

American Academy of Pediatrics
DEDICATED TO THE HEALTH OF ALL CHILDREN®



Employee Benefits

As an employee of the American Academy of Pediatrics (AAP), we hope you recognize the importance of your work on behalf of the nation's children. You help play a critical role in providing our members and volunteers with the tools and assistance they need to ensure all children receive the highest quality care.

As we strive to achieve this mission, the AAP firmly recognizes that its employees are one of its most important and valuable resources. In an effort to assist you with your work, we have tried to design an employee benefit program that addresses both your professional and personal needs. This extensive and comprehensive program provides eligible employees with a broad range of benefits. It is our sincere hope that these benefits provide you with some of the security and balance you need to support the AAP mission and our most enduring legacy, the children.



2024 Full-time Insurance Costs

	<u>Cost per pay</u>
<u>Health Insurance</u>	
Single Coverage (HMO):	\$26.98
Family Coverage (HMO):	
• Salary under - \$60,000	\$111.42
• \$60,001 - \$80,000	\$128.52
• \$80,001 - \$100,000	\$149.70
• \$100,001 - \$170,000	\$169.41
• \$170,001 and over	\$191.24
Single Coverage (PPO):	\$45.00
Family Coverage (PPO):	
• Salary under - \$60,000	\$166.82
• \$60,001 - \$80,000	\$192.43
• \$80,001 - \$100,000	\$224.13
• \$100,001 - \$170,000	\$253.64
• \$170,001 and over	\$286.32

	<u>Cost per pay</u>
<u>Dental Insurance</u>	
Single Coverage (HMO):	\$1.27
Family Coverage (HMO):	\$3.01
Single Coverage (PPO):	\$5.27
Family Coverage (PPO):	\$14.63
<u>Vision Insurance</u>	
Single Vision	\$2.24
Family Vision	\$6.48

There are 26 pay periods in a year.

Insurance costs for part-time employees is reflective of the employee's full-time equivalency (FTE).

Health Insurance

- Effective 1st full day of employment
- Directory available online
- www.bcbsil.com



**BlueCross BlueShield
of Illinois**

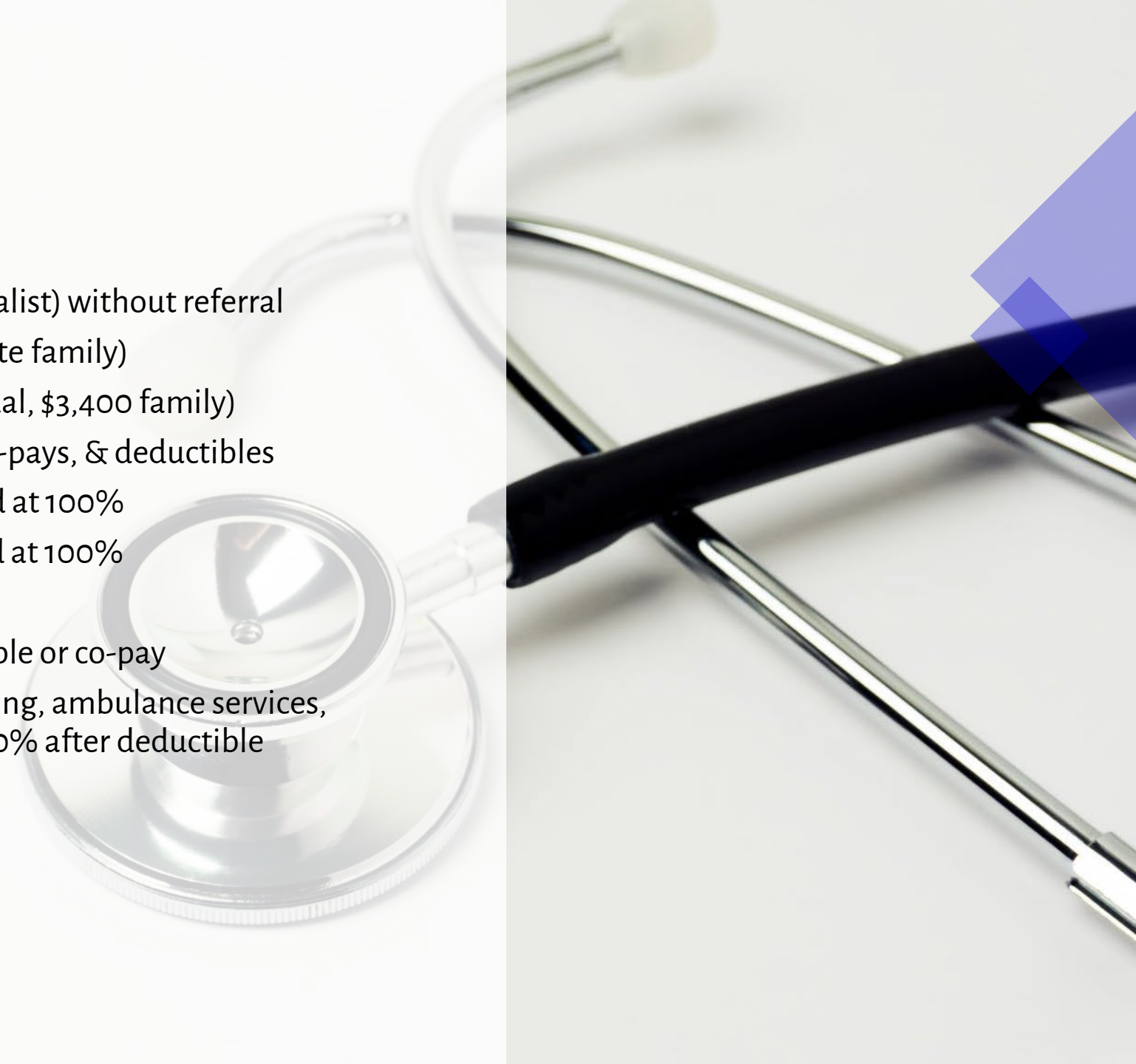


BCBS HMO Illinois

- Select Primary Care Physician (PCP) from online physician directory
- PCP in HMO acts as a “gatekeeper”
- Specialist services require a referral from your PCP
- No deductible
- Most services covered at 100% after co-pay
- \$20 co-pay for regular physician office visit
- \$40 co-pay for specialist physician office visit

BCBS PPO

- Freedom to go to any doctor (internist, specialist) without referral
- Deductible (\$500 individual, \$1,000 aggregate family)
- Out-of-pocket expense limit (\$1,700 individual, \$3,400 family)
 - Includes medical co-pays, prescription co-pays, & deductibles
- Physician office visit \$20 co-pay then covered at 100%
- Specialist office visit \$30 co-pay then covered at 100%
- Hospital admission deductible \$250
- Most services covered at 100% after deductible or co-pay
- Other covered services (ex. private duty nursing, ambulance services, nutritionist and dietician services) covered at 80% after deductible



Prescription Drugs

30 Day Supply	HMO	PPO
Tier 1	\$10	\$10
Tier 2	\$30	\$35
Tier 3	\$50	\$50

90 Day Supply (Mail Order)	HMO	PPO
Tier 1	\$20	\$20
Tier 2	\$60	\$70
Tier 3	\$100	\$100

*CVS not part of pharmacy network

Optional Waiver Benefit

- If full-time employee (includes .8 FTE staff) voluntarily waives health insurance due to coverage under another plan, AAP will provide \$100 per month for each full month coverage is waived
- Payments made in February for preceding calendar year





Dental Insurance

- Eligible 1st of the month following hire date
- Cards not mailed to PPO participants
- Directory available online
- www.mycigna.com



Cigna®



Cigna Dental HMO

- Select dentist from HMO directory/online
- Specialist services require referral
 - No referral required for pediatric dentist visits
- No deductible
- No annual benefit maximum
- Set co-pay schedule for services
- Orthodontic services available up to age 26- \$2,000 co-pay

Cigna Dental PPO

- Flexibility to see any dental provider
- PPO provider- no deductible, preventative services covered at 100%, basic services covered at 80%, major services covered at 60%
- Deductible for out-of-network provider (\$50 individual, \$150 for family)
- Out-of-network- preventative services covered at 80% (no deductible), basic services covered at 60%, major services covered at 50%
- Annual benefit maximum (per individual)
 - Year 1: \$2,000
 - Increases by \$250 (up to \$2,750) when you or family members receive any preventative care in one plan year, the annual dollar maximum will increase in the following plan year
- Orthodontic services up to age 26- covered at 50% up to lifetime max of \$1,500





Vision Insurance

- Eligible the 1st of the month following hire date
- Directory available online
- www.eyemed.com

EyeMed

- Exam Only
 - Every full-time employee eligible for one eye exam every 12 months from EyeMed provider
 - In-network covered 100%
 - Out-of-network reimbursed up to \$40
 - No employee contribution required
- Materials
 - Exam covered in full every 12 months from EyeMed provider
 - Prescription glasses/contact lens care
 - Set co-pay schedule for lenses
 - Frames covered up to \$130 every 24 months
 - Family members eligible
 - Out-of-network reimbursement schedule



Flexible Spending Program



- Eligible immediately upon date of hire
- IRS “use it or lose it” restriction
- Inspira Financial third-party administrator
- www.inspirafinancial.com
- Claim submittal process

Health Care FSA

- Set aside pre-tax dollars for health care expenses
- Contribute between \$200-\$3,200 (annual)
- Eligible expense examples:
 - Prescription drug co-pays
 - Dental expenses not covered by insurance
 - Vision expenses not covered by insurance
 - Office visit co-pays
 - Deductibles
- Debit card available with health care account



Dependent Care FSA

- Set aside pre-tax dollars for child care expenses
- Contribute between \$200-\$5,000 (annual)
- Eligible dependents include:
 - Children under 13 who qualify as dependents on tax return
- Eligible expense examples:
 - Child care
 - Before and after school programs
 - Pre-school
 - Summer day camp



Life Insurance/Accidental Death and
Dismemberment (AD&D), & Long-
term Disability



Life Insurance and AD&D

- Eligible immediately upon hire
 - Full-time employees: basic life and AD&D at 200% base salary, \$1,000,000 max
 - Optional supplemental life insurance and AD&D
 - Employee life up to \$500,000 (Statement of Health if in excess of \$180,000^{**})
 - Spouse life up to \$500,000 (Statement of Health if in excess of \$40,000^{**})
 - Child life- \$5,000 or \$10,000 options (No Statement of Health)
- ^{**}During initial enrollment
- Spouse & child coverage: Must have same or greater in optional employee life insurance
- Statement of Health submitted electronically via link after initial request
 - Beneficiary designations submitted in ADP
 - Coverage reduces as you age- 65% at age 75 and 50% at age 80
 - If eligible spouse or dependent child is an inpatient in a hospital, hospice, or rehabilitation or convalescence center, custodial care facility, or confined to his or her home under the care of a physician, coverage will be effective on the date he or she is no longer an inpatient or confined at home.

Long-term Disability




- Eligible immediately upon hire
- If unable to work due to disability, covers 66.67% of salary (\$15,000/month max)
- 90-day elimination period must be met to be eligible
- LTD benefits not paid for disability beginning during the 1st 12 months of coverage and is due to pre-existing condition
- AAP pays 90% of the premium for full-time employees; part-time employees responsible for entire premium
- Enroll during initial enrollment period- Statement of Health not needed

401(k) Retirement Plan

- Standard/Securian Retirement Services provider
- Immediate enrollment (paper enrollment forms)
- Employer contributions
 - Academy matches \$1 for \$1 on the 1st 3%, and an additional \$.50 on the \$1 on employee deferrals from 4%-6%
 - Discretionary deposit (eligibility differs)
- 5-year graded vesting schedule- based on 1000 hours per plan year





403(b) Retirement Plan

-
- Supplemental retirement plan
 - Principal Financial Group provider
 - Eligible to enroll at any time (paper enrollment form)
 - No employer contributions
 - Employee deferral 100% vested



Paid Time Off



Vacation

<u>Number of Vacation Days</u>	<u>Available for Use On</u>
12 (unaccrued)	First of the month following or coinciding with hire date
12 (1 day accrued per month worked)	First of the month following or coinciding with 1st anniversary of employment
18 (1.5 days accrued per month worked)	First of the month following or coinciding with 5th anniversary of employment
24 (2 days accrued per month worked)	First of the month following or coinciding with 10th anniversary of employment

- Able to rollover up to 8 vacation days to the next employment year
- Recognition of continued service





Sick Leave

- Employee or family member (child, stepchild, spouse, domestic partner, parent, sibling, mother-in-law, father-in-law, grandchild, grandparent, or stepparent) personal illness or medical/dental appointments that can not be scheduled after work hours
- Build a sick leave bank of one day a month (P/T Employees based on FTE)
- New employees receive 5 sick leave days the 1st of the month following or coinciding with date of hire
- May use 5 sick leave days as paid personal leave time during each calendar year (January to December)
- Family Medical Leave (FMLA)- More than 3 consecutive calendar days for a medical reason



Short-term Disability and Parental Benefits

- Full-time and part-time employees are eligible
- Short-term disability
 - 7 calendar day accident/illness waiting period
 - 6 weeks at 100% benefit payment (one incident every 12 month rolling year)
 - Certified by physician
- Parental benefits
 - 6 weeks of continuous pay at 100% followed by 6 weeks at 50% pay for FMLA leave associated with the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care
 - One parental leave every 12 month rolling period
 - Adoption assistance
 - AAP reimburses eligible employees up to \$16,500 per adoption for qualified adoption expenses; up to \$20,000 if multiple children are adopted simultaneously (lifetime max \$35,000)

2024 Holiday Schedule

During the calendar year 2024, the AAP will observe the following paid holidays:

New Year's Day	Monday, January 1, 2024
Martin Luther King Day	Monday, January 15, 2024
President's Day	Monday, February 19, 2024
Memorial Day	Monday, May 27, 2024
Juneteenth Day	Wednesday, June 19, 2024
Independence Day	Thursday, July 4, 2024
Labor Day	Monday, September 2, 2024
Thanksgiving Day	Thursday, November 28, 2024
Day after Thanksgiving	Friday, November 29, 2024
Year-End Holiday	Tuesday, December 24, 2024 through Wednesday, January 1, 2025





Benefits

Additional Benefit Programs

Employee Assistance Programs (EAP)


- Workplace Solutions
 - Consultation resource for employees and managers, legal/financial services
- LifeWorks
 - Financial wellness resources



Additional Benefit Programs

- Transit benefit
 - Save on taxes for transit expenses-Chicago Ventra
 - Provide transit account # to HR
- Tuition Reimbursement Program
 - Academy pays 100% tuition, textbooks, and required class fees up to \$4,000 per fiscal year
- SoFi financial resources
- 529 College Savings Program
 - Contribute toward higher education expenses through direct deposit
- Wifi reimbursement





Additional Benefit Programs

- Business Travel Accident (BTA)
 - CHUBB BTA group provider
 - 24 hour BTA coverage while traveling on AAP business
 - \$800,000 maximum benefit amount



Additional Benefit Programs

- Working Parents Benefit
 - Full and part-time employees actively employed for 6 months are eligible
 - Benefit payments up to \$750 each calendar year for full-time employees (\$375 for part-time) upon submission of qualified child care receipts
- Lactation Program
 - Classes offered 4 times each year, webinars, prenatal and postpartum counseling
 - Free pump rental up to 21 days
 - Return to work consult
 - Travel reimbursement for milk transportation
 - Use of AAP lactation suite
 - Visitors obtain key from HR



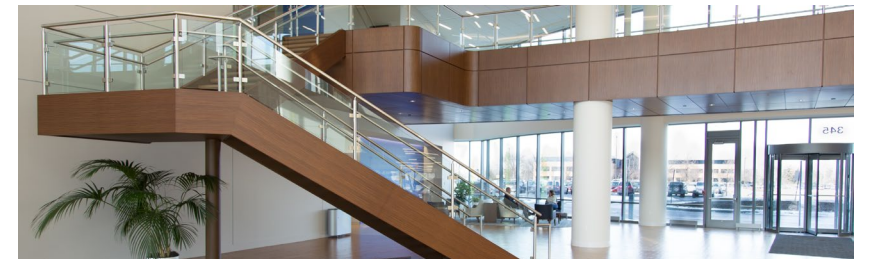
Nationwide Pet Insurance

- Voluntary benefit
- \$250 deductible
- Maximum annual benefit \$7,500
- Employee premiums based on home zip code, type of pet (dog, cat, bird, exotic pet), and number of covered pets
- My Pet Protection or My Pet Protection With Wellness
- Enroll by the 15th of the month for coverage to be effective the 1st of the following month
 - Call Nationwide directly or log onto the website for a quote or to enroll
 - Payroll deductions



Health and Wellness

- Health & Wellness Reimbursement
 - 50% reimbursement up to \$100 per fiscal year for on-site and off-site health and wellness activities such as health club memberships, exercise classes, wellness mobile apps, nutritional or weight loss programs
- Wellness activities
 - Some on-site activities include challenges, seminars, comfort dogs, meditation, walking club, book club
- Wise@Work mobile app
- On-site yoga classes
- Treadmill desks, desk cycles, and on-site fitness center (waiver form)
- Ping pong table and book shelf
- Wellness rooms
- BCBS Well on Target wellness program



An aerial photograph of a modern, multi-story glass building with a curved facade. The building's exterior is composed of large glass panels held together by blue and green structural elements. A wide, white concrete walkway runs along the side of the building, where a group of people is gathered. In the foreground, there is a landscaped courtyard with a circular paved area, several rectangular garden beds containing young trees and shrubs, and outdoor seating with tables and chairs. The surrounding area includes a green lawn and a parking lot with a blue vehicle in the distance.

The AAP reserves the right to revise or cancel any program or policies at any time.