitations and guaranteed issue amounts.

Rates are determined by coverage amount and age.

## Supplemental Employee Life

If you're eligible for Basic Life insurance, you can also purchase Supplemental Employee Life insurance coverage 1-5x your annual base salary up to \$1.3 million. For new hires and life events only, there is a guaranteed issue of \$300,000, and any amount elected over this requires Evidence of Insurability.

## Spouse Life

You can purchase supplemental life insurance coverage for your spouse. Spouse coverage can be purchased in \$10,000 increments up to the lesser of \$500,000 or 100% of the Employee Supplemental Life Insurance amount. For new hires and life events only, there is a guaranteed issue of \$30,000 and any amount over this requires an EOI Certification. Employee must be enrolled in Supplemental Life insurance to purchase spouse coverage.

## Child Life

You can purchase supplemental life insurance coverage for your child(ren). Rates depend on the amount of insurance you purchase. Coverage can be purchased in \$2,500 increments up to \$20,000. Employees must be enrolled in Supplemental Life Insurance to purchase coverage for a child(ren). EOI Certification will not be required. Children can be covered from 6 months to age 20/under age 24 if a full time student.

# Supplemental AD&D

Supplemental Accidental Death & Dismemberment (AD&D) pays a benefit in addition to the basic AD&D benefit. You can purchase Supplemental AD&D insurance for yourself, your spouse, and child(ren). Reliance Standard will pay the benefit for any one of the covered losses, if the participant suffers a loss resulting directly and independently of all other causes from an accident within the applicable time period. If the participant sustains more than one loss as a result of the same accident, Reliance Standard will pay the benefits for the loss which is the largest available benefit payable. If the loss results in death, benefits will only be paid under the Loss of Life benefit provision (Covered Losses and Accidents in the Schedule of Benefits). Therefore, consider it a supplement to your Life insurance, not a replacement.

## Employee Supplemental AD&D

You can purchase between one to eight times your base annual earnings, rounded to the next highest \$5,000, to a maximum of \$1.3 million. EOI Certification will not be required.

## Spouse Supplemental AD&D

You can purchase coverage in \$10,000 increments up to a maximum of \$500,000, not to exceed 50% of employee's elected Supplemental AD&D coverage amount. Employee must be enrolled in Supplemental AD&D to purchase spouse Supplemental AD&D. EOI Certification will not be required.

## Child(ren) Supplemental AD&D

You can purchase up to \$20,000 in increments of \$2,500. EOI Certification will not be required. Employee must be enrolled in Supplemental AD&D to purchase child(ren) Supplemental AD&D. Children can be covered from 6 months to age 20/ under age 24 if a full time student.

## Protecting Your Loved Ones

Please be sure to designate beneficiaries so your life insurance can be paid out per your intentions. You'll need to have the beneficiaries' names, birth dates, and Social Security numbers when you enroll. See the useful [Cheat Sheet](#) in the [Eligibility](#) section of this guide.

# Value Added Benefits

## CIGNA

As part of your CIGNA plan, we give you a variety of programs and services to help make your life easier and healthier.

- Chronic health condition support
- CIGNA Lifestyle Management Programs
- 24-hour Health Information Line
- CIGNA Healthy Babies
- Health and wellness discounts (CIGNA Healthy Rewards Program)

Want to learn more about these programs and services as well as the many other benefits in your CIGNA health plan? Call 1.800.Cigna24 (1.800.244.6224) or visit [myCigna.com](https://myCigna.com).

## Global Employee Assistance Program (EAP) - Lifeworks

SS&C Global EAP through Lifeworks, provides you and your family with immediate and confidential help for the following support, 24/7 days a week, 365 days of the year. SS&C employees can invite up to five eligible dependents to join LifeWorks. Eligible dependents are those family members who live with you in your home. Once you are logged in to the LifeWorks platform, go to Profile/Family, list email addresses of your dependents to receive invitation.

- Counseling – up to 6 counselling sessions
- Family Support
- Legal and Financial Services including will preparation & estate planning
- Direct EAP Support

Want to learn more about what this program offers? Call Lifeworks at 800-433-7916 (US residents) or visit [login.Lifeworks.com](https://login.Lifeworks.com).

## Reliance Standard

Part of your Reliance Standard plan, we give you additional helpful programs and services:

- Will preparation and estate planning
- Identity theft protection

Want to learn more about these programs and services as well as the many other benefits in your Reliance Standard plan? Call 800.351.7500 for Life Insurance questions and 877.202.0055 or visit [matrixabsence.com](https://matrixabsence.com) for Disability questions.

## Employee Discounts

SS&C has partnered with Benefithub to offer a wide range of perks for employees (and friends/family) to enjoy. Explore the new employee discounts site for deals and discounts across the US.

Register Now

<https://ssctech.benefithub.com>

Referral Code: UC7RX9

## Bright Horizons Additional Family Supports

With Bright Horizons additional family supports, your free membership gives you access to:

- Jump ahead on the waitlist at select Bright Horizons Centers



- Tuition Discounts at participating childcare centers
- Resources to find sitters, nannies, pet sitters and housekeepers
- Senior care resources including needs assessment tools referrals and more

Access Support Now: Visit

[Clients.Brighthouse.com/sscinc](https://Clients.Brighthouse.com/sscinc)

## Travel Accident through AIG

SS&C offers to all SS&C employees, spouses and dependents (when traveling with the employee) 100% employer-paid travel accident plan through AIG. AIG's travel global service centers respond to medical, travel and security needs 24/7/365. AIG offers a medical limit up to \$250,000, spouse coverage up to \$100,000 and child coverage up to \$50,000. Helpful information to have while traveling includes policy number (9153212), passport information, secondary point of contact and a contact number.

# Wellness: Health

Healthy employees are an essential part of SS&C’s high-performance work environment. In choosing to engage in healthy behaviors, our people take personal accountability for creating a healthier SS&C.

SS&C voluntary wellness program partners with CIGNA to provide information and services to support your physical health and well-being needs with tools such as:

- Lifestyle coaching
- Condition management with registered nurses
- Diabetes prevention program
- Online health assessments
- Biometric screenings
- Health Trackers
- Healthy Pregnancy Healthy Baby Program
- Educational resources
- Flu shots

## Increase Your HSA Balance with Wellness Credits

In addition to providing resources to help you improve your personal health, SS&C offers wellness credits when you complete specific activities throughout the year. CIGNA offers different online and personalized tools to help you embark on a healthy lifestyle. All employees and spouses enrolled in a SS&C Cigna medical plan can participate in wellness activities, however, in order to earn wellness credits, you, and your spouse (if applicable), must be enrolled in one of the CDHP plans.



In 2020, the SS&C Wellness Program was expanded to include spouses. You will continue to be eligible to participate and can earn a \$250 credit for yourself, and \$500 only if your coverage level is employee + children. If you have a spouse enrolled under your SS&C CDHP medical plan, he/she will also be eligible to earn a \$250 wellness deposit into your Health Savings Account. Together you will both have the opportunity to earn up to \$500 in wellness credits.

To earn a wellness credit, employees and spouses (if applicable) must earn a total of 3 points by completing any of the following:

1. Complete a confidential online health assessment (1 point)
2. Obtain biometric screening of: body mass index, blood pressure, blood sugar, and total cholesterol (1 point)

3. Meet “1” healthy goal out of the 4 biometric measurements (1 point)
4. Get your annual physical (preventative exam). (1 point)
5. Work with a health coach and make progress towards or achieve a personal health goal. (2 points)
6. Get connected! Have fun and earn rewards on Cigna’s Apps and Activities (2 points)

The chart below shows the amount earned between employee and spouse based on coverage level:

WELLNESS CREDITS		
Coverage Level	Employee	Spouse
Employee Only	\$250	-
Employee + Spouse/DP	\$250	\$250
Employee + Spouse/DP + Family	\$250	\$250
Employee + Children	\$500	-

# Wellness: Financial

SS&C offers all eligible employees the option to defer a portion of their annual compensation into a 401(k) Savings Plan to save for their retirement.

Employees may make contributions to the Plan up to the lesser of the annual IRS contribution limits or 50% of their pay. SS&C makes a discretionary annual employer matching contribution of 100% up to 6% of employee contributions with an annual maximum of \$8,000. Employees become immediately vested in SS&C's contributions. The plan offers more than 20 core investment options, as well as a self-directed Brokerage Window, to allow Plan participants to appropriately diversify and pursue objectives of capital appreciation, income generation and capital preservation. For more information, visit Fidelity at [www.401k.com](http://www.401k.com).

UBS, the 401(k) Savings Plan advisor, is available to assist participants and can provide educational resources on the Plan's investment options, asset allocation and broad financial planning discussions. Additionally, UBS's Financial Wellness portal is available to all plan participants at [www.ubs.com/financialwellness](http://www.ubs.com/financialwellness).

**IF YOU WOULD LIKE TO:**

- Check account balances
- Execute transactions
- Enroll in the Plan
- Change your contribution amount
- Access your retirement account online
- Obtain information about the Plan and its provisions
- Obtain information about the investment options in the Plan
- Receive investment education
- Receive financial planning or investment services

	CONTACT FIDELITY AT 877.833.9900	CONTACT UBS AT 888.435.6930
Check account balances	x	
Execute transactions	x	
Enroll in the Plan	x	
Change your contribution amount	x	
Access your retirement account online	x	
Obtain information about the Plan and its provisions	x	x
Obtain information about the investment options in the Plan	x	x
Receive investment education	x	x
Receive financial planning or investment services		x



# Getting Enrolled

Ready to enroll? We'll walk you through it. Before enrolling for the first time, create a list of eligible family members you want to enroll (or include as beneficiaries), including their birth dates and Social Security numbers.

Annual enrollment will begin on Monday, November 7 and continue through Friday, November 18, 2022.

## Enroll

SS&C Workday

<https://protect-us.mimecast.com/s/LQPnCG6QgjUZvoVGtK2QSQ?domain=myworkday.com>

DST Workday

<https://wd5.myworkday.com/wday/authgwy/dst/login.html>



## 2023 Holiday Schedule

All SS&C business groups will be on the same holiday schedule for 2023, in line with the US markets. The dates will be:

### SS&C USA Holiday Calendar 2023 (all business groups)

- New Year's Day - Monday 1/2
- Martin Luther King, Jr. Day – Monday 1/16
- George Washington's Birthday – Monday 2/20
- Good Friday – Friday 4/7
- Memorial Day – Monday 5/29
- Juneteenth National Independence Day – Monday 6/19
- Independence Day – Tuesday 7/4
- Labor Day – Monday 9/4
- Thanksgiving Day – Thursday 11/23
- Day after Thanksgiving – Friday 11/24
- Christmas Day – Monday 12/25

 Questions?

People Center: [PeopleCenter@sscinc.com](mailto:PeopleCenter@sscinc.com)  
Or call 1.800.874.0174

# Resources

If you have any questions regarding your coverage, eligibility or benefits, listed below are SS&C vendor phone numbers and website addresses. Be sure to have your identification information, such as your benefits I.D. card number and/or Social Security number, ready for the customer service representative.

BENEFIT	WHO TO CALL	WEBSITE	PHONE
Medical/ Prescription	CIGNA	<a href="http://mycigna.com">mycigna.com</a>	Medical: 1.800.244.6224 Rx (Home Delivery): 1.800.285.4812
Dental	CIGNA	<a href="http://mycigna.com">mycigna.com</a>	1.800.244.6224
Vision	VSP	<a href="http://vsp.com">vsp.com</a>	1.800.877.7195
Life and AD&D	Reliance Standard	<a href="http://reliancestandard.com">reliancestandard.com</a>	1.800.351.7500
Supplemental Life and AD&D	Reliance Standard	<a href="http://reliancestandard.com">reliancestandard.com</a>	1.800.351.7501
Short-Term Disability Claims	Reliance Standard	<a href="http://matrixabsence.com">matrixabsence.com</a>	1.877.202.0055
Long-Term Disability	Reliance Standard	<a href="http://matrixabsence.com">matrixabsence.com</a>	1.877.202.0055
Family Medical Leave	RLFI/Matrix	<a href="http://matrixabsence.com">matrixabsence.com</a>	1.877.202.0055
Flexible Spending Account (FSA)	Discovery Benefits	<a href="http://Discoverybenefits.com">Discoverybenefits.com</a>	1.866.451.3399

BENEFIT	WHO TO CALL	WEBSITE	PHONE
Telehealth	MDLIVE – CIGNA	<a href="http://MDLIVEforCigna.com">MDLIVEforCigna.com</a>	1.888.726.3171
Health Savings Account (HSA)	CIGNA – HSA Bank	<a href="http://mycigna.com">mycigna.com</a>	1.800.244.6224 Toll free number on your Cigna ID card
Retirement Savings 401(k) Plan	Fidelity	<a href="http://401k.com">401k.com</a>	1.800.890.4015
Financial Advisors	UBS	<a href="http://www.ubs.com/financialwellness">www.ubs.com/financialwellness</a>	1.800.435.6930
Travel Assistance	Reliance Standard	<a href="http://oncallinternational.com">oncallinternational.com</a>	World Wide: 1.603.328.1966 U.S.: 1.800.456.3893
EAP	LifeWorks	<a href="https://login.lifeworks.com">https://login.lifeworks.com</a>	1.800.433.7916 1.800.772.0997
Travel Accident	AIG	<a href="http://Aig.com/us/travelguardassistance">Aig.com/us/travelguardassistance</a>	1.877.244.6871
Employee Discounts and Rewards Center	peoplecenter@sscinc.com	<a href="https://ssctech.benefithub.com">https://ssctech.benefithub.com</a>	Referral Code, UC7RX9

# California Benefits

Here is a summary of information for employees living in California.

## Kaiser

- The HMO option will be available to Northern California-based employees.

## Paid Family Leave

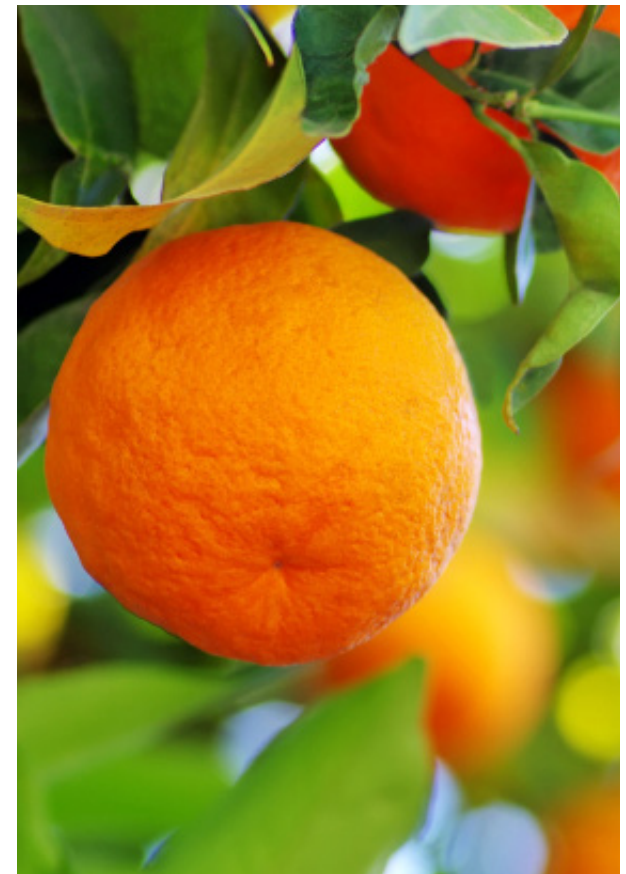
- 60% of base earning up to a maximum of \$1,357 per week for up to eight weeks.
- Benefit to care for a seriously ill family member or baby bonding.
- Not for employee's personal illness and does not provide job protection.
- Separate benefit from disability coverage.
- Six weeks payable within 12 months of the birth or placement of a child.
- Six weeks payable within 12 months following the first day of a valid claim.

## How to File

Information can be found online at [http://www.edd.ca.gov/file\\_and\\_manage\\_a\\_claim.htm](http://www.edd.ca.gov/file_and_manage_a_claim.htm)

## San Francisco Paid Parental Leave (PPL)

- New Child Bonding Birth of a child.
- Placement of a child via adoption or foster care.
- Must complete within first year following birth or placement.
- PPL supplements California Paid Family Leave (PFL) to 100% salary, subject to cap of 30-40% up to \$905.
- Runs concurrently with California PFL.
- Up to six weeks of pay.





## California Medical and Prescription Drug Options

	CIGNA OAP/COPAY PLAN	CIGNA CDHP-1 W/HSA	CIGNA CDHP-2 W/HSA	KAISER HMO
<b>MEDICAL</b>				
HSA employer seed (single/family)	N/A	\$750/\$1,500	\$750/\$1,500	N/A
Wellness Credits	None	\$250/\$500	\$250/\$500	None
Deductible (single/family)	\$0/\$0	\$1,750/\$3,500	\$3,000/\$6,000	\$0 /\$0
Out of Pocket Max (single/family)	\$6,600/\$13,200	\$2,250/\$4,500	\$6,000/\$12,000	\$1,500/\$3,000
Preventive Care	100%	100%	100%	100%
Office Visit (primary care/specialist)	\$25/\$35 copay	100% after deductible	80% after deductible	\$20/\$20 copay
Urgent Care	\$50 copay	100% after deductible	80% after deductible	\$20 copay
Emergency Room	\$150 after copay - waived if admitted	100% after deductible	80% after deductible	\$50 copay
Inpatient Hospital	\$50/day to max. \$750	100% after deductible	80% after deductible	\$250/admit
Outpatient Surgery	\$50 copay per day	100% after deductible	80% after deductible	\$100
Out of Network	Covered with greater member cost sharing	Covered with greater member cost sharing	Covered with greater member cost sharing	Not covered, except emergency care
<b>PRESCRIPTION DRUGS</b>				
Retail (Tier 1/2/3)	\$10/\$25/\$40 copay	\$10/\$25/\$45 copay	\$10/\$25/\$45 copay	\$10/\$30 copay
Mail (Tier 1/2/3)	\$20/\$50/\$80 copay	\$20/\$50/\$90 copay	\$20/\$50/\$90 copay	\$20/\$60 copay
<b>MONTHLY PAYROLL DEDUCTION</b>				
Employee Only	\$198.63	\$147.68	\$83.48	\$151.08
Employee + Spouse	\$489.04	\$372.16	\$226.89	\$360.77
Employee + Child(ren)	\$377.39	\$280.59	\$158.62	\$231.15
Employee + Family	\$657.53	\$496.20	\$294.66	\$488.98
Employee + Domestic Partner	\$489.04	\$372.16*	\$226.89*	\$360.77*
Employee + Domestic Partner Family	\$657.53*	\$496.20*	\$294.66*	\$488.98*
Employee + Child(ren) Domestic Partner	\$657.53*	\$496.20*	\$294.66*	\$488.98*
Employee + Child(ren) Domestic Partner Family	\$657.53*	\$496.20*	\$294.66*	\$488.98*

\*Rates listed include pre-tax and post-tax contributions. Imputed income is not reflected in rates.

