

# 2023 ASSOCIATE BENEFITS

## OPEN ENROLLMENT

### NOW IS YOUR CHANCE TO ENROLL...



#### YOUR COVERAGE CHOICES

We value the contributions of our associates and strive to provide quality benefits to our workforce. In appreciation of your dedicated service we are pleased to offer a variety of affordable coverage options through The American Worker. We encourage you to review this guide so you understand your benefit options and can make the right choices for you and your family.

#### MEDICAL OPTIONS: Choose 1 of 5 Plans

##### Med Enhanced

- Copays for Dr. Visits, Labs, X-rays and Generic Drugs
- 100% in-network coverage for ACA required preventive services

##### Med Enhanced Plus

- Includes all the Med Enhanced benefits *PLUS*
- Coverage for Accidents, Hospital Stays, Surgeries and more

##### Med Advantage

- 100% in-network coverage for ACA required preventive services

##### Med Advantage Plus

- Includes all the Med Advantage benefits *PLUS*
- Coverage for Dr. Visits, Labs, X-rays, Prescription discounts and more

##### Med Basic

- Coverage for Dr. Visits, Labs, X-rays, Prescription discounts and more

#### 2023 HIGHLIGHTS

**NO BENEFIT CHANGES ON ANY PLANS**

**NO RATE CHANGES ON...**

- Dental
- Vision
- Short-term Disability
- Life and AD&D Insurance

**RATE INCREASES ON...**

- Med Advantage
- Med Advantage Plus
- Med Enhanced
- Med Enhanced Plus

#### ADDITIONAL COVERAGE OPTIONS

You can elect any of these benefit plans on a freestanding basis or in addition to medical coverage.

- **Dental:** Pays up to \$500 per year
- **Vision:** Coverage for eye exams and corrective eyewear
- **Short-term Disability:** Pays \$200 per week for up to 26 weeks
- **Life and AD&D Insurance:** \$20,000 of coverage for associates

**2023 OPEN ENROLLMENT: Tuesday, November 1 - Friday, November 18, 2022**

**COVERAGE EFFECTIVE DATE: Monday, December 26, 2022**

If you are currently enrolled your coverage will continue for 2023 unless you make a change during 2023 Open Enrollment.

Deductions for 2023 coverage begin the week of December 19, 2022.

#### ENROLL NOW

**Online:** [www.TheAmericanWorker.com](http://www.TheAmericanWorker.com)

Available anytime

**Phone:** (877) 220-1862

Monday - Friday, 8 AM to 8 PM ET

**Mobile Device:** Text StaffOE to (855) 932-4533

Available anytime

#### Enrolling Online...

Under "Login and Enroll" choose "Register & Enroll"

Select "Returning User?" or "New User?"

- **Returning Users:** Login using your username and password
- **New Users:** Select "Employee ID" and in the fields below enter
  - Employee ID #: Your Social Security Number
  - Group #: 98418
  - Date of Birth: Your Date of Birth

Click "Continue" to enroll yourself and your dependents

*Note: New users will need to create an account before enrolling*

Para información o ayuda en Español llame al (877) 220-1862

# MEDICAL COVERAGE OPTIONS OVERVIEW

You can choose **ONE** of the five medical options below. The benefits vary by plan, so an overview of each plan has been included to help you better understand and compare your options. Review the following chart so you can make the right choice for you and your family.

COVERAGE OVERVIEW	BASIC	ADVANTAGE	ADVANTAGE PLUS	ENHANCED	ENHANCED PLUS
First Health Network	✓	✓	✓	✓	✓
Primary Care Office Visit	Pays \$100/Day		Pays \$100/Day	You Pay \$10*	You Pay \$10*
Specialist Office Visit				You Pay \$75*	You Pay \$75*
Teladoc	✓		✓	✓	✓
Outpatient Diagnostic Lab	Pays \$75/Day		Pays \$75/Day	You Pay \$20*	You Pay \$20*
Outpatient Diagnostic X-ray	Pays \$200/Day		Pays \$200/Day		
Outpatient Diagnostic Advanced Studies	Pays \$300/Day		Pays \$300/Day		Pays \$300/Day
Preventive Care		Plan Pays 100%*	Plan Pays 100%*	Plan Pays 100%*	Plan Pays 100%*
Accident (per occurrence)	Pays up to \$300		Pays up to \$300		Pays up to \$1,000
Emergency Room Sickness					Pays \$150/Day
Inpatient Surgery	Pays \$1,000/Day		Pays \$1,000/Day		Pays \$2,000/Day
Hospital Admission (lump sum)	Pays \$500/ Confinement		Pays \$500/ Confinement		Pays \$1,000/ Confinement
Inpatient Hospital Indemnity	Pays \$100/Day		Pays \$100/Day		Pays \$600/Day
Inpatient Intensive Care Unit	Pays \$200/Day		Pays \$200/Day		Pays \$1,200/Day
Prescription Drug	Generic & Brand Discounts		Generic & Brand Discounts	Generic Copays Brand Discounts	Generic Copays Brand Discounts

\*You MUST visit a First Health Network provider for services to be covered. Services from out-of-network providers are NOT covered.

WEEKLY RATES (Note: Biweekly rates are twice the weekly rates. Monthly rates are slightly more than 4 times the weekly rates.)	BASIC	ADVANTAGE	ADVANTAGE PLUS	ENHANCED	ENHANCED PLUS
Associate Only	\$16.52	\$5.11	\$21.63	\$18.39	\$31.87
Associate & Spouse	\$27.85	\$7.55	\$35.40	\$46.63	\$78.51
Associate & Child(ren)	\$27.97	\$7.82	\$35.79	\$56.59	\$79.89
Associate & Family	\$42.25	\$8.71	\$50.96	\$76.50	\$111.92

## First Health Network\*

Members have access to one of the nations largest networks providing savings on Physician and Hospital services

- Over 490,000 provider locations across the country
- To locate a provider, visit [www.FirstHealthLBP.com](http://www.FirstHealthLBP.com)

*Tip... When making an appointment, make sure to tell your provider your coverage includes the First Health network and confirm they participate in the network.*

## Teladoc: Talk to a Doctor Anytime for FREE\*\*

Quality care in minutes from U.S. board-certified doctors 24 hours a day, 365 days a year by phone, online video or mobile app

- Convenient and effective care at no cost to you
- Doctors diagnose, treat and, if needed, prescribe medication
- Avoid expensive urgent care or ER visits for non-emergencies

*Registration required prior to use*

## BENEFIT DEDUCTIONS & CHANGES DURING THE YEAR

The cost of coverage is deducted from your paycheck before taxes are taken out, which saves you money. Since deductions are processed pretax, IRS regulations determine when you can enroll, change or cancel coverage during the year.

You must enroll when initially eligible or during Open Enrollment and the coverage you elect will remain in place for the entire year. If you don't, you must wait until the next Open Enrollment to enroll. However, if you experience a Qualifying Life Event (QLE) during the year, you may be eligible to enroll in new coverage, make changes to existing coverage or cancel your current coverage.

Qualifying Life Events include, but are not limited to: birth, adoption or legal guardianship of a child; marriage, divorce, or legal separation; death of a spouse or child; spousal change of employment affecting insurance coverage.

You have 30 days from the date of the QLE to call The American Worker to make a change. If you do not, you will not be able to make a change until the next Open Enrollment. Coverage changes must be consistent with the QLE and documentation may be required.

# MED BASIC - PLAN HIGHLIGHTS

The Med Basic Plan provides coverage for basic healthcare services due to an accident or illness. The plan pays a fixed amount per day for covered services. The plan pays in addition to other coverage, which can help offset out-of-pocket costs when receiving treatment.

The Med Basic Plan gives you coverage both in and out of the First Health Network. Visiting a First Health Network provider can reduce your costs. The plan also includes Teladoc and prescription drug discounts to help you save on medical expenses.

COVERAGE OVERVIEW	MED BASIC
First Health Network	Included - See page 2 for details
Primary Care Office Visit Specialist Office Visit	Plan Pays \$100 per Day, 6 Days per Person per Year
Teladoc	Access to Doctors by Phone or Online Anytime for <i>Free</i> Registration required prior to use - See page 2 for details
Outpatient Diagnostic Lab	Plan Pays \$75 per Testing Day, 3 Days per Person per Year
Outpatient Diagnostic X-ray	Plan Pays \$200 per Testing Day, 3 Days per Person per Year
Outpatient Diagnostic Advanced Studies	Plan Pays \$300 per Testing Day, 3 Days per Person per Year
Accidental Injury Care	Plan Pays \$300 Maximum per Occurrence
Surgical Indemnity Daily Inpatient Daily Outpatient / Daily Outpatient Minor Outpatient Benefit Maximum	Plan Pays \$1,000 per Day, 1 Day per Person Per Year Plan Pays \$500 / \$100 per Day 1 Day per Person per Year
Anesthesia	Plan Pays 30% of the Surgical Benefit
Daily In-Hospital Indemnity	Plan Pays \$100 per Day, 500 Days Lifetime Maximum
Hospital Admission ( <i>Lump Sum</i> )	Plan Pays \$500 per Confinement
Intensive Care Unit	Plan Pays \$200 per Day; 30 Days per Person per Year
Substance Abuse	Plan Pays \$50 per Day; 30 Days per Person per Year
Mental Illness	Plan Pays \$50 per Day; 30 Days per Person per Year
Skilled Nursing	Plan Pays \$50 per Day; 60 Days per Person per Stay
Prescription Drug Coverage	AWP Value Rx - See below for details

WEEKLY RATES	
Associate Only	\$16.52
Associate & Spouse	\$27.85
Associate & Child(ren)	\$27.97
Associate & Family	\$42.25

*The Med Basic Plan is underwritten by Nationwide Life Insurance Company but includes other benefits such as First Health, Teladoc and AWP Value Rx which are provided by separate vendors.*

## AWP Value Rx - Provided by CerpaxRx

This program is designed to provide substantial prescription drug savings by helping you identify affordable options.

- Select Generic and Brand drugs available for \$10, \$20, \$50 or less
- Non-Select Generic and Brand drugs are available at a discount
- Over 70,000 participating pharmacies nationwide. To locate a pharmacy visit [www.AWPValueRx.com](http://www.AWPValueRx.com).

*AWP Value Rx is a non-insurance prescription drug discount program*

*Notes: The Med Basic Plan (a) is not a substitute for minimum essential health coverage under the Affordable Care Act (ACA), and (b) does not qualify as minimum essential coverage under the ACA.*

*The Med Basic Plan is not available to New Hampshire or Vermont residents. Benefits vary slightly for Washington residents.*

# MED ADVANTAGE & MED ADVANTAGE PLUS - PLAN HIGHLIGHTS

Both plans provide 100% in-network coverage for all ACA required preventive services.

The Med Advantage Plan only covers preventive services. It does not provide any coverage for illness or accidents.

The Med Advantage Plus Plan adds coverage for the treatment of illnesses and accidents such as Doctor Visits, Labs, X-rays, Surgeries, Hospital Stays, and more. It also includes Teladoc and Prescription Drug discounts.

COVERAGE OVERVIEW	MED ADVANTAGE
First Health Network	Required - See page 2 for details
Preventive Care*	Plan Pays 100% for all ACA required Preventive Care Services See page 6 for a list of Covered Preventive Care Services

*\*You MUST visit a First Health Network provider for services to be covered. Services from out-of-network providers are NOT covered.*

COVERAGE OVERVIEW	MED ADVANTAGE PLUS
First Health Network	Required - See page 2 for details
Preventive Care*	Plan Pays 100% for all ACA required Preventive Care Services See page 6 for a list of Covered Preventive Care Services
Primary Care Office Visit Specialist Office Visit	Plan Pays \$100 per Day, 6 Days per Person per Year
Teladoc	Access to Doctors by Phone or Online Anytime for Free Registration required prior to use - See page 2 for details
Outpatient Diagnostic Lab	Plan Pays \$75 per Testing Day, 3 Days per Person per Year
Outpatient Diagnostic X-ray	Plan Pays \$200 per Testing Day, 3 Days per Person per Year
Outpatient Diagnostic Advanced Studies	Plan Pays \$300 per Testing Day, 3 Days per Person per Year
Accidental Injury Care	Plan Pays \$300 Maximum per Occurrence
Surgical Indemnity Daily Inpatient Daily Outpatient / Daily Outpatient Minor Outpatient Benefit Maximum	Plan Pays \$1,000 per Day, 1 Day per Person Per Year Plan Pays \$500 / \$100 per Day 1 Day per Person per Year
Anesthesia	Plan Pays 30% of the Surgical Benefit
Daily In-Hospital Indemnity	Plan Pays \$100 per Day, 500 Days Lifetime Maximum
Hospital Admission ( <i>Lump Sum</i> )	Plan Pays \$500 per Confinement
Intensive Care Unit	Plan Pays \$200 per Day; 30 Days per Person per Year
Substance Abuse	Plan Pays \$50 per Day; 30 Days per Person per Year
Mental Illness	Plan Pays \$50 per Day; 30 Days per Person per Year
Skilled Nursing	Plan Pays \$50 per Day; 60 Days per Person per Stay
Prescription Drug Coverage	AWP Value Rx - See below for details

*\*You MUST visit a First Health Network provider for services to be covered. Services from out-of-network providers are NOT covered.*

WEEKLY RATES	MED ADVANTAGE	MED ADVANTAGE PLUS
Associate Only	\$5.11	\$21.63
Associate & Spouse	\$7.55	\$35.40
Associate & Child(ren)	\$7.82	\$35.79
Associate & Family	\$8.71	\$50.96

## AWP Value Rx - Provided by CerpaxRx

This program is designed to provide substantial prescription drug savings by helping you identify affordable options.

- Select Generic and Brand drugs available for \$10, \$20, \$50 or less
- Non-Select Generic and Brand drugs are available at a discount
- Over 70,000 participating pharmacies nationwide. To locate a pharmacy visit [www.AWPValueRx.com](http://www.AWPValueRx.com).

*The AWP Value Rx is a non-insurance discount program*

*Notes: The Med Advantage Plus Plan is not available to New Hampshire or Vermont residents. Benefits vary slightly for Washington residents. The Med Advantage and Med Advantage Plus Plans do not satisfy state coverage requirements in Massachusetts.*

# MED ENHANCED & MED ENHANCED PLUS - PLAN HIGHLIGHTS

Both plans provide in-network coverage for Doctor Visits, Labs, X-rays, ACA required Preventive Services, and Generic Prescription Drugs. The Med Enhanced Plus Plan adds coverage for Accidents, Surgeries, Hospital Stays, and more.

COVERAGE OVERVIEW	MED ENHANCED PLAN
First Health Network	Required - See page 2 for details
Preventive Care*	Plan Pays 100% for all ACA required Preventive Care Services See page 6 for a list of Covered Preventive Care Services
Primary Care Office Visit*	You pay \$10 per Visit, 6 Visits per Person per Year
Specialist Office Visit*	You pay \$75 per Visit, 1 Visit per Person per Year
Teladoc	Access to Doctors by Phone or Online Anytime for <i>Free</i> Registration required prior to use - See page 2 for details
Outpatient Diagnostic Lab & X-ray*	You pay \$20 per Visit, 6 Visits per Person per Year
Prescription Drug Coverage	CerpassRx - See below for details

\*You MUST visit a First Health Network provider for services to be covered. Services from out-of-network providers are NOT covered.

COVERAGE OVERVIEW	MED ENHANCED PLUS PLAN
First Health Network	Required - See page 2 for details
Preventive Care*	Plan Pays 100% for all ACA required Preventive Care Services See page 6 for a list of Covered Preventive Care Services
Primary Care Office Visit*	You pay \$10 per Visit, 6 Visits per Person per Year
Specialist Office Visit*	You pay \$75 per Visit, 1 Visit per Person per Year
Teladoc	Access to Doctors by Phone or Online Anytime for <i>Free</i> Registration required prior to use - See page 2 for details
Outpatient Diagnostic Lab & X-ray*	You pay \$20 per Visit, 6 Visits per Person per Year
Outpatient Diagnostic Advanced Studies	Plan Pays \$300 per Testing Day, 3 Days per Person per Year
Emergency Room Sickness	Plan Pays \$150 per Day, 2 Days per Person per Year
Accidental Injury Care	Plan Pays \$1,000 Maximum per Occurrence
Surgical Indemnity	
Daily Inpatient	Plan Pays \$2,000 per Day, 1 Day per Person Per Year
Daily Outpatient / Daily Outpatient Minor	Plan Pays \$1,000 / \$200 per Day
Outpatient Benefit Maximum	1 Day per Person per Year
Anesthesia	Plan Pays 30% of the Surgical Benefit
Daily In-Hospital Indemnity	Plan Pays \$600 per Day, 500 Days Lifetime Maximum
Hospital Admission ( <i>Lump Sum</i> )	Plan Pays \$1,000 per Confinement
Intensive Care Unit	Plan Pays \$1,200 per Day; 30 Days per Person per Year
Substance Abuse	Plan Pays \$300 per Day; 30 Days per Person per Year
Mental Illness	Plan Pays \$300 per Day; 30 Days per Person per Year
Skilled Nursing	Plan Pays \$300 per Day; 60 Days per Person per Stay
Prescription Drug Coverage	CerpassRx - See below for details

\*You MUST visit a First Health Network provider for services to be covered. Services from out-of-network providers are NOT covered.

WEEKLY RATES	MED ENHANCED	MED ENHANCED PLUS
Associate Only	\$18.39	\$31.87
Associate & Spouse	\$46.63	\$78.51
Associate & Child(ren)	\$56.59	\$79.89
Associate & Family	\$76.50	\$111.92

## CerpassRx

Effective and reliable prescription drug coverage with a broad network of over 70,000 participating pharmacies nationwide.

- Generic drugs: \$10 Copay
- Brand drugs: Discounts
- Monthly Maximum: Unlimited
- To locate a pharmacy visit [www.CerpassRx.com](http://www.CerpassRx.com).

Notes: The Med Enhanced Plus Plan is not available to New Hampshire or Vermont residents.

The Med Enhanced and Med Enhanced Plus Plans do not satisfy state coverage requirements in Massachusetts.

# PREVENTIVE CARE BENEFIT - COVERED SERVICES OVERVIEW

Benefit included in the Med Advantage, Med Advantage Plus, Med Enhanced, and Med Enhanced Plus Plans.

To promote health and wellness the Affordable Care Act (ACA) requires most plans cover a variety of preventive care services performed by network providers at 100%. The lists below provide an overview of the preventive care services covered at 100% in-network.

Please note, the U.S. Preventive Services Task Force periodically updates these lists and sets the requirements such as age, gender or health conditions for services to be covered. For a current list including all requirements visit [www.healthcare.gov/preventive-care-benefits](http://www.healthcare.gov/preventive-care-benefits).

## First Health Network

One of the nations largest networks with over 490,000 locations across the country. To find a provider visit [www.FirstHealthLBP.com](http://www.FirstHealthLBP.com)

*You MUST visit a First Health Network provider for services to be covered. Services from out-of-network providers are NOT covered.*

## Medical Price Shopping Tool: Healthcare Bluebook

Shop for medical procedures at in-network providers in your area to find the best price and get an out-of-pocket cost estimate. It's easy to find savings with a simple search. Access the medical price shopping tool at [www.TheAmericanWorker.com](http://www.TheAmericanWorker.com) or call (855) 495-1190.

*The medical price shopping tool does not guarantee cost estimates will be the price you are charged or pay for services.*

## Adults

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**Screenings:** Abdominal Aortic Aneurysm, Alcohol Misuse, Blood Pressure, Cholesterol, Colorectal Cancer, Depression, Diabetes (Type 2), Hepatitis B, Hepatitis C, HIV, Lung Cancer, Obesity, Syphilis, Tobacco Use, Tuberculosis

**Counseling:** Alcohol Misuse, Diet, Obesity, Sexually Transmitted Infection Prevention

**Immunizations:** Diphtheria, Hepatitis A, Hepatitis B, Herpes Zoster, Human Papillomavirus (HPV), Influenza (Flu Shot), Measles, Meningococcal, Mumps, Pertussis, Pneumococcal, Rubella, Tetanus, Varicella (Chickenpox)

**Other:** Aspirin Use to Prevent Cardiovascular Disease and Colorectal Cancer, Falls Prevention, Statin Preventive Medication, Tobacco Use Cessation Interventions

## Women including Pregnant Women or Women who may become Pregnant

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**Screenings:** Anemia, Breast Cancer Mammography, Cervical Cancer, Chlamydia, Diabetes, Domestic and Interpersonal Violence, Gestational Diabetes, Gonorrhea, Hepatitis B, HIV, Human Papillomavirus (HPV), Maternal Depression, Osteoporosis, Preeclampsia, Rh Incompatibility, Syphilis, Tobacco Use, Urinary Incontinence, Urinary Tract or Other Infection

**Counseling:** Breast Cancer Chemoprevention, Breast Cancer Genetic Testing (BRCA), Breastfeeding, Contraception, Domestic and Interpersonal Violence, HIV, Sexually Transmitted Infection

**Other:** Breastfeeding Supplies for Pregnant and Nursing Women, FDA Approved Contraceptive Methods, Folic Acid Supplements, Tobacco Use Cessation Interventions, Well-woman Visits

## Children

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**Screenings:** Autism, Bilirubin Concentration, Blood, Blood Pressure, Cervical Dysplasia, Depression, Developmental, Dyslipidemia, Hearing, Hematocrit or Hemoglobin, Hemoglobinopathies or Sickle Cell, Hepatitis B, HIV, Hypothyroidism, Lead, Obesity, Phenylketonuria (PKU), Sexually Transmitted Infection, Tuberculin, Vision

**Assessments:** Alcohol Use, Behavioral, Drug Use, Oral Health Risk, Tobacco Use

**Counseling:** Obesity, Sexually Transmitted Infection Prevention

**Immunizations:** Diphtheria, Haemophilus Influenzae Type B, Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Inactivated Poliovirus, Influenza (Flu Shot), Measles, Meningococcal, Pertussis, Pneumococcal, Rotavirus, Tetanus, Varicella (Chickenpox)

**Other:** Fluoride Chemoprevention Supplements, Fluoride Varnish, Gonorrhea Preventive Medication, Height, Weight and Body Mass Index (BMI) Measurements, Iron Supplements, Medical History

You can access a Summary of Benefits and Coverage (SBC) for the Med Advantage, Med Advantage Plus, Med Enhanced, and Med Enhanced Plus plans online at [www.TheAmericanWorker.com](http://www.TheAmericanWorker.com). If you are unable to access the SBC online or want a copy mailed to your home call (877) 220-1862.

## DENTAL (Provided by Ameritas Life Insurance Corporation)

Keep a bright, healthy smile while supporting your overall well-being with affordable dental coverage. You can use any provider for service, but have access to a dental network to lower out-of-pocket costs.

<b>Calendar Year Maximum</b>	Plan Pays up to \$500 per Covered Member	
<b>Deductible</b>	You Pay \$20 per Visit	
<b>COVERED SERVICES</b>	<b>WAITING PERIOD</b>	<b>COINSURANCE</b>
<b>Preventive &amp; Diagnostic</b> Routine Exams, Cleanings, X-rays, etc.	None	Covered at 100% (U&C Charges)
<b>Basic Treatment</b> Restorative Amalgams and Composites, Endodontics, Periodontics, Extractions, etc.	3 Months	Covered at 60% (U&C Charges)
<b>Major Treatment</b> Onlays, Crowns, Prosthodontics, etc.	12 Months	Covered at 50% (U&C Charges)

WEEKLY RATES	
Associate Only	\$4.26
Associate & Spouse	\$10.66
Associate & Child(ren)	\$7.67
Associate & Family	\$11.52

### TO FIND A PROVIDER

Call (800) 659-2223 and select option 3  
Visit [www.Ameritas.com](http://www.Ameritas.com) and click on FIND A PROVIDER. Then select DENTAL and click on NETWORK PROVIDER.

## VISION (Provided by Ameritas Life Insurance Corporation)

A regular eye exam won't just help you see better, it can also detect the first signs of serious health conditions. With this plan you'll get coverage for exams as well as corrective eyewear. Get the most benefit from the plan by visiting a VSP Choice provider.

<b>Deductibles</b>	You Pay \$10 per Exam & \$25 for Eye Glass Lenses or Frames <sup>1</sup>	
<b>Frequency</b> Exam / Lens / Frame	Based on Date of Service 12 Months / 12 Months / 24 Months	
<b>COVERED SERVICES</b>	<b>VSP CHOICE NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Annual Eye Exam</b>	Covered in Full	VSP Pays Up to \$45
<b>Lenses (per pair)</b>		VSP Pays
Single Vision / Bifocal	Covered in Full	Up to \$30 / Up to \$50
Trifocal / Lenticular	Covered in Full	Up to \$65 / Up to \$100
<b>Contacts</b>		VSP Pays
Fit and Follow Up Exams	15% Discount	No Benefit
Elective	VSP Pays Up to \$120	Up to \$105
Medically Necessary	Covered in Full	Up to \$210
<b>Frames</b>	VSP Pays Up to \$120 <sup>2</sup>	VSP Pays Up to \$70

WEEKLY RATES	
Associate Only	\$1.86
Associate & Spouse	\$3.68
Associate & Child(ren)	\$3.43
Associate & Family	\$5.24

<sup>1</sup>Deductible applies to a complete pair of glasses or frames, whichever is selected.

<sup>2</sup>The Costco allowance will be the wholesale equivalent.

### TO FIND A PROVIDER

Call (800) 877-7195  
Visit [www.Ameritas.com](http://www.Ameritas.com) and click on FIND A PROVIDER. Then select VISION: VSP and click on LOOK UP VSP PROVIDERS.

## SHORT-TERM DISABILITY\*

Your family and daily life can depend on consistent income. If you get sick or injured and can't work, this benefit will pay you cash. Enroll in this benefit to protect your income when you are unable to work.

<b>Weekly Maximum Benefit</b>	Plan Pays \$200 Lump Sum Benefit
<b>Maximum Benefit Period</b>	26 Weeks
<b>Waiting Period</b>	7 Days (Accidents and Sickness)

Coverage includes disability due to pregnancy and childbirth

WEEKLY RATES	
Associate Only	\$3.47**

\*\*Rates vary for Washington residents.

CA, NJ, NY & RI residents may be entitled to additional state disability benefits.

## LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)\*

Life insurance can help your loved ones during a trying time. This benefit provides cash that can assist your family in the event of your death. Enroll in this benefit to protect the future of the ones that depend on you the most.

<b>Life and Accidental Death &amp; Dismemberment Insurance</b>	
Associate	Plan Pays \$20,000
<b>Dependent Life Insurance</b>	
Spouse	Plan Pays \$2,500
Child (6 months - 26 years)	Plan Pays \$1,250
Infant (10 days - 6 months)	Plan Pays \$200

WEEKLY RATES	
Associate Only	\$0.54**
Associate & Spouse	\$0.81**
Associate & Child(ren)	\$0.81**
Associate & Family	\$1.62**

\*\*Rates vary for Washington residents.

\*Short-term Disability and Life and AD&D, provided by Nationwide Life Insurance Company, are not available to New Hampshire or Vermont residents.

# ENROLLMENT & ELIGIBILITY INFORMATION

For your convenience you can enroll online, by phone or by mobile device. If you have benefit questions contact the enrollment center.

**2023 OPEN ENROLLMENT: Tuesday, November 1 - Friday, November 18, 2022**

**COVERAGE EFFECTIVE DATE: Monday, December 26, 2022**

## **Enroll Online: Visit [www.TheAmericanWorker.com](http://www.TheAmericanWorker.com)**

Under “Login and Enroll” choose “Register & Enroll”

Select “Returning User?” or “New User?”

- **Returning Users:** Login using your username and password
- **New Users:** Select “Employee ID” and in the fields below enter
  - Employee ID #: **Your Social Security Number**
  - Group #: **98418**
  - Date of Birth: **Your Date of Birth**

Click “Continue” to elect coverage for yourself and your dependents

*Note: New users will need to create an account before enrolling*

## **Enroll By Phone: Call (877) 220-1862**

Monday - Friday, 8 AM to 8 PM ET

## **Enroll By Mobile Device:**

Text StaffOE to (855) 932-4533

*Para asistencia en Español llame al (877) 220-1862*

### **YOU WILL NEED THE FOLLOWING INFORMATION TO ENROLL**

**Associate Information:** Full Name, Social Security Number, Date of Birth, Home Address, Phone Number, and Email Address

**Dependent Information:** Full Name, Social Security Number, and Date of Birth

## IMPORTANT BENEFIT INFORMATION

### PRETAX PREMIUM DEDUCTIONS (SECTION 125)

Premium for your coverage is deducted from your paycheck on a pretax basis. **By enrolling you agree to the following:**

I hereby elect to participate in The American Worker Plan for benefits made available under the Internal Revenue Code Section 79, 105, 106, 125, and these sections as amended. I understand that the Plan will automatically convert to pretax status any eligible payroll deductions which are provided through the Plan. I understand that by participating in this Plan my Social Security benefits may be reduced since these premiums will be deducted before my salary is taxed. This election will remain in effect for the entire Plan Year. My election CANNOT be changed during the Plan Year in accordance with the Internal Revenue Service Guidelines unless a qualifying event occurs. Qualifying events include: marriage, divorce, legal separation, death of spouse, birth or legal adoption of a child, death of a child, or spousal change of employment affecting insurance coverage.

### PAYING FOR YOUR BENEFITS

Your coverage begins the Monday following the date you receive a paycheck with a premium deduction and continues uninterrupted as long as premiums are deducted from your paycheck. If you receive a paycheck without a deduction, your benefits will be suspended until the Monday following the date you receive your next paycheck with a deduction, unless you make a payment for the missed deduction. To avoid having coverage suspended you must pay missed premium every time a deduction is not processed from your paycheck.

### MISSED PREMIUM PAYMENTS

You have 30 days from the date of your paycheck without a deduction to make a missed premium payment. If you do not pay for the missed deduction within 30 days, you will not be able to pay for that coverage period at a later date. If you missed a premium deduction and want to find out the balance due or make a payment, visit [www.TheAmericanWorker.com](http://www.TheAmericanWorker.com) or call (877) 220-1862.

You can pay for missed deductions online, by phone or by mail. Payment options include credit or debit card, personal check, and money order. You can also authorize an automatic payment be processed every time premium is not deducted from your paycheck.

**IMPORTANT... If you setup automatic payments, you MUST contact The American Worker to cancel the automatic payment when your employment ends. If you do not, your account will be charged for coverage and you will NOT receive a refund.**

### NONPAYMENT COVERAGE TERMINATION

You must make a premium payment every week, either through payroll deduction or directly to The American Worker using one of the missed premium payment options above. If you do not pay your premium for six weeks in a row, your coverage will be terminated for nonpayment. Please review your paycheck every week to make sure your premium is deducted. If it is not, contact The American Worker immediately to make a payment and avoid having your coverage terminated.



## **OTHER BENEFITS - NOT ADMINISTERED BY THE AMERICAN WORKER**

EmployBridge provides the following benefits to our associates. If you have questions or want additional information on these programs use the contact information in the descriptions below.

*The American Worker does not have information on these programs and is unable to answer questions about these programs.*

### **ANTHEM MEDICAL COVERAGE - ELIGIBLE FULL-TIME**

Full-time Associates may enroll in comprehensive medical coverage through Anthem. Full-time Associates are those who worked 30 or more hours per week during a look-back period to gain full-time eligibility effective January 1, 2023. If you are eligible, you will receive separate communication regarding Anthem enrollment during Open Enrollment, November 1 – November 18, 2022, and may enroll online at [www.myemploybridgebenefits.com](http://www.myemploybridgebenefits.com) or by phone at (877) 785-5125.

### **EMPLOYEE ASSISTANCE PLAN - PROVIDED BY ANTHEM**

Free and confidential counseling is available through Anthem to Associates and their family by phone, in-person, and online. Just call (800) 999-7222 or visit [www.anthemEAP.com](http://www.anthemEAP.com) and enter “**employbridge**”.

### **RETIREMENT SAVINGS OPPORTUNITY - THROUGH AMERICAN FUNDS**

You have opportunity to save for retirement through an American Funds IRA. To enroll or learn more about an American Funds IRA, please email [benefits@employbridge.com](mailto:benefits@employbridge.com).

# COBRA

## INTRODUCTION

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage. It also can become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description, which will be mailed to you following your enrollment in the plan

## WHAT IS COBRA CONTINUATION COVERAGE?

COBRA continuation coverage is a continuation of Plan coverage when coverage would otherwise end because of a life event known as a "qualifying event." Specific qualifying events are listed below. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an employee, you will become a qualified beneficiary if you lose your coverage under the Plan due to one of the following qualifying events:

- Your hours of employment are reduced
- Your employment ends for any reason other than your gross misconduct

If you are the spouse or domestic partner of an employee, you will become a qualified beneficiary if you lose your coverage under the Plan due to any of the following qualifying events:

- Your spouse or domestic partner dies
- Your spouse's or domestic partner's hours of employment are reduced
- Your spouse's or domestic partner's employment ends for any reason other than his or her gross misconduct
- Your spouse or domestic partner's becomes entitled to Medicare benefits (under Part A, Part B, or both)
- You become divorced or legally separated from your spouse or domestic partner

Your dependent children will become qualified beneficiaries if they lose coverage under the plan due to any of the following qualifying events:

- The parent/employee dies
- The parent/employee's hours of employment are reduced
- The parent/employee's employment ends for any reason other than his or her gross misconduct.
- The parent/employee becomes entitled to Medicare benefits (Part A, Part B, or both)
- The parents become divorced or legally separated
- The child stops being eligible for coverage under the plan as a "dependent child"

## WHEN IS COBRA COVERAGE AVAILABLE?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred.

The employer must notify the Plan Record-keeper if any of the following qualifying events occur: the end of employment, a reduction of hours of employment, death of the employee, commencement of a proceeding in bankruptcy with respect to the employer, or the employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

# DISCLOSURES

This enrollment guide provides an overview of some of the benefit plans you are eligible for as an EmployBridge associate. If there is any discrepancy between the information in this guide and the applicable official plan documents, the official plan documents will govern how your benefits are determined and administered. EmployBridge, in its sole discretion, reserves the right to amend or terminate at any time the benefit plans described in this enrollment guide.

## MED BASIC PLAN

This plan is not comprehensive health insurance and is not intended or recommended to replace comprehensive health insurance in which you currently participate. The plan provides fixed indemnity insurance benefits. This enrollment guide is for summary purposes only. The insurance benefits of the Med Basic Plan are underwritten by Nationwide Life Insurance Company. A detailed Certificate of Coverage is available upon enrollment. **Limitations and exclusions apply.**

**The Med Basic Plan (a) is not a substitute for minimum essential health coverage under the Affordable Care Act (ACA), and (b) does not qualify as minimum essential coverage under ACA.**

## MED ADVANTAGE, MED ADVANTAGE PLUS, MED ENHANCED, & MED ENHANCED PLUS PLANS

These plans are designed to provide Plan Participants with minimum essential coverage under the federal income tax rules. Individuals that do not enroll in these plans may be eligible for a federal tax credit that lowers their monthly premium or a reduction in certain cost-sharing if they enroll in a health insurance plan through the federal or state exchange. Individuals that enroll in these plans may not be eligible for a federal tax credit through a federal or state exchange while enrolled in these plans. **These plans do not provide comprehensive health insurance. Limitations and exclusions apply.**

You can access a Summary of Benefits and Coverage (SBC) for these plans online at [www.TheAmericanWorker.com](http://www.TheAmericanWorker.com). If you are unable to access the SBC online or want a copy mailed to your home call (877) 220-1862.

## TELADOC

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Arkansas and Delaware require initial consultations to be done via video. Idaho requires all consultations are done via video.

## STATE RESTRICTIONS

The benefit plans described in this enrollment guide are not available in all states. Restrictions include but are not limited to the following.

**Massachusetts:** Residents of Massachusetts are eligible for the Med Basic, Med Advantage, Med Advantage Plus, Med Enhanced and Med Enhanced Plus Plans, but none of these plans meet the individual health insurance requirements and do not satisfy the individual mandate in Massachusetts.

**New Hampshire and Vermont:** Residents of New Hampshire and Vermont are not eligible for the Med Basic, Med Advantage Plus, Med Enhanced Plus, Short-term Disability or Life and Accident Death & Dismemberment insurance plans.

**Hawaii:** Residents of Hawaii are not eligible for any of the benefits plans described in this enrollment guide.