



# 2022

## U.S. Benefits Guide

OPEN ENROLLMENT: MONDAY, NOV. 1, TO FRIDAY, NOV. 12, 2021

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# Welcome

We understand that you work hard every day to bring a world of solutions to our customers. The exceptional growth Ansys has experienced is a direct reflection of your skilled work and dedication. In turn, we work to bring you competitive benefit programs, focusing on those that provide the most value.



Our goal is to continue to enhance the programs and services Ansys provides so that together we can truly make Ansys the Company of Choice in the industries we serve. Improving the health and well-being of Ansys employees through education and activities that support healthy lifestyles; resulting in improved employee productivity, morale, and health care cost savings. Our programs will:

- Attract, retain, and develop the highest caliber of talent
- Be market competitive
- Build our ONE Ansys brand
- Invest in our employees' well-being
- Embrace diversity, equity and inclusion

This guide includes important information about your benefits. As you consider your benefit choices, take the time to consider which benefits fit your lifestyle and current needs.

Our objective is to continue offering quality choices while also helping you become an educated consumer of your benefits. We offer benefits, such as a wellness program to help you get and stay healthy. In addition, we provide ways to save for the future through the 401(k) Plan and a health savings account. These plans can help you take control of your health care spending.

We encourage you to take the time before you enroll to learn more about all of your benefit options by reviewing this Guide. You can find additional information online at the **U.S. Benefits Resource Center** on ARC.

Sincerely,

Julie Murphy  
VP of Human Resources

## QUESTIONS

If you have any questions, please refer to the **contact list on page 46** of this Guide.

You can also contact Ansys Employee Benefit Services at **1-877-267-9705** or **AnsyzBenefits@AssuredPartners.com**

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# 2022 Open Enrollment

## ! ACTIVE ENROLLMENT

The Ansys Open Enrollment period for 2022 Benefit Elections will take place from **Monday, Nov. 1, to Friday, Nov. 12, 2021.**

### Important Information about 2022 Open Enrollment

This year's Open Enrollment is "**active**" requiring all employees to login to elect/reelect their benefits effective on Jan. 1, 2022. **Only Company-Paid Life & Disability will carry over if no action is taken.** Visit the **2022 U.S. Benefits Open Enrollment page** for more information.

401(k) deferrals will remain the same. If you wish to make changes to your 401(k) elections, contact Fidelity.

### U.S. Benefits Resource Center

Employees have access to our **U.S. Benefits Resource Center** on ARC 24/7 to refer to for more information on our U.S. Benefits plans and programs.

This site will be updated throughout the plan year with new and up-to-date information.

**PLEASE NOTE:** This eGuide provides a summary of the benefits available, but is not your Summary Plan Description (SPD). The Company Medical reserves the right to modify, amend, suspend, or terminate any plan at any time, and for any reason without prior notification. The plans described in this guide are governed by insurance contracts and plan documents, which are available for examination upon request. We have attempted to make the explanations of the plans in this booklet as accurate as possible. However, should there be a discrepancy between this guide and the provisions of the insurance contracts or plan documents, the provisions of the insurance contracts or plan documents will govern. In addition, you should not rely on any oral descriptions of these plans, since the written descriptions in the insurance contracts or plan documents will always govern.

## What's New for 2022

### PLAN ENHANCEMENTS

#### Enhanced Company-Paid Basic Life and AD&D



#### Enhanced Voluntary Life and AD&D



### NEW BENEFIT OFFERINGS

#### Buy-Up Short-Term Disability



#### Company-Paid Fertility Benefits



# Benefit Basics

## Eligibility

All employees who are scheduled to work at least 30 hours per week are eligible for benefits as described in this enrollment guide. If you are an eligible employee, the following dependents are also eligible for benefits enrollment:

- Your child(ren) up to age 26
- Your disabled, unmarried child(ren) over the age of 26
- Your spouse/domestic partner

**NOTE:** Co-ops and Interns are eligible for Medical Insurance only. Co-ops and Interns are not eligible to make contributions to the 401(k) Retirement Plan, however, Ansys will honor these assignments as time worked towards vesting.

## Qualifying Life Event

After you enroll, you cannot make changes to your benefits before the next enrollment period, unless you experience a qualifying life event. These include:

- Marriage, establishment of domestic partnership, divorce, termination of domestic partnership or legal separation
- Birth, adoption or legal guardianship of a child
- Death of a covered dependent
- A change in your or your dependents' employment status that results in a gain or loss of benefits, including an unpaid leave of absence for you or your spouse
- A change in dependents' eligibility for benefits

Need to make a change to your benefits due to a Qualifying Life Event? Visit the **Ansys My Apps** page or call Ansys Employee Benefit Services at **1-877-267-9705**.

## WHEN DO MY BENEFITS BEGIN AND END?

The date your benefits become effective depends on your type of enrollment:

When Benefits Begin	
<b>New Hire Enrollment</b>	On Date of Hire
<b>Open Enrollment</b>	Jan. 1
<b>Qualifying Life Event</b>	The event date, provided you enroll within 31 days of this date.

When Benefits End	
<b>Medical, Dental, &amp; Vision Coverage</b>	End of the month of termination
<b>All Other Benefits</b>	Last day of employment

**Important Notice** provides a summary of basic federal notice and disclosure compliance requirements that apply to group health plans.

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# Medical Plans

	Highmark BCBS HDHP/HSA		Highmark BCBS Core		Highmark BCBS Buy-Up	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Spending Account Eligibility</b>	Health Savings Account & Limited Purpose Health Care FSA		Health Care FSA		Health Care FSA	
<b>Ansys Contribution to Your HSA</b> (Individual / Family)	\$750/\$1,500*** (Employer HSA contributions will be distributed over 24 pay periods)****		N/A		N/A	
<b>Annual Deductible</b> (Individual / Family)	\$2,000 / \$4,000	\$4,000 / \$8,000	\$750 / \$1,500	\$1,000 / \$2,000	\$250 / \$500	\$500 / \$1,000
<b>Annual Coinsurance Maximum</b> (Individual / Family)	\$1,000 / \$2,000	\$2,000 / \$4,000	\$3,000 / \$6,000	\$5,000 / \$10,000	\$2,000 / \$4,000	\$4,000 / \$8,000
<b>Annual Out-of-Pocket Maximum†</b> (Individual / Family)	\$3,000 / \$6,000	N/A	\$5,000 / \$10,000	N/A	\$5,000 / \$10,000	N/A
<b>Preventive Care</b> (Including routine adult, well-woman and pediatric)	Plan pays 100%, no deductible	Varies	Plan pays 100%, no deductible	Deductible, then plan pays 60%**	Plan pays 100%, no deductible	Deductible, then plan pays 60%**
<b>Office Visit</b> (Primary / Specialist)	Deductible, then plan pays 80%*	Deductible, then plan pays 60%*	Plan pays 100% after \$30 / \$50 copay	Deductible, then plan pays 60%*	Plan pays 100% after \$20 / \$40 copay	Deductible, then plan pays 60%*
<b>Urgent Care</b>	Deductible, then plan pays 80%*	Deductible, then plan pays 60%*	Plan pays 100% after \$50 copay	Deductible, then plan pays 60%*	Plan pays 100% after \$40 copay	Deductible, then plan pays 60%*
<b>Virtual Doctors' Visits</b>	\$49 applied to deductible, then plan pays 80%*	N/A	Plan pays 100% after \$5 copay	N/A	Plan pays 100% after \$5 copay	N/A
<b>Hospital / Surgical Expenses</b> (Including maternity)	Deductible, then plan pays 80%*	Deductible, then plan pays 60%*	Deductible, then plan pays 80%*	Deductible, then plan pays 60%*	Deductible, then plan pays 80%*	Deductible, then plan pays 60%*
<b>Emergency Room Visit</b>	In-network deductible, then plan pays 80%*		Plan pays 100% after \$250 copay (waived if admitted)		Plan pays 100% after \$250 copay (waived if admitted)	
<b>Ambulance</b>	Deductible, then plan pays 80%*		Deductible, then plan pays 80%*		Deductible, then plan pays 80%*	
<b>Diagnostic X-ray / Lab Tests</b>	Deductible, then plan pays 80%*	Deductible, then plan pays 60%*	Deductible, then plan pays 80%*	Deductible, then plan pays 60%*	Deductible, then plan pays 80%*	Deductible, then plan pays 60%*

† Includes deductible, coinsurance, copays, prescription drug cost sharing and other qualified medical expenses, in-network only.

\* After deductible.

\*\* Physical exams are not included in out-of-network preventive care. For comprehensive coverage details, refer to your official plan documents, which are available on the Ansys My Apps page.

\*\*\*New Hires receive in form of lump sum. New Hires hired between Jan. 1 - Jun. 30 receive \$750 / \$1,500. New Hires hired between Jul. 1 - Dec. 1 receive \$375 / \$750.

\*\*\*\*If paid biweekly, you'll receive over 26 pays.

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# Medical Plans

Kaiser HMO is available to employees residing in California. If you are eligible to select this plan, it will be made available to you during your online enrollment.

**NOTE:** This plan does not include coverage for services received out-of-network.

Kaiser HMO	
In-Network Only	
<b>Spending Account Eligibility</b>	Health Care FSA
<b>Annual Deductible</b> (Individual / Family)	N/A
<b>Annual Coinsurance Maximum</b> (Individual / Family)	N/A
<b>Annual Out-of-Pocket Maximum</b> (Individual / Family)	\$1,500 / \$3,000
<b>Preventive Care</b> (Including routine adult, well-woman and pediatric)	Plan pays 100%
<b>Office Visit (Primary / Specialist)</b>	Plan pays 100% after \$20 copay
<b>Urgent Care</b>	Plan pays 100% after \$20 copay
<b>Telemedicine</b>	Plan pays 100%
<b>Hospital / Surgical Expenses</b> (Including maternity)	Plan pays 100%
<b>Emergency Room Visit</b>	Plan pays 100% after \$100 copay (waived if admitted)
<b>Ambulance</b>	Plan pays 100% after \$50 copay
<b>Diagnostic X-ray / Lab Tests</b>	Plan pays 100% after \$10 – \$50 copay
<b>Mental Health / Substance Abuse</b> Inpatient Outpatient	Plan pays 100% Plan pays 100% after \$20 copay



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# Health Savings Account

If you enroll in the Highmark BCBS HDHP/HSA Plan, you will be able to pay for eligible expenses with pre-tax dollars\* and reduce your Federal taxable income by utilizing a Health Savings Account (HSA).

## HSA Funds Remain Yours to Grow

With an HSA, you own the account and all contributions. Unlike FSAs, the entire HSA balance rolls over each year and remains yours even if you change health plans, retire or leave the company.

## HSA: More Than Just a Savings Account

- Designated to be paired with a qualified High Deductible Health Plan (HDHP), like our Highmark BCBS HDHP/HSA Plan.
- Make tax-free contributions through payroll deductions to save for current and future expenses as defined by the Internal Revenue Service (IRS).
- Your funds never expire and always belong to you - even if you retire or leave Ansys.
- After age 65, you can use your HSA much like a 401(k) and withdraw funds for any purpose. Qualified medical expenditures remain tax-free even into retirement.

## Deciding How Much To Contribute

Note that the IRS maximum limits are combined maximums; the maximum you can elect is the IRS maximum minus the Ansys contributions. You may change your HSA contribution amount at any time during the year as long as you do not exceed the annual maximum contribution.

	Ansys Annual HSA Contribution Amount**	2022 IRS Maximum Deferral Limits*	Age 55 or Older Annual Catch Up Contribution
<b>Employee Only Coverage</b>	\$750	\$3,650	\$1,000
<b>Employee / Spouse, Employee /Child(ren) / Family Coverage</b>	\$1,500	\$7,300	\$1,000

\* Certain states will not consider your HSA contributions to be tax free. Please consult your tax advisor for more information.  
 \*\*New Hires hired between Jan. 1 - Jun. 30 receive \$750 / \$1,500. New Hires hired between Jul. 1 - Dec. 1 receive \$375 / \$750.

## HSA Triple Tax Advantage

- 1 Contributions are tax-free (exempt from federal taxes)
- 2 Any interest earned on the account balance is tax-free
- 3 Withdrawals for qualified health expenses are tax-free

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# Prescription Drugs (Rx)

When you enroll in an Ansys medical plan, you receive prescription drug coverage at no additional cost.

Prescription drug coverage is designed to provide prescription drugs at a reduced cost when a network pharmacy is used, and to offer discounted costs for participating in a mail order service for long-term or maintenance medications. The amount you pay depends on whether the prescribed drug is a generic or appears on the administrator's formulary, which is a list of preferred drugs.

**GENERIC:** These drugs are the most affordable way for you to get quality medications at the lowest out-of-pocket cost. Generic drugs are often just as effective as brand name drugs and meet all the same FDA standards.

**PREFERRED (FORMULARY):** These are brand name drugs that are on the Preferred Drug List (formulary). You will pay more for these medications than for generic drugs.

**NON-PREFERRED (NON-FORMULARY):** These are brand name drugs that are not on the Preferred Drug List (formulary). In this category, your out-of-pocket expense will be the highest, though still discounted from full retail.



	Highmark BCBS HDHP/HSA	Highmark BCBS Core	Highmark BCBS Buy-UP	Kaiser HMO
<b>Retail Pharmacy:</b>	<b>Up to a 31-Day Supply</b>	<b>Up to a 31-Day Supply</b>	<b>Up to a 31-Day Supply</b>	<b>Up to a 30-Day Supply</b>
<b>Generic</b>	80% after deductible	\$10 copay	\$10 copay	\$15 copay
<b>Preferred (Formulary)</b>		\$40 copay	\$40 copay	\$35 copay
<b>Non-Preferred (Non-Formulary)</b>		\$ 65 copay	\$ 65 copay	Not covered
<b>Mail Order Service:</b>	<b>Up to a 90-Day Supply</b>	<b>Up to a 90-Day Supply</b>	<b>Up to a 90-Day Supply</b>	<b>Up to a 100-Day Supply</b>
<b>Generic</b>	80% after deductible	\$20 copay	\$20 copay	\$30 copay
<b>Preferred (Formulary)</b>		\$80 copay	\$80 copay	\$70 copay
<b>Non-Preferred (Non-Formulary)</b>		\$130 copay	\$130 copay	Not covered

\* The HDHP/HSA plan does not offer any first dollar coverage. The deductible must be satisfied in full before coinsurance will apply on the High Deductible Plan for prescription drug coverage.

\*\* The networks and mail order services vary between the medical plans administered by Highmark BCBS and Kaiser. For comprehensive coverage details, refer to your official plan documents, which are attached to this guide (see links on Medical Plan Pages).



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# Prescription Drugs (Rx)

The Ansys medical plans include various programs to help keep prescription drug costs low and ensure members get the right therapies in the appropriate care settings.

## Mandatory Generics

The prescription drug program requires the use of generic medications when they are available, EXCEPT when your physician indicates “Dispense as Written.” You may be responsible for the cost difference between the name brand drug and a generic when the generic is available. Please remember to always ask for a generic substitute from your doctor or pharmacist.

## Market Watch

The Market Watch Drug Program helps employers and members better manage their pharmacy benefit costs. It is comprised of a series of drug lists that have been evaluated by Highmark pharmacists. The drug lists are applied to the pharmacy benefit to prevent members from paying higher copays when there are lower-cost drugs that provide equally effective substitutions that also reduce benefit costs.

## Site of Care Drug Management

The Site of Care Drug Management Program helps members receive certain infusible drugs in the most appropriate and cost-effective setting, such as a doctor’s office, the member’s home, or an infusion center.

## Mail Order

If you take medications on an ongoing basis, you can save by using the mail order pharmacy. Ask your doctor to write a new prescription for up to a 90-day supply, plus refills for up to one year, if appropriate. He or she can fax or send it as an e-prescription. Or, you can complete the Pharmacy Mail Order Form and mail directly to Express Scripts.

## Vaccines at Retail program

It’s simple: employees who feel better perform better at work. That’s why we include our Vaccines at Retail program as part of your group health plan. It makes it easy for you to use your pharmacy benefit to get certain preventive vaccines at no extra cost\* — which helps you stay healthy and can save you money in medical costs and sick days.



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# People Like You



Allison is a 32-year-old Ansys employee living in California, married with a seven-year-old daughter and a baby on the way. She and her husband are relatively healthy and take care of themselves by eating well, staying active, and receiving preventive care annually. Other than expected delivery costs for the new baby and a Generic prescription drug for Blood Pressure medicine for Allison's husband, the family has no ongoing health concerns, although with a child they want to be prepared for a few sick visits to the Pediatrician and an Urgent Care visit throughout the year! They are considering what their potential costs may be under each plan option:

	Highmark BCBS HDHP/HSA	Highmark BCBS Core*	Highmark BCBS Buy-Up*	Kaiser HMO
<b>Annual Employee Premium Contribution (Family Coverage)</b>	\$3,299	\$5,427	\$8,301	\$6,198
<b>Office Visits (PCP)</b> 2 visits estimated at \$100/visit***	\$200 (applied to deductible)	\$60 (\$30 copay / visit)	\$40 (\$20 copay / visit)	\$40 (\$20 copay / visit)
<b>Office Visits (Specialists)</b> 3 visits estimated at \$150/visit***	\$450 (applied to deductible)	\$150 (\$50 copay / visit)	\$120 (\$40 copay / visit)	\$60 (\$20 copay / visit)
<b>Preventive Care</b> Covered at 100%	\$0	\$0	\$0	\$0
<b>Urgent Care Visit</b> 1 visit estimated at \$150/visit***	\$150 (applied to deductible)	\$50 copay (\$50 copay / visit)	\$40 copay (\$40 copay / visit)	\$20 copay (\$20 copay / visit)
<b>Generic Medication</b> 12 scripts estimated at \$90/script***	\$1,080 (applied to deductible)	\$120 (\$10 copay / scripts)	\$120 (\$10 copay / scripts)	\$180 (\$15 copay / scripts)
<b>Hospital Stay</b> Estimated at \$8,000*** Deductible Applied Coinsurance Applied	Remaining deductible applied of \$2,120 \$1,176 coinsurance applied (\$8,000 - \$2,120 x 20%)	\$1,500 deductible met \$1,300 coinsurance applied (\$8,000 - \$1,500 x 20%)	\$500 deductible met \$1,500 coinsurance applied (\$8,000 - \$500 x 20%)	No Cost Plan Pays 100%
<b>Expenses Paid Towards Deductible</b>	\$4,000	\$1,500	\$500	N/A
<b>Expenses Paid Towards Coinsurance Maximum</b>	\$1,176	\$1,300	\$1,500	N/A
<b>Copay Total</b>	N/A	\$380	\$320	\$300
<b>Expenses Paid Towards Out-of-Pocket Maximum**</b>	\$5,176	\$3,180	\$2,320	\$300
<b>Total Employee Cost</b> (Deductible + Coinsurance + Copays + Premium Contributions)	<b>\$8,475</b>	<b>\$8,607</b>	<b>\$10,621</b>	<b>\$6,498</b>
<b>Health Savings Account</b> (Ansys HSA Contribution)	<b>\$1,500</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Annual Employee Cost</b> (less Ansys HSA Contribution)	<b>\$6,975</b>	<b>\$8,607</b>	<b>\$10,621</b>	<b>\$6,498</b>

\*For the Core and Buy-Up plans, copays do not apply towards the deductible

\*\*Out-of-pocket maximum is a total of deductible, coinsurance, and copay expenses

\*\*\* Estimated costs are provided as examples only of in-network benefits; costs are not specific to your geographic area or health plan discounted charges

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# People Like You



Greg is a single 40-year-old employee who lives in Pennsylvania with a variety of health problems. He has high cholesterol, high blood pressure, and is overweight, increasing his likelihood of developing Type II Diabetes – he is already considered pre-diabetic and has been urged to adjust his lifestyle to prevent the onset of Diabetes. Unfortunately, Greg suffers a heart attack one day in July and is rushed to the Emergency Room in an ambulance. He is admitted to the hospital for care and released after five days. Greg now must follow up with a Cardiologist every 4 weeks. He is considering what his potential costs may be under each plan option:

	Highmark BCBS HDHP/HSA	Highmark BCBS Core*	Highmark BCBS Buy-Up*
<b>Annual Employee Premium</b>			
Contribution (Employee Only Coverage)	\$1,071	\$1,503	\$2,590
<b>Office Visits (PCP)</b>	\$100	\$30	\$20
2 visits estimated at \$100/visit***	(applied to deductible)	(\$30 copay/visit)	(\$20 copay/visit)
<b>Office Visits (Specialists)</b>	\$900	\$300	\$240
3 visits estimated at \$150/visit***	(applied to deductible)	(\$50 copay/visit)	(\$40 copay/visit)
<b>Preventive Care</b>	\$0	\$0	\$0
Covered at 100%			
<b>Ambulance</b>	Remaining deductible applied of \$1,000	\$750 deductible met	\$250 deductible met
Estimated at \$1,500/ride***	\$115 coinsurance applied	\$150 coinsurance applied	\$250 coinsurance applied
Deductible Applied	(\$1,500 - \$1,000 x 20%)	(\$1,500 - \$750 x 20%)	(\$1,500 - \$250 x 20%)
Coinsurance Applied			
<b>Generic Medication</b>	\$115 coinsurance applied	\$120	\$120
12 scripts estimated at \$90/script***	(\$48 x 12 scripts x 20%)	(\$10 copay/scripts)	(\$10 copay/scripts)
<b>Hospital Stay</b>	Deductible has been met	Deductible has been met	Deductible has been met
Estimated at \$21,500***	Remaining coinsurance applied of \$785	Remaining coinsurance applied of \$2,850	Remaining coinsurance applied of \$1,750
Deductible Applied	(Both coinsurance maximum & out-of-pocket maximum have been met)	(Coinsurance maximum has been met)	(Coinsurance maximum has been met)
Coinsurance Applied			
<b>Expenses Paid Towards Deductible</b>	\$2,000	\$750	\$250
<b>Expenses Paid Towards Coinsurance Maximum</b>	\$1,000	\$3,000	\$2,000
<b>Copay Total</b>	N/A	\$450	\$380
<b>Expenses Paid Towards Out-of-Pocket Maximum**</b>	\$3,000	\$4,200	\$2,630
<b>Total Employee Cost</b>			
(Deductible + Coinsurance + Copays + Premium Contributions)	<b>\$4,071</b>	<b>\$5,703</b>	<b>\$5,220</b>
<b>Health Savings Account</b>			
(Ansys HSA Contribution)	<b>\$750</b>	<b>N/A</b>	<b>N/A</b>
<b>Annual Employee Cost</b>			
(less Ansys HSA Contribution)	<b>\$3,321</b>	<b>\$5,703</b>	<b>\$5,220</b>

\*For the Core and Buy-Up plans, copays do not apply towards the deductible

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# People Like You



Arjun lives in Illinois with his wife. Him and his wife are young and healthy and rarely go to the doctor. His wife, however, is on a costly brand medication for treatment of her chronic migraines. Arjun is considering what their potential costs may be under each plan option:

	Highmark BCBS HDHP/HSA	Highmark BCBS Core*	Highmark BCBS Buy-Up*
<b>Annual Employee Premium Contribution</b> (Employee + Spouse Coverage)	\$2,872	\$4,538	\$7,351
<b>Office Visits (PCP)</b> 2 visits estimated at \$100/visit***	\$100 (applied to deductible)	\$30 (\$30 copay/visit)	\$20 (\$20 copay/visit)
<b>Office Visits (Specialists)</b> 3 visits estimated at \$150/visit***	\$450 (applied to deductible)	\$150 (\$50 copay/visit)	\$120 (\$340 copay/visit)
<b>Preventive Care</b> Covered at 100%	\$0	\$0	\$0
<b>Urgent Care Visit</b> 1 visit estimated at \$150/visit***	\$150 (applied to deductible)	\$50 copay (\$50 copay/visit)	\$40 copay (\$40 copay/visit)
<b>Brand Medication</b> 12 scripts estimated at \$578/script*** Deductible Applied Coinsurance Applied	Remaining deductible applied of \$3,300 \$727 coinsurance applied (\$578 x 12 scripts - \$3,300 x 20%)	\$480 (\$40 copay/scripts)	\$480 (\$40 copay/scripts)
<b>Expenses Paid Towards Deductible</b>	\$4,000	\$0	\$0
<b>Expenses Paid Towards Coinsurance Maximum</b>	\$727	\$0	\$0
<b>Copay Total</b>	N/A	\$710	\$660
<b>Expenses Paid Towards Out-of-Pocket Maximum**</b>	\$4,727	\$660	\$620
<b>Total Employee Cost</b> (Deductible + Coinsurance + Copays + Premium Contributions)	<b>\$7,599</b>	<b>\$5,198</b>	<b>\$7,971</b>
<b>Health Savings Account</b> (Ansys HSA Contribution)	<b>\$1,500</b>	N/A	N/A
<b>Annual Employee Cost</b> (less Ansys HSA Contribution)	<b>\$6,099</b>	<b>\$5,198</b>	<b>\$7,971</b>

\*For the Core and Buy-Up plans, copays do not apply towards the deductible

\*\*Out-of-pocket maximum is a total of deductible, coinsurance, and copay expenses

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MyBenefitsApp  
Charitable Giving Program

## Personal & Income Protection

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Disability Insurance  
Legal Insurance  
Identity Theft Benefit

## Wealth

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# Health Tools & Resources

Online health tools available through Highmark BCBS puts health care in your hands.

## My Care Navigator<sup>SM</sup>

Getting your care questions answered and problems solved is as easy as dialing

**1-888-BLUE-428** (1-888-258-3428) and waiting for the My Care Navigator prompt. Or visit [www.mycaresnavigator.com](http://www.mycaresnavigator.com)

- Locate a convenient health care provider
- Schedule a prompt appointment
- Transfer your medical records
- Learn about wellness services, such as elder care or special needs care
- Understand your prescription drug coverage
- Learn how to better manage your care costs

## Care Cost Estimator

Compare prices and quality for different health care providers. You can do side-by-side comparisons for quality ratings, convenience, and cost for doctors and hospitals for hundreds of medical services. The cost estimates include all services related to a procedure — like physician fees, supplies, and medications. It uses your own specific coverage to calculate what your out-of-pocket costs might be.

## Find a Doctor or Pharmacy

Select health care professionals based on their quality, experience, location and more. It all starts with a simple search. You can also see how others rate their experiences with doctors and medical facilities or share your own experience. Go to your member website at [www.highmarkbcbs.com](http://www.highmarkbcbs.com) and click the Find a Doctor or Pharmacy tab to start your search.

## Compare Prescription Costs

Learn how much medications cost and how to save money by using generics. Go to your member website at [www.highmarkbcbs.com](http://www.highmarkbcbs.com) and click the Find a Doctor or Pharmacy tab to start your search. Or call My Care Navigator at **1-888-BLUE-428**.



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# Health Tools & Resources

Additional tools and resources available to put health care in your hands.

## Worldwide care:

No matter where you travel, count on Highmark BCBS for your critical and urgent care needs. The Global Core program gives you access to a worldwide network of care providers and medical assistance services.

You can access these services by calling **1-800-810-BLUE**. Remember, the “Blue” name on your ID card is recognized around the world — and that’s important protection!

## TravelConnect:

TravelConnect is a comprehensive program that can bring help, comfort, and reassurance if you face a medical emergency while traveling 100 or more miles from home. Whether traveling for business or leisure, if you are enrolled in Life and/or AD&D insurance, you and your loved ones can count on TravelConnect for responsive and caring support — 24 hours a day, 7 days a week.

For a complete list of TravelConnectSM services, go to **mysearchlightportal.com** and enter your group ID: **LFGTravel123**.



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# Healthy Behaviors

Healthy behaviors to follow that can save you time and money.

**CHOOSE IN-NETWORK PROVIDERS**

Network providers are doctors, hospitals, and other health care professionals that have an agreement with your health plan to accept the amount the plan will pay for covered services. You have the highest level of coverage and pay the least when you go to an in-network provider.

Out-of-network providers do not have an agreement with your health plan. If you are treated by an out-of-network provider, you are responsible for a larger share of the costs. You may also need to pay any difference between the amount your health plan pays and the provider's charge for the service, and you may have to file your own claims.

**TELL YOUR DOCTOR YOUR REASON FOR VISITING**

When you call to make an appointment for your annual exam, be sure to tell the office staff and doctor that your appointment is for a routine physical. Please be sure to refer to the Annual Preventive Schedule provided by Highmark BCBS each year to ensure the service you are requesting will be covered at 100%. If at any point during a routine physical there are services obtained that are diagnostic in nature, you may be billed for these services.

**GO TO URGENT CARE CENTERS OR USE VIRTUAL HEALTH CARE FOR NON-EMERGENCY CARE**

If you have an urgent medical problem that's not an emergency, such as a sprain, nausea, a rash, or a cough, going to your primary care doctor or an urgent care center instead of the emergency room (ER) saves you time and money. If you go to the ER for non-emergency care, you can wait hours for care and end up paying more for care once you get it.

\* If you believe that you are having a medical emergency and you need immediate treatment, go directly to a hospital emergency room or call 911.

**GET BLOOD TESTS AT AN INDEPENDENT LAB**

You enjoy the same kind of savings by going to independent labs rather than hospitals. And since labs are dedicated to providing tests that measure blood cell count, glucose and cholesterol levels, and thyroid functions, you get more efficient service.

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# Virtual Health Care

Employees with Highmark BCBS and Kaiser medical coverage have access to Virtual Health Care Visits!

## Create An Account

### HIGHMARK BCBS

1. Visit [amwell.com](https://www.amwell.com) and follow the instructions to register or download the mobile app.
2. Select "Sign Up" or "Join Now."
3. Enter your name, address, etc.
4. Complete the brief online health history form.
5. Enter your health insurance information.

### KAISER (CA EMPLOYEES ONLY)

Download the Kaiser Permanente app to your smartphone or tablet or visit [kp.org/videovisit](https://kp.org/videovisit) and follow the instructions to see if your computer and browser meet the requirements.

## What is a Virtual Health Care Visit?

A "virtual visit" takes place between you or your covered family member and a U.S. Board Certified physician using your cell phone, tablet or computer. Virtual visits can often be provided directly by the providers you are already utilizing. If your current provider is not providing virtual visits, there are physicians available 24 hours a day / 7 days a week through programs with both Highmark BCBS and Kaiser and no appointment is necessary.

## What to Expect During Your Visit

Doctors can review your history, answer questions, diagnose, treat, and even prescribe medication. Prescriptions will be sent to your pharmacy of choice.

## Conditions Treated Include, But Not Limited To:

- Cold symptoms
- Adolescent therapy
- Strains & sprains
- Sore throats
- Flu symptoms
- Adult therapy / Psychiatry
- Ear infections
- Coughs
- Sinus problems
- Allergies



**VISITS ANYWHERE**

Install the mobile app and access healthcare from anywhere, at any time.



**OPEN 24 HOURS**

Doctors are available 24 hours a day, 365 days a year.



**NO APPOINTMENTS**

Just sign in and have your visit. No more emergency waiting rooms.



**PRESCRIPTIONS**

Prescriptions are sent electronically to the pharmacy of your choice.

**DISCLAIMER:** Urgent Care Centers and Virtual Health Care Visits may be an appropriate choice when you have a medical need that requires immediate attention but is not life threatening. If you have a serious medical concern, please seek Emergency Care immediately.



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# Dental Plans

Ansys offers the choice of two dental plan options - both are preferred dentist programs (PDPs) administered by MetLife.

	Low Option	High Option
	In- Network	In- Network
<b>Annual Deductible (Individual / Family)</b>	\$50 / \$100	\$50 / \$100
<b>Annual Benefit Maximum (per person)</b>	\$1,500	\$2,500
<b>Type A – Diagnostic/Preventive Services</b>	Plan pays 100% of negotiated fee, deductible does not apply*	Plan pays 100% of negotiated fee, deductible does not apply*
<b>Type B – Basic Restorative Services</b>	Plan pays 80% of negotiated fee, after deductible*	Plan pays 80% of negotiated fee, after deductible*
<b>Type C – Major Restorative Services</b>	Plan pays 50% of negotiated fee, after deductible*	Plan pays 50% of negotiated fee, after deductible*
<b>Type D – Orthodontia</b>	Not covered	Plan pays 50% of negotiated fee*, up to a lifetime maximum of \$1,500

\* Negotiated fee refers to the fees that participating dentists have agreed to accept as payment in full, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

**FIND A DENTIST**



Ensure your dentist is a participating MetLife Network provider by using the online **Find a Dentist** tool and searching with the Organization ID: ANSYS, Inc.

**The Benefits of Going “In-Network”**

It is important to ensure your provider is participating in the MetLife Network and not just accepting MetLife insurance before obtaining services. The difference is that a participating dentist has agreed to accept negotiated fees as payment in full for covered services.

Negotiated fees typically range from 30–45% below the average fees charged for out-of-network coverage for similar services.

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# Vision Plan

Ansys' vision care benefits are provided through VSP. By using network providers, you can receive eye exams, prescription glasses (lenses and frames) or contacts (in lieu of lenses and frames) for a copayment.

	Frequency*	In-Network
<b>Eye Exam</b>	Once every 12 months	Plan pays 100% after \$10 copay for exam and glasses
<b>Frames</b>	Once every 12 months	Copay combined with exam, then plan pays up to \$180 based on frame selected (\$100 at Costco) plus 20% savings for amount over allowance
<b>Lenses</b> Single Vision Bifocal (lined) Trifocal (lined)	Once every 12 months	Copay combined with exam, then plan pays 100%
<b>Lens Enhancements</b> Standard Progressive Premium Progressive Custom Progressive	Once every 12 months	\$55 copay \$95 – \$105 copay \$150 – \$175 copay
<b>Contact Lenses</b> (instead of glasses)	Once every 12 months	Contacts: plan pays up to \$150, no copay exam and fitting: plan pays up to \$60

\*Frequency is based on your last date of service with any VSP plan.

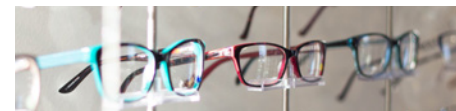
## In-Network Advantage

You can visit any provider you choose, with the benefit of higher coverage levels if you see a provider that is in the VSP network. The great news is that there's a good chance your doctor is covered! The VSP provider network is the largest in the country, with more than 36,000 doctors to choose from nationwide.

## Exclusive Member Extras!

Visit the VSP special offers site to view additional savings available to members including:

- Extra Cash on Featured Frame Brands
- Savings on additional glasses, sunglasses, and lens enhancements
- Discounts on LASIK from facilities such as TLC Laser Eye Centers and the LASIK Vision Institute



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# Health Care Costs

The following charts show your share of the monthly medical, dental, and vision costs. Your share of the premiums for these coverages are deducted from your paycheck on a pre-tax basis. Paying for coverage before taxes are withheld lowers the income on which you pay taxes and saves you money.

A \$75.00 monthly spousal surcharge, not reflected in these costs, will be added to your medical employee contribution deduction in 2022 if your spouse or domestic partner has access to group medical insurance elsewhere, such as through his or her employer. If your spouse or domestic partner is eligible for coverage as an Ansys employee, the spousal coverage surcharge is waived.

Looking for additional benefit costs? Go to the Benefits Enrollment App on the **Ansys My Apps** page for a complete list of both yours and Ansys' 2022 benefit costs.

### Medical Costs (Per Month)

	Highmark BCBS HDHP/HSA	Highmark BCBS Core	Highmark BCBS Buy-Up	Kaiser HMO
Employee Only	\$89.23	\$125.26	\$215.79	\$161.88
Employee + Spouse	\$239.36	\$378.19	\$612.61	\$275.88
Employee + Child(ren)	\$216.48	\$327.43	\$539.85	\$250.79
Employee + Family	\$274.90	\$452.21	\$691.75	\$516.48

### Dental Costs (Per Month)

	MetLife Low Plan	MetLife High Plan
Employee Only	\$10.40	\$23.51
Employee + Spouse	\$21.97	\$48.94
Employee + Child(ren)	\$26.59	\$59.76
Employee + Family	\$33.54	\$74.35

### Vision Costs (Per Month)

	VSP Vision
Employee Only	\$4.03
Employee + Spouse	\$9.74
Employee + Child(ren)	\$9.74
Employee + Family	\$9.74



**Health Care**

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**Flexible Spending Accounts**  
Fertility Benefits

**Well-being & Family**

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**Personal & Income Protection**

- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Life and AD&D Insurance
- Disability Insurance
- Legal Insurance
- Identity Theft Benefit

**Wealth**

- 401(k) Retirement Plan
- Employee Stock Purchase Plan
- Employee Perks Program
- Tuition Reimbursement

**Time Off**

- Vacation
- Volunteer Time Off
- Paid Sick & Safe Time
- U.S. Holidays
- Paid Parental Leave

**Ready to Enroll**

**Contact Information**

# Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to reduce your taxable income while setting aside money to pay for eligible expenses.

	Health Care FSA	Limited Purpose Health Care FSA	Dependent Care FSA
<b>Maximum Annual Contribution Limit</b>	\$2,750	\$2,750	\$5,000
<b>Carryover Funds into Next Plan Year</b>	\$550	\$550	N/A
<b>Eligibility</b>	All Employees (except those enrolled in Highmark BCBS HDHP/HSA medical plan)	Employees enrolled in Highmark BCBS HDHP/HSA medical plan	All employees
<b>Use of Funds</b>	Certain health care expenses for you and your dependents	Dental and Vision expenses only	Care for dependent children under age 13 or disabled/elderly dependents so you can work or look for work

## Important Facts

- After you've enrolled, the money you elect for your FSA will be automatically deducted from your paycheck on a pre-tax basis and credited to your FSA over the course of the year.
- If you contribute to both FSAs, you cannot use money from one to pay for eligible expenses from the other account.
- You have until Mar. 31 of the following plan year to submit claims for expenses incurred during the current plan year.
- You can receive reimbursement for these expenses as long as you were an Ansys employee at the time of the expense and contributed to the FSA during the current plan year. You cannot submit expenses incurred after termination unless you extend your coverage through COBRA.



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## Ready to Enroll

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# Fertility Benefits

Ansys supports our employees through their unique parenthood journeys by providing resources to make family forming more accessible to everyone. Through Carrot, you have access to fertility and family-forming education, pregnancy support, exclusive discounts and expedited appointments at clinics, free consultations at adoption agencies, and a dedicated Care Team to help guide your journey and provide peace of mind every step of the way. **Visit the U.S. Benefits Resource Center** for more information.

## Included in your Carrot Benefit:

- \$10,000 Financial Benefit to help you pay for care
- A customized Carrot Plan to guide you through every step of your family forming journey
- One-on-one consultations with navigation experts for guidance and support
- Unlimited, free virtual visits with Carrot's team of family-forming experts
- Access to expert-produced educational resources, including articles and how-to videos
- At-home support through Carrot's Telehealth platform and partners, including discounted access to the Ava bracelet and Legacy
- Carrot Rx®, which offers significant savings on fertility medications, easy ordering, and virtual clinician support any time, day or night



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# Highmark BCBS Wellness Programs

Programs to help improve your health from every angle.

## Blues On Call<sup>SM</sup>

You have access to a 24-hour nurse line. This member service puts you in touch with a nurse who can discuss in confidence any health topic that concerns you. Connect with Blues On Call anytime of the day or night by calling **1-888-BLUE-428** (1-888-258-3428).

## Wellness Coaching

Reach out to a health coach for help in managing a healthy lifestyle with access to programs such as smoking cessation and weight management. Call **1-888-258-3428** to talk to a coach or enroll in a program.

## Baby Blueprints<sup>®</sup>

If you are pregnant, join the no-cost Baby Blueprints maternity education and support program. You'll be able to access online resources and a health coach on all aspects of pregnancy and childbirth. Call toll-free **1-866-918-5267** to enroll.

## Disease Management Programs

Get expert help from a nurse when you are faced with the day-to-day challenges of managing chronic conditions such as asthma and diabetes. Call **1-888-258-3428** for more information and to talk to a nurse.

## Sharecare<sup>®</sup>

Sharecare is your digital health solution to help manage your health in one place. With Sharecare, you'll receive a wealth of personalized guidance to help you live a healthier lifestyle by eating right, exercising, getting the right amount of sleep, reducing stress, and more.

## Diabetes Prevention Program (DPP)

Highmark BCBS health coverage includes a choice of two comprehensive, no cost diabetes prevention programs, specially designed to help you make lifestyle changes that can turn your health around. To learn more about these program options and see if you meet the program requirements, log in to your member website at **highmarkbcbs.com**.



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# Employee Assistance Program (EAP)

Just as medical insurance is designed to address your physical health, the Employee Assistance Program (EAP) supports you and your immediate family emotionally, mentally and financially. Visit **GuidanceResources.com** (Username: LFGsupport, Password: LFGsupport1) or download the **GuidanceNow mobile app**.

## EAP Access Includes:

- Up to 5 in-person sessions per person, per issue, per year
- A wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away. You'll find articles and tutorials; videos; interactive tools, including financial calculators, budgeting worksheets and more
- Unlimited phone access to a ComPsych® staff attorney; includes one free 30-minute face-to-face consultation per legal issue and 25% discount off published fees for additional services with a network attorney, if needed
- Unlimited telephonic access to a ComPsych® financial expert
- Unlimited telephonic access and online support; includes, but is not limited to, information on child/elder care, event planning, resources for home improvement and making a major purchase
- Unlimited case counselors for convenience services

## GuidanceNow

GuidanceNow provides fast, easy access to your ComPsych Employee Assistance Program and a wide array of health and well-being resources.

### BROWSE AND SEARCH RESOURCES

Browse a wealth of informational tools and resources in categories such as well-being, relationships, work, education, finance and lifestyle.

### FIND A PROVIDER

Use one-touch access to speak with an intake clinician and get a referral to a local provider.

### ACCESS PROGRAM INFORMATION

Review your company's specific employee assistance program benefit information.



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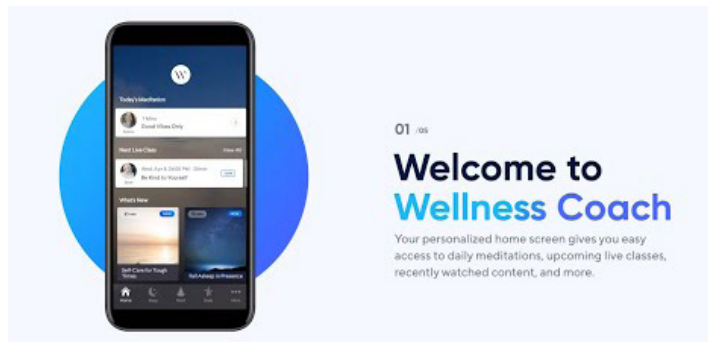
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# Wellness Coach App

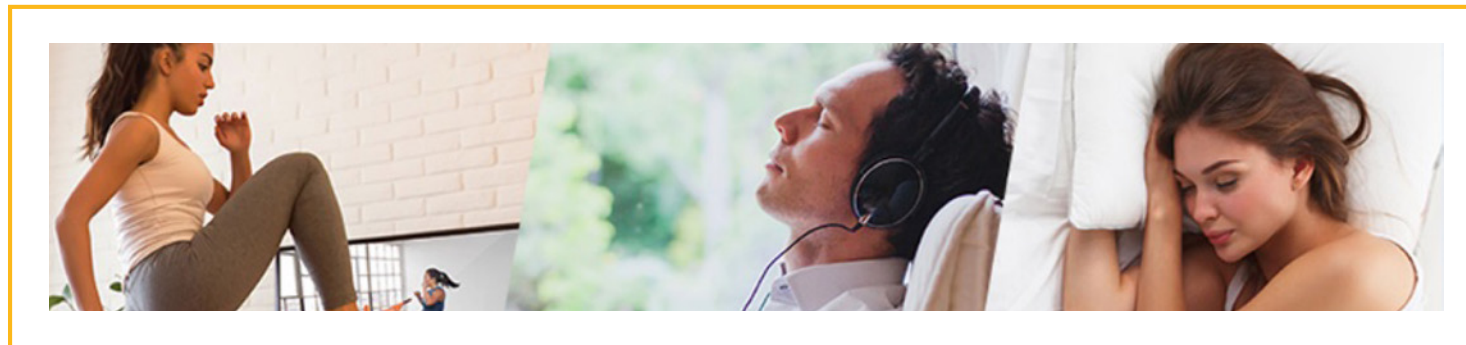
Wellness Coach App helps you to be your best self. Wellness Coach App is a holistic wellness platform featuring a diverse team of subject-matter experts to support your overall well-being.



Enjoy premium access to On-demand and daily, live coaching sessions to support your:

- Stress and anxiety
- Mental health and resilience with mindfulness
- Sleep support with bedtime stories
- Yoga and desk-friendly stretches
- Fitness including HIIT, cardio, boxing, and more
- Workplace performance
- Social inclusion and well-being
- Financial wellness
- Music for sleep, productivity, and relaxation
- Best-selling mindfulness-centric audio books

Visit [www.wellnesscoach.live](http://www.wellnesscoach.live) to learn more.



Available to you and five additional friends and/or family members age 18+ at no cost to you!



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# Pet Benefit Programs

Here at Ansys, we realize that pets are part of our employees' families, too. By enrolling in Pet Benefit Programs, you can protect your pets and your finances.

## PETS BEST HEALTH INSURANCE

Pets Best Health Insurance offers reimbursement on accidents and illnesses. You can also choose to add on routine care coverage.

With Pets Best, members enjoy:

- Low Deductibles
- Optional Vet Direct Pay
- No Annual Limit
- Fast Claims Processing and Payment
- Online or App Claims Submission
- Coverage on Accidents, Illnesses, Surgeries, Exam Fees, Cancer and more



**CLICK HERE** to watch the Pets Best video

## PET ASSURE VETERINARY DISCOUNT PLAN

As an alternative or addition to pet insurance, Pet Assure helps pet owners like you save on veterinary care.

Pet Assure members save 25% at participating veterinarians on all in-house medical services, including:

- Office Visits
- Vaccinations
- Dental Work
- Spay & Neuter
- Surgeries
- Hospitalization
- X-Rays
- Emergency Visits



**CLICK HERE** to watch the Pet Assure video

## PETPLUS PRESCRIPTION DISCOUNT PLAN

With PetPlus, you receive members-only pricing on prescriptions and everything else your pet needs.

PetPlus members save up to 50% on:

- Prescription Medications
- Flea & Tick Products
- Vitamins & Supplements
- Heartworm Preventatives
- Treats & Supplies



**CLICK HERE** to watch the PetPlus video



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# Adoption Assistance

The Ansys Adoption Assistance Program provides financial support to assist with the expenses associated with adopting a child.

## You can be reimbursed up to \$5,000 for:

- Fees of a private or government adoption agency that is accredited or licensed;
- Placement fees, including professional evaluation through home studies, interviews with prospective adoptive and natural parents, physical exams and private placement fees by a doctor, lawyer or other appropriate professional;
- Temporary foster care fees, including foster care required immediately before placement of a child in your home;
- Attorney and court fees, including court supervision, termination of natural parental rights, final adoption procedures and birth certificate preparation; and
- Traveling expenses, including costs for meals and lodging. For more information, please refer to the **Ansys Policy document on ARC**.



# MyBenefitsApp

BenefitsApp for Ansys for iPhone® and Android®

## Get on-the-go access to all your benefits and more:

- Easy access to Provider Services, Apps and Find-a-Doc sites
- Click-to-Call contact directory
- Access forms and submit questions to Ansys Employee Benefit Services
- Personal Page for Medical ID cards

## Three Easy Ways to Download your BenefitsApp

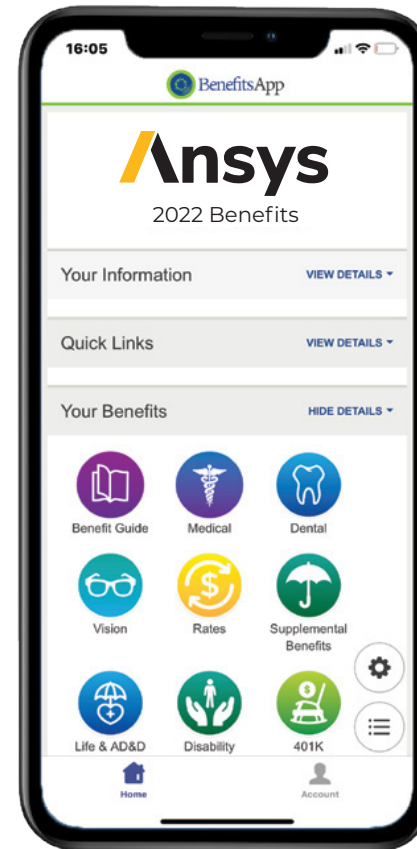
- Download directly from the Apple App Store or Google Play Store (search BenefitsApp)
- Go to the website [www.benefitsapp.com/download](http://www.benefitsapp.com/download)
- Scan the QR Code



Register by entering your name, phone number and company code. Once you have registered, you will receive a text with a verification code. Enter the verification code and your BenefitsApp will be downloaded to your phone.

**Company Code:** Ansys

**Member ID:** Not required for BenefitsApp



### Welcome

### 2022 Open Enrollment

### Benefit Basics

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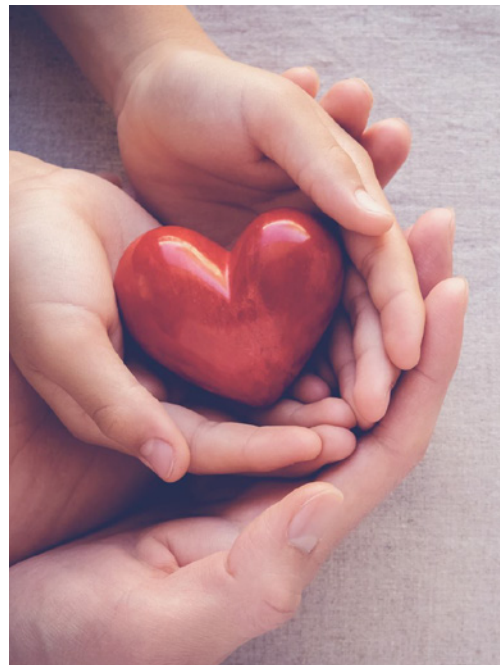
# Charitable Giving Program

Ansys believes good corporate citizenship requires active participation in the communities where our offices are located. We receive so many benefits from our neighbors and are committed to giving back to them. Ansys allows you to use Company assets to increase your support for charities reflecting your personal interests and causes. Participation in the Global Charitable Giving Program – be it through volunteer time or financial donations – is fully voluntary for employees.

## Our Charitable Giving Program is comprised of:

- **Volunteer Time Off (“VTO”)**  
One VTO day per year to volunteer your time to support a Qualified Charitable Organization.
- **Employee Matching Charitable Gift**  
A match of up to \$50 per year per employee on a gift of cash to a Qualified Charitable Organization.
- **Corporate Charitable Donations**  
Ansys may also provide up to a \$25,000 charitable donation to a Qualified Charitable Organization as selected by a committee of Company employees and/or by Ansys employees on a quarterly basis to support the key foundations of our industry and the employees and communities who support fundamental initiatives, STEM education and for diversity, equity and inclusion initiatives.

For more information, visit [ARC](#).



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# Critical Illness Insurance

Critical Illness Insurance provides you a lump-sum cash benefit to help cover expenses associated with a qualifying serious illness.

## Critical Illness Insurance

Who Pays?	100% Employee Paid
<b>Benefit Amounts</b>	Employee: \$5,000, \$15,000, \$25,000 Spouse and Child: 50%
<b>Guarantee Issue</b>	All amounts
<b>Covered Benefits*</b> Full Benefit Cancer, Heart Attack, Stroke, Coronary Artery Bypass Graft, Kidney Failure, Alzheimer's Disease, Major Organ Transplant Benefit	100%
<b>Partial Benefit Cancer, 22 Listed Conditions</b>	25%
<b>Wellness Benefit</b>	\$100 screenings
<b>Recurrent Benefit Rider</b>	The maximum amount that you can receive through your Critical Illness Insurance plan is called the Total Benefit and is 3 times the amount of your Initial Benefit.



**CLICK HERE** to watch a video on Critical Illness Insurance

## Make the Most of Your Coverage

You're likely already getting a health screening annually, so why not receive a benefit for doing so? With Critical Illness Insurance, you'll receive **\$100** each calendar year you take one of the covered screenings or tests. **Visit the U.S. Benefits Resource Center** for more information.

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# Accident Insurance

Accident Insurance pays you a fixed benefit amount for qualifying common injuries and associated medical treatments and services. Here are just some of the covered events/services.

## Accident Insurance

Who Pays?	100% Employee Paid
Ambulance Benefit	Ground: \$400 Air: \$1,250
Emergency Care Benefit	\$100 – \$200 depending on location of care
Physician Follow-Up Visit Benefit	\$100
Medical Testing Benefit	\$200
Concussion Benefit	\$500
Broken Tooth Benefit	Crown: \$300 Filling: \$50 Extraction: \$150

\* This is not a complete listing of covered benefits. Visit the U.S. Benefits Resource Center for a full listing and more details.

## Make the most of your coverage

You're likely already getting a health screening annually, so why not receive a benefit for doing so? With Accident Insurance, you'll receive **\$100** each calendar year you take one of the covered screenings or tests. **Visit the U.S. Benefits Resource Center** for more information.



**CLICK HERE** to watch a video on Accident Insurance

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# Hospital Indemnity Insurance

Hospital Indemnity Insurance pays you benefits when you are confined to a hospital or for other medical services.

Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	Benefit Amounts
Who Pays?	100% Employee Paid		
Admission Benefit	1 time(s) per calendar year	Admission	\$1,000
		ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a Covered Person is admitted to ICU)	\$500
Confinement Benefit	15 days per year  ICU Supplemental Confinement will pay an additional benefit for 15 of those days	Confinement	\$100
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	\$100



**CLICK HERE** to watch a video on Hospital Indemnity Insurance

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# Life and AD&D Insurance

Offering your loved ones financial protection is important. That's why Life and Accidental Death and Dismemberment (AD&D) coverage is so important — to help maintain your family's standard of living and secure plans for college and retirement in the event of your death and/or certain accidents.

	Basic	Voluntary
Who Pays?	100% Ansys Paid	100% Employee Paid
Employee Life and AD&D	2x your base annual salary (rounded to the next \$1,000), up to a total of \$300,000	\$10,000 increments, not to exceed the lesser of 5x your base annual salary or \$1,000,000
Spouse Life	\$2,000	\$5,000 increments, up to a total of \$250,000 and not to exceed 50% of employee coverage
Spouse AD&D	\$2,000	\$5,000 increments, not to exceed \$500,000
Dependent Child(ren) Life	\$2,000 for child(ren) over six months of age	\$2,000 increments, up to a total of \$10,000
Dependent Child(ren) AD&D	\$2,000 for child(ren) over six months of age	\$2,000 increments, up to a total of \$10,000

## Evidence of Insurability

You will need to provide proof of good health, called Evidence of Insurability (EOI), when coverage requests exceed these amounts based on your type of enrollment:

	Open Enrollment	New Hire
Employee	\$10,000	\$350,000
Spouse	\$5,000	\$50,000

## Reduction of Benefits

- Age 70: benefits reduce by 35%
- Age 75: benefits reduce by an additional 15%



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# Disability Insurance

Disability Insurance replaces a portion of your income if you are out of work due to a non-work related accident or extended illness.

	Short-Term Disability (STD) Insurance	Buy-Up Short-Term Disability Insurance	Long-Term Disability (LTD) Insurance	Buy-Up Long-Term Disability Insurance
<b>Who Pays?</b>	100% Ansys Paid	100% Employee Paid	100% Ansys Paid	100% Employee Paid
<b>When Benefits Are Payable</b>	After a period of 7 calendar days due to injury or sickness	After a period of 7 calendar days due to injury or sickness	After a period of 180 consecutive days due to injury or sickness	After a period of 180 consecutive days due to injury or sickness
<b>Benefit Amount</b>	60% of your weekly earnings, up to a maximum weekly benefit of \$2,500	70% of your weekly earnings, up to a maximum weekly benefit of \$3,000	60% of your monthly covered earnings, up to a maximum monthly benefit of \$10,000	70% of your monthly covered earnings, up to a maximum monthly benefit of \$20,000
<b>When Benefits End</b>	The end of the disability or after 26 weeks, whichever comes first	The end of the disability or after 26 weeks, whichever comes first	Age 65 or Social Security Retirement Age if your first became disabled before age 60; if you become disabled after age 60, a schedule of benefits will apply	Age 65 or Social Security Retirement Age if you first became disabled before age 60; if you become disabled after age 60, a schedule of benefits will apply

## Important Facts

- For the first seven days of disability (elimination period), you will need to utilize your Ansys Paid Sick and Safe Time (PSST) program hours to be paid at 100% of your salary. PSST will permit employees to use up to 80 hours of PSST for your own care, to care for eligible family members, etc.
- STD and LTD benefits are reduced by any amounts you receive from other plans, such as Social Security and workers' compensation.
- A preexisting condition may affect the payment of LTD benefits.



# Legal Insurance

With over 70% of Americans having a legal need each year, Legal Resources gives you and your family access to an attorney for everyday needs.

With **Legal Resources**, you get comprehensive legal coverage on a broad range of services for an affordable monthly rate. There are no co-pays and the cost of the plan does not change, no matter how often you use it.

- Affordable assistance for a wide range of legal needs, including will preparation, traffic court, advice and consultation, real estate matters, divorce, billing disputes, and more! Pre-existing legal matters are even covered at a 25% discount.
- The most often needed legal services are covered at 100%. That means you, your spouse, and qualifying dependents pay no attorney fees when using these services.
- Members have access to a network of top-rated, full-service law firms locally, and one of the largest national attorney networks in the country.
- Two plan options to consider (one including additional Identity Theft Benefits) to meet you and your family's needs.

By enrolling in the Legal Resources plan, you will have access to a network of experienced attorneys, ready to assist you when needed. Whether you are just starting out, married with kids or getting ready to retire, Legal Resources can save you money and provide you with peace of mind.



**CLICK HERE** to watch the Legal Resources video



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## 2022 Open Enrollment

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- People Like You
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- Adoption Assistance
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- Charitable Giving Program

### Personal & Income Protection

- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Life and AD&D Insurance
- Disability Insurance
- Legal Insurance**
- Identity Theft Benefit

### Wealth

- 401(k) Retirement Plan
- Employee Stock Purchase Plan
- Employee Perks Program
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### Time Off

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# Identity Theft Benefit

Identity theft can impact anyone, anywhere, at any time. This is why it's important that you protect yourself.



## Identity Theft Protection Plan

With the Identity Theft Protection Plan through **Legal Resources**, you can monitor and control your personal information and have peace of mind in knowing that you're protected with 24/7 fully-managed restoration and up to \$1 million of identity theft insurance in the event of an incident. For a low monthly rate, you receive a variety of services including:

- Monitoring & alert services, such as social security number monitoring, credit report monitoring, bank account number monitoring, medical insurance account monitoring, and more.
- Control services, such as monthly credit report and score frequency, identity risk level, junk mail opt-out, and online data protection tools.
- ID theft resolution services including 24/7 access to certified identity restoration specialists, \$1 million in identity theft insurance, and lost wallet assistance.

By enrolling in Legal Resources' Identity Theft Protection Plan, you will have access to your own personal Identity Protection Dashboard, giving you and your family peace of mind so you can focus on what matters most.



**CLICK HERE** to watch the Identity Theft video

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# 401(k) Retirement Plan

The ANSYS, Inc. Employees' Retirement Program, administered by **Fidelity**, helps you plan for your financial needs after you retire.

## After-tax contribution

An additional option to contribute after-tax dollars to the Plan—you pay income taxes on the contribution this year. Your initial contribution is not taxable when you withdraw the money; however, earnings on your contributions will be subject to income tax at withdrawal. After-tax contributions are **not** eligible for the employer match but are eligible for the Roth in-plan conversion.

## 401(k) contributions are automatically deducted from your paycheck. You have two ways to save for your future:

1

Traditional 401(k) contributions are deducted before taxes, lowering your current taxable income and deferring the tax payment on both contributions and earnings until you take a distribution (usually after you retire when your tax bracket is lower).

2

Roth contributions are deducted after taxes, meaning you will not pay any taxes on the earnings in the future.

## Important Facts

- New hires will automatically be enrolled, after 30 days of employment, at a contribution rate of 4% of your eligible earnings.
- You can contribute between 1% and 100% of your eligible pay, up to the maximum set annually by the IRS. If you are age 50 or older, you may make separate, additional “catch-up” contributions as determined by the IRS.
- Each year on Jan. 1, Ansys will auto enroll you into the 401K program for 4% if you were not previously enrolled or increase your existing contribution by 1% to not exceed 8% total.
- You are always 100% vested in your own plan contributions and their earnings. Here is the vesting schedule for the Company's matching contributions.

Months Of Employment	Vested Percentage
12	50%
24	100%

## WE HELP YOUR MONEY GROW

Ansys will match **100%** of the first 3% of your contributions, plus 25% on the next 5% of your contributions, up to a maximum match of 4.25%. Employees are immediately eligible for the Ansys company match. Visit the **U.S. Benefits Resource Center** for eligibility rules and additional information.

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# Employee Stock Purchase Plan (ESPP)

Through the Employee Stock Purchase Plan (ESPP), you can purchase ANSYS, Inc. common stock at a 10% discount using convenient payroll deductions.

## How the ESPP works:

- To enroll in the ESPP, you must be employed by the Company for a period of more than three (3) months prior to the start of the offering period.
- When you enroll, you specify the contribution amount to be deducted from your paycheck, based on a whole percentage (1% to 10%) of your eligible earnings.
- Your contributions accumulate during these offering periods:
  - Feb. 1 – Jul. 31 and**
  - Aug. 1 – Jan. 31.**
- You may withdraw your balance during the offering period. If you choose to do this you will be refunded your contributions in the next possible payroll. In order to participate in a future offering period, you will have to re-enroll at the appropriate time.
- At the end of an offering period the fair market value (closing price) of the stock on the first day of the offering period is compared to the fair market value (closing price) of the stock on the last day of the offering period. The lower of these two closing prices is discounted by 10% for employee purchase.
- After you have purchased stock through the ESPP, you must retain ownership for a period of one year from the purchase date.



[CLICK HERE](#)



To review our stock position on NASDAQ.

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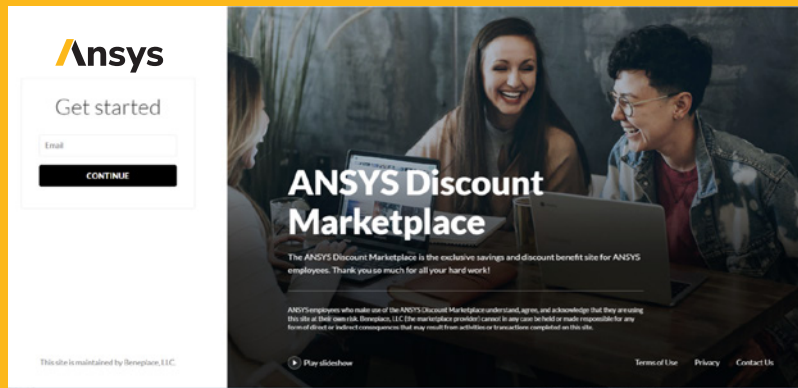
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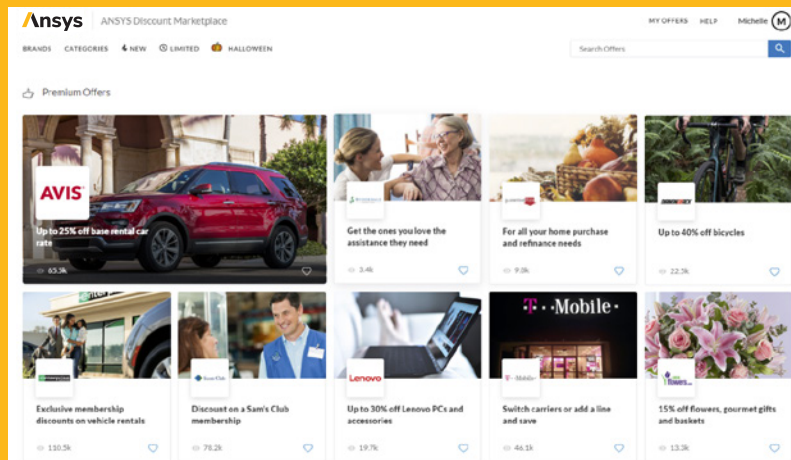
# Employee Perks Program

Our Employee Perks Program offers The Marketplace, an on-line site with thousands of discounts on goods and services from a wide range of trusted brands.



- The discounts available on the platform help increase the purchasing power of your paychecks.
- A convenient nomination process allows you to influence what discounts the platform features.
- Employee-controlled settings help users personalize the marketplace based on your preferences.
- No matter your location, you can access the platform's products and services.

Visit and sign up for this exclusive benefit at [ansys.savings.beneplace.com](https://ansys.savings.beneplace.com).



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# Tuition Reimbursement

Ansys recognizes that increasing your skills and knowledge is a win for the Company as well. That's why Ansys assists employees with enrollment into courses of study that enhance skills related to their present and future roles in the Company.

You can be reimbursed up to \$5,250 per year for:

- Courses and books for approved work-related degrees upon receipt of a grade "C" or better; and;
- Work-related, non-degree courses that are approved by your department head, provided a grade "C" or better is received. For more information, please refer to **ARC**.



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# Vacation

Ansys will provide Full-Time Employees and Reduced Work-Week Employees with an annual, paid period for rest and relaxation. Ansys encourages you to take full advantage of your vacation time allowance.



Vacation days are accrued monthly until you reach your account maximum. Your account maximum is equal to your annual vacation amount, plus five days. Once your account has reached its maximum, vacation days stop accruing, until your account falls below the maximum, i.e., when you use some vacation days.

For state-specific vacation guidelines, please refer to the Ansys U.S. Employee Manual.

The annual vacation allowance for Full-Time Employees and Reduced Work-Week Employees is based upon length of service as follows:

Years of Service	Annual Vacation/ Personal	Approximate Accrual Rate/Month	Account Maximum
0 – 10 years	18 days	1.5 days	23 days
10+ years	23 days	1.91 days	28 days

\*Reduced Work-Week Employees accrue vacation days on a pro-rated basis.

**Vacation must be pre-scheduled with and approved by your immediate manager and submitted for approval via Kronos Time & Attendance system.**

## FIRST YEAR EMPLOYEES

In the first year of employment, vacation may be taken as accrued, or it may be borrowed with your manager's approval. Further, vacation will be pro-rated based on the time employed. The formula for pro-rating equals the number of months worked in the calendar year times your accrual rate (see chart).



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# Volunteer Time Off



Ansys will provide each employee the ability to take one additional PTO/vacation day per year to volunteer their time to support a Qualified Charitable Organization. The Volunteer Time Off ("VTO") day will be equivalent to the fulltime equivalent day in accordance with local workday definitions. This applies to part-time employees accordingly.

Employees must submit their VTO day for approval via Kronos Time & Attendance system.

## QUALIFIED CHARITABLE ORGANIZATION

Subject to the discretion of the Program Administrator, most U.S. based Internal Revenue Code 501(C)(3) organizations, U.S. public and private schools and U.S. accredited colleges and universities will be considered a qualified charitable organization. Organizations based outside of the U.S. are considered Qualified Charitable Organizations if they are officially recognized and registered as charitable organizations under the relevant local regulations.

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# Paid Sick and Safe Time

Ansys provides employees with Paid Sick and Safe Time (“PSST”) for absences related to the employee’s or their covered relation’s illness, injury or health care, or safety time, as described below.

## PSST may be used for absences for the following reasons:

- You or your Covered Relation’s mental or physical illness, injury, or health condition;
- Preventive care, diagnosis, or treatment for you or your Covered Relation’s mental or physical illness, injury, or health condition, including pregnancy, childbirth, pre-natal visits, postpartum care, vision and dental visits, or quarantine;
- Closure of your place of business due to a public health emergency (including exposure to an infectious agent, biological toxin, or hazardous material);
- Closure of the school or childcare provider attended by your child due to a public health emergency;
- Time off to seek legal or social services, counseling, safety planning, relocation, or other support services because you or your Covered Relation is a victim of domestic violence, sexual assault, sexual abuse, or stalking; or
- Other reasons required by a jurisdiction with a mandated paid sick and safe time law.

All U.S. based employees are eligible upon hire and will be advanced eighty (80) hours of PSST on Jan. 1 each year, or at time of hire, to be used during the benefit year.

Unused PSST expires at the end of each year. PSST has no cash value and unused PSST will not be paid out at year end, or at termination, unless required under state or local laws.

PSST must be submitted for approval via Kronos Time & Attendance system.

1. If current local or state laws provide greater benefits or protections than those described, employees will be provided the more generous benefit or protection.
2. As an exception, employees who work in certain locations have SST laws that will require a carryover of unused advanced PSST. For employees in such locations, they may carry over up to 80 hours of paid sick leave into the following paid sick leave year for a maximum accrual of 160 hours.

**Covered Relation means the employee’s spouse, domestic partner or equivalent designation, child, parent, sibling, grandparent, grandchild, or any individual related by blood or whose close association with the employee is the equivalent of such relationships, and for any other relationship under an applicable paid sick and safe time law.**

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# U.S. Holidays

All U.S. employees are eligible for eight (8) paid holidays. Full-time and part-time, regular U.S. employees receive an additional two (2) paid floating holidays per year to use on designated days of their choice, as set forth below.

## U.S. PAID HOLIDAYS 2022

- **New Year's Day**  
Observed Friday, Dec. 31
- **Memorial Day**  
Monday, May 30
- **Independence Day**  
Monday, Jul. 4
- **Labor Day**  
Monday, Sept. 5
- **Thanksgiving Day**  
Thursday, Nov. 24
- **Day After Thanksgiving**  
Friday, Nov. 25
- **Christmas Eve**  
Observed Friday, Dec. 23
- **Christmas Day**  
Observed Monday, Dec. 26

## Floating Holidays

Employees will be granted two (2) floating holidays on Jan. 1, each year. New employees hired between Jan. 1 and Jun. 30 will be granted two (2) floating holidays upon hire. New employees hired between Jul. 1 and Dec. 31 will receive one (1) floating holiday upon hire.

You may use your floating holiday on your birthday, work anniversary, federal holidays other than the ones already recognized by the company, and religious or cultural holidays of your choice.

Floating Holidays must be submitted for approval via the Kronos Time & Attendance system. The request must be scheduled and approved in advance by the your immediate manager.

Unused floating holidays will not be carried over into the next calendar year, and you will not be paid for unused floating holidays when you leave the company.

When a designated holiday falls on a weekend, the following guidelines will apply in most instances:

- If the holiday falls on a Saturday – the designated paid holiday will be the Friday before.
- If the holiday falls on a Sunday – the designated paid holiday will be the Monday after.

Employees who are required to work on a designated holiday will receive an alternative day off instead of an additional day of pay.

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# / Paid Parental Leave

Ansys recognizes the importance of assisting employees who become new parents through the birth or adoption of a child. As part of this commitment, Ansys provides Paid Parental Leave (PPL) to eligible employees to give new parents additional flexibility and time to bond with their new child and adjust to their new family environment.

Ansys will provide up to four weeks of Paid Parental Leave to employees following the birth of an employee's child or the placement of a child with an employee in connection with adoption. Paid Parental Leave is equally available to all employees, regardless of gender or caregiver status. Paid Parental Leave may be taken in consecutive weeks or intermittently, but in no less than 1-day increments. HR will assist in recording Paid Parental Leave in the Kronos Time & Attendance system.

## Eligibility

You must meet the following criteria:

- Be a full- or part-time, regular employee and have been continuously employed with the company for at least 12 months.

For purposes of Paid Parental Leave, an eligible child for whom leave can be taken is:

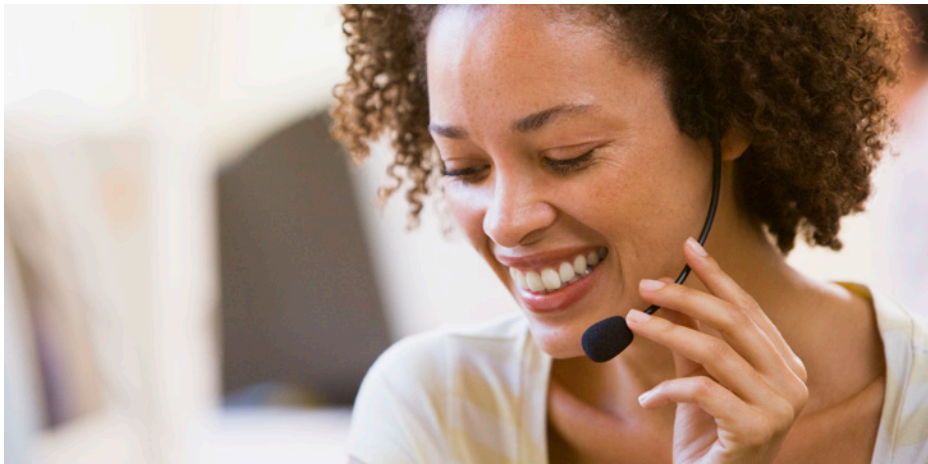
- Your newborn child; or
- A child who is 17 years old or younger who is placed with you through adoption. (This provision does not apply to the adoption of a stepchild by a stepparent.)

Some employees may work in a location in which they are eligible to receive a state-sponsored paid parental leave that is more generous. The Company will comply with all legal requirements, including providing greater or different benefits than those indicated here.



# Ready to Enroll

How To Enroll in Your Benefits:



## BENEFITS ENROLLMENT APP

Access the app on the **Ansys My Apps** page on your computer or through your mobile device.

Please note: Accessing the Ansys Apps Portal outside of the office will require you to provide your Ansys credentials.

## OR CALL

You can also enroll by calling Ansys Employee Benefit Services at **1-877-267-9705**.



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# Contact Information

	Carrier	Visit	Call
<b>Ansys Employee Benefit Services &amp; Enrollment</b>	Ansys	<a href="mailto:AnsysBenefits@AssuredPartners.com">AnsysBenefits@AssuredPartners.com</a> Ansys Benefit Enrollment	1-877-267-9705
<b>Medical and Prescription Drugs</b>	Highmark BCBS Kaiser Permanente	<a href="http://www.highmarkbcbs.com">www.highmarkbcbs.com</a> <a href="http://www.kp.org">www.kp.org</a>	1-800-241-5704 1-800-464-4000
<b>Health Savings Account (HSA)</b>	WealthCare Saver	<a href="http://www.highmarkbcbs.com">www.highmarkbcbs.com</a>	1-800-241-5704
<b>TravelConnect</b>	Lincoln Financial Group	<a href="http://mysearchlightportal.com/">mysearchlightportal.com/</a> Group ID: LFGTravel123	1-866-525-1955
<b>Dental</b>	MetLife	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a> Organization ID: ANSYS, Inc.	1-800-942-0854
<b>Vision</b>	VSP	<a href="http://www.vsp.com">www.vsp.com</a>	1-800-877-7195
<b>Flexible Spending Accounts (FSAs)</b>	Human Resource Administrators	<a href="https://myhradministrators.summitfor.me/">https://myhradministrators.summitfor.me/</a>	1-800-460-0738 1-610-282-4216 (fax)
<b>Fertility Benefits</b>	Carrot	<a href="https://app.get-carrot.com/signup">https://app.get-carrot.com/signup</a>	-
<b>Employee Assistance Program (EAP)</b>	ComPsych	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a> Username: LFGsupport Password: LFGsupport1	1-888-628-4824
<b>Wellness Coach App</b>	Wellness Coach	<a href="http://www.meditation.live">www.meditation.live</a>	-
<b>Pet Benefit Programs</b>	Pet Benefit Solutions	<a href="http://www.petbenefits.com/land/AnsysINC">www.petbenefits.com/land/AnsysINC</a>	1-800-891-2565
<b>Adoption Assistance</b>	Ansys	ARC	1-877-267-9705
<b>MyBenefitsApp</b>	BenefitsApp	<a href="http://www.benefitsapp.com/download">www.benefitsapp.com/download</a>	1-877-267-9705
<b>Charitable Giving Program</b>	Ansys	ARC	1-877-267-9705
<b>Critical Illness Insurance Accident Insurance Hospital Indemnity Insurance</b>	MetLife	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	1-800-438-6388
<b>Life and AD&amp;D Insurance</b> Basic Life and AD&D Dependent Life and AD&D	Lincoln Financial Group	<a href="http://www.MyLincolnPortal.com">www.MyLincolnPortal.com</a>	1-800-423-2765
<b>Disability Insurance</b> Short-Term Disability (STD) Short-Term Disability (STD) Buy-Up Long-Term Disability (LTD) Long-Term Disability (LTD) Buy-Up	Lincoln Financial Group	<a href="http://www.MyLincolnPortal.com">www.MyLincolnPortal.com</a>	1-800-713-7384
<b>Legal Insurance Identity Theft Protection</b>	Legal Resources	<a href="http://www.legalresources.com">www.legalresources.com</a>	1-800-728-5768
<b>401(k)</b>	Fidelity	<a href="http://www.401k.com">www.401k.com</a>	1-800-835-5095
<b>Employee Stock Purchase Plan (ESPP)</b>	E*TRADE	<a href="http://www.etrade.com/stockplans">www.etrade.com/stockplans</a>	1-800-838-0908
<b>Employee Perks Program</b>	Beneplace	<a href="https://ansys.savings.beneplace.com">https://ansys.savings.beneplace.com</a>	-
<b>Tuition Reimbursement</b>	Ansys	ARC	1-877-267-9705
<b>Time Off</b>	Ansys	ARC	1-877-267-9705



## Welcome

## 2022 Open Enrollment

## Benefit Basics

### Health Care

- Medical Plans
- Health Savings Account
- Prescription Drugs (Rx)
- People Like You
- Health Tools and Resources
- Healthy Behaviors
- Virtual Health Care
- Dental Plans
- Vision Plan
- Health Care Costs
- Flexible Spending Accounts
- Fertility Benefits

### Well-being & Family

- Highmark Wellness Programs
- Employee Assistance Program
- Wellness Coach App
- Pet Benefit Programs
- Adoption Assistance
- MyBenefitsApp
- Charitable Giving Program

### Personal & Income Protection

- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Life and AD&D Insurance
- Disability Insurance
- Legal Insurance
- Identity Theft Benefit

### Wealth

- 401(k) Retirement Plan
- Employee Stock Purchase Plan
- Employee Perks Program
- Tuition Reimbursement

### Time Off

- Vacation
- Volunteer Time Off
- Paid Sick & Safe Time
- U.S. Holidays
- Paid Parental Leave

## Ready to Enroll

## Contact Information