



2022-2023

**ADMIN
GUIDE**



quinn emanuel trial lawyers
quinn emanuel urquhart & sullivan, llp

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Questions? Ask Here

All Summary Plan Descriptions, Claim Forms, and Enrollment Forms can be found on the Intranet and ADP Self-Service System.

Benefit	Contact	Telephone	Website or Email
General Information	QE Benefits Department: Kathy Starr	(213) 443-3637	intranet.quinnemanuel.com Email: benefitsdepartment@quinnemanuel.com Email: kathystarr@quinnemanuel.com
Medical	Cigna	(800) 244-6224	mycigna.com
Telehealth Services	Cigna	MDLive for Cigna 888-726-3171	mdliveforcigna.com Mobile app search: MDLive for Cigna
Dental	Cigna	(800) 244-6224	mycigna.com
Vision	EyeMed	(888) 439-3633	Member Login: eyemedvisioncare.com/member Provider Locator: https://eyedoclocator.eyemedvisioncare.com/member/en/
Flexible Spending Accounts (FSAs, Medical, Dependent Care & Commuter)	HealthEquity	(877) 924-3967	https://www.healthequity.com/login
401(k)	Merrill Lynch	(800) 228-4015	benefits.ml.com (desktop)
Basic Life and AD&D	Unum	(800) Ask-UNUM	Email: askunum@unum.com
Unum Voluntary Benefits-Life, Accident, Critical Illness and Hospital	Unum	(800) Ask-UNUM	Email: askunum@unum.com https://www.unum.com/employees https://flimp.live/Quinn2022?t=n
Long-Term Disability	Unum	(800) Ask-UNUM	Email: askunum@unum.com
Long Term Care Insurance No New Entrants after 4/1/22	Unum	(800) Ask-UNUM	Of Counsel Enroll at: https://www.unuminfo.com/quinnemanuel001-Legacy/calculator.aspx Associates Enroll at: https://www.unuminfo.com/quinnemanuel002-Legacy/calculator.aspx
Employee Assistance Program (EAP)	Unum	(800) 854-1446	unum.com/lifebalance
Travel Assistance	Unum	U.S. (800) 872-1414 Outside U.S. +(609)986-1234	Email: medservices@assistamerica.com

This communication highlights your Quinn Emanuel Urquhart & Sullivan, LLP benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. Quinn Emanuel Urquhart & Sullivan, LLP reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.

MEET YOUR BARKLEY TEAM



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BARKLEY
RISK MANAGEMENT & INSURANCE
AN ALERA GROUP COMPANY



Making Changes

Choices made during enrollment will remain in effect for the remainder of the plan year, which ends on August 31. You must wait until the next open enrollment period to change benefits or add/remove coverage for dependents, unless there is a qualifying event in family status as defined by the IRS.

Here are some examples of Qualifying Events:

- Marriage, divorce, legal separation, annulment or death of spouse
- Birth, adoption or placement for adoption
- Change in residence or workplace (if benefit options change)
- Loss of other health coverage
- Change in dependent's eligibility status because of age, student status or any similar circumstance
- If there is a qualifying event, **you have 30 days** to make changes to the coverage.

Keep this in mind: Any change you make must be consistent with the change in status.



Quinn Emanuel Unum Benefits Administration Tool

Thank you for choosing Unum as your benefits partner. This tool includes important administrative information for your Unum benefits.

Benefits Overview			
Benefit	Policy Number	Effective Date	New Employee Waiting Period
Short Term Disability*	950688	September 1, 2011	<p>Class 1: All Full Time Employees not eligible in another group excluding Partners and hourly Employees, working in Non-Statutory States: 30 days; 1st of the month coinciding with or next following date you enter an eligible group</p> <p>Class 2: Associate Attorneys, Of Counsel and Directors, excluding hourly Employees: 0 days; day after date of hire <i>*Excluding Employees in DC, WA, CA, HI, NJ, NY and RI</i></p>
Long Term Disability	950688	September 1, 2007	<p>Class 1: Partners: 0 days; day after date of hire</p> <p>Class 2: Associate Attorneys, Of Counsel, and Directors excluding hourly Employees: 0 days; day after date of hire</p> <p>Class 3: All Employees not eligible in another group excluding hourly employees: 30 days; 1st of the month coinciding with or next following date you enter an eligible group</p> <p>Class 4: Non-Equity Partners: 0 days; day after date of hire</p> <p>Class 5: Equity Partners not eligible for IDI: 0 days; day after date of hire</p> <p>Class 6: Non-Equity Partners not eligible for IDI: 0 days; day after date of hire</p>
Life with AD&D	950688	September 1, 2007	<p>Class 1: Associate Attorneys, Of Counsel and Directors, excluding hourly Employees: 0 days; day after date of hire</p> <p>Class 2: All Employees not eligible in another group excluding hourly Employees: 30 days; 1st of the month coinciding with or next following date you enter an eligible group</p> <p>Class 3: Partners: 0 days; day after date of hire</p> <p>Class 4: Non-Equity Partners: 0 days; day after date of hire</p>
Long Term Care	950265	September 1, 2007	<p>**No New Entrants after 4/1/2022**</p> <p>Class 1: Of Counsel and Their Family Members & Partners and Their Family Members: 0 days; 1st of the month coinciding with or next following</p> <p>Class 2:</p> <ul style="list-style-type: none"> Sub Class 1: Associates/ Attorneys: 0 days; 1st of the month coinciding with or next following Sub Class 2: All Employees (Staff) not included in any other class: 30 days; 1st of the month coinciding with or next following
Voluntary Life with AD&D	950689	September 1, 2007	<p>Class 1: Partners: 0 days; day after date of hire</p> <p>Class 2: All Staff including hourly Employees: 30 days; 1st of the month coinciding with or next following</p> <p>Class 3: Of Counsel and Associate Attorneys including hourly Employees: 0 days; day after date of hire</p>
Accident	916317	September 1, 2022	1st of the month coincident or with next following 30 days
Critical Illness	916316	September 1, 2022	1st of the month coincident or with next following 30 days
Hospital	916318	September 1, 2022	1st of the month coincident or with next following 30 days

Evidence of Insurability (EOI)

Benefit	Policy Number	Requirements
Short Term Disability	950688	Not Applicable
Long Term Disability	950688	Not Applicable
Life with AD&D	950688	Partners: Up to \$750,000 All Others: Not Applicable
Long Term Care	950265	**No New Entrants after 4/1/2022** Up to \$6,000 and 6 years, for New Hires or Newly Eligible Employees For employees applying <i>more than 31 days after their eligibility date</i> , EOI is required for any amount of Long Term Care insurance. Family members - Spouses and Children, EOI is always required for any amount of Long Term Care insurance.
Voluntary Life with AD&D	950689	For employees applying <i>within 31 days of their eligibility date</i> , EOI is required for any amount of life insurance over \$200,000 for employee and over \$50,000 for spouse. Employees applying <i>more than 31 days after their eligibility date</i> can apply only during an annual enrollment period or within 31 days of a change in status. EOI is required for any amount of life insurance. Lock in Feature: \$10,000
Accident	916317	Health questions are not required
Critical Illness	916316	Health questions are not required
Hospital	916318	Health questions are not required

Evidence of Insurability (EOI) Process – Voluntary Life/ADD

Step	Employee Process
Step 1	EOI will be completed through ADP WFN Single Sign On. Decisions will automatically update in WFN and notification sent through WFN Message Center

Changes to Coverage

Step	Employee Process	Employer Process
Step 1	Employee can decrease coverage at any time throughout the year. Employees can only increase their coverage during a re-enrollment period or add coverage within 31 days of a “Life Event” – marriage, divorce, birth or adoption of a child, etc.	Employee changes processed in ADP WFN system

Billing

Benefit	Policy #	Billing Divisions	
Short Term Disability	950688	Division 1: Partners, Staff/ Non-Equity Division 18: International Partners	Div 1: Billed in arrears; Pay as billed; Bill posts last week of each month; Bill due 15th of the month following month of coverage offered Div 18: List Billed, bills are due on the 1 st and will post on the 22 nd of each month. Changes must be entered by the 20 th of every month
Long Term Disability			Div 1: Billed in arrears; Pay as billed; Bill posts last week of each month; Bill due 15th of the month following month of coverage offered Div 18: List Billed, bills are due on the 1 st and will post on the 22 nd of each month. Changes must be entered by the 20 th of every month
Life with AD&D			Div 1: Billed in arrears; Pay as billed; Bill posts last week of each month; Bill due 15th of the month following month of coverage offered Div 18: List Billed, bills are due on the 1 st and will post on the 22 nd of each month. Changes must be entered by the 20 th of every month
Long Term Care	950265	Division 1: All Other Employees Division 2: Partners Only Division 3: Of Counsel	**No New Entrants after 4/1/2022** List Billed, bills are due on the 1 st and will post on the 28 nd of each month. Changes must be entered by the 26 th of every month

Billing (cont.)

Benefit	Policy #	Billing Divisions	
Voluntary Life with AD&D	950689	Division 1: Partners, Staff/ Non-Equity Division 17: International Partners	Div 1: Billed in arrears; Pay as billed; Bill posts last week of each month; Bill due 15th of the month following month of coverage offered Div 17: List Billed, bills are due on the 1 st and will post on the 22 nd of each month. Changes must be entered by the 20 th of every month
Group Accident	R0556902	Division 1: Quinn Emanuel Urquhart and Sullivan LLP	Billed in arrears; Pay as billed; Bill posts last week of each month; Bill due 15th of the month following month of coverage offered
Hospital Insurance	916317	All Full Time Employees	Billed in arrears; Pay as billed; Bill posts last week of each month; Bill due 15th of the month following month of coverage offered
Accident Insurance	916316	All Full Time Employees	Billed in arrears; Pay as billed; Bill posts last week of each month; Bill due 15th of the month following month of coverage offered
Critical Illness Insurance	916318	All Full Time Employees	Billed in arrears; Pay as billed; Bill posts last week of each month; Bill due 15th of the month following month of coverage offered

Mailing Address Information

Voluntary IDI and Partner IDI	<p><u>OVERNIGHT ADDRESS for Provident checks:</u> Lockbox Services - 740592 UNUM - BEST 3585 Atlanta Ave Hapeville, GA 30354</p> <p><i>Please make sure a Risk/CID is included clearly on the check</i></p>
All other benefits including International Core Benefits (LTD & Life) and Statement of Services, Voluntary Life (950688, 950689, 916317, 916316, 916318)	<p>Bank of America Lockbox Services Provident Life & Accident Lockbox 403748 60000 Feldwood Road College Park, GA 30349</p>

Location for Bills

Benefit	Policy #	Billing Divisions	Location for Bills
Short Term Disability	950688	Division 1: Partners, Staff/ Non-Equity Division 18: International Partners	Div 1: Statement of Services in HRC Div 18: Premium Statements
Long Term Disability			Div 1: Statement of Services in HRC Div 18: Premium Statements
Life with AD&D			Div 1: Statement of Services in HRC Div 18: Premium Statements
Long Term Care	950265	Division 1: All Other Employees Division 2: Partners Only Division 3: Of Counsel	Premium Statements
Voluntary Life with AD&D	950689	Division 1: Partners, Staff/ Non-Equity Division 17: International Partners	Div 1: Statement of Services in HRC Div 17: Premium Statements
Group Accident	R0556902	Division 1: Quinn Emanuel Urquhart and Sullivan LLP	Statement of Services in HRC
Hospital Insurance	916317	All Full Time Employees	Statement of Services in HRC
Accident Insurance	916316	All Full Time Employees	Statement of Services in HRC
Critical Illness Insurance	916318	All Full Time Employees	Statement of Services in HRC

New Hires

Benefit	New Hires
Short Term Disability	Enrollment is through ADP WFN
Long Term Disability	Enrollment is through ADP WFN
Life with AD&D	Enrollment is through ADP WFN
Long Term Care	**No New Entrants after 4/1/2022** iServices; All new hires will be added to the base plan via Unum's employer portal Any elections above the GI will require paper enrollment form, EOI, and Underwriting review
Voluntary Life with AD&D	Enrollment is through ADP WFN Any elections above the GI will prompt EOI. HR should only deduct for amounts up to GI until employees are approved for amounts above the GI.
Accident	Annual Enrollment: Enrollment is through ADP WFN
Critical Illness	Annual Enrollment: Enrollment is through ADP WFN
Hospital	Annual Enrollment: Enrollment is through ADP WFN

Employees Working Outside the US or in US Territories

Step	Employee Process	Employer Process
Foreign Risk Exception (FRE)	Confirms with employer continuation of coverage outside the US or US Territories.	Employer provides required information to Unum who determines if employee can be covered under the US policy. Employer communicates decision and any impacts to coverage to employee.
EOI	Employee provides paper application. For applicants who reside or work within a country or territory with privacy laws (e.g., GDPR) a Consent Form needs to be signed.	<ul style="list-style-type: none"> • Employer confirms for Unum employee location, citizenship and that they are on permanent assignment so that Unum can continue review of application. • Employer obtains (if not already received) a Foreign Risk Exception to confirm employee is approved for coverage under the US policy (EOI approval provided separately). There may be coverage restrictions for dependents.

Unum Benefit Overview



Group Term Life Insurance – Policy #950688

Term Life Insurance provides money to your family if you die within a certain time period, or “term.” It can help them with final arrangements, living expenses, tuition and more. It could also include an Accidental Death & Dismemberment benefit — which provides an additional amount if you die in an accident, or if you survive but have severe injuries like the loss of a limb.

Class 1: Partners and non-Equity Partners

- **Employee Benefit:** Life \$1,500,000 and AD&D \$2,500,000
- **Guaranteed Issue Life Amount:** \$750,000 EOI Required for the additional \$750,000
- **Benefit Reduction Schedule:** 50% at age 75
- **Accelerated Benefit:** 50% of the Life amount to a maximum of \$750,000
- **Fully portable:** You can take your policy with you if you leave your employer
- Life Planning Financial & Legal Resources included

Class 2: Associate Attorneys, Of Counsel, and Directors excluding hourly Employees

- **Employee Benefit:** \$60,000
- **Benefit Reduction Schedule:** 50% at age 75
- **Accelerated Benefit:** 50% of the Life amount to a maximum of \$60,000
- **Fully portable:** You can take your policy with you if you leave your employer
- Life Planning Financial & Legal Resources included

Class 3: All Employees not eligible in another group excluding hourly Employees

- **Employee Benefit:** \$40,000
- **Benefit Reduction Schedule:** 50% at age 75
- **Accelerated Benefit:** 50% of the Life amount to a maximum of \$40,000
- **Fully portable:** You can take your policy with you if you leave your employer
- Life Planning Financial & Legal Resources included



Group Voluntary Term Life Insurance – Policy #950689

Term Life Insurance provides money to your family if you die within a certain time period, or “term.” It can help them with final arrangements, living expenses, tuition and more. It could also include an Accidental Death & Dismemberment benefit — which provides an additional amount if you die in an accident, or if you survive but have severe injuries like the loss of a limb.

- **Benefit Amounts:**
 - Employee: Up to 5 times annual earnings in \$10,000 increments to a maximum of \$500,000
 - Spouse: Up to 100% of Employee amount in \$5,000 increments to a maximum of \$500,000
 - Child(ren): Up to 100% of Employee amount in \$2,000 increments to a maximum of \$10,000 (\$1,000 maximum for live birth to 6 months)
- **New hire Guaranteed Issue:** \$200,000 for Employees, \$50,000 for Spouses
- **Benefit Reduction Schedule:** 50% at age 75
- **Accelerated Benefit:** 100% of the Life amount to a maximum of \$250,000
- **Fully portable:** You can take your policy with you if you leave your employer
- **Lock-In Feature:** If you elect the minimum coverage at your initial enrollment - \$10,000 - you lock in the ability to buy up to the Guaranteed Issue at any subsequent enrollment without answering any medical questions.
- For additional benefit details and rates, please go to <https://flimp.live/Quinn2022?t=n>

Per \$10,000 of Coverage

Term Life Monthly Rate for Employee		Spouse Monthly Rate	Child Monthly Rate
Age	Per \$10,000 of coverage	Per \$5,000 of coverage	\$0.718 per \$2,000 of coverage
	Cost	Cost	
15-24	\$0.42	\$0.33	
25-29	\$0.48	\$0.38	
30-34	\$0.59	\$0.47	
35-39	\$0.84	\$0.67	
40-44	\$1.20	\$0.96	
45-49	\$1.90	\$1.50	
50-54	\$3.05	\$2.35	
55-59	\$4.68	\$3.61	
60-64	\$7.30	\$6.21	
65-69	\$12.70	\$10.66	
70-74	\$22.60	\$18.99	
75+	\$44.30	\$37.76	

Per \$1,000 of Coverage

Term Life Monthly Rate for Employee		Spouse Monthly Rate	Child Monthly Rate
Age	Per \$1,000 of coverage	Per \$1,000 of coverage	\$0.359 per \$1,000 of coverage
	Cost	Cost	
15-24	\$0.04	\$0.07	
25-29	\$0.05	\$0.08	
30-34	\$0.06	\$0.09	
35-39	\$0.08	\$0.13	
40-44	\$0.12	\$0.19	
45-49	\$0.19	\$0.30	
50-54	\$0.31	\$0.47	
55-59	\$0.47	\$0.72	
60-64	\$0.73	\$1.24	
65-69	\$1.27	\$2.13	
70-74	\$2.26	\$3.80	
75+	\$4.43	\$7.55	



Group Short Term Disability Insurance – Policy #950688

Short Term Disability Insurance replaces part of your weekly income if you can't work because of a covered injury, illness or childbirth. How long you can receive benefits will depend on your plan and how long you're disabled.

Class 1: All Full Time Employees not eligible in another group excluding Partners and hourly Employees working in Non-Statutory States (**Excluding Employees in CA, WA, DC, HI, NJ, NY, RI and Puerto Rico**)

- **Weekly Benefit:** 60% of earnings to a maximum of \$1,000
- **Elimination Period:** 0 days for injury and 7 days for sickness
- **Benefit Duration:** 13 weeks
- **Full Maternity Benefits,** C-section duration included

Class 2: Associate Attorneys, Of Counsel and Directors excluding hourly Employees, working in Non-Statutory States (**Excluding Employees in CA, WA, DC, HI, NJ, NY, RI and Puerto Rico**)

- **Weekly Benefit:** 60% of earnings to a maximum of \$1,000
- **Elimination Period:** 0 days for injury and 7 days for sickness
- **Benefit Duration:** 13 weeks
- **Full Maternity Benefits,** C-section duration included



Group Long Term Disability Insurance– Policy #950688

Long Term Disability Insurance replaces part of your income if you are sick or injured for an extended period of time. It can pay a monthly benefit as long as you're considered disabled, according to your policy. These benefit payments could be reduced if you're also receiving other replacement income — such as Social Security Disability Insurance.

Class 1: Partners

- **Monthly Benefit:** 60% of earnings to a maximum of \$25,000
- **Elimination Period:** 90 days for sickness and injury
- **Benefit Duration:** Social Security Normal Retirement Age
- **3/6** Pre-Existing Condition Limitation
- **Employee Assistance Program** included
- **Worldwide Emergency Travel Assistance** included

Class 2: Associate Attorneys, Of Counsel, and Directors excluding hourly Employees

- **Monthly Benefit:** 60% of earnings to a maximum of \$10,000
- **Elimination Period:** 90 days for sickness and injury
- **Benefit Duration:** Social Security Normal Retirement Age
- **3/6** Pre-Existing Condition Limitation
- **Employee Assistance Program** included
- **Worldwide Emergency Travel Assistance** included

Class 3: All Employees not eligible in another group excluding hourly Employees

- **Monthly Benefit:** 60% of earnings to a maximum of \$10,000
- **Elimination Period:** 90 days for sickness and injury
- **Benefit Duration:** Social Security Normal Retirement Age
- **3/6** Pre-Existing Condition Limitation
- **Employee Assistance Program** included
- **Worldwide Emergency Travel Assistance** included



Critical Illness Insurance – Policy R0556902

Critical Illness Insurance can pay money directly to you if you're diagnosed with a covered serious health condition. You can use the lump-sum payment to help with co-pays and deductibles — or any of your other expenses. Your children are automatically covered and your spouse can also get coverage.

- **Covered illnesses:** Heart attack, blindness, major organ failure, end-stage kidney failure, benign brain tumor, coronary artery bypass surgery (25%), coma, stroke, permanent paralysis, cancer, carcinoma in situ (25)
- **Benefit Amounts:**
 - Employee: \$10,000 \$20,000, or \$30,000 of coverage
 - Spouse: 50% of Employee coverage
 - Child(ren): Automatically covered at 50% of the Employee election
- \$50 Wellness Benefit per insured, per calendar year
- **New Hire Guaranteed Issue:**
 - Employee: up to \$30,000
- **Be Well Benefit**
- **Fully portable:** You can take your policy with you if you leave your employer

For additional benefit details and rates, please go to <https://flimp.live/Quinn2022?t=n>



Group Accident Insurance – Policy R0556902

Accident Insurance can pay money directly to you if you get hurt and need medical attention. The amount is based on your specific injury and treatment. It covers things like ER treatment, fractures, stitches and more. You can use the money however you choose.

- Covers accidents that occur **on and off-the-job**
- Family coverage available
- **Guaranteed Issue**
- **Fully portable:** You can take your policy with you if you leave your employer

For additional benefit details and rates, please go to <https://flimp.live/Quinn2022>



Group Hospital Insurance*

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth.

- **Hospital Admission:** \$1,000 payable for max of 1 day per year
- **ICU Admission:** \$1,000 payable for max of 1 day per year
- **Hospital Daily Stay:** \$100 payable per day up to 365 days
- **ICU Daily Stay:** \$100 payable per day up to 30 days
- **Fully portable:** You can take your policy with you if you leave your employer

For additional benefit details and rates, please go to <https://flimp.live/Quinn2022>



Group Long Term Care – Policy #950265

No New Entrants after 4/1/22

It is the type of care you may need if — due to a Chronic Illness*— you are unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living**such as:

- **Eating**
- **Bathing**
- **Contenance**
- **Dressing**
- **Toileting**
- **Transferring**

Or if you require Substantial Supervision by another individual to protect your health from threats to your health and safety due to Severe Cognitive Impairment, such as Alzheimer's disease or Mental Illness.

For More Information Visit:

Class 1: Partners, Of Counsel and their Family members

<http://www.unuminfo.com/quinnemanuelpartnersOfCounsel>

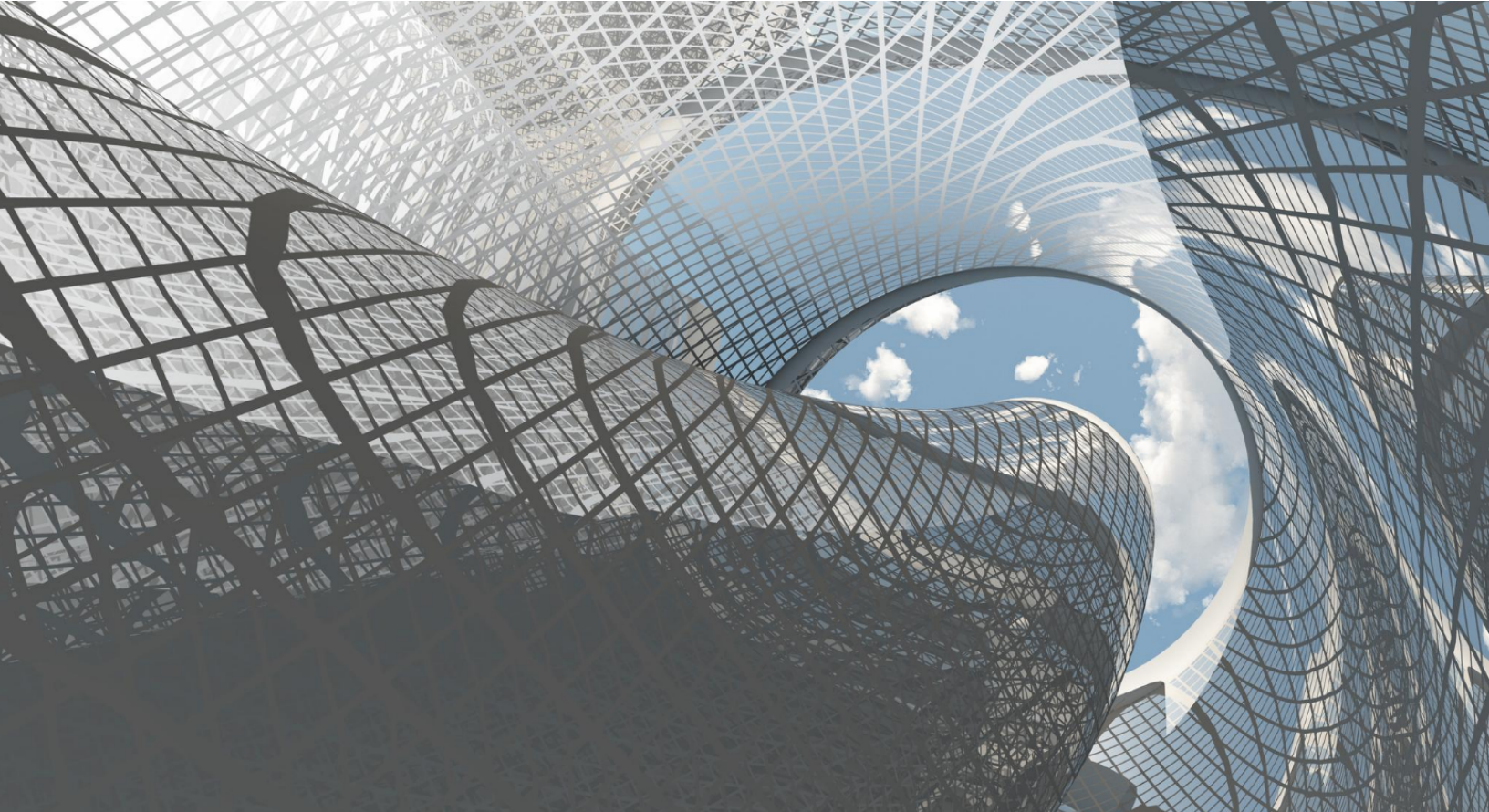
Class 2: All Employees, excluding hourly employees, not eligible in another group, and their family members

<http://www.unuminfo.com/quinnemanuel>

Medical Coverage

Plan Features	Cigna Open Access Plus (OAP) PPO		Cigna Choice Fund HDHP Open Access Plus PPO		Cigna HMO (CA Only)	Cigna HMO Select (So. Ca only)
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only	In-Network Only
Calendar Year Deductible	\$500 Individual \$1,000 Family	\$750 Individual \$1,500 Family	\$2,000 Individual \$4,000 Family	\$4,000 Individual \$8,000 Family	None	None
Calendar Year Out-of-Pocket Maximum	\$2,000 Individual \$4,000 Family	\$2,000 Individual \$4,000 Family	\$5,850 Individual \$11,700 Family	\$11,700 Individual \$23,400 Family	\$1,500 Individual \$3,000 Family	\$1,500 Individual \$3,000 Family
Primary Care Visit	\$25 copay	30% after deductible	20% after deductible	40% after deductible	\$25 copay	\$10 copay
Specialist Visit	\$25 copay	30% after deductible	20% after deductible	40% after deductible	\$25 copay	\$20 copay
Preventive Care	Covered in full	30% after deductible	Covered in full	Not covered	Covered in full	Covered in full
Emergency Room	\$100 copay (waived if admitted)		20% after deductible		\$100 copay (waived if admitted)	\$100 copay (waived if admitted)
Urgent Care	\$50 copay (waived if admitted)		20% after deductible	40% after deductible	\$50 copay (waived if admitted)	\$50 copay (waived if admitted)
Outpatient Hospital Services	10% after deductible	30% after deductible	20% after deductible	40% after deductible	\$100/facility visit	\$100/facility visit
Inpatient Hospital Services	\$250/admission, plus 10% after deductible	\$250/admission, plus 30% after deductible	20% after deductible	40% after deductible	\$240/admission	Covered in full
Outpatient Mental Health	\$25 copay	30% after deductible	20% after deductible	40% after deductible	\$25 copay	\$20 copay
Inpatient Mental Health	\$250/admission, plus 10% after deductible	\$250/admission, plus 30% after deductible	20% after deductible	40% after deductible	\$240/admission	Covered in full
Prescription Drugs: Retail (up to a 30-day supply)						
Generic	\$15	30% after \$250	\$15	50% up to \$250	\$10	\$10
Brand Formulary	\$30	30% after \$250	\$30	50% up to \$250	\$20	\$20
Non-Formulary	\$45	30% after \$250	\$45	50% up to \$250	\$40	\$40
Prescription Drugs: Mail Order (up to a 90-day supply)						
Generic	\$30		\$30		\$20	\$20
Brand Formulary	\$60	Not covered	\$60	Not covered	\$40	\$40
Non-Formulary	\$90		\$90		\$80	\$80

This is only a brief summary of the plans. For more details, including limitations and exclusions, please review on the Intranet or contact the Benefits Department for a Summary Plan Description.



Dental Coverage

You have **two** Cigna dental plans to choose from in CA. The Cigna dental plan covers a portion of approved dental procedures. Don't forget, visiting in-network dentists will help you save money on out-of-pocket expenses.

Plan Features	Network: Total Cigna DPPO	
	In-Network	Out-of-Network*
Calendar Year Deductible (waived for Preventive Services)		\$50 per person \$150 per family
Calendar Year Maximum		\$5,000
Diagnostic and Preventive Services (e.g., X-rays, cleanings, exams)	Covered in full	Covered in full
Basic and Restorative Services (e.g., fillings, extractions, root canals)	80%	80%
Major Services (e.g., dentures, crowns, bridges)	50%	50%
Orthodontia (deductible waived)	50%	50%
Orthodontia Lifetime Maximum (dependent children to age 19)	\$1,000	\$1,000

*Note: If you visit an out-of-network provider, you are responsible for charges above usual, customary and reasonable (UCR) limits. In Texas, the dental plan meets the state's plan design mandate.

California employees have a choice of two Cigna dental plan options. The Cigna dental plans cover a portion of approved dental procedures. The Patient Charge Schedule for the Cigna DHMO (CA Only) dental plan applies only when covered dental services are performed by your Network Dentist, unless otherwise authorized by Cigna Dental as described in your plan documents. Not all Network Dentists perform all listed services. Check with your Network Dentist in advance of receiving services.

**Network: Cigna Dental Care Access
Network Only**

Code	Procedure	Patient Charge
D9310	Consultation	\$0
D9430	Office visit	\$5
D0210	X-rays intraoral – complete series of radiographic images (limit 1 every 3 years)	\$0
D0431	Oral cancer screening	\$50
D1110	Cleaning (2 per calendar year)	\$0
D2140/50/60-1	Fillings: Amalgam 1-4 surface(s)	0
D2391-4 (posterior)	Fillings: Resin-based composite 1-4 surface(s)	\$35/\$45/\$65/\$80
D2710	Crown - Resin, laboratory	\$40
D2720	Crown - Resin with high noble metal	\$60
D3330	Molar Root Canal	\$100
D4260	Osseous Surgery - 4 or more teeth per quadrant	\$150
D6110	Implant/abutment supported removable denture for completely edentulous arch	\$375
D8670	Periodic orthodontic treatment visit (contract)	
	Children (up to age 19):	\$1,608
	24-month treatment fee =	\$67/month
	Charge per month for 24 months =	
	Adults:	\$1,800
	24-month treatment fee =	\$75/month
	Charge per month for 24 months =	

This is only a brief summary. See the complete Cigna DHMO Patient Charge Schedule for complete details.

Vision Coverage

Protect your eyesight with EyeMed vision coverage. Visit in-network doctors to save on out-of-pocket expenses. You can find in-network providers at eyemed.com. EyeMed also offers the following perks just for being a member.

- Discounts on sunglasses: \$20 off, or \$50 off your purchase of \$200 or more at Sunglass Hut.

EyeMed Vision

Member Login:
eyemedvisioncare.com/member

Provider Locator:
<https://eyedoclocator.eyemedvisioncare.com/member/en/>
 Vision PPO Network Name:
“Insight”

PLAN FEATURES	EyeMed	
	In-Network	Out-of-Network
	You pay:	Plan reimburses you:
Exam – every 12 months	\$10	Up to \$40
Frames – every 12 months	No copay; \$190 allowance, 20% off balance over \$190	Up to \$133
Lenses – every 12 months		
Single Vision	\$10 copay	Up to \$30
Bifocal	\$10 copay	Up to \$50
Trifocal	\$10 copay	Up to \$70
Lenticular	\$10 copay	Up to \$70
Contact Lenses – every 12 months (in lieu of lenses and frames)	No copay; \$200 allowance	
Elective	15% off balance over \$200	Up to \$200
Medically Necessary	Covered in full	Up to \$210

Keep Track of Your Health with myCigna

Organize Your Health Plan Information with myCigna

myCigna.com is a simple way to personalize, organize, and access your important plan information.

Register at [myCigna.com](https://mycigna.com) and login anytime to:

- Manage and track claims
- View ID Card information
- Find doctors and compare costs and quality ratings
- Review your coverage
- Track your account balances and deductibles
- Refill your prescription drugs online and check order status with Cigna Home Delivery Pharmacy

Get started today! Register at [myCigna.com](https://mycigna.com) or download the myCigna Mobile App for Apple, Android, Kindle Fire, or Blackberry.

What Matters Most? Your Health

Finding your way on your health journey can be challenging, but Cigna is here to help.

Cigna offers personalized support to meet you where you are on your health journey and get you where you need to be. You'll receive the information, tools, and inspiration you need to take greater charge of your health. It's easy, fun, and available at no additional cost to you!

- Take a simple, game-like online assessment that helps you identify your health goals
- Keep track of all your important health information—BMI, blood pressure, cholesterol, and more
- Discover popular health & wellness apps that work best for you—then track your progress
- Find fun new ways to better manage your health

Your health matters. Cigna is here to make your journey easier. Visit [myCigna.com](https://mycigna.com) from your desktop, smartphone, or tablet to get started.

MotivateMe Rewards Your Healthy Actions (plan participation is limited to employees, not dependents)

Being healthy doesn't happen overnight; it takes consistency in making good choices every day. To encourage you on your health journey, Cigna's MotivateMe program allows you to earn gift card rewards by participating in a variety of activities, including:

- Health assessment
- Annual preventive exams

Getting started is easy! Visit [myCigna.com](https://mycigna.com) and select Incentive Awards Program or call 800-244-6224 to:

- Review detailed instructions on how the MotivateMe program works
- View a list of eligible goals and matching rewards
- Check and track your completed goals and earned rewards

Make Smarter Medical Decisions with Cigna One Guide

Get the most out of your medical plan with Cigna One Guide. This service will assist you in making more informed choices, so you can stay healthy and save money. You can access Cigna One Guide through the myCigna mobile app or call 800-244-6224 to get answers to your health plan questions. Your One Guide team will help you:

- Understand your coverage and how it works
- Locate in-network doctors and facilities
- Connect with health coaches, pharmacists and more
- Receive dedicated one-on-one support for complex health issues
- Maximize your benefits and earn incentives
- Get cost estimates and service comparisons

Finding an In-Network Doctor Is Easy

Is your doctor or hospital in the Cigna network? Cigna's online directory makes it easy to find who (or what) you're looking for.

4 Simple Steps to Find a Doctor or Facility:

Step 1

Go to [Cigna.com](https://www.cigna.com) and click on "Find a Doctor" at the top of the screen. Then, under "Not a Cigna Customer Yet?" select "Employer or School." (If you're already a Cigna customer, log in to [myCigna.com](https://www.mycigna.com) or the myCigna® app to search your current network. To search other networks, use the [Cigna.com](https://www.cigna.com) directory.)

Step 2

Enter the geographic location you want to search.

Step 3

Select search criteria: Doctor by Type, Doctor by Name or Health Facilities, then click Continue as guest. Select one of the plans offered by your employer during open enrollment.

Step 4

Enter geographical area to search, then select plan network of plan offered by your employer during open enrollment.

That's it! You can also refine your search results by distance, specialty, languages spoken, and more.

Flexible Spending Accounts (FSAs)

Save money for medical or dependent care expenses with pre-tax dollars deducted from your paycheck. With HealthEquity, you can set aside up to \$3,050 in a Health Care FSA and up to \$5,000 in a Dependent Care FSA.

Important Rules to Keep in Mind

FSAs offer huge tax advantages, but these accounts are subject to strict IRS regulations:

- If you don't use the full amount in your FSAs by the end of the plan year, your unused account balance can be carried over and used to pay for health care expenses incurred in the first 2½ months of the next plan year.
- Once you enroll in the FSAs, you can't change your contribution amount during the year unless you experience a qualified status change such as marriage or birth of a child.
- You cannot transfer funds from one FSA to another.
- **This is a "Use it or Lose it" benefit. Claims must be submitted by March 31, 2023 for your 2022 expenses. No Exceptions!**

Helpful Hints

- Manage your FSA(s) online at <https://healthequity.com/loginhelp>
- Download the HealthEquity mobile app for iPhone or Android for quick access to your account including reimbursement forms and information
- When Logging in you will see two options; select "WageWorks"

Health Care FSA

With a Health Care FSA, you can use account funds for numerous health care related products and services – for yourself, your spouse, and your qualifying child or relative. IRS rules state that expenses reimbursed under your Health Care FSA may not be reimbursed under any other plan or program, and only qualified out-of-pocket expenses are eligible. Expenses must be incurred within the plan period.

Health Care FSA Expenses

The following are a few examples of eligible and ineligible Health Care FSA expenses:

Eligible Expenses

- | | | |
|---|-------------------------|--------------------|
| ■ Acupuncture and chiropractic services | ■ Acne Medicine | ■ Braces |
| ■ Birth control, condoms, contraceptives | ■ Ambulance | ■ Crutches |
| ■ Co-pays, co-insurance, deductibles | ■ Contact LensesRx | ■ Denturist |
| ■ Dental exams, cleanings, fillings, orthodontia, qualified services | ■ Dental Cleanings | ■ Doctor Fees |
| ■ Eye exams, vision correction surgery, eyeglasses, contact lens solution | ■ Disposable Face Masks | ■ Eye Exams |
| ■ Insulin, diabetic supplies, test kits | ■ EyeglassesRx | ■ Flu Shot |
| ■ Prescription drugs | ■ Eye Surgery | ■ Ibuprofen |
| | ■ Hearing Aids | ■ Orthodontia |
| | ■ Motorized Wheelchair | ■ Sanitizing Wipes |
| | ■ PrescriptionsRx | ■ And much more... |
| | ■ X-Rays | |
| | ■ Allergy Medicines | |

Ineligible Expenses

- Cosmetic dental procedures
- Cosmetic prescription drugs, surgery, procedures
- Cosmetics, makeup, perfume
- Deodorant, soap, shaving cream, razors
- Diapers or diaper service
- Feminine hygiene products
- Hair removal treatments and waxes
- For Eligible personal items, visit www.fsastore.com

Health Care FSA Reimbursement

You must complete and submit a reimbursement form along with required documentation before a final determination is made. Examples of documentation include an explanation of benefits (EOB), itemized statement from the service provider, and itemized receipts. Access forms by logging in to your personal HealthEquity account at <https://healthequity.com/loginhelp>. When Logging in you will see two options; select "WageWorks."

Dependent Care FSA Expenses

Dependent care expenses must be for a qualifying individual who is:

- Your dependent child under the age of 13 and lives with you for more than half the year.
- Your spouse or other qualifying dependent who is physically or mentally incapable of self-care and lives with you for more than half the year.

A special note to divorced individuals: If you're divorced and are the custodial parent, your child is a qualifying individual even if you don't claim the child as a tax dependent. A divorced, non-custodial parent cannot be reimbursed under a Dependent Care FSA, even if the divorced, non-custodial parent claims the child as a tax dependent.

Eligible dependent care expenses for the Dependent Care FSA are those that allow you and your spouse (if you are married) to work or attend school full time. These services generally include day care, babysitters, most day camps, and caregivers for disabled dependents. These expenses must be incurred during the current plan year.

Dependent Care FSA Reimbursement Requirements

- A signed and dated Request for Reimbursement Form must accompany each reimbursement request. Access the form online from your personal HealthEquity account at <https://healthequity.com/loginhelp>. When Logging in you will see two options; select "WageWorks".
- If both the participant and provider certifications on the reimbursement form are completed and signed, additional documentation is not required.
- For reimbursement forms without the provider's signature, an itemized statement from the dependent care provider is required.
- Itemized statements should include the date of service, name and date of birth of dependent, itemization of charges, and provider's name, address, and Tax ID or Social Security Number.

Helpful Hint

Save your itemized receipts, EOBs, and other supporting documents along with copies of your reimbursement forms. Due to IRS Rules, HealthEquity may ask you to verify your expenses. When Logging in you will see two options; select "WageWorks"

Health Care and Dependent Care FSA Reimbursement Submission Process

HealthEquity offers several options to submit reimbursement requests:

- Online at <https://healthequity.com/loginhelp>. When Logging in you will see two options; select "WageWorks"
- HealthEquity mobile app for Apple and Android
- Fax reimbursement forms and documentation to the number on the form
- Mail reimbursement forms and copies of supporting documentation to the address listed on your form

Transportation Allowance

Commuter Account Benefits

With a HealthEquity Commuter Account, each month you may elect to deduct an amount ranging from \$20 to \$265 monthly from your paycheck on a pre-tax basis to use toward out-of-pocket transit, eligible vanpools, and qualified parking costs.

Transit Eligibility

Work-related transit expenses incurred by employees include vouchers, passes, tokens, and fare cards for transportation via bus, commercial vanpool, subway, train, ferry, and streetcar.

Eligible parking expenses incurred by employees include parking at or near work. Parking at or near a transportation service site, and park and ride expenses.

Ineligible expenses include car maintenance, carpools, gasoline, and tolls (E-ZPass, FasTrak, TollTag, ZipCash, etc.).

Special Rules for Commuter Expenses

- Unused funds are forfeited and cannot be “cashed out.”
- Qualified expenses include transportation expenses incurred between an employee’s residence and their workplace. Spouse or dependent expenses are not eligible.
- Unused amounts cannot be used to reimburse a participant after they are terminated.
- Expenses over the monthly maximum may not be carried over to the next coverage period.
- If you are an active participant, you may carry forward unused contributions to subsequent coverage periods.
- Reimbursement is limited to the amount contributed by the employee.

Helpful Hint

Manage your account online or on your mobile device with the **HealthEquity** mobile app. Learn more at

<https://thehealthequity.com/>
&
<https://thehealthequity.com/loginhelp>

When Logging in you will see two options; select "WageWorks"



Transit Ordering and Reimbursement Process

Place your transit orders by logging in to your online HealthEquity account at <https://healthequity.com/loginhelp>. When Logging in you will see two options; select "WageWorks". Additional documentation is not required for transit expenses purchased online through your HealthEquity account.

Parking and Transit Reimbursement Documentation

Reimbursement requests must include standard documentation. Submit these required documents within 180 days after payment is made:

- Signed and dated reimbursement form with an itemized receipt showing the date of service and amount charged.
- A receipt is required unless receipts are unobtainable through the normal course of business. If a receipt isn't available, you should check the appropriate box under Supporting Documentation on the reimbursement form.

Reimbursement Submission Process

You have three ways to submit your reimbursement request:

- Online at <https://healthequity.com/loginhelp>. When Logging in you will see two options; select "WageWorks"
- Fax reimbursement forms and documentation to the number on the form
- Mail reimbursement forms and copies of supporting documentation to the address listed on your form

Employee Assistance Program

The Employee Assistance Program (EAP) through Unum is available to you and your household family members 24 hours a day, seven days a week at (800) 854-1446. All calls are completely confidential and there is no cost to you for using the service.

The professionals at the EAP will help by assessing, advising, and recommending options to help you or your family members deal with problems. In addition to unlimited telephonic counseling, you are eligible for 3 face-to-face counseling sessions per incident per year.

The EAP can help with many issues including:

- Locating childcare or eldercare services
- Depression or grief
- Financial or legal problems
- Substance abuse
- Personal or work relationships
- Identity theft protection

Helpful Hint

Access useful resources online at unum.com/lifebalance

Travel Assistance

Whenever you travel 100 miles or more from home, make sure to bring the travel assistance phone number! Travel assistance helps both you and your family have access to medical and other important travel services 24 hours a day.

Use Unum travel assistance for quick access to:

- Emergency medical evacuation
- Prescription replacement assistance
- Care and transport of unattended minor children
- Emergency message service
- Emergency trauma counseling
- Referrals to Western-trained, English-speaking medical providers
- Passport replacement assistance

Contact Travel Assistance anywhere in the world, day or night:

Within U.S.: (800) 872-1414

Outside U.S.: +609-986-1234

Email: medservices@assistamerica.com



Help, when you need it most

With your Employee Assistance Program and Work/Life Balance services, confidential assistance is as close as your phone or computer.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor* who can help you.

A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Anger, grief and loss
- Job stress, work conflicts
- Family and parenting problems
- And more

WORK/LIFE BALANCE

You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community.

Ask our Work/Life Specialists about:

- Child care
- Elder care
- Financial services, debt management, credit report issues
- Identity theft
- Legal questions
- Even reducing your medical/dental bills!
- And more

Who is covered?

Unum's EAP services are available to all eligible partners and employees, their spouses or domestic partners, dependent children, parents and parents-in-law.

Always by your side

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver™ — helps you save on medical bills

Help is easy to access:

Phone support: 1-800-854-1446

Online support: unum.com/lifebalance

In-person: You can get up to three visits, available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

Better benefits at work.™

unum.com

* The counselors must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority. Unum's Employee Assistance Program and Work/Life Balance services, provided by HealthAdvocate, are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details. Insurance products are underwritten by the subsidiaries of Unum Group.

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Workers' Compensation Benefits

At time of injury, contact your office manager. Below are the required forms and Medical Network information.

DWC-1 Employee Claim Form

This form must be completed by every employee at the time they report a Workers' Compensation injury. The form is located at the DWC website (updated in 2010) or by clicking here:

<http://www.dir.ca.gov/dwc/forms/ClaimForm2010.pdf>

Time of Hire Pamphlet

This provides information to new employees about Workers' Compensation and includes the Pre-Designation of Primary Physician and Notice of Personal Chiropractor or Personal Acupuncturist forms:

<https://www.dir.ca.gov/dwc/DWCPamphlets/TimeOfHirePamphlet.pdf>

Workers' Compensation Carrier

CHUBB Group of Insurance/
Federal Insurance Company
555 S. Flower Street, 3RD Floor
Los Angeles, CA 90071
Phone: 213-612-0880
Policy Effective Date: 04/01

Medical Provider Network (MPN)

Corvel MPN
1100 Town & Country Road, Suite 400
Orange, CA 92868
MPN Assistance: 800.966.5307
MPN Lookup Must Select Workers' Compensation
Network: <http://www.corvel.com/ppo-lookup/>

A long-exposure photograph of the Golden Gate Bridge at night. The bridge's massive steel towers and suspension cables are silhouetted against a deep purple and blue twilight sky. The bridge deck is filled with light trails from cars, creating a sense of motion. In the background, the San Francisco city skyline is illuminated with warm lights, reflecting on the water of the bay. The overall mood is serene yet dynamic.

PARTNERS

Eligibility: Partners are eligible for benefits following date of hire.

Medical, Dental and Vision Insurance premiums are paid by the firm and reflected on partner's K-1 as taxable income.

Rates are per pay period.

Benefit Plan	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
Medical				
Cigna Open Access Plus (PPO) All Offices	\$1,075.76	\$2,488.31	\$2,118.86	\$3,531.44
Cigna HDHP (PPO) All Offices	\$730.84	\$1,700.30	\$1,319.58	\$2,092.84
Cigna Open Access Plus IN (EPO) Non-CA	\$894.32	\$2,086.82	\$1,617.04	\$2,565.59
Cigna HMO CA	\$736.37	\$1,713.47	\$1,328.56	\$2,105.82
Cigna Select HMO Southern CA Only	\$586.15	\$1,363.92	\$1,057.56	\$1,676.27
Dental				
Cigna DPPO - All Offices	\$64.49	\$132.04	\$146.80	\$215.45
Cigna DHMO - CA	\$14.89	\$29.44	\$25.37	\$41.96
Vision				
EyeMed - All Offices	\$6.87	\$13.05	\$13.73	\$20.19
Basic Life	Life	Guaranteed Issue	Subject to EOI	AD&D
Unum - All Offices	Up to \$1.5m	\$750k @ \$127.50/Mo.	\$750k @ \$127.50/Mo.	\$2.5m @ \$50/Mo.
LTD Tier 1 Unum	LTD Tier 2 Unum		LTD Tier 3 Petersen	
60% of monthly income up to \$30k	\$15k/Month U.S. Partners only		\$55k/Month	
LTC (Domestic Partners)			Vol Life and AD&D	
\$5k, 6 Yrs. Rates based on issue age. No New Entrants after 4/1/22			5x to \$500k - For Rates See Attached: https://flimp.live/Quinn2022?t=n	

Group Term Life Insurance – Policy #950688

Class 1: Partners and non-Equity Partners

- **Employee Benefit:** Life \$1,500,000 and AD&D \$2,500,000
 - Guaranteed Issue Life Amount: \$750,000
 - EOI Required for the additional \$750,000
- **Benefit Reduction Schedule:** 50% at age 75
- **Accelerated Benefit:** 50% of the Life amount to a maximum of \$750,000
- **Fully portable:** You can take your policy with you if you leave your employer
- Life Planning Financial & Legal Resources included

Group Long Term Care – Policy #950265

No new entrants after 4/1/22

It is the type of care you may need if — due to a Chronic Illness*— you are unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living**such as: **Eating, Dressing, Bathing, Contenance, Toileting, Transferring.**

Or if you require Substantial Supervision by another individual to protect your health from threats to your health and safety due to Severe Cognitive Impairment, such as Alzheimer's disease or Mental Illness.

Partners LTC Base Plan: \$5,000/Month, 6 Years for: Nursing Facility & 70% Residential Care Facility/ 50% Home & Community-Based Care

For More Information Visit:

Class 1: Partners, Of Counsel and their Family members:

<http://www.unuminfo.com/quinnemanuelpartnersOfCounsel>

Group Long Term Disability Insurance – Policy #950688

Class 1: Partners

- **Monthly Benefit:** 60% of earnings to a maximum of \$30,000
- **Elimination Period:** 90 days for sickness and injury
- **Benefit Duration:** Social Security Normal Retirement Age
- **3/6 Pre-Existing Condition Limitation**
- **Employee Assistance Program** included
- **Worldwide Emergency Travel Assistance** included

Long- Term Disability (LTD)

Partners are automatically covered under the LTD plan at no cost. Premiums are reported as taxable income on K-1 statements.

LTD coverage will replace 60% of base salary to a monthly maximum of \$100,000 if disabled for more than 90-days and are unable to work. The benefit is broken down by three benefit tiers.

LTD benefits are offset with other sources of income, such as Social Security and workers' compensation.

Benefit Tier	LTD Benefit												
	60% of salary or \$ 30K/month in coverage, Whichever is less Up to age 61 = benefits continue to Social Security Retirement Age (see table below)												
Tier 1 Unum	Age 62 = 60 months Age 63 = 48 months Age 64 = 42 months Age 65 = 36 months Age 66 = 36 months Age 67 = 24 months Age 68 = 18 months Age 69 or older = 12 months												
	If eligible, benefit is \$ 15K / month in coverage. No underwriting or medical exams. Before age 61 = benefits continue to age 65												
Tier 2 Unum Domestic Partners (if applicable)	Age 61 = 48 months Age 62 = 42 months Age 63 = 36 months Age 64 = 30 months Age 65 - 74 = 24 months Age 75 or older = 12 months												
	If eligible, benefit is \$ 55K / \$ 740K /month in coverage. This is guaranteed coverage with no underwriting required.												
Tier 3 Lloyd's of London (if applicable)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Age</th> <th style="text-align: left;">Benefit Period</th> </tr> </thead> <tbody> <tr> <td>Less than 66</td> <td>60 months</td> </tr> <tr> <td>Age 66</td> <td>48 Months</td> </tr> <tr> <td>Age 67</td> <td>36 Months</td> </tr> <tr> <td>Age 68</td> <td>24 Months</td> </tr> <tr> <td>Age 69+</td> <td>12 Months</td> </tr> </tbody> </table>	Age	Benefit Period	Less than 66	60 months	Age 66	48 Months	Age 67	36 Months	Age 68	24 Months	Age 69+	12 Months
Age	Benefit Period												
Less than 66	60 months												
Age 66	48 Months												
Age 67	36 Months												
Age 68	24 Months												
Age 69+	12 Months												
Year of Birth	Social Security Normal Retirement Age												
Or on before 1937	65 years												
1938	65 years, 2 months												
1939	65 years, 4 months												
1940	65 years, 6 months												
1941	65 years, 8 months												
1942	65 years, 10 months												
1943 - 1954	66 years												
1955	66 years, 2 months												
1956	66 years, 4 months												
1957	66 years, 6 months												
1958	66 years, 8 months												
1959	66 years, 10 months												
On or after 1960	67 years												

A nighttime photograph of the Houses of Parliament and the Elizabeth Tower (Big Ben) in London. The building is illuminated with warm yellow lights, and the clock faces are clearly visible. The River Thames is in the foreground, with a bridge structure visible. The sky is dark, and the overall scene is atmospheric.

OF COUNSEL & ASSOCIATES

Eligibility: Of Counsel and Associates are eligible following date of hire.

Rates are per pay period.

Benefit Plan	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
Medical				
Cigna Open Access Plus (PPO) All Offices	\$0.00	\$325.02	\$240.01	\$565.04
Cigna HDHP (PPO) All Offices	\$0.00	\$0.00	\$0.00	\$0.00
Cigna Open Access Plus IN (EPO) - Non-CA	\$0.00	\$0.00	\$0.00	\$0.00
Cigna HMO - CA	\$0.00	\$0.00	\$0.00	\$0.00
Cigna Select HMO Southern CA Only	\$0.00	\$0.00	\$0.00	\$0.00
Dental				
Cigna DPPO - Non-CA	\$0.00	\$32.63	\$39.75	\$72.91
Cigna DPPO - CA	\$23.97	\$56.60	\$63.72	\$96.88
Cigna DHMO - CA	\$0.00	\$6.90	\$4.97	\$12.84
Vision				
EyeMed - All Offices	\$3.44	\$6.53	\$6.87	\$10.10
STD		LTD		
Unum - Non Statutory States (Excluding Employees in CA, WA, DC, HI, NJ, NY, RI and Puerto Rico)	60% of weekly income up to \$1k	Unum - All Offices	60% of monthly income up to \$10k	
LTC		Associates		Of Counsel
Unum - All Offices No New Entrants after 4/1/22	\$3k, 3 Years. Rates based on issue age.		\$5k, 6 Yrs. Rates based on issue age.	
Voluntary Benefits-Life, Accident, Critical Illness & Hospital				
Unum - All Offices	For details and rates see link below: https://flimp.live/Quinn2022?t=n			
Health FSA		Dependent FSA		
\$3,050		\$5,000		

Group Term Life Insurance – Policy #950688

Class 2: Associate Attorneys, Of Counsel, and Directors excluding hourly Employees

- **Employee Benefit:** \$60,000
- **Benefit Reduction Schedule:** 50% at age 75
- **Accelerated Benefit:** 50% of the Life amount to a maximum of \$60,000
- **Fully portable:** You can take your policy with you if you leave your employer
- Life Planning Financial & Legal Resources included

Group Short Term Disability Insurance – Policy #950688

Class 2: Associate Attorneys, Of Counsel and Directors excluding hourly Employees, working in Non-Statutory States (**Excluding Employees in CA, WA, DC, HI, NJ, NY, RI and Puerto Rico**)

- **Weekly Benefit:** 60% of earnings to a maximum of \$1,000
 - **Elimination Period:** 0 days for injury and 7 days for sickness
 - **Benefit Duration:** 13 weeks
 - **Full Maternity Benefits,** C-section duration included
- * Excludes State-Mandated Programs - (**Excluding Employees in CA, WA, DC, HI, NJ, NY, RI and Puerto Rico**)

Group Long Term Disability Insurance – Policy #950688

Class 2: Associate Attorneys, Of Counsel, and Directors excluding hourly Employees

- **Monthly Benefit:** 60% of earnings to a maximum of \$10,000
- **Elimination Period:** 90 days for sickness and injury
- **Benefit Duration:** Social Security Normal Retirement Age
- **3/6 Pre-Existing Condition Limitation**
- **Employee Assistance Program** included
- **Worldwide Emergency Travel Assistance** included

Group Long Term Care – Policy #950265

No New Entrants after 4/1/22

It is the type of care you may need if — due to a Chronic Illness* — you are unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living**such as:

- **Eating**
- **Dressing**
- **Bathing**
- **Continence**
- **Toileting**
- **Transferring**

Or if you require Substantial Supervision by another individual to protect your health from threats to your health and safety due to Severe Cognitive Impairment, such as Alzheimer's disease or Mental Illness.

Of Counsel LTC Base Plan: \$5,000/Month, 6 Years for: Nursing Facility & 70% Residential Care Facility/50% Home & Community-Based Care.

Associates LTC Base Plan: \$3,000/Month, 3 Years for: Nursing Facility & 70% Residential Care Facility/50% Home & Community-Based Care.

For More Information Visit:

Class 1: Partners, **Of Counsel** and their Family members:

<http://www.unuminfo.com/quinnemanuelpartnersOfCounsel>

Class 2: All Employees, excluding hourly employees, not eligible in another group, and their family members: <http://www.unuminfo.com/quinnemanuel>

Group Voluntary Term Life Insurance – Policy #950689

- **Benefit Amounts:**
 - Employee: Up to 5 times annual earnings in \$10,000 increments to a maximum of \$500,000
 - Spouse: Up to 100% of Employee amount in \$5,000 increments to a maximum of \$500,000
 - Child(ren): Up to 100% of Employee amount in \$2,000 increments to a maximum of \$10,000 (\$1,000 maximum for live birth to 6 months)
- **New hire Guaranteed Issue:** \$200,000 for Employees, \$50,000 for Spouses
- **Benefit Reduction Schedule:** 50% at age 75
- **Accelerated Benefit:** 100% of the Life amount to a maximum of \$250,000
- **Fully portable:** You can take your policy with you if you leave your employer
- **Lock-In Feature:** If you elect the minimum coverage at your initial enrollment - \$10,000 – you lock in the ability to buy up to the Guaranteed Issue at any subsequent enrollment without answering any medical questions!

Critical Illness Insurance – Policy R0556902

- **Covered illnesses:** Heart attack, blindness, major organ failure, end-stage kidney failure, benign brain tumor, coronary artery bypass surgery (25%), coma, stroke, permanent paralysis, cancer, carcinoma in situ (25).
For Full Benefit Summary See Attached link: <https://flimp.live/Quinn2022?t=n>
- **Benefit Amounts:**
 - Employee: \$10,000 or \$20,000 or \$30,000 of coverage
 - Spouse: \$10,000 of coverage
 - Child(ren): Automatically covered at 50% of the Employee election
- \$50 Wellness Benefit per insured, per calendar year
- **New Hire Guaranteed Issue:**
 - Employee: up to \$30,000
 - Spouse: \$10,000
- **Fully portable:** You can take your policy with you if you leave your employer

Group Accident Insurance – Policy R0556902

- Covers accidents that occur on and off-the-job
- Family coverage available
- **Guaranteed Issue**
- **Fully portable:** You can take your policy with you if you leave your employer
- For more benefit details and rates go to the following: <https://flimp.live/Quinn2022?t=n>

Group Hospital Insurance*

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth.

- **Hospital Admission:** \$1,000 payable for max of 1 day per year
- **ICU Admission:** \$1,000 payable for max of 1 day per year
- **Hospital Daily Stay:** \$100 payable per day up to 365 days
- **ICU Daily Stay:** \$100 payable per day up to 30 days
- **Fully portable:** You can take your policy with you if you leave your employer
- For more benefit details and rates go to the following: <https://flimp.live/Quinn2022?t=n>

A photograph of a city skyline at dusk, featuring several tall skyscrapers with illuminated windows. The word "STAFF" is overlaid in large, white, sans-serif capital letters in the center of the image. The sky is a deep blue, and the city lights are reflected in the water in the foreground.

STAFF

Eligibility: Staff employees are eligible for benefits effective the first day of the month 30 days of consecutive active full-time employment.
Rates are per pay period.

Benefit Plan	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
Medical				
Cigna Open Access Plus (PPO) Non-CA	\$ 56.57	\$ 413.87	\$ 359.18	\$ 776.37
Cigna HDHP (PPO) Non-CA	\$0.00	\$ 218.98	\$ 132.72	\$ 306.90
Cigna Open Access Plus IN (EPO) Non-CA	\$0.00	\$ 276.13	\$ 167.35	\$ 387.00
Cigna Open Access Plus (PPO) CA	\$ 141.68	\$ 556.89	\$ 479.39	\$942.63
Cigna HDHP (PPO) CA	\$0.00	\$218.98	\$132.72	\$306.90
Cigna HMO CA	\$0.00	\$223.14	\$135.24	\$312.73
Cigna Select HMO Southern CA Only	\$0.00	\$177.62	\$107.65	\$248.23
Dental				
Cigna DPPO - Non-CA	\$0.00	\$32.63	\$39.75	\$72.91
Cigna DPPO - CA	\$23.97	\$56.60	\$63.72	\$96.88
Cigna DHMO - CA	\$0.00	\$6.90	\$4.97	\$12.84
Vision				
EyeMed - All Offices	\$3.44	\$6.53	\$6.87	\$10.10
STD		LTD		LTC
Unum Non-Statutory States (Excluding Employees in CA, WA, DC, HI, NJ, NY, RI and Puerto Rico)	60% of weekly income up to \$1k	60% of monthly income up to \$10k	\$3k, 3 Yrs. Rates based on issue age No New Entrants after 4/1/22	
Basic Life AD&D			Vol Life	
Unum All Offices	\$40k		For Rates Go to: https://flimp.live/Quinn2022?t=n	
Health FSA		Voluntary Worksite		
\$3,050		For benefits and rates: https://flimp.live/Quinn2022?t=n		
Dependent FSA				
\$5,000				

Group Term Life Insurance – Policy #950688

Class 3: All Employees not eligible in another group excluding hourly Employees

- **Employee Benefit:** \$40,000
- **Benefit Reduction Schedule:** 50% at age 75
- **Accelerated Benefit:** 50% of the Life amount to a maximum of \$40,000
- **Fully portable:** You can take your policy with you if you leave your employer
- Life Planning Financial & Legal Resources included

Group Short Term Disability Insurance – Policy #950688

Class 1: All Full Time Employees not eligible in another group excluding Partners and hourly Employees working in Non-Statutory States (**Excluding Employees in CA, WA, DC, HI, NJ, NY, RI and Puerto Rico**)

- **Weekly Benefit:** 60% of earnings to a maximum of \$1,000
- **Elimination Period:** 0 days for injury and 7 days for sickness
- **Benefit Duration:** 13 weeks
- **Full Maternity Benefits,** C-section duration included

* **Excludes State-Mandated Programs - (Excluding Employees in CA, WA, DC, HI, NJ, NY, RI and Puerto Rico)**

Group Long Term Disability Insurance – Policy #950688

Class 3: All Employees not eligible in another group excluding hourly Employees

- **Monthly Benefit:** 60% of earnings to a maximum of \$10,000
- **Elimination Period:** 90 days for sickness and injury
- **Benefit Duration:** Social Security Normal Retirement Age
- **3/6 Pre-Existing Condition Limitation**
- **Employee Assistance Program** included
- **Worldwide Emergency Travel Assistance** included

Group Long Term Care – Policy #950265

It is the type of care you may need if — due to a Chronic Illness*— you are unable to perform, without Substantial Assistance from another individual, two or more Activities of Daily Living**such as: **Eating, Dressing, Bathing, Contenance, Toileting, Transferring.**

Or if you require Substantial Supervision by another individual to protect your health from threats to your health and safety due to Severe Cognitive Impairment, such as Alzheimer's disease or Mental Illness.

Staff LTC Base Plan: \$3,000/Month, 3 Years for: Nursing Facility & 70% Residential Care Facility/50% Home & Community-Based Care.

No New Entrants after 4/1/22

For More Information Visit:

Class 2: All Employees, excluding hourly employees, not eligible in another group, and their family members:

<http://www.unuminfo.com/quinnemanuel>

Group Voluntary Term Life Insurance – Policy #950689

- **Benefit Amounts:**
 - Employee: Up to 5 times annual earnings in \$10,000 increments to a maximum of \$500,000
 - Spouse: Up to 100% of Employee amount in \$5,000 increments to a maximum of \$500,000
 - Child(ren): Up to 100% of Employee amount in \$2,000 increments to a maximum of \$10,000 (\$1,000 maximum for live birth to 6 months)
- **New hire Guaranteed Issue:** \$200,000 for Employees, \$50,000 for Spouses
- **Benefit Reduction Schedule:** 50% at age 75
- **Accelerated Benefit:** 100% of the Life amount to a maximum of \$250,000
- **Fully portable:** You can take your policy with you if you leave your employer
- **Lock-In Feature:** If you elect the minimum coverage at your initial enrollment - \$10,000 – you lock in the ability to buy up to the Guaranteed Issue at any subsequent enrollment without answering any medical questions!

Critical Illness Insurance – Policy R0556902

- **Covered illnesses:** Heart attack, blindness, major organ failure, end-stage kidney failure, benign brain tumor, coronary artery bypass surgery (25%), coma, stroke, permanent paralysis, cancer, carcinoma in situ (25)
- **Benefit Amounts:**
 - Employee: \$10,000 or \$20,000 or \$30,000 of coverage
 - Spouse: \$10,000 of coverage
 - Child(ren): Automatically covered at 50% of the Employee election
- \$50 Wellness Benefit per insured, per calendar year
- **New Hire Guaranteed Issue:**
 - Employee: up to \$30,000
 - Spouse: \$10,000
- **Fully portable:** You can take your policy with you if you leave your employer
- For more detail benefit summary and rates please go to: <https://flimp.live/Quinn2022?t=n>

Group Accident Insurance – Policy R0556902

- Covers accidents that occur on and off-the-job
- Family coverage available
- **Guaranteed Issue**
- **Fully portable:** You can take your policy with you if you leave your employer
- For Hospital Benefits Summary go to: <https://flimp.live/Quinn2022?t=n>

A photograph of the Chicago skyline at dusk, featuring several prominent skyscrapers and a bridge over a body of water. The word "HOURLY" is overlaid in white, bold, sans-serif capital letters in the center of the image. The sky is a deep blue, and the city lights are beginning to glow, reflecting on the water.

HOURLY

Eligibility: Hourly employees are eligible for benefits effective the first day of the month following 30 days of consecutive active full-time employment.
Rates are per pay period.

Benefit Plan	Employee Only	Employee & Spouse	Employee & Child(ren)	Family
Medical				
Cigna Open Access Plus (PPO) All Offices	\$537.88	\$1,244.16	\$1,059.43	\$1,765.72
Cigna HDHP (PPO) All Offices	\$365.42	\$850.14	\$659.79	\$1,046.41
Cigna Open Access Plus IN (EPO) Non-CA	\$447.16	\$1,043.41	\$808.52	\$1,282.80
Cigna HMO CA	\$368.19	\$856.74	\$664.28	\$1,052.92
Cigna Select HMO Southern CA Only	\$293.07	\$681.95	\$528.77	\$838.13
Dental				
Cigna DPPO - All Offices	\$32.25	\$66.02	\$73.40	\$107.72
Cigna DHMO - CA	\$7.45	\$14.72	\$12.69	\$20.98
Vision				
EyeMed - All Offices	\$3.44	\$6.53	\$6.87	\$10.10
Health FSA	Dependent FSA	Voluntary Benefits		
\$3,050	\$5,000	https://flimp.live/Quinn2022?t=n		

Group Voluntary Term Life Insurance – Policy #950689

- **Benefit Amounts:**
 - Employee: Up to 5 times annual earnings in \$10,000 increments to a maximum of \$500,000
 - Spouse: Up to 100% of Employee amount in \$5,000 increments to a maximum of \$500,000
 - Child(ren): Up to 100% of Employee amount in \$2,000 increments to a maximum of \$10,000 (\$1,000 maximum for live birth to 6 months)
- **New hire Guaranteed Issue:** \$200,000 for Employees, \$50,000 for Spouses
- **Benefit Reduction Schedule:** 50% at age 75
- **Accelerated Benefit:** 100% of the Life amount to a maximum of \$250,000
- **Fully portable:** You can take your policy with you if you leave your employer
- **Lock-In Feature:** If you elect the minimum coverage at your initial enrollment - \$10,000 – you lock in the ability to buy up to the Guaranteed Issue at any subsequent enrollment without answering any medical questions!

Critical Illness Insurance – Policy #0556902

- **Covered illnesses:** Heart attack, blindness, major organ failure, end-stage kidney failure, benign brain tumor, coronary artery bypass surgery (25%), coma, stroke, permanent paralysis, cancer, carcinoma in situ (25)
- **Benefit Amounts:**
 - Employee: \$10,000 or \$20,000 or \$30,000 of coverage
 - Spouse: \$10,000 of coverage
 - Child(ren): Automatically covered at 50% of the Employee election
- \$50 Wellness Benefit per insured, per calendar year
- **New Hire Guaranteed Issue:**
 - Employee: up to \$30,000
 - Spouse: \$10,000
- **Fully portable:** You can take your policy with you if you leave your employer
- For more benefit details and rates please go to: <https://flimp.live/Quinn2022?t=n>

Group Accident Insurance – Policy #0556902

- Covers accidents that occur on and off-the-job
- Family coverage available
- **Guaranteed Issue**
- **Fully portable:** You can take your policy with you if you leave your employer
- For more benefit details and rates go to: <https://flimp.live/Quinn2022?t=n>