

Intersect ENT – 2016 Employee Benefits at-a-Glance

Medical Benefits



UnitedHealthcare (UHC) PPO *Nationwide*

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

- **Office visit copay:** \$10
- **Deductible:** \$250/individual
- **Coinsurance:** 10% in-network
- **Out of pocket maximum:** \$1,250/individual
- **Rx:** \$8 Tier 1, \$25 Tier 2, \$45 Tier 3

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.

- **Office visit copay:** \$10
- **Inpatient hospital services:** \$250/admission
- **Out of pocket maximum:** \$1,500/individual
- **Rx:** \$10 Tier 1, \$20 Tier 2

Dental Benefits



Delta Dental PPO

Delta Dental has the **nation's largest network** of contracted dentists, which means cost savings for you and your family. Delta covers the majority of your *in-network* dental expenses up to a \$2,000 annual benefit maximum each year:

- **Routine exams, cleanings, x-rays, etc.:** Covered at 100%
- **Basic fillings, endodontics/periodontics, extractions, etc.:** Covered at 90%
- **Major crowns, bridges, inlays/onlays, etc.:** Covered at 60%

Intersect's dental plan also covers a portion of orthodontia expenses for both adults and children!

Vision Benefits



VSP Vision

Intersect offers the rich **VSP Signature network** to all eligible employees and dependents.

- **Exams** are covered every plan year with a low \$10 copay
- New **lenses** (every plan year) and **frames** (every other plan year) are covered with a \$25 copay
- Discounts on **extra frames/lenses**, including frames that cost more than the \$130 allowance

Retirement Savings Plan

Fidelity Investments 401(k)

We encourage employees to save towards their retirement.

- **Employer match:** 50% of employee contributions up to 1% of annual salary up to \$1,500.00
- Fidelity offers world-class customer service and leading age on-line retirement planning tools

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.

Employer-Sponsored Benefits

The following benefits are **100% paid by Intersect**:

- **Base life and AD&D:** 2x annual earnings up to \$500K
- **Short term and long term disability coverage:** 100% for 8 weeks, then 2/3 of your pre-disability income up to weekly and monthly maximums
- **Employee assistance program:** You and your family may call in for confidential consultative services
- **Event and products discounts** provided by Working Advantage
- **Legal resources** coordinated by Rocket Lawyer
- **Additional services:** including travel assistance, ID theft resolution, estate planning, and more!

Additional Benefits

Intersect is pleased to offer employees the opportunity to elect the following additional benefits:

- **Voluntary life and AD&D:** Available for eligible employees, spouses, *and* children. High Guaranteed Issue amount means no medical underwriting for you or your family.
- **Flexible Spending Accounts (FSA):** Health FSA with \$500 rollover in addition to Dependent Care FSA option for eligible day care expenses.
- **Pre-tax commuter plan**