



**Cordell Cordell**  
A Domestic Litigation Firm

A Partner Men Can Count On.®

# BENEFITS HIGHLIGHTS

# 2018

Cordell & Cordell provides all full-time employees with the opportunity to enroll in Health, Dental, and Vision benefits as well as Flexible Spending, Dependent Care, Voluntary Worksite Plans, and Voluntary Life and AD&D. Full-time employees are also enrolled in Basic Life and AD&D, Short-Term Disability, and Long-Term Disability benefits with premiums paid for by the Firm. Employees are eligible for these benefits the first day of the month following thirty days from date of hire.

## Medical/Prescription Drug

Full-time employees that participate in the Cordell Wellness Program receive medical benefits at no cost through United Healthcare. Eligible dependents include children until the age of 26 and spouses that are not offered coverage elsewhere.

United Healthcare Medical Plan Benefits		
	PPO	Out-of-Network
<b>Lifetime Maximum</b>	Unlimited	Unlimited
<b>Calendar Year Deductible</b>		
Individual	\$5,000	\$8,000
Family	\$10,000	\$24,000
<b>Health Reimbursement Account</b>		
Individual	\$5,000	N/A
Family	\$10,000	N/A
<b>Physician Office Visits</b>		
Primary Care	\$30 co-pay	80% after deductible
Specialist	\$60 co-pay	80% after deductible
Wellness/Preventative	100% no deductible	80% after deductible
<b>Hospital Services</b>		
Inpatient	100% after deductible	80% after deductible
Outpatient	100% after deductible	80% after deductible
Urgent Care	\$75 co-pay	80% after deductible
Emergency Room	\$300 co-pay	\$300 co-pay
<b>Prescription Drugs</b>		
<b>Retail—31 Day Supply Limit</b>		
Tier 1	\$10 co-pay	\$10 co-pay
Tier 2	\$35 co-pay	\$35 co-pay
Tier 3	\$60 co-pay	\$60 co-pay
<b>Mail Order—90 Day Supply Limit</b>		
Tier 1	\$25 co-pay	N/A
Tier 2	\$87.50 co-pay	N/A
Tier 3	\$150 co-pay	N/A

\* The medical plan includes a Health Reimbursement Account (HRA). The HRA Allows you to be reimbursed for any deductibles which are incurred by you and your dependents at in-network providers.



## Medical/Prescription Drug-continued

There is also a second medical plan option of a High Deductible Health Plan.

United Healthcare Medical Plan Benefits		
	HDHP	Out-of-Network
Lifetime Maximum		Unlimited
Calendar Year Deductible		
Individual	\$2,700	\$5,400
Family	\$5,200	\$10,400
Health Savings Account Contribution		
Individual	\$2,000	N/A
Family	\$2,000	N/A
Physician Office Visits		
Primary Care	80% after deductible	60% after deductible
Specialist	80% after deductible	60% after deductible
Wellness/Preventative	100% no deductible	60% after deductible
Hospital Services		
Inpatient	80% after deductible	60% after deductible
Outpatient	80% after deductible	60% after deductible
Urgent Care	80% after deductible	60% after deductible
Emergency Room	80% after deductible	80% after deductible
Prescription Drugs		
Retail—31 Day Supply Limit		
Tier 1	80% after deductible	80% after deductible
Tier 2	80% after deductible	80% after deductible
Tier 3	80% after deductible	80% after deductible
Mail Order—90 Day Supply Limit		
Tier 1	80% after deductible	N/A
Tier 2	80% after deductible	N/A
Tier 3	80% after deductible	N/A

\* This medical plan includes a Health Savings Account which Cordell contributes \$2,000 annually to through quarterly installments. You may contribute additional funds up to the IRS maximum to your Health Savings Account.





**Dental**

Eligible employees also receive dental benefits administered by Delta Dental of Missouri with premiums paid for by the Firm. Delta Dental has a unique two-tiered system of participating providers. Below is an overview of the costs for dentists in each tier.

Delta Dental Plan Benefits			
	Delta Preferred PPO	Delta Premier	Out-of-Network
<b>Calendar Year Deductible</b>			
Individual	\$50	\$50	\$50
Family	\$150	\$150	\$150
Calendar Year Maximum	\$1,500	\$1,000	\$1,000
<b>Coverage Amounts</b>			
Preventative	100% no deductible	100% no deductible	100% no deductible
Basic	90% after deductible	80% after deductible	80% after deductible
Major	60% after deductible	50% after deductible	50% after deductible
<b>Orthodontia– Children to age 19 and Adults</b>			
	50% to \$1,000 lifetime max, no deductible	50% to \$1,000 lifetime max, no deductible	50% to \$1,000 lifetime max, no deductible

**Vision**

Employees also have the option to purchase vision benefits through EyeMed with a small bi-weekly premium. (24 pays)

EyeMed Vision Benefits		
	Network	Non-Network
<b>Copay</b>		
Exam	\$0	Up to \$40
<b>Materials</b>		
<b>Lenses</b>		
Single	\$20	Up to \$30
Bifocal	\$20	Up to \$50
Trifocal	\$20	Up to \$70
Lenticular	\$20	Up to \$70
Additional Lens Options	Vary depending on options	Vary depending on options
Frames	\$200 allowance: 20% off balance	Up to \$140
Contacts	\$200 allowance	Up to \$200
<b>Frequency</b>		
Exam	12 months	
Lenses OR Contacts	12 months	
Frames	24 months	

Bi-Weekly Contribution	
Employee Only	\$3.93
Employee & Spouse	\$7.46
Employee & Child(ren)	\$7.86
Family	\$11.55





## Basic Life and AD&D Insurance

Cordell & Cordell provides Basic Life and AD&D insurance through UNUM. The benefit is 1x's your annual salary to a maximum of \$200,000. Coverage is 100% employer paid (excluding owners/partners).

## Voluntary Term Life and AD&D Insurance

You are eligible to purchase Voluntary Life and AD&D Insurance through UNUM in increments of \$10,000. Spousal coverage may be purchased in increments of \$5,000, not to exceed the employee's amount. Dependent coverage can be purchased in \$2,000 increments up to \$10,000.

## Short-Term Disability Insurance

Cordell & Cordell provides Short-Term Disability Insurance for all full-time employees. If you are disabled you could be eligible to receive a weekly benefit of 66.66% of your weekly earnings up to \$750/week for up to 13 weeks. UNUM determines all Short-Term eligibility.

## Long-Term Disability Insurance

Cordell & Cordell provides Long-Term Disability Insurance for all full-time employees that pays you a monthly benefit if you can't work for an extended amount of time due to a covered injury or illness. After a 90-day waiting period the benefit pays 60% of your monthly earnings with a maximum of \$15,000 for partners/owners, \$10,000 for attorneys, and \$6,000 for all other employees.

## Supplemental Disability Insurance

This coverage is available to supplement your Long-Term Disability Insurance. Supplemental IDI is available to Partners, Litigation Managers and Team Leaders at no cost. All other employees are eligible for Supplemental IDI at minimal cost.

## Medical Savings Accounts

You have the option to contribute to Healthcare and Dependent Care Flexible Spending Accounts. FSA's allow you to obtain tax savings on out-of-pocket money spent for eligible medical and dependent care expenses. Money contributed to these accounts will be deducted on a pre-tax basis.

The total contribution for your Healthcare FSA can be up to \$2,600 per calendar year. The Firm also allows up to \$500 of unused funds at the end of the plan year to be rolled over into the next year.

You may contribute up to \$5,000 per year (per household) to the Dependent Care FSA.

If enrolled in the High Deductible Health Plan you may contribute additional pre-tax funds up to the IRS guidelines, less the \$2,000 Cordell already contributes.

## 401(k)

All full and part-time employees are able to begin contributing to their 401(k) at the beginning of the next quarter following their 1-month anniversary. Employees can make changes on a quarterly basis moving forward.

You are eligible to receive the 401(k) matching contribution as soon as you begin contributing. Cordell & Cordell matches 50% of the first 10% contributed to your 401(k).

There are two investment options, a Traditional 401(k) and a Roth 401(k).





## Voluntary Worksite Plans

At Cordell & Cordell you have the opportunity to purchase Critical Illness and Accident Insurance for you and your family. These policies pay you a lump sum in the event you suffer an illness or accident. You'll receive a benefit payment in one lump sum, and you can use the money however you want.

## Cordell & Cordell Wellness Program

Cordell & Cordell offers a robust Wellness program and strongly encourages all of our employees to participate! *Participation in this program is required in order to maintain fully-paid health benefits.*

The program is web based and results driven helping our employees learn more about their health and stay educated on how to make the healthiest choices moving forward.

Individuals earn points for reaching goals, attending webinars, and making overall healthy choices. These points allow them to achieve higher statuses in the program as well as earn "bucks" to spend in the wellness mall that includes Amazon & iTunes gift cards as well as fitness devices and more! In addition to the Wellness program, Cordell & Cordell also offers a \$200 reimbursement just for doing 48 standard workouts in a year..

## Pet Insurance

You have the option to purchase Pet Insurance thorough Nationwide at a discount with Cordell & Cordell.

Savings include up to 90% back on vet bills, one set price regardless of pets age and a wellness plan that includes spay/neuter and dental cleanings.

Rates will vary by state.

## Attorney Vacation Time

We encourage all employees to have a healthy work-life balance and trust our employees to manage their time wisely. Attorneys and managers can enjoy unlimited time off for personal days, sick or vacation time. Even though time off is unlimited, attorneys will still be held to a minimum billed hours requirement for each week.

## Paid Time Off/Flex Time

All other employees start to earn PTO after 30 days of employment. Employees with 1-3 years of service earn 12 days of PTO each year.

Flex time is unlimited and allows employees to take up to 4 hours at a time to cover appointments and/or personal needs without using your PTO as long as the time can be made up on another day during the same week. Flex time must be approved by a manager.

## Education Assistance

Cordell & Cordell reimburses all attorneys up to \$200 per year for CLEs in each state they are licensed/practicing for the Firm. Tuition Reimbursement is also offered to all employees once they have been employed for one year.

## Best In Class...

Cordell & Cordell prides itself on providing industry-leading benefits to its employees that are centered on helping them live a robust life both at work and home. We are constantly looking for ways to improve the benefits we offer our employees and will always maintain a package that allows our employees to live healthy, happy, and fulfilled lives.

This Benefits Highlights Newsletter is only intended to highlight some of the major benefit provisions of the Company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's Summary Plan Descriptions for further detail. Should this newsletter differ from the Summary Plan Descriptions, the SPD's prevail.