

# Benefits Matrix

## Attachment A

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28  
29  
30  
31  
32  
33  
34  
35  
36  
37  
38  
39  
40  
41  
42  
43  
44  
45  
46  
47  
48  
49  
50  
51  
52  
53  
54  
55  
56

### 401k

Except as the parties may otherwise agree pursuant to any Letter of Understanding, as well as any changes required by applicable law, all provisions of Spirit 401k Plan in place on the ratification date of this agreement are to remain unchanged:

- All Employee and Employer contributions shall be made as soon as administratively possible after each pay period. This does not include the company’s non-matching contribution.
- Employees may choose to contribute up to 50% of Base Salary, up to federal limits.
- Company Contributions
  - Matching: 75% match on first 8% of employee contributions.
  - Company additional contributions:

If your age + earned vesting service equals:	The percentage of company additional contributions you receive is:
Less than 60	1.5%
60 – 79	3.0%
80+	4.5%

The Company shall make the above contributions for a retiring employee so long as the employee has 1,000 hours of service in the Plan Year.

- Transition Contributions

Service at Closing	Contribution
5-9 years	1.5%
10-14 years	2.5%
15+ years	3.5%
Contribution continues for the lesser of 15 years from June 17, 2005, or completed years of Boeing service on June 17, 2005. Effective June 18, 2020 the transition contributions shall cease for all covered employees with the final payment for 2020 earnings made no later than April 15, 2021.	

### Spirit Retirement Plan:

Except as the parties may otherwise agree pursuant to any Letter of Understanding, as well as any changes required by applicable law, all provisions of Spirit Retirement Plan (Former Boeing BCERP and PVP Plans) in place on the ratification date of this agreement are to remain unchanged, with the exception of the following amendments:

Subject to approval by the Spirit Board of Directors, SPEEA-WTPU represented employees with an accrued pension benefit in the “Frozen Pension Plan” will have the ability to voluntarily elect to

1 receive their frozen pension benefit value as a lump sum. Such approval shall not be unreasonably  
2 withheld. It is expected that they will roll it over into their 401(k). Participating in this offer will  
3 not require that the employee terminate their employment with Spirit.  
4

5 The lump sum shall be determined based on IRC 417(e) segment rates from November the prior  
6 calendar year and shall include early retirement subsidies (if applicable).  
7

8 Employees will initially be surveyed regarding their interest in receiving a lump sum payout of  
9 their pension benefit. The survey will include information on what the lump sum value of their  
10 pension is. Employees who formally express interest to the survey will be spun off into a plan that  
11 will be terminated, subject to regulatory approval, allowing access to the benefits in the form of a  
12 lump sum upon completion of the plan termination. These employees will have a second chance  
13 (at the time of plan termination) to reconsider whether to elect a lump sum. Those who decline  
14 will receive their pension benefit in the form of an annuity payment in accordance with the terms  
15 of the frozen pension plan. Those who retire and commence payment of their monthly pension  
16 benefit before the Frozen Pension Plan is terminated will not be eligible for a lump sum payment.  
17

### 18 **Medical Plans**

19  
20 All medical plans offered to SPEEA represented Spirit employees shall utilize a nationwide PPO  
21 network outside of the Accountable Care Organization network area.  
22

23 Unless prohibited by a collective bargaining agreement, the Company will endeavor to use the entirety  
24 of the risk pool for each respective plan when setting rates. Rates not include any employer HSA  
25 contributions, transition bonus funds or ratification bonuses.  
26

27 Except as the parties may otherwise agree pursuant to any Letter of Understanding, as well as any  
28 changes required by applicable law, all provisions of the Spirit medical plans (Core, Enhanced, Green,  
29 Blue and Orange) in place on the ratification date of this agreement are to remain unchanged.  
30

31 Effective July 1, 2020, the Company shall provide access to the following plans:  
32

- 33 • Core Plan
- 34 • Enhanced Plan
- 35 • Green Plan (HSA)
- 36 • Blue Plan (HSA)
- 37 • Orange Plan (HSA)

38  
39  
40  
41  
42  
43 Effective July 1, 2022, the Company shall only provide access to the following plans:  
44

- 45 • Green Plan (HSA)
- 46 • Blue Plan (HSA)
- 47 • Orange Plan (HSA)

### 48 49 50 51 **Core Plan – 30% Premium Contribution**

52  
53 Except as the parties may otherwise agree pursuant to any Letter of Understanding, as well as any  
54 changes required by applicable law, all provisions of the Core plan in place on the ratification date of  
55 this agreement are to remain unchanged. Beginning July 1, 2021, the Company contribution to the  
56 Core Plan shall be capped at the Company contribution to the Green Plan. Beginning July 1, 2022,

the Core Plan will no longer be offered.

**Enhanced Plan – 25% Premium Contribution**

Except as the parties may otherwise agree pursuant to any Letter of Understanding, as well as any changes required by applicable law, all provisions of the Enhanced plan in place on the ratification date of this agreement are to remain unchanged. Beginning July 1, 2021, the Company contribution to the Enhanced Plan shall be capped at the Company contribution to the Green Plan. Beginning July 1, 2022, the Enhanced Plan will no longer be offered.

**Green Plan – July 2020 17% Premium Contribution, July 2021 20% Premium Contribution, July 2022 22% premium thereafter**

- The individual annual deductible (in-network) will be \$1,500 for single coverage, with the family deductible two times higher. If federal minimums are raised the deductible will be raised accordingly.
- Out-of-network deductible will be two times the in-network deductible.
- Preventative prescriptions shall be allowed before deductible, subject to OOP maximums.
- Non-preventative prescriptions shall be subject to the deductible and OOP maximums.
- The coinsurance for all in network services (incl retail and mail order drugs) will be 80%/20% (60%/40% out of network).
- The annual out-of-pocket maximum shall be two times the applicable deductible for network and four times the applicable deductible for out of network services.
- The applicable annual deductible will be included in the respective annual out-of-pocket maximum.

**Blue and Orange Plans – July 2020 17% Premium Contribution, thereafter 20% Premium Contribution**

- The deductibles for the blue and orange plans shall not change unless required by federal law in order to maintain a qualified status as a High Deductible Health Plan.
- Preventative prescriptions shall be allowed before deductible, subject to OOP maximums.
- Non-preventative prescriptions shall be subject to the deductible and OOP maximums.
- The Coinsurance for all network services (incl retail and mail order drugs) will be 70%/30% (50%/50% out of network).
- The applicable annual deductible will be included in the respective annual out-of-pocket maximum.

**HSA Funding:**

- Effective with the first pay period after June 30, 2020 each employee that has enrolled in the Green or Blue plan shall receive a lump sum payment equal to 100% of their applicable deductible. Employees enrolled in the orange plan shall receive the same amount as employees enrolling in the blue plan. This lump sum payment will be contributed to the employee's Health Savings Account (HSA) unless the employee chooses to receive the contribution in a lump sum cash payment.
- Effective with the first pay period after June 30, 2021 each employee that has enrolled in the Green or Blue plan shall receive a lump sum payment equal to 100% of their applicable

1 deductible. Employees enrolled in the orange plan shall receive the same amount as employees  
2 enrolling in the blue plan. This lump sum payment will be contributed to the employee's  
3 Health Savings Account (HSA) unless the employee chooses to receive the contribution in a  
4 lump sum cash payment.  
5

- 6 • Effective with the first pay period after June 30, 2022 each employee that has enrolled in  
7 the Green or Blue plan shall receive a lump sum payment equal to 75% of their applicable  
8 deductible. Employees enrolled in the orange plan shall receive the same amount as employees  
9 enrolling in the blue plan. This lump sum payment will be contributed to the employee's  
10 Health Savings Account (HSA) unless the employee chooses to receive the contribution in a  
11 lump sum cash payment.  
12
- 13 • Effective with the first pay period after June 30, 2023 each employee that has enrolled in  
14 the Green or Blue plan shall receive a lump sum payment equal to 75% of their applicable  
15 deductible. Employees enrolled in the orange plan shall receive the same amount as employees  
16 enrolling in the blue plan. This lump sum payment will be contributed to the employee's  
17 Health Savings Account (HSA) unless the employee chooses to receive the contribution in a  
18 lump sum cash payment.  
19
- 20 • Effective with the first pay period after June 30, 2024 each employee that has enrolled in  
21 the Green or Blue plan shall receive a lump sum payment equal to 60% of their applicable  
22 deductible. Employees enrolled in the orange plan shall receive the same amount as employees  
23 enrolling in the blue plan. This lump sum payment will be contributed to the employee's  
24 Health Savings Account (HSA) unless the employee chooses to receive the contribution in a  
25 lump sum cash payment.  
26
- 27 • Effective with the first pay period after June 30, 2025 each employee that has enrolled in  
28 the Green or Blue plan shall receive a lump sum payment equal to 60% of their applicable  
29 deductible. Employees enrolled in the orange plan shall receive the same amount as employees  
30 enrolling in the blue plan. This lump sum payment will be contributed to the employee's  
31 Health Savings Account (HSA) unless the employee chooses to receive the contribution in a  
32 lump sum cash payment.  
33
- 34 • Employees hired after the start of each respective plan year shall receive the same amounts  
35 as above prorated based on the remaining months of the plan year.  
36
- 37 • While employed by Spirit, Spirit shall pay the monthly administrative fees associated with  
38 maintaining the HSA account at the HSA custodian of Spirit's choice.  
39
- 40 • The company shall permit employees the ability to make HSA contributions via  
41 payroll deduction.  
42

### 43 **Concierge Primary Care** 44

45 Spirit will provide employees with access to Concierge Primary Care (CPC) services. CPC is an  
46 optional health care delivery model structured to improve health outcomes, lower costs, and provide  
47 an enhanced patient care experience. This will be an optional network, which employees may choose  
48 when completing annual enrollment activities beginning in the 2020/2021 benefit year. Employees  
49 who elect to participate in the CPC network will receive a 3% reduction in premium in the 2020/2021  
50 year, and a 5% reduction in the premium thereafter.  
51

52 In order to preserve the health savings account (HSA) benefits and give employees the best of both  
53 the traditional and CPC models, where permitted by law, the CPC network shall have unlimited free  
54 primary care, unlimited free coverage for minor procedures (as defined by the CPC) and a listing of  
55 free generic drugs; where not permitted by law, the CPC clinic shall charge the lowest reasonable fee  
56 for the services and/or prescriptions provided.

Spirit will create a CPC Oversight Committee, and SPEEA staff will be invited to become involved as an active member. CPC providers will follow generally accepted standards of medical practice. Spirit will strive the CPC has a posted list of available services and procedures that is maintained and updated annually on a prospective basis, prior to each annual enrollment. The parties understand and agree that the structure and substance of the services provided under this CPC option may change each plan year during the course of this Agreement.

### **Retiree Medical**

Day 1 employees age 62 and older who separate service with at least 10 years of company service may enroll in the same medical benefit options as provided to active employees and pay the same monthly premium as active employees. Employees with at least 10 years of service who are laid off by Spirit up to 30 months prior to meeting eligibility for this benefit will be eligible for this benefit upon reaching age 62 regardless of interim coverage.

Subsidized coverage for employees will be provided until Medicare eligibility. Should the employee become Medicare eligible in advance of their spouse becoming Medicare eligible and/or children turning age 26, the spouse and/or remaining eligible children may remain on the Spirit subsidized retiree medical plan for an additional 12 months.

Employees who retire from service with at least ten years of service and who are between the ages of 55 – 65 will be eligible to enroll in Access-Only retirement coverage. The Plans available through Access-Only will be the same as the Plans available to the active employee population, however, the retiree will pay the full cost of the associated benefits, which will be rated on the retiree population experience.

Employees who retire at age 55+ with 10+ years of service, or at age 60+ with 5+ years of service, may elect to continue receiving primary care services through the CPC. The CPC is not a health insurance plan and does not provide specialty care or hospital services. Retirees need to make certain they are covered by a comprehensive medical plan. To do so, the employee must have elected this network at the first opportunity and remained continuously enrolled in the CPC network, or have been enrolled in the CPC network for three consecutive years prior to retirement. Spirit will subsidize the per member per month fee for CPC access at 50%. Once the employee reaches age 65, or becomes Medicare eligible, whichever comes first, Spirit will no longer subsidize the per member per month fee. If the employee reaches 65 or becomes Medicare eligible their eligible dependents will be able to remain on subsidized coverage for an additional 12 months.

### **Healthy Spirit Activities**

The Healthy Spirit discounts will no longer apply after June 30, 2020.

### **Dental Benefits**

The company shall offer the current Premier Plan, the Standard Plan and the Basic Plus Plan. Except as the parties may otherwise agree pursuant to any Letter of Understanding, as well as any changes required by applicable law, all provisions of the Dental plans in place on the ratification date of this agreement are to remain unchanged with the exception of the following amendments:

- Effective 7/1/2021: The Premier Dental plan premium contribution shall be 10%.

### **Voluntary Vision Benefits**

Except as the parties may otherwise agree pursuant to any Letter of Understanding, as well as any changes required by applicable law, all provisions of the Enhanced, Basic and Exam Only vision plans in place on the ratification date of this agreement are to remain unchanged.

1     **Safety Glasses**

2  
3     Except as the parties may otherwise agree pursuant to any Letter of Understanding, as well as any  
4     changes required by applicable law, all provisions of the current prescription vision hardware benefit  
5     in place on the ratification date of this agreement are to remain unchanged.  
6

7     **Flexible Spending Accounts**

8  
9     The Company shall provide access to a general purpose healthcare FSA with the limit matching the  
10    federal maximum. Should the federal maximum be eliminated, the annual maximum shall match the  
11    Orange Plan individual deductible.

12  
13    The company shall provide access to a dependent care FSA with a \$5000 limit.

14  
15    For individuals in an HSA-Qualified medical plan, Effective 7/1/2019 the company also began to  
16    provide access to a Limited Purpose FSA with a limit matching the general purpose FSA.  
17

18    **Company Paid Life Insurance**

19  
20    Except as the parties may otherwise agree pursuant to any Letter of Understanding, as well as any  
21    changes required by applicable law, all provisions of Company Paid Life Insurance plan currently in  
22    place are to remain unchanged.  
23

24    **Optional Supplemental Life Insurance**

25  
26    Except as the parties may otherwise agree pursuant to any Letter of Understanding, as well as any  
27    changes required by applicable law, all provisions of Optional Supplemental Life Insurance plan  
28    currently in place are to remain unchanged.  
29

30    **Company Paid Short Term Disability**

31  
32    Except as the parties may otherwise agree pursuant to any Letter of Understanding, as well as any  
33    changes required by applicable law, all provisions of STD plan currently in place are to remain  
34    unchanged.  
35

36    **Company Paid Long Term Disability**

37  
38    Except as the parties may otherwise agree pursuant to any Letter of Understanding, as well as any changes  
39    required by applicable law, all provisions of LTD plan currently in place are to remain unchanged.  
40

41    Employees shall be able to use ETO to supplement the LTD payments to bring the employee back up  
42    to 100% of the pre-disability salary.  
43

44    **Accidental Death and Dismemberment**

45  
46    Except as the parties may otherwise agree pursuant to any Letter of Understanding, as well as any  
47    changes required by applicable law, all provisions of Accidental Death and Dismemberment plan  
48    currently in place are to remain unchanged.  
49

50    **Company Paid Business Travel Accident (BTA)**

51  
52    Except as the parties may otherwise agree pursuant to any Letter of Understanding, as well as any  
53    changes required by applicable law, all provisions of BTA plan currently in place are to remain  
54    unchanged.  
55  
56