



Intersect ENT, Inc. Benefits at a Glance

We offer a comprehensive benefits package to Intersect ENT, Inc. full-time employees working twenty (20) hours or more per week. This informational flyer provides a high-level overview of the benefits offered and the choices available for enrollment.

Medical

Intersect ENT, Inc. offers a choice of medical plans through UnitedHealthcare (UHC) and Kaiser.

Intersect ENT, Inc. sponsors a majority of the premium for employee and dependents enrolled in our medical plans.

UnitedHealthcare (UHC) PPO Nationwide

Intersect ENT offers a PPO policy through UnitedHealthcare. Their *single, broad nationwide network* allows you to easily find contracted doctors throughout the country.

- **Deductible:** \$250 single / \$500 family (in-network)
- **Office Visit:** \$20 in-network
- **Most Services:** 10% in-network (after deductible)
- **Rx:** \$7 / \$25 / \$45
- **Out-of-Pocket Maximum:** \$2,000 single / \$4,000 family (in-network)

Kaiser Permanente HMO Northern CA only

Employees who reside in Kaiser's Northern CA service area have a choice between the UHC PPO plan and a Kaiser HMO plan. Kaiser offers simplified, convenient care at facilities throughout Northern CA.

- **Deductible:** No deductible
- **Office Visit:** \$10 copay
- **Most Services:** Applicable copays
- **Rx:** \$10 / \$20
- **Out-of-Pocket Maximum:** \$1,500 single / \$3,000 family (in-network)

2018 Employee Contributions

	Monthly		Per Biweekly Paycheck (24 Pay Periods)	
	UHC PPO	Kaiser HMO	UHC PPO	Kaiser HMO
Employee Only	\$129.00	\$124.00	\$64.50	\$62.00
Employee + Spouse	\$398.00	\$383.00	\$199.00	\$191.50
Employee + Child(ren)	\$332.00	\$340.00	\$166.00	\$170.00
Employee + Family	\$589.00	\$556.00	\$294.50	\$278.00

Dental

Delta Dental PPO Plan

Intersect ENT, Inc. sponsors a majority of the premium for employee and dependents enrolled in our dental plan. Choose from the nation's largest network of dentist within the Delta Dental PPO network.

- **Preventive Care:** 0% (covered at 100%)
- **Basic Care:** 10% in-network (20% out-of-network)
- **Major Care:** 40% in-network (50% out-of-network)
- **Basic & Major Care Deductible:** \$25 (\$75 family max)
- **In Network Plan Maximum:** \$2,000/member
- **Orthodontia Benefit:** Adults and Child(ren), 50% to \$2,000 in-network lifetime maximum

2018 Employee Contributions

	Monthly	Per Biweekly Paycheck (24)
Employee Only	\$10.00	\$5.00
Employee + 1	\$29.00	\$14.50
Employee + 2 or more	\$49.00	\$24.50

Vision

VSP Vision Plan

Intersect ENT, Inc. sponsors a majority of the premium for employee and dependents enrolled in our vision plan. Choose from a wide network of vision providers within the VSP's Signature network.

- **Copay:** \$10 exams / \$25 materials
- **Frequency:** Exams/Lenses or Contacts: Every 12 months
Frames: Every 24 months
- **Allowance:** \$130/Frame or Contact Lenses
- **Laser Vision Corrections:** Discounts up to 15% with VSP contracted facility

2018 Employee Contributions

	Monthly	Per Biweekly Paycheck (24)
Employee Only	\$2.00	\$1.00
Employee + 1	\$4.00	\$2.00
Employee + 2 or more	\$7.00	\$3.50



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Pre-Tax Accounts

Flexible Spending Accounts

Flexible Spending Accounts (FSA) allows employees to set aside pre-tax payroll dollars to use towards eligible medical expenses or day care expenses for children under the age of 13.

- **Benefit Maximum Medical FSA Election** = \$2,650
- **Maximum Dependent Care FSA Election** = \$5,000

Commuter Benefits

Employees may elect to set aside a portion of their salary on a pre-tax basis to pay for eligible parking and transit expenses.

- **Transit** = \$260
- **Parking** = \$260

Life & Disability

Guardian Life and Disability Benefits

Coverage is fully sponsored by Intersect ENT, Inc. to protect you and your loved ones.

- **Life/AD&D:** Two (2) times your annual earnings up to a maximum of \$500,000.
- **Short Term Disability:** 100% of weekly earnings for the first 8 weeks, then 66 2/3% for the subsequent 4 weeks to a maximum benefit of \$3,464 per week, after 7 days of illness or injury. Benefits are combined with other social sources such as state disability programs.
- **Long Term Disability:** 66 2/3% of monthly earnings to a maximum benefit of \$15,000 per month, after 90 days of illness or injury. For a continuing disability, benefits are payable to social security normal retirement age.

Voluntary Life Insurance

Guardian Voluntary Life and AD&D Insurance

Employees may elect additional Life and AD&D Insurance coverage for themselves and all eligible dependents. High Guaranteed Issue amount means no medical underwriting for you or your family.

- **Employee:** Between \$20,000 - \$200,000 in \$10,000 increments.
- **Spouse:** Between \$5,000 - \$50,000 in \$5,000 increments, not to exceed 50% of the additional amount purchased by employee.
- **Child:** Between \$2,000 - \$10,000 in \$1,000 increments, not to exceed 10% of the additional amount purchased by the employee.

Retirement Savings Plan

Fidelity Investment 401(k)

Fidelity offers world-class customer service and leading age on-line retirement planning tools. Eligible employees may participate in Intersect ENT, Inc. qualified 401(k) retirement savings plan.

- **Employer Match:** 50% of employee contributions up to 6% of annual salary up to \$2,500

Employee Stock Purchase Plan

Intersect ENT's ESPP

The Employee Stock Purchase Plan (ESPP) allows employees to purchase Intersect ENT (XENT) shares at below market price.

Voluntary Benefits

UnitedHealthcare Voluntary Critical Illness & Accident Protection

Intersect ENT, Inc. has partnered with UnitedHealthcare to offer Critical Illness and Accident Protection coverage to employees on a voluntary basis. Benefits are paid by employees and are available through payroll deduction.

Additional Benefits

ACI Specialty Benefits Employer Assistance Program

The Employee Assistance Program (EAP) provided by ACI Specialty Benefits is to help employees deal with life's rough spots. The EAP is a professional, **confidential** consultation service. All counselors and consultants are experienced, licensed professionals in employee assistance consultation.

TravelAid - IBH & MEDEX

Integrated Behavioral Health (IBH) and MEDEX provide the TravelAid benefit as an added value to Intersect ENT's Guardian Life and Disability benefits. The benefit includes:

- Medical Assistance Services while abroad
- Travel Assistance
- Worldwide Destination Intelligence
- Medical Evacuation & Repatriation Services
- Security & Political Evacuation Services

FIGO Pet Insurance Best

Eligible employees receive 10% discount on pet insurance premiums.

Rocket Lawyer

Through Rocket Lawyer, employees can access online legal documents (agreements, wills, loans, and contracts), Q&A attorney consultations for life events, and 40% discount on legal services.

Identity Theft & Estate Planning Services - IBH & MEDEX

Integrated Behavioral Health (IBH) and its partners provide online and telephonic consultations for a variety of services, including:

- ID Theft Resolution Program
- Will Preparation & Estate Planning
- Financial Resources

