



BENEFITS GUIDE

2017 PLAN YEAR



Welcome to iCAD!

iCAD recognizes that our employees are the most valuable asset a company can have. In consideration of this, we strive to provide a benefits package that is competitive, mindful of our unique corporate culture, and sensitive to our business needs.

As part of the iCAD team, you and your qualified dependents have access to a comprehensive suite of benefits. Today's healthcare challenges are causing iCAD, and companies nationwide, to look at how we choose our healthcare coverage, how we are using healthcare services and how we manage our personal health decisions. We believe that through education, innovative solutions and personal commitment we, as a company, can play a role in controlling health care costs for you and iCAD. We will do our best to provide you with the necessary information and tools to help you make the right healthcare choices for you and your family.

This guide contains important information about iCAD's benefits for the 2017 plan year. It is important to note that the 2017 plan year will be from **January 1, 2017 to December 31, 2017**. Please review this guide carefully as you consider changes for you and your family for 2017.

We encourage employees to use the annual enrollment period as an opportunity to re-evaluate all of your current benefit elections to ensure you are enrolled in appropriate coverage for you and your family.

Benefits Overview

Eligibility

You are eligible to enroll in iCAD's benefits program if you are a full-time employee of iCAD and working 30 hours or more per week.

You may enroll dependents in the medical, dental, vision, and optional dependent life insurance plans. Eligible dependents include:

- Spouse
- Dependent children who have not attained age 26
- Dependent children of any age if they became physically or mentally incapable of self-support before age 19 and remain incapacitated and enrolled in the plan

Enrolling for Coverage

Before you enroll, be sure to review these enrollment materials which explain your benefit options. Employees must complete online enrollment within 30 days of their date of hire. If you choose to enroll in iCAD's health and insurance benefits, your benefits are effective as of your date of hire. Please take this opportunity to make sure you have the right mix of benefits to meet you/your family's needs.

Making Changes during the Year







Under IRS rules, your health and insurance benefit elections will remain in effect until the next plan year unless you have a qualifying change in status.

Qualifying changes in status include:

- Marriage, divorce, legal separation or annulment
- Birth or adoption of a child (or placement of a child for adoption)
- Death of a dependent
- Ineligibility of a dependent (for example, your child turns 27 or your child marries—at any age)
- A change in you or your partner's employment, if it results in a loss or gain in eligibility for coverage

If you have a qualifying change in status during the year, you must notify HR within 30 days of the status change to request a change to your benefit elections. Otherwise, you will have to wait until the next calendar year. Also, any change in your health benefits or your Flexible Spending Account contributions must be consistent with the change in status. For example, if you get married, you may add your spouse to your current medical plan but you may not change plans.

2017 Plan Year Carrier Information

Coverage	Vendor	Member Services	Page #
Medical	 Cigna®	(800) 244-6224	4
Dental	 MetLife®	(800) 438-6388	6
Vision	 Cigna®	(877) 478-7557	7
Flexible Spending Account (FSA)	 benefit strategies	(888) 401-3539	8
Life & Disability	 Cigna®	(800) 238-2125	9
Retirement	 Fidelity® INVESTMENTS	(800) 294-4015	10
Time Off-Policies			10 - 13

Medical Coverage

At iCAD we are pleased to offer a choice of two medical PPO plan designs through Cigna.

Cigna Medical		
Benefit	HRA Open Access Plus Low Deductible	HRA Open Access Plus High Deductible
Calendar Year Deductible	Employee - \$2,000 Family - \$6,000	Employee - \$4,000 Family - \$12,000
iCAD HRA Funding	Employee - \$1,000 Employee + 1 - \$2,000 Family - \$3,000	
Calendar Year Out-of-Pocket Maximum	Employee - \$6,350 Family - \$12,700	Employee - \$6,660 Family - \$13,200
Coinsurance	0%	0%
Office Visits	\$25 Co-pay	\$25 Co-pay
Specialist Visits	\$50 Co-pay	\$50 Co-pay
Preventative Health Care Services **	-	-
Emergency Room Visit (Waived if Admitted to Hospital)	\$150 Co-pay	\$250 Co-pay
Urgent Care Center	\$75 Co-pay	\$75 Co-pay
Outpatient Surgery Facility	Covered at 100% (after deductible)	Covered at 100% (after deductible)
In-Patient Hospitalization	Covered at 100% (after deductible)	Covered at 100% (after deductible)
Prescription Drug Coverage (Retail 30 day supply)	\$10 / \$30 / \$50	\$10 / \$40 / \$80
Prescription Drug Coverage (Mail Order 90 day supply)	\$20 / \$60 / \$100	\$20 / \$80 / \$160
Out of Network	Not Covered	Not Covered

** Preventative Health Care Services include well-baby, well-child, adult and well-woman visits (including immunizations)

Monthly Rates	Low Deductible	High Deductible
Employee Only	\$147.29	\$132.87
Employee + Spouse	\$375.66	\$338.75
Employee + Child(ren)	\$232.20	\$209.41
Family	\$421.04	\$379.66

Medical Coverage

Medical Plan “Opt-Out Option”

We have had many people ask over the years if iCAD offers any reward for those who do not elect to participate on our medical plan. As an additional cost savings and creative approach to subsidizing benefit premiums, we now offer an “Opt-Out Option”.

If you choose not to elect the medical package, we will reimburse you \$57.69 per pay period (less applicable taxes) for an annual equivalent of **\$1,500.00** to offset the cost of premiums under another qualified plan. This is money that goes directly into your pocket!

You will need to provide acknowledgment of coverage under another qualified plan.

Dental Coverage

The chart below provides information related to the dental plan available through MetLife.

MetLife Dental		
Benefit	In-Network % of Negotiated Fee	Out-of-Network % of Reasonable & Customary Fee
Type A Services:	100%	100%
Type B Services:	80%	80%
Type C Services:	50%	50%
Deductible (Waived for Preventative Services)	\$50 / \$150	\$50 / \$150
Annual Maximum per Individual	\$1,500	\$1,500
Orthodontia Benefit (Dependent children under age 19)	50%	50%
Orthodontia Lifetime Maximum	\$1,500	\$1,500

Monthly Rates	
Employee Only	\$9.24
Employee + Spouse	\$19.78
Employee + Child(ren)	\$23.02
Family	\$36.06

Vision Benefits

The chart below provides information related to the Cigna Vision Plan available.

Cigna Vision			
Benefit	Frequency	Cigna In-Network Coverage	Out-Of-Network Reimbursement
Eye Exam	12 months	\$20 Co-pay	Up to \$45 allowance
Lenses	24 months	Single vision, lined bifocal lenses, lined trifocal lenses and lenticular lenses are covered in full after a \$20 Co-pay	Single vision up to \$32 allowance Lined bifocal up to \$55 allowance Lined trifocal up to \$65 allowance Lenticular up to \$80 allowance
Frame	24 months	Frame of your choice covered up to \$100, plus 20% savings on balance	Up to \$55 allowance
Contact Lenses in lieu of glasses	24 months	Elective: Covered up to \$100 allowance Therapeutic: Covered in full	Elective: Covered up to \$87 allowance Therapeutic: Covered up to \$210 allowance
Lens Enhancements	Minimum 20% savings including: <ul style="list-style-type: none"> - Standard Polycarbonate: covered under plan for under 18 years of age; up to \$40 for adults - Oversize Lenses: Covered under plan - Rose Tints #1 and #2: Covered under plan - All Plastic Dyed Tints: Up to \$17 - Standard Photochromic: Up to \$82 - Standard Anti-Reflective Coating: Up to \$45 - Standard Scratch/Ultraviolet Coating: Up to \$17 - Standard Progressives: Up to \$65 <ul style="list-style-type: none"> o Note: Provider participation is 100% voluntary, please check with your Eye Care Professional for any offered discounts 		

Monthly Rates	
Employee Only	\$4.64
Employee + Spouse	\$9.29
Employee + Child(ren)	\$9.38
Family	\$14.97

Health Care & Dependent Care FSA

iCAD offers Flexible Benefits through Benefits Strategies. A flexible spending account allows employees to set aside pre-tax income to pay for health, dental, vision and dependent care expenses that are expected to occur during the year. The maximum amount you can fund your FSA account is **\$2,600** for health, dental, and vision and **\$5,000** for dependent care.

Contributions to your FSA come out of your paycheck before taxes are taken out. This means that you don't pay federal income tax, Social Security taxes, or state and local income taxes on the portion of your paycheck you contribute to your FSA. You should contribute the amount of money you expect to pay out of pocket for eligible expenses for the plan period.

Examples of IRS-approved medical care expenses include:

- Co-pays, Deductibles and Coinsurance
- Vision services, including contact lenses, contact lens solution, eye examinations, and eyeglasses
- Hearing services, including hearing aids and batteries
- Dental services and orthodontia
- Chiropractic services

Dependent Care FSA

With the Dependent Care FSA, iCAD employees use pre-tax dollars towards qualified dependent care such as caring for children under the age 13 or caring for elders. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)

Life & Disability Coverage

Group Term Life and AD&D Insurance

iCAD provides each eligible employee, a Life and Accidental Death & Dismemberment (AD&D) Insurance benefit equal to 2 times your compensation to a maximum of \$500,000 at no cost to you.

Employee Supplemental Life and AD&D Insurance

iCAD employees have the opportunity to purchase Supplemental Life Insurance for themselves up to 5 times your annual compensation up to \$500,000 with evidence of good health. If you elect Supplemental Insurance for yourself, you may also purchase supplemental life insurance for your spouse and/or dependent child(ren). Spouse coverage is up to a maximum of \$100,000 and cannot exceed 50% of your Employee Supplemental Life Coverage. Coverage for dependent child(ren) is limited to \$10,000 if you are approved for coverage.

Please see chart below for age banded rates and how to calculate your monthly premium. Supplemental Spouse rates and premiums are based on the age and are per \$1,000:

Age	0-19	20-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-99
Rate	\$0.036	\$0.057	\$0.069	\$0.100	\$0.150	\$0.238	\$0.383	\$0.587	\$0.996	\$1.890	\$3.818

Short Term Disability:

iCAD provides employees with disability insurance through Cigna. In the event you become disabled from a non work-related injury or sickness, disability income benefits are provided as a source of income. Cost of this insurance will vary based on individual salary.

Short-Term Disability	
Benefits Begin	After 0 days for an Accident After 7 days for a Sickness
Percentage of Income Replaced	60%
Maximum Benefit	\$2,500 per week
Maximum Benefit Period	13 weeks

Long Term Disability:

iCAD provides employees with long term disability insurance to help replace your income after 90 days if you are sick or injured and cannot work. This plan provides you with income protection to replace up to 60% of your regular pay up to \$12,000 per month.

Retirement & Time-Off Policies

Retirement 401K

Employees are eligible for a 401k through Fidelity.

The maximum deferral amount for 2017 is \$18,000.

The catch-up contribution (for eligible employees) is an additional \$6,000.

Your Contribution	Company Match
Up to 3%	100% (up to 3%)
4%	3.5%
5%	4%

Time-Off Policies

Paid Time Off

iCAD recognizes that employees have diverse needs for time off from work. The company has adopted a flexible approach to time off where, in lieu of vacation, sick and personal days, employees are provided a pool of time known as Paid Time Off (“PTO”). Full-Time employees (employees who work more than 30 hours per week) will accrue PTO hours after 30 calendar days of continuous, active employment. Any approved time off before meeting this eligibility requirement will be without pay. Part-Time employees working less than 30 hours per week and temporary employees are not eligible for PTO. Paid Time Off for full-time employees is eight (8) hours pay at your regular hourly rate of pay. PTO must be taken in no less than two hour increments.

Full-Time employees will accrue paid time off according to the following schedule:

Years of Service	Accrual Rate Per Pay Period	# of Days Accrued Per Year	Carryover Maximum (Non CA Residents)	Maximum Accrual (CA Residents)
0-1 Year	4.62 Hours	15 Days (120 Hours)	5 Days (40 Hours)	180 Hours
1-5 Years	6.16 Hours	20 Days (160 Hours)	5 Days (40 Hours)	210 Hours
5-10 Years	7.08 Hours	23 Days (184 Hours)	5 Days (40 Hours)	210 Hours
More than 10 Years	7.70 Hours	25 Days (200 Hours)	5 Days (40 Hours)	280 Hours

Time-Off Policies

PTO is accrued on a pro-rata basis throughout the year. No more than 5 days (40 hours) of PTO will be carried from one year to the next unless otherwise required by applicable law or regulation. If you need to take PTO and have not accrued the eligible time, the Company may, at its discretion, allow you to go negative in accrued time for a maximum of five (5) days. Any accrued but unused PTO balance will be paid out at the time of termination, if required by state law.

Time off must be pre-approved by your manager. PTO tracking is the responsibility of every employee and manager at iCAD. In the event that an employee has an unscheduled absence, the employee must log their time off immediately upon return.

Schedule your PTO with your manager as early as possible. Your manager will make every effort to accommodate your request, basing approval on the department's projected workload and business needs. The sooner you ask, the less likely scheduling conflicts between employees will occur. iCAD reserves the right to determine when employee time off is actually granted.

Employees must use all accrued PTO time before taking unpaid leave. Employees will not accrue PTO during a leave of absence.

If a company-paid holiday falls during your scheduled time off period, the holiday will not be counted as a PTO day.

California Paid Sick Leave

After 90 days of continuous employment, part-time and temporary employees who reside in the State of California will be eligible for 24 hours of Paid Sick Leave each year in accordance with the CA Paid Sick Leave Policy.

Paid Sick Leave must be taken in no less than 1 hour increments. There is no carryover from one year to the next. Any paid sick leave balance will be forfeited at the time of termination.

BEREAVEMENT

Full-time regular employees may take up to three (3) consecutive workdays off with pay for bereavement of an immediate family member. iCAD defines immediate family members as the employee's spouse or significant other, parents, child, siblings, grandparents, grandchildren, step parents or step children; the employee's spouse's parent, child, sibling, or grandparents; and the employee's child's spouse.

JURY DUTY

iCAD will grant up to 30 days of paid leave for employees serving on a jury. Verification from the court clerk of having served may be required and you will be expected to report or return to work for the remainder of your work schedule on any day you are dismissed from jury or witness duty. You must notify your manager of the need for time off for jury duty as soon as a notice or summons from the court or a subpoena is received.

Time-Off Policies

Company Holidays

- New Year's Day
- President's Day
- Memorial Day
- Fourth of July
- Labor Day
- Columbus Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve Day
- Christmas Day

If a holiday falls on a weekend day, it is usually observed on the preceding Friday or the following Monday. Holiday observance will be announced in advance.

Holiday pay will be calculated based on your straight time pay rate (as of the date of the holiday) times 8 hours. Holiday pay is not counted for the purpose of calculating an employee's overtime hours of work or overtime premiums.

Full time non-exempt employees who are scheduled to work on a Company observed holiday will be paid for the hours worked on the holiday, plus 8 hours of holiday pay (e.g., if an employee works Monday through Friday and works on the holiday falling on Monday, the employee will be paid 40 hours for the work week and 8 hours of holiday pay for a total of 48 hours of pay).

Part-time employees, who work at least 20 hours a week and whose workday falls on a company-designated holiday, will receive holiday pay for the number of hours the employee would have worked had the holiday not existed.

Employees on leave of absence are not eligible to receive holiday pay.