

Gadabout is pleased to offer a comprehensive benefits package for you and your family. During our annual Open Enrollment, all benefit eligible employees will be given the opportunity to enroll and make changes for yourself, your spouse, domestic partner (requires an affidavit), and dependent children (up to age 26) for coverage effective 10/1/2023. New hires are eligible for coverage the first of the month following 60 days of employment.

**Benefit Eligibility**

- ⇒ **Medical Insurance** -Full-time employees working on average a minimum of 30 hours per week (60 hours bi-weekly)
- ⇒ **Employer Paid Life Insurance & Short Term Disability**– All active full-time and grandfathered part time employees with MORE than 10 years of service
- ⇒ **Ancillary Benefits**– All active employees working on a average a minimum of 20 hours a week (40 hours bi-weekly)

Gadabout contributes **\$225 monthly** towards the medical coverage for all eligible employees.

Any changes outside of Open Enrollment, require a qualifying event and forms must be submitted within 30 days of the event Examples of a qualifying event include: marriage, divorce, birth of a child and new eligibility of insurance.

	<b>HDHP Open Access Plus</b> <b>H.S.A \$5,000 / 70%</b>	<b>Local Plus Base</b> <b>\$5,000 / 70%</b> <b>(Limited Network)</b>	<b>Open Access Plus</b> <b>\$5,000 / 70%</b>
<b><i>Only In-Network Benefits Shown Below</i></b>			
Network of Providers	Broad—All Hospitals	Oro Valley TMC & Northwest	Broad– All Hospitals
Plan Deductible	\$5,000 Single \$10,000 Family	\$5,000 Single \$10,000 Family	\$5,000 Single \$10,000 Family
Coinsurance <b><i>(CIGNA/ You)</i></b>	70% / 30%	70% / 30%	70% / 30%
Maximum Out of Pocket	\$7,000 Single \$14,000 Family	\$9,100 Single \$15,000 Family	\$9,100 Single \$15,000 Family
Primary Care — Specialist	Covered 70% After Deductible	\$30 - \$60 Copay	\$30 - \$60 Copay
Preventative Services	Covered 100%	Covered 100%	Covered 100%
Inpatient Services	Covered 70% After Deductible	Covered 70% After Deductible	Covered 70% After Deductible
Outpatient Services	Covered 70% After Deductible	Covered 70% After Deductible	Covered 70% After Deductible
Lab & X-Rays	Covered 70% After Deductible	Office Visit copay or Covered 70% After Deductible	Office Visit copay / \$300 Scan Per Day Copay
Emergency Room	Covered 70% After Deductible	\$500 Copay Per Visit	\$500 Copay Per Visit
Urgent Care	Covered 70% After Deductible	\$100 Copay Per Visit	\$100 Copay Per Visit
Prescription Drugs	Covered 70% After Deductible	\$15 / \$55 / \$85 / \$150	\$15 / \$55 / \$85 / \$150
<b>Your Per Paycheck (26 pay periods)– includes Gadabout's <b>\$225 monthly contribution</b></b>			
Employee Only	<b>\$58.78</b>	<b>\$78.56</b>	<b>\$96.80</b>
Employee + Spouse	<b>\$253.93</b>	<b>\$297.45</b>	<b>\$337.57</b>
Employee + Child(ren)	<b>\$205.14</b>	<b>\$242.74</b>	<b>\$277.40</b>
Family	<b>\$416.55</b>	<b>\$479.86</b>	<b>\$538.23</b>



**Local Plus Buy-Up**  
\$1,000 / 80%  
(Limited Network)

**Open Access Plus**  
\$2,500 / 90%

**Open Access Plus**  
\$2,000 / 100%

***Only In-Network Benefits Shown Below***

Network	Oro Valley TMC & Northwest	Broad– All Hospitals	Broad– All Hospitals
<b>Plan Deductible</b>	\$1,000 Single \$2,000 Family	\$2,500 Single \$5,000 Family	\$2,000 Single \$4,000 Family
<b>Coinsurance (CIGNA/ You)</b>	80% / 20%	90% / 10%	100% / 0%
<b>Maximum Out of Pocket</b>	\$5,000 Single \$10,000 Family	\$6,350 Single \$12,700 Family	\$3,250 Single \$6,500 Family
<b>Primary Care — Specialist</b>	\$25 - \$50 Copay	\$25 - \$60 Copay	\$25 - \$50 Copay
<b>Preventative Services</b>	Covered 100%	Covered 100%	Covered 100%
<b>Inpatient Services</b>	Covered 80% After Deductible	Covered 90% After Deductible	Covered 100% After Deductible
<b>Outpatient Services</b>	Covered 80% After Deductible	Covered 90% After Deductible	Covered 100% After Deductible
<b>Lab &amp; X-Rays</b>	Office Visit copay or Covered 80% After Deductible	Office Visit copay or Covered 90% After Deductible	Office Visit copay or Covered 100% After Deductible
<b>Emergency Room</b>	\$350 Copay Per Visit	\$400 Copay Per Visit	\$350 Copay Per Visit
<b>Urgent Care</b>	\$60 Copay Per Visit	\$60 Copay Per Visit	\$60 Copay Per Visit
<b>Prescription Drugs</b>	\$15 / \$55 / \$85 / \$150	\$15 / \$55 / \$85 / \$150	\$15 / \$55 / \$85 / \$150
<b>Your Per Paycheck (26 pay periods)– includes Gadabout's \$225 monthly contribution</b>			
<b>Employee Only</b>	<b>\$111.56</b>	<b>\$128.71</b>	<b>\$149.48</b>
<b>Employee + Spouse</b>	<b>\$370.04</b>	<b>\$407.78</b>	<b>\$453.48</b>
<b>Employee + Child(ren)</b>	<b>\$305.42</b>	<b>\$338.01</b>	<b>\$377.48</b>
<b>Family</b>	<b>\$585.44</b>	<b>\$640.33</b>	<b>\$706.80</b>

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ID card handy?**

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myCigna yet?**  
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**Big news:** You never have to worry about misplacing your ID card. It's always right there on myCigna<sup>®</sup>, whenever and wherever you need it.\*




## Voluntary Dental Plan

Gadabout offers three voluntary dental plans through Cigna for all active Full-time/part-time employees working on average a minimum of 20 hours or more a week.

	<b>CIGNA K1-09 DHMO Plan</b>	<b>CIGNA Medium PPO Plan</b>	<b>CIGNA High PPO Plan</b>
	<b>In Network ONLY</b>	<b>In and out of Network</b>	<b>In and out of Network</b>
<b>Providers</b>	Must see the designated dentist listed on the ID card	In and out of network dentists to chose from	In and out of network dentists to chose from
<b>Annual Maximum Per Calendar Yr.</b>	See Schedule	\$1,000 Per Person	\$2,000 per person
<b>Deductible</b> (Must be met before plan benefits will be paid)	See Schedule	\$50 Individual \$150 Family max	\$50 individual \$150 family max
<b>Deductible Waived for Preventive</b>	See Schedule	Yes	Yes
<b>Preventive</b> (Limited to 2 exams per year)	See Schedule	100%	100%
<b>Basic</b> (See Summary of Benefits for applicable procedures)	See Schedule	80%	90%
<b>Major</b> (See Summary of Benefits for applicable procedures)	See Schedule	50%	60%
<b>Orthodontia</b>	See Schedule	50%, No Ortho Deductible Lifetime Maximum \$1,000 Children only	50%, No Ortho Deductible Lifetime Maximum \$2,000 Children & Adult
<b>Employee Cost Per Paycheck</b>			
<b>Employee Only</b>	<b>\$6.12</b>	<b>\$13.79</b>	<b>\$16.81</b>
<b>Employee + Spouse</b>	<b>\$10.84</b>	<b>\$27.58</b>	<b>\$33.35</b>
<b>Employee + Child(ren)</b>	<b>\$14.04</b>	<b>\$38.55</b>	<b>\$42.84</b>
<b>Family</b>	<b>\$20.48</b>	<b>\$51.65</b>	<b>\$64.97</b>

## Voluntary Vision - CIGNA Vision


Gadabout offers a voluntary vision plan through CIGNA/EyeMed Vision for all active Full-time/part-time employees working on average a minimum of 20 hours or more a week.

	<b>Vision Plan</b>
	<b>In Network</b>
<b>Exam</b>	\$10 Copay
<b>Material</b> (Applies to lenses and frames only)	\$25 Copay
<b>Contact Lenses</b> (Evaluation and fitting)	\$25 Copay
<b>Frames</b>	\$180 Allowance
<b>Frequency</b> (Exam/Frames/Lenses)	12 / 12 / 12
<b>Employee Cost Per Paycheck</b>	
<b>Employee Only</b>	<b>\$2.93</b>
<b>Employee + Spouse</b>	<b>\$5.86</b>
<b>Employee + Child(ren)</b>	<b>\$6.88</b>
<b>Family</b>	<b>\$10.55</b>




## Employer paid Basic Term Life & AD&D Insurance

Gadabout provides Employer paid Basic Life Insurance with AD&D to all active full-time and grandfathered part time employees with MORE than 10 years of service through Unum.

	<b>Basic Term Life &amp; AD&amp;D Insurance through Unum</b>
Basic Life Amount	An amount equal to 1 times your basic annual earnings up to \$150,000
Accidental Death & Dismemberment	Equal To Your Basic Life Insurance
Age Reduction Formula	Reduces by 35% at age 65, and to 50% of original amount at age 70


## Short -Term Disability

Gadabout provides Employer paid short term disability to all active full-time and grandfathered part time employees with MORE than 10 years of service through Unum. This benefit can also be purchased on a voluntary basis for all active employees working more than 20 hours a week. The rates for short term disability are based on your income and age, visit EASE for cost.

	<b>Short Term Disability Voluntary &amp; Employer Paid</b>
<b>Employer Paid Short Term Disability</b>	All active full-time and grandfathered part-time employees with MORE than 10 years of service
<b>Voluntary Short Term Disability</b>	All active employees working on average more than 20 hours a week
<b>Weekly Benefit Percentage</b>	60% of Pre-disability Earnings
<b>Weekly Maximum Benefit</b>	\$2,000
<b>Elimination Period</b>	Accident: 14 Days / Sickness: 14 Days
<b>Maximum Benefit Period</b>	24 Weeks
<b>Pre-Existing Conditions Limitations</b>	Coverage not available for any conditions Treated in last 3 months or Diagnosed in the last 12 months


## Voluntary Long Term Disability

Gadabout offers voluntary Long Term Disability through Unum for all active Full-time/part-time employees working on average a minimum of 20 hours or more a week. Rates for long term disability are calculated based on your income and age. For pricing log into your Ease profile.

	<b>Voluntary Long Term Disability</b>
<b>Weekly Benefit Percentage</b>	60% of Pre-disability Earnings
<b>Monthly Maximum Benefit</b>	\$10,000
<b>Elimination Period</b>	180 Days or until the end of the STD Maximum Benefit Period
<b>Maximum Benefit Period</b>	RBD w/SSNRA
<b>Pre-Existing Conditions Limitations</b>	Coverage not available for any conditions Treated in last 3 months or Diagnosed in the last 12 months


## Voluntary Term Life and AD&D Insurance

Employees are eligible to purchase voluntary Term Life Insurance through Unum up to \$500,000 with a guaranteed issue of \$150,000 which means no medical questions asked. If you want to purchase above the Guaranteed Issue amount you need to complete an evidence of insurability form. Spouses are rated using the employee's age. Please visit Ease for cost.

	<b>Voluntary Term Life and AD&amp;D Insurance</b>
<b>Employee Maximum Amount (Increments of \$10,000)</b>	The lesser of 5X salary or \$500,000
<b>Guaranteed Issue Amount</b>	Employee \$150,000 (new employees only) Spouse \$50,000 & Children \$10,000
<b>Spouse (Increments of \$5,000)</b>	Spouse coverage cannot exceed 100% of employee covered amount.
<b>Children</b>	Flat amount: \$2,000, \$4,000, \$6,000, \$8,000 or \$10,000


## Voluntary Accident Insurance

Gadabout offers two voluntary Accident plans through MetLife for all active Full-time/part-time employees working on average a minimum of 20 hours or more a week. If you experience a covered accident, you will receive a cash benefit according to a benefits schedule. For details log in to the Ease portal.

	<b>Voluntary Group Accident Insurance</b>	
<b>Voluntary Accident—On/Off Job</b>	<b>Low Plan</b>	<b>High Plan</b>
Accident Emergency Room Treatment	\$50	\$100
Accident Follow-Up Visit - Doctor	\$50	\$75
Ambulance (Ground)	\$200	\$300
Coma	\$5,000	\$10,000
Hospital Admission (Non-ICU)	\$500	\$1,000
X - Ray	\$100	\$100
<b>Employee Cost Per Paycheck</b>		
<b>Employee Only</b>	<b>\$1.98</b>	<b>\$3.76</b>
<b>Employee and Spouse</b>	<b>\$4.38</b>	<b>\$8.38</b>
<b>Employee and Child(ren)</b>	<b>\$4.10</b>	<b>\$7.71</b>
<b>Employee and Family</b>	<b>\$6.50</b>	<b>\$12.33</b>


## Voluntary Hospital Indemnity Insurance

Gadabout offers a voluntary Hospital Indemnity plan through Unum for all active Full-time/part-time employees working on average a minimum of 20 hours or more a week. This coverage pays a benefit when somebody is admitted to the hospital for either sickness or accident for longer than 20+ hours. Visit Ease for more information.

	<b>Hospital Indemnity (Compatible with All Medical Plans)</b>
Hospital/Non-ICU admission / Sickness or Accident	\$500 per admission, limited to 1 admission(s) per insured
Hospital/ Non-ICU Confinement	\$100 per day, for up to 365 days per insured per benefit year
Dependent Age Limit	Childbirth to 26 years
Health Screening	\$50
<b>Employee Cost Per Paycheck</b>	
<b>Employee Only</b>	<b>\$5.98</b>
<b>Employee and Spouse</b>	<b>\$11.04</b>
<b>Employee and Child(ren)</b>	<b>\$9.12</b>
<b>Employee and Family</b>	<b>\$14.18</b>


## Voluntary Critical Illness Insurance

Gadabout offers voluntary Critical Illness through Unum for all active Full-time/part-time employees working on average a minimum of 20 hours or more a week. If you are diagnosed with a serious medical condition, critical illness insurance gives you a check for a pre-determined amount once your claim for a covered condition is approved. For pricing and the full summary of benefits, please login into your Ease portal.

	Benefit Amount	Benefit for Covered conditions	Initial Benefit-% of Benefit Amount
<b>Employee</b>	\$15,000	Alzheimer's Disease	100% of Benefit Amount
<b>Spouse</b>	\$15,000	Coronary Artery Bypass Graft	100% of Benefit Amount
<b>Child Benefit</b> <i>Children age birth to 26 years</i>	\$15,000	Full Benefit Cancer	100% of Benefit Amount
<b>Benefit Reductions</b>	None	Heart Attack	100% of Benefit Amount
<b>Pre-Existent Condition Limitation</b>	None	Major Organ Transplant	100% of Benefit Amount
<b>Portability</b>	Included	Stroke	100% of Benefit Amount
<b>Wellness Benefit</b>	\$50 Employee/Spouse/ Child	22 Listed Conditions	25% of Benefit Amount

## Voluntary Telehealth

Gadabout offers one voluntary Telehealth plans through Newbenefits for all active full-time/part-time employees working on average a minimum of 20 hours or more a week. Each package also includes behavioral health, alternative medicine discounts and financial helpline. If you enroll on this you will receive a membership kit with more information, including and ID card. Go to Ease for more information.

	NewBenefits — Telehealth through Teladoc	
Services Included	High Plan- Health Pack	Contact Number
<b>Teladoc- Virtual Visits</b>	<b>\$0 Copay</b> 24/7 Access to a doctor anytime, anywhere with no consult fee.	Phone (855) 847-3627
<b>Teladoc Behavioral Health</b>	\$0 Copay Convenient access to licensed therapists by video or phone connection	Phone (855) 847-3627
<b>Dermatology</b>	Not Available	Phone (855) 847-3627
<b>Alternative Medicine</b>	Save 10% to 30% on health and wellness needs with over 40 specialties nationwide.	Phone (877) 806-8706
<b>Financial Helpline</b>	Receive confidential guidance and advice about budgeting, debt consolidation, health care expenses, credit cards, taxes and more.	Phone (800) 704-1308
<b><u>Who is covered —</u></b> ≥	<b><u>Employee, Spouse, Domestic Partner and all legal dependents</u></b>	
<b>Employee Cost</b> <b>Cost Per Paycheck</b>	<b>\$6.69</b>	

**ACCESS YOUR BENEFITS ON THE GO!**

With the **My Benefits Work™** mobile app & portal





## Pet Insurance



Gadabout has contracted with Nationwide to offer you exclusive pet insurance. You care about your pets and consider them members of your family. So whether your family includes kids with two feet or kids with four paws- or both- you know what responsibility looks like. The My Pet Protection suite of pet insurance plans is composed of the only plans specifically designed for employees and gives you superior protection at an unbeatable price, featuring:

Your choice of reimbursement on vet bills

- Exclusivity- unavailable to the general public
- One set price, regardless of the pet's age
- The best deal anywhere: an average savings of 40% over similar plan from other pet insurers
- A wellness plan option that includes spay/neuter, preventative dental cleaning and more.



[www.petinsurance.com/gadabout](http://www.petinsurance.com/gadabout) or [www.petsnationwide.com](http://www.petsnationwide.com) and enter the Company name or call 877-738-7874

### CONTACT INFORMATION

Who	What	Phone	Website - Email
	CIGNA Medical	(800) 244-6224	<a href="http://www.myCigna.com">www.myCigna.com</a>
	CIGA Dental	(800) 244-6224	<a href="http://www.myCigna.com">www.myCigna.com</a>
	CIGNA Vision/EyeMed	(833) 580-2523	<a href="http://eyedoclocator.eyemedvisioncare.com/cigna/en">eyedoclocator.eyemedvisioncare.com/cigna/en</a>
	(Life & Disability)	(866) 679-3054	<a href="http://www.unum.com">www.unum.com</a>
	(Worksite)	(866) 679-3054	<a href="http://www.unum.com">www.unum.com</a>
	Telehealth, Alternative medicine and Financial helpline	(800) 800-7616	<a href="http://www.mybenefitswork.com">www.mybenefitswork.com</a> Group#CT044
	Tracy Flannigan	(520) 322-9434 Ext.106	<a href="mailto:tracy@gadabout.com">tracy@gadabout.com</a>
	Jennifer Fonyi	(520) 322-9434 Ext.100	<a href="mailto:jennifer@gadabout.com">jennifer@gadabout.com</a>
	Account Manager Ashley Moreno	(520) 784-7611	<a href="mailto:amoreno@crestins.com">amoreno@crestins.com</a>
	Insurance Consultant Cristina Baena	(520) 784-7647	<a href="mailto:cbaena@crestins.com">cbaena@crestins.com</a>
	Pet Insurance	(877) 738-7874	<a href="http://www.petinsurance.com/gadabout">www.petinsurance.com/gadabout</a>
	Online enrollment Platform	<a href="http://www.gadabout.ease.com">www.gadabout.ease.com</a>	


**About This Booklet:** This flyer highlights important features of Gadabout employee benefit plans. While efforts have been made to ensure the accuracy of the information presented, in the event of any discrepancies your actual coverage and benefits will be determined by the legal plan documents and the contracts that govern these plans. Benefit plans may be changed for any reason, to the extent allowed by law. Your participation in these benefits is not a contract of employment and does not guarantee future employment. *This document was prepared by:*


# CREST

# ease

## Enrollment Guide at a Glance



1. Check your email for the subject: "Your Online Open Enrollment is NOW!" from Jennifer@gadabout.com. Click the  button in your email. You will be prompted to change your password before beginning open enrollment.

2. Click  to begin your enrollment.

3. Follow the prompts on each page to complete your benefit enrollment.


Click  to proceed to the next section.

4. Verify your personal information is correct and enter in any of your dependent information.

5. If requested during the enrollment process, provide any emergency contacts, employment documents, Medicare status, previous/current coverage and/or health information.

6. Please Select   your benefit by selecting   or   for each plan.

Click  to proceed to the next benefit.

7. You will then be prompted to provide any missing data. Once you have done this, you will be able to review and sign your forms using your mouse or mobile device. 

8. Before you review your forms

Create your signature

Start typing your full name as it appears below.

*Your Name Here*

type your name.

THEN

Sign your signature

Create your signature

Some carriers require a hand-drawn signature. Please draw your signature in the box below.

*John Doe*

and follow the prompts to finish.

9. If you have questions, reach out to Jennifer - 520.319.6308 or jennifer@gadabout.com.