

# Evercommerce



# 2021 BENEFIT GUIDE

PLANS EFFECTIVE JANUARY 1, 2021—DECEMBER 31, 2021



# WELCOME TO YOUR 2021 U.S. BENEFIT GUIDE

This guide provides an overview of your benefits and is designed to help support employees in making thoughtful benefit elections. If you have any benefits or enrollment questions after reviewing this guide, please reach out to the EverCommerce People Ops Team at [peopleops@evercommerce.com](mailto:peopleops@evercommerce.com).

**Questions?** Reach out to  
[peopleops@evercommerce.com](mailto:peopleops@evercommerce.com)

# U.S. ENROLLMENT INFORMATION

## ELIGIBILITY

You are eligible to participate in EverCommerce's benefit programs if you are a full-time U.S. employee working 30 or more hours per week. Eligible employees may also enroll their eligible dependents including a spouse, domestic partner and dependent children.

Your benefit elections made during Open Enrollment cannot be changed during the plan year unless you have a qualifying life event such as marriage, divorce, your child's birth or adoption, or change in you or your spouse's employment status. You have 31 days from the date you experience a qualifying life event to make changes to your benefit elections.

Your Eligible Dependents Include:

- Your opposite or same sex legally married spouse
- Your opposite or same sex domestic partner
- Dependent child(ren) under the age of 26
- Dependent child(ren) who become(s) disabled, or became disabled, before reaching age 26 (Must be medically certified as disabled and depend mainly on the subscriber or subscriber's spouse for support)

Dependent Documentation Includes:

- Marriage/Domestic Partner Affidavit
- Birth Certificate, Adoption or Legal Guardianship Decree, Qualified Medical Support Order
- Copy of most recent filed tax return listing eligible dependents (dollar amounts and SSN's may be blacked out)

## HOW TO ENROLL

You will enroll for benefits online through **bswift**.

- Login to bswift at **evercommerce.bswift.com**
  - Username: first letter of your first name followed by your full last name
  - Password: the last four digits of your social security number
- Click **Start Your Enrollment**
- Personal Information
  - Review and update (if applicable)
- Family Information
  - Add dependents (if applicable)
- Select Your Benefits - all eligible plans will be displayed
  - View plan options to make elections
- Review Elections
  - Check the box to agree and finish enrollment
  - View, print or email your confirmation statement

# MEDICAL BENEFITS

The Medical Plans are administered by UnitedHealthcare. All benefits shown below reflect in-network coverage.

	CHOICE PLUS PPO PLAN	CHOICE PLUS HSA HIGH PLAN	CHOICE PLUS HSA LOW PLAN
<b>ANNUAL DEDUCTIBLE</b>			
Individual	\$1,000	\$2,000	\$3,000
Family	\$2,000	\$4,000	\$6,000
Embedded	Yes*	No	Yes*
<b>OUT-OF-POCKET MAXIMUM</b>			
Individual	\$4,000	\$2,000	\$4,000
Family	\$8,000	\$4,000	\$8,000
<b>ADDITIONAL SERVICES</b>			
Primary Care	\$30 copay	No cost after deductible	You pay 20% after deductible
Specialist	\$40 copay	No cost after deductible	You pay 20% after deductible
Preventive Care	Covered at 100% , no deductible or copay		
Urgent Care	\$75 copay	No cost after deductible	You pay 20% after deductible
Diagnostic Testing	No Charge	No cost after deductible	You pay 20% after deductible
Advanced Imaging	You pay 20% after deductible	No cost after deductible	You pay 20% after deductible
Hospital Admission	You pay 20% after deductible	No cost after deductible	You pay 20% after deductible
Outpatient Facility	You pay 20% after deductible	No cost after deductible	You pay 20% after deductible
Emergency Room	\$200 copay	No cost after deductible	You pay 20% after deductible
<b>RETAIL PRESCRIPTION DRUGS</b>			
Tier I	\$15 copay	No cost after deductible	You pay 20% after deductible
Tier II	\$40 copay	No cost after deductible	You pay 20% after deductible
Tier III	\$70 copay	No cost after deductible	You pay 20% after deductible
<b>MAIL ORDER PRESCRIPTION DRUGS - 90 day supply</b>			
Tier I	\$30 copay	No cost after deductible	You pay 20% after deductible
Tier II	\$80 copay	No cost after deductible	You pay 20% after deductible
Tier III	\$140 copay	No cost after deductible	You pay 20% after deductible

\* If you cover any dependents, the Individual Deductible and Out of Pocket Maximum amounts could apply as embedded. That means, if one family member reaches the individual deductible or out of pocket maximum, the applicable coinsurance will apply for that family member. Further, the full family's expense will be combined to meet the family deductible or out of pocket maximum, at which point the applicable coinsurance will apply for all family members.

# MENTAL HEALTH BENEFITS

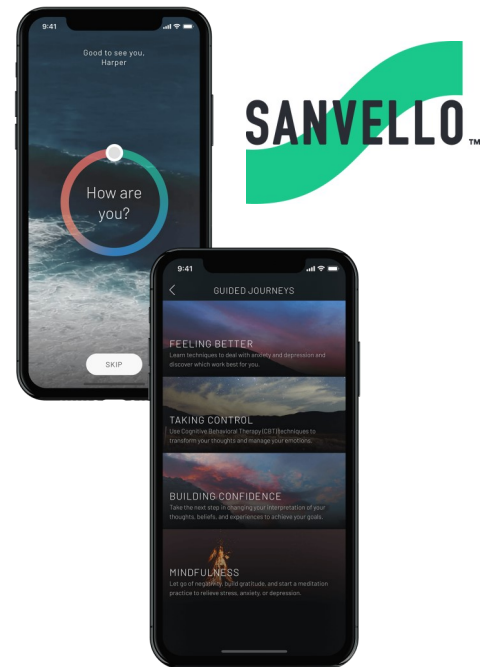
As a UnitedHealthcare (UHC) member, you have access to a variety of mental health benefits. In-network mental health providers are covered at the same benefit level as seeing a primary care physician. To find an in-network mental health provider visit [myuhc.com](https://myuhc.com) and select the 'Find a Doctor' option, then select 'Behavioral Health Directory'. In addition to access to the mental health provider network as a UHC member you have access to Sanvello and Talkspace, learn more below!

## Sanvello

Sanvello is a mobile app that offers clinical techniques to help with stress, anxiety, depression & more. Access the premium version of Sanvello at no cost! Steps to upgrade:

1. Download the app at the AppStore or Google Play and click "Get Started."
2. Follow the 4 personalized prompts.
3. Create an account and choose "upgrade through insurance."
4. Search for and select UnitedHealthcare, then enter the information available on your UHC medical ID card.

Learn more at [Sanvello.com](https://Sanvello.com)



## Talkspace

TalkSpace is a in-network behavioral health provider through UHC. To access this benefit your cost will range from \$30 copay on the PPO plan to \$110 for initial visit on an HDHP plan until your deductible has been met.

With TalkSpace, you can message a licensed therapist:

- Find a therapist with an online matching tool
- Start therapy within hours of choosing your therapist
- Message your therapist whenever—no appointments necessary
- Choose real-time face-to-face video visits by appointment when needed

Learn more at [talkspace.com/connect](https://talkspace.com/connect)



# EAP THROUGH COMPSYCH

As an EverCommerce employee you have access to an Employee Assistance Program (EAP) through ComPsych at no-cost! This program offers you someone to talk to and resources to consult whenever and wherever you need them.

**Call: 877.595.5281**—your toll-free number gives you direct, 24/7 access to a GuidanceConsultant, who will answer your questions and, if needed, refer you to a counselor or other resource.

**Online: [guidanceresources.com](https://guidanceresources.com)** (web ID: EAPBusiness) - log on today to connect directly with a GuidanceConsultant or to review articles, podcasts, videos and other helpful tools

**Group Name: PaySimple Inc.** use this group name when accessing your EAP services

## SERVICES AVAILABLE TO YOU:



**Confidential Emotional Support** speak to a trained ComPsych Clinician and let them help you or your family member with anxiety, depression, stress, grief & much more! **You have access to 3 FREE face-to-face visits per issue per year.**



**Work-Life Solutions** ComPsych EAP specialists provide qualified referrals and resources for things like finding child or elder care, hiring movers or home repair contractors, planning events and locating pet care.



**Legal Guidance** talk to an attorney for practical assistance with your most pressing legal issues including: divorce, adoption, family law, wills, trusts and more. **Get a FREE 30 min consultation.**



**FREE Online Will Preparation** with EstateGuidance you can quickly and easily create a will online.

- Specify your wishes for your property
- Choose a guardian for your children



**Help for New Parents** ParentGuidance supports you through the process of becoming a biological or adoptive parent including: preparing for the baby emotionally and financially, finding child care, planning for back to work.



**Financial Resources** talk with financial experts who can assist with a wide range of issues including: retirement, taxes, mortgages, budgeting and more. For additional guidance, we can refer you to a local financial professional **and arrange to reimburse you for the cost of an initial one-hour consult.**




**Online Support** GuidanceResources online is your 24/7 link to vital information, tools and support. Log on for:

- Educational articles, podcasts, & videos
- On-demand trainings
- “Ask the Expert” personal resource for your questions

# TELEMEDICINE

## 98point6

Technology-enhanced primary care available to all EverCommerce benefits eligible employees. 98point6 is an on-demand, text-based service that connects you with a board-certified physician via your smartphone. That means you can get a diagnosis and treatment or simply consult on a health issue from anywhere. So whether you're on the go, home sick in bed or multi-tasking throughout your day, immediate care is available on your schedule.



**On-Demand  
Primary Care**

24/7 Virtual Clinic

**START YOUR VISIT >**

	CHOICE PLUS PPO PLAN	CHOICE PLUS HSA HIGH & LOW	NOT ENROLLED IN MEDICAL
<b>Cost To You</b>	<b>\$0 Copay</b>	<b>\$5 Copay</b>	<b>\$5 Copay</b>

## UHC Virtual Visits

Get access to 24/7 telemedicine via video chat or phone call if you are enrolled in one of the EverCommerce medical plans through UnitedHealthcare. The doctor can give you a diagnosis and prescription, if needed. To start using Virtual Visits, go to [uhc.com/virtualvisits](https://uhc.com/virtualvisits).

	CHOICE PLUS PPO PLAN	CHOICE PLUS HSA HIGH & LOW	NOT ENROLLED IN MEDICAL
<b>Cost To You</b>	<b>\$30 Copay</b>	<b>\$49 until deductible / out of pocket maximum is met</b>	<b>Not Applicable</b>

# NEW! LIVONGO

**Get help managing chronic conditions!** Livongo is a health benefit that combines advanced technology with coaching to support you with your diabetes and other health goals. The program is offered at no cost to you and your family members with diabetes who are covered on EverCommerce's Medical Plans.

## Key Benefits of the Livongo Program

1. **Advanced Technology**—receive a free connected blood glucose meter at no cost to you. Depending on your health goals, you could also receive a free smart scale and/or blood pressure monitor. Track your progress and manage your health all within the Livongo app!
2. **Coaching Anytime and Anywhere**—Livongo health coaches are available to help create a custom plan that fits your lifestyle. Get advice on managing blood sugar, meal plans, weight loss, and more to stay motivated and accountable.
3. **5-Day Challenges**—use the Livongo app to help you build healthy habits around food, activity, and more with guided 5-Day Challenges.
4. **Unlimited Strips at No Cost to You**—get as many strips and lancets as you need shipped right to your door, whenever you need them. There are no hidden costs!

Learn more at [welcome.livongo.com](http://welcome.livongo.com)

## What's Included...

Enroll today and get access to:

- A connected blood glucose meter (\$200 value)
- More smart devices based on your health needs
- Expert coaching 24/7
- Unlimited strips and lancets
- Personalized insights with each blood sugar reading
- Guidance on food, sleep, stress and more



**Need Help?** Call Livongo Member Support at **(800) 945-4355**

# DENTAL BENEFITS

The Dental Plans are administered by Cigna.

DPPO HIGH PLAN		
NETWORK NAME	DPPO ADVANTAGE	NON- NETWORK
Calendar Year Benefit Maximum	\$1,000 per enrolled member	
Calendar Year Deductible	\$50 per individual to a maximum of \$150 for a family	
Type I: Preventive Care	0% deductible waived	0% deductible waived
Type II: Basic Care	You pay 10% after deductible	You pay 20% after deductible
Type III: Major Care	You pay 40% after deductible	You pay 50% after deductible
Orthodontia (Child Only, up to age 19)	Covered 50% up to \$1,500 lifetime maximum, deductible waived	

DPPO LOW PLAN		
NETWORK NAME	DPPO ADVANTAGE	NON- NETWORK
Calendar Year Benefit Maximum	\$1,000 per enrolled member	
Calendar Year Deductible	\$50 per individual to a maximum of \$150 for a family	
Type I: Preventive Care	0% deductible waived	You pay 20%, deductible waived
Type II: Basic Care	You pay 20% after deductible	You pay 40% after deductible
Type III: Major Care	You pay 50% after deductible	You pay 60% after deductible
Orthodontia (Child Only, up to age 19)	Not Covered	

DHMO PLAN*	
NETWORK NAME	In-Network Coverage ONLY - Cigna Dental Care DHMO
Calendar Year Benefit Maximum /Deductible	None
Dental Benefits	Refer to the Cigna G1-V9 fee schedule for a listing of all procedures and applicable fees

\* The DHMO Plan option requires the use of in-network dentists, and services are subject to a fee-schedule. You and your dependents must select the same primary care dentist within Cigna's in-network providers and utilize this dentist for all services in order to receive the discounted fee. **DHMO Network access varies depending on the state you reside in. States without a network are: AK, HI, ME, MT, NH, NM, ND, PR, RI, SD, VT, WV, WY**

# VISION BENEFITS

The Vision Plan is administered by Cigna.

	FREQUENCY*	CIGNA VISION	NON-NETWORK
Examinations	12 months	\$10 copay	Reimbursement up to \$45
Lenses	12 months	\$10 copay (single vision, lined bifocal, lined trifocal or lenticular)	Reimbursement up to \$32 single vision \$55 lined bifocal \$65 lined trifocal \$80 lenticular
Frames OR Contact Lenses	12 months	Frames or elective contact lenses: up to \$150, after material copay  Medically necessary contact lenses: covered at 100% , after material copay	Frames: reimbursement up to \$83  Contact Lenses: reimbursement up to \$120 elective or \$210 medically necessary

\* Your frequency period begins on January 1 (calendar year basis)



# ROCKY MOUNTAIN RESERVE

## HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in either the Choice Plus HSA High Plan or the Choice Plus HSA Low Plan you can take advantage of triple tax-free savings by opening a Health Savings Account (HSA). An HSA is a tax-advantaged savings account that helps pay for healthcare expenses now and in your retirement years. Contribute money pre-tax to pay for your current health care expenses, save and use for future healthcare expenses, and grow your balance tax-free. The balance in your HSA rolls over from year to year, allowing you to save what you don't use for later use or for health care expenses once you retire.

IRS HSA CONTRIBUTION LIMITS :	INDIVIDUAL	FAMILY
2021 Calendar Year Maximum	\$3,600	\$7,200
Catch-Up Contribution (age 55+)	\$1,000	\$1,000

## FLEXIBLE SPENDING ACCOUNT (FSA)

**Standard FSA** - eligible employees, not enrolled in the HSA, may participate in the standard FSA. You may contribute to this account on a pre-tax basis to pay for qualified medical, dental and vision expenses.

**Limited Purpose FSA** - eligible employees, enrolled in the HSA, may participate in the limited purpose FSA. You may contribute to this account on a pre-tax basis to pay for qualified dental and vision expenses.

**Dependent Care FSA** - the dependent care FSA allows you to contribute to this account on a pre-tax basis for eligible dependent daycare or elder care expenses.

NOTE: both the health care and dependent care FSA plans are subject to the "use it or lose it" rule which means unused funds at the end of the plan year do not roll over and are forfeited.

IRS FSA CONTRIBUTION LIMITS :	HEALTH CARE FSA	DEPENDENT CARE FSA
2021 Calendar Year Maximum	\$2,750*	\$5,000 per household (\$2,500 if married and filing separately)

\* Subject to IRS changes

## TRANSPORTATION BENEFITS

This account allows you to contribute pre-tax dollars to pay for work-related mass transit and /or parking expenses. You will elect an annual amount, but you can change your election by contacting your EverCommerce People Ops Team.

IRS Election Limits:	QUALIFIED PARKING	TRANSIT / VANPOOL
2021 Calendar Year Maximum	\$270/month*	\$270/month*

\* Subject to IRS changes

# DISABILITY BENEFITS

## DISABILITY

The Life and Disability Plans are administered by Sun Life Financial Group.

	PAID BY	BENEFIT
Voluntary Life and AD&D	You	Increments of \$10,000 up to 5X annual salary to a maximum of \$500,000 Guarantee issue: \$170,000
Voluntary Dependent Life	You	<u>Spouse</u> : increments of \$5,000 up to \$250,000, not to exceed 50% of employee elected benefit Guarantee issue: \$30,000 <u>Child</u> : flat \$10,000 birth to age 26
Short-Term Disability	EverCommerce	70% of total weekly earnings to a maximum of \$1,500 / week 13 week duration (benefit begins on the 8th day for both accident and illness, or on 1st day if hospitalized)
Voluntary Long-Term Disability	You	60% of total monthly earnings to maximum of \$7,500 per month (90 day waiting period)

NOTE: Voluntary Life and AD&D and Voluntary LTD rates are calculated on an individual basis in bswift. These rates factor in both age and annual earnings.



# SUPPLEMENTAL BENEFITS

## SUPPLEMENTAL

The Supplemental Benefit Plans are administered by Allstate.

	BENEFIT FEATURES
Accident Coverage	Accident coverage pays you cash benefits as a result of injuries caused by accident. Includes payments for treatment, appointments, physical therapy, ambulatory services and hospitalization.
Critical Illness Coverage	Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness. Benefits are paid upon diagnosis of one of the following conditions: heart attack, stroke, end stage renal failure, major organ transplant, coronary artery bypass surgery, cancer.
Hospital Indemnity Coverage	Hospital Indemnity coverage pays a cash benefit for hospital confinements. This benefit is payable directly to you.

## WELLNESS BENEFIT CLAIM SUBMISSION

If you enroll in either the Accident or Critical Illness supplemental benefit plans through Allstate, you have access to earn a wellness benefit each year! Earn a \$50 benefit once per year from the Critical Illness plan or a \$100 benefit up to twice per year from the Accident plan. This benefit is paid out directly to you and can be used for anything you would like. \*note on the Accident plan, the wellness benefit is referred to as Outpatient Physician's Treatment\*

WHAT YOU NEED TO DO TO SUBMIT A CLAIM:

1. Schedule and go to your annual preventive care appointment
2. Set up your account on [allstatebenefits.com/mybenefits](https://allstatebenefits.com/mybenefits). Be prepared to provide your SSN, Zip Code and Date of Birth
3. After your preventive care visit, login and select **FILE A CLAIM** - click on **WELLNESS CLAIMS** then **CONTINUE**. Using the drop-down menus, complete the claim details
4. Click **UPLOAD DOCUMENT** and load your documentation for the visit showing the provider, patient's name, and the date of the eligible wellness service. Click on the blue **CONFIRM** button to view your document; when the confirm button turns green, scroll to the end of the section and click **CONTINUE**
5. Choose the claim payment method (paper check or direct deposit) and complete any required information
6. Confirm your claim form is accurate, check the necessary boxes, apply E-Signature and submit your claim. Payment will be released as early as 48 hours after submitting!

# CONTRIBUTIONS PER PAY PERIOD

## MEDICAL

	CHOICE PLUS - PPO PLAN	CHOICE PLUS - HSA HIGH PLAN	CHOICE PLUS - HSA LOW PLAN
Employee Only	\$55.57	\$45.41	\$0.00
Employee + Spouse	\$248.28	\$227.95	\$130.00
Employee + Child(ren)	\$253.00	\$234.70	\$145.00
Family	\$398.80	\$368.30	\$220.00

## DENTAL

	DPPO HIGH PLAN	DPPO LOW PLAN	DHMO PLAN
Employee Only	\$17.99	\$14.47	\$4.68
Employee + Spouse	\$33.38	\$26.85	\$7.64
Employee + Child(ren)	\$37.27	\$29.98	\$10.10
Family	\$59.87	\$48.15	\$12.07

## VISION

	VISION PLAN
Employee Only	\$3.24
Employee + Spouse	\$6.06
Employee + Child(ren)	\$6.12
Family	\$9.51

# TIME OFF

## PAID TIME OFF

Full-time employees can earn 17 days of paid time off in their first year of employment, prorated based on start date. Each calendar year one additional day is added to a maximum of 22 days.

In states where paid sick time is required by law, employees receive the same total amount of paid time off as a combination of paid time off and paid sick time. Paid time off expires at the end of the year except in states where a partial rollover is required.

## PAID VOLUNTEER TIME

Full-time employees also get one day of paid volunteer time every year. Its up to you to spend this time the way you think makes a positive impact. Paid volunteer time can be used as a full day or in increments across the year.

## HOLIDAYS

EverCommerce recognizes the following as paid holidays:

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Day

## FLOATING HOLIDAYS

All full-time employees receive two floating holidays per year in addition to EverCommerce's regular paid holidays. These two floating holidays can be used for religious or cultural holidays, for your birthday, or for other state or federal holidays during which EverCommerce remains open.



# ADDITIONAL BENEFITS

## PARENTAL LEAVE

Parents who give birth receive a combination of additional paid time off and company-paid short term disability. Together, depending on your total compensation and tax situation, these payouts will work out to be approximately 65% of normal salary for 12 weeks.

New parents who do not give birth receive an additional two weeks of paid time off.

All new parents can take additional leave under FMLA. Reach out to People Ops for details.

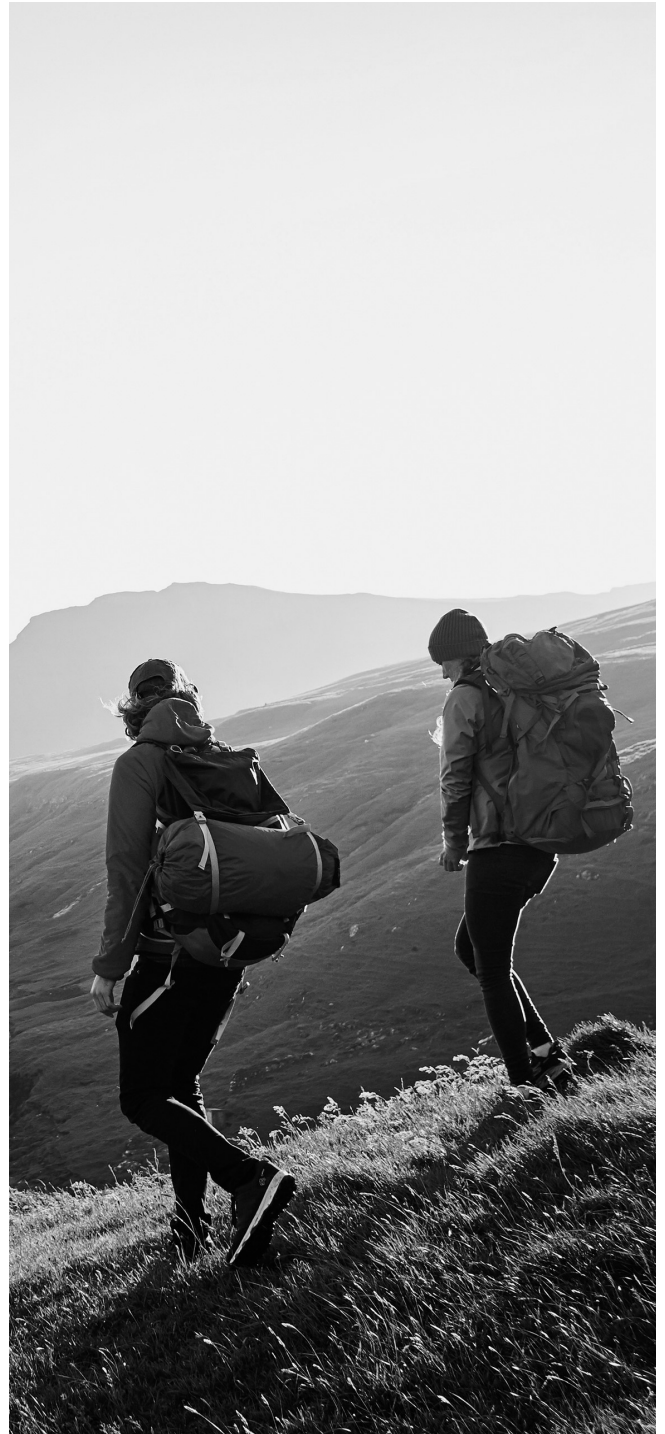
## 401(k)

All full-time employees are eligible to make pre-tax or Roth contributions through payroll. Our 401k provider is Empower Retirement.

## GYM REIMBURSEMENT

All full-time employees are eligible for \$30 per month towards a gym membership or other physical fitness activities.

Reimbursements are processed quarterly through payroll. People Ops will send instructions and details via email each quarter.



# CONTACT INFORMATION

Use the following phone numbers and websites to get answers to questions you have about your EverCommerce benefits. Be sure to have your Plan ID Card, Member ID Number, or your Social Security Number available when you call or login.

COVERAGE	WHO TO CALL	NUMBER TO CALL	WEBSITE
<b>MEDICAL</b> Group ID: 915784	United-Healthcare	PPO Plan: (866) 844-4864 HSA Plans: (866) 734-7670	<a href="http://myuhc.com">myuhc.com</a>
<b>DENTAL</b> Group ID: 606192	Cigna	(800) 244-6224	<a href="http://mycigna.com">mycigna.com</a>
<b>VISION</b> Group ID: 606192	Cigna	(800) 244-6224	<a href="http://mycigna.com">mycigna.com</a>
<b>FSA / HSA</b>	Rocky Mountain Reserve	(888) 722-1223	<a href="http://rockymountainreserve.com">rockymountainreserve.com</a>
<b>LIFE / AD&amp;D</b> Group ID: 921803	Sun Life	(800) 247-6875	<a href="http://sunlife.com/us">sunlife.com/us</a>
<b>SHORT-TERM DISABILITY</b> Group ID: 921803	Sun Life	(800) 247-6875	<a href="http://sunlife.com/us">sunlife.com/us</a>
<b>LONG-TERM DISABILITY</b> Group ID: 921803	Sun Life	(800) 247-6875	<a href="http://sunlife.com/us">sunlife.com/us</a>
<b>EMPLOYEE ASSISTANCE PROGRAM</b>	Sun Life / ComPsych	(877) 595-5281	<a href="http://guidanceresources.com">guidanceresources.com</a>
<b>ACCIDENT, CRITICAL ILLNESS &amp; HOSPITAL INDEMNITY</b> Group ID: 22332	Allstate	(877) 810-2920	<a href="http://allstate.com">allstate.com</a>

Contact the EverCommerce People Ops Team at [peopleops@evercommerce.com](mailto:peopleops@evercommerce.com)

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