



2022 BENEFITS GUIDE

MARCH 1, 2022 — DECEMBER 31, 2022



ABOUT US

BRP is an award-winning, entrepreneur owned and inspired insurance distribution holding company delivering solutions that give our clients the peace of mind to pursue their purpose, passion, and dreams. BRP supports our partners, clients, colleagues, insurers, and communities through the deployment of best in class resources and capital to drive organic and partnership growth. Together with our partner firms, we are innovating the industry by taking a holistic and tailored approach to risk management, insurance, and employee benefits. Our growth path includes increased geographic representation across the U.S., expanded client value propositions and new lines of insurance to meet the needs of evolving lifestyles, business risks, and healthcare funding. BRP is a destination employer supported by an award-winning culture, powered by exceptional people, and fueled by industry-leading growth and innovation.

BRP IS DRIVEN BY OUR CORE VALUES:

ENGAGING



Showing respect for the dignity of others and helping and caring for them in tangible ways by being warm and welcoming.

PURPOSE



Acting and thinking beyond ourselves, having an abiding appreciation for all that we have and our responsibility to give back and make things better.

GRIT



Embracing opportunities, overcoming obstacles, and getting up and back in the game whenever we are knocked down in order to achieve our objectives.

DREAMING



Turning our imagination free, thinking big, looking for a better way and seeing what is possible, but not yet done.

GENUINE



Making it easy for others to know and trust us by being approachable, forthright, responsive, calm and transparent.

DISCERNING



Seeking and weighing a broad range of perspectives, assuming positive intent, being open to input and nimble when new information arises.

WHAT'S NEW FOR 2022



PLAN YEAR CHANGE

- 2022 is a short plan year, running from March 1–December 31, 2022. Future plan years will run on a calendar basis (January 1 – December 31.)

MEDICAL

- Basic Plan eliminated
- Vanguard Plan Rx benefit enhancement! Copay only (ded waived) for certain preventative medications!
- New acupuncture and fertility benefits for UMR Vanguard and Traditional medical plans!
- New Kaiser plan available regionally. Must reside in Kaiser service area to enroll
- Deductible and ER copay increasing on Traditional Plan
- Premiums decreased on Traditional Plan

DENTAL

- Additional dental plan option with higher annual max and lifetime ortho benefit now available!

HSA and FSA

- HSA funds will be frontloaded: \$600 for colleague / \$1,200 for colleague + 1 or more
- Earn additional BRP HSA contributions through Cure8 benefit
- A limited purpose FSA is now available

QUESTIONS?

Contact BRP's HR team at BenefitsQuestions@baldwinriskpartners.com

CURE8 HEALTH SOLUTIONS

- Cure8 Mobile Health: Mobile app for viewing benefit plan details, accessing virtual primary care providers, tracking healthy behaviors, and earning rewards only available through Cure8!
- Cure8 PlushCare: 24/7 virtual direct primary care for preventative, urgent and chronic care
- Cure8 Rewards & Incentives:
 - Vanguard Plan enrollees can earn additional BRP HSA contributions! \$200 for colleague only + \$200 for covered dependents. (\$400 maximum for any colleague/family.)
 - Traditional and Kaiser Plan enrollees can earn \$150 additional wellness incentive. Paid as a post-tax wellness credit on a future paycheck.

LIFE INSURANCE

- Employer-paid Basic Life and AD&D benefit increasing to 1 x annual earnings (maximum of \$500,000)
- Voluntary Term Life and AD&D rates decreased

BRP VITALITY WELLNESS PROGRAM

- HealthHero & Peerfit replaced
- Wellable: New technology platform and mobile app for participating in wellness challenges, as well as tracking activities to earn Vitality Wellness Program incentives.
- Wellbeats: New program for streaming high-quality, on-demand fitness, nutrition and mindfulness classes.

VOLUNTARY BENEFITS

- Sun Life Hospital Indemnity plan available
- Genomic Life cancer advocacy program available
- Unum Whole Life with Long Term Care true open enrollment available for colleagues who are newly eligible for the benefit this open enrollment
- Agency cybersecurity plan available

RETIREMENT PLAN VENDOR

- BRP has switched to Fidelity as their vendor for its 401(k) benefit (replaces BlueStar Financial).

TABLE OF CONTENTS

4-5	Eligibility & Changing Your Benefits	20	Disability Insurance
6-7	Medical Plans & Premiums	20	Cancer Guardian Insurance
8	Cure8: Mobile Health & Plushcare	21	Worksite Benefits: Accident, Critical Illness and Hospital Indemnity
9	Wellview	21	Identity Theft Insurance
10	Selecting the Best Option	22	Commuter Benefits
11	BRP Vitality Wellness Program	23	Excess Liability & Business Travel Coverage
12	HealthJoy	24	Cybersecurity Insurance & Pet Insurance
13	Health Savings Account	25	401(k) Retirement Plan
14	Flexible Spending Account	26	Perks: Adoption Assistance Program & True North Fund
15	Dental & Vision	27	Benefit Resources
16	Medical, Dental & Vision Premiums	28	How to Enroll
17-18	Locating a Provider	29-30	Appendix: Kaiser Medical Plans
19	Basic & Voluntary Life and AD&D Insurance		
19	Whole Life Insurance		

ELIGIBILITY

COLLEAGUES & DEPENDENTS

All regular full-time colleagues working, on average, a minimum of 25 hours per week are eligible to enroll the first day of the month following their date of hire, unless otherwise noted. If your employment begins on the first day of the month, your benefits will begin on the first day of the following month.

You may also elect coverage for your dependents in some circumstances.* Eligible dependents may include the following:

- Your Legal Spouse / Domestic Partner (affidavit required for Domestic Partner)
- Your Legal Dependent Children. The term “child(ren)” includes:
 - A natural or legally adopted child
 - A foster child, if placed in your home with state statutes prior to their 18th birthday
 - A Spouse’s, or your Domestic Partner’s, child(ren) residing with you and dependent upon you for support; or a child whom you or your spouse have a legal obligation to support, even though not living with you**
 - Incapacitated children over age 26 if the child is supported primarily by you and incapable of self-sustaining employment by reasons of mental or physical disability
- **Non-incapacitated eligible dependents:** Age limits for non-incapacitated eligible Dependent Children vary by coverage

*You are responsible for verifying the eligibility of dependents and notifying HR Benefits immediately when dependents no longer meet eligibility criteria. See [page 5](#) for dependent coverage end dates. Failure to properly report loss of eligibility can result in denied claims and loss of coverage. Additional fees will become your responsibility.

**A Domestic Partner must be enrolled in order to enroll a Domestic Partner’s child(ren).

ELIGIBILITY

DEPENDENT COVERAGE END DATES

Coverage	Dependent Eligibility
Medical	<ul style="list-style-type: none"> Up to age 26 regardless of financial dependency, residency, student status, employment, or marital status. Coverage ends the last day of the month in which they turn 26.
Dental & Vision	<ul style="list-style-type: none"> Up to age 26. Coverage ends the last day of the month in which they turn 26.
Critical Illness, Accident & Hospital Indemnity	<ul style="list-style-type: none"> Unmarried, up to age 26, regardless of full-time student status.
Voluntary Life	<ul style="list-style-type: none"> Unmarried and under age 21; or Unmarried full-time student up to age 26 who are unmarried and financially dependent on you.

CHANGING YOUR BENEFITS

The medical, dental, vision, health care FSA, dependent care FSA, and ¹HSA benefits offered by BRP Colleague, Inc. are covered under the IRS Section 125 plan. This plan allows your premium contributions to be taken out of your paycheck before taxes are applied. This results in a greater take home pay for you. **All benefit elections (pre and post-tax) subject to the change in status rules governed by the cafeteria plan. Mid-year changes will not be permitted without a corresponding qualifying event.**

Examples of qualifying events include:



Marriage, divorce, legal separation, or annulment



Birth, adoption, or death of a child or spouse



Qualified Medical Child Support Order (QMCSO)



Change in your dependent's eligibility status



Loss of coverage from another health plan



Change in your workplace (if your benefit options change)



Loss of coverage through Medicaid or Children's Health Insurance Program (CHIP)



Eligibility for a state's employer plan premium assistance program

If you would like to make a benefit change due to a status change, you must notify HR Benefits within 30 days of the life event by requesting a change in Workday. Domestic partner benefits can only be paid for on an **after-tax basis**. If a domestic partner is covered, the entire contribution will be deducted post-tax. Note: the value of the medical, dental, and vision domestic partner coverage is taxable to the colleague.

¹HSA contributions may be changed at any time during the plan year without a qualifying life event.

MEDICAL PLANS

BRP Colleague, Inc. offers medical coverage through **UMR** using **UnitedHealthcare's Choice Plus** provider network. Pharmacy benefits are provided by **Southern Scripts**.

Plan Name	Vanguard Plan	Traditional Plan
Plan Details		
Deductible Includes:	Medical & Rx Combined	Medical Only
Individual	\$2,800	\$1,250
Family (Ind. / Family)	\$2,800 / \$5,000	\$1,250 / \$2,500
Coinsurance	20%	20%
Out-of-Pocket Maximum Includes:	All Covered Expenses	All Covered Expenses
Individual	\$5,000	\$3,000
Family (Ind. / Family)	\$5,000 / \$10,000	\$3,000 / \$6,000
Office Visit Copay		
Preventive Services	\$0	\$0
Primary Care Physician (PCP)	20% after deductible	\$30
Specialist	20% after deductible	\$60
Acupuncture (20 visits per calendar year)	20% after deductible	\$30
In-patient Hospital Visit	20% after deductible	20% after deductible
Outpatient Surgery	20% after deductible	20% after deductible
Emergency Room Visit	20% after deductible	\$500
Urgent Care Visit	20% after deductible	\$50
Lab / Diagnostic Testing (Independent Facility)		
Lab & X-Ray	20% after deductible	\$0
Advanced Imaging	20% after deductible	20% after deductible
Pharmacy: Southern Scripts—Core		
Rx Deductible	Combined w/ medical	\$0
Prescription Tier Structure		
Tier 1	\$10 after deductible	\$10
Tier 2	\$35 after deductible	\$35
Tier 3	\$60 after deductible	\$60
Tier 4	30% to a max of \$250, after deductible	30% to a max of \$250, after deductible
Specialty	30% to a max of \$250, after deductible	30% to a max of \$250, after deductible
Mail Order Rx (90-day supply)	2.5 x Tier Copay, after deductible	2.5 x Tier Copay

VANGUARD PLAN RX BENEFIT ENHANCEMENT

Expanded preventive drug list now available in the Vanguard plan! Several preventative drugs have historically been covered at \$0 copay, however Vanguard members now have access to an expanded list of preventative medications for a copay only! Certain medications for diabetes, hypertension and oral contraceptives are a few examples. Contact Southern Scripts directly for a complete list of medications which qualify, or view a list online at bit.ly/33juibn. Please note that drugs may be subject to change based on formulary, legal requirements and subject to dosage, quantity, and brand limitations.

MEDICAL PLANS & PREMIUMS

ADDITIONAL MEDICAL PLAN OPTION

New this year! A Kaiser plan option will be offered regionally where available. In order to elect the Kaiser plan you MUST reside in a Kaiser service area. Please see the appendix on [pages 29-30](#) for a list of the service areas and plans available. Only colleagues with permanent residence in a Kaiser service area will see this as an available plan option in Workday.

Important note – Kaiser requires a minimum of five (5) enrolled colleagues in California and at least one (1) in all other regions. If BRP does not meet the minimum participation requirements these plans cannot be offered.

MAXIMIZE YOUR HEALTH BENEFITS WITH THE VANGUARD PLAN

The Vanguard Plan offered by BRP Colleague, Inc. is a high deductible health plan (HDHP). By participating in the HDHP, you are also eligible to contribute to a health savings account (HSA). An HSA allows you to set aside pre-tax money each paycheck in order to pay for medical care. BRP Colleague, Inc. will also contribute to your HSA*, as shown below. **PLUS!** By participating in Cure8 activities, you are eligible to receive additional funds for your HSA. See [page 8](#) to learn more about Cure8 and see [page 13](#) to learn more about the HSA.



2022 ANNUAL HSA CONTRIBUTION MAXIMUMS

	Vanguard Plan		
	BRP Contribution	Cure8 Bonus	IRS Mandated Annual Maximum
Individual	\$600	\$200	\$3,650
Individual + 1 or more	\$1,200	\$400	\$7,300
Catch-up Contribution (over age 55)	N/A	N/A	\$1,000

Please note: For the 2022 plan year, the entire BRP HSA contribution will be frontloaded.

*New Hires: The contribution from BRP Colleague, Inc. will be prorated.



CURE8

CURE8 MOBILE HEALTH APP

We are excited to offer Cure8 Mobile Health to medical enrolled colleagues and their covered dependents! The Cure8 Mobile Health App is a new, convenient way to access your health benefits and access virtual care anytime, anywhere. Mobile Health's digital health and wellbeing technology focuses on bringing together personalized benefits management, health and wellbeing, communications, personalized rewards, and analytics to meet everyone's needs—all in one seamless platform. Mobile Health provides customized recommendations based on your individual health assessment to keep you at your best year-round.



**Your Benefits
Information**



Healthy Habits



**Rewards &
Challenges**

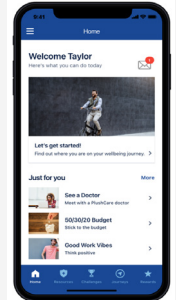


Digital First

APP DOWNLOAD

In January 2022, you will receive additional instructions from HR:

- When the time is right, you will visit the Apple or Android store on your mobile device and download "Mobile Health"
- Input your work email address and company information to get started!



CURE8 PLUSHCARE

Within the Cure8 Mobile Health app, you will have access to PlushCare. PlushCare is a network of highly skilled, experienced, direct primary care doctors from the top 50 U.S. schools. Their virtual primary care and mental health support care team is available 24/7 for urgent and ongoing care. Conveniently book appointments to chat via video or phone call, and order prescriptions.



CURE8 REWARDS & INCENTIVES

Colleagues and their dependents who are enrolled in the Vanguard plan can earn additional HSA contributions from BRP when they engage with Cure8! Colleagues can earn up to \$200 for their engagement and up to an additional \$200 based on their dependents engagement.

Vanguard Plan	Amount		Details: Spouse reward available to colleagues enrolled as colleague + spouse or colleague + family.
	EE	SP	
Register on Cure8 Mobile App	\$25	\$25	Paid first time colleague or spouse/domestic partner downloads and registers in the app.
Health Assessment (HA)	\$25	\$25	Paid when colleague or spouse/domestic partner takes HA.
PlushCare Registration	\$150	\$150	Paid when colleague or spouse/domestic partner registers for PlushCare.
Vanguard Plan	Amount		Details: Child reward only available to colleagues enrolled as colleague + child(ren).
PlushCare Child Participation	\$200		Paid when colleague books first PlushCare appointment for dependent children <u>under 18 or</u> when dependent child 18 and over registers for a PlushCare account.

Colleagues enrolled in the Traditional or Kaiser plan can earn up to \$150 reward paid as wellness credit on a future paycheck. Covered dependents (spouse/domestic partner and/or child(ren)) may use the program but they are not eligible for rewards.

Traditional or Kaiser Plans	Amount	Details
Register on Cure8 Mobile App	\$25	Paid first time colleague downloads and registers in the app.
Health Assessment (HA)	\$25	Paid when colleague takes HA.
PlushCare Registration	\$100	Paid when colleague registers for PlushCare.

WELLVIEW

YOUR WELLVIEW BENEFITS

Wellview is available to colleagues, spouses and adult dependent children enrolled in the Vanguard, Traditional or Kaiser plan. Wellview provides on-demand access to the following health services at no cost to you:



Mental Health



Healthy Blood
Pressure



Healthy Weight



Financial
Wellness



Healthy Living
Services



Prevent or
Manage Diabetes



Healthy Heart



Live Tobacco
Free



Healthy Mom,
Healthy Baby



Questions? We're here to help!
concierge@wellviewhealth.com
877.293.9355
f in

Get connected
by scanning the
QR code:



Please note: Only those colleagues that are enrolled in a BRP medical plan are eligible for the Wellview wellness benefit.



SELECTING THE BEST OPTION

STEPS FOR SELECTING THE BEST OPTION



01

Annualize Your Premium

You are responsible for the premium you pay each pay period.

This amount does not change based on your plan utilization.

02

How Do You Use the Plan

Ask yourself questions such as:

- How frequently do I go to the doctor?
- Am I anticipating a surgery this year?
- What is the most I'm comfortable paying for my healthcare expenses?
- Would it be beneficial to save for future healthcare expenses in an HSA?

03

Estimate Your Expenses

Add your annual premium to your expected medical expenses to estimate your total healthcare costs.

KEY TERMS TO KNOW



Copay

A fixed dollar amount that you pay for certain covered services. Typically, your copay is due up front at the time of service.



Deductible

The amount that you must pay each year for certain covered health services before the insurance plan will begin to pay.



Coinsurance

After you meet your deductible, you may pay a coinsurance, which is your share of the costs of a covered service.



Out-of-Pocket Maximum

Includes copays, deductibles, and coinsurance. Once you meet this amount, the plan will pay 100% of covered services the rest of the year.

BRP VITALITY WELLNESS PROGRAM

The BRP Vitality Wellness Program is a holistic wellness model that embraces all dimensions of health and wellbeing. This program is available to benefits-eligible colleagues, regardless of their participation in the medical plan.

WELLABLE

BRP has partnered with Wellable to create a fun, interactive wellness platform for the Vitality Wellness Program. Wellable offers individual and team wellness challenges, social, community, career, and financial wellbeing activities.

Wellable

HOW IT WORKS

Activities are tracked in Wellable and points are awarded for participation. Once you earn 500 points, they turn into real dollars! These rewards are paid as a post-tax wellness credit on your paycheck quarterly. To see a list of activities and the respective points earned for each, visit the Wellable website.

Participation in the BRP Vitality Wellness Program is completely voluntary. To discuss personal accommodations, please contact benefitsquestions@baldwinriskpartners.com

REDEEMING YOUR REWARD: FREE MONEY!

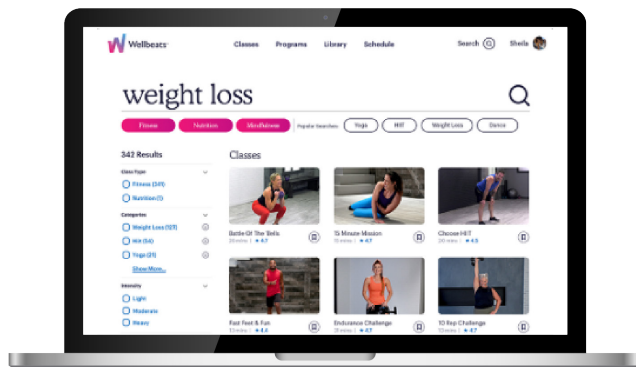
Total Annual Reward	Vanguard Plan	Traditional Plan	Kaiser Plans	Not Enrolled in BRP Medical Plan
Colleague Only	\$200	\$200	\$200	\$200
Colleague + Spouse / Domestic Partner	\$800	\$400	\$400	
Colleague + Child(ren)	\$800	\$400	\$400	
Colleague + Family	\$1,600	\$800	\$800	

WELLBEATS

Access virtual fitness, nutrition and mindfulness classes with Wellbeats! No matter your age, level, ability or interest, you can choose what fits your lifestyle. Content is accessible through their mobile app and website.



- 1,000+ fitness, nutrition, and mindfulness classes led by a team of certified, friendly instructors
- Easy-to-use and stream on your personal devices at home or on-the-go
- 30+ goal-based programs
- 70+ healthy recipes
- Track your progress and receive personal recommendations
- Schedule classes in advance and invite others to join
- Download classes to play offline
- Receive automated reminders to keep you on track



HEALTHJOY

BRP Colleague, Inc. provides HealthJoy to all benefit-eligible colleagues.

HEALTHCARE CONCIERGE

HealthJoy is a virtual access point for healthcare navigation. HealthJoy offers colleagues and their families 24/7 access to the following services:



Benefits
Wallet



Answering
Benefit
Questions



Healthcare
Concierge



Rx Savings
Review



Medical Bill
Review



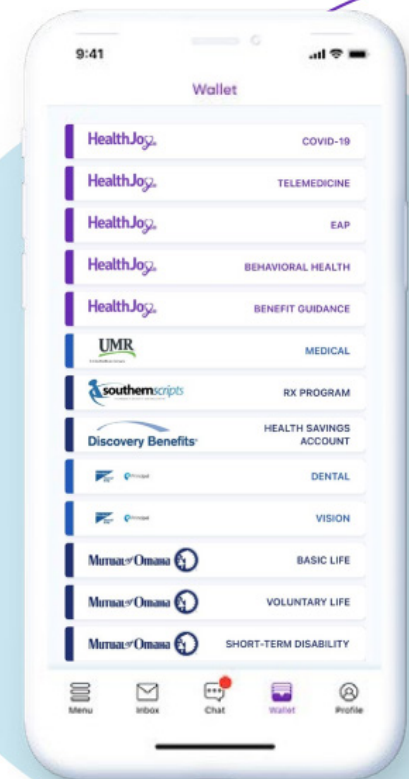
Appointment
Booking



Provider
Recommendations



HSA / FSA
Support



VIRTUAL SICK & BEHAVIORAL HEALTH VISITS

Not feeling your best? Need help with common medical issues like a cold, the flu, allergies, or fever? Need long-term access to virtual therapy that can help with depression, anxiety, trauma and other mental health concerns? Get the urgent care you need for minor illnesses 24/7 on demand. Schedule ongoing visits with licensed therapists to support your mental well-being. All benefits-eligible BRP colleagues have access to virtual sick and behavioral health visits through HealthJoy at no cost.

*Please note: HealthJoy's Virtual Sick & Behavioral Health Visits are separate and in addition to the programs offered through Cure8 and/or Wellview. Cure8 and Wellview are only available to colleagues enrolled in a BRP medical plan. HealthJoy is offered to all benefits-eligible colleagues!

HEALTHJOY EAP (POWERED BY CURALINC)

BRP Colleague, Inc. provides all benefits-eligible colleagues with an employee assistance program (EAP). An EAP is your confidential resource for resolving personal, family, and work-related concerns before they become an overwhelming crisis that affects your health, well-being, and job performance. Need urgent access to short-term counseling? HealthJoy's EAP can connect you to short-term counseling, legal and financial services 24/7. Want to see someone in person? Your EAP benefit also comes with up to 8 face-to-face counseling sessions.

HEALTH SAVINGS ACCOUNT

A health savings account (HSA) is a benefit that allows you to choose how much of your paycheck you'd like to set aside, before taxes are taken out, for healthcare expenses or to use as a retirement savings tool. Your HSA is your personal account through WEX.

You must be enrolled in a high deductible health plan (HDHP) in order to contribute to an HSA. The Vanguard Plan offered by BRP Colleague, Inc. is a HDHP. If you are enrolled in Medicare, Tricare, or another secondary health insurance plan that is not HSA-compatible, or if you are currently claimed as a dependent on someone else's taxes, you are not eligible to contribute to an HSA.



WHAT DOES IT COVER?

There are thousands of HSA-eligible items. For a complete list of IRS qualified healthcare expenses, visit: irs.gov/publications/p502 or scan the QR code to the right with your mobile phone's camera.

Scan Me! →



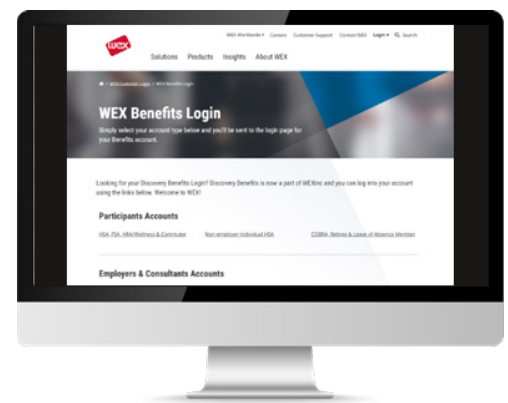
HOW TO CONTRIBUTE

You have the option to contribute pre-tax funds from your paycheck into the HSA. BRP Colleague, Inc. will also contribute to your HSA. See [page 7](#) for a breakdown of BRP's contribution amounts to your HSA, as well as the IRS mandated annual maximum contribution amounts. **It is your responsibility to notify HR Benefits if your payroll contributions combined with BRP's contribution will exceed the IRS maximum contribution for the year.** Penalties may apply if you exceed the yearly maximum.

The IRS allows you to contribute the maximum annual contribution as long as you remain eligible through December 31 of the current year. If you are concerned that you may not remain eligible for the entire period, you may wish to prorate contributions based on the number of months you were HSA eligible.

REGISTRATION INSTRUCTIONS

1. Go to wexinc.com and click on **LOGIN**, and then click on **HSA, FSA HRA/Wellness & Commuter Login**
2. If using for first time, then click on **New User: Get Started**
3. Complete the registration form, using your **Social Security Number** as your Employee ID.
4. Click **Next**, to complete your enrollment then go back to main page and login with your newly created user id and password.



FLEXIBLE SPENDING ACCOUNT

Flexible spending accounts (FSAs) are special tax-advantaged accounts used to pay for eligible out-of-pocket health care and dependent care expenses. If elected, your account(s) will be funded with tax-free dollars using convenient payroll deductions. **Please note: For the 2022 plan year, FSA maximums will be prorated.** Only expenses for services incurred during the plan year are eligible for reimbursement from your accounts.

BRP Colleague, Inc. offers a Health Care FSA, Limited Purpose FSA, and Dependent Care FSA administered by WEX, to all benefits-eligible employees.



HEALTH CARE FSA | \$2,850

This plan is used to pay for expenses not covered under your health plans, such as deductibles, coinsurance, copays and expenses that exceed plan limits. Your enrollment in a health care flexible spending account includes a WEX debit card. This allows you to easily access funds right from your wallet.

Eligible expenses include, but are not limited to, copays and prescriptions; dental and orthodontia; as well as eye exams, eyeglasses and Lasik Eye surgery.

LIMITED PURPOSE FSA

This plan is used to pay for eligible vision and dental expenses. Unlike a health care FSA, however, an LPFSA can be held at the same time as a health savings account (HSA).

DEPENDENT CARE FSA | \$5,000

This plan is used to pay for eligible expenses you incur for child care, or for the care of a disabled dependent, while you work. You can submit claims using the mobile app or by logging in to file a claim online. You can even take a picture of your supporting documents and submit right from your mobile phone!

Eligible expenses include, but are not limited to, Qualified childcare centers, after school programs, summer camps (under age 13); and adult daycare facilities.

WHAT DOES IT COVER?

For a complete list of IRS qualified healthcare expenses, visit: irs.gov/publications/p502 or scan the QR code below with your mobile phone's camera.



IMPORTANT FSA RULES

Health Care FSA

Don't forget to spend your FSA dollars! The IRS does not allow the return of unused account balances at the end of the plan year, and remaining balances cannot be carried forward to a future plan year.

BRP permits a Grace Period and a Run-out Period:

- **Grace Period:** If you have not fully spent your plan year FSA funds, BRP permits a "grace period" of two months and 15 days (March 15, 2023) following the end of your plan year for a Medical Expense FSA.

During the grace period, you may incur expenses and submit manual claims for these expenses. Funds will be automatically deducted from any remaining dollars in your previous plan year medical FSA balance.

- **Run-out Period:** You have a 90-day period at the end of a plan year to claim reimbursement for eligible medical expenses.

You have until March 31, 2023, to submit claims for expenses that were incurred on March 1, 2022 to March 15, 2023.

Dependent Care FSA

Unused funds will NOT be returned to you or carried over to the following year. The Dependent Care FSA has the same Grace Period and Run-out Period.

Important Note for HSA Medical Participants:

If you enroll in the HSA medical plan and contribute to your HSA account, you may only participate in the Limited Purpose FSA to cover out-of-pocket dental and vision expenses.

DENTAL & VISION

BRP Colleague, Inc. offers dental & vision coverage through Principal. You have the freedom to choose both in-network and out-of-network providers, but you will receive the maximum cost savings when you use in-network providers.

Dental Benefit Features	Carrier: Principal PPO Network	
	Low Plan	High Plan
Individual / Family Calendar Year Deductible	\$50 / \$150	\$50 / \$150
Calendar Year Maximum (Preventive, Basic & Major)	\$1,500	\$2,000
Exams & Cleanings (2 per calendar year)	0% deductible waived	0% deductible waived
Basic Services—including Endodontics & Periodontics	20% after deductible	10% after deductible
Major Services	50% after deductible	40% after deductible
Orthodontia Benefit Percentage (Adult & Child Coverage)	50%	50%
Lifetime Maximum	\$1,000	\$2,000

Out-of-Network Benefits

	Low Plan	High Plan
Individual / Family Calendar Year Deductible	\$50 / \$150	\$50 / \$150
Calendar Year Maximum (Preventive, Basic & Major)	\$1,000	\$2,000
Preventive Care: Exams & Cleanings (2 per calendar year)	0%	0%
Basic Services	20% after deductible	20% after deductible
Major Services	50% after deductible	50% after deductible
Orthodontia Services	50%	50%
Lifetime Maximum (Orthodontia)	\$1,000	\$1,500
Rollover Benefit Included?	See plan summary document.	See plan summary document.

Vision Benefit Features	Carrier: Principal VSP Choice Network	
	In-network	Out-of-Network
Exam Copay (1 x 12 months)	\$10	\$45 allowance
Single Vision	\$25	\$30 allowance
Bi-focal	\$25	\$50 allowance
Tri-focal	\$25	\$65 allowance
Lenticular	\$25	\$100 allowance
Frequency	Once every 12 months	
Frame Benefit / Allowance	\$150 allowance + 20% off balance	\$70 allowance
Frequency	Once every 24 months	
Elective Contact Lenses	\$150 allowance (up to \$60 copay for standard and premium elective contact lens exams)	\$105 allowance
Medically Necessary	\$25	\$210 allowance
Laser Vision Correction Benefit / Discount	Discount available	N/A

MEDICAL, DENTAL & VISION PREMIUMS

MEDICAL PREMIUMS: BI-WEEKLY

Coverage Level	Vanguard Plan	Traditional Plan	Kaiser Plan
	Bi-weekly	Bi-weekly	Bi-weekly
Colleague Only	\$6.46	\$92.31	\$68.31
Colleague + Spouse / Domestic Partner	\$78.46	\$369.23	\$381.23
Colleague + Child(ren)	\$60.00	\$230.77	\$251.08
Colleague + Family	\$138.46	\$461.54	\$540.92

MEDICAL PREMIUMS: SEMI-MONTHLY

Coverage Level	Vanguard Plan	Traditional Plan	Kaiser Plan
	Semi-monthly	Semi-monthly	Semi-monthly
Colleague Only	\$7.00	\$100.00	\$74.00
Colleague + Spouse / Domestic Partner	\$85.00	\$400.00	\$413.00
Colleague + Child(ren)	\$65.00	\$250.00	\$272.00
Colleague + Family	\$150.00	\$500.00	\$586.00

DENTAL PREMIUMS: BI-WEEKLY & SEMI-MONTHLY

Coverage Level	Dental Low Plan		Dental High Plan	
	Bi-weekly	Semi-monthly	Bi-weekly	Semi-monthly
Colleague Only	\$5.54	\$6.00	\$9.87	\$10.69
Colleague + Spouse / Domestic Partner	\$20.31	\$22.00	\$29.41	\$31.86
Colleague + Child(ren)	\$23.08	\$25.00	\$36.07	\$39.08
Colleague + Family	\$38.77	\$42.00	\$56.89	\$61.64

VISION PREMIUMS: BI-WEEKLY & SEMI-MONTHLY

Coverage Level	Vision	Vision
	Bi-weekly	Semi-monthly
Colleague Only	\$3.10	\$3.36
Colleague + Spouse / Domestic Partner	\$6.68	\$7.24
Colleague + Child(ren)	\$5.39	\$5.84
Colleague + Family	\$8.97	\$9.72

LOCATING A PROVIDER

MEDICAL: UNITEDHEALTHCARE

- Go to umr.com
- Click on **Find a Provider**
- Search for **UnitedHealthcare Choice Plus Network** using the alphabet navigation or type **UnitedHealthcare Choice Plus** into the search box
- For medical providers, choose **View Providers**. For behavioral health providers (including counseling and substance abuse), select **Behavioral health directory**.

REMEMBER!

Get the most from your benefit plan—use participating network health care providers whenever possible.



firstchoice
southernscripts

Members of Southern Scripts have access to reduced prescription costs at participating FirstChoice™ pharmacies.

To locate a FirstChoice™ pharmacy near you, please use the website below or scan the QR Code to the right using your built-in camera on your mobile device.



southernscripts.net/members



What is FirstChoice™?

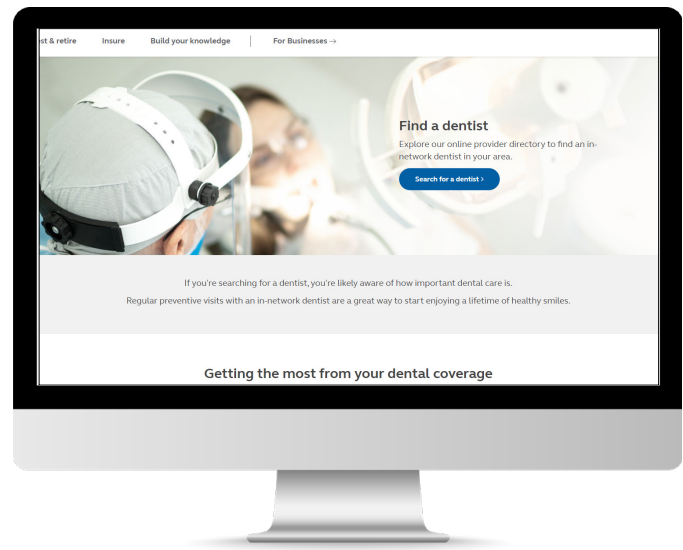
FirstChoice™ is the preferred pharmacy network of Southern Scripts, offering access to reduced prescription costs at 50,000+ participating FirstChoice™ pharmacies across the nation. A participating FirstChoice™ pharmacy offers, on average, a lower cost on medications for covered drugs than a standard (non-preferred) pharmacy. FirstChoice™ consists of both independent (local/community) and retail (national/regional) pharmacies.

Participating FirstChoice™ pharmacies also offer the added benefit of filling a 90-day supply of medications*. Non-FirstChoice™ pharmacies are limited to a 30-day supply.

LOCATING A PROVIDER

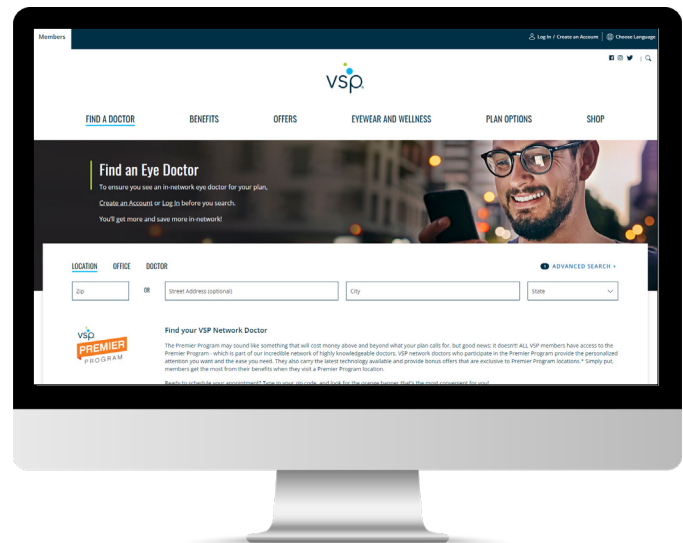
DENTAL: PRINCIPAL

- Go to principal.com/find-dentist
- Click on Search for a dentist
- Enter your zip code
- Then, select your preferred search radius and specialty (if needed)
- You can also choose the Advanced Search option to further define your search results
- On the results page you can also filter the results to find the best provider for you and your family



VISION: PRINCIPAL VSP

- Go to principal.com/vsp. This will redirect you to VSP's website.
- Click on **Find a Doctor** at the top right of the navigation bar
- From here, you can search by **Location, Office, or Doctor**. Enter in the applicable information and click **Search**.
- On the next page, under **Advanced Search**, you can filter the results to find the best provider for you and your family.



LIFE AND AD&D INSURANCE

BASIC LIFE AND AD&D INSURANCE

BRP Colleague, Inc. provides all benefits-eligible colleagues with 1x's your annual salary, no less than \$50,000 and up to a maximum of \$500,000, in Basic Life and Accidental Death & Dismemberment benefits through Mutual of Omaha. The amount of this benefit begins reducing at age 65. **This benefit is 100% paid for by BRP Colleague, Inc.**



It is your responsibility to designate a beneficiary(ies). We encourage you to review this information annually and update as necessary, however you may change your designated beneficiary at anytime. Please speak with your financial or legal advisor prior to listing minor children as beneficiaries since children under the age of 18 cannot access life insurance benefits without the proper Trust, UTMA designation, or financial guardian arrangement in effect.

VOLUNTARY LIFE AND AD&D INSURANCE

Voluntary Life and AD&D insurance gives you the opportunity to purchase additional life insurance for you and your eligible dependents. Evidence of Insurability (EOI) is required when electing coverage over the guaranteed issue amount. Coverage will not become effective until your EOI is approved by Mutual of Omaha.

	Voluntary Life and AD&D: Mutual of Omaha
Employee	
Increments	\$10,000
Maximum Benefit	5 x basic annual earnings or \$500,000
Guarantee Issue Amount	\$250,000
Spouse	
Increments	\$5,000
Maximum Benefit	\$250,000; not to exceed 50% of Employee's benefit
Guarantee Issue Amount	\$50,000
Dependent Child(ren)	
Increments	\$2,000
Maximum Benefit	\$10,000; not to exceed 50% of Employee's benefit
Guarantee Issue Amount	\$10,000
Age Reduction Schedule	
At age 70	Reduces by 35%
At age 75	Reduces by 50%

VOLUNTARY WHOLE LIFE INSURANCE WITH LONG TERM CARE RIDER

BRP Colleague, Inc. offers a guaranteed issue, permanent, and portable whole life insurance to all of our benefits-eligible colleagues, provided by Unum. This product also includes long term care coverage! You can purchase \$100,000 with no health questions. This plan is portable with rates that lock at the time of purchase.

Please note: You may only enroll in the Unum Whole Life benefit during the annual Open Enrollment period. Guarantee issue limits are only available to colleagues first eligible during Open Enrollment. All other colleagues will need to complete an Evidence of Insurability form.

DISABILITY INSURANCE

Disability insurance protects your income in the event of a short-term or long-term illness or injury. BRP Colleague, Inc. provides all benefits-eligible colleagues with short-term and long-term disability coverage through Mutual of Omaha. Disability coverage is 100% paid by BRP Colleague, Inc. Both plans are established to pay benefits on a post-tax basis, so you can utilize the biggest benefits when you need it most. As a result, each covered colleague has an additional portion of income reported to the IRS, called imputed income, taxed on each paycheck.



For Long-Term Disability: Disability benefits are not paid for a pre-existing condition, which is any injury or illness treated or diagnosed in the 3 months prior to your effective date of coverage. Pre-existing conditions are not covered the first 12 months you are insured. (There are no pre-existing limitations for short-term disability.)

SHORT-TERM DISABILITY

	Benefit Amount
Weekly Benefit Percentage	60%
Weekly Benefit Maximum	Up to \$2,000
Benefits Begin	On 15th day
Benefit Duration	Up to 11 weeks

LONG-TERM DISABILITY

	Benefit Amount
Monthly Benefit Percentage	60%
Monthly Benefit Maximum	Up to \$10,000
Benefits Begin	On 91st day
Benefit Duration	Up to SSNRA

CANCER GUARDIAN

Cancer is a terrible disease, but fortunately, more and more people are beating it through earlier diagnosis and the ever improving treatments available. Cancer Guardian™ insurance, provided by Genomic Life, is a transformative benefit program that combines the power of advanced DNA testing with the personalized support of expert cancer care resources.



Enrollment in Cancer Guardian is voluntary. It can help you prevent and manage cancer more effectively with specialized services not typically made available or covered by health insurance. Log on to Workday to see a benefit summary and rates.



WORKSITE BENEFITS

BRP Colleague, Inc. offers worksite benefits through Sun Life. These benefits, outlined below, are designed to help you pay out-of-pocket expenses that your medical plan alone doesn’t cover. Plan summary documents and rates can be found on Workday.



ACCIDENT

Accident Insurance is a voluntary benefit that pays a lump sum benefit for injuries you or your family may sustain in an accident. Covered accidents include fractures, dislocations, burns, lacerations, and concussions.



HOSPITAL INDEMNITY

If you become seriously ill or injured, it’s likely you will have a hospital stay. Hospital Indemnity coverage can help you manage out-of-pocket costs that come from being hospitalized, if the unexpected should happen. Benefits are payable for hospital stays due to sickness, accidents, routine pregnancy, mental and nervous disorders, substance abuse, and more.



CRITICAL ILLNESS

Critical Illness insurance can help you protect yourself and your family from the unexpected cost of fighting a life-threatening illness. You’ll receive a lump-sum cash payment upon diagnosis of a covered condition such as heart attack, stroke, cancer, major organ failure, and much more. Limitations and exclusions apply. Rates vary based on coverage amount, age, and smoker status.

Sun Life’s Critical Illness plan also includes a wellness screening benefit! Sun Life will pay covered colleagues and spouses \$50 once per calendar year upon receiving proof of an eligible health screening!

VOLUNTARY BENEFITS

IDENTITY THEFT

Benefits-eligible colleagues have the opportunity to enroll in voluntary Identity Theft insurance through ID Watchdog. You have a choice of two levels of participation: Basic or Premium. Plan summary documents and rates can be found on Workday. **Coverage under the program provides the following services:**

Protection Services	Basic Plan	Premium Plan
Credit Monitoring	Single Bureau (TransUnion)	Equifax, Experian, TransUnion
Rapid Credit Alerts		TransUnion
Access Annual Credit Reports		Equifax, Experian, TransUnion
Access Annual Credit Scores		Equifax, Experian, TransUnion
Monthly Credit Score Tracker		TransUnion
Credit Freeze Assistance		Equifax, Experian, TransUnion
Credit Fraud Alert Reminders		Equifax, Experian, TransUnion
Financial Transaction Fraud	✓	✓



VOLUNTARY BENEFITS

COMMUTER BENEFITS

Commuter benefits, provided by WEX, allow you to put money from your paycheck aside each month, before taxes are taken out, for qualified mass transit and parking expenses. Commuter funds can be used on a variety of transportation and parking expenses that allow you to travel to and from work. Eligible modes of transportation include but are not limited to:

- Mass transit (bus, van, commuter rail or subway)
- Vanpooling (including UberXShare and Lyft Line in select cities)
- Parking near your place of business or near the location where employees commute using mass transit (such as park-and-ride facilities)



Any money contributed to your transit or parking benefit rolls over every month until it is used or you are no longer eligible. The IRS sets the maximum dollar amount you can set aside each month as a part of your commuter benefit. The 2022 monthly pre-tax contribution limit is:

- Transit – \$280
- Parking – \$280

WHY SHOULD YOU CHOOSE COMMUTER BENEFITS?



Fast Savings

You can save up to 30 percent (based on a 30 percent tax bracket) or more on your costs commuting to and from work.



Reduce Your Stress

Studies have shown that people who commute to and from work in a method other than a private vehicle are less stressed.



Lower Your Environmental Impact

Do your part to reduce traffic congestion and reduce air pollution.

ADDITIONAL IRS REGULATIONS

- **Availability of Funds:** Your funds become available as you contribute to the plan, generally within 2-3 days after your payroll contribution.
- **Contribution Changes:** You can adjust the amount you contribute to the plan each month at any time. No qualifying event is needed.
- **Rollovers and Use-or-Lose:** The commuter plan is flexible and your funds will continue to roll over month to month until the funds are used. However, your funds will no longer be available if you terminate employment.

If you reside in DC, Chicago, San Francisco, or Atlanta, you will utilize your city issued transit card and submit claims for reimbursement. All other colleagues will receive a WEX card.

VOLUNTARY BENEFITS

EXCESS LIABILITY

Select colleagues have the unique opportunity to participate in a discounted program for personal umbrella needs, as well as Directors & Officers (D&O) for not-for-profit boards, unlimited defense costs, personal injury, kidnap expense up to \$100,000, incidental business and farming pursuits, liability related to volunteer, charitable and at-home or away-from-home business, shadow defense coverage up to \$10,000 and reputational injury fees up to \$25,000, and identity fraud coverage of up to \$25,000. The program is offered through Chubb, and each colleague must purchase their own individual limits directly from Chubb.



You can enroll in the Group Excess policy at any time. Contact Elisabeth Reynolds, elisabeth.reynolds@bks-partners.com, to see if you are eligible for this benefit, to learn more about its features, and to enroll.

Policy benefits and advantages of purchasing Chubb's Group Excess coverage include:

- Higher limits of personal liability protection
- More competitive pricing
- A flexible, individual policy
- Ease of program management
- Simplified underwriting process
- True umbrella coverage

CHUBB GROUP EXCESS LIABILITY ANNUAL PREMIUM PER FAMILY/ INDIVIDUAL

Limit of Liability	Uninsured Motorist Protection	Annual Premium
\$1,000,000	\$1,000,000	\$624
\$2,000,000	\$1,000,000	\$888
\$3,000,000	\$1,000,000	\$1,1019
\$5,000,000	\$1,000,000	\$1,150
\$10,000,000	\$1,000,000	\$2,348
\$15,000,000	\$1,000,000	\$2,612
\$20,000,000	\$1,000,000	\$2,877

MINIMUM UNDERLYING COVERAGE REQUIREMENTS

Coverage	Minimum Liability Limit
Personal Liability (extended from home, condo or renter policy)	\$300,000
Registered Vehicle Liability, including motorcycles and scooters	\$250,000/\$500,000/ \$100,000 or \$300,000 Combined Single Limit
Uninsured Motorist Coverage	\$250,000/\$500,000/ \$100,000 or \$300,000 Combined Single Limit
Unregistered Vehicles	\$300,000
Watercraft Liability (up to 26 ft & <50 hsp)	\$300,000
Watercraft Liability (up to 26 ft & >50 hsp)	\$500,000

BUSINESS TRAVEL COVERAGE

Beyond Workers Compensation coverage, rest assured that you're covered while on BRP business travel. If you're traveling to or from a client site, you are protected by our Business Travel Accident coverage through Chubb. This policy would provide you with medical assistance as well as additional accidental death and dismemberment coverage in the event of a covered claim. This policy applies to you 24 hours a day.



VOLUNTARY BENEFITS

CYBERSECURITY

BRP Colleague, Inc. offers voluntary personal cybersecurity protection through Agency (formerly Achilleion). This coverage features a complete suite of enterprise-grade applications that protect your devices—with all the tech support you need!

BRP colleagues will receive a 15% employee benefit and two months free on any plan! To sign up, visit GetAgency.com and use our **BRP code: BRPColleague**. Have questions, or want to help signing up? Click [here](#) to schedule a one-on-one call with Agency.



From only \$199 a year, every Agency plan provides complete personal cybersecurity in three parts:



Tools

Advanced Software For Every Device



24/7 MONITORING

US Based Professional Response



\$1M+ COVERAGE

For Loss of Use & Income, Remediation, Stolen Funds, ID Theft.

Please note: This benefit is direct bill only.

PET INSURANCE

Pets Best provides a pet health insurance plan that offers reimbursement on accidents and illnesses. You can also choose to add on routine care coverage. Monthly premiums are direct billed to colleagues, and you can enroll at anytime throughout the year! With Pets Best, members enjoy:

- Low deductibles
- Option vet direct pay
- No annual limit
- Fast claims processing and payment
- Online or app claims submission
- Top customer rated
- Coverage on accidents, illnesses, surgeries, exam fees, cancer, and more



Visit petbenefits.com/land/bks-partners to generate your pet's custom quote and enroll.

Please note: Pre-existing conditions are excluded.

PET BEREAVEMENT LEAVE

All benefits-eligible colleagues are eligible for one day of bereavement leave to grieve the loss of a loved pet. Qualified pets include dogs, cats, and any other four legged pet over 80 lbs., that is not primarily raised as a food source.

401(K) RETIREMENT PLAN

BRP Colleague Inc. offers a 401(k) Retirement Plan through Fidelity Investments. You have the option of making pre-tax 401(k) deferrals, post-tax Roth 401(k) deferrals, or a combination of both. You may also transfer 401(k) funds from a former employer to the BRP plan. Please be sure to elect a beneficiary for your 401(k) Plan with Fidelity—life beneficiaries will not automatically be rolled over for your 401(k) beneficiary.*

	401(k) Retirement Plan: Fidelity Investments
Eligibility	<ul style="list-style-type: none">• Colleague must be at least 21 years of age• Eligible the first day of the month following 1 month of employment
Plan Entry Date	As a new hire, you are automatically enrolled to defer 4% of your salary.
Deferral Options	<ul style="list-style-type: none">• Pre-tax 401(k)• Post-tax Roth 401(k)• Combination of Both
Deferral Percentages	Any whole percentage deferral is allowed. Deferrals can be changed and can be stopped at any time.
Maximum Deferral	1% to 88% of eligible compensation, inclusive of pretax and/or Roth deferrals (IRS limit of \$20,500 for 2022)
Catch-up Contributions	If you are age 50 or older during the calendar year, you may be able to contribute up to an additional \$6,500 in 2022 as a “catch up” contribution.
Investment Choices	Colleagues select their own investment choices from a range of options.
Rollover Contributions	Funds from another qualified plan (401(k), IRA) can be rolled into this plan.
Employer Match	BRP Colleague Inc. provides a discretionary match, currently matching \$0.50 per \$1.00 on the first 8% of your annual pay contributed into the account.
Loans	Loans of up to 50% of your vested account balance, not to exceed \$50,000, are permitted. Please note that if your employment ends with an outstanding loan balance, the outstanding amount is subject to penalties and taxes.
Hardship Withdrawals	Distributions are allowed for financial hardships and are subject to income tax and 10% penalty.

IMPORTANT PLAN UPDATE

Effective April 1, 2022, BRP will have a change in our matching formula. BRP will match 100% on the first 1% of your contributions, 60% on the next 5%.

If you contribute just 6% of your compensation, you'll receive the maximum BRP match of 4% of your compensation.

Colleagues hired after April 1, 2022 will have employer matching contributions subject to a 2-year vesting schedule.

Please note: If you were enrolled in BRP's 401(k) Retirement Plan with BlueStar, the beneficiary assignment(s) will not transfer to Fidelity. You will need to update your beneficiary(ies) selections with Fidelity Investments.

PERKS

ADOPTION ASSISTANCE PROGRAM

Choosing to adopt a child represents a large financial commitment. To help offset the cost, full-time colleagues who have been with the organization for at least six months, are eligible for reimbursement of expenses up to \$5,000 per adoption (up to a maximum of 3 adoptions) that are incurred in the legal adoption process of a child. (This policy does not extend to the adoption of children already related to you by blood or marriage).

Expenses that are eligible for reimbursement include:

- Adoption agency fees
- Legal fees
- Court fees
- Medical expenses for the birth mother that are not otherwise covered
- Travel expenses incurred in picking up the child (including meals and accommodations)
- Other expenses in the legal adoption of the child that do not violate state or federal laws

To receive reimbursement, complete the Application for Adoption Assistance form (available from Human Resources) with supporting documentation of the expenses. This form must be completed within 45 days of the child being permanently placed in the home (the permanent placement date is often sooner than the final adoption date).

TRUE NORTH FUND

To help our current and former colleagues who are experiencing extraordinary hardship, we have set up the BRP True North Colleague Fund, to which you can contribute by making a donation. BRP seeded the fund with \$250,000 and is honored to provide a dollar-for-dollar match up to another \$250,000 and will be paying the administrative fee on credit card transactions.

Through our fund, grants will be made to colleagues and former colleagues impacted by COVID-19 or other qualifying events, such as a loss of employment in the family, illness, natural catastrophe, etc. Grants will be awarded as soon as possible to those individuals who meet the prescribed eligibility criteria.

The fund is reviewed, verified, and operated by America's Charities, a 501(c)(3) nonprofit with 40 years of proven charitable funds management expertise. Partnering with America's Charities ensures your donations to the fund are tax-deductible, and all grants made from the fund are tax-free—allowing us to provide maximum support to our colleagues quickly in their time of need.

Visit brptruenorthcolleaguefund.americascharities.stratuslive.com to give or request a grant. For questions about the fund or to check on the status of an application, contact America's Charities at BRPTrueNorth@charities.org.



RESOURCES

IMPORTANT CONTACT INFORMATION

Coverage & Carrier	Contact Information	Mobile App Available?
Baldwin Risk Partners		
General Benefit Questions	BenefitsQuestions@baldwinriskpartners.com	N/A
Payroll	payroll@baldwinriskpartners.com	N/A
Human Resources	hr@baldwinriskpartners.com	N/A
Medical:		
UMR, a UnitedHealthcare Company	+1 800.826.9781 umr.com	iPhone Android
Rx: Southern Scripts	+1 800.710.9341 southernscripts.net	iPhone Android
Cure8		
Mobile Health	mobilehealthconsumer.com/contact	iPhone Android
PlushCare	888.850.0756 plushcare.com/sponsor	iPhone Android
Wellview	877.293.9355 concierge@wellview.com	N/A
BRP Vitality Wellness Program:		
Wellable	support@wellable.co wellable.co	iPhone Android
Wellbeats	855.520.7500 wellbeats.com	iPhone Android
Telemedicine & Healthcare Concierge: HealthJoy	877.500.3212 healthjoy.com	iPhone Android
Health Savings Account & Flexible Spending Account: WEX	833.225.5939 wexinc.com	iPhone Android
Dental & Vision: Principal	800.247.4695 principal.com	N/A
Life & Disability: Mutual of Omaha	+1 800.775.6000 mutualofomaha.com	N/A
Whole Life with Long Term Care Rider: Unum	866.679.3054 unum.com	N/A
Cancer Guardian: Genomic Life	844.MYGENOME genomiclife.com	N/A
Accident, Critical Illness & Hospital Indemnity: Sun Life	+1 800.786.5433 sunlife.com/us	N/A
Identity Theft: ID Watchdog	+1 800.970.5182 idwatchdog.com	iPhone Android
Commuter Benefits: WEX	833.225.5939 wexinc.com	iPhone Android
Group Excess Liability: CHUBB	Elisabeth Reynolds, elisabeth.reynolds@bks-partners.com	N/A
Cybersecurity: Agency	getagency.com	N/A
Pet Insurance: Pets Best	petbenefits.com/land/bks-partners	iPhone Android
401(k): Fidelity Investments	+1 800.835.5097 401k.com	iPhone Android

HOW TO ENROLL

ENROLLING IN BENEFITS IS EASY!

BRP Colleague, Inc. will use Workday for easily accessible online enrollment. To learn more about your benefit options and make your elections, simply follow the steps outlined below.

GETTING STARTED

First, log in to Workday. Then, from your Inbox:

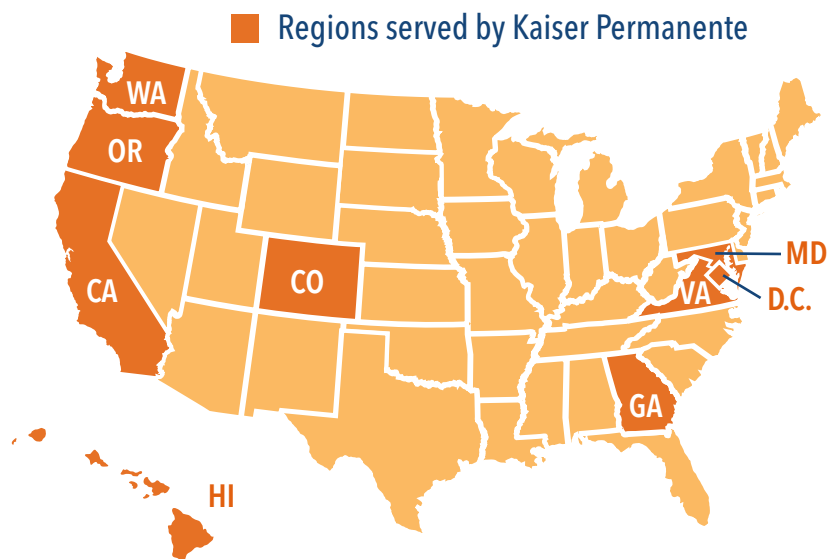
1. Click the **Benefit Change** task and click **Let's Get Started**.
2. Answer the **Tobacco Use** question and click **Continue**.
3. Complete and continue through all benefit plans that you would like to manage or enroll in.
4. Add or select you dependents. If **Add New Dependent** is selected, click **Create Dependent**. Input the **dependents information** (i.e., name, personal information) and click **Save**.
5. Once you have completed your benefit elections, click **Review and Sign**.
6. Select the **I Accept** checkbox to provide an electronic signature, confirming your changes.
7. Click **Submit**.
8. Click **Done** to complete the task or click **View Benefits Statement** to review and print a summary of your benefits.

Should you have any questions or concerns during the enrollment process, please contact BRP's HR team at benefitsquestions@baldwinriskpartners.com



APPENDIX

Kaiser is only available in very specific areas of the states reflected on the map below. Only colleagues with permanent residence in one of these service areas can enroll in the Kaiser plan. Be sure to log into Workday to determine if Kaiser is an option for you. Premiums are listed on [page 16](#) of this guide.



IMPORTANT CONTACT INFORMATION

Coverage & Carrier		Contact Information
Kaiser Medical Plans		
California		+1 800.464.4000
Georgia		404.760.3540
Mid-Atlantic States: Washington D.C., Maryland, and Virginia		+1 800.777.7902
Northwest: Oregon and Southwest Washington		888.491.1124

APPENDIX

Plan Name	Kaiser: California*	Kaiser: Georgia	Kaiser: Mid-Atlantic States	Kaiser: Northwest*
Plan Basics				
Deductible				
Individual	\$1,000	\$1,000	\$1,000	\$1,000
Family (Ind. / Family)	\$1,000 (emb) / \$2,000	\$1,000 (emb) / \$2,000	\$1,000 (emb) / \$2,000	\$1,000 (emb) / \$2,000
Coinsurance	20%	20%	20%	20%
Out-of-Pocket Maximum				
Individual	\$3,000	\$3,000	\$3,000	\$3,000
Family (Ind. / Family)	\$3,000 (emb) / \$6,000	\$3,000 (emb) / \$6,000	\$3,000 (emb) / \$6,000	\$3,000 (emb) / \$6,000
Health Benefits				
Office Visit Copay				
Preventive Services	\$0	\$0	\$0	\$0
Primary Care Physician	\$20	\$25	\$25	\$25
Specialist	\$20	\$35	\$35	\$35
In-patient Hospital Visit	20% after ded.	20% after ded.	20% after ded.	20% after ded.
Outpatient Surgery	20% after ded.	20% after ded.	20% after ded.	20% after ded.
Emergency Room Visit	20% after ded.	20% after ded.	20% after ded.	20% after ded.
Urgent Care Visit	\$20	\$50	\$35	\$45
Lab / Diagnostic Testing (Freestanding Facility)				
Lab & X-Ray	\$10	20% after ded.	20% after ded.	20% after ded.
Advanced Imaging	20%, max \$150	20% after ded.	20% after ded.	20% after ded.
Pharmacy—Southern Scripts				
Rx Deductible	\$0	\$0	\$0	\$0
Prescription Tier Structure				
Tier 1	\$10	\$15	\$15	\$15
Tier 2	\$30	\$30	\$30	\$30
Tier 3	\$30	\$30	\$30	\$30
Tier 4	See PDL	See PDL	See PDL	See PDL
Specialty	20%, max \$250	20%, max \$150	20%, max \$150	20%, max \$150
Mail Order Rx (90-day supply)	2 x Tier Copay	2 x Tier Copay	2 x Tier Copay	2 x Tier Copay
Out-of-Network Benefits				
Deductible (Ind. / Family)				
Coinsurance (Amount Member Pays)	Not Covered	Not Covered	Not Covered	Not Covered
Out-of-Pocket Maximum (Ind. / Family)				

*An additional form may be needed in order to enroll in a Kaiser medical plan in these regions.

Guide Prepared By:



© February 2022 All Rights Reserved