



Advance

F O R T H E P L A N Y E A R

Advance takes pride in offering a comprehensive benefits package to its employees. Advance, through all of its benefit partners, offers you a benefit program that allows choice and flexibility.

It is important that you take the time to review all of the plan options available to you. Consider each benefit and the associated cost carefully and choose the benefits package that will best meet your needs throughout the year.

Options selected during open enrollment remain in place for the full plan year. Options selected upon hire remain in place through the end of the plan year in which you are hired.

**We Live
and Breathe
This Stuff.**

BENEFITS OVERVIEW PLAN

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This benefits summary describes the highlights of our benefits in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official documents and not the information in this summary. If there is any discrepancy between the descriptions of the programs as contained in these materials and the official plan documents, the language of the official plan document shall prevail as accurate. Please refer to the plan-specific documents for detailed plan information. The 401(k), FSA, and HSA benefits (if applicable) may be modified in the future to meet Internal Revenue Service rules or otherwise as decided by Advance.

MEDICAL BENEFITS

The Advance Health Plan options are designed to provide access to high quality and affordable healthcare. Three comprehensive plans are available through CareFirst Administrators covering a broad range of healthcare services including preventative care, prescriptions, office visits, hospitalization, and virtual visits through Telehealth Services. Our provider network is the CareFirst BlueChoice Advantage Network. Please refer to the summary below for a comparison of our plans.



MEDICAL	EMPLOYEE BI-WEEKLY COST
High Option \$250/\$500 deductible	
Employee	\$125.34
EE & Child	\$211.39
EE & Spouse	\$306.95
Family	\$494.86
Standard Option \$500/\$1,000 deductible	
Employee	\$62.46
EE & Child	\$141.61
EE & Spouse	\$205.01
Family	\$305.46
HSA Option \$1,500/\$3,000 deductible	
Employee	\$38.35
EE & Child	\$86.94
EE & Spouse	\$125.87
Family	\$187.55

	HIGH OPTION PLAN		STANDARD OPTION PLAN		HSA PLAN		
	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network	
Medical Deductible Per Plan Year (11/1 - 10/31)							
						Non-Embedded Deductible	
Per Individual	\$250	\$600	\$500	\$1,000	\$1,500	\$3,000	
Per Family (any combination)	\$500	\$1,200	\$1,000	\$2,000	\$3,000	\$6,000	
Out of Pocket Maximum Per Plan Year (11/1 - 10/31)							
Per Individual	\$1,000	\$3,400	\$2,000	\$3,400	\$3,000	\$6,000	
Per Family	\$2,000	\$6,800	\$4,000	\$6,800	\$6,000	\$12,000	
Coinsurance: CFA's Responsibility	90%	60%	80%	50%	100%	70%	
Office Visits:							
Preventative Care	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered	
Primary Care Physician	\$15 Copay	Ded, then 60%	\$25 Copay	Ded, then 50%	Ded, then \$30 Copay	Ded, then 70%	
Specialist	\$20 Copay	Ded, then 60%	\$30 Copay	Ded, then 50%	Ded, then \$50 Copay	Ded, then 70%	
Telemedicine (MD LIVE)	\$5 Copay	Not Covered	\$15 Copay	Not Covered	\$38 Copay, then \$15 Copay after Ded	Not Covered	
Hospitalization:							
Inpatient	Ded, then 90%	Ded, then 60%	Ded, then 80%	Ded, then 50%	Ded, then \$250 Copay	Ded, then 70%	
Outpatient	Ded, then 90%	Ded, then 60%	Ded, then 80%	Ded, then 50%	Ded, then \$100 Copay	Ded, then 70%	
Lab and X-Ray	Ded, then 90%	Ded, then 60%	Ded, then 80%	Ded, then 50%	Ded, then 100%	Ded, then 70%	
Emergency Room "True Emergency" (within 72 hours)	\$35 Copay, then 90% (copay waived if admitted)		\$45 Copay, then 80% (copay waived if admitted)		Ded, \$150 Copay then 100% (copay waived if admitted)		
Emergency Room "True Emergency" (after 72 hours)	\$250 Copay, then 90% (copay waived if admitted)		\$250 Copay, then 80% (copay waived if admitted)		Ded, \$250 Copay then 100% (copay waived if admitted)		
Urgent Care	Ded, then 90%	Ded, then 60%	Ded, then 80%	Ded, then 50%	Ded, then \$30 Copay	Ded, then 70%	
Prescription Drugs:							
						Deductible, then:	
Tier 1 (Generic)	\$10 Copay (34 day supply) \$20 Copay (90 day supply)		\$10 Copay (34 day supply) \$20 Copay (90 day supply)		\$10 Copay (34 day supply) \$20 Copay (90 day supply)		
Tier 2 (Preferred)	\$30 Copay (34 day supply) \$60 Copay (90 day supply)		\$30 Copay (34 day supply) \$60 Copay (90 day supply)		\$30 Copay (34 day supply) \$60 Copay (90 day supply)		
Tier 3 (Non Preferred)	\$50 Copay (34 day supply) \$100 Copay (90 day supply)		\$50 Copay (34 day supply) \$100 Copay (90 day supply)		\$50 Copay (34 day supply) \$100 Copay (90 day supply)		

DENTAL BENEFITS

Good dental care is important to your overall wellbeing. Our Cigna HMO and PPO Dental Plans provide affordable coverage for Preventative and Restorative Care as well as Orthodontia.



DENTAL	CIGNA DHMO EMPLOYEE BI-WEEKLY COST	CIGNA DPPO EMPLOYEE BI-WEEKLY COST
Employee	\$10.21	\$18.95
EE & One	\$17.15	\$40.75
Family	\$25.99	\$61.68

VISION BENEFITS

Our Davis Vision plan offers savings on exams, lenses, frames, and contact lenses.



VISION	EMPLOYEE BI-WEEKLY COST
Employee	\$2.60
EE & One	\$4.68
Family	\$7.27

SHORT-TERM DISABILITY (STD)

Your disability benefits provide you with a source of income in the event that you are not able to work due to an accident, illness or injury. Advance provides short-term disability benefits to all eligible employees at no cost to the employee. The benefit provides you with 60% of your base weekly earnings for a period of up to 13 weeks.

LONG-TERM DISABILITY (LTD)

Your LTD benefit equals 60% of your monthly earnings to a maximum benefit of \$5,000 per month. There is a \$2.00 bi-weekly employee premium for LTD Coverage.

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Advance provides employees with Basic Life and AD&D policies, each equal to 1X the employee's annual earnings. The maximum amount for each policy is \$50,000.

SUPPLEMENTAL LIFE INSURANCE

Employees have the option of buying supplemental life insurance for themselves in multiples of \$10,000 to a maximum of \$300,000. Employees also have the option to purchase additional life insurance on their dependents. Spousal life insurance may be purchased in multiples of \$5,000, up to a maximum of \$50,000. The premium will be based on employee's age and smoking status. Employees may purchase life insurance for their dependent children in the flat amount of \$10,000.

HEALTH SAVINGS ACCOUNT (HSA)

Advance offers a Health Savings Account (HSA) through Connect Your Care. A Health Savings Account gives you the option to save money, invest it, or spend it for medical expense – all tax-free. Unlike a Flexible Spending Account (FSA), a Health Savings Account has no 'use-or-lose' provision and is portable if employment changes. In order to contribute to the HSA, the HSA Health Plan (high deductible health plan) must be elected.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Advance offers Medical and Dependent Care Flexible Spending Accounts (FSA). The money that goes into an FSA is deducted on a pre-tax basis, which means it is taken from your pay before Federal, Social Security and certain State taxes are calculated. Because you do not pay income taxes on money that goes into your FSA, you decrease your taxable income. Debit Cards are available for the medical FSA plan.

401(k) PLAN

Investment options include a pooled account through Brown Advisory and self-directed options through BB&T. Eligibility date to make tax-deferred contributions: First of the month following hire date. Eligibility date for matching contributions: First of the month following 6 months of employment.



COMPANY MATCH

Advance will match 100% of the first \$50.00 an employee contributes each bi-weekly payroll, and then 50% of the amount contributed over \$50.00 per bi-weekly payroll up to 6% of the employees bi-weekly earnings.

WELLNESS PROGRAM

Advance has partnered with Life FX Studios in Hunt Valley to customize a Wellness Program that is suited for and appeals to all fitness levels. Elements of the program include: one-on-one consultations with corporate fitness consultants, confidential weigh-ins and free on-site exercise classes during the work day at the company's Cockeysville headquarters.



OTHER BENEFITS

- Employee Assistance Program (EAP)
- Tuition Reimbursement
- Discounted Auto, Home & Renters Insurance through Liberty Mutual
- Unlimited use of Advance's corporate passes to the Maryland Zoo and National Aquarium in Baltimore (must be reserved through HR and subject to availability)
- Group Legal Benefits
- Corporate Discounts



If you have questions, concerns or want to request additional information please call Human Resources at 410.252.4800.