

REVATURE EMPLOYEE INSURANCE BENEFITS



Revature Associates & Software Engineers

**Health Benefits Effective
January 1, 2025 - December 31, 2025**

You are eligible for coverage beginning the first of the month on or after 60 days if you are an active, full-time employee working at least 30 hours per week.

Medical Premium

Per month

	OAP HDHP W/ HSA NATIONAL	OAP 750 NATIONAL
Employee Only	\$110.00	\$175.00
Employee + Spouse	\$441.00	\$562.00
Employee + Child(ren)	\$399.00	\$513.00
Employee + Family	\$580.00	\$729.00

Cigna (Policy #3344935)

www.cigna.com

To find a participating provider:

www.cigna.com/web/public/hcpdirectory

To locate participating In-Network providers, select the first choice, "Open Access Plus."

To assist with medical plan questions as employees make their decisions on which plan to choose, **contact Cigna's Pre-Enrollment Advocate Line at (888) 806-5042.**

IN NETWORK	OAP HDHP W/ HSA NATIONAL	OAP 750 NATIONAL
Doctor Copay (PCP/Specialist)	Ded + Coins	\$25/\$40
Deductible (Individual/Family)	\$1,650/\$3,300	\$750/\$1,500
Coinsurance (Insurance/Member)	80%/20%	80%/20%
Out-of-Pocket Maximum (Ind/Fam)	\$3,500/\$7,000	\$3,000/\$7,000
OUT-OF-NETWORK		
Deductible (Individual/Family)	\$3,300/\$6,600	\$1,500/\$3,000
Coinsurance (Insurance/Member)	60%/40%	60%/40%
Out-of-Pocket Maximum (Ind/Fam)	\$7,000/\$14,000	\$7,000/\$14,000
EMERGENCY SERVICES		
Urgent Care	Ded + Coins	\$25 Copay
Emergency Room	Ded + Coins	\$250 Copay
PRESCRIPTIONS		
Deductible	Combined w/ med.	\$0
Retail (Generic/Brand/Non Formulary)	Ded + Coins	\$15/\$35/\$60
Mail-Order (Generic/Brand/Non Formulary)	Ded + Coins	\$30/\$70/\$120
Specialty	Ded + Coins	50% up to \$100

Health Savings Account

HSA Bank (Group #3344935)

Customer Service: 1.800.357.6246

www.hsabank.com

Members who choose to participate in the Cigna HDHP plan are eligible to open and contribute funds to an HSA account. Your funds may be used toward current and future qualified medical expenses.



TIER	IRS 2025 LIMIT
Single	\$4,300
Family	\$8,550
Age 55+	Additional/Catch-up \$1,000

Contributions may be made through payroll deductions, up to the annual IRS limits.

Dental Premium

Per month

	GUARDIAN PPO	GUARDIAN PPO ALTERNATIVE
Employee Only	\$22.36	\$35.45
Employee + Spouse	\$44.51	\$70.56
Employee + Child(ren)	\$52.89	\$102.91
Employee + Family	\$75.05	\$140.78

Guardian (Policy #434782)

www.guardiananytime.com

Network: DentalGuard Preferred

Customer Service: 1.800.541.7846

To find a participating provider:

www.guardiananytime.com/fpapp/FPWeb/dentalSearch.process

Select: DentalGuard Preferred

DENTAL PPO	GUARDIAN PPO	GUARDIAN PPO ALTERNATIVE
Deductible	\$50	\$25
Preventive	100%	100%
Basic	80%	90%
Major	50%	60%
Annual Max	50%	50%
Orthodontia	\$1,000	\$2,500
Ortho Lifetime Max	\$1000 Child Only	\$2500 Child Only

Vision Premium

Per month

	EYEMED VISION
Employee Only	\$5.95
Employee + Spouse	\$11.28
Employee + Child(ren)	\$11.88
Employee + Family	\$17.47

EyeMed Vision Care (Policy #1021301)

www.eyemed.com

Customer Service: 1.866.800.5457

Network: Insight

To find a participating provider:

www.eyemedvisioncare.com/locator/locator.emvc?execution=e1s1

Under “Choose Network” choose **Insight**

EYEMED VISION	IN NETWORK	OUT OF NETWORK
Routine Eye Exam	\$0 copay	Up to \$45
Frames	\$0 Copay	Up to \$45
Single Vision Lenses	\$0 Copay	Up to \$52
Bifocal Lenses	\$0 Copay	Up to \$82
Trifocal Lenses	\$0 Copay	Up to \$101
Elective Contact Lenses	Up to \$130	Up to \$97

Life & Disability

All eligible employees are automatically enrolled in the Life and Disability plans that Revature provides, through Guardian.

Life and AD&D

Revature provides a lump-sum of \$50,000. AD&D coverage is equal to the amount of life insurance benefits.

Voluntary Term Life and AD&D

You have the opportunity to purchase a Term Life insurance policy up to a maximum of \$500,000 in increments of \$10,000. The guarantee issue amount for your coverage is \$250,000. In addition, you can purchase up to \$250,000 of spouse coverage in increments of \$5,000. Coverage cannot exceed 100% of the employee’s coverage amount. You can purchase \$10,000 of coverage for your dependent children. The guarantee issue amount is \$30,000 for spouses and \$10,000 for children. AD&D coverage is equal to the amount of life insurance benefits.

Voluntary Long Term Disability

You will also have the opportunity to purchase a Long Term Disability policy to replace 60% of your weekly, pre-disability earnings to a maximum of \$5,000 per month. Benefits begin after the elimination period of 90 days.

Guardian (Policy #434782) www.guardiananytime.com

Customer Service: 1.800.627.4200




REVATURE

Flexible Spending Account

iSolved (Policy # 3A1396A)

Customer Service: 800.796.7910

Web Address: <https://infinconsumer.lh1ondemand.com/Login.aspx>

Eligible employees may consider their options to participate in the Dependent Care and Parking/Transit FSA programs. These programs allow you to allocate pre-tax dollars toward eligible expenses. Please refer to your benefit plan documents for more information on annual limits, and special details on these offerings.

TIER	MAXIMUM ALLOWED
Dependent Care	\$5,000
Parking & Transit	\$325 per month each

Contributions may be made through payroll deductions, up to the annual IRS limits.

General Information

If you are an active, full-time employee you are eligible for coverage beginning the first of the month following 60 days of employment.

Paid Time Off - Accrual Schedule

The highest number of hours that can be held in your balance of hours at any time is 200 hours.

PERIOD	BI-WEEKLY ACCRUAL RATE
0 - 12 Months	2.31 Hours/Pay Period
13 - 24 Months	3.31 Hours/Pay Period
25 - 36 Months	3.62 Hours/Pay Period
37 - 48 Months	3.92 Hours/Pay Period
49 - 60 Months	4.23 Hours/Pay Period
61 Months+	4.31 Hours/Pay Period

401(k) Retirement Plan

Eligible employees may elect to defer on the first day of the month following your date of hire.

Revature may provide a company match of 50% up to the first 6% contribution of eligible wages, after meeting 1 year of service.

Fidelity (Policy #55437) www.Fidelity.com

Customer Service: 1.800.835.5097

Investment Advisor: CAPTRUST

www.captrustadvice.com

Contact: 1.800.967.9948

Information on how to complete account set-up with Fidelity's NetBenefits will be emailed to you within 7-10 days of your start date.

Cigna MotivateMe

For Revature LLC employees enrolled in a Cigna Medical Plan

Good health may be its own reward, but a little extra bonus just sweetens the deal. Get rewarded via cash incentives for healthy behaviors year-round through MotivateMe.

You are an important part of the Revature Team and we care about your health and want to help you get healthy and stay healthy. We are now offering employees an incentive program to get you there through Cigna's MotivateMe Program.

How It Works

When you participate in the health assessment and online coaching, you'll automatically earn rewards for completion. You are eligible to reach the maximum of \$70 in rewards for healthy behaviors. The campaign will be left open year-round. The sooner you complete your healthy goals the sooner you can redeem your rewards in the form of gift cards of your choice.

How do you earn rewards that can be redeemed in the form of gift cards? You must complete the goals that will appear within myCigna. Please allow the health assessment goal 4 days to process and the online coaching goal 7-10 business days to process, before you can redeem rewards in the form of gift cards.

Getting Started Is Easy

Log into myCigna.com > **Wellness** > **click on Wellness & Incentives** > scroll and click **View All Incentives**. There, you will find:

- A list of available healthy actions and earnings
- Details on how to get started

Then It's Up To You.

Start Earning Today

Get healthy. Stay healthy. Do something good for yourself, and get something in return. It doesn't get much better than that.

For more information, or help setting up your account, call the Cigna customer service number found on the back of your Cigna ID card or call 1.800.Cigna24 (1.800.244.6224).

Please note that you must actively be employed by Revature LLC at the time of the incentive distribution in order to receive the reward. Gift/debit cards or other awards under your employer's incentive program may be considered taxable income.




ACTIVITY TYPE	DESCRIPTION	WHO'S ELIGIBLE	CASH AMOUNT	TIMING
COMPLETE THE GATEKEEPER STEP: Cigna Health Risk Assessment You must complete the Health Risk Assessment FIRST to start earning rewards towards other goals.				
Complete Health Risk Assessment	A confidential questionnaire that asks you about your health and well-being and provides a personalized assessment of your current health. Once the health risk assessment is complete, you will see personalized recommendations to support your health populate on your wellness dashboard within myCigna.	Employees Enrolled in Cigna	\$50	Open year-round
Online Health Coaching: Cope with the Blues	Work with an online health coach to reach optimal health and receive the support you need. Track your moods to better understand how they affect your overall well-being. Complete the Cope with the Blues online program.	Employees Enrolled in Cigna	\$20	Open year-round

Cigna Supplemental Health Benefits

All eligible employees will have the opportunity to enroll in Cigna’s Supplemental Health plans. An unexpected illness or injury can disrupt every facet of your life, including your physical, emotional and financial well-being. Regular expenses, big and small, can add up. These voluntary benefits are designed to help strengthen your overall benefits package and provide additional protection for you and your family through **fixed benefits paid directly to YOU**.

Key Features to Consider:

- **Flexible.** Use the money however you want. Pay for anything you need – medical deductibles, child care, groceries, etc.
- **Supplement your medical plan.** Benefits are paid in addition to other coverage you may have.
- **Cost effective.** Your premium is conveniently deducted from your paycheck at a low group rate.

 <p>ACCIDENTAL INJURY INSURANCE</p>	<p>Pays a fixed cash benefit directly to you¹ when you have a covered accident-related injury, like an ankle sprain or arm fracture.</p>	<p>Accidental Injury Benefit Example Situation: Chloe broke her leg playing soccer.² Chloe’s covered benefits:</p> <ul style="list-style-type: none"> • Doctor’s office visit • Broken leg • Diagnostic exam (X-ray) • Physical therapy sessions <p>Accidental Injury benefit paid directly to Chloe: \$1,200</p>
 <p>CRITICAL ILLNESS INSURANCE</p>	<p>Pays a fixed, lump-sum cash benefit directly to you¹ when you are diagnosed with a covered health condition, such as a heart attack or stroke.</p>	<p>Critical Illness Benefit Example Situation: Marco had a heart attack while raking leaves.² Marco’s covered benefits:</p> <ul style="list-style-type: none"> • Heart attack diagnosis <p>Critical Illness benefit paid directly to Marco: \$10,000</p>
 <p>HOSPITAL CARE INSURANCE</p>	<p>Pays a fixed cash benefit directly to you¹ when you experience a covered hospital³ stay, for events like an in-patient procedure or childbirth.</p>	<p>Hospital Care Benefit Example Situation: Susan was hospitalized² following a car accident. Susan’s covered benefits:</p> <ul style="list-style-type: none"> • Hospital admission • Hospital ICU stay • Hospital stay <p>Hospital Care benefit paid directly to Susan: \$2,000</p>

IF YOU ARE INTERESTED IN ENROLLING, PLEASE INDICATE YOUR ELECTIONS DURING YOUR ENROLLMENT WINDOW.

Please note the above descriptions are only a brief summary and examples are provided for illustrative purposes only. Refer to the Benefit Summaries for more details on your coverage, election options, and rates.

¹ Benefits may be paid directly to anyone you designate, such as a hospital, upon assignment.

² This is an example used for illustrative purposes only. Your plan’s actual costs and benefit amounts may vary. Exclusions and limitations apply.

³ The term “hospital” does NOT include a clinic, facility or unit of a hospital for: (1) Rehabilitation, convalescent, custodial, educational, hospice or skilled nursing care; (2) the aged, drug addiction or alcoholism; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients.

Easy Ways to Submit a Claim

When a serious illness or injury occurs, Cigna Accidental Injury (AI), Critical Illness (CI) and Hospital Care (HC) insurance can help you bounce back to your best, body and mind. That's why it's important to submit your claims as soon as possible. There are five easy ways to file. Simply choose the option that's easiest for you.

Phone	Call 800.754.3207 to speak with one of our dedicated customer service representatives
Online	Visit SuppHealthClaims.com
Fax	Send documents to 1.866.304.3001
Email	Send scanned documents to SuppHealthClaims@Cigna.com
Mail	Send documents to: Cigna Supplemental Health Solutions P.O. Box 188028 Chattanooga, TN 37421-9702

FOR QUESTIONS,
OR TO CHECK ON
THE STATUS OF
YOUR CLAIM,

call 800.754.3207,
7:00 am-7:00 pm (CST).

After you file

A designated claim manager will be assigned to your claim. If they have any questions or need additional information, they will contact you, the beneficiary, or provider to obtain the needed information.

- Once all requested information is submitted, Cigna will pay your claim quickly - in days, not weeks.
- Benefits are paid directly to you,** for a covered critical illness, accidental injury or hospitalization.***

When should I file my claim?

Claims should be reported as soon as possible. Standard policy provisions call for the notification of claims from within 31 days of the date of the loss and "proof of loss" within 90 days. Claims outside of these time frames will still be evaluated for their timeliness, but must be reported within one year from their required 90 days "proof of loss." Once we've received all the requested information, we can begin reviewing and processing the claim.

*The Simple File process is based on a one-time assessment of the initial claim documentation for the primary claim. Any subsequent events would not be identified and the customer will need to submit a claim for any supplemental health benefits.

** Benefits may be paid directly to the hospital upon assignment.

*** The term "Hospital" does not include a clinic, facility, or unit of a Hospital for: (1) rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing care; (2) the aged, drug or alcohol addiction; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients.

How am I notified of the decision?

If the claim is approved, you'll receive an explanation of benefits (EOB) or approval letter advising you of the decision. If the claim is denied, you'll receive an EOB or letter explaining why the claim was denied and instructions on how to appeal the denial.

What information will I need to file my claim?

Make sure you have this information handy:

- Completed claim and disclosure authorization forms, which can be found online at **Cigna.com/customer-forms**
- Personal information, such as your name, address, phone number, birth date, Social Security number and email address
- Employment information, such as employer's name, email address, date of hire and job title
- Doctor and hospital information - The name, address and phone number of each doctor or hospital you're using for this accident, injury or illness
- Itemized medical bills, if available

PerkSpot Discount Program



Welcome to Your Revature Discount Program

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revature.perkspot.com



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From travel to electronics, choose from over 25 different categories of perks!



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To get started:

1. Sign up at revature.perkspot.com
2. When you're on your organization's PerkSpot site, click **"Create Your Account"** to get started.
3. Use access code: **RevaturePerks** to complete registration.



Employee Advocacy

Employee Advocacy starts here.

READY TO GET STARTED WITH **MYADVOCATE** FOR YOUR EMPLOYEES?

Get Tools and Resources to support installation of **MyAdvocate**.



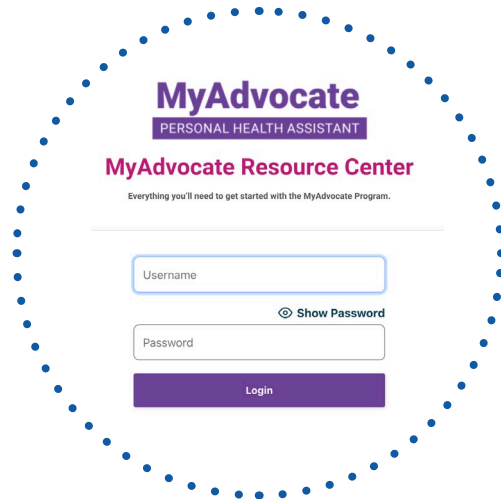
STEP 1: CLICK LOGIN



STEP 2: ENTER YOUR CREDENTIALS

UN: mercer-employer

PW: m3Rc3R#3m9LoY



Get Started