

## Welcome

This guide was created to give you an overview of all the benefits available to you at Sample Supports. If you are hired as a benefits-eligible employee, coverage will begin on the first of the month following 60 days after your date of hire. You may also enroll your eligible dependents in the same plans you choose for yourself. Eligible dependents include your legal spouse/domestic partner and your natural, adopted or stepchildren.

## How Do I Make My Elections?

All of our benefit elections are made online through Paylocity: [access.paylocity.com](https://access.paylocity.com). **Everyone must login and complete your elections, even if you are waiving all benefits.** You can view your elections and all benefit plan summaries on the Paylocity website any time throughout the year. Contact HR if you need assistance logging in.

## Can I Make Changes to My Elections?

After open enrollment, or after making your elections as a new hire, you cannot make changes to your coverage during the year unless you experience a change in family status, such as those listed below (this is not a complete list). Contact HR right away because you only have 30 days from a change in family status to make changes to your current coverage.

- Loss or gain of coverage through your spouse
- Loss of eligibility of a covered dependent
- Birth or adoption of a child
- Marriage, divorce or legal separation
- Status change to a benefits-eligible employee

## Have Questions?

For HR and general benefits questions, contact [benefits@samplesupports.com](mailto:benefits@samplesupports.com) or call 303-523-0527. For claims assistance, contact Baxter Mouat, our GBS Consumer Advocate. Just let her know you work for Sample Supports: [baxter.mouat@gbsbenefits.com](mailto:baxter.mouat@gbsbenefits.com) or 303-848-3780

## Employee Assistance Program (EAP)

Life's challenges do not always happen during regular business hours. That is why you and your family have 24/7 access to our EAP through Humana, even if you are not enrolled on our medical plan. Our EAP is open to ALL of our employees, even seasonal and part-time, and to all living in your household.

- **Toll-free:** 844-261-3286 Unlimited, free, 24/7 access to counselors
- **Online:** [www.login.lifeworks.com](https://www.login.lifeworks.com). Username: hum Password: eap6

## MEDICAL

Only in-network medical benefits are shown in this table	PLAN OPTION 1: \$1,500 Deductible Human Medical Plan plus AmFirst's Premium Saver *Show both ID cards*	PLAN OPTION 2: \$3,000 Deductible Human Medical Plan plus AmFirst's Premium Saver *Show both ID cards*
Network	Humana's National POS OpenAccess	Humana's National POS OpenAccess
Deductible - Calendar Year	<b>Humana Plan:</b> \$6,000 per individual, \$12,000 per family <b>Premium Saver:</b> Lowers your deductible responsibility to \$1,500 per person.	<b>Humana Plan:</b> \$6,000 per individual, \$12,000 per family <b>Premium Saver:</b> Lowers your deductible responsibility to \$3,000 per person.
Coinsurance	You pay 20%	You pay 20%
Out-of-Pocket Maximum Calendar Year	<b>Humana Plan:</b> \$7,900 per individual, \$15,800 per family <b>Premium Saver:</b> Covers up to \$4,500 per person toward your deductible and coinsurance, which will lower your out of pocket expense.	<b>Humana Plan:</b> \$7,900 per individual, \$15,800 per family <b>Premium Saver:</b> Covers up to \$3,500 per person toward your deductible and coinsurance, which will lower your out of pocket expense.
Preventive Care	Covered at 100%	Covered at 100%
Primary Care Specialist Urgent Care	\$40 copay \$65 copay \$100 copay	\$40 copay \$65 copay \$100 copay
Hospital Services Emergency Room	Deductible & Coinsurance \$350 copay	Deductible & Coinsurance \$350 copay
Prescriptions	Level 1 - \$10 copay Level 2 - \$35 copay Level 3 - \$55 copay Specialty - 25% coinsurance	Level 1 - \$10 copay Level 2 - \$35 copay Level 3 - \$55 copay Specialty - 25% coinsurance
Your Cost Per Paycheck	MEDICAL PLAN OPTION 1: \$1,500 Deductible	MEDICAL PLAN OPTION 2: \$3,000 Deductible
Employee Only	\$131.71	\$124.17
+ Spouse	\$386.86	\$369.65
+ Child(ren)	\$347.93	\$332.59
Family	\$602.83	\$579.28

## Humana and Premium Saver – They work together!

Sample Supports offers two medical plans to choose from. Our policies are offered through Humana and AmFirst's Premium Saver Plan. Humana is our medical carrier, and AmFirst Premium Saver is our supplemental insurance. The two plans work together.

### **IMPORTANT: You must show BOTH ID cards at the time of service.**

ID cards for both Humana and Premium Saver will be mailed to your home when you enroll. The provider will be responsible for filing the claim to both carriers.

If you enroll in one of our medical plans, it is important to understand that Humana is our medical carrier and Premium Saver is the secondary insurance that works alongside the Humana plan to enhance the benefits. You will have two ID cards to show your doctors.

### **Humana:** Policy #865203

Humana is our major medical insurance company. To find providers in the Humana network prior to enrollment: Go to [www.humana.com](http://www.humana.com) and under *Member Resources* click on **Find a Doctor**. Enter your zip code and choose *Insurance through your employer*. A network field will open and you will select **National POS – OpenAccess**. After your benefits become effective, register at [www.humana.com](http://www.humana.com) and download the myHumana app.

### **AmFirst Premium Saver:** Premium Saver is our secondary medical policy

1. At your next visit, provide your doctor with BOTH of your ID cards: Humana and Premium Saver
2. Tell your doctor's office that the claim should be filed with Humana first
3. Humana will process the claim and send you an EOB (Explanation of Benefits) showing the payment to the doctor based on your deductible, coinsurance, or copay
4. Once Humana has paid, the doctor's office should electronically submit the claim to AmFirst using the information on the back of your ID card
5. AmFirst will then process the claim and send you an EOB showing the secondary payment to the provider based on your deductible, coinsurance, or copay.

For questions about the AmFirst Premium Saver supplemental insurance, call 888-888-2519.

## Humana's Wellness Program

Humana's Go365 is a wellness program—offered at no additional cost to you—that can help you understand the state of your health and embrace a healthier lifestyle. It encourages you to improve your health by unlocking activities that are personalized to you, such as eating better and increasing your physical activity. Through Humana's Go365 incentive-based wellness program, you and your family members can earn points in education, prevention, fitness, and healthy living, which turn into bucks that can be spent in the Go365 Mall. Spend your Go365 bucks on fitness gear, fitness devices, and gift cards. The more points you earn, the greater the reward! **Sign up by downloading the Go365 App or visit [Go365.com](http://Go365.com).**

## Telemedicine

Telemedicine lets you see and talk to a doctor from your mobile device or computer without an appointment. Offered through Humana with **Doctor On Demand**. The cost is the same as your primary care office visit copay. Download the Doctor On Demand app from the App Store or Google Play. Select Humana and enter our group ID and your member ID. Enter a payment method, and talk to a doctor within minutes!

## Dental

Our dental plan is offered through Mutual of Omaha. A brief summary is provided in the table below. You may visit any licensed dentist; however, claim payments are based on the Mutual of Omaha dentists' allowable fee. If you receive care from an Out of Network dentist, you will be responsible for any difference in cost between the PPO allowable fee and the full fee charged by your dentist. Find dentists at [mutualofomaha.com](http://mutualofomaha.com).

Mutual of Omaha Dental Plan	In-Network Services	Out-of-Network Services
<b>Benefit Maximum</b> This is the most Mutual of Omaha will pay toward your dental services	\$1,000 per person each calendar year	\$1,000 per person each calendar year
<b>Deductible</b> Calendar Year	\$50 per Individual \$150 per Family	\$50 per Individual \$150 per Family
<b>Preventive Services</b> Exams, Cleanings, X-Rays	Covered at 100%, no Deductible	Covered at 80% of the network dentists' contracted rate, no Deductible
<b>Basic Services</b> Fillings, Periodontics, Endodontics	Covered at 80% after Deductible	Covered at 80% of the network dentists' contracted rate after Deductible
<b>Major Services</b> Crowns, Implants	Covered at 50% after Deductible	Covered at 50% of the network dentists' contracted rate after Deductible
Your Cost Per Paycheck	Mutual of Omaha Dental Plan	
<b>Employee Only</b>	\$5.28	
<b>+ Spouse</b>	\$16.68	
<b>+ Child(ren)</b>	\$18.51	
<b>Family</b>	\$34.47	

## Vision

Our vision plan is offered through Mutual of Omaha and utilizes the **EyeMed network of eye doctors**. Find eye doctors at [mutualofomaha.com/vision](http://mutualofomaha.com/vision). Our plan offers an annual eye exam for a \$10 copay, frames (up to \$130 retail cost) are covered every 12 months with a \$25 copay, and contacts are covered up to \$130 if chosen instead of frames and lenses. There are additional discounts beyond what is covered by the plan so be sure to view the full plan summary in our Paylocity portal.

Your Cost Per Paycheck	Mutual of Omaha Vision Plan
<b>Employee Only</b>	\$2.55
<b>+ Spouse</b>	\$5.85
<b>+ Child(ren)</b>	\$6.48
<b>Family</b>	\$9.89

## Employer Provided Life Insurance

We provide our employees with \$25,000 of life insurance at no cost to you. If something were to happen to you, this money would go to the people you have designated as your beneficiaries. This life insurance coverage includes Accidental Death & Dismemberment (AD&D) coverage, which means if you are accidentally injured on or off the job, you may receive an AD&D benefit equal to your life benefit.

**Be sure to keep your beneficiaries up to date.** You can do this anytime throughout the year online at Paylocity: [access.paylocity.com](https://access.paylocity.com)

## Voluntary Life Insurance

In addition to the \$25,000 life insurance provided by the company, you have the option to purchase supplementary life and AD&D insurance for yourself and your spouse and children. By purchasing life insurance through your employer, you receive lower rates through our group policy and you have the convenience of paying your premiums through payroll deductions.

**If you enroll when you are first eligible, you can purchase coverage without providing health information** for yourself up to 5x your annual salary up to \$150,000, and for your spouse up to \$30,000! If you would like to purchase more coverage, you can fill out the Evidence of Insurability medical questionnaire and apply for coverage up to a maximum of \$500,000 for yourself and \$200,000 for your spouse. You can purchase \$10,000 of coverage for all of your children up to age 26 for only \$1.60/month.

## Short Term Disability Insurance

Sample Supports offers Short-Term Disability (STD) coverage through Mutual of Omaha that can be purchased and paid through payroll deductions. Disability coverage helps protect your income if you are injured or ill and cannot work for a short period of time. You'll receive a weekly paycheck up to \$1,000 while you're out for up to 13 weeks. Premiums are based on age and salary.

**There is a pre-existing condition limitation on the STD policy.** A pre-existing condition is a condition for which you have received medical treatment, consultation, care, or diagnostic services, or if you were prescribed or took prescription medications in the 3 month time frame prior to your effective date of coverage. Any condition that you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 6 months of coverage on this plan, would not be covered. Maternity is a covered benefit on this plan as long as you were not pregnant in the 3 months prior to your effective date on the plan.

## Accident Coverage

Sample Supports offers an Accident plan through Mutual of Omaha at group rates that can be purchased and paid through payroll deductions. Even if you have medical insurance, you may still have out-of-pocket expenses such as deductibles, copays and other costs in the event of an accident. This plan pays cash benefits directly to you!

Your Cost Per Paycheck	Mutual of Omaha Accident Plan		
Employee Only	\$4.25	Employee + Spouse	\$6.57
Employee + Child(ren)	\$7.83	Family	\$10.64

## Flexible Spending Accounts (FSA)

FSAs provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pretax basis. By anticipating your family's health care and dependent care costs for the next year, you can actually lower your taxable income. Our FSAs are offered through Paylocity on a calendar year basis. Access your account at [access.paylocity.com](https://access.paylocity.com).

- **Health Care Reimbursement FSA** - This program lets you pay for certain IRS-approved medical care expenses not covered by your insurance plan with pretax dollars. The 2023 limit on contributions to a Health Care FSA is \$3,050. Some examples of eligible expenses include hearing aids, vision services, dental services, orthodontia, chiropractic and acupuncture.

With an FSA be sure to budget carefully because unused funds over \$610 remaining in your account at the end of the plan year, or applicable grace period, are lost.

- **Dependent Care FSA** – This program lets you use pretax dollars toward qualified dependent care such as caring for children under the age 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year. Examples include the cost of child or adult dependent care, nursery schools and preschools (excluding kindergarten). **Sample Supports contributes up to \$250/year to employees participating in this account!**

## Pet Insurance

Through Nationwide we offer three pet protection plans to choose from, and you can enroll or cancel anytime directly through Nationwide. Our employees receive group savings on the rates, the plans are one set price regardless of your pet's age, and you can visit any vet across the nation. All policies include 24/7 access to the VetHelpline. To enroll, visit [www.petinsurance.com/sample-supports](https://www.petinsurance.com/sample-supports). You will pay premiums directly to Nationwide. Customer service can be reached at 800-540-2016.