



2015 PLAN YEAR BENEFIT GUIDE

MAY 1, 2015 - APRIL 30, 2016

WHAT'S INSIDE?

This informational guide offers you the resources you'll need to make informed enrollment decisions for the May 1, 2015 - April 30, 2016 Plan Year, including information on how to use your benefits.

Health insurance is one of the most important benefits offered by SprocketPRO, Inc. A major illness or injury could be financially challenging without adequate insurance. Even the cost of treatment of minor conditions can add up. With this in mind, Sprocket's Medical Employee Plans have been designed to provide comprehensive medical benefits with a broad-based PPO Network of Doctors and Hospitals.

The benefit choices you make when you enroll will remain in place throughout the plan year unless you experience a **"Qualifying Life Event"** (e.g. marriage, divorce/legal separation, birth, adoption, death, or spousal change). If you experience a **"Qualifying Life Event"** and would like to make plan changes you are required to notify Human Resources of any changes within 30 days of the event date. If you do not notify Human Resources in the required time period, you will have to wait until the next Annual Open Enrollment to make changes.

This document is a brief overview of benefits and is intended as a summary only. Contact Human Resources for a complete listing of each plan's benefits, limitations and exclusions. In the event of a discrepancy between this summary and carrier documents, the carrier documents will prevail.

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SprocketPRO, Inc. offers a comprehensive suite of benefits to promote health and financial security for you and your family.

This guide contains your 2015 Employee Benefit Enrollment Information, including instructions and descriptions of benefits and costs. We encourage you and your family to carefully review all information provided in order to make the best decision for you and your family.

Highlights for 2015

We evaluated various plan options for our benefits package with the intention of maintaining a high quality benefit package at an affordable cost. After reviewing the marketing results we will continue to offer three medical PPO plans through UnitedHealthcare (UHC).

The Delta Dental, VSP Vision, and Reliance Standard Life and Long Term Disability (LTD) coverage's will also remain the same for the May 1, 2014 through April 30, 2015 plan year.

Benefit Basics

You are eligible for benefits if you work 30 or more hours per week (401(k), FSA, Pet Insurance and EAP are available for all Employees). Benefits are effective on the first day of the month following or coinciding with your date of hire for Dental, Vision, \$25,000 Basic Life and AD&D, Voluntary Life and Voluntary LTD. Medical benefits are effective on the date of hire. You may enroll your eligible dependents for coverage once you are eligible.

Your eligible dependents include: your spouse, domestic partner and your children up to age 26.

Once your benefit elections become effective, they remain in effect until the end of the Plan Year. You may only change coverage within 30 days of a **"Qualifying Life Event"** or during the Annual Open Enrollment period.

Sprocket's Benefit Plan Year (Medical, Dental, Vision, Voluntary Life and Voluntary LTD) is from May 1st – April 30th of each year. Plan Deductibles, Out-of-Pocket Maximums, and other annual Plan Limitations accumulate according to Sprocket's Plan Year and NOT A CALENDAR YEAR. The only exception to this is Sprocket's Dental Plan, it's Deductibles and Maximums accumulate on a Calendar Year basis.

Enrollment Instructions

Read this benefits guide in its entirety and complete the corresponding carrier change form if you are making changes to your benefits enrollment or complete the carrier enrollment form(s) if you are a new employee enrolling in the plan.

Enrollment Forms and instructions are available on page 18 of this Guide.

Due Dates:

- > New Hire - within 30 days following date of hire
- > Open Enrollment - occurs during April of each year with benefits effective May 1st.
- > **"Qualifying Life Event"** - within 30 days of event

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For more information about your benefits, please contact **Kent West** at kent.west@sprocketmedia.com or 801.694.8309.

The Cost of Your Benefits

SprocketPRO, Inc. pays the full or shares in the cost of a number of your benefits. For any Voluntary benefits you elect the full cost is the responsibility of the employee.

Benefit	Who Pays	Tax Treatment
Medical Coverage	The Company & You	Pre-tax
Dental Coverage	You	Pretax
Vision Coverage	You	Pre-tax
\$25,000 Basic Life and Accidental Death & Dismemberment (AD&D) Insurance	The Company	N/A
Voluntary Life	You	After-tax
Long Term Disability (LTD)	You	After-tax
401(k) Plan	You	Pre-tax (deferred) After-tax (Roth) also available
Flexible Spending Account (FSA) Pet Insurance	You	Pre-tax
EAP - Employee / Life Assistance Program	The Company	After-tax
		N/A

Payroll Deductions

SprocketPRO Inc. continues to contribute towards the employee medical premium for all employees and their families.

For Plan Year 2015 (May 1, 2015 - April 30, 2016) Employee Benefit payroll deductions will be as follows starting May 1, 2015:

Medical

Coverage Type	UnitedHealthcare \$500 Deductible PPO RZQ /IV		UnitedHealthcare \$1,000 Deductible PPO RZX / IW		UnitedHealthcare \$2,000 Deductible PPO RZX / IZ	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$356.55	\$164.56	\$322.27	\$148.74	\$272.00	\$125.54
Employee + Spouse/ Domestic Partner	\$784.41	\$362.03	\$708.97	\$327.22	\$598.41	\$276.19
Employee + Child(ren)	641.79	\$296.21	\$580.07	\$267.72	\$489.60	\$225.97
Employee + Family	\$1,069.65	\$493.64	\$966.78	\$446.20	\$816.01	\$376.62

Dental

Coverage Type	DeltaCare USA (CA Only)		Delta Dental PPO	
	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$21.77	\$10.05	\$50.98	\$23.53
Employee + One	\$39.07	\$18.03	\$100.55	\$46.41
Employee + 2 or more	\$57.79	\$26.67	\$153.27	\$70.74

Vision

Coverage Type	VSP	
	Monthly	Per Pay Period
Employee Only	\$8.72	\$4.02
Employee + One	\$14.95	\$6.90
Employee + Child(ren)	\$15.26	\$7.04
Employee + Family	\$24.61	\$11.36

All Other Benefits

Benefit Type	Cost of Benefit
\$25,000 Group Term	Basic Life and AD&D This benefit is PAID by Sprocket for all employees working 30 + per week
Voluntary Life	To calculate click on: 2014 Reliance - Voluntary Group Term Life - Premium Table
Voluntary LTD	To calculate click on: 2014 Reliance - Voluntary LTD Premium Worksheet
401(k)	Determined by Employee. Maximum contribution for year is \$17,500
FSA	Determined by Employee. Election divided by # of pay periods remaining for the Calendar Year
Pet Insurance	Determined by VPI Insurance during application process
EAP	This benefit is PAID by Sprocket for all employees

When You Can Make Changes

- > **New Employee** - You have 30 days from your date of hire to participate in the benefits plans to elect or waive coverage.
- > **Annual Open Enrollment** - offers you the opportunity to make changes in your Plan participation or to participate in the Benefit Plan for which you have not previously enrolled. You may make changes during Open Enrollment, which occurs during a 10 day period in April for a May 1st effective date. Each year you will be notified when the Open Enrollment period is and will receive an overview of any significant changes that are being made to the benefit plans. Your current benefits are evergreen, or rollover, if no changes are made.
- > **Qualifying Life Event** - Other than the above situations, you cannot make changes unless you have an IRS-approved "change of family status / qualifying life event" during the year. This may include:
 - > the addition of a dependent through birth, adoption or marriage;
 - > the loss of a dependent through divorce or death, or if your child reaches the maximum age limit for coverage;
 - > a change in your or your spouse's employment status affecting eligibility;
 - > a substantial change in your or your spouse's benefits coverage

You must adjust your benefit elections within 30 days of the "**Qualifying Life Event.**" It is your responsibility to contact Human Resources to request an Enrollment/Change form as soon as you are aware of an event.

You may add or drop dependents from your coverage as long as the changes are consistent with the type of family status change you have had. After submitting your form, you will be notified which, if any, of your benefits may be changed as a result of your status change. The decisions you make will affect your benefits for the remainder of the benefits plan year, which is May 1 through April 30.

Pre-Tax Costs

You may be required to pay a portion of the costs if you elect coverage for yourself, or for yourself and family members, under the plans. These contributions are handled on a "pre-tax" basis under Section 125 of the Internal Revenue Code, if listed as "pre-tax" in the table on page 5 of this booklet, unless you tell us otherwise. This means that your insurance contributions come out of your paycheck before income taxes or FICA taxes are applied. So the reduction in your take-home pay is less than the amount of the contribution. If you have your contributions deducted on a "pre-tax" basis, remember that you may not change your election or cancel your coverage (unless there is a "**Qualifying Life Event**" in your family status) until May 1, 2016. In addition, because you do not pay FICA taxes on the contributions, these amounts are not reported to Social Security as earnings.

Medical Coverage

SprocketPRO Inc. offers a choice of three (3) medical plan options for the 2015 Plan Year (May 1, 2015 - April 30, 2016); you choose the plan that meets your needs, and those of your family. Each plan includes comprehensive health care benefits, including free preventive care services and coverage for prescription drugs. To help you and your family Sprocket shares in cost of your Medical coverage.



2015 Medical Plans

- > \$500 Deductible PPO Plan
RZQ / IV
\$20 In-Network Office Visits
\$500 Individual In-Network
Deductible/Network Benefits Paid
at 90% after Deductible
- > \$1000 Deductible PPO Plan - RZU
/ IW
\$30 In-Network Office Visits
\$1000 Individual In-NETWORK
Deductible/Network Benefits Paid
at 70% after Deductible
- > \$2000 Deductible PPO Plan -
RZX / IZ - \$40 In-Network
Office Visits / \$2000 Individual
In-Network Deductible/Network
Benefits Paid at 70% after
Deductible

The comparison chart and Benefit Summary's on the following 2 pages will allow you to compare the 3 - 2015 Sprocket UHC PPO Medical Plans.

2015 Medical Plan Changes

There are no changes for the 2015 Plan Year with Sprocket's UHC Medical Plans. The Benefits of the Medical plans remain the same as they were for the 2014 Plan Year. Only the cost of the Medical Plan has changed for the 2015 Plan Year.

2015 UnitedHealthcare Medical PPO / Rx Plans Comparison

May 1, 2015 - April 30, 2016 Plan Year

Plan Features	UHC - \$500 DEDUCTIBLE 04P6627 / RZQ - IV		UHC - \$1,000 DEDUCTIBLE 02M1329 / RZU - IW		UHC - \$2,000 DEDUCTIBLE 07R2892 / RZX - IZ	
	PPO		PPO		PPO	
	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network
Annual Deductible						
Individual	\$500	\$1,000	\$1,000	\$2,000	\$2,000	\$4,000
Family	\$1,500	\$2,000	\$2,000	\$4,000	\$6,000	\$12,000
Maximum Out-of-Pocket						
Individual	\$5,500	\$11,000	\$5,500	\$11,000	\$6,350	\$12,700
Family	\$11,000	\$22,000	\$11,000	\$22,000	\$12,700	\$25,400
Lifetime Maximum	Unlimited		Unlimited		Unlimited	
Preventative Services						
Physical Exams	No charge	Not covered	No charge	Not covered	No charge	Not covered
Adult Services	No charge	Not covered	No charge	Not covered	No charge	Not covered
Well Child	No charge	Not covered	No charge	Not covered	No charge	Not covered
Immunizations	No charge	Not covered	No charge	Not covered	No charge	Not covered
Vision & Hearing	No charge	Not covered	No charge	Not covered	No charge	Not covered
Physician Services						
Office Visits	\$20	copay 70%	\$30 copay	50%	\$40 copay	50%
Specialist Visit	\$40	copay 70%	\$50 copay	50%	\$60 copay	50%
Hospital Services						
Inpatient	90% after \$500 copay	70% after \$500 copay	70% after \$500 copay	50% after \$500 copay	70% after \$500 copay	50% after \$500 copay
Emergency	\$250 copay		\$250 copay		\$250 copay	
Ambulance	90%	90%	70%	70%	70%	70%
Outpatient Hospital						
Surgery - Ambulatory	\$250 then 90%	\$250 then 70%	\$250 then 70%	\$250 then 50%	\$250 then 70%	\$250 then 50%
Surgery - Hospital based	\$250 then 90%	\$250 then 70%	\$250 then 70%	\$250 then 50%	\$250 then 70%	\$250 then 50%
Lab & X-Ray						
Free-standing or Dr. Office	90%	70%	70%	50%	70%	50%
Out-patient Hospital based	\$250 then 90%	\$250 then 70%	\$250 then 70%	\$250 then 50%	\$250 then 70%	\$250 then 50%

2015 UnitedHealthcare Medical PPO / Rx Plans Comparison

May 1, 2015 - April 30, 2016 Plan Year (continued)

Plan Features	UHC - \$500 DEDUCTIBLE 04P6627 / RZQ - IV		UHC - \$1,000 DEDUCTIBLE O2M1329 / RZU - IW		UHC - \$2,000 DEDUCTIBLE 07R2892 / RZX - IZ	
	PPO		PPO		PPO	
	In-Network	Non-Network	In-Network	Non-Network	In-Network	Non-Network
Miscellaneous	Annual Deductible Applies		Annual Deductible Applies		Annual Deductible Applies	
Skilled Nursing	90% 60 days	70% 60 days	70% 60 days	50% 60 days	70% 60 days	50% 60 days
Home Health Care	90% 100 visits	70% 100 visits	70% 100 visits	50% 100 visits	70% 100 visits	50% 100 visits
Hospice	90%	70%	70%	50%	70%	50%
Physical Therapy	\$20 copay 20 visits	70% 20 visits	\$30 copay 20 visits	50% 20 visits	\$40 copay 20 visits	50% 20 visits
Chiropractic Care	\$20 copay 24 visits	70% up to \$25 24 visits	\$30 copay 24 visits	50% up to \$25 24 visits	\$40 copay 24 visits	50% up to \$25 24 visits
Durable Med. Equip.	90% No limitation per year		70% No limitation per year		50% No limitation per year	
Prescription Drugs						
Deductible (individual/family)	None		\$150 / \$450		\$250 / \$750	
Tier1 / Tier 2/ Tier 3 Specialty Drugs Supply	\$15/\$35/\$60 \$15/25%/30% 30 days	Not Covered Not Covered	\$15/\$35/\$60 \$15/25%/30% 30 days	Not Covered Not Covered	\$15/\$35/\$60 \$15/25%/30% 30 days	Not Covered Not Covered
Mail Order Supply	2.5 times 90 days	Not Covered 90 days	2.5 times 90 days	Not Covered 90 days	2.5 times 90 days	Not Covered 90 days

2015 UnitedHealthcare PPO Medical and Rx Benefit Summary's:

To see the specific MEDICAL and RX BENEFIT SUMMARY for any of SPROCKET'S 2015 MEDICAL PLANS, please click on the appropriate PLAN link below:

The Affordable Care Act (ACA) requires that the PLAN provides you with Summary of Benefits Coverage (SBC) for each for comparison. The SBC combines both the Medical & Rx Plans into one Summary. To see the SBC for each PLAN, please click on the appropriate ACA - SBC link below.

UHC PPO - \$500 Deductible Plan - 04P6627

Medical Plan: RZQ UHC Select Plus Direct - RZQ 20/500/90% Plan - Benefit Summary 5/1/2015

Rx Plan: OIV UHC OptumRx - OIV 15/35/60 - \$0 Plan - Benefit Summary 5/1/2015

ACA - SBC: RZQ / OIV UHC - Summary of Benefits Coverage - RZQ/OIV \$500 Deductible Plan - 5/1/2015

UHC PPO - \$1000 Deductible Plan - O2M1329

Medical Plan: RZU UHC Select Plus Direct - RZU 30/1000/70% Plan - Benefit Summary 5/1/2015

Rx Plan: OIW UHC OptumRx - OIW 15/35/60 - \$150 Plan - Benefit Summary 5/1/2015

ACA - SBC: RZU / OIW UHC - Summary of Benefits Coverage - RZU/OIW \$1000 Deductible Plan - 5/1/2015

UHC PPO - \$2000 Deductible Plan - 07R2892

Medical Plan: RZX UHC Select Plus Direct - RZX 40/2000/70% Plan - Benefit Summary 5/1/2015

Rx Plan: OIZ UHC OptumRx - OIZ 15/35/60 - \$250 Plan - Benefit Summary 5/1/2015

ACA - SBC: RZX / OIZ UHC - Summary of Benefits Coverage - RZZ/OIZ \$2000 Deductible Plan - 5/1/2015

To enroll or to make changes: Complete and return the **UHC — Medical Enrollment Form** to kent.west@sprocketmedia.com.

Dental Coverage

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is simpler and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease and is an important part of maintaining your medical health.

SprocketPRO, Inc. offers 2 Dental plans to choose from; DeltaCare USA (CA Only) and Delta Dental PPO. Please see the below summary of each plan.

Plan Provision	DeltaCare USA (CA Only)	Delta Dental PPO (Nationwide)	
		In-Network	Out-of-Network
Annual Deductible (Individual /Family)	None	\$50 / \$150	
Annual Maximum (Per Person)	Unlimited	\$2,000	
Diagnostic and Preventive Care: Includes cleanings, fluoride treatments and x-rays	Please refer to the Copay Schedule	100%, no deductible	100%, no deductible
Basic Services: Includes fillings, periodontics, scaling and root planning, and oral surgery	Please refer to the Copay Schedule	80% after deductible	80% after deductible
Major Services: Includes crowns, bridges and full and partial dentures	Please refer to the Copay Schedule	50% after deductible	50% after deductible
Orthodontia (Adults and Dependent Children)	\$1,900/\$1,700 copay	Not Covered	

To see a comprehensive explanation, comparison and Benefits Summary's for the 2015 Sprocket Dental Plans, go to: [2015 - SprocketPRO Delta Dental Plans Information Sheet](#)

Vision Coverage

The vision plan covers routine eye exams and also pays for a portion of the cost of glasses or contact lenses if you need them.

Plan Provision	VSP	
	In-Network Only	Out-of-Network Maximum Reimbursements
Exam Materials	\$10 copay \$25 copay	up to \$45 See below
Frequency Exam Lenses Frames	12 months 12 months 24 months	
Frames	\$130 allowance + 20% off amount over allowance	up to \$70
Lenses	After \$25 copay	
Single Vision	100%	up to \$30
Bifocal	100%	up to \$50
Trifocal	100%	up to \$65
Medically Necessary Contact Lenses	100%	up to \$105
Elective Contact Lenses in lieu of glasses	Up to \$60 copay for lens fitting, \$130 allowance for contacts	up to \$105

To see a comprehensive explanation, comparison and Benefits Summary for the 2015 Sprocket Vision Plan, go to [2015 - SprocketPRO VSP Vision Plan Information Sheet](#)

\$25,000 Group Term Basic Life and AD&D Insurance

Employees who work 30 hours or more per week are automatically covered by a life insurance benefit of \$25,000 through Reliance Standard at no cost to the employee. If loss of life is due to an accident, the policy will pay double. To read a comprehensive explanation of this benefit, go to: [2015 - Reliance - \\$25,000 Basic Life and AD&D Information Sheet](#)

Voluntary Life Insurance

Employees may supplement their life insurance and provide coverage for spouse and dependent children at reasonable group rates through Reliance Standard. Employees have a \$100,000 one-time guarantee issue (meaning you DO NOT have to answer any health questions) at time of hire. You may also enroll for additional life insurance during the Annual Open Enrollment period. If you do not enroll for coverage at the time you are initially eligible, you will be required to provide evidence of insurability for all amounts in the future.

You pay the cost for the coverage you have selected conveniently through payroll deductions.

For a more comprehensive explanation of this benefit go to: [2015 - Reliance - Voluntary Life Information Sheet](#)

Voluntary Long Term Disability (LTD) Insurance

Long Term Disability (LTD) insurance is provided through Reliance Standard. LTD begins on the 91st day of disability and continues to Social Security normal retirement or return to work. The plan replaces 60% of your monthly salary subject to a maximum monthly benefit of \$7,500. Disability benefits are reduced by income received from Social Security, State Disability Insurance and other sources of income.

To read a more comprehensive explanation of this benefit, go to: [2015 - Reliance - Voluntary LTD Information Sheet](#)



401(k) Retirement Plan

SprocketPRO, Inc, realizes today we are living longer, healthier lives. Having money saved to last your lifetime is all about planning. The decision to save, plan, and invest now can determine what goals you achieve and what freedoms you will enjoy as you grow older.

Planning ahead for your retirement will provide you the best opportunity to reach your financial goals.

The sooner you begin saving or contributing to a retirement savings plan, the better chance you have of growing your investment over time.

The contributions you make to your 401(k) Plan are deducted from your pay before taxes are withheld on a tax-deferred basis. As a result, your taxable income is reduced and you pay less in current taxes. The money

you have invested can also grow without being reduced by current taxes. Sprocket also offer an after-tax (Roth) 401(k) option.

SprocketPRO, Inc. is proud to partner with Fidelity Investments through our 401(k) record keeper, Paychex, to provide all employees the opportunity of contributing to the SprocketPRO, Inc. 401(k) Plan.

To see a comprehensive explanation of the SprocketPRO, Inc. 401(k) Plan, go to: [SprocketPRO Inc. 401\(k\) Profit Sharing & Trust Plan Information Sheet](#)

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) are designed to save you money on your taxes. They work in a similar way to a savings account. Each pay period, funds are deducted from your pay on a pre-tax basis and are deposited to your Health Care and/or Dependent Care FSA. You then use your funds to pay for eligible health care or dependent care expenses.

Account Type	Eligible Expenses	Annual Contribution Limits	Benefit
Health Care FSA	Most medical, dental and vision care expenses that are not covered by your health plans (such as copayments, coinsurance, deductibles, eyeglasses and doctor-prescribed over-the-counter medications)	Maximum contribution is \$2,550 per year	Saves on eligible expenses not covered by insurance; reduces your taxable income
Dependent Care FSA	Dependent care expenses (such as day care, after school programs or elder care programs) so you and your spouse can work or attend school full-time	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns)	Reduces your taxable income

Important Information about FSAs

Sprocket's FSA Plan Year is from January 1 – December 31 of each year. The FSA Open Enrollment Period is during November and December. To be eligible to participate in the FSA Plan you must have worked for Sprocket at least 6 months. Your FSA elections will be in effect from January 1 through December 31. Claims for reimbursement must be submitted by March 31st of the following year. Please plan your contributions carefully. Any money remaining in your Dependent Care FSA after March 31 will be forfeited, this is known as the "use it or lose it" rule and it is governed by IRS regulations. You have the availability to rollover a maximum of \$500 from your Medical FSA each calendar year. Note: Your FSA elected amount will automatically carry-over from year to year unless changed by you.

What Are the Advantages of an FSA?

With an FSA, the money you contribute is never taxed—not when you put it in the account, not when you are reimbursed with the funds from the account, and not when you file your income tax return at the end of the year. To see a comprehensive explanation of Sprocket's FSA Plan, go to:

[2015 - SprocketPRO, Inc. - FSA Plan Information Guide](#)



Pet Insurance

SprocketPRO, Inc, is excited about offering Pet Insurance through the nations largest insurer of pets, VPI Pet Insurance.

Use any vet

VPI offers affordable discounted healthcare for dogs, cats, birds and exotic pets.

You're free to visit any veterinarian, anywhere—even specialists and emergency providers.

Enroll at any time

If you're approved between the 1st and 15th of any month, coverage begins on the first day of the next month. If you're approved between the 16th and 31st of any month, coverage begins on the first day of

the second month after approval. Your premium will be paid through a biweekly payroll deduction.

Learn More

To learn more, please read [VPI Pet Insurance - Informational Brochure](#)

To get a quote or to enroll, use the instructions in the [VPI Pet Insurance - How to Enroll](#), or go straight to Sprocket's VPI page at www.petinsurance.com/sprocketpro.

Employee Assistance Program (EAP)

Today, more than ever, we are looking for ways to stay healthy, and balance our work responsibilities with a busy family life.

For a brochure regarding this program, please contact Kent West at kent.west@sprocketmedia.com.

SprocketPRO, Inc. offers you and your eligible family members access to BalanceWorks®, a prepaid and confidential service that provides quick online or telephonic support to assist you with day-to-day issues, improve your work/life balance and enhance your well-being.

YOUR BalanceWorks® BENEFIT INCLUDES:

Dedicated Personal Assistants

Your Personal Assistant is a work/life expert who provides you with useful referrals, research, or information on just about any topic. The personal assistant is available on the web or telephone to respond to your requests – helping you make informed decisions and saving you valuable time. Your PA can help you with items such as, Travel, Child Care, Financial Information, Relocation, Eldercare, Pet Care, Automotive Services,

Academic Information, Gift Ideas, Event Planning and Medical Information.

Web Portal

- > A personalized page for you to communicate with your Personal Assistant
- > Access a virtual library of free resources, online self-help tools, videos, news and articles

24/7 Access to A BalanceWorks® Intake Specialist

- > Receive a confidential assessment and referral to a professional counselor.
- > Free financial and legal consultations on issues such as financial management, budgeting, buying a home, bankruptcy, will preparation, etc.

Wellness Program

- > Comprehensive Health Risk Assessment (HRA)
- > Up to 3 sessions with a Personal Wellness Coordinator to help navigate wellness services
- > 24/7 access to a virtual fitness trainer
- > Wellness tools, trackers, and articles

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To access **THE RESOURCE CENTER:**
Go to www.eniweb.com and click on Member Login. Under "Company Login" Enter: PAS220 or call 1.800.327.2255

Enrollment Forms – Who is Eligible and When Sprocket Plan Year May 1st – April 30th

Complete and return forms to Kent West at kent.west@sprocketmedia.com or fax to 801.384.0657.

PLAN	ENROLLMENT FORM	WHO IS ELIGIBLE & WHEN
Medical - UnitedHealthcare	UHC Medical Enrollment Form	<ul style="list-style-type: none"> - all employees working 30 hours or more per week - at time of hire and effective on hire date - Annual Open Enrollment - add, drop or change
Dental - Delta Dental	Delta Dental Enrollment Form	<ul style="list-style-type: none"> - all employees working 30 hours or more per week - at time of hire and effective first of the month - Annual Open Enrollment - add, drop or change
Vision - VSP 2014 -	VSP Vision Enrollment Form	<ul style="list-style-type: none"> - all employees working 30 hours or more per week - at time of hire and effective first of the month - Annual Open Enrollment - add, drop or change
\$25,000 Basic Life and AD&D - Reliance	You are automatically enrolled if you work 30 or more hours per week.	<ul style="list-style-type: none"> - all employees working 30 hours or more per week - at time of hire and effective first of the month
Voluntary Life - Reliance	Reliance Voluntary Life Enrollment Form	<ul style="list-style-type: none"> - all employees working 30 hours or more per week - at time of hire and effective first of the month - Annual Open Enrollment - add, drop or change
Voluntary LTD - Reliance	Reliance Voluntary LTD Enrollment Form	<ul style="list-style-type: none"> - all employees working 30 hours or more per week - at time of hire and effective first of the month - Annual Open Enrollment - add, drop or change

PLAN	ENROLLMENT FORM	WHO IS ELIGIBLE & WHEN
401(k) Plan	Paychex Enrollment is online at https://benefits.paychex.com or at Paychex 1-877-244-1771	<ul style="list-style-type: none"> - all employees - after first paycheck is received
Flexible Spending Accounts	Paychex Enrollment is online at https://benefits.paychex.com or at Paychex 1-877-244-1771	<ul style="list-style-type: none"> - all employees at the first of the month after 6 months of service - FSA Open Enrollment - add, change or drop, November & December benefits effective January 1st - December 31st
Pet Insurance - VPI Pet Insurance	Enrollment is online at www.petinsurance.com/sprocketpro	<ul style="list-style-type: none"> - all employees - you can enroll at anytime
Employee Assistance Program	Paychex Enrollment is online at www.eniweb.com	<ul style="list-style-type: none"> - all employees - effective first of the month after 1 month of service

Benefit Carrier Contacts

Medical - UnitedHealthcare	800.357.0978	www.myuhc.com
Dental - Delta Dental	DeltaCare USA - 800.422.4234 Delta Dental PPO - 800.765.6003	www.deltadentalins.com
Vision - VSP	800.877.7195	www.vsp.com
Life & Disability - Reliance Standard	800.351.7500	www.RelianceStandard.com
401(k) Plan - Paychex	877.244.1771	https://benefits.paychex.com
Flexible Spending Accounts - Paychex	877.244.1771	https://benefits.paychex.com
Pet Insurance - VPI Pet Insurance	877.738.7874	www.petsVPI.com
Employee Assistance Program - Paychex	800.327.2255	www.eniweb.com

Glossary of Medical Plan Terms

Brand Name Drugs—Drugs that have trade names and are protected by patents. Brand name drugs are generally the most costly choice.

Coinsurance—The percentage of a covered charge paid by the plan.

Consumer Driven Health Plan (CDHP)—A medical plan used in conjunction with a health savings account (HSA).

Copayment (Copay)—A flat dollar amount you pay for medical or prescription drug services regardless of the actual amount charged by your doctor or health care provider.

Deductible—The annual amount you and your family must pay each year before the plan pays benefits.

Generic Drugs—Generic drugs are less expensive versions of brand name drugs that have the same intended use, dosage, effects, risks, safety and strength. The strength and purity of generic medications are strictly regulated by the Federal Food and Drug Administration.

In-Network—Use of a health care provider that participates in the plan's network. When you use providers in the network, you lower your out-of-pocket expenses because the plan pays a higher percentage of covered expenses.

Out-of-Network—Use of a health care provider that does not participate in a plan's network.

Mail Order Pharmacy—Mail order pharmacies generally provide a 90-day supply of a prescription medication for the same cost as a 60-day supply at a retail pharmacy. Plus, mail order pharmacies offer the convenience of shipping directly to your door.

Inpatient—Services provided to an individual during an overnight hospital stay.

Outpatient—Services provided to an individual at a hospital facility without an overnight hospital stay.

Out-of-Pocket Maximum—The maximum amount you and your family must pay for eligible expenses each plan year. Once your expenses reach the out-of-pocket maximum, the plan pays benefits at 100% of eligible expenses for the remainder of the year.

Specialist—A physician who has specialized training in a particular branch of medicine (e.g., a surgeon, gastroenterologist or neurologist).



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