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BENEFITS HIGHLIGHTS



Cordell Cordell[™]
A Domestic Litigation Firm

MEDICAL INSURANCE



Cordell & Cordell provides eligible employees with the opportunity to enroll themselves and their eligible dependents in various benefits. This guide provides a high level overview. Eligible employees are all full-time regular employees working a minimum of 30 hours/week. Employees are eligible for these benefits the first day of the month following 30 days of employment.

This benefits highlight is only intended to represent some of the major benefits that Cordell & Cordell offers 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.

MEDICAL INSURANCE

Medical insurance through Anthem Blue Cross is available to eligible employees, dependent(s), and eligible spouses. An eligible spouse is a spouse that is not currently offered coverage through his/her employer.

There are two plans offered: a **Standard Medical Plan (HDHP)** and **Buy-up Medical Plan (PPO)**. Cordell & Cordell pays the premium for the Standard Medical Plan. The employee pays a portion of the premium for the Buy-up Medical Plan. Cordell & Cordell offers an incentive to employees who meet annual wellness requirements.



The Standard Medical Plan includes a partially employer funded Health Savings Account (HSA). Employees may contribute additional tax-free funds up to the IRS maximum contributions.

The Buy-up Medical Plan includes a Health Reimbursement Account (HRA). The HRA allows employees to be reimbursed for any in-network deductibles which are incurred by employees and/or their dependents.

Standard Medical Plan (HDHP)		
	In-Network	Out-of-Network
Lifetime Maximum	Unlimited	Unlimited
Calendar Year Deductible		
Individual	\$2,800	\$5,400
Family	\$5,400	\$10,400
Health Savings Account Employer Contribution (Contributed 3X/Year)		
Individual	Up to \$1,400	Up to \$1,400
Family	Up to \$2,700	Up to \$2,700
Physician Office Visits		
Primary Care	0% after deductible	60% after deductible
Specialist	0% after deductible	60% after deductible
Wellness/Preventative	100% no deductible	60% after deductible
Hospital Services		
Inpatient	0% after deductible	60% after deductible
Outpatient	0% after deductible	60% after deductible
Urgent Care	0% after deductible	60% after deductible
Emergency Room	0% after deductible	60% after deductible
Prescription Drugs		
Retail—31 Day Supply Limit		
Tier 1	\$10 after deductible	\$10 after deductible
Tier 2	\$35 after deductible	\$35 after deductible
Tier 3	\$60 after deductible	\$60 after deductible
Mail Order—90 Day Supply Limit	2.5 x retail copay after deductible	N/A

Buy-up Medical Plan (PPO)		
	In-Network	Out-of-Network
Lifetime Maximum	Unlimited	Unlimited
Calendar Year Deductible		
Individual	\$5,000	\$8,000
Family	\$10,000	\$24,000
Health Reimbursement Account *		
Individual	\$5,000	N/A
Family	\$10,000	N/A
Physician Office Visits		
Primary Care	\$30 co-pay	80% after deductible
Specialist	\$60 co-pay	80% after deductible
Wellness/Preventative	100% no deductible	80% after deductible
Hospital Services		
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
Prescription Drugs		
Retail—31 Day Supply Limit		
Tier 1	\$10 co-pay	\$10 co-pay
Tier 2	\$35 co-pay	\$35 co-pay
Tier 3	\$60 co-pay	\$60 co-pay
Mail Order—90 Day Supply Limit	2.5 x retail copay	N/A

DENTAL & VISION

DENTAL INSURANCE



Dental insurance through Guardian is available to eligible employees, dependent(s), and spouses.

Cordell & Cordell pays the premium for dental insurance for all tiers.



VISION



Employees have the option to purchase vision benefits through EyeMed for themselves and eligible dependent(s).

Refer to the table below for the bi-weekly paycheck deduction that will be made for employees who opt-in to purchasing vision benefits.

Bi-Weekly Deduction (24 annually)	
Employee Only	\$3.93
Employee & Spouse	\$7.46
Employee & Child(ren)	\$7.86
Family	\$11.55

Dental Plan		
	In-Network	Out-of-Network
Calendar Year Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Calendar Year Maximum	Up to \$1,500	\$1,000
Coverage Amounts		
Preventative	100% no deductible	100% no deductible
Basic	Up to 90% after deductible	80% after deductible
Major	Up to 60% after deductible	50% after deductible
Orthodontia- Children and Adults		
	50% to \$1,000 lifetime max, no deductible	50% to \$1,000 lifetime max, no deductible

Vision Benefits			
		Network	Non-Network
Copay			
Exam		\$0	Up to \$40
Materials		\$20	
Lenses			
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
Frequency			
Exam		12 months	
Lenses OR Contacts		12 months	
Frames		24 months	

BEST-IN-CLASS EMPLOYEE BENEFITS

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.

WELLNESS PROGRAM

Cordell & Cordell is serious about promoting healthy choices and thus offers a robust Wellness Program for employees. Participation in this program is voluntary; however, by participating employees can earn employer incentives.

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

BASIC LIFE AND AD&D INSURANCE

Cordell & Cordell pays the premium for Basic Life and AD&D insurance. The benefit is 1x's your annual salary to a maximum of \$200,000 for most employees; 2x's your annual salary to a maximum of \$500,000 for senior level managers and above.



VOLUNTARY TERM LIFE INSURANCE

Employees may elect Voluntary Life Insurance for themselves, eligible dependent(s) and spouses. *Note: Evidence of Insurability may be required in amounts exceeding guarantee issue.*

SHORT-TERM DISABILITY INSURANCE

Cordell & Cordell pays the premium for Short-Term Disability Insurance (STD). If you have a sickness or injury causing you to be out of work, you may be eligible to file an STD claim and receive a weekly benefit for up to 13 weeks. The carrier makes all claims determinations.

LONG-TERM DISABILITY INSURANCE

Cordell & Cordell pays the premium for Long-Term Disability Insurance (LTD). If your sickness or injury prevents you from working for a minimum of 90 days, you may be eligible to file an LTD claim and receive a monthly benefit.

SUPPLEMENTAL DISABILITY INSURANCE

Employees may elect supplemental Individual Disability Insurance (IDI) to supplement their LTD. Cordell & Cordell pays the IDI premium for senior level managers and above.

VOLUNTARY WORKSITE PLANS

Employees have the opportunity to purchase Critical Illness and Accident Insurance for themselves and their family members. These policies pay a lump sum in the event of an illness or accident and the money can be used for anything.

PET INSURANCE

Employees have the option to purchase Pet Insurance. Rates will vary by state and type and number of pet(s).

FLEXIBLE SPENDING ACCOUNT

Employees have the option to contribute to Medical and Dependent Care Flexible Spending Accounts (FSA). FSA's allow you to obtain tax savings on out-of-pocket money spent for eligible medical and dependent care expenses.

401(k) RETIREMENT PLAN

Employees are eligible to contribute to a 401(k). Cordell & Cordell will automatically enroll you at 4% on the first of the month following date of hire, unless you change your election amount or opt out.

Cordell & Cordell will match 50% of the first 10% the employee contributes.

You can choose to contribute via Traditional pre-tax, Roth post-tax, or a combination of both.

EDUCATION ASSISTANCE

Education Assistance is offered to employees once you have been employed for one year.

PAID TIME OFF / FLEX TIME

Non-exempt employees start to earn paid time off (PTO) after 30 days of employment.

Employees also have the ability to flex time. Flex time can be used to cover appointments and/or personal needs without using PTO as long as the time can be made up on another day during the same workweek. Flex time must be approved by a manager prior to being taken.

MANAGER TIME OFF

We encourage all employees to have a healthy worklife balance and trust our employees to manage their time wisely. Employees at the manager level and above can enjoy unlimited time off for personal days, sick or vacation time.