



2024

BENEFITS GUIDE



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Welcome to Spot AI! This guide provides an overview of coverage choices and enrollment information so you can build the best benefits package for you and your family.

Employee Benefits Overview / Eligibility Requirements

Spot AI is committed to providing exceptional benefits to our employees. Keeping in mind the unique and diverse needs of our employees, we have put together a benefits program that will help protect the personal and financial well-being of you and your family.

Upon joining Spot AI, your benefits will begin the first of the month following date of hire. The plan and dependent elections that you make when you are hired or during annual Open Enrollment are effective for the entire plan year unless you experience a qualifying event (marriage, birth, adoption, or loss of coverage).

Spot AI holds an annual Open Enrollment each year. During that time, you can make changes to your benefit plan elections such as adding or deleting your spouse, dependents and/or changing health plans.

If you experience a qualifying event after Open Enrollment, you must notify Human Resources within 30 days, otherwise you will be required to wait until the next Open Enrollment to make any changes to your benefit plan elections.





Eligible Dependents

You may cover your dependents under many of the benefit plans as long as they are one of the following:

- Your spouse or domestic partner
- Your child(ren) up to age 26 regardless of student or marital status
- Your disabled child(ren) regardless of age if incapable of self-sustaining employment, and if the disability began before the limiting age

How Do I Enroll in Benefits?

New hires will receive an email with a link to the Rippling enrollment system. Login instructions will be included in the email.

Within Rippling, you can enroll yourself and eligible dependents in the plans that fit you and your family. To enroll or view your benefits, please visit your benefits enrollment site at <https://rippling.com>. Contact Human Resources if you have questions or unresolved issues after contacting member services at one of our insurance providers.

Please Note: Regardless if you are electing or waiving benefits, you MUST log into the website and complete the process.

For more information about the plans offered, visit <http://benefits.filice.com/spotai> to review plan designs, required notices, evidence of coverage, documents and much more.

Medical Insurance

Spot AI is proud to offer medical benefits to all eligible employees through United Healthcare.

United Healthcare's PPO plans give members the ability to manage their care with a PCP or, if they choose, see any doctor (including specialist) without a referral. Pre-authorizations may be required.

United Healthcare	In-Network		
	CZTU-G85 PPO (Base Plan)	CZTG-G85 PPO	DJS8-01 PPO w/HSA
Individual Deductible	\$2,000	\$500	\$3,200
Family Deductible	\$4,000	\$1,000	\$6,400
Individual Out of Pocket Maximum	\$6,250	\$5,500	\$6,000
Family Out of Pocket Maximum	\$12,500	\$11,000	\$12,000
Office Visit	\$30	\$30	20%*
Specialist Visit	\$60	\$60	20%*
Chiropractic (20 visits/year)	\$30	\$30	20%*
Diagnostic Lab/X-Ray	50%*/No Copay	50%*/No Copay	50%*/20%*
Complex Radiology (CT, MRI, PET)	\$500 + \$50*	\$500 + 50%*	\$500 + 50%*
Inpatient Hospital	20%*	20%*	20%*
Outpatient Surgery	20%*	20%*	20%*
Urgent Care	\$50	\$75	20%*
Emergency	\$350	\$300	20%*
Rx Tier 1 Generic	\$10	\$10	\$10*
Rx Tier 2/3 Brand Name	\$45/\$80**	\$45/\$80**	\$35*/\$70*
Rx Tier 4 Specialty	\$250**	\$250**	n/a

*after deductible

**after Rx deductible: Ind. \$250/Fam \$500

Prescription Drug Savings

Are prescription drug costs breaking your budget?

A little research before you go to the pharmacy could result in huge savings. This is especially important in a high deductible health plan because you pay the full cost of prescription drugs until you meet your deductible.

Insider Tip	Rx expert!
<p>Your medical plan includes prescription drug coverage. You pay a different amount depending on the “tier” or class of drug.</p>	<p>GENERIC drugs are always the least expensive. Get in the habit of asking your doctor or pharmacist if there’s a generic alternative.</p>
<p>A FORMULARY is a list of drugs that are preferred by the plan. Plans use formularies to encourage the most cost-effective drugs.</p>	<p>If a generic drug is not available, ask your doctor whether there is an effective brand name medication that is on the plan’s preferred drug list.</p>
<p>A PARTICIPATING PHARMACY (one that contracts with your medical plan) will usually offer the best price. You can find a participating (in-network) pharmacy on your plan’s website or by calling member services.</p>	<p>SHOP AROUND! Even within the same drugstore chain, you may find a better price at a different location. Your medical plan may have an online tool or app to compare prices. Or try websites like goodrx.com or lowestmed.com</p>
<p>SPECIAL HANDLING REQUIRED? Your plan may require preauthorization (plan approval) or step therapy (trying certain drugs before others). Specialty drugs such as injectables may need to be purchased from a certain provider.</p>	<p>Talk with your doctor about your course of treatment and confirm whether your plan requires any special procedures. Before filling your prescription, verify that the pharmacy is in-network.</p>
<p>You may be able to get medicines that you take routinely by MAIL ORDER. Your doctor will need to authorize a 90-day supply. You can submit refills through a website or app, or by phone.</p>	<p>Compare your plan’s mail-order copay and shipping costs against your local pharmacy price and/or other discount programs. If it’s less expensive locally, ask if your doctor can write a 90-day prescription rather than a 30-day one.</p>

Know Where To Go

ER or Urgent Care?

The emergency room shouldn't be your first choice unless there's a true emergency.

Consider urgent care for symptoms, pain or conditions that require quick medical attention but do not require hospital care, such as:

- Earache
- Sore throat
- Rashes
- Sprains
- Broken fingers or toes
- Flu
- Fever up to 104 degrees

Go to the emergency room for serious or life threatening conditions that require immediate treatment that you can get only at a hospital, such as:

- Chest pain or severe abdominal pain
- Trouble breathing
- Loss of consciousness
- Severe bleeding that can't be stopped
- Large broken bones
- Major injuries from a car crash, fall or other accident
- Fever above 104 degrees

Other non-emergency care options

Our medical plans offer plenty of options when you need care or advice, but it's not an emergency

Preventive Care & You

An important part of self-care is getting preventive medical exams to check that you're staying healthy or to identify and treat diseases before they become serious.

Prevention is a habit:

- Make healthy lifestyle choices - food, exercise, sleep, safety.
- Schedule an annual physical with your primary care doctor, and follow your doctor's recommendations.
- Set health and wellness goals and work towards them daily.

Know your numbers:

- Date of last checkup
- Height & weight / Blood pressure / Cholesterol
- Immunizations and vaccines

Mental Health

United Healthcare offers mental health and wellness resources to their members.

Visit the link below to view these offerings.

<https://www.uhc.com/member-resources/health-care-programs/mental-health-services>

Plan	Call a nurse 24/7	Find doctor/urgent care
United Healthcare	(877) 365-7949	www.uhc.com/find-a-doctor

Dental Insurance

Dental coverage is provided for you and your family through Guardian. With a PPO plan, you pay less out-of-pocket when you choose a PPO dentist. Visit www.guardianlife.com to find a network dentist near you.

Dental PPO	In-Network	Out-of-Network
Preventive Care (exams, cleanings, x-rays)	100%	100%
Basic Care (basic fillings, extractions and oral surgery)	80%	80%
Major Care (crowns, inlays and on-lays, bridges and dentures)	50%	50%
Orthodontia (child & adult)	50%, lifetime max \$1,500 per person	
Deductible	\$50 individual, up to \$150 per family	
Maximum Benefit	\$1,500	

Vision Insurance

Spot AI employees are offered vision benefits with VSP through Guardian. VSP's Signature Network has over 23,000 eye care providers located in rural and metropolitan areas throughout the nation.

Vision PPO	In-Network	Out-of-Network
Office Visit / Examination (every 12 months)	\$10 copay	Plan pays up to \$50
Prescription Glasses Copay	\$10 copay	
Lens Replacement (every 12 months)		
Single Vision	100% after copay	Plan pays up to \$48
Bifocal	100% after copay	Plan pays up to \$67
Trifocal	100% after copay	Plan pays up to \$86
Frame Replacement (every 12 months)	\$250 allowance + 20%	Plan pays up to \$48
Contact Lenses (in lieu of glasses, every 12 months)	\$250 allowance	Plan pays up to \$130

Group Term Life / AD&D Insurance

Spot AI provides all eligible employees with a Group Term Life/AD&D policy with 1x annual salary to a maximum amount of \$300,000 through Guardian. You will automatically be enrolled in this benefit.

Voluntary Term Life / AD&D Insurance

Voluntary Life/AD&D Insurance allows you to purchase additional insurance to protect your family's financial security. Coverage is available for your spouse and/or child(ren) if you purchase coverage for yourself.

Employee - Increments of \$10,000 up to the lesser of 1x covered annual earnings or \$500,000.
Guaranteed Issue is \$50,000.

Spouse - Increments of \$5,000 up to a maximum of \$250,000.
Guaranteed Issue is \$25,000.

Child(ren) - Increments of \$1,000 up to \$10,000 (age affects benefit).

If you select coverage above a certain limit (the "guaranteed issue" amount) or after your initial eligibility period, you will need to submit an Evidence of Insurability form with additional information about your health in order for the insurance company to approve this higher amount of coverage.

Disability Insurance

Short Term Disability - Spot AI provides employees with Short Term Disability (STD) coverage through Guardian. The STD benefit provides you with income during the initial weeks of a disability. Guardian will pay up to 60% of your basic weekly earnings to a maximum benefit of \$2,000 per week.

Long Term Disability - Spot AI provides employees with Long Term Disability (LTD) coverage through Guardian. The LTD benefit provides you with income if you are not able to return to work after 90 days of disability due to an illness or injury.

Guardian will pay up to 60% of your salary to a maximum benefit of \$8,000 per month. LTD benefits are offset by income from other sources such as Social Security and Workers Compensation.

Voluntary Accident & Critical Illness

Voluntary Accident Insurance, offered through Guardian, pays a cash benefit for covered injuries incurred to to an accident, treatments and services, in addition to whatever your medical plan may cover. Payments go directly to you, not the doctor.

Critical Illness Insurance, offered through Guardian, provides a cash benefit for a range of covered serious illnesses such as Cancer, Stroke and Heart Attack, in addition to whatever your medical insurance may cover. Payments are made directly to you and can be used for any purpose. Employees may choose a lump sum benefit of \$10,000 or \$20,000.

You can also receive a \$100 wellness benefit per plan/year for each covered member after you've had your preventive care visit with qualified screening.

Health Savings Account (HSA)

An HSA, or Health Savings Account, is a unique tax-advantaged account that can be used to pay for current or future healthcare expenses. When combined with a high-deductible health plan, it offers savings and tax advantages that a traditional health plan can't duplicate. The maximum amount that you can contribute to an HSA in 2024 is \$4,150 for individual coverage and \$8,300 for family coverage. If you are 55 or older, you may make an additional catch-up contribution of \$1,000. Authorized Signers who are 55 or older must have their own HSA in order to make the catch-up contribution. Spot AI contributes \$50 per month to the employee HSA account.

Flexible Spending Account (FSA)

Spot AI provides employees Flexible Spending Accounts (FSA) and Dependent Care FSA through Rippling. With these accounts you have the opportunity to pay for out of pocket medical, dental, vision, dependent care and commuter expenses with pre-tax dollars. For 2024, employees may contribute an annual maximum of \$3,200 to the Health Care FSA and \$5,000 to the Dependent Care FSA.

Commuter Benefits

Employees may contribute pre-tax dollars into a Commuter/Transit fund. You can contribute up to \$315 per month/\$3,780 per year for eligible parking and transit costs. This plan is managed through Rippling.

Employee Assistance Program (EAP)

Spot AI offers an Employee Assistance Program for all eligible employees through Guardian. This EAP has trained professionals to work with you and your family as you search for solutions to personal and workplace issues. With the EAP, you have access to confidential resources day or night by calling 1-800-386-7055 or visiting the website www.ibhworklife.com.

User ID: Matters Password: wlm70101

Cost of Coverage

Spot AI pays 100% of your premiums and 70% of your dependents' premium for the medical silver base plan. They cover 100% of the employee and dependent premium for dental, vision, Life/AD&D, STD and LTD. Employees are responsible for 100% of the premiums on Voluntary Life/AD&D, Accident and Critical Illness.

In general, health insurance premiums are paid before federal, state, and social security taxes are withheld, so you pay less in taxes. Please note that unless your domestic partner is your tax dependent as defined by the IRS, contributions for domestic partner coverage must be made after-tax. Similarly, the company contribution toward coverage for your domestic partner and his/her dependents will be reported as taxable income on your W-2. Contact your tax advisor for more details on how this tax treatment applies to you. Notify Spot AI Management if your domestic partner is your tax dependent.

Employee Monthly Payroll Deductions

	\$2000 (Base Plan)	\$500 Plan	\$3200 HSA Plan
EE Only	\$0.00	\$27.86	\$0.00
EE + Spouse	\$183.46	\$246.14	\$78.85
EE + Child(ren)	\$168.78	\$228.68	\$68.83
EE + Family	\$308.21	\$394.58	\$164.09

Contacts

Benefit Questions/Claims

Kris Evans

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408.350.8437

Eligibility/Rippling Assistance

Kyla Brittle

kbrittle@acisure.com

408.350.5727

Plan Type	Provider	Phone	Web	Policy #
Medical PPO	United Healthcare	800.782.3158	myuhc.com	1460835
Dental PPO	Guardian	888.600.1600	guardianlife.com	00026971
Vision	VSP	800.877.7195	vsp.com	00026971
Life/AD&D	Guardian	888.600.1600	guardianlife.com	00026971
Vol. Life/AD&D	Guardian	888.600.1600	guardianlife.com	00026971
STD/LTD	Guardian	888.600.1600	guardianlife.com	00026971
Vol. Accident/CI	Guardian	888.600.1600	guardianlife.com	00026971
EAP	Guardian	800.386.7055	worklife.uprisehealth.com	N/A



This summary is not intended to provide a complete plan description. If there is an actual or apparent conflict between this benefit summary or the Evidence of Coverage (EOC) booklet and the official plan documents, the provisions of the EOC prevail.

IMPORTANT: All official documents relating to the Spot AI Employee Benefits Program, including the Evidence of Coverage (EOC) booklets, HIPAA Privacy Notice, Initial COBRA Notice, Medicare Part D Notice and any other relevant Plan Documents or Notices, are available electronically through the Spot AI benefits website. You may also receive a paper copy of any of the documents by contacting HR.