



2021 Benefits

Computer
Volunteer
WEF Dependent
Life Disability Care
Prescription
Pet Retirement Gym
Voluntary
Vision Flexible
Leave Alliance Dental
Health Identity Legal
Wellness



2021 Benefits Summary

Eligibility (on 1st day of employment)

If you are an active employee regularly working at least **30** hours per week, you are eligible to enroll in the AlexRenew benefits listed in this summary. Separate eligibility definitions will be noted if different. If you enroll, you can also cover your dependents, including your legal spouse, domestic partner, and eligible children up to age 26. Documentation supporting your dependents eligibility will be required upon enrollment and anytime a new addition is requested to your benefits.

Dependent Type	Documentation
Spouse	Marriage Certificate
Domestic Partner (DP)	Affidavit of Domestic Partnership (see HR for form)
Birth Child up to age 26	Birth Certificate or Qualified Medical Child Support Order
Adopted Child up to age 26	Adoption Certificate or Birth Certificate
Child up to age 26 for whom You Are the Legal Guardian	Proof of legal guardianship
Disabled Child age 26 and older	Birth Certificate AND Copy of front page most recent Tax Return
Step Child up to age 26	Birth Certificate AND Marriage Certificate

Health & Welfare

Medical

AlexRenew's medical and prescription coverage is provided through United Healthcare. To find an in-network provider, visit www.myuhc.com or call Member Services at 1-866-633-2446. Medical is a voluntary benefit, shared cost between AlexRenew and the employee. An abbreviated summary of employee costs are below:

Benefits	High Deductible Plan	
	In-Network	Out-of-Network
Annual Deductible		
Individual	\$2,800	\$4,000
Family	\$4,000 <i>(embedded)</i>	\$8,000
Annual Out-of-Pocket Max		
Individual	\$4,000	\$6,000
Family	\$8,000 <i>(embedded)</i>	\$12,000
Lifetime Maximum	Unlimited	Unlimited
Physician's Office		
Preventive Care	No Charge	30% after deductible
Sickness or Injury	10% after deductible	30% after deductible
Specialist Visit	10% after deductible	30% after deductible
Urgent Care	10% after deductible	30% after deductible
Emergency Services	10% after deductible	30% after deductible

Benefits	In-Network	Out-of-Network
Hospital – Inpatient	10% after deductible	30% after deductible
Outpatient Surgery	10% after deductible	30% after deductible
Diagnostic test (x-ray, blood work)	10% after deductible	30% after deductible
Imaging (CT/PET scans, MRIs)	10% after deductible	30% after deductible
Mental Health		
Inpatient	10% after deductible	30% after deductible
Outpatient	10% after deductible	30% after deductible
Prescription Drug Plan		
Individual	10% after deductible	30% after deductible
Family	10% after deductible	30% after deductible

Prescription Drug Plan

When you enroll in the medical plan, your drug coverage is included. This coverage allows you to fill your prescriptions at retail pharmacies through mail order or home delivery. The amount of your copay depends on the type of prescription that you purchase. United Healthcare has partnered with OptumRx to provide the prescription services, www.optumrx.com.

	High Deductible Plan Core Preventive Drugs ONLY	
	Retail Network & Non-Network (up to 31-day supply)	Mail Order (up to 90-day supply)
Tier 1 (Generic)	\$10.00	\$ 25.00
Tier 2 (Formulary Brand)	\$30.00	\$ 75.00
Tier 3 (Non-Formulary Brand)	\$50.00	\$125.00

The per pay period (bi-weekly) cost for the medical and prescription coverage is as follows:

Tier	High Deductible
Employee Only	\$ 48.90
Employee + Spouse/DP	\$125.93
Employee + Child(ren)	\$ 98.77
Employee + Family	\$161.40

Health Savings Account (HSA)

You have the option to open a health savings account with Optum Bank. An HSA is a personal bank account that you own. You can use the HSA to save money, federal income-tax free, to pay for qualified medical expenses. Or, you can save the money for a future need – even into retirement. You own the money in the HSA, no “use it or lose it” rule. If you choose to leave AlexRenew or switch health plans, you keep the money.

In **January 2021**, AlexRenew will deposit a one-time \$2,240 individual or \$3,200 family contribution into each participant’s account. A new hire entering the plan year will receive a pro-rated amount of the AlexRenew contribution. Participants can also elect, pre-tax up to an additional \$1,360 (single tax filer) or \$4,000 (family) plus catch-up contribution of \$1,000 for participants over age 55.

Dental

AlexRenew’s dental plan is provided through Delta Dental. You can enroll in the dental plan regardless of whether you enroll in AlexRenew’s group medical plan. You may select a dentist of your choice. However, you will receive the highest level of benefits available in the program by choosing a Delta Dental PPO provider. In addition, your out-of-pocket costs will usually be lower if you use a participating provider. To find a participating provider, simply visit www.deltadentalva.com or contact Customer Service 1-800-237-6060. Dental is a voluntary benefit, shared cost between AlexRenew and the employee. An abbreviated summary of employee costs are below:

Annual Deductible	
Individual	\$ 50
Family	\$ 150
Annual Benefit Maximum	\$1,500
Coverage Type	
Diagnostic & Preventive	0% (no deductible)
Basic Dental Care	20% after deductible
Major Dental Care	50% after deductible
Orthodontia (adult & child coverage)	50% (no deductible)
Orthodontia Lifetime Maximum	\$1,000

Your per pay period (bi-weekly) cost for the dental coverage is as follows:

Tier	Delta Dental
Employee Only	\$ 3.15
Employee + Spouse	\$ 6.40
Employee + Child(ren)	\$ 6.00
Employee + Family	\$ 9.76

Vision

AlexRenew offers a separate comprehensive vision plan through United Healthcare/Spectera. You can enroll in the vision plan regardless of whether you enroll in AlexRenew's group medical plan. To find a preferred provider, simply visit www.myuhcvision.com, select "find a provider", view providers or you can contact Customer Service at 1-800-638-3120. Vision is a voluntary, company sponsored plan at **no cost** to the employee. An abbreviated summary of employee costs are below:

	In- Network	Out-of-Network
Copays	\$10 Exam \$25 Materials	\$40 Exam \$40 Materials
Well Vision Exam Frequency	Covered in full 100% Once every 12 months	Reimbursed up to \$45 Once every 12 months
Lenses Single Vision Bifocal Lenses Trifocal Lenses Lenticular Lenses Progressive Lenses Frequency	Covered in full 100% Covered in full 100% Covered in full 100% Covered in full 100% Discount only at participating providers Once every 12 months	Reimbursed up to \$40 Reimbursed up to \$60 Reimbursed up to \$80 Reimbursed up to \$80 No benefit Once every 12 months
Frames Frequency	Allowance up to \$130 & 30% discount on balance Once every 24 months	Reimbursed up to \$45 Once every 24 months
Contact Lens Fit & Follow Up Exams Elective Medically Necessary Frequency	Up to 2 visits, covered in full 100% Allowance up to \$130 Covered in full 100% Once every 12 months (in lieu of eyeglasses)	No benefit Reimbursed up to \$130 (in lieu of glasses) Reimbursed up to \$210

Premium Only Plan (Section 125)

Your medical and dental payroll deductions are taken on a pre-tax basis (before your federal, state and social security taxes are calculated); saving additional tax dollars on each paycheck. This is a company sponsored plan at **no cost** to the employee.

Employee Assistance Program

Services provided by ComPsych, available 24 hours a day, seven days a week with confidential support, guidance and resources; assistance for you or an immediate household family member; in-person sessions for short-term problem resolution up to 8 complimentary sessions. EAP also provides FamilySource for child care, adoption, education, elder care, pet care and personal convenience needs, LegalConnect which provides unlimited telephone access to our in-house team of dedicated attorneys and FinancialConnect which provides assistance with financial and insurance issues through unlimited telephone access to Certified Public Accountants and Certified Financial Planners on staff. To utilize this service reference **Company ID: EAPWFIS**, call a specialist at **1-866-301-9552** or www.guidanceresources.com. Company sponsored plan at **no cost** to the employee.

Life and AD&D Insurance

Cigna is the provider for all the life insurance and accidental death and dismemberment insurance. A benefit of one-and-a-half times your annual salary up to a maximum of \$250,000 is provided to each eligible employee. This is a company-sponsored plan at **no cost** to the employee.

Voluntary Life Insurance - Employee

Employees can elect to purchase additional life insurance in increments of \$10,000 up to a max benefit of \$500,000 with a guarantee issue of \$150,000 for employees under age 70 at initial enrollment. Elections over the guarantee issue, late entrants, or increase in benefit above \$10,000 once a year will require medical underwriting approval.

Your per pay period cost for the voluntary life coverage is as follows:

Benefit Amount: \$ _____

divide by \$1,000 = _____

multiply by monthly rate = \$ _____

multiply by 12 months = \$ _____

divide by 26 pay periods = \$ _____ cost/pay

Age	Monthly Rate per \$1,000
< 35	\$0.07
35 – 39	\$0.10
40 – 44	\$0.16
45 – 49	\$0.26
50 – 54	\$0.49
55 – 59	\$0.77
60 – 64	\$0.88
>65	\$1.60

Voluntary Life Insurance - Spouse

Employees can elect to purchase additional life insurance on their Spouse in increments of \$5,000, not to exceed 50% of the benefit amount elected by the employee to a maximum of \$250,000, guarantee issue of \$30,000. *The cost is calculated the same as voluntary life insurance on the Employee utilizing the Employee's date of birth.* Employees must have the voluntary life on themselves in order to purchase additional coverage for their spouse. Each year you can elect to increase the benefit by \$5,000 with no medical questionnaire.

Voluntary Life Insurance – Child(ren)

Employees can elect to purchase additional life insurance for their eligible Children (age 6 months to 26 years old) benefit guarantee issue of \$10,000. The cost is **\$4.30 per pay period**. Employees must have voluntary life insurance on themselves in order to purchase additional coverage for their children.

Short Term Disability

Cigna is the administrator of the plan, with Alexandria Renew continuing to pay employee's salary based on approval from the administrator. A benefit of 70% to 100% of base weekly salary is provided to each eligible employee. The benefit begins following a 7-day waiting period, with duration maximum of 25 weeks. Employees may voluntarily elect to utilize PTO for the 7-day waiting period. This is a company-sponsored plan at **no cost** to the employee.

	Period of Time	Benefit
New Hires <i>Eligible after 90-days continuous employment</i>	Day 8 through 26 Weeks	70% base weekly salary
Employees <i>Eligible after completion of 1st year of employment</i>	Day 8 through 12 Weeks	100% base weekly salary
	12 Wks+1 Day through 16 Weeks	80% base weekly salary
	16 Wks+1 Day through 26 Weeks	70% base weekly salary

Long Term Disability

Cigna is the provider for the program. A benefit of 60% of base monthly salary to a maximum of \$7,000 is provided to each eligible employee. The benefit begins following the disability date, a 180-days elimination period and duration maximum subject to age at disability. This is a company-sponsored plan at **no cost** to the employee.

Supplemental Health

United Healthcare is the provider for the program. The plan pays out a financial benefit when an eligible medical event occurs (off-the-job-only). The benefit lessens the financial burden of critical care for employees and covered family members. The benefit amounts will be paid regardless of the actual expenses incurred. The insurance is guaranteed for all benefit eligible employees. The benefit is a company-sponsored plan at **no cost** to the employee.

Flexible Spending Accounts (FSA)

Benefit Resource Inc (BRI) is the administrator for the program for Dependent Care and Commuter Benefit. Employees can elect to withhold monies from their paycheck on a pre-tax basis for qualified dependent care or transportation expenses. Participant Services is available to assist with your questions by phone 1-800-473-9595, live chat, or email at ParticipantServices@BenefitResource.com. Employees can also access accounts online at www.BRiweb.com or download the mobile app BRiMobile from www.BenefitResources.com/tools. "Use It Or Lose It" - all receipts for dependent care expenses must be submitted by December 31st 2021 to qualify for reimbursement. For 2021, the maximum contributions are as follows:

Dependent Care – annual contribution limit **\$5,000**

Commuter Benefits – monthly limit **\$ 270**

Legal Services

Legal Resources provides discounted 25% or paid in full 100% legal services, www.legalresources.com or call 1-800-728-5768. Examples of attorney fees paid at 100% are legal counsel and advice for all covered benefits, traffic court representation, will preparation, reviewing financial contracts, uncontested divorce representation, and defending a civil action in district court. Experienced, local attorneys provide all the services covered by the plan. You will receive a Subscriber Membership Card in the mail. Your information is strictly confidential. The plan covers employee, spouse and dependent children up to age 23, if full time student. Parents and Parent-in-Laws are also eligible for the 25% discount only in the service area. This is a company-sponsored plan at **no cost** to the employee.

Identity Theft

IdentityForce provides the best identity, privacy and credit protection. Innovative technology and on-going monitoring keep your personal information and identity secure. Provides early warning system with prompt notification on your computer, phone or tablet, allowing you to take action before the damage is done. You are in control, know and improve your credit score, protect your personal information online and keep your keystrokes, pin numbers and credit card information safe. Certified Protection Experts offer comprehensive, 24/7 recovery services. Member Services: 1-877-694-3367. Identity Theft, Gold Plan (monitors one credit reporting agency) is a voluntary, company-sponsored plan at **no cost** to the employee. Employees can elect to upgrade to the Platinum Plan (monitors all credit reporting agencies), add their spouse or family member at a minimal cost per paycheck.

Your per pay period cost for the identity theft coverage is as follows:

Tier	Gold Plan	Platinum Plan
Employee Only	\$ 0.00	\$ 4.15
Employee + Spouse	\$ 3.46	\$ 8.77
Employee + Family*	\$ 6.00	\$12.46

*Family includes Spouse and unlimited number of children up to age 19, or 25 if full time student.

Retirement Plans

Virginia Retirement System (VRS)

A defined benefit plan that provides a lifetime monthly benefit in retirement based on your age and total service credit. All full-time employees are required to participate in the plan.

- Employees hired before July 1, 2010 are covered under the provisions of VRS Plan 1;
- Employees hired between July 1, 2010 and December 31, 2013 are covered under the provisions of VRS Plan 2;
- Employees hired on or after January 1, 2014 covered under the provisions of VRS Hybrid Plan.

Covered members only, effective July 1, 2020, AlexRenew will pay an employer contribution of 6.44% and the employee will pay the member contribution of 5.0% of credible compensation pre-tax (before state and federal withholding) for a total of 11.44% into their retirement plan. Employees are vested after 5 years of service credit on the VRS defined benefit, 4 years of service credit on the Hybrid defined contribution employer contributions and vested immediately on the member contributions. Employees can view their personalized benefit statement anytime at www.varetire.org.

457(b) Retirement Savings Plan

Mass Mutual is our provider for the deferred compensation plan. New Hires after September 1, 2014 will be automatically enrolled at 1% employee contribution with the ability to opt-out. In 2021, you may defer a maximum of **\$19,500** and an additional catch-up contribution of **\$6,500** if over age 50. You reduce your current income taxes while investing for retirement. Your earnings accumulate tax-deferred.



For more information about your retirement plan or to make changes to your account, you can contact Mass Mutual at 1-800-743-5274 or go online at www.retiresmart.com.

For 2021, AlexRenew will also contribute an employer match up to 2.5% of an employee's 4.0% contribution with a 4-year vesting schedule on the employer match, member contributions are vested immediately.

Employee Contribution	Employer Contribution	Total Contribution
1.00%	1.00%	2.00%
1.50%	1.25%	2.75%
2.00%	1.50%	3.50%
2.50%	1.75%	4.25%
3.00%	2.00%	5.00%
3.50%	2.25%	5.75%
4.00%	2.50%	6.50%

The employer contribution would be based on a vesting schedule as follows:

- 50% vested after 2 years' service
- 75% vested after 3 years' service
- 100% vested after 4 years' service

Work-Life Balance

Care@Work

The membership allows employees to search on Care.com to find local caregivers including nannies/babysitters, senior caregivers, pet sitters/groomers, housekeepers, summer/vacation camps, special needs caregivers, transportation assistance, personal assistance, tutors and more. Employees will also have access to the Care.com safety center for resources and best hiring practices. For more information and to register go to www.alexrenew.care.com. This is a company sponsored benefit at **no cost** to the employee.

Credit Union

All employees are eligible for membership with Commonwealth One Federal Credit Union. They offer competitive rates on loans, checking, terms on savings, Visa credit cards, Roth IRA, Coverdell Education and an interactive website service. Your membership comes with lifelong benefits as long as you remain a member. Even if you move, you can still retain your membership. Employees can join by visiting a local branch, or by completing an application online at www.cofcu.org.

Tickets at Work

Entertainment discounts for employees; save money, avoid admission lines, have your tickets before you go and convenient delivery options. Go to www.ticketsatwork.com, company code: *AlexRenew* or call toll free 1-866-273-5825.

Student Loan Refinancing

Consolidate all existing student loans (federal and private) into a single loan with one monthly payment. SoFi refinances student and parent plus loan debt at lower rates than federal and/or private options, saving members money. Receive a welcome bonus of \$300 when you refinance through www.sofi.com/alexrenew. Variable rates as low as 2.22% APR and fixed rates as low as 3.5% APR. No origination fees and no prepayment penalties. To apply for a free, no commitment rate quote, complete the online application at Student Loan Refinancing: www.sofi.com/alexrenew; or Parent PLUS Refinancing: www.sofi.com/alexrenewplusrefi.

Student Loan Forgiveness

My Education Solutions is a consumer advocacy company dedicated to helping individuals qualify for Forgiveness programs offered by the Federal Government not your Service Providers. They skip over the Service Providers and deal directly with the Federal Government on your behalf to make sure that you get the Forgiveness that you deserve. Discover your new low payment and forgiveness amount by taking the online survey at www.myeducationsolutions.com. Company Code: *Alex Renew NE*

Pet Insurance

Nationwide Insurance provides two levels of pet insurance for both cats and dogs. Pricing for both of these plans is based on your state of residency. Discounts are provided for covering multiple pets, 10% for 2 to 3 or 15% for 4 or more. This is a voluntary plan, 100% paid for by the employee, payroll deducted

and premiums are submitted to Nationwide on employee's behalf. For more information, contact Member Services: 1-855-874-4944 or www.petsvoluntarybenefits.com

My Pet Protection

- 90% back on vet bills*
- \$250 annual deductible
- Accidents & illnesses
- Hereditary & congenital
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets & supplements
- Specialty & ER coverage included

My Pet Protection with Wellness

All the benefits of My Pet Protection
 + Wellness exams
 + Spay or neuter
 + Flea & tick
 + Preventive dental cleaning & more

**Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions.*

Tools for You

Benefit Resource Center available to answer benefit plan/policy questions and provide resolution for elevated claims and eligibility issues. Contact the benefit specialists at BRCEast@usi.com or call 1-855-874-6699. And stay organized install the mobile app "USI" which provides quick access to carrier information, identification cards and educational videos.

Computer Purchase Plan

Employees can purchase from select products through AlexRenew and set up payroll deduction with no interest. Eligible employees must complete 90 days of continuous service and receive a satisfactory or higher performance review. An employee can only have one computer purchase payroll deduction at a time. A maximum purchase price of **\$2,000**, including applicable taxes and shipping, with a term maximum of 26 pay periods. Please see Human Resources for information on how to purchase.

Water Environment Federation (WEF) Membership

AlexRenew pays for the full cost of annual membership dues. WEF works to provide its members with the necessary tools to engage in or learn ways to improve quality of life through sustainable management of water resources, water protection and water and wastewater treatment. www.wef.org

Alliance for Innovation Membership

AlexRenew pays for the full cost of annual membership dues. The Alliance inspires innovation by being the premier resource for emerging practices. Employees will receive monthly and quarterly content, access to webinars, workshops, research and the knowledge network an online community of local government professionals. To access these benefits, employees register at www.transformgov.org, select "sign up" and create a user account.

Leave

Paid Time Off

Paid benefit granted to eligible employees for personal time away from work to spend with family, friends and self. Leave is accrued each pay period (bi-weekly) based on years of service as follows:

Years Service	Hours/Pay Period	Total Hours/Year	Total Days (based on 8 hrs)	Maximum Hours	Maximum Days
0 to 3	10.27	267	33.38	252	31.5
4 to 6	11.19	291	36.38	288	36.0
7 to 10	11.81	307	38.38	312	39.0
11 to 15	12.42	323	40.38	336	42.0
16 to 19	13.35	347	43.38	372	46.5
20+	13.96	363	45.38	396	49.5

Purchase Leave (PTO)

In an effort to help employees achieve a better balance between work and personal life, AlexRenew offers employees with less than five (5) years of service at the beginning of each calendar year the option to buy up to forty (40) hours of PTO through the Purchase Leave program during open enrollment. New hires may also purchase a pro-rated amount of PTO within 30-days from their hire date.

Paid Time Off Cash-Out Program

Benefit allows for employees to receive a payout of a portion of their paid time off (PTO) leave each calendar year increments of 10 hours up to max 80 hours, provided the employee meets all eligibility criteria as follows:

- At least one year of continuous service by the end of the calendar year in which the election is being taken (December 31st).
- A minimum PTO leave balance in excess of 100 hours at the time of election. Purchased PTO may not count towards the 100 hour balance. At the time of cash-out, a balance of 40 hours or greater must be retained in PTO bank.
- An employee must have taken a minimum of 40 hours of scheduled PTO, excluding time taken for holidays through the calendar year.
- An employee must not have been placed on unpaid administrative leave or suspension during any pay period for the calendar year.
- The employee's overall job performance must be rated as a successful or high contributor during the election period and at time of cash-out.

Holidays

AlexRenew's administrative offices and maintenance department will be closed in observance of the eight (8) designated holidays listed below:

New Year's Day	Memorial Day	Juneteenth	Independence Day
Labor Day	Election Day	Thanksgiving Day	Christmas Day

Employees working in the administrative offices and maintenance department are required to use their PTO unless the holiday falls on a normal scheduled day off.

Floating Holidays

Full time employees are eligible for four (4) Floating Holidays to be used at their discretion each calendar year. They must be taken in full day increments based on employee's work schedule. Floating Holidays do not roll over from year to year. The time must be used in the same calendar year, "use or lose". The four days reset each January 1st. New hires receive a pro-rated amount of floating holidays the first calendar year based on their hire date.

Bereavement Leave

Paid benefit granted to employees after the loss of an immediate family member up to three (3) days for the scheduled hours the day before, the day of and the day after the funeral. An additional two (2) days for attending funeral services outside the immediate area, greater than 250 miles.

Jury Duty/Witness Duty Leave

Paid benefit granted to employees who have been summoned to appear for jury duty or any employees except defendants in a criminal case, who are summoned or subpoenaed to appear in federal, state or local court.

Military Leave

Employees who are members of the active duty U.S. Armed Services and their Reserve components, as well as the Coast Guard, federal National Guard service and the Commissioned Corps of the Public Health Service or at any time the President of the United States has designated any category of persons as a "uniformed service" for purpose of USERRA. Paid military leave will not exceed 15 calendar days in a fiscal leave year.

Family Medical Leave Act (FMLA)

Eligible employees will receive up to 12 weeks of unpaid leave or up to 26 weeks for military caregivers during a 12-month period. Employees must have worked at least 1,250 hours during the 12-month period immediately before the date when the leave is requested to commence. Leave may be granted for the following circumstances: birth of child and to care for such newborn; placement of child into foster care; to care for spouse or child or parent of employee with a serious health condition; or where a serious health condition makes the employee unable to perform the functions of their job. Employees should contact a member of Human Resources to initiate the leave request.

Company Sponsored Volunteer Day

AlexRenew provides up to one day of paid volunteer time per calendar year toward a charitable organization in the City of Alexandria. The purpose of a volunteer day is to encourage employees to support the local community and for all employees to share in this effort.

Well-Being

A total well-being program that includes health, financial and environmental benefits, company sponsored at **no cost** to the employee.

- **Seminars and Activities**, i.e. financial planning, recycling efforts, health related topics.
- **Care24** Services offer you access to a wide range of health and well-being information, 7 days a week, 24 hours a day. You can speak with registered nurses and masters level counselors who can help with almost any problem ranging from medical and family matters to personal legal, financial and emotional needs. To take advantage of this employer sponsored benefit, call 1-888-887-4114.
- **NurseLine** can assist you in finding a doctor or hospital; understand treatment options; ask medication questions; choose appropriate medical care; locate available resources; call Customer Care on back of your United Healthcare identification card or visit www.myuhc.com.
- **Health Discount Program** provided by UnitedHealth Allies allows you to to save on wellness resources such as weight management from Jenny Craig, Nutrisystem and other popular programs; nutrition counseling; fitness clubs (including Anytime Fitness, Bally, Curves, Gold's, MyGym and Snap Fitness); fitness equipment and apparel; natural products and foods; stress reduction and relaxation resources; and smoking cessation programs.
- **Flu Shots** are offered to employees and benefit eligible family members, once per year per member.

Burn-a-Long

An online platform employees can use to take classes led by certified instructors. The classes are offered both live and on demand. Classes available at every fitness level and include a variety of different categories including fitness, mental health, resiliency and more. Employees can take an unlimited number of classes. They can also choose to take a class alone or they can invite other users within their network. BurnAlong is available both online or on a mobile phone via the app. For more information and to register go to <https://go.burnalong.com/>. This is a company sponsored benefit at **no cost** to the employee.

One Life Fitness

Voluntary fitness membership, 100% paid by the employees, provides access to one or multiple clubs, offered at discounted rates, employees pay for the membership through payroll deductions. Included with every membership is one session with a personal trainer.

Work Schedule

Alternative work schedules are offered for administrative personnel this includes partial telework and compressed work-week options. Plant staff support the overall operations 24/7 and work assigned schedules.

Dress Code

Business Casual dress for administrative personnel is our standard business attire Monday through Friday. Employees who are hosting or attending meetings with vendors or employees from another organization should dress appropriately, which may mean wearing normal business attire.

Uniforms

AlexRenew pays for the full cost of uniforms for all the plant employees effective their date of hire. Operations and Maintenance personnel are required to wear company issued uniforms during their normal work day. Due to the nature of our business, employees are required to change out of their uniforms and leave them on site prior to departing the facility. Employees are responsible for all company issued uniforms and may be liable for loss or damage due to negligence.

Important Legal Notices Affecting Your Health Plan Coverage

THE WOMEN'S HEALTH CANCER RIGHTS ACT OF 1998 (WHCRA)

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

NEWBORNS ACT DISCLOSURE - FEDERAL

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

NOTICE OF SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Further, if you decline enrollment for yourself or eligible dependents (including your spouse) while Medicaid coverage or coverage under a State CHIP program is in effect, you may be able to enroll yourself and your dependents in this plan if:

- coverage is lost under Medicaid or a State CHIP program; or
- you or your dependents become eligible for a premium assistance subsidy from the State.

In either case, you must request enrollment within 60 days from the loss of coverage or the date you become eligible for premium assistance. To request special enrollment or obtain more information, contact person listed at the end of this summary.

CONTACT INFORMATION

Questions regarding any of this information can be directed to:

Wendy Callahan
1800 Limerick Street, Alexandria, VA 22314
703-549-3381
wendy.callahan@alexrenew.com

IMPORTANT NOTICE ABOUT YOUR PRESCRIPTION DRUG COVERAGE & MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Alexandria Renew Enterprises and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Alexandria Renew Enterprises has determined that the prescription drug coverage offered by the United Healthcare is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you do decide to join a Medicare drug plan and drop your current Alexandria Renew Enterprises coverage, be aware that you and your dependents will be able to get this coverage back (during open enrollment or in the case of a special enrollment opportunity).

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Alexandria Renew Enterprises and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Alexandria Renew Enterprises changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	October 1, 2020
Name of Entity/Sender:	Wendy Callahan
Contact--Position/Office:	Human Resources
Address:	1800 Limerick St., Alexandria, VA 22314
Phone Number:	703-549-3381

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual

insurance coverage through the Health Insurance Marketplace. For more information, visit **www.healthcare.gov**.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at **www.askebsa.dol.gov** or call **1-866-444-EBSA (3272)**.

VIRGINIA – Medicaid and CHIP	
Medicaid Website:	http://www.coverva.org/programs_premium_assistance.cfm
Medicaid Phone:	1-800-432-5924
CHIP Phone:	1-855-242-8282

To see if any other states have added a premium assistance program since January 31, 2019, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 5-31-2020)

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact Wendy Callahan, Human Resources at 703-549-3381 x2284.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name Alexandria Renew Enterprises		4. Employer Identification Number (EIN) 54-6002976	
5. Employer address 1800 Limerick Street		6. Employer phone number 703-549-3381	
7. City Alexandria	8. State VA	9. ZIP code 22314	
10. Who can we contact about employee health coverage at this job? Wendy Callahan, HR Manager			
11. Phone number (if different from above) 703-549-3381		12. Email address wendy.callahan@alexrenew.com	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

- ☒ All employees. Eligible employees are:
Full time employees that work 30 hours or more per week.

- ☐ Some employees. Eligible employees are:

- With respect to dependents:

- ☒ We do offer coverage. Eligible dependents are:
Spouse, Domestic Partner, Child(ren) up to age 26 years old.

- ☐ We do not offer coverage.

- ☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

Contact Information

Human Resources Department
1800 Limerick Street
Alexandria, VA 22314
Fax (703) 997-8666

Wendy L. Callahan, CBP, CCP, PHR, WLCP
Human Resources Manager
Phone: (703) 549-3381 ext. 2284
Cell: (703) 785-4869
Email: Wendy.Callahan@alexrenew.com

Jessica Delgado
Human Resources Generalist
(703) 549-3381 ext. 2224
Jessica.Delgado@alexrenew.com

Benefit Providers

Benefit Resource Inc
www.BenefitResource.com
Participant Services: 1-800-473-9595
Email: participantservices@benefitresource.com

ComPsych Employee Assistance Program
Company ID: EAPWFIS
www.guidanceresources.com
Specialist: 1-866-301-9552

ICMA-RC / VRS Hybrid Plan
www.icmarc.org
Customer Service: 1-800-669-7400

Mass Mutual 457b Retirement Savings Plan
Group # 61435-1-1
www.retiresmart.com
Member Service: 1-800-743-5274

Optum Bank (HSA)
www.optumbank.com
Customer Service: 1-866-234-8913

United Healthcare (Medical/Prescription)
Group # 743109
www.myuhc.com
Member Services: 1-866-633-2446
Mail Order Pharmacy (Optum): 1-855-842-6337

Cigna Life and Disability Insurance
www.cigna.com
Customer Service: 1-888-842-4462

Delta Dental
Group # 000600352
www.deltadentalva.com
Customer Service: 1-800-237-6060

Legal Resources
www.legalresources.com
Customer Service: 1-800-728-5768

Nationwide Pet Insurance
www.petsvoluntarybenefits.com
Member Services: 1-855-874-4944

United Healthcare/Spectera Vision
www.myuhcvision.com
Customer Service: 1-800-638-3120

Virginia Retirement System (VRS)
www.varetire.org
Customer Service: 1-888-827-3847