

## 2023 Intern Benefits Highlights

# Connect with your benefits



At Proofpoint, we recognize the value that our interns bring to our business and take pride in attracting highly talented individuals. We're proud to offer great benefits that support our interns while they share their talents with us. We offer interns a choice between a Cigna Preferred Provider Option (PPO) and a Cigna Consumer Driven Health Plan (CDHP) with a Health Savings Account (HSA). In California, interns also have Health Maintenance Organization (HMO) and CDHP plan options from Kaiser.

### Eligibility

You are eligible for medical benefits from your date of hire if you are an intern working 30 hours or more per week. You may enroll your same or opposite sex spouse or domestic partner and your dependent children up to the age of 26 in your medical plan. For more information regarding domestic partner and dependent eligibility, and special enrollment procedures, contact [benefits@proofpoint.com](mailto:benefits@proofpoint.com).

## Medical Benefits

### Consumer Driven Health Plans (CDHP)

*Cigna CDHP with HSA (All locations); Kaiser CDHP with HSA (CA only)*

If you want similar features to a flexible PPO plan, but the savings and tax-benefits of an HSA, the CDHP is perfect for you. The Cigna CDHP is a PPO style plan and has lower monthly contributions than the PPO, **while also providing access to the same network of providers.**

If you are an intern located in California and are looking for the familiarity of receiving care in the Kaiser network paired with the unique tax-benefits of an HSA, the Kaiser CDHP with HSA is a great fit. This option has the lowest monthly contributions of the Proofpoint medical plans, and there is a deductible to meet before Kaiser starts sharing in the cost of services. If you reach the annual out-of-pocket maximum, the plan pays 100% of the cost. **Both Kaiser plans offer the same network of providers.**

### Preferred Provider Option (PPO)

*Cigna PPO (All locations)*

With a PPO plan, you can visit any doctor, specialist, lab, or pharmacy of your choice. Please note that you will pay more when your providers are not part of the Cigna network. For example, an office visit with a network member doctor will cost a small up-front copayment, while the same visit to an out-of-network doctor would result in a higher out-of-pocket cost. The Cigna PPO has lower out-of-pocket costs and higher monthly paycheck contributions than the CDHP, for people who don't mind paying more per month in order to pay less at the doctor's office.

### How to enroll

To enroll in a medical plan, log on to Workday, our enrollment platform, at <https://wd5.myworkday.com/proofpoint>.

## Health Maintenance Organization (HMO)

*Kaiser HMO (CA only)*

If you live in California and your highest priority is keeping your out-of-pocket costs low, consider the Kaiser HMO. Most covered services are available after a small copayment (no deductible), but you will be restricted to using Kaiser doctors and facilities. There's no coverage for outside care, except in an emergency. At Kaiser facilities, you will experience the convenience of having many of your medical needs met under one roof.

## Health Savings Account (HSA)

Available only to participants in the Cigna and Kaiser CDHP medical options, the HSA helps you bridge the gap to pay for healthcare expenses before you meet your deductible. You put money into your HSA, tax-free. You can use that money to pay for eligible healthcare costs for you and your dependents. The HSA is completely portable; if you leave Proofpoint, you can take the full balance of your HSA account with you to use for future healthcare expenses.

## Additional Resources

### Terms to Know

**Deductible** – The total dollars you must pay towards healthcare expenses before insurance begins to pay any portion of the cost. All services (besides preventive) are subject to the deductible under CDHPs. Under the PPO, some services such as office visits and prescription drugs are not subject to the deductible.

**Copayment** – A fixed amount you pay for a healthcare service (for example, \$25). Copayments are paid up front, for example, at a doctor's office visit. Different services may require different copayment amounts.

### Guides

[Cigna CDHP User Guide](#)

[Kaiser CDHP User Guide](#)

### Health Savings Account

#### 2023 Annual Contribution Limit (IRS)

\$3,850 for individual coverage and \$7,300 for family coverage. An additional \$1,000 contribution is allowed at age 55+.

#### Eligible Expenses

Out-of-pocket medical, dental, and vision care expenses not covered by your health plans. Examples include deductibles, copays, coinsurance, eye care materials and procedures, chiropractic care, orthodontics, and other dental treatments.

#### Financial Institution

You may use your HSA Bank Health Benefits debit card for making payments or reimbursing yourself. Your account through HSA Bank is also linked to your Cigna coverage, making it easy to see your account status at any time through the Cigna online portal.

Kaiser members can access their HSA account details directly at [hsabank.com](https://hsabank.com).

## Monthly contributions

	Cigna CDHP/HSA	Cigna PPO	Kaiser HMO	Kaiser CDHP/HSA
Employee Only	\$41.00	\$160.00	\$111.00	\$33.00
Employee + Spouse or Partner	\$249.00	\$643.00	\$482.00	\$202.00
Employee + Child(ren)	\$224.00	\$541.00	\$407.00	\$214.00
Employee + Family	\$362.00	\$925.00	\$697.00	\$288.00