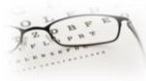




CARROLL UNIVERSITY

Benefits and Enrollment Guide

2022 Plan Year



R&R
INSURANCE

the knowledge brokers™

What Makes R&R Different?



Family Friendly Workplace

- 37.5 hour work week
- College scholarships for dependents
- Annual holiday party
- Flexible schedule program (**Half day off every other Friday pending approval from your manager**)



Flexibility

- Paid time off benefits after 30 days of employment
- Annual paid time off carryover or payout
- Business casual dress
- Casual Fridays



Membership Fringes

- Free passes to the Milwaukee Public Museum
- Free passes to the Milwaukee County Zoo
- Automotive discounts through Ewald Auto
- Discount tickets for Summerfest, Noah's Ark, and WI State Fair



Employee Development

- Tuition reimbursement
- Paid pre-licensing expenses
- Paid continuing education expenses
- Insurance designation bonus program
- Committee opportunities ranging from wellness to leadership



Wellness Program

- Annual contribution of \$175/employee towards wellness incentives/programs
- Onsite weight management programs
- Free onsite flu immunizations
- Wellness learning sessions
- Monthly chiropractic visits
- Monthly chair massages
- Annual onsite biometric screening
- Earn points for rewards
- Fitness Center- Oconomowoc office



Competitive Compensation Programs

- Annual profit sharing contribution
- 401K company contribution
- New Client Referral Bonus Program
- New employee referral bonus program ranging from \$300 - \$5,000
- Discount on personal lines insurance through several companies
- Mileage reimbursement for sales executives
- Milestone anniversary recognition gifts

Benefit Summary Guide Overview

We offer eligible employees a variety of benefits to provide you and your family with health care, accident coverage, financial protection and more.

A strong benefits program is an important part of your overall compensation, and we are regularly assessing the quality and cost of the benefits to ensure we offer the most competitive package possible. Changes and relevant information are addressed on the following pages; you are encouraged to review this guide in its entirety.

Annual Enrollment Information

Enrollment for coverage is only available during Open Enrollment. This is the only opportunity-- except for specific Qualifying Events-- that you will have during the year to make changes to your benefit elections.

Contents
Eligibility
Section 125 Information
Benefit Descriptions
Employee Contributions
Contact Information

Employee Contributions

Employees are required to share the cost of some elected insurance benefits. Your contribution amounts are outlined in this Benefit Summary Guide or in BeneTrac, our online benefit enrollment system.

Your Available Benefits:

- Medical: United Healthcare
- Dental: Sun Life and Care Plus
- Vision: EyeMed
- Life/AD&D (Company Paid): Sun Life
- Disability (Short Term & Long Term): Sun Life
- Voluntary Life/Voluntary AD&D: Sun Life
- Flexible Spending Account: Diversified Benefit Services
- Health Reimbursement Arrangement: United Healthcare
- Pet Insurance: Nationwide
- Critical Illness & Accident: Sun Life
- 401K/Profit Sharing: John Hancock
- Patient Advocate Program: Direct Path
- Identity Theft Protection: Life Lock

Customer Service

In order to help you with your benefit questions, claim issues, and general inquiries, you and your covered dependents may contact the insurance carriers directly (see last page of this booklet). You also have access to our personal health care advocacy program through Direct Path. See page 26 for details.

Administration Contact

For questions about enrolling or making changes to the benefits provided by R&R Insurance Services, Inc , please contact:

Jan Thompson, Senior HR Generalist
(262) 953-7130
Jan.Thompson@rrins.com

Health Savings Account (HSA)

If you are enrolled in R&R's HSA-qualified health plan-- you may contribute tax-free dollars into a savings account and spend those funds on eligible medical, dental and vision expenses.

Why Consider Opening Up an HSA?

- HSA deposits made through employer deductions are exempt from payroll and income taxes.
- Unused funds roll over from year to year (no "use-it-or-lose it" rule!)
- You own your HSA -- R&R Insurance Services, Inc does not control your deposited money or manage your account.



Save money with HSA deposits run through payroll deductions:

Tax	Potential Tax Savings On HSA Deposits *
Typical Federal Income Tax	21.0%
Typical State Income Tax (WI)	6.3%
Payroll Taxes	7.7%
Typical Tax Savings	35.0%

* Illustrative example only; consult a tax advisor to determine applicability for your specific tax bracket.



In this example, a deposit of **\$500.00** into your HSA would save you **\$174.50** (35%) in taxes!

Click Button to Watch Video on How HSAs Work



How HSAs Work

A Health Savings Account has two parts, an **insurance** piece and a **financial** piece:

Insurance	Financial
High Deductible Health Plan	Savings Account
Meets specific IRS guidelines	Tax-free deposits
Provides catastrophic coverage from large medical bills	Tax-free reimbursements for eligible medical*, dental and vision expenses

* If an individual participates in a 'limited purpose' flexible spending account (FSA) **and** is making deposits to their HSA, only dental and vision expenses may be reimbursed from their FSA.

What are HSA-Eligible Expenses?

Eligible expenses are established by IRS Section 213. Examples include out-of-pocket costs like medical plan deductibles, copays, coinsurance, eyeglasses and dental work.

See IRS Publication 502 (www.irs.gov/pub/irs-pdf/p502.pdf) for additional information.

Remember that you can only use your HSA to reimburse eligible expenses. **HSA funds that are used for non-eligible expenses (for example, a new television) are subject to regular income/FICA tax plus an additional 20% excise tax.** Be sure to keep all receipts for any expenses reimbursed from your Health Savings Account. You will need this documentation to validate your HSA expenses in the unlikely event of an IRS audit!

R&R Insurance Services, Inc Helps Fund Your HSA!

If you are enrolled under our HSA-qualified health plan, you are eligible to receive HSA contributions from R&R Insurance Services, Inc. These contributions will be deposited directly into your health savings account.

In order to qualify for the company's contributions, you must 1) be enrolled under our HSA-qualified health plan and 2) have an established Health Savings Account and 3) not be enrolled in a general purpose flexible spending account. Remember that the annual total of your own HSA deposits, plus those made by the company, cannot exceed the IRS' annual maximums.

HSA Contributions from R&R Insurance Services, Inc for the current calendar year:

Single Coverage	Family Coverage
\$750	\$1,500

New hires will receive a pro-rated amount.

Contact HR for additional forms required to receive the company's HSA funding.

Annual HSA Contribution Maximums

Maximum annual HSA deposit amounts are indexed annually by the Internal Revenue Service (IRS). Your medical plan coverage level and age affect the maximum amount you can deposit:

Health Savings Account (HSA) Maximum Contribution Levels

Medical Plan Coverage Level	2019
Single Coverage	\$3,500
Family Coverage	\$7,000
"Catch-Up" Contribution (Age 55+ only)	Additional \$1,000

When Are You Eligible for an HSA?



To establish an HSA, or deposit money into an HSA, you must meet all three criteria:

- 1) Be covered under an HSA-qualified High Deductible Health Plan; **AND**
- 2) Not be enrolled under any part of Medicare, including Part A; **AND**
- 3) Not be enrolled in a general purpose flexible spending account

Once you open an HSA Account, you will receive a checkbook or debit card with which you will access HSA funds.

Please keep in mind that it is ultimately an employee's responsibility to establish and manage their own Health Savings Account. R&R Insurance Services, Inc does not have control or oversight of employees' Health Savings Accounts except to facilitate payroll deductions deposits into those accounts upon request.

Go365 Wellness Program Information



Say hello to Go365.

It's your personalized wellness and rewards program.

Getting healthier is easier – and lots more fun – with Go365™. When it comes to health and wellness, you have your own approach. One that works for you. Go365 makes it easier to get moving along your path with more ways to start, more Activities to unlock, and more ways to rack up rewards.



Unlock Activities.

Go365 is all about you. You'll receive Activities personalized to help you reach your health goals, no matter where you are on your journey to better health. Just unlock your Activities and earn Points for higher Status.



Stay inspired.

Getting healthier can be hard. Go365 makes it easier by connecting you to all the tools and resources you need to get there. Tracking your activity is a breeze – just connect your compatible apps or fitness devices and earn Points for all your healthy activities.



Earn rewards.

Making healthier choices is a lot more fun with Go365. The more you move up in Status, the more Bucks you can earn and spend on great items in the Go365 Mall. Plus, Bonus Bucks, surprise rewards, and monthly Jackpot drawings make getting healthy more fun!



More Points. Higher Status.

Earning Points pays off big with higher Status levels. Get your spouse and kids involved too and see how fast you can move up in Status.

Here's how many Points you need to move up in Status



Adult children can only move a family to Bronze Status by completing a verified workout.

[Go365.com](https://www.go365.com)

Go365 Video Links

Need help understanding Go365? Click the links below for video assistance.

What is Go365?



2:16 minutes

How to Create an Account



1:03 minutes

How to Get a Biometric Screening



1:29 minutes

How to Choose the Right Fitness Device for you



1:52 minutes

Go365 Health Coaching



2:00 minutes

How to Submit Activities for Points



1:38 minutes

What's in the Go365 Mall?



2:05 minutes