



# 2024 OPEN ENROLLMENT GUIDE

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OPEN ENROLLMENT DATES  
NOVEMBER 6 - 17, 2023



# FROM THE CEO...



Dear AIR Teammate,

It's time to select your health and other insurance coverages for 2024. Choosing coverage with the benefits and rates that meet your family's healthcare and financial needs is important. I encourage you to be an educated consumer by studying the choices available to you and enrolling in the plan(s) that best serve(s) you and your family.

Teammates have a choice between two medical plans – the Health Savings Plan and the Basic Care Plan. Each has its advantages. You can decide which is better for you and your circumstances.

With both plans, you have an opportunity to contribute to a Health Savings Account (HSA). HSAs are a great way to save for your future healthcare needs as all contributions are made on a pre-tax basis; interest you earn on the money in the account is tax free; and so long as you are using the money for a qualified health expense, you are not taxed at time of withdrawal. This is a triple tax savings benefit! Plus, unlike a Flexible Saving Account (FSA), HSA money rolls over year after year (i.e., you don't lose it if you don't use it).

Under AIR's medical plans, you are more responsible for your medical costs, with an increased opportunity to save money if your usage is low. If you choose the Health Savings Plan, AIR will add to your savings by making a quarterly contribution to your HSA.

Taking care of yourself is one of the best ways to improve your health and quality of life. Healthy eating, regular exercise, and avoiding smoking and recreational drug use are important. Regular wellness exams are also a good idea – and that's why AIR's plans provide full coverage for these routine visits.

Your health and well-being....and your family's.... are top priorities for AIR. Your personal decisions and commitment to a healthy life matter even more.

I encourage you to take time to evaluate your healthcare options, tune into a 2024 open enrollment webinar, and contact our benefits team with any questions.

Here's to a healthy 2024!

Be well and  
Best,

A handwritten signature in black ink that reads "Terry". The signature is stylized and cursive.

Terry Considine  
Chief Executive Officer



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# 2024 BENEFIT PROVIDER CONTACTS

NAME	PHONE NUMBER	WEBSITE / EMAIL ADDRESS
<b>AIR General Inquiries</b>		
AIR Benefits Hotline	877-419-8520	Website: Benefits section at <a href="https://aimcocom.sharepoint.com">https://aimcocom.sharepoint.com</a> Email Address: <a href="mailto:BenefitsHotline@aircommunities.com">BenefitsHotline@aircommunities.com</a>
ServiceNow	1-800-650-5852	Website: <a href="https://aimco.service-now.com/sp">https://aimco.service-now.com/sp</a>
<b>Cigna</b>		
Employee Assistance Program (EAP)	877-622-4327	<a href="http://www.mycigna.com">www.mycigna.com</a> Company Code: <b>AIR</b>
Medical		
Health Savings Plan, Policy #3333756	866-494-2111	<a href="http://www.mycigna.com">www.mycigna.com</a>
Basic Care Plan, Policy #3333756	866-494-2111	<a href="http://www.mycigna.com">www.mycigna.com</a>
<b>Express Scripts</b>		
Pharmacy-Express Scripts	866-577-2519	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
Pharmacy-Express Scripts Mail Order	Physician FAX #: 800-903-6224	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
<b>Delta Dental of Colorado</b>		
Delta Dental, Policy #12627	800-610-0201	<a href="http://www.deltadentalco.com">www.deltadentalco.com</a>
<b>EyeMed Vision</b>		
Vision Care Policy #9824590	866-723-0514	<a href="http://www.eyemed.com">www.eyemed.com</a>
<b>New York Life</b>		
Short Term Disability, Policy #SHD961986	888-842-4462	<a href="http://www.mynylgbs.com">www.mynylgbs.com</a>
Long Term Disability, Policy #LK962991	888-842-4462	<a href="http://www.mynylgbs.com">www.mynylgbs.com</a>
Life Insurance, Policy #FLX964245		
EOI Inquiries	866-607-2360	<a href="http://www.mynylgbs.com">www.mynylgbs.com</a>
Website Questions	800-732-1603	<a href="http://www.mynylgbs.com">www.mynylgbs.com</a>
<b>MetLife</b>		
Accident	1-800-GET-MET8	<a href="http://www.metlife.com">www.metlife.com</a>
Hospital Indemnity	1-800-GET-MET8	<a href="http://www.metlife.com">www.metlife.com</a>
<b>Fidelity Investments</b>		
AIR 401(k) Plan	800-835-5093	<a href="http://www.401k.com">www.401k.com</a>
Health Savings Account (HSA)	800-835-5093	
Flexible Spending Accounts	800-835-5093	
Commuter	800-835-5093	
<b>Nationwide</b>		
Pet Insurance	877-738-7874	<a href="http://benefits.petinsurance.com/air">http://benefits.petinsurance.com/air</a>
<b>Computershare</b>		
Employee Stock Purchase Plan	800-633-9394	<a href="http://www.computershare.com">www.computershare.com</a>

**UPDATING YOUR ADDRESS/PHONE NUMBER:** In order to ensure you receive updated insurance cards and information, please confirm your contact information is current in UKG Pro. Address changes will automatically update the following areas: Payroll, Benefits, HR, Accounts Payable, and benefit vendors listed above.

**UPDATING YOUR LIFE INSURANCE BENEFICIARY(IES):** To change/add your beneficiary(ies), log onto UKG Pro and select Contacts under the Personal dropdown menu.

# IT'S TIME TO ENROLL IN YOUR BENEFITS

It's that time of year again—time to review your current benefit elections and make your elections for the 2024 plan year. The annual enrollment period begins Monday, November 6 and ends Friday, November 17, 2023. This is the one time each year you can make changes to your benefit elections for the upcoming calendar year without a qualifying life event.

This enrollment guide summarizes the benefit options available to you. Please review it and, when you are ready to enroll, log into UKG Pro from the company SharePoint site to complete your enrollment. Benefit elections become effective January 1, 2024 and remain in effect for the 2024 plan year as long as you meet eligibility criteria.



## BEFORE YOU ENROLL

As you review your benefits guide to learn about your benefit options, ask yourself these questions:

- 1. Who should I cover?** Review your coverage options for all dependents who meet eligibility requirements. You must provide proof of eligibility for any new dependents added to your coverage.
- 2. How much did I spend on health care last year?** Consider your past expenses and current budget to select plans with the coverage you need at an affordable price.
- 3. Do I need more, or less, health coverage?** Are you having a baby? Considering a surgery? Currently in treatment for a chronic condition? Estimate the level of health care you may need in the upcoming year.

## WHAT'S NEW FOR 2024?

### **CommPsync**

We are moving to a new vendor for Employee Assistance Program (EAP).

### **Fidelity**

We are moving our Health Savings Account (HSA), Flexible Savings Account (FSA), and Commuter.

### **RxBenefits**

We are moving our Prescription plan to RxBenefits.

### **Premiums**

The premiums have increased by x%.

# WHO IS ELIGIBLE?

## YOU:

Regular, full-time AIR teammates who work an average of 30 hours per week are eligible for the benefits described in this enrollment guide. (Eligibility for union teammates is subject to collective bargaining.)

## YOUR DEPENDENT(S):

When you first enroll your dependent(s), or if you change coverage mid-year due to a qualified IRS family status change, you will be required to provide documentation substantiating the eligibility of your dependent(s) within **31 days** of the change or enrollment.

Please note the following documentation requirements:

- **Legal Spouse:** copy of marriage certificate.
- **Common-Law Spouse:** completion of common-law affidavit (available from the AIR Benefits team).
- **Child:** birth certificate, adoption papers, guardianship document or court document awarding custody or requiring coverage. If the child is a stepchild, you must also submit a copy of the marriage certificate.
- **Dependent Child Over Age 26:** birth certificate and completion of Cigna's disabled dependent form.
- **Reminder:** You must provide the documents listed above to the AIR Benefits team. **If documentation is not received, the election/change requested will not be processed and the affected dependents will not be covered under AIR's health plan.** For dependents added during this Open Enrollment period, please submit documentation no later than **Friday, December 16, 2023.**

## ENROLLING AND MAKING CHANGES

The benefit choices you make when you first become eligible are in effect for the remainder of the plan year. It's important to review your benefit options and choose the best coverage for you and your family.

### You have three opportunities to enroll in or make changes to your benefits:

1. Within 14 days of your date of hire
2. During the annual Open Enrollment period
3. Within 31 days of a Life Status Change

## WHAT IS A LIFE STATUS CHANGE?

If you experience a significant life event that will alter your benefits coverage needs, you may be able to make changes to your plan options outside of Open Enrollment. To request a change to your benefits due to a Life Status Change, visit the AIR SharePoint Benefit site within 31 days of the event and provide appropriate documentation (e.g., marriage or birth certificate).

In keeping with IRS regulations, you may make life status changes to your benefit elections only if you have a qualifying life event (refer to the chart below). Election changes must be consistent with your status change.

### QUALIFYING LIFE EVENTS

- Marriage, legal separation, or divorce
- Birth or adoption of a child
- Change in employment status for you or your spouse that results in a gain or loss of coverage
- Change in a dependent's benefits eligibility status (example: a child exceeding the maximum age for coverage)
- Change in the cost of dependent care (only for the Dependent Care Flexible Spending Account)
- Loss of a dependent (death)

### TO CHANGE YOUR BENEFITS

Notify the AIR Benefits Team at [BenefitsHotline@aircommunities.com](mailto:BenefitsHotline@aircommunities.com) within **31 days** of the change in status. You will need to provide proof of the change, such as a marriage certificate, record of birth, etc.

# HOW TO ENROLL

## FOLLOW THESE STEPS TO ENROLL IN YOUR BENEFITS.

1. Go to The AIR Communities Intranet (<https://aimcocom.sharepoint.com>). In the **Online Systems** menu, click **UKG Pro**.
2. Log in and select **"Myself"** in the upper left corner.
3. Scroll down on the left hand side and click **"Open Enrollment"** and then select the **"2024 Open Enrollment - BW"** link.
4. To complete your enrollment, use the Next arrow to move to the next page. If you need to go back, click the Back arrow.
5. On the **"Verify Beneficiary and Dependent Information"** page, click the green plus button to add your contacts information.
  - If enrolling a dependent, fill in all **required** information including Date of Birth, Social Security Number and Gender. Check the "Dependent" box under the "Designation" section. If you are adding a new dependent, please send supporting documentation (marriage certificate, birth certificate, etc.) to the Benefits Department at [benefitshotline@aircommunities.com](mailto:benefitshotline@aircommunities.com) within 31 days.
  - If entering an emergency contact, fill in the **required** information including name and phone number. Check the "Emergency Contact" box under the "Designation" section.
  - If designating a beneficiary, fill in all the **required** information including Date of Birth and Social Security Number. Check the "Beneficiary" box under the "Designation" section. In the Beneficiary section, enter all the beneficiary information.
  - When completed, click save. Once all of your dependents are added, click the Next.
6. You **must** elect a Tobacco Declaration and click Next.
7. Make your benefit elections on each page after you have thoroughly read the instructions on each page. Simply select the plan and tier (if applicable) using the radio buttons. You must make an election or decline the benefit on each benefit page. Then click Next.
8. When you have made elections for all plans, click next to get to the "Confirm Your Elections or Changes" page. **(Note: There may be a designated blue section at the top of the page outlining errors that occurred during enrollment selections. These must be corrected in order to submit.)**
9. Carefully review your **Confirmation Summary** under **New Benefits** to ensure your benefit elections are accurate.
10. You may log on any time during the Open Enrollment period (November 6-18) to make changes. Only your final confirmed enrollment information will be processed.
11. If you would like to make a change, you can either click the back button, click the plan name on the left-hand gray menu, or use the hyperlink under each plan type.
12. Read the Legal Disclaimer. If you agree with the disclaimer and you are happy with your elections, click the "Submit" button at the top of the page. This will save your elections and submit them to the Benefits team for approval.
13. Please **PRINT** and retain a copy of your confirmation statement prior to exiting UKG Pro.
14. Direct enrollment questions to [BenefitsHotline@aircommunities.com](mailto:BenefitsHotline@aircommunities.com).

# COST FOR COVERAGE

The monthly premium is only one piece to consider when choosing your medical plan. Please also consider the deductible and HSA employer contribution which is displayed in more detail on the following pages.

## BI-WEEKLY COST

TIER/LEVEL OF COVERAGE	WITH TOBACCO CREDIT	WITHOUT TOBACCO CREDIT
<b>HEALTH SAVINGS PLAN (HSP)-CIGNA</b>		
Teammate Only	\$116.43	\$216.43
Teammate + Spouse	\$357.72	\$457.72
Teammate + Children	\$342.09	\$442.09
Teammate + Family	\$612.14	\$712.14
<b>BASIC CARE PLAN (BCP) - CIGNA</b>		
Teammate Only	\$23.64	\$123.64
Teammate + Spouse	\$81.14	\$181.14
Teammate + Children	\$75.38	\$175.38
Teammate + Family	\$156.20	\$256.20

<b>DENTAL PLAN - DELTA DENTAL OF COLORADO</b>	
Teammate Only	\$20.06
Teammate + Spouse	\$37.31
Teammate + Children	\$37.31
Teammate + Family	\$63.44

<b>VISION PLAN - EYEMED VISION</b>	
Teammate Only	\$5.19
Teammate + Spouse	\$9.87
Teammate + Children	\$10.39
Teammate + Family	\$15.27

## WEEKLY COST

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# HEALTH CARE CONSUMERISM

AIR offers two Consumer Direct Health Plans (CDHPs), the Health Savings Plan and the Basic Care Plan. The components of each plan are outlined on the following pages.

## WHAT IS A CONSUMER DIRECTED HEALTH PLAN?

CDHPs are designed to put health care decision making in the hands of the consumer and to encourage cost-conscious decision making on how health care is utilized. A CDHP offers lower premiums than many traditional PPO plans. While your annual deductible may be higher, this type of plan qualifies AIR to offer teammates an opportunity to contribute to a Health Savings Account (HSA), which you can use to pay for any out-of-pocket medical expenses, now or in the future.

### TIPS ON HOW TO BE A WISE HEALTH CARE CONSUMER

Under AIR's Health Savings Plan, the smarter of a consumer you are, the more value you get. Here are a few ways to be a wise Health Care Consumer:

#### 1. ALWAYS USE IN-NETWORK PROVIDERS

Using Cigna's extensive network of providers will save you a significant amount of money in health care costs. If you use an in-network provider your deductible is cut in half. Once your deductible is met, the health plan kicks in and covers 80% of your medical expenses in-network vs. 60% out of network until you reach your out-of-pocket maximum. Once you have met your in-network out-of-pocket maximum, the medical plan starts paying at 100%. There is no limit on the out-of-pocket annual maximum when you use out-of-network providers.

#### 2. TAKE ADVANTAGE OF VIRTUAL CARE & TELEHEALTH

Taking time off to go to the physician can be easier said than done. That's why Cigna's modernized health plans offer access to virtual medical and behavioral/mental health care through Cigna's MDLive program. Virtual care that is much more convenient without being costly.

#### 3. GET PREVENTIVE CARE AND CHECK-UPS

Don't skip out on those annual checkups! In-network preventive care is 100% covered under AIR's health plans and is not subject to your annual deductible. Taking advantage of regular preventive healthcare now can help you avoid and prepare for more significant issues down the road.

#### 4. CONTRIBUTE TO YOUR HSA

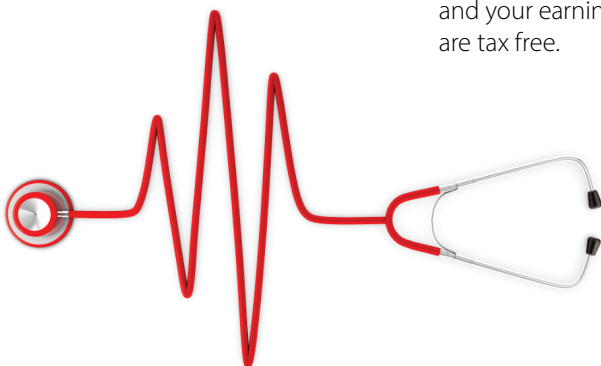
Your HSA funds act like a savings account, which means you do not lose them at the end of the year. All unused HSA funds roll-over and are yours to keep for life. This means, that even if you don't meet your deductible this year, all your unused HSA money will continue to transfer over year-after-year, leaving you with a large pot of savings down the road for when your medical needs may change, even in retirement. Money contributed to your HSA is a triple-tax advantaged, meaning: the funds come out of your paycheck on a pre-tax basis; you won't pay taxes when you take funds out to pay for medical expenses; and, after the account reaches \$1000 you can invest the money tax-free, and your earnings on those investments are tax free.

#### 5. SHOP AROUND FOR THE BEST PRICE

Depending on the severity of your symptoms and/or type of care you need, you may be able to realize significant savings by going to the type of provider you need. Cigna offers a Health Information Line, which is staffed by clinicians who are there to help you make informed decisions and choose the right care for your specific situation, at no extra cost. You may also visit [mycigna.com](http://mycigna.com) to compare facilities and costs for the procedure that you need.

#### WHY IS IT IMPORTANT TO BE A WISE HEALTH CARE CONSUMER?

Being a wise and informed health care consumer is important because it empowers you and gives you more control over how you utilize health care. It also provides you with the opportunity to become fully involved in your health care decision-making and that can result in savings on your medical care. Unlike fully insured, higher premium plans, AIR's health plan is self-funded, which means AIR and its teammates' premium contributions are used to pay medical claims rather than being paid by an insurance provider. Being a wise health care consumer allows AIR and its teammates to save on monthly health costs while saving for future care!



# YOUR HEALTH PLAN

Teammates have a choice between two Consumer Directed Health Plans (CDHPs): the Health Savings Plan (HSP) and the Basic Care Plan. Both plans offer comprehensive medical coverage through a robust network of Cigna providers, which includes in-network preventive care at no cost. Cigna also offers enhanced customer service support for teammates to answer questions, access to a 24/7 health information line, and a wide range of educational resources through the Cigna website and mobile app. Both plans offer the option to participate in a Health Savings Account (HSA) to help teammates pay for eligible health expenses throughout the year and into retirement. In addition, Cigna offers access to Telehealth services through MDLive. This service offers a convenient way to talk to a physician by video chat or phone about your non-emergency health issues.

HEALTH SAVINGS PLAN (HSP)	BASIC CARE PLAN (BCP)
<p><b>Who it's good for:</b> Individuals and families with more than preventative care medical usage.</p> <p><b>Per paycheck costs:</b> Higher monthly premiums than Basic Care Plan</p> <p><b>Copays:</b> None. You pay the full cost of services until the deductible is met, then you pay 20% for in-network.</p> <p><b>Deductible:</b> Lower Annual Deductible than Basic Care Plan</p> <p><b>Out-of-Pocket Maximum:</b> Lower out-of-pocket maximum than Basic Care Plan.</p> <p><b>Key Takeaway: Teammates who enroll in the Health Savings Plan (HSP) will receive a financial contribution from AIR to their Health Savings Account (HSA):</b></p> <ul style="list-style-type: none"> <li>• \$500 per year for teammate only coverage</li> <li>• \$750 per year for teammate + spouse coverage</li> <li>• \$750 per year for teammate + child(ren) coverage</li> <li>• \$1,000 per year for teammate + family</li> </ul> <p><i>*Annual amounts to be deposited quarterly.</i></p>	<p><b>Who it's good for:</b> Individuals and families with low medical usage.</p> <p><b>Per paycheck costs:</b> Lower monthly premiums than Health Savings Plan.</p> <p><b>Copays:</b> None. You pay the full cost of services until the deductible is met, then you pay 20% for in-network.</p> <p><b>Deductible:</b> Higher Annual Deductible than Health Savings Plan.</p> <p><b>Out-of-Pocket Maximum:</b> Higher out-of-pocket maximum than Health Savings Plan.</p> <p><b>Key Takeaway: However, there is a financial risk in signing up for the Basic Care Plan as there is a large up-front deductible that must be met before the plan pays for any medical claims, including prescription drugs.</b></p> <ul style="list-style-type: none"> <li>• If you enroll in the Basic Care Plan, you can also enroll in a Health Savings Account (HSA) where you can save pre-tax dollars to help you pay for your deductible and other eligible health care expenses.</li> </ul>

## PREVENTIVE CARE

**Preventive care is covered by the plan at 100% and does not apply to your deductible.**

AIR's health plans offer 100% in-network coverage with no annual limits for preventive medical care. Early detection and treatment can prevent small health issues from growing into expensive health problems. The following are examples of the types of services covered under the Preventive Care benefit if you receive them from a physician in our Cigna plans network (refer to your Summary Plan Description located on SharePoint for additional details):

- Routine Physicals
- Immunizations and flu vaccinations
- Well baby and routine child wellness visits
- Youth annual sports physicals
- Well woman exams including pap smear and mammograms
- PSA testing and prostate exam
- Cholesterol, blood pressure, & diabetes screenings



In addition to free preventive care, AIR's health plans cover prescription and non-prescription smoking cessation aids such as nicotine patches and gum to assist teammates in reducing their reliance on tobacco products.



# HEALTH PLAN OPTIONS

The chart below shows a comparison of the two Health Plans AIR offers. Both plans meet federal minimum essential coverage requirements.

	HEALTH SAVINGS PLAN (HSP)		BASIC CARE PLAN (BCP)	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>DEDUCTIBLE</b>				
Teammate only	\$2,500	\$5,000	\$5,000	\$10,000
Teammate + spouse	\$3,750	\$7,500	\$7,500	\$15,000
Teammate + child(ren)	\$3,750	\$7,500	\$7,500	\$15,000
Teammate + family	\$5,000	\$10,000	\$10,000	\$20,000
<b>OUT-OF-POCKET MAXIMUM</b>				
<b>Maximum Annual Out of Pocket*</b>				
Teammate only	\$5,000	Unlimited	\$6,550	Unlimited
Teammate + spouse	\$7,500*	Unlimited	\$9,800*	Unlimited
Teammate + child(ren)	\$7,500*	Unlimited	\$9,800*	Unlimited
Teammate + family	\$10,000*	Unlimited	\$13,100*	Unlimited
<b>PHYSICIAN</b>				
<b>Office Visits:</b>				
PCP and Chiropractors	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible	40% coinsurance after deductible
Specialist				
<b>Preventive Care</b> (Includes related lab and x-ray)				
	No cost	Not Covered	No cost	Not Covered
<b>PHARMACY</b>				
<b>Retail Pharmacy</b> (Max. 30-day supply):				
Generic	20% coinsurance after deductible		20% coinsurance after deductible	
Preferred Brand	30% coinsurance after deductible	Not Covered	30% coinsurance after deductible	Not Covered
Non-Preferred Brand	40% coinsurance after deductible		40% coinsurance after deductible	
Specialty Drugs	Standard Coinsurance Applies		Standard Coinsurance Applies	
<b>Mail-Order Pharmacy</b> (Max. 90-day supply):				
Generic	20% coinsurance after deductible		20% coinsurance after deductible	
Preferred Brand	30% coinsurance after deductible		30% coinsurance after deductible	
Non-Preferred Brand	40% coinsurance after deductible	Not Covered	40% coinsurance after deductible	Not Covered
Specialty Drugs (Most specialty drugs must be filled through Accredo, Express Scripts' specialty pharmacy. Contact Express Scripts for more information.)	Standard Coinsurance Applies		Standard Coinsurance Applies	

\* When you or another covered family member reaches the annual out-of-pocket maximum (in-network expenses only), you are not responsible for additional in-network coinsurance costs incurred by that person during the remainder of the calendar year.

If you opt to go to your State or the Federal Public Marketplace to purchase health coverage, this chart can be used for comparison purposes.

# HEALTH PLAN OPTIONS

COST-SHARING (WHAT YOU PAY):	HEALTH SAVINGS PLAN (HSP)		BASIC CARE PLAN (BCP)	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>MENTAL HEALTH AND OTHER</b>				
Durable Medical Equipment	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient Rehabilitation (Includes physical, speech, occupational therapy: Limit 60 visits per year)	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient Mental Health, Alcohol and Drug Abuse Rehab	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible	40% coinsurance after deductible
Transplant Services	20% coinsurance after deductible	Not Covered	20% coinsurance after deductible	Not Covered
<b>HOSPITAL</b>				
In-patient Hospitalization (Requires pre-certification)	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient surgery, lab, diagnostic x-ray	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible	40% coinsurance after deductible
Emergency Room, Ambulance	20% coinsurance after deductible	20% coinsurance after deductible (If true emergency) 40% coinsurance after deductible (if not)	20% coinsurance after deductible	20% coinsurance after deductible (if true emergency) 40% coinsurance after deductible (if not)
Urgent Care	20% coinsurance after deductible	40% coinsurance after deductible	20% coinsurance after deductible	40% coinsurance after deductible

\*In-network, an individual member's out-of-pocket costs for 2024 will not exceed \$7,350 regardless of coverage tier election. Out-of-network, individual member out-of-pocket costs will not exceed \$14,300 regardless of coverage tier election.

For additional coverage detail, refer to the Summary of Benefits and Coverage chart or the Summary Plan Document (SPD) posted in the Benefits section of AIR's Intranet at <https://aimcocom.sharepoint.com>.

## KEY TERMS

**Deductible:** The amount you pay out-of-pocket each plan year before the plan starts paying for covered services. Your monthly premiums, the amounts you pay from your paychecks, do not count toward your deductible.

**Coinsurance:** Set percentage of costs you pay for covered health services after you meet the deductible. You may get a bill for your share of the cost after your visit. The plan pays the rest of the covered charges.

**Out-of-Pocket Maximum:** The limit you pay for covered services each plan year. Once you have met the out-of-pocket maximum, your plan pays 100% of covered services for the remainder of the coverage period. This limit does not include the money you pay for premiums or health care services not covered under the health plan.

**Preventive Care:** Typically covered at **no cost** to you with in-network providers and facilities, and includes periodic adult and child health evaluations, annual physical exams, immunizations, and tests or diagnostic procedures; certain preventive generic medications; and early warning screenings to help you avoid serious conditions.

You can use money from your Health Savings Account (HSA) to pay for eligible medical expenses, including your deductible and coinsurance.

## ACCESS NETWORK PROVIDERS

To access a list of Network Providers, go to [www.cigna.com](http://www.cigna.com) and check the provider listings.



# HEALTH PLAN OPTIONS

## PHARMACY PLAN

Pharmacy benefits under the AIR health plan are provided through Express Scripts.



## RETAIL PHARMACY

For a short-term illness or ailment, such as a prescription of an antibiotic to treat strep throat prescribed by your doctor, simply go to your local participating Express Scripts pharmacy, present your Cigna or Express Scripts ID card, pay, and receive your prescription—up to a maximum 30-day supply (unless you participate in the Smart90 Program and go to a CVS pharmacy, as described below). Under the Health Savings Plan and Basic Care Plan, you must first meet your deductible and then the plan will pay up to 80% of your eligible prescription drug costs. Refer to the chart on page 9 for additional details. Under the program, you will save money when you ask your physician to prescribe generic drugs. (Several major pharmacy chains offer \$4 generic prescriptions, which may save you even more! Talk to your pharmacist to see if your prescription is included). If there is no generic alternative available, your next least-expensive option is typically to use a preferred brand drug on the formulary list. For additional details regarding Express Scripts formulary list or to look up the cost of specific drugs go to [www.express-scripts.com](http://www.express-scripts.com).

## MAIL ORDER

If you take a prescription on an ongoing basis, such as medication to reduce blood pressure or high cholesterol, you may want to consider the convenience and cost-savings available through the mail order pharmacy program, Express Scripts Mail Order Pharmacy. As part of your plan managed by Express Scripts, you can get a three-month supply of long-term medicines through home delivery from the Express Scripts Pharmacy.

There are two ways to access the Express Scripts Mail Order Pharmacy:



Request your mail-order prescription from your provider for a 90-day supply, then complete and mail your order form with the original prescription(s) and payment to Express Scripts Pharmacy at the address shown on the mail order form.



Your physician can fax your prescription to Express Scripts by calling 1-800-903-6224 for a form and instructions. Allow up to 8 days to receive your RX.





## SMART90 PROGRAM

The Express Scripts Smart90 program allows you to receive a three-month supply of long-term medications by visiting any CVS Pharmacy. Getting a single three-month supply through mail order or Smart90 saves you money over three one-month supplies. Plus, you will make fewer trips to the pharmacy, and you'll be less likely to miss a dose, since you won't have to refill as often. If you have questions, contact Express Scripts Member Services at 866-577-2519.

## PATIENT ASSURANCE PROGRAM

AIR and Express Scripts have partnered to bring down the cost of preferred insulin products for teammates and their family members living with diabetes. Through the Patient Assurance Program, eligible members will never pay more than \$25 per 30-day supply, or \$75 per 90-day supply of preferred and participating insulin products. That can mean more affordable access to insulin, fewer health emergencies and more money in your pocket.

# WHERE TO GO FOR CARE

MDLIVE VIRTUAL CARE	PRIMARY CARE PROVIDER (PCP)
<p><b>Benefit:</b></p> <ul style="list-style-type: none"><li>• Lower cost</li><li>• Speak to a doctor from anywhere</li><li>• Reduced waiting room time</li></ul> <p><b>Reasons to go:</b></p> <ul style="list-style-type: none"><li>• Treatment of minor injuries and illnesses</li><li>• Limits exposure to contagious diseases</li><li>• May receive specialist referrals or prescriptions</li></ul> 	<p><b>Benefit:</b></p> <ul style="list-style-type: none"><li>• In-person examination</li><li>• Reasonable price in-network</li><li>• Familiarity with health history</li></ul> <p><b>Reasons to go:</b></p> <ul style="list-style-type: none"><li>• Preventive Care</li><li>• Treatment of chronic illnesses</li><li>• Follow-up visits and referrals</li></ul> 
URGENT CARE CENTER	EMERGENCY ROOM
<p><b>Benefit:</b></p> <ul style="list-style-type: none"><li>• Lower cost than an ER visit</li><li>• Same-day visits are often available</li></ul> <p><b>Reasons to go:</b></p> <ul style="list-style-type: none"><li>• Medical conditions that need prompt attention</li><li>• Treatment of minor injuries or illnesses</li><li>• May off lab tests and X-rays onsite</li></ul> 	<p><b>Benefit:</b></p> <ul style="list-style-type: none"><li>• Necessary for life-threatening conditions</li><li>• Open 24 hours a day, 365 days a year</li></ul> <p><b>Reasons to go:</b></p> <ul style="list-style-type: none"><li>• Sudden onset of severe medical condition</li><li>• Treatment of severe injuries or illnesses</li><li>• Treatment after an accident</li></ul> 

## CIGNA MEDICAL VIRTUAL CARE

Sometimes you just need a doctor whether you're at home in the middle of the night or away from home on a road trip. Cigna provides a convenient, no-cost alternative for health care, through MDLIVE, giving you 24/7/365 access to board-certified doctors through your mobile device or computer. Register for an account with MDLIVE on [www.mycigna.com](http://www.mycigna.com) or through the MyCigna mobile app.

### The Benefits of Medical Virtual Care

- Speak to a provider wherever you are, any time of day or night, without long wait times.
- Live face-to-face conversations with a provider on your computer or mobile phone.
- Save money compared to an emergency room, urgent care, or even a regular office visit.

### How to Gain the Most Value from Medical Virtual Care

Medical Virtual Care services are best suited for routine ailments such as colds, sore throats, earaches, pink eye, and upper respiratory conditions. Medical Virtual Care services are not a substitute for a true emergency, urgent situations, or something for which your doctor requires an in-person visit. Visit [www.mycigna.com](http://www.mycigna.com) to learn more.

Find a MDLive Virtual Care Provider:  
888-726-3171  
[www.mycigna.com](http://www.mycigna.com)

Find a Cigna Medical Provider:  
800-847-9994  
[www.mycigna.com](http://www.mycigna.com)

# WHERE TO GO FOR CARE

## BEHAVIORAL/MENTAL HEALTH VIRTUAL CARE

Behavioral virtual care lets you receive quality, behavioral health care without leaving home. Simply connect via your phone, computer, or tablet.

### With behavioral virtual care, you can:

- Schedule online appointments with licensed counselors or psychiatrists through Cigna's partnership with Talkspace, Giner, MDLive, and other providers.
- Have access to more than 20,000 clinicians in Cigna's behavioral network for virtual counseling sessions.
- Receive confidential treatment for conditions like stress and anxiety.
- Have a prescription sent directly to your pharmacy, if appropriate.
- Connect with a provider through Cigna Behavioral Health's network of providers by going to [www.mycigna.com](http://www.mycigna.com) or through the myCigna mobile app.

## BEHAVIORAL HEALTH ENHANCEMENT TOOLS & RESOURCES

**happify**

**Happify**, offered through Cigna, is a self-directed program with activities, science-based games, and guided meditations designed to help reduce stress and anxiety, gain confidence, defeat negative thoughts, and boost overall health. Visit [www.mycigna.com](http://www.mycigna.com) and click on wellness to enroll.

**iPrevail**

**iPrevail** offered through Cigna, is an on-demand coaching and personalized learning tool. After completing a brief assessment, you receive a program tailored to your needs that includes interactive lessons and tools. You get access to a peer coach who is matched based on your symptoms. You can also join support communities focused on stress, anxiety, depression and more. Visit [www.mycigna.com](http://www.mycigna.com) and click on wellness to enroll.

# HEALTH SAVINGS ACCOUNT

If you elect to participate in one of AIR's medical plans for 2024, you have the opportunity to open a Health Savings Account (HSA). An HSA provides you with a tax-free way to save and pay for eligible out-of-pocket health care expenses that are not covered by AIR's Health Savings Plan or Basic Care Plan. How your HSA is funded, depends on the health plan you enroll into. For more information on the HSA, use the [Benefits SharePoint site](#).

## HOW MUCH CAN YOU CONTRIBUTE TO YOUR HSA?

If you enroll into the Medical Plan, Health Savings Plan (HSP), AIR Communities will contribute a quarterly dollar amount depending on your coverage levels.

COVERAGE TYPE	2024 AIR COMMUNITIES HSA CONTRIBUTION IF ENROLLED INTO HSP	2024 MAXIMUM TEAMMATE CONTRIBUTION IF ENROLLED INTO HSP	2024 MAXIMUM TEAMMATE CONTRIBUTION IF ENROLLED INTO BCP	2024 IRS CONTRIBUTION LIMIT
Individual Coverage	\$500	\$3,650	\$4,150	\$4,150
Dependent Coverage	\$750	\$7,550	\$8,300	\$8,300
Family Coverage	\$1,000	\$7,300	\$8,300	\$8,300
Individuals 55+		Additional \$1,000		

## HSA HIGHLIGHTS

TRIPLE TAX SAVINGS	QUALIFIED EXPENSES	ESTABLISHING AN HSA	BALANCE BOOSTER PROGRAM	NO "USE IT OR LOSE IT" RULE
<ul style="list-style-type: none"> <li>Contribute pre-tax money through payroll deductions</li> <li>Pay for eligible expenses with tax-free money</li> <li>Earn tax-free interest on unused funds.</li> </ul>	<ul style="list-style-type: none"> <li>You can pay for qualified expenses tax-free.</li> <li>Refer to IRS Publication 502 for a complete list of eligible expenses and IRS Publication 969 HSA rules.</li> </ul>	<ul style="list-style-type: none"> <li>Opening an account takes less than a minute. Simply click the button in UKG Pro while completing your benefits enrollment.</li> <li>You must establish an HSA account with Fidelity, our third-party administrator.</li> </ul>	<ul style="list-style-type: none"> <li>If you enroll in the Health Savings Plan (HSP), you'll have access to HealthEquity's Balance Booster program.</li> <li>Balance Booster will allow you access to the full employer contribution amount at the beginning of the plan year.</li> </ul>	<ul style="list-style-type: none"> <li>Unused funds roll over year to year.</li> <li>The account is yours and goes with you if you leave the company</li> </ul>

### YOU ARE ELIGIBLE TO CONTRIBUTE TO AN HSA IF:

- You are enrolled in one of AIR's medical plan(s)
- You or your spouse have not contributed to a health FSA or has a zero balance as of 12/31/2023
- You are not currently enrolled in Medicare or TRICARE
- You and/or your dependents are not eligible to be claimed as a dependent on someone else's tax return
- You are not a veteran who has received medical treatment through the Veterans Health Administration within the last three months, prior to the month in which you make a contribution
- You have not received medical treatment through Indian Health Services within the last three months, prior to the month in which you make a contribution

**Note:** These accounts are separate. You cannot use money from one account to pay for expenses that are eligible under the other. Claims must be incurred during the plan year



# FLEXIBLE SAVINGS ACCOUNT

## IMPORTANT:

Participation in the Health Care FSA and/or Dependent Care FSA is not automatic. You must re-enroll each year during Open Enrollment to participate for the next year.

A flexible spending account (FSA) allows you to pay for eligible out-of-pocket medical and/or dependent care expenses with pre-tax dollars (a savings of 15%-40% depending on your tax bracket). If you do not participate in an FSA, you will pay for these expenses with the money remaining in your paycheck after you pay federal, state and FICA taxes.

For more detailed information on the FSA, please use the [Benefits SharePoint site](#).



	HEALTHCARE FSA	LIMITED PURPOSE FSA	DEPENDENT CARE FSA
Annual Limit	\$3,050	\$3,050	\$5,000
Eligible Enrollees	Basic Care Plan	Basic Care and Health Savings Plan	Basic Care and Health Savings Plan
Eligible Expenses*	Health care expenses, such as deductibles, copays, and prescription	Dental and vision copays, deductibles, and coinsurance	Dependent care, such as daycare, preschool, and elder care
Funds Available Date	Full annual election available upon benefits effective date	Full annual election available upon benefits effective date	You can be reimbursed up to the amount available in your account
Payment or Reimbursement Options	Debit card, direct deposit, or check	Debit card, direct deposit, or check	Debit card, direct deposit, or check
Deadline for Services	Services must be incurred by 12/31/2024	Services must be incurred by 12/31/2024	Services must be incurred by 12/31/2024
Rollover Amount	\$610	\$610	No rollover
Deadline for Submission for Reimbursement	You must submit for reimbursement by 3/31/25	You must submit for reimbursement by 3/31/25	You must submit for reimbursement by 3/31/25

\* For a full list of eligible expenses refer to IRS Publication 502 and 503..

## IMPORTANT FSA RULES TO KEEP IN MIND:

- The IRS has a strict “use it or lost it” rule. If you do not use the full amount in your FSA by the deadline, you will lose any remaining funds.
- Healthcare and Limited Healthcare FSA enrollees can rollover up to \$610 to the following year.
- You cannot transfer funds from one FSA to another.
- You cannot contribute to a Healthcare FSA if you have elected an HSA.
- Once you enroll in the FSAs, you cannot change your contribution amount during the year unless you experience a qualified life event.
- You cannot take income tax deductions for expenses you pay with your Health Care and/or Dependent Care FSA.

**Note:** These accounts are separate. You cannot use money from one account to pay for expenses that are eligible under the other. Claims must be incurred during the plan year.

# DENTAL PLAN



Delta Dental of Colorado is our dental plan administrator. Teammates who enroll in dental benefits through AIR for 2024 will have access to Delta Dental of Colorado's broad network of providers, high quality customer service representatives, and additional resources and benefits including:

DELTA DENTAL PPO AND PREMIER PLANS*		
SUMMARY OF BENEFITS	DELTA PPO** DELTA PREMIER IN-NETWORK	OUT-OF-NETWORK
Annual Deductible:		
Individual	\$50	\$100
Family	\$150	\$300
Preventive and Diagnostic Care (oral exams, cleanings, x-rays, sealants, fluoride applications)	100%	80%
Basic Restorative Care (fillings, oral surgery, periodontics, root canals, surgical extractions, endodontics)	80%*	50%*
Major Restorative Care (implants, crowns, bridges, dentures)	50%*	50%*
Annual Maximum**		\$1,800
Orthodontia	50%	50%
Lifetime Orthodontia Maximum		\$1,500 (adults and children)

\*Deductible applies

\*\*Delta PPO Providers will provide the best discounts. The annual maximum is the maximum amount Delta Dental will pay toward the cost of your dental care during a calendar year. The patient is responsible for paying costs above the annual maximum

## DENTAL PLAN HIGHLIGHTS

- Orthodontia coverage for both children and adults
- A maximum annual benefit of \$1,800, which is immediately available
- The Delta Dental 'Prevention First' program, which extends your calendar year maximum by not applying your diagnostic and preventive visits toward the maximum as long as all services are provided by a PPO or Premier network provider
- Delta Dental's 'Right Start 4 Kids' benefit, covers 100% of children's (up to their 13th birthday) dental services from an in-network provider. The expenses are covered up to the annual maximum and subject to frequency limitations, not subject to deductible.

## ID CARDS

**Delta Dental of Colorado does not provide personalized ID cards to teammates insured under the DPPO Plan.** If you enroll and are registered, you can print an ID card off the Delta Dental of Colorado website at: [www.deltadentalco.com](http://www.deltadentalco.com).

Your group number is: **12627**

## HOW DO I FIND AN IN-NETWORK DENTIST?

The easiest way to search for an in-network dental provider is through [www.deltadentalco.com](http://www.deltadentalco.com). Click "Find a Dentist" in the bar at the top of the page. In "Network Selection," click "Delta Dental PPO Plus Premier." Enter your personal information such as city, state, and zip code.

# VISION PLAN



The EyeMed vision plan provides comprehensive coverage for vision exams, lenses, frames, and other services at a reasonable cost. You receive the maximum benefit under the Plan and pay less out-of-pocket when you seek care from a network provider. You have the option to seek care outside the network, but you will pay more for those services.

EYEMED VISION CARE		
SUMMARY OF BENEFITS	MEMBER COST IN-NETWORK	MEMBER REIMBURSEMENT OUT-OF-NETWORK
Eye Exam (every 12 months)	\$20 co-pay	Up to \$45 allowance
Contact Lens Fitting	\$40 co-pay	N/A
Lenses (every 12 months)		
Single	\$20 co-pay	Up to \$35 allowance
Bifocal	\$20 co-pay	Up to \$50 allowance
Trifocal	\$20 co-pay	Up to \$65 allowance
Lenticular	\$20 co-pay	Up to \$100 allowance
Frames (every 12 months)	\$0 co-pay; up to \$130 allowance; 20% off balance over \$130	Up to \$90 allowance
Contact Lenses (in lieu of lenses)	\$0 co-pay; \$130 allowance	Up to \$105 allowance
Medically Necessary Contact Lenses	\$0 co-pay (paid in full)	Up to \$210 allowance
Laser Vision Correction	15% off retail price or 5% off promotional price	N/A

## ID CARDS

EyeMed Vision Care does provide personalized ID cards to teammates insured under the Plan.

## HOW DO I FIND A NETWORK VISION PROVIDER?

The easiest way to access a list of network vision provider is through [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com).

To access a list of Network Providers, go to [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com).

# COMPANY PAID INSURANCE OPTIONS

## BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

AIR provides basic life and AD&D insurance at no cost to full-time teammates working an average 30 hours per week or more. In the event of your death, your beneficiary receives a life insurance benefit equivalent to 1x your annual salary, up to \$50,000. The coverage is guaranteed, regardless of your health status and enrollment is automatic for full-time teammates. AIR's basic life and AD&D coverages are provided by New York Life (NYL)

## BASIC SHORT-TERM DISABILITY (STD) & LONG-TERM DISABILITY (LTD) INSURANCE

In the event you are unable to work due to injury or illness, AIR provides you with short-term and long-term disability income protection to help you maintain your family's standard of living. **AIR pays 100% of the premiums for your STD and LTD benefits.** Full-time teammates are automatically enrolled. AIR's STD and LTD coverages are provided by New York Life (NYL).

### BASIC SHORT-TERM DISABILITY (STD)

Short-Term Disability coverage provides you with a portion of income replacement if you are unable to work due to a non-work-related illness or injury. You are automatically enrolled in STD coverage at **no cost to you.**

SHORT-TERM DISABILITY (STD)	
Percent of Covered Earnings	60% of basic salary
Weekly Maximum	\$1,500
Waiting Period	7 days
Coverage Duration	25 weeks

### BASIC LONG-TERM DISABILITY (LTD)

Long-Term Disability coverage pays you a portion of your earnings if you cannot work for an extended period due to a disabling illness or injury. You are automatically enrolled in LTD coverage at **no cost to you.**

LONG-TERM DISABILITY (LTD)	
Percent of Covered Earnings	60% of basic salary
Monthly Maximum	\$10,000
Waiting Period	180 days
Coverage Duration	Up to Social Security Normal Retirement Age (SSNRA)

## BENEFICIARY BASICS

The person you select as your beneficiary will receive your coverage amount if you pass away.

1. Choose or update your beneficiary on UKG Pro to maintain all beneficiary designations for your life insurance policies.
2. You can view your current beneficiary or designate a beneficiary by going online to your contacts in UKG Pro.
3. You may change your beneficiary at any time.



GROUP BENEFIT  
SOLUTIONS

# VOLUNTARY LIFE AND SHORT-TERM DISABILITY

## VOLUNTARY LIFE INSURANCE

If you want additional life insurance coverage or if you want coverage for your eligible family members, voluntary life insurance coverage at affordable group rates is available through New York Life (NYL). To enroll in either voluntary spouse or child(ren) life insurance, you must be enrolled in the **employee voluntary supplemental life insurance and their elected amount cannot exceed your elected amount.**

SUPPLEMENTAL LIFE			
BENEFIT FEATURES	EMPLOYEE	SPOUSE	DEPENDENT CHILD(REN)
Coverage Options	\$10,000 increments	\$5,000 increments	\$10,000
Maximum	\$950,000 (or 5x salary)	\$475,000 (or 5x Salary)	\$10,000
Employee Coverage Mandatory	No	Yes	Yes

For 2024, your monthly premium will be based on your age as of January 1, 2024.

To calculate your monthly premium, multiply the rate that corresponds to your age by the number of \$1,000 increments you want to purchase. For example, if you are 35 years old and want \$30,000 of life insurance coverage, your monthly premium will be  $\$.116 \times 30 \text{ units} = \$3.48$ .

VOLUNTARY SUPPLEMENTAL LIFE COSTS				
TEAMMATE MONTHLY RATE PER \$1,000		SPOUSE MONTHLY RATE PER \$1,000		CHILDREN
Under 25	0.064	Under 25	0.045	
25 - 29	0.077	25 - 29	0.054	
30 - 34	0.103	30 - 34	0.072	
35 - 39	0.116	35 - 39	0.082	
40 - 44	0.129	40 - 44	0.091	
45 - 49	0.193	45 - 49	0.136	
50 - 54	0.297	50 - 54	0.208	
55 - 59	0.555	55 - 59	0.390	
60 - 64	0.851	60 - 64	0.598	
65 - 69	1.638	65 - 69	1.151	
70+	2.657	70 - 79	1.866	

## VOLUNTARY SHORT-TERM DISABILITY (STD) COVERAGE

Eligible teammates can purchase an additional \$200/week short-term disability benefit from New York Life (NYL) for a low monthly premium of \$10.80. Since the cost is paid by you on an after-tax basis, the voluntary STD benefit is a non-taxable benefit. If you elect voluntary STD coverage for the first time during this open enrollment, you will be required to complete the EOI form and go through medical underwriting.

## EVIDENCE OF INSURABILITY

Evidence of Insurability (EOI) is documentation you provide to New York Life (NYL) showing that you are in good health at the time you purchase voluntary life insurance. If you previously declined voluntary supplemental life coverage for yourself or your spouse, you will be required to complete a medical questionnaire if you decide to enroll in life insurance. If you currently carry voluntary supplemental life insurance through AIR, you may increase or decrease your life insurance coverage during the annual open enrollment period. You can increase your election up to 1x your salary (maximum of \$50,000) without providing Evidence of Insurability (EOI). If your coverage election(s) exceed 1x your salary, the benefits team will email you with instructions on how to submit the EOI medical questionnaire. EOI is not required for supplemental life insurance for your dependent children.

## REDUCTION OF BENEFITS

Benefit amounts under Basic and Supplemental Life and AD&D reduce as you age to the following amounts:

- Age 70: Benefits will reduce by 50% of the original amount.
- At Retirement: Benefits will terminate when you retire.

## CHOOSE A BENEFICIARY

UKG Pro maintains all beneficiary designations for your life insurance policies.

You can view your current beneficiary or designate a beneficiary by going online to your contacts in UKG Pro.



# ACCIDENT & HOSPITAL INDEMNITY INSURANCE

AIR offers you the opportunity to purchase low-cost Accident and Hospital Indemnity insurance coverage through MetLife. These coverages may help offset some of the initial out-of-pocket costs associated with AIR's medical plans.

## ACCIDENT INSURANCE COVERAGE

Accidents can happen anytime, anywhere. Of course, they happen when you least expect them and may result in costs that you never expected.

Help protect yourself financially in the event of an accident. An accident can require a variety of treatments, testing, therapies and other care and services to assist in recovery. Each of these services may generate extra out-of-pocket costs for you, beyond what your medical plan covers. It may make sense for you to invest in additional coverage to pick up those unexpected out-of-pocket costs.

In the event of a covered accident, this benefit will pay a lump sum. Examples include Fractures, Dislocations, Burns, Lacerations, Ambulance, Emergency & Non-Emergency Care, Therapy Services, Inpatient Surgery and more. Additional information about the Accident Insurance coverage can be found on the Benefits SharePoint site under Voluntary Benefits.

Coverage may be purchased at two different levels (low and high) and for multiple tiers (e.g., teammate, teammate + spouse, etc.).

2024 RATES TYPE	LOW PLAN		HIGH PLAN	
	ANNUAL	MONTHLY	ANNUAL	MONTHLY
Teammate Only	\$93.36	\$7.78	\$177.96	\$14.83
Teammate + Spouse	\$140.04	\$11.67	\$261.84	\$21.82
Teammate + Child(ren)	\$178.20	\$14.85	\$332.40	\$27.70
Teammate + Family	\$229.68	\$19.14	\$425.16	35.43

## HOSPITAL INDEMNITY INSURANCE COVERAGE

If you or an eligible family member is hospitalized this year, will you have the money to cover unexpected out-of-pocket expenses? A hospital stay may require a variety of treatments, testing, therapies, as well as other care and services to assist in recovery. These days, a hospitalization often results in unanticipated extra costs for you to pay, beyond what your medical plan covers.

MetLife offers Hospital Indemnity Insurance so you can focus more on your recovery and less on your finances. If you, or a covered family member, are hospitalized due to an accident or illness and meet the requirements (see enrollment packet for more details), you will receive a payment to use as you see fit to help with any out-of-pocket expenses you may incur. It may make sense for you to invest in additional coverage to pick up those unexpected out-of-pocket costs.

In the event of a covered hospitalization, this benefit will pay a lump sum. Examples include Hospital Admission and Confinement. Additional information about the Hospital Indemnity Insurance can be found on the Benefits SharePoint site under Voluntary Benefits.

Coverage can be purchased at two different levels (low and high) and for multiple tiers (e.g., teammate, teammate + spouse, etc.).

2024 RATES TYPE	LOW PLAN		HIGH PLAN	
	ANNUAL	MONTHLY	ANNUAL	MONTHLY
Teammate Only	\$133.56	\$11.13	\$261.96	\$21.83
Teammate + Spouse	\$205.92	\$17.16	\$400.20	\$33.35
Teammate + Child(ren)	\$269.88	\$22.49	\$524.28	\$43.69
Teammate + Family	\$338.88	\$28.24	\$670.68	\$55.89



# EMPLOYEE ASSISTANCE PROGRAM (EAP)

Personal problems can affect the lives of teammates both at home and at work. That is why AIR offers the Employee Assistance Program (EAP) through ComPsych. The EAP program offers a resource and referral service that can provide referrals for child and elder care, general legal and financial referrals, and assistance with a multitude of other everyday issues.

All AIR teammates and their dependents are eligible for the Employee Assistance Program (EAP). This is a free service, **strictly confidential**, and includes telephonic and/or video-web consultations (as many as needed) and up to **five** face-to-face visits with a licensed professional counselor.

## WHO'S ELIGIBLE?

- » You
- » Your household family members

## WHAT'S INCLUDED?

- » Unlimited phone consultations
- » Up to 5 face-to-face counseling sessions per person, per incident, per year

## TOPICS COVERED?

- » Anxiety, depression, stress
- » Childcare and eldercare referrals
- » Family challenges
- » Financial counseling
- » Legal resources
- » Workplace issues
- » And more

## READY TO REGISTER?

- » ComPsych Employee Connect Plus 555-5555 xxxx.com

To register:

1. Go to the website and select "Register"
2. Enter Web ID: AIR
3. Enter company name: AIR
4. Create a username and password

## COUNSELING & RELATIONSHIP SUPPORT

## CRISIS SUPPORT

## GUIDANCERESOURCES ONLINE

## FINANCIALCONNECT SERVICES

## FAMILY SOURCE SERVICES

## LEGALCONNECT SERVICES

# RETIREMENT PROGRAMS

AIR teammates may enroll in the following benefits at any time (not subject to Open Enrollment deadlines).



## 401(K) PLAN

AIR not only values you as a teammate but cares about you as a future retiree. AIR's 401(k) Plan provides a valuable savings opportunity for your retirement. You can sign up at any time for AIR's 401(k) program. It's fast and easy. Saving a little bit can go a long way in planning for a comfortable retirement.

CONTRIBUTE UP TO \$22,500 IN 2023	AGE 50+? CONTRIBUTE AN EXTRA \$7,500 AS A CATCH-UP CONTRIBUTION	TWO CONTRIBUTION OPTIONS:
Don't forget to name your beneficiaries!	Your personal funds are always 100% yours to keep.	<ul style="list-style-type: none"> <li>TRADITIONAL PRE-TAX</li> <li>ROTH AFTER-TAX</li> </ul>
Fidelity helps you manage your investments and build your nest egg	AIR matches your contributions \$0.25 for every dollar up to 4%	Full-time, part-time, and temporary teammates
Make changes any time <ul style="list-style-type: none"> <li>Contributions</li> <li>Investments</li> <li>Name or update beneficiaries</li> </ul>	AIR has the option of giving teammates a discretionary contribution if the AIR team outperforms on our Key Performance Indicators (KPI) at year-end	Employees age 18+ are eligible on the first of the month following hire date and can be changed at any time.
To enroll or make changes to your 401(k) plan, contact Fidelity Investments at 1-800-835-5093 or online via: <a href="http://www.401k.com">www.401k.com</a>	<b>Note:</b> AIR 401(k) contributions are made pre-tax and will be taxed when distributed.	

## TRADITIONAL PRE-TAX VS. ROTH AFTER-TAX CONTRIBUTIONS

You have two options for our 401(k) contributions, a Traditional Pre-Tax 401(k) and Roth After-Tax 401(k). To choose the right one for you, it's important to know the difference between the plans.

TRADITIONAL PRE-TAX	ROTH AFTER-TAX
<ul style="list-style-type: none"> <li>You expect to be in a lower tax bracket when you retire than you are now.</li> <li>You prefer to make pre-tax contributions which will lower your taxable income in the current tax year.</li> </ul>	<ul style="list-style-type: none"> <li>You expect to be in a higher tax bracket when you retire than you are now.</li> <li>You want the comfort of knowing the money you withdraw in retirement will not be taxed.</li> </ul>

## EMPLOYEE STOCK PURCHASE PLAN

The AIR Employee Stock Purchase Plan (ESPP) offers teammates a chance to be a "part owner" in AIR. Benefits of purchasing AIR stock through AIR's ESPP include:

- Purchase shares of common stock at a 5% discount off the Fair Market Value of AIRC (AIRC is AIR's stock symbol) through payroll deduction. Deductions can begin as soon as completing one month of employment and can be changed as often as once per quarter. You can stop your deductions at any time.
- Example: You have \$20/week set aside from your pay. At the end of a quarter, you have \$240. If the Fair Market Value of AIRC is \$40.00 per share, you can purchase 6 shares at the discount price of \$38.00 and the remaining \$12.00 will be used for the following quarter's ESPP purchase. The purchase will occur on the last business day of the quarter.
- Pay no commission fees when shares are purchased. You will pay fees and commissions if/when you sell.
- Track your ownership in the ESPP at [www.computershare.com](http://www.computershare.com) or by calling Computershare at 1-800-633-9394.
- Receive cash back through dividends on the stock you own each quarter or elect to have them reinvested.

Learn more about the AIR ESPP in the Benefits section of AIR's Intranet at <https://aimcocom.sharepoint.com/sites/Benefits> or email [Benefitshotline@aircommunities.com](mailto:Benefitshotline@aircommunities.com).



# ADDITIONAL BENEFITS

AIR teammates may enroll in the following benefits at any time (not subject to Open Enrollment deadlines).

## COMMUTER BENEFITS

Teammates can set aside tax-free dollars each month to pay for parking and/or transportation expenses related to commuting to work, governed by IRC Section 132(f). Enroll on the [HealthEquity](https://www.healthequity.com/wageworks) site at <https://www.healthequity.com/wageworks> by choosing how much you want to contribute to your account(s), up to the maximum per IRS limits. After enrolling you will receive a HealthEquity Debit Card in the mail, which can be used to pay for eligible parking and transit expenses. If you pay for an expense out-of-pocket, you can file a claim to be reimbursed from your account. You will also be given access to the HealthEquity Consumer Portal, where you can manage your account. You can only spend up to the balance in your account at any given time. Any money you don't use will roll over from month to month, so you can save risk-free!

## PET INSURANCE

Nationwide pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible without worrying about the cost. If you would like to enroll, call 877-738-7874 or <http://benefits.petinsurance.com/air>. Additional information can be found on the Benefits SharePoint site at <https://aimcocom.sharepoint.com/sites/Benefits/SitePages/Voluntary-Benefits.aspx>.

My Pet Protection is available in two reimbursements options (50% and 70%) with an optional \$500 wellness benefits so you can find coverage that fits your budget. Base plans have a \$250 annual deductible and \$7,500 annual benefit.

Coverage includes:

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Behavioral treatments
- Rx therapeutic diets and supplements
- Wellness and more

My Pet Protection includes these additional benefits for cats and dogs:

- Lost pet advertising and reward expense
- Emergency boarding
- Loss due to theft
- Mortality benefit

**Nationwide offers more than great coverage**



### ***vethelpline***

- 24/7 access to veterinary experts
- Available via phone, chat and email
- Unlimited help for everything from general pet questions to identifying urgent care needs

### ***Nationwide PetRx Express***

- Save time and money by filling pet prescriptions at participating in-store retail pharmacies across the U.S.
- Pharmacy submits claims directly to Nationwide
- Over 4,700 pharmacy locations



# DEVELOPMENT PROGRAMS

## TUITION REIMBURSEMENT & PROFESSIONAL CERTIFICATION

AIR's tuition reimbursement program supports teammate development by reimbursing up to \$2,000 (tax-free) per calendar year for position-related or career enhancement coursework. The benefit is available to any full-time or part-time teammate after 90 days of employment. AIR may reimburse 100% of the fees/dues for position related licenses.

To qualify, the teammate must be in good standing; and not be under investigation for violation of company policy.

Reimbursement is subject to the availability of budgeted funds. For additional details, contact your manager.



## AIRBUCKS

AIRBucks is a program designed to reward teammates who have a passion to serve our customers and perform beyond expectations to achieve their goals. AIRBucks may be awarded to teammates below the level of Vice President. Awarded AIRBucks points may be redeemed for merchandise online at <https://air.awardco.com>. AIR grosses up AIRBucks awards so that teammates do not pay tax on the merchandise they acquire by redeeming their points. AIRBucks points expire 30 days after a teammate leaves the company.

## SERVICE AWARDS

At the milestones of your career, AIR Communities celebrates your contributions with great pride and appreciation. Teammates begin receiving AIRBucks points on their first anniversary. For more information, go to <https://aimcocom.sharepoint.com/sites/Compensation/SitePages/Service-Awards.aspx>.

## AIR GIVES AND AIR HUGS

AIR believes in the professional and personal growth of our teammates through volunteering. Every year AIR teammates are given fifteen (15) company paid AIR Gives hours to volunteer with organizations that support our communities. Unused AIR Gives hours are not carried over into the following calendar year and are not paid upon separation from employment. Information regarding AIR Gives programs and volunteer opportunities can be found on AIR Community's intranet home page or you may email [AIRgives@aircommunities.com](mailto:AIRgives@aircommunities.com).

- The AIR Gives Scholarship program offers qualified applicants financial aid that can offset the cost of tuition, room and board, and books for the children of teammates who **are students and want to further their education**.
- The AIR Hugs program may provide teammates with financial support in times of crisis. Teammates must meet the AIR Hugs **eligibility requirements and financial support guidelines, which are** detailed on the AIR Hugs Fund Application for Assistance.

You may obtain the AIR Gives form on AIR Communities intranet home page, <https://aimcocom.sharepoint.com/sites/AIRgives>. Contact Corporate Communications or email [AIRgives@aircommunities.com](mailto:AIRgives@aircommunities.com) for assistance in completing the forms or with questions regarding eligibility. AIR reserves the right to amend or terminate any of these programs, with or without notice, at its sole discretion.



# TEAMMATE DISCOUNT PROGRAMS



## APARTMENT DISCOUNT

Teammates are welcome and encouraged to live at AIR communities. Apartment discounts are not extended to anyone who is not employed by AIR and the teammates that are required to live in the apartment home where they have been granted a discount. Teammates are not eligible for more than one discount. There are two types of apartment discounts: 1) Benefit; and 2) Employment Related.



## CAR RENTAL

**Enterprise/National:** Before your first rental with National or Enterprise, please take the time to enroll in the Emerald Club program. This will ensure you receive the appropriate rates, services and benefits every time you rent. If you already have an EMERALD CLUB number you do not need to sign up again, just update your current Emerald Club profile with Corporate ID # **XZ12866** to assure you receive company discounts (This may have already been completed). Very important: By using Corporate ID# **XZ12866** you will have insurance included on your rental when reserving a vehicle with National or Enterprise for business travel only! Please click this enrollment link [www.nationalcar.com/offer/AIR](http://www.nationalcar.com/offer/AIR) to access the online application and complete the enrollment process.



## HOME DEPOT PRO (FORMERLY WILMAR)

AIR Employees can purchase items from Home Depot Pro at the AIR pricing. Discounts begin at 18% and increase dependent on the item. Log on to [www.homedepot.com](http://www.homedepot.com) to browse for items and pricing. To see AIR employee purchase pricing use the following login instructions: username is [employee@aircommunities.com](mailto:employee@aircommunities.com) (basic user – cannot place order via web) password is e78x3k. To place your order, call Customer Service number for AIR Employee Orders at 866-828-6186. You will need to give them the Account# 656473 to access the AIR Employee Account. While ordering you will need to give them the Home Depot Pro Item Number. Orders are credit card purchases only.



## SHERWIN WILLIAMS

All employees are invited to purchase from Sherwin-Williams owned stores. Go to: <https://pbpp.sherwin-williams.com/air-communities-employee/>. Simply register to receive your personal discount card. Your card will provide a 15% discount off any regular priced item.



## VERIZON WIRELESS

Verizon offers employees an 18% discount (15%+3% for paperless billing) on the data portion of access. There is no discount available on unlimited plans. Additionally, 25% accessory discount is also included if purchasing online or in the MyVerizon App (after signing up). To receive the discount, go to [www.verizonwireless.com/discounts](http://www.verizonwireless.com/discounts) and follow the instructions to enroll.



## MICROSOFT WORKPLACE DISCOUNT PROGRAM - 30% OFF

Enjoy the full benefits of Microsoft 365 apps with more features and extras, 1 TB of cloud storage, and advanced protection for your data and devices. Microsoft 365 Family and Personal annual subscriptions are 30% off for Workplace Discount Program eligible customers.<sup>1</sup> Plus, the discount continues for as long as you maintain recurring billing.

From our classic laptop design to detachable tablets and matching accessories, there's a lot to love about Surface products that adapt to you. Save up to 10% on Surface through the Workplace Discount Program. If a higher discount is available, you'll receive the lowest discounted price in cart.

To learn more about this program, go to <https://www.microsoft.com/en-us/workplace-discount-program>.



## PROVIDED BY CIGNA:

- Free online preparation of wills, financial and health care powers of attorney, etc.
- Free identity theft consultations and assistance.
- Free worldwide travel planning assistance and emergency support.
- Fitness Center and Jenny Craig Weight Loss discounts through Cigna Healthy Rewards

# WORK-LIFE BALANCE

## VACATION

AIR offers paid vacation to part-time and full-time teammates. Teammates coded as “temporary” are not eligible to take vacation except as required by state, federal, or local law. The maximum vacation time allowable at any point in time is based on years of service and full-time/ part-time status is as follows:

DURING YEARS OF SERVICE	FULL-TIME TEAMMATE - MAXIMUM VACATION TIME ALLOWABLE	QUALIFIED PART-TIME TEAMMATE - MAXIMUM VACATION TIME ALLOWABLE
0 - 5 Years	10 days (80 Hours)	5 Days (40 Hours)
5 - 10 Years	15 Days (120 Hours)	7.5 Days (60 Hours)
10+ Years	20 Days (160 Hours)	10 Days (80 Hours)

## SICK TIME

Sick leave benefits are provided to full-time and qualified part-time teammates after completing 30 continuous days of employment, as described below, to cover periods of absence due to illness or injury suffered by them or their dependents subject to the requirements of state or local law.

SICK TIME	
Full-Time Teammates	64 Hours
Part-Time Teammates	32 Hours

## WELLNESS BONUS

Teammates will receive one (1) wellness bonus day in the next calendar year for every four (4) sick days that remain unused at the end of the current calendar year. Full-time teammates will earn two (2) wellness bonus days, if they do not use any sick time (64 hours) during the current calendar year. Qualified part-time teammates will earn one (1) wellness bonus day, if they do not use any sick time (32 hours) during the year. VP and above are not eligible for wellness days.

## HOLIDAYS

AIR recognizes nine (9) paid holidays each calendar year:

New Year's Day	Martin Luther King Day
Memorial Day	Independence Day
Labor Day	Thanksgiving Day
Christmas Eve	Christmas Day
Floating Holiday (to be approved by manager prior to taking the day)	

## BEREAVEMENT LEAVE

If there is a death in your immediate family (i.e., parent, grandparent, child, sibling, legal guardian, current spouse, current spouse's child, sibling, or parent), up to three (3) days of absence are excused and paid to attend services (up to five (5) days if the funeral services are out-of-state). Additional time or time off to attend services for a friend or family member, other than those listed above, may be compensated using available vacation, wellness bonus days, or taken without pay if approved by the teammate's supervisor. You may be required to provide appropriate documentation to your supervisor when you return to work.

## MILITARY LEAVE PAY

A teammate who is a member of the United States Army, Navy, Air Force, Marine Corps, Coast Guard, National Guard, Reserves, or Public Health Service will be granted a leave of absence for military service, training, or related obligations in accordance with applicable law. In addition, AIR is committed to supporting the United States Armed Forces and, therefore, has developed a military leave program that goes beyond legal requirements and provides additional benefits to our teammates who are called to active duty.

## PARENTAL LEAVE

AIR Communities will provide up to sixteen (16) weeks of paid parental leave to teammates following the birth of a teammate's child or the placement of a child with a teammate in connection with adoption or foster care. The purpose of parental leave is to enable the teammate to care for and bond with a newborn, a newly adopted or newly placed child. This program will run concurrently with the Family and Medical Leave Act (FMLA) and any similar state laws, as applicable and consistent with legal requirements. For additional information, please review the Parental Leave Program document on the Benefits SharePoint site.



## JURY DUTY

AIR encourages teammates to serve on jury duty when called. You must provide a court statement noting the length of time you spent on jury duty. You must report to work when it does not interfere with court obligations. You will be paid, and benefits will continue, while serving on jury duty as required by applicable local, state, or federal law. Unless federal, state, or local law mandates otherwise, jury duty payments will be adjusted to account for any payments provided by the applicable government to ensure that teammates are compensated for scheduled work time missed due to jury duty obligations.

# QUESTIONS AND ANSWERS

## IMPORTANT INFORMATION:

- You must recertify your tobacco declaration to receive the \$100/month tobacco free discount.
- New elections must be made to the Flexible Spending Account(s) to continue participation.
- Health Savings Account contributions are deducted from 26 pay periods.
- If you are enrolled in Medicare, you are not eligible for the Health Savings Account.
- To review all Privacy Notices (including Privacy Practices, HIPPA Special Enrollment Notice, Health-Contingent Wellness Program Notice, GINA Warning Against Providing Genetic Information, ADA Notice for Employer-Sponsored Wellness Program, Newborns' and Mothers' Health Protection Act, Women's Health and Cancer Rights Act, CHIP Notices, COBRA, and Medicare Prescription Drug Coverage), visit Privacy Notices on the Benefits SharePoint site.

## CHANGES THAT CAN BE MADE EFFECTIVE JANUARY 1, 2024:

You must recertify your tobacco declaration to receive the \$100/month tobacco free discount.

- New elections must be made to the Flexible Spending Account(s) to continue participation.
- Health Savings Account contributions are deducted from 26 pay periods.
- If you are enrolled in Medicare, you are not eligible for the Health Savings Account.
- To review all Privacy Notices (including Privacy Practices, HIPPA Special Enrollment Notice, Health-Contingent Wellness Program Notice, GINA Warning Against Providing Genetic Information, ADA Notice for Employer-Sponsored Wellness Program, Newborns' and Mothers' Health Protection Act, Women's Health and Cancer Rights Act, CHIP Notices, COBRA, and Medicare Prescription Drug Coverage), visit [Privacy Notices](#) on the [Benefits SharePoint site](#).

## IMPORTANT INFORMATION:

- Change medical plans (Health Savings Plan to Basic Care Plan or Basic Care Plan to Health Savings Plan).
- Enroll or terminate in individual and/or dependent coverage in the benefit plans.
- Enroll or terminate in Dental and Vision Insurance.
- Enroll or terminate in the Health Savings Account or Flexible Spending Account.
- Enroll or terminate in the Accidental and Hospital Indemnity Plans.
- Enroll or terminate in or make changes to the Voluntary Life and AD&D Plan.

## ITEMS TO BE COMPLETED IF MAKING CHANGES:

- Online Open Enrollment via UKG Pro for Medical, Health Savings Account (HSA), Flexible Spending Account (FSA), Dental, Vision, Life and Accidental Death & Dismemberment, Short-term disability, MetLife insurance coverage.
- Online enrollment through vendor websites; Fidelity-401k, Pet Insurance-Nationwide, Commuter-HealthEquity.
- If you are enrolling dependents in any benefits, please make sure their information has been updated in the Dependent/Beneficiary page.
- Make sure to print the confirmation statement once you have completed your online open enrollment.

## HOW ARE THE ID CARDS DISTRIBUTED?

- If you're currently enrolled in Cigna medical, Cigna will not reissue a new medical ID card. Newly enrolled participants will receive a medical ID card.
- Delta Dental of Colorado does not provide ID cards. However, if you'd like to print a temporary ID card, log into [www.deltadentalco.com](http://www.deltadentalco.com) or call 1-800-610-0201.
- If you're currently enrolled in vision, EyeMed will not reissue an ID card. Newly enrolled participants will receive a vision ID card.

## WHERE DO I FIND THE BENEFIT FORMS?

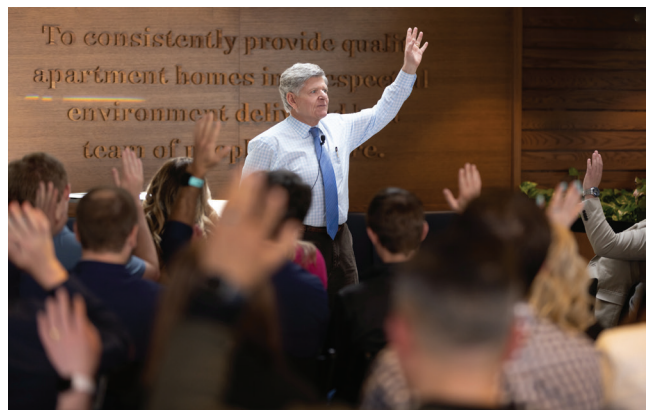
The mid-year enrollment changes and HSA election changes can be found on the Benefits SharePoint site or by contacting the Benefits Hotline.

## WHEN ARE DEPENDENT CERTIFICATIONS REQUIRED AND WHERE DO I RETURN THEM?

The dependent certifications are required within 30 days of qualifying event, and they need to be submitted to [benefitshotline@aircommunities.com](mailto:benefitshotline@aircommunities.com).

## WHO DO I CONTACT WITH QUESTIONS?

Contact the Benefits Hotline with any questions you may have at [benefitshotline@aircommunities.com](mailto:benefitshotline@aircommunities.com).



# AIR

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COMMUNITIES

**AIR Benefits**  
4582 S. Ulster Street, Suite 1700  
Denver, CO 80237

**Contact Us:**  
[BenefitsHotline@aircommunities.com](mailto:BenefitsHotline@aircommunities.com)  
877-419-8520