



## Benefits Enrollment Guide July 1<sup>st</sup>, 2022 - June 30<sup>th</sup>, 2023

The goal of this guide is to help you understand your benefits and services available to you. **Alltrust** is your employee benefits broker, and we ask you to call them first with benefits or claims questions, and allow their team to serve as your *personal health advocate*. Due to the tax-exempt nature of the premium payment plan, you are able to change your benefits only during open enrollment unless you have a change in status. Changes in status may include: **Gain/Loss of Coverage, Marriage or Divorce, Childbirth or Adoption, Reduction or Addition of Hours**. Benefit changes must be consistent with the change in status or qualifying event. Any changes must be submitted within **30 days of the event**, and documentation will be required.

### Contact Information

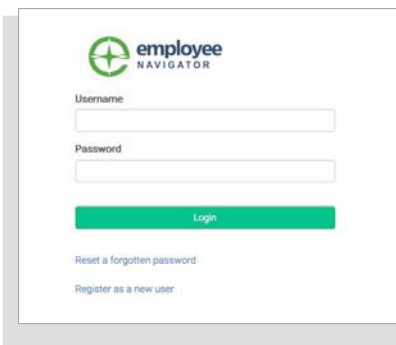
Florida Blue (Medical)	1.877.352.2583	<a href="http://www.floridablue.com">www.floridablue.com</a>
Florida Combined Life (Dental)	1.888.223.4892	<a href="http://www.floridablue.com">www.floridablue.com</a>
Guardian (Vision)	1.877.393.7363	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
Florida Combined Life (Life & Disability)	1.800.333.3256	-
Guardian (Enhanced Benefits)	1.800.627.4200	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
Legalshield – Michelle Armstrong	1.580.310.6897	<a href="http://www.legalshield.com">www.legalshield.com</a>
Alltrust Insurance – Account Manager Andrea Finch	1.727.772.4209	<a href="mailto:afinch@alltrustinsurance.com">afinch@alltrustinsurance.com</a>

The information contained herein is intended to serve only as a brief outline of the various insurance coverages. To avoid misunderstanding or misinterpretation as to the full scope of protection afforded, reference must be made to the respective policies for complete coverage details.

Revised: 6/13/2022



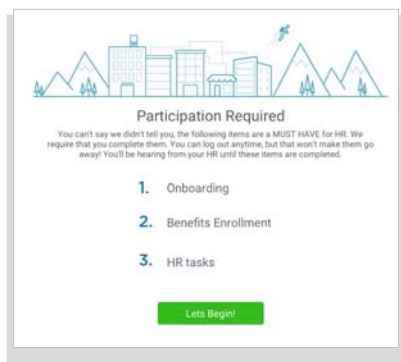
# ENROLL IN YOUR BENEFITS: One step at a time



## Step 1: Log In

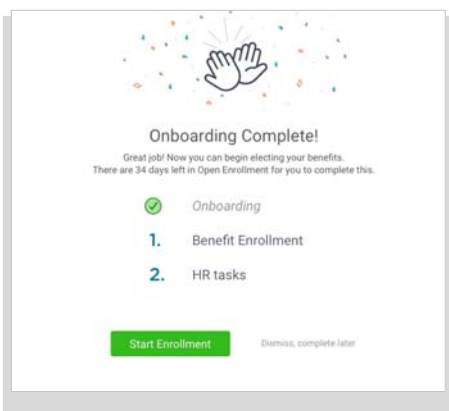
Go to [www.employeenavigator.com](http://www.employeenavigator.com) and click **Login**

- Returning users: Log in with the username and password you selected. Click **Reset a forgotten password**.
- First time users: Click on your Registration Link in the email sent to you by your admin or **Register as a new user**. Create an account, and create your own username and password.
- Company Identifier: **CS Suncoast**



## Step 2: Welcome!

After you login click **Let's Begin** to complete your required tasks.

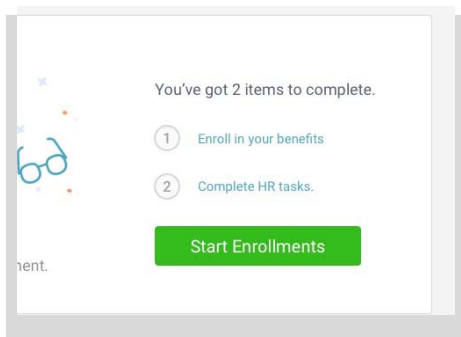


## Step 3: Onboarding (For first time users, if applicable)

Complete any assigned onboarding tasks before enrolling in your benefits. Once you've completed your tasks click **Start Enrollment** to begin your enrollments.

### TIP

If you hit "Dismiss, complete later" you'll be taken to your Home Page. You'll still be able to start enrollments again by clicking "Start Enrollments"



## Step 4: Start Enrollments

After clicking **Start Enrollment**, you'll need to complete some personal & dependent information before moving to your benefit elections.

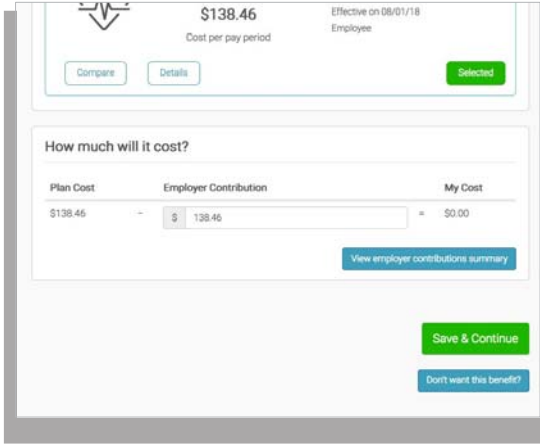
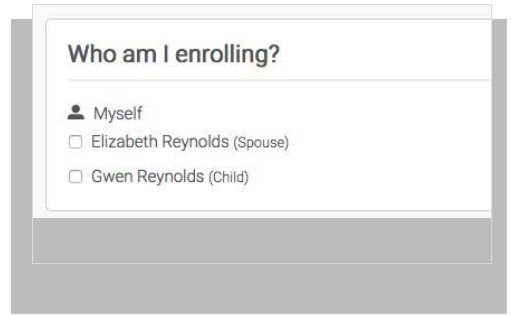
### TIP

Have dependent details handy. To enroll a dependent in coverage you will need their date of birth and Social Security number.

## Step 5: Benefit Elections

To enroll dependents in a benefit, click the checkbox next to the dependent's name under **Who am I enrolling?**

Below your dependents you can view your available plans and the cost per pay. To elect a benefit, click **Select Plan** underneath the plan cost.



Click **Save & Continue** at the bottom of each screen to save your elections.

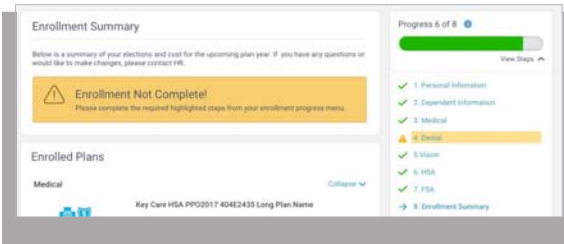
If you do not want a benefit, click **Don't want this benefit?** at the bottom of the screen and select a reason from the drop-down menu.

## Step 6: Forms

If you have elected benefits that require a beneficiary designation, Primary Care Physician, or completion of an Evidence of Insurability form, you will be prompted to add in those details.

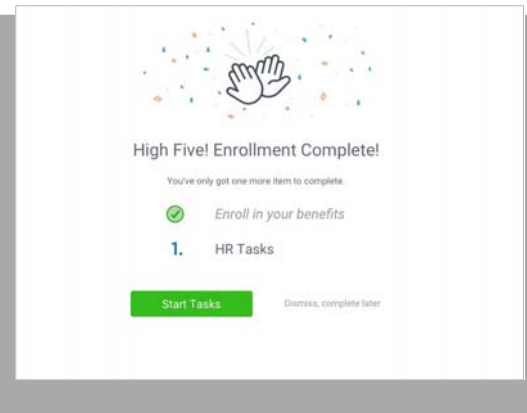
## Step 7: Review & Confirm Elections

Review the benefits you selected on the enrollment summary page to make sure they are correct then click **Sign & Agree** to complete your enrollment. You can either print a summary of your elections for your records or login at any point during the year to view your summary online.



### TIP

If you miss a step you'll see **Enrollment Not Complete** in the progress bar with the incomplete steps highlighted. Click on any incomplete steps to complete them.



## Step 8: HR Tasks (if applicable)

To complete any required HR tasks, click **Start Tasks**. If your HR department has not assigned any tasks, you're finished!



You can login to review your benefits 24/7

# HEALTH INSURANCE



Benefit Overview	Blue Care 130/131 (HSA)		Blue Care 67 (10/50/80 Rx)		Blue Care 60 (10/50/80 Rx)		Blue Options 05786 (10/50/80 Rx)	
Tier	Employee Payroll Deductions (24)	Total Premium	Employee Payroll Deductions (24)	Total Premium	Employee Payroll Deductions (24)	Total Premium	Employee Payroll Deductions (24)	Total Premium
Employee	\$0.00	\$688.87	\$101.77	\$892.41	\$106.16	\$901.18	\$137.62	\$964.11
Employee + Spouse	\$330.66	\$1,570.64	\$530.13	\$2,034.71	\$538.73	\$2,054.70	\$600.39	\$2,198.17
Employee + Child(ren)	\$258.33	\$1,377.75	\$436.43	\$1,784.83	\$444.10	\$1,802.37	\$499.16	\$1,928.22
Employee + Family	\$568.32	\$2,204.40	\$838.01	\$2,855.73	\$849.63	\$2,883.78	\$933.00	\$3,085.14
<b>In Network</b>								
<b>Financials</b>								
Deductible (Single/Family)	\$1,500 / \$3,000		\$1,000 / \$3,000		\$500 / \$1,000		\$1,000 / \$3,000	
Coinsurance (Carrier/Member)	20% after deductible		0% after deductible		90%/10% *		0% after deductible	
Max. Out of Pocket (Single/Family)	\$4,500 single / \$6,850 individual with dependents enrolled / \$9,000 family includes deductible, coinsurance, copays & Rx		\$4,000 / \$8,000 includes deductible, coinsurance, copays & Rx		\$3,500 / \$7,000 includes deductible, coinsurance, copays & Rx		\$4,000 / \$8,000 includes deductible, coinsurance, copays & Rx	
Lifetime Max. Per Person	Unlimited		Unlimited		Unlimited		Unlimited	
<b>Physician Services</b>								
<i>Preventive Visits Are No Charge On Any Plan</i>								
Primary Care	20% after deductible		\$25 copay		\$25 copay		\$25 copay	
Specialist	20% after deductible		\$45 copay		\$45 copay		\$45 copay	
<b>Hospitalization</b>								
Inpatient Hospitalization	20% after deductible		\$250 copay per day; \$750 max per admission		\$325 copay per day; \$1,625 max per admission		Option 1: \$500 copay per day; \$1,500 max per admission Option 2: \$600 copay per day; \$1,800 max per admission	
Outpatient Surgery	20% after deductible		\$350 copay		\$275 copay		Option 1: \$500 Option 2: \$600	
Physician Services Hospital and ER	20% after deductible		No copay		No copay		0% after deductible	
Urgent Care	20% after deductible		\$50 copay		\$45 copay		\$50 copay	
Emergency Room	20% after deductible		\$250 copay		\$100 copay		\$250 copay	
<b>Outpatient Diagnostics</b>								
<i>Contracted Lab: In Florida: Quest; Outside Florida: Refer to Provider Directory</i>								
Routine Diagnostics (Lab & X-ray)	20% after deductible		Lab: No copay X-ray: \$45 copay		Lab: No copay X-ray: \$45 copay		Lab: No copay X-ray: \$50 copay	
Major Diagnostics (MRI, CAT, PET, etc.)	20% after deductible		\$350 copay		\$80 copay		\$350 copay	
<b>Prescriptions</b>								
Rx Deductible	Medical & Rx Deductible Combined		None		None		None	
Tier Level 1	\$10 copay after deductible		\$10 copay		\$10 copay		\$10 copay	
Tier Level 2	\$50 copay after deductible		\$50 copay		\$50 copay		\$50 copay	
Tier Level 3	\$80 copay after deductible		\$80 copay		\$80 copay		\$80 copay	
Tier Level 4	N/A		N/A		N/A		N/A	
Mail Order Pharmacy	2.5 x retail copay after deductible (90 day supply)		2.5 x retail copay (90 day supply)		2.5 x retail copay (90 day supply)		2.5 x retail copay (90 day supply)	
<b>Out of Network</b>								
Deductible (Single/Family)	N/A		N/A		N/A		\$2,000 / \$6,000	
Co-Insurance (Carrier/Member)	N/A		N/A		N/A		50% after deductible	
Max Out of Pocket (Single/Family)	N/A		N/A		N/A		\$8,000 / \$16,000 includes deductible, coinsurance, copays & Rx	
Lifetime Max (Per Person)	N/A		N/A		N/A		Unlimited	

- **If you enroll in the Blue Care 130/131 HSA, Careersource Suncoast will contribute \$1,500 to your HSA Account. If you do not have an HSA Bank Account, please get with HR to open an account.**

## How to find a provider

1. Go to [www.FloridaBlue.com](http://www.FloridaBlue.com)
2. Click 'Find a Doctor' under Links on the upper middle of the screen
3. Select a Plan type and follow the prompts

Tip: When looking for specific providers, less data often returns better results. Start with the location and type of provider. When searching by name, enter only the first few letters of the provider's last name.

If enrolling in a Blue Care Plan for the first time, you must select a PCP or FL Blue will pick one near your residing zip code.



**Please note that ONLY employees who enroll in the HSA-COMPATIBLE plan are eligible to open an HSA. Employees who enroll in the traditional copay plans are not eligible to open an HSA.**

A Health Savings Account, commonly referred to as an HSA, is a bank account that may be funded with tax-exempt dollars. The money in an HSA may be used to pay for unreimbursed medical expenses on a tax-free basis. You must meet the qualifications defined by the IRS in order to open or make contributions to an HSA.

## Helpful Hints: Doctor's Office and Payment

- SHOW YOUR HEALTHCARE CARD.
- Review your Explanation of Benefits from your health insurer and utilize on-line system to follow your claims (deductible satisfactions and out-of-pocket maximum).
- Compare your health provider invoice to the Explanation of Benefits from your health insurer to ensure that you accurately pay the health provider. Any charges from your in-network health provider above the amount stated on the Explanation of Benefits should be reimbursed to you by the health provider directly.
- Utilizing an in-network provider entitles you to a discounted rate and that any applicable amounts paid to the provider are credited to your deductible and maximum out of pocket limits on your health plan.
- If you have a medical expense early in the year that is more expensive than the total of your HSA bank account, you will need to pay that amount from other funds, such as, checking account, credit card, etc.. However, you can reimburse yourself once the funds accumulate in the HSA account. Keep in mind—you can always place expenses on a credit card or attempt to establish a payment plan with the provider.

## Questions to Ask the Doctor

- Understand your diagnosis/condition—Discuss openly with your physician.
- Is there a generic prescription equivalent that will work just as well?
- What can I be doing in terms of prevention/wellness?

## Other Reminders

- This is YOUR MONEY—spend it wisely.—Each carrier has on-line cost comparison.
- You own this account—not your employer—it will go with you wherever you go.
- Make sure you carry the debit card/checks with the health ID card.
- Utilize your preventive/wellness benefits annually.
- Check Wal-Mart, Sam's, Publix and Target for their discounts.
- Check MyFloridaRX.com for retail prices of drugs in your area.
- You will need to use your HSA debit card (and SHOW YOUR I.D. CARD) at the pharmacy—you will not be billed later as may be the case with your doctor.
- Check out the list of eligible expenses—while some don't apply to your health plan deductible, you can use HSA monies for many other medical, dental & vision expenses.
- As with anything, keep receipts and maintain a medical file!



## Figuring HSAs Out for Your Situation

- How much did you spend on medical expenses last year (copays, deductible, Rx)?
- How much were your premiums for the year?
- What is the worst case scenario for a calendar year? What about the best case scenario?
- Also factor in tax savings and any interest/dividends earned as a result of funding an HSA Bank Account.

## Contributions

- In 2022, you may have a total annual deposit of \$3,650 for individuals and \$7,300 for individual +dependent(s) enrolled in the HSA plan.
- In 2023, you may have a total annual deposit of \$3,850 for individuals and \$7,750 for individual +dependent(s) enrolled in the HSA plan.
- Any amount funded in previous year and unused will be available for use in future years.
- If you are over 55, you can contribute an additional \$1,000 each year

## Determining Your Contribution

- Your eligibility to contribute to an HSA for each month is generally determined by whether you have a High Deductible Health Plan/HSA Compatible Plan (HDHP) on the first day of the month. If you or a dependent enroll in a non-HDHP, such as, Medicare, Veteran's Benefits or another health plan that does not qualify as the government's definition of an HSA compatible plan, you can no longer contribute to the HSA bank account. Your maximum contribution for the year is the greater of: 1) the full contribution, or 2) the pro-rated amount. The full contribution is the maximum annual contribution for the type of HDHP coverage you have times the number of months you have that type of coverage. If your contribution is greater than the pro-rated amount, and you fail to remain covered by an HDHP for the entire following calendar year, the extra contribution above the pro-rated amount is included in the income and subject to an additional 6 percent excise tax.
- Examples: If you first have family HDHP coverage on July 1, 2022, and keep HDHP coverage through December 31, 2022, you are allowed the full \$7,300 family contribution to an HSA for 2022. If you fail to remain covered by an HDHP for all of 2023, \$3,650 would be included in income and subject to an additional excise tax.
- If you have family HDHP coverage from January 1, 2022, until June 30, 2022, and have self-only HDHP coverage from July 1, 2022 to December 31, 2022, you are allowed an HSA contribution of  $6/12 \times \$7,300$  plus  $6/12$  of \$3,650 or \$5,475 for 2022.
- Contributions can be made as late as April 15th of the following year.

## Resources Online

- US Treasury—<http://www.treasury.gov>
- HSA Educational: <http://www.hsaed.com>

## Your Health Savings Account May Reimburse

- Qualified medical expenses incurred by the account beneficiary and his or her spouse and dependents;
- COBRA premiums;
- Health insurance premiums while receiving unemployment benefits;
- Qualified long-term care premiums; and
- Any health insurance premiums paid, other than for a Medicare supplemental policy, by individuals age 65 or older.
- Distributions from an HSA to reimburse the account beneficiary for eligible expense are excluded from gross income.

# HSA ELIGIBLE EXPENSES



- Abortion
- Acupuncture
- Alcoholism Treatment
- Ambulance
- Annual physical examination
- Artificial Limb
- Artificial Teeth
- Bandages
- Birth control pills
- Body scan
- Braille books and magazines
- Breast pumps and supplies
- Breast reconstruction surgery
- Capital expenses (improvements or special equipment installed to a home, if meant to accommodate a disabled condition)
- Car modifications or special equipment installed for a person with a disability
- Chiropractor
- Christian Science Practitioner
- Contact Lenses
- Crutches
- Dental treatment (not including teeth whitening)
- Diagnostic Services
- Disabled Dependent Care Expenses
- Drug addiction treatment
- Eye Exam

- Eye Surgery
- Fertility enhancement (in vitro fertilization or surgery)
- Guide dog or other service animal
- Health institute fees (if treatment is prescribed by a physician)
- Certain health insurance premiums (not premiums for an employer-sponsored plan, but certain other medical premiums)
- Intellectually or developmentally disabled care, treatment or special home
- Laboratory fees
- Lactation expenses
- Lead-based paint removal (if child in the home has lead poisoning)
- Learning disability care or treatment
- Legal fees associated with medical treatment
- Lifetime care, advance payments or founder's fee"
- Lodging at a hospital or similar institution
- Long-term care
- Medical conference expense, if the conference concerns a chronic illness of yourself, your spouse or your independent
- Medical information plan
- Medications, if prescribed
- Menstrual products

- Nursing home fees
- Nursing services
- Operations
- Osteopath
- Over the Counter Medications
- Oxygen
- Physical examination
- Pregnancy test kit
- Prosthesis
- Psychiatric care
- Psychologist
- Special education
- Sterilization
- Stop-Smoking Program
- Surgery
- Special telephone for hearing-impaired individual
- Television for hearing-impaired individuals
- Therapy received as medical treatment
- Transplants
- Transportation for medical care
- Tuition for special education
- Vasectomy
- Vision correction surgery
- Weight-loss program if it is a treatment of a specific disease
- Wheelchair
- Wig
- X-Ray

# HSA CALCULATOR *(EMPLOYEE ONLY EXAMPLE)*



Fill out the below calculation table based on your specific medical needs:

Financials	Blue Care 130/131 HSA	Blue Options 05786
A. Annual Premium	\$	\$
B. Annual Deductible	\$	\$
C. Annual Max out of Pocket	\$	\$
D. Your usage last year	\$	\$
E. Your Rx copays	\$	\$
F. Pretax savings <i>(determine your savings amt and tax bracket)</i>		N/A
G. Employer Contribution <i>(\$600 per year)</i>		N/A
<b>COST: Add A+D+E then subtract F &amp; G</b>	\$	\$

Example: Employee Only	Blue Care 130/131 HSA	Blue Options 05786
A. Annual Premium	\$0	\$3,303
B. Annual Deductible	\$1,500	\$1,000
C. Annual Max out of Pocket	\$4,500	\$4,000
D. Your usage last year <i>(3 Drs: 1 is prev; 1 is PCP, 1 is spec)</i>	\$250	\$70
E. Your Rx copays <i>(Tier 2 x 2 monthly)</i>	\$1,248	\$1,200
F. Pretax savings <i>assume \$1234 (annual premium difference); 15% tax bracket</i>	-\$185	N/A
G. Employer Contribution <i>(\$1,500 per year)</i>	-\$1,500	N/A
<b>COST: Add A+D+E then subtract F &amp; G</b>	-\$187	\$4,573
	<b>**SAVINGS OF \$4,760</b>	

Remember to calculate your specific tax savings based on your annual contribution to the Health Savings Account and interest accrued on bank account. Also remember all qualified medical expenses will be tax free when paid for out of HSA.



## When You Don't Have Time to Wait, You've Got Teladoc!



### Provides 24/7 Access to Care

When you or a family member don't feel well and your primary care doctor or your child's pediatrician can't see you right away, you can now get care within minutes without leaving home with Teladoc.

For a cost that's less than an urgent care or ER visit, Teladoc gives you 24/7/365 access to U.S. board-certified doctors by web, phone or mobile app. It's a more convenient and affordable option for quality medical care. And there's no obligation or extra monthly fee.

### Getting Started

Set up your account today—so when you need care, a Teladoc doctor is just a call or click away.

### How Does Teladoc Work?

1

#### Register

3 easy ways: download the mobile app, visit the Teladoc website or call the number below.

2

#### Provide Medical History

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

3

#### Request a Visit

That's it! The next time you need immediate care for a non-emergency illness, you have another option.

### The Teladoc Difference

**Teladoc can help with many non-emergency illnesses, including:**

- Sinus infection
- Flu
- Cough
- Sore throat
- Rash
- Allergies
- Upset stomach
- Nausea
- Other minor health issues and more

**Talk to a doctor anytime.**

**Call today 1-800-Teladoc (835-2362) or visit [Teladoc.com](https://www.teladoc.com)**

# Where Should I Go When I Need Care?

## Remember, where you go matters!

Choosing the right treatment option can help you avoid needless worry, higher out-of-pocket costs and hours of unnecessary waiting. Use this simple guide to help you make the right decisions when you can't see your PCP.

### Virtual Visits

Virtual visits let you speak securely by online video with your network or Teladoc family doctor, mental health provider or specialist. Use virtual visits for conditions like:

- |                         |             |
|-------------------------|-------------|
| Rash                    | Common cold |
| Sinus infection         | Cough       |
| Urinary tract infection | Flu         |

Call your doctor and ask if they offer virtual visits, or register with Teladoc at [teladoc.com](http://teladoc.com).

### Convenient Care Centers

Convenient care centers may be a good option. They usually have a similar copay to a PCP and treat things like:

- Cold and flu-like symptoms
- Sinus infection
- Urinary tract infection
- Rash/skin conditions

Be sure to check to see if convenient care centers are in your plan's network.

### Urgent Care Centers

Urgent care centers are less expensive than ERs and often have shorter wait times. Visit an urgent care center for conditions like:

- Cold, flu and fever
- Strains, sprains and/or breaks
- Infections
- Mild burns

To find an urgent care center near you visit [floridablue.com](http://floridablue.com) and select Find a Doctor

### Emergency Room

Going to an ER for an issue that is not life-threatening often results in long wait times and high medical bills. Examples of symptoms that require emergency room care:

- Severe chest pain (a possible heart attack)
- Signs of a possible stroke
- Severe or sudden shortness of breath
- Sudden or unexplained loss of consciousness

If you have a life-threatening emergency, call 911 right away.

For more information on care options visit us online at [floridablue.com](http://floridablue.com).

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# Not all medications are alike - Know before you go to the pharmacy.



Find out...

- **Is my prescription drug covered?** If not, discounts may be available through our BlueSaver discount program.
- **Is this a generic drug?** Great! You're saving money.
- **Is an authorization required first?** If so, your doctor will need to submit a Prior Authorization form.
- **Is a limited quantity covered per prescription?** If so, your plan will cover up to the 1 month maximum, and you can pay for more.
- **Is this a brand name drug?** Ask your doctor or pharmacist if there's a generic available that's right for you.
- **Is this drug in the Step Therapy program?** If so, ask your doctor about the alternative drugs that must be tried first?
- **Is this an oral or injectable Specialty drug?** Specialty drugs require prior authorization and must be obtained through Caremark Specialty Pharmacy at 1-866-387-2573.
- **Is this a diabetic supply?** Supplies such as blood glucose testing strips and tablets, lancets, glucometers, and acetone test tablets and/or syringes require a prescription that you can fill at your local pharmacy.
- **Is this a drug that you take ongoing?** If your plan has mail order, order up to a 3-month supply and pay less than monthly refills at your local pharmacy.

Find participating pharmacies at [FloridaBlue.com](https://www.floridablue.com)

Get answers... and compare drug costs based on your plan.

Prices are for: John Doe

Drug Name	Total Estimated Cost	Your Estimated Cost
<b>LIPITOR</b> (30) Tablet - 40MG		Step Therapy required
<b>ZETIA</b> (30) Tablet - 10MG		Step Therapy required
<b>NIASPAN</b> (30) Tablet Extended Release - 500MG	\$79.53	\$30.00
<b>CRESTOR</b> (30) Tablet - 10MG		Step Therapy required
pravastatin sodium (30) Tablet - 40MG	\$7.41	\$7.41
simvastatin (30) Tablet - 40MG	\$5.10	\$5.10
lovastatin (30) Tablet - 40MG	\$5.85	\$5.85

Brand Drug   Brand Therapeutic   Generic Drug   Generic Therapeutic   Refill mail order prescription on-line   Pharmacy mail order form (used to submit prescription by mail) (PDF)



**Call**

a Care Consultant at **1-888-476-2227**.



**Click**

Log in at **FloridaBlue.com**. Select **Compare Drug Prices** under **Tools**

**Step 1:** Enter the drug name (or search by alphabet).

**Step 2:** Select pharmacies based on zip code.

**Step 3:** Compare prices and lower cost options, when available. Plus, see when Step Therapy, Prior Authorization or other requirements apply.



**Visit**

us in person at a **Florida Blue Center** near you. Visit **FloridaBlue.com** for locations.



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**Register now at [www.Blue365Deals.com](http://www.Blue365Deals.com) to take advantage of Blue365. It's an online destination featuring healthy deals and discounts exclusively for our members.**

**Just have your Blue Cross and Blue Shield member ID card handy. In a couple of minutes, you will be registered and ready to shop. Every week, we will send a special deal straight to your email inbox.**

**Check out these top brands with discounts just for you:**



**Blue365.**  
Because health is a big deal™



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Download Instructions



**It's Open Enrollment Time!**

## Take care of your mental well-being with our mindfulness benefit: eM Life

Discover a proven way to take on life's challenges

eM Life is a live, virtual mindfulness solution to help you create connections with yourself and others while building skills to manage stress and anxiety, improve focus and enhance your overall well-being.

**eM Life is available to you, your spouse, and your dependents as part of your benefits package.**

**Sign up today!** Explore eM Life's mindfulness programs.

### One solution, many features:

- Live daily 14-minute mindfulness programs led by experts multiple times a day
- Live monthly online programs led by experts covering everything from stress to weight balance
- Experiential practices specific to medical professionals for workplace stress, compassion fatigue, and burnout
- Hundreds of hours of on-demand content on a wide range of topics including leadership, diversity and inclusion and anxiety
- Expert-led community to gain support and purpose
- Game and meditation timer to help you build and sustain healthy habits
- Easy accessibility through the web or mobile app (iOS and Android)

### Multi-Week Immersive Programs

- Better Living with Diabetes™
- Cultivating Compassion
- Living Well with Chronic Pain™
- Medical Professional Mindfulness Program
- Mindfully Overcoming Addictive Behaviors
- Mindfulness At Work™
- Mindfulness Based Cancer Recovery™
- QuitSmart® Mindfully
- Skills to Thrive in Anxious Times
- Stress Less, Live More™
- The Journey Forward: Your M.M.A.P. For Success
- Weight Balance for Life™

**Download the eM Life app today!**



# Registration

[Vibe.emindful.com/signup/Alltrustinsurance](https://vibe.emindful.com/signup/Alltrustinsurance)

## Enter your Company Name

The screenshot shows the registration page for Alltrust insurance. At the top, there is a navigation bar with the eM Life logo on the left and links for Programs, Teachers, 1% Challenge, Apps, Blog, Vibe Tribes, Login, and Sign Up. The main content area features a light purple header with the text "Making every moment matter. Create an Account" and the Alltrust logo. Below this is a text input field labeled "Please enter your company name." with a "Continue" button underneath. At the bottom, there is a link that says "Already have an account? Login here". The background of the page is a dark, leafy tree scene.

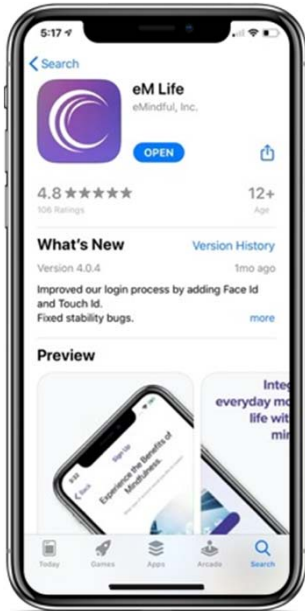
## Create an Account

The screenshot shows the registration page for Alltrust insurance. At the top, there is a navigation bar with the eM Life logo on the left and links for Programs, Teachers, 1% Challenge, Apps, Blog, Vibe Tribes, Login, and Sign Up. The main content area features a light purple header with the text "Making every moment matter. Create an Account" and the Alltrust logo. Below this are several form fields: "First Name" and "Last Name" (two separate input fields), "Display Name" (one input field), "Work Email" (one input field), and "Password" (one input field). Below the password field is a radio button labeled "I have read and agreed to the Terms of Service". At the bottom, there is a "REGISTER" button. The background of the page is a dark, leafy tree scene.

# How To Download eM Life app & Create an Account\*

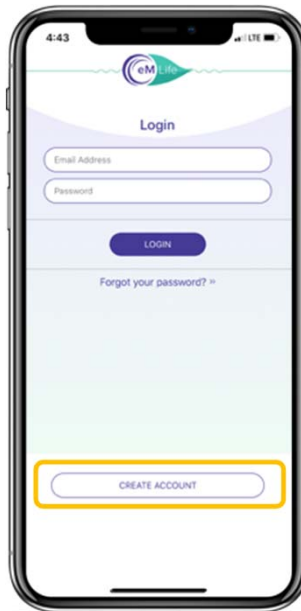
## Step 1

Download the eM Life app.



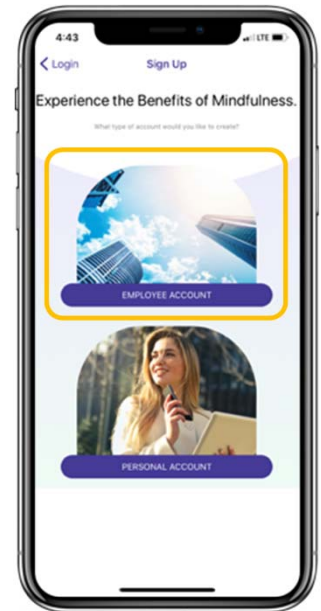
## Step 2

Click Create Account.



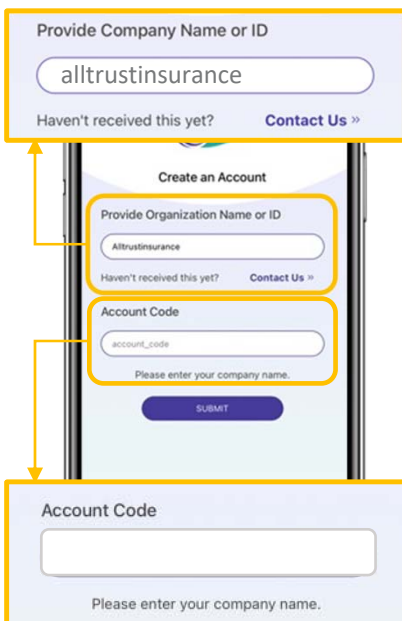
## Step 3

Select Employee Account.



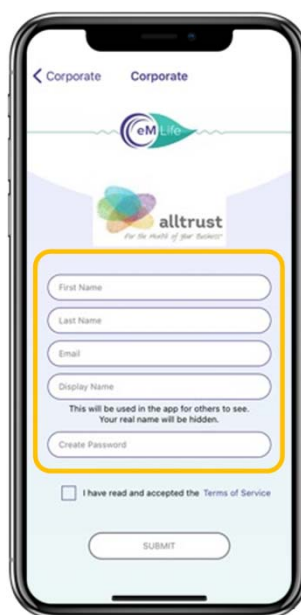
## Step 4

Enter the name of your employer.



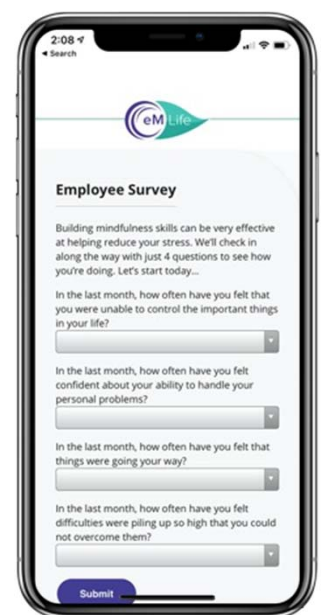
## Step 5

Fill in personal info.



## Step 6

Fill out the brief survey.



\* Account creation only needed once and can be done in the app or on the website. After account is created, simply login.

# SAVE \$\$\$ ON PRESCRIPTIONS



Hundreds of Manufacturer Coupons for Prescription and Non-Prescription Drugs

[www.internetdrugcoupons.com](http://www.internetdrugcoupons.com)

## Can I use drug coupons even though I have drug insurance?

The answer depends on the insurance plan and the coupon. Drug coupons or rebates can never be used if you have government sponsored drug insurance such as Medicare, Medicaid, MediCal, etc.

Some drug coupons state that they are only to be used for cash paying customers. In the absence of such language in the coupon's fine print, you can apply the coupon or rebate towards your copay.

You should know that the price of the coupon or rebate can never exceed your out-of-pocket expenses.

For example, suppose you have a \$5.00 copay for drug X, but you have a \$20.00 coupon or rebate. The maximum amount for your rebate will be is \$5.00. Don't expect the cashier to give you change.

## Helpful Hints

**Present any coupons to the pharmacist BEFORE you fill your prescriptions.** Sometimes the pharmacist or clerk does not know if their store accepts coupons or they may not know how to process the coupons.

When you hand the pharmacist the coupon, he will scrutinize it to make sure it is not expired or has special conditions attached (such as if the coupon is only for a certain quantity or strength). He should be able to tell you right there and then if he can put the coupon through the computer.

If the drugstore refuses the coupons, try another store. All of the large chains cheerfully accept drug coupons as long as you meet the terms and conditions of the coupon. They are happy to have your business.

**Allow Pop-Ups.** Many of the coupons appear on your screen in the form of pop-ups. If you have your pop-up blocker turned on you may not be able to see or print the coupons.

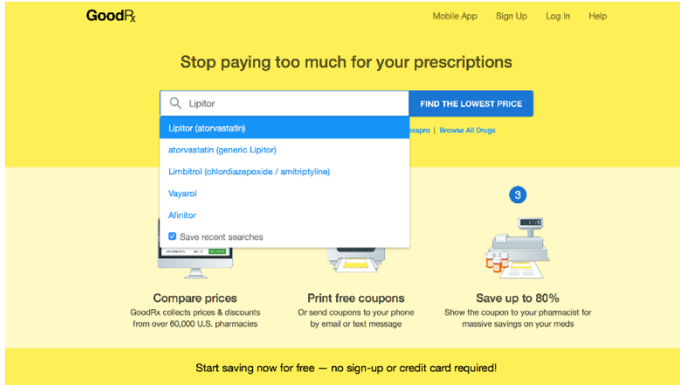
**Print up more than one drug coupon or rebate form at a time.** If the offer is for a drug that you use on a regular basis, print up several of them and keep them in a safe place such as inside of your medicine cabinet.

**Do not photocopy unused drug coupons.** Print up fresh ones directly from your computer while you are online. Oftentimes, each coupon or rebate form has a unique code number on it so it can only be used once. Each time you print a new one from your computer, the web site treats it as a new request and it assigns a new code number to your coupon.



# In less than 90 seconds, discover how GoodRx can provide big discounts on your prescription drugs!

## To Use GoodRx



1. Look up your drug and compare prices.

It's simple: Just go to the homepage, type in your drug's name in the search field and click the "Find the Lowest Price" button.

(We'll even help you spell the name of your prescription, because who spells Carvedilol correctly the first time?)

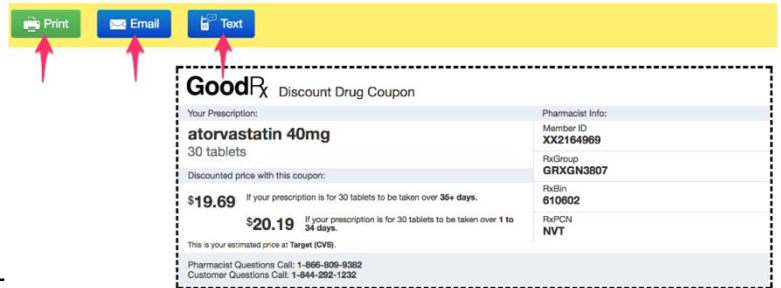
2. Print, email or text your coupon.

Select the "GET FREE COUPON" or "GET FREE DISCOUNT" button next to your preferred pharmacy. Then print, email or text the coupon to yourself.

GoodRx coupons will help you pay less than the cash price for your prescription. They're free to use and are accepted at virtually every U.S. pharmacy.

Don't have a printer or want to save paper? Show the coupon on your phone by:

- Sending the coupon to yourself via email or text, or
- Using our mobile app, or
- Visiting our mobile website



3. Present the free coupon to the pharmacist.

Similar to using a coupon at the grocery store, simply print, email or text the coupon. Bring it with you to the pharmacy when you pick up your prescription. The pharmacist will enter the coupon codes into their system to find the discount.



# DENTAL INSURANCE



Tier Level	BlueDental Choice+ True Group	
	Employee Payroll Deductions (24)	Total Premium
Employee	\$0.00	\$40.52
Employee + Spouse	\$19.72	\$79.97
Employee + Child(ren)	\$36.09	\$112.69
Employee + Family	\$65.55	\$171.62
Benefit Highlights	In Network	Out of Network
Fee Reimbursement	Fee Schedule	80 <sup>th</sup> % UCR
Preventive Expenses Benefit	100%	100%
Basic Expenses Benefit	80%	80%
Major Expenses Benefit	50%	50%
Orthodontia (Children Only)	50% - \$1,000 Lifetime Max	
Annual Deductible (single/family)	\$50 / \$150	
Deductible Amount Applies To	Basic & Major Services	
Endodontic & Periodontic Services	Basic Service	
Annual Maximum Benefit	\$2,000	
Rollover?	Yes	

# VISION INSURANCE



Tier Level	Guardian Davis Designer	
	Employee Payroll Deductions (24)	
Employee	\$2.54	
Employee + Spouse	\$4.27	
Employee + Child(ren)	\$4.36	
Employee + Family	\$6.90	
Benefit Highlights	In Network	Out of Network
<b>Vision Exam</b>	<b>Frequency: Once a calendar year</b>	
Routine Eye Exam	\$10 copay	\$50 max before \$10 copay
<b>Lens Benefit</b>	<b>Frequency: Once a calendar year</b>	
Single Vision Lenses (pair)	\$25 copay	\$48 max before \$25 copay
Bifocal Lenses (pair)		\$67 max before \$25 copay
Trifocal Lenses (pair)		\$86 max before \$25 copay
Lenticular Lenses (pair)		\$126 max before \$25 copay
<b>Frame Benefit</b>	<b>Frequency: Once every other calendar year</b>	
Frame	\$130 retail + 20% off balance after \$25 copay	\$48 max before \$25 copay
<b>Contact Lenses (In Lieu of Frame &amp; Spectacle Lenses)</b>	<b>Frequency: Once a calendar year</b>	
Medically Necessary (in lieu of eyeglasses)	No copay	\$210 max
Elective Contact Lenses	\$130 max + 15% off balance	\$105 max

DENTAL Provider Search

Go to [floridablue.com](http://floridablue.com)  
 Click on find a doctor  
 Click on Find Doctors by plan and look for Blue Dental Choice Plus PPO

VISION Provider Search

Go to [www.guardiananytime.com](http://www.guardiananytime.com)  
 Click on "Find a Provider" at the top of the page  
 Click on "Find a Vision Provider"  
 Select Davis Network

# ADDITIONAL BENEFITS

## Employer Paid Life Insurance and AD&D

Careersource Suncoast maintains a company-paid Life Insurance and Accidental Death & Dismemberment policy on each regular full-time employee.

- This benefit provides the employee basic life benefit of 1 times basic annual earnings to a maximum of \$175,000.
- Life coverage is also provided for Spouse at \$5,000 and child coverage at \$2,500.
- There is a reduction of benefits at ages 65, 70, 75, and 80.

## Voluntary Life and AD&D

Supplemental term life insurance is available to all full time employees on a voluntary basis, and is available for you and your dependents. For the 2022 Open Enrollment, employees may elect up to the Guarantee Issue without submitting an Evidence of Insurability form.

- Employee can elect up to \$300,000; not to exceed 5 x annual salary.
  - Guarantee issue at newly eligible of \$150,000; no Evidence of Insurability required.
- Employee can elect no more than 100% of their benefit on spouse, up to \$250,000.
  - Spouse Guarantee issue of \$35,000; no Evidence of Insurability required.
- Employee can elect up to \$10,000 benefit for child(ren).
  - Child Guarantee issue of \$10,000.
  - See rates below.

Summary of Cost Per Age Category	Monthly Voluntary Life and AD&D Rates Per \$1,000		
	Employee	Spouse	Child
Under 35	\$0.070	\$0.070	\$0.137 per \$1,000 of coverage
35 – 39	\$0.100	\$0.100	
40 – 44	\$0.130	\$0.130	
45 – 49	\$0.210	\$0.210	
50 – 54	\$0.340	\$0.340	
55 – 59	\$0.550	\$0.550	
60 – 64	\$0.880	\$0.880	
65 – 69	\$1.490	\$1.490	
70 – 74	\$2.890	\$2.890	
75 – 79	\$3.590	\$3.590	
80 – 84	\$9.000	\$9.000	
85 – 89	\$17.000	\$17.000	
90 – 94	\$29.000	\$29.000	
95 +	\$45.000	\$45.000	
AD&D (all ages)	\$0.035	\$0.035	

# ADDITIONAL BENEFITS - CONTINUED

## **Voluntary Short Term Disability**

Short Term Disability is available to all full time employees and provides a partial earnings replacement should you become totally or partially disabled. Eligible approved claims are payable according to Plan specifications, including:

- Benefits begin on the 8<sup>th</sup> day for accident and for illness or sickness.
- Benefit equals 60% of your before-tax weekly earnings, up to a max benefit of \$1,500/week for on time enrollees.
- Benefits are payable for up to 13 weeks.
- A pre-existing condition is defined as any sickness or injury (whether specifically diagnosed or not) for which the Insured received medical treatment, consultation, care or services, including diagnostic procedures or took prescribed drugs or medicines, during a specific period (as outlined in the policy) immediately prior to the Insured's effective date of coverage. Conditions diagnosed/treated within 12 months prior to the effective date will not be covered as a disability for 12 months after the effective date.

## **Employer Paid Long Term Disability**

Long-Term Disability is provided to all full time employees. This benefit provides a partial earnings replacement in the event that you should become totally or partially disabled as a result of an injury or illness. Eligible approved claims are payable according to Plan specifications, including:

- Benefits begin after 90 day elimination period.
- Benefit equals 60% of your monthly earnings up to a max benefit of \$6,000/month.
- Benefits are payable until Social Security Normal Retirement Age.
- A pre-existing condition is defined as any sickness or injury (whether specifically diagnosed or not) for which the Insured received medical treatment, consultation, care or services, including diagnostic procedures or took prescribed drugs or medicines, during a specific period (as outlined in the policy) immediately prior to the Insured's effective date of coverage. Conditions diagnosed/treated within 3 months prior to the effective date will not be covered as a disability for 12 months after the effective date.

EMPLOYEE ASSISTANCE PROGRAM - EAP

# When life's a little much, your EAP has you covered.

Life can be challenging. When your responsibilities start to feel overwhelming and showing up each day seems difficult, it's important to reach out for help. You can lean on your confidential Employee Assistance Program (EAP) for support.

## Real support for real life.

A no-cost-to-you benefit from your workplace, your EAP can help you or anyone in your household:

- Receive support when you don't feel like yourself
- Get help with responsibilities that are distracting or stressful
- Improve personal relationships
- Receive care after a traumatic event or diagnosis
- Make healthy lifestyle choices
- Improve and inspire daily life
- Be more present and productive at work
- Grow personal and career skills
- With legal advice or questions
- Assistance with budget or financial concerns

## We're always here for you.

Life happens regardless of day or time. We are available 24 hours a day, 365 days a year. Whenever you need to reach out, we are here for you.

## Your EAP can help you:

Reduce stress | Cope after crisis | Focus at work | Lead others  
Navigate the legal system | Reduce debt | Live a healthier life  
Support and improve relationships | Be resilient

## How to reach your EAP



**Support Line**  
800-624-5544



**Online**  
[eap.ndbh.com](http://eap.ndbh.com)



**Mobile app**  
Search for  
New Directions  
EAP

**EAP services are 100%  
confidential and no-cost to you.**

**[eap.ndbh.com](http://eap.ndbh.com)  
Code: careersourcsc  
800-624-5544**

“EAP has been beneficial in so many ways I don’t know how I would have gotten through without it.”

## Download our app.

Search for **New Directions EAP** in your app store.



# Whatever life throws your way, we’re here to help.

Stress, relationships, work and money. These are the most common reasons people reach out to EAP every year. No matter what issues you’re facing, EAP is the perfect first step for you or your household members.

## Counseling

Depending on your situation, your preference for help may change. That’s why we offer several different ways for you to get what you need. Counseling is available in a variety of ways:

- Face-to-face
- Over the phone
- In-the-moment

## Legal and financial resources

Navigating finances and/or the legal system can be overwhelming and confusing. Luckily, your EAP can help with services like:

- A no-cost-to-you, 30-minute consultation with a certified financial expert or attorney
- Online tools including budget templates, financial calculators, tax preparation documents, will builder, business agreements and other legal documents
- Emotional support and referrals to help you better manage your legal and financial challenges

## Work/Life

Work/Life services can help you tackle your to-do list with specialists who can locate providers, get referrals and find resources for almost anything you and your household needs. You have free access to:

- Personalized consultation with a highly-trained specialist over the phone or through online chat
- Referrals to local providers and resources
- Tip sheets, checklists and other helpful tools

Work/Life topics may include family and caregiving, education, legal and financial, career and work, and health and wellness.

## Coaching

Life coaching services are designed to promote self-awareness, clarify visions, values, intentions and goals. This service builds on strengths that you already have to help you set and achieve your goals. With coaching you can:

- Schedule telephonic sessions with one of our coaches
- Work with your coach to establish and meet goals
- Identify resources to keep you on track

Coaching topics may include managing stress, work/life balance, time management, personal challenges, setting and organizing priorities.

## Online Services

Our comprehensive website, as well as our New Directions EAP mobile app, make it easy to access information regarding EAP benefits and requesting services. The website and app offer:

- Referrals via online intake
- Mental health toolkits
- Monthly live webinars and other training resources
- Substance use resources
- Resource Library includes webinars, calculators, videos, articles and much more.

Take your first step and call today.

**eap.ndbh.com**  
**Code: careersourcsc**  
**800-624-5544**

# ENHANCED BENEFITS INTRODUCTION

Enhanced benefits can provide rewarding financial gain during what normally would be a very trying time. Accidents, critical illnesses and hospitalizations can occur when you least expect it. These plans can help fill in the gaps created by high deductibles and rising copays, providing the financial security you need to get you back on your feet. These benefits are offered on an Individual basis; you can choose the plan(s) that work best for you, cover your spouse and/or child(ren) even if they are not on your medical plan, and take the coverage with you if you leave. Cash benefits are paid directly to you, not the doctor or hospital, so you can use the money where you need it most.

Your Plan Features (all plans)	
Portable	Yes
Family Coverage	Yes
Coverage 24/7	Yes
Pre-Existing Condition Limitation	Cancer and Critical Illness Plans



Guardian Hospital Indemnity Plan –

[Hospital Indemnity "Why Buy" Video](#)

Guardian Accident Plan –

[Accident "Why Buy" Video](#)

Guardian Cancer Plan –

[Cancer "Why Buy" Video](#)

Guardian Critical Illness Plan –

[Critical Illness "Why Buy" Video](#)



Allstate Group Whole Life with LTC –

[Whole Life LTC "Why Buy" Video](#)

# ENHANCED: VOLUNTARY ACCIDENT



With Accident coverage through Guardian, you receive benefits paid directly to you for unexpected accidents and injuries. You can utilize the payment any way that you choose, to help cover day-to-day living expenses or any other expenses not covered by your medical plan.

From simple things like bee stings or poison ivy, to more common things like broken bones or torn tendons, and even major events like a car accident where you may land in the hospital, Accident coverage allows you to cover your out-of-pocket risks.

With Off-Job Accident coverage, you can be provided peace of mind that whether you are hurt on a weekend getaway or at home, protection is in place.

<b>Immediate Value:</b>	Pays \$50 annually for recognized wellness screening per insured
<b>Benefit Amount:</b>	<ul style="list-style-type: none"> <li>Pays \$100 for Initial Doctor's Office/Urgent Care Treatment</li> <li>Pays \$200 for Emergency Room Treatment</li> <li>Pays \$50 for Doctor Follow-up visits (up to 6 treatments)</li> <li>Pays up to \$1,000 for initial hospitalization when admitted due to a covered accident, plus \$250 per night in the hospital (\$2,000 for ICU, \$500/day)</li> <li>Pays up to \$5,000 for dislocations and up to \$6,000 for broken bones</li> <li>Pays for torn tendons, ligaments, rotator cuff, knee cartilage, wheelchair/crutches, CT/MRIs, follow-up visits, physical therapy, chiropractic care and many more treatments and injuries</li> <li>Includes an Accidental Death policy of up to \$25,000</li> <li>Includes Child Organized Sports benefit - 25% increase to child benefits</li> </ul>
<b>Semi- Monthly Payroll (24) Deductions:</b>	<ul style="list-style-type: none"> <li>Employee.....\$ 7.28</li> <li>Employee + Spouse.....\$12.16</li> <li>Employee + Child(ren).....\$12.79</li> <li>Family.....\$17.68</li> </ul>

## **How does the plan work?**

(Example for demonstration purposes only, actual benefits may change due to incurred treatment.)

You suffer a broken leg (Tibia) and are treated at the Emergency Room for your injury:

- Initial Medical Expense (ER) – \$200
- Broken Bone (leg fracture) – \$4,500
- Follow-Up Visit to Orthopedic – \$50 x 2 = \$100
- Physical Therapy – \$50 x 6 = \$300

**Total Benefit paid to you = \$5,100**

**\*\* No lifetime benefit maximums and benefits are paid per injury**



# ENHANCED: CRITICAL ILLNESS



With Critical Illness coverage through Guardian, you receive benefits paid directly to you when you are diagnosed with a covered illness. You can utilize the payment any way that you choose, to help cover day-to-day living expenses or any other expenses not covered by your medical plan.

A major illness such as a Heart Attack, Stroke or Invasive Cancer can leave you overwhelmed, both emotionally and financially. Critical Illness coverage can relieve the financial and emotional impact of an illness so you can focus on recovery.

<b>Immediate Value</b>	<ul style="list-style-type: none"> <li>Pays \$50 annually for a recognized wellness screening per insured</li> </ul>
<b>Highlights</b>	<ul style="list-style-type: none"> <li>Choose \$5,000 or \$10,000—Guaranteed Issue (No medical questions)</li> <li>Covered Spouse may choose \$2,500 or \$5,000, up to 50% of the employee benefit; Child amount is 25% of employee benefit</li> <li>Rates vary by age of employee, tobacco status and coverage tier</li> <li>3/12 pre-existing condition limitation applies – anything treated in the previous 3 months will not be covered for the first 12 months of the policy</li> </ul>
<b>Benefits</b>	<ul style="list-style-type: none"> <li>Plan pays 100% of benefit amount chosen if diagnosed with Heart Attack, Stroke, Heart Failure, Organ Failure, Kidney Failure, or Invasive Cancer,</li> <li>If diagnosed with Coronary Arteriosclerosis (30%), Benign Brain Tumor (75%), or Carcinoma in Situ (30%), Guardian will pay you a lump sum benefit based upon your diagnosis</li> <li>Skin Cancer Benefit - \$250 per lifetime</li> <li>Second Occurrence – pays 50% of benefit amount for Invasive Cancer, Heart Attack, Stroke, Heart Failure, Organ Failure, Kidney Failure</li> </ul>

## Semi-Monthly (24) Payroll Deductions

Uni-Tobacco Rates	Employee (Child cost included)		Spouse	
Issue Age	\$5,000	\$10,000	\$2,500	\$5,000
20-24	\$1.00	\$2.00	\$0.50	\$1.00
25-29	\$1.13	\$2.25	\$0.56	\$1.13
30-34	\$1.43	\$2.85	\$0.71	\$1.43
35-39	\$1.95	\$3.90	\$0.98	\$1.95
40-44	\$2.93	\$5.85	\$1.46	\$2.93
45-49	\$4.35	\$8.70	\$2.18	\$4.35
50-54	\$6.15	\$12.30	\$3.08	\$6.15
55-59	\$8.43	\$16.85	\$4.21	\$8.43
60-64	\$11.63	\$23.25	\$5.81	\$11.63
65-99	\$17.45	\$34.90	\$8.73	\$17.45

Premiums listed are for Issue Age and will not increase due to an insured aging; Spouse rate is based on Employee's age bracket; Child cost is included with Employee election

# ENHANCED: CANCER



With Cancer coverage through Guardian, you receive benefits paid directly to you when you are diagnosed with cancer. Each year, more and more people are diagnosed with cancer. Unfortunately, in addition to bearing the physical and emotional toll of this disease, patients are often saddled with added financial expenses.

Upon diagnoses, you receive a lump sum benefit. You can utilize the payment any way that you choose, to help cover day-to-day living expenses or any other expenses not covered by your medical plan.

<b>Immediate Value</b>	<ul style="list-style-type: none"> <li>• Pays \$50 for Cancer Screening, \$50 for Follow-up screening</li> </ul>
<b>Highlights</b>	<ul style="list-style-type: none"> <li>• Initial Diagnosis Benefit — Employee: \$2,500; Spouse: \$2,500; CH: \$2,500</li> <li>• Guaranteed Issue at initial enrollment (No medical questions)</li> <li>• 12/12 pre-existing condition limitation applies – anything treated in the previous 12 months will not be covered for the first 12 months of the policy</li> <li>• Portability – allows you to take coverage with you if you terminate employment</li> </ul>
<b>Benefits</b>	<ul style="list-style-type: none"> <li>• Radiation Therapy or Chemotherapy Benefit – Pays up to \$7,500 per year</li> <li>• Anti-Nausea – Pays \$50/day up to \$150 per month</li> <li>• Surgery Benefit – Schedule amount up to \$4,125</li> <li>• Anesthesia – Pays 25% of surgery benefit</li> <li>• Attending Physician – Pays \$25/day while hospital confined</li> <li>• Hospital Confinement – Pays \$300/day for first 30 days; \$600/day for 31<sup>st</sup> day and thereafter (ICU \$400/day for 30 days; \$600/day thereafter)</li> <li>• Immunotherapy – Pays \$500/month; \$2,500 lifetime max</li> <li>• Experimental Treatment – Pays \$100/day up to \$1,000/month</li> <li>• Plan includes coverage for Skin Cancer, Reconstructive Surgery, Second Surgical Opinion, Special Nursing, Hospice, Prosthetic, Transportation, Hormone Therapy and much more.</li> </ul>

## Semi-Monthly (24) Payroll Deductions

<b>Employee Only</b>	\$17.51
<b>Employee &amp; Spouse</b>	\$34.99
<b>Employee &amp; Child(ren)</b>	\$19.51
<b>Family</b>	\$36.99

With Hospital Indemnity coverage through Guardian, you receive benefits paid directly to you for unexpected hospital admissions and confinement. You can utilize the payment any way that you choose, to help cover day-to-day living expenses or any other expenses not covered by your medical plan.

When you are admitted to the hospital, medical out-of-pocket expenses can be alarming and cause undue strain on you emotionally and financially. Hospital Indemnity coverage can reduce the strain placed on you and your family and allow you to focus on recovery.

The policy covers you for any reason that you are admitted to the hospital, including major surgery and sickness, as well as bringing a new baby into the world.

## Hospital Indemnity Plan Highlights

Coverage Details	How the plan works
<ul style="list-style-type: none"> <li>• Health Screening - \$50 per person, per year</li> <li>• Pays \$1,000 initial Hospitalization benefit (1 time per year/per insured)</li> <li>• Pays \$100 per day for Hospital/ICU Confinement (up to 31 days per year/per person)</li> <li>• 3/12 pre-existing condition limitation applies</li> <li>• Hospitalization for birth payable after 9 months of active coverage</li> </ul>	<p>You are admitted to the hospital for removal of your Gall Bladder and spend 3 days confined.</p> <ul style="list-style-type: none"> <li>• Initial Hospitalization: \$1,000</li> <li>• Hospital Confinement 2 days x \$100 = \$200</li> <li>• <b>Initial Benefit paid to you: \$1,200</b></li> </ul> <p>Later in the year you are admitted for High Blood Pressure and spend 2 days confined.</p> <ul style="list-style-type: none"> <li>• Hospital Confinement 2 days x \$100 = \$200</li> <li>• <b>Additional Benefit paid to you: \$200</b></li> </ul>

## Semi-Monthly (24) Payroll Deductions

Employee Only	\$16.72
Employee & Spouse	\$34.15
Employee & Children	\$25.47
Family	\$42.90

# ENHANCED: WHOLE LIFE w/ Long Term Care

With Group Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to. This plan includes a benefit for Long Term Care.

## Group Whole Life with Long Term Care Highlights

- Guaranteed Issue at initial enrollment up to \$75,000, no medical questions!
- Guaranteed Rates for life of the policy
- A guaranteed death benefit is paid to the beneficiary of your choice
- With planning, the death benefit can pass to your beneficiaries free of state or federal estate taxes (consult with your tax advisor for specific information)
- Additional protection is available with coverage for your spouse and children
- Affordable premiums are conveniently deducted from your paycheck
- You may be able to take the coverage with you if you change jobs or retire (refer to certificate for details)

## Benefits Include:

- Lump-sum cash benefit when you die; or
- Lump-sum maturity benefit should you live to age 121:
- Accelerated Death Benefit for Terminal Illness or Condition – get an advance of up to 75% of the face amount in the event of a certified terminal illness
- Accelerated Death Benefit for Long Term Care– get a monthly advance of up to 4% of the death benefit for up to 25 full months while receiving qualified LTC services when certified chronically ill by a licensed health care practitioner
- Optional - Children’s Term – we pay a death benefit for each covered child under the age of 26

\*Rates will be calculated at time of enrollment

### Coverage for all stages of life

As people move through the stages of life, certain factors dictate the type of life insurance they need. During working years, an employer may provide Term Life insurance, but the wraparound coverage of our Group Whole Life product can help give peace of mind because the money you spent builds cash value that you can use later in life or add to the term benefit payout. The graph below illustrates the need for term and permanent whole life insurance throughout the various stages of life.



# ENHANCED: Identity Theft Protection

**PROVIDED BY: LIFELOCK**

What if you had access to around-the-clock protection of your identity? LifeLock Identity Theft Protection and Norton Device Security are redefining what it means to be safer in the digital world.

Everyday activities like online shopping, banking, and even browsing can expose your personal information, making you more vulnerable to cybercriminals. LifeLock with Norton Benefit Plans combine leading identity theft protection and device security against online threats, viruses, ransomware and malware, at home and on-the-go. Let LifeLock help protect your identity, your devices, and your online privacy, in an always connected world.



ESSENTIAL



PREMIER

IDENTITY THEFT PROTECTION POWERED BY LIFELOCK		
	ESSENTIAL	PREMIER
LifeLock Identity Alert™ System †	✓	✓
Payday - Online Lending Alerts - ID Alerts & Social Security Alerts -	✓	✓
LifeLock Mobile App (Android™ & iOS) **	✓	✓
Dark Web Monitoring **	✓	✓
LifeLock Privacy Monitor™	✓	✓
USPS Address Change Verification	✓	✓
Lost Wallet Protection	✓	✓
Reduced Pre-Approved Credit Card Offers	✓	✓
Fictitious Identity Monitoring	✓	✓
Data Breach Notifications**	✓	✓
Credit, Checking & Savings Account Activity Alerts † **	✓	✓
Checking & Savings Account Application Alerts † **		✓
Bank Account Takeover Alerts † **		✓
Investment & 401K Account Activity Alerts † **	✓	✓
File Sharing Network Searches	✓	✓
Sex Offender Registry Reports	✓	✓
Online Account Monitoring **	✓	✓
Prior Identity Theft Remediation §	✓	✓
U.S.-based Identity Restoration Specialists	✓	✓



### ESSENTIAL



### PREMIER

#### IDENTITY THEFT PROTECTION POWERED BY LIFELOCK

24/7 Live Member Support	✓	✓
Million Dollar Protection™ Package Stolen Funds Reimbursement - Personal Expense Compensation - Coverage for Lawyers and Experts -	Up to \$1 Million each	Up to \$1 Million each
Credit Application Alerts <sup>2</sup> **	One-Bureau	One-Bureau
Credit Monitoring <sup>1</sup> **	One-Bureau	Three-Bureau
Annual Credit Report & Credit Score <sup>1</sup> **		Three-Bureau
Monthly Credit Score <sup>1</sup> ** Tracking		One-Bureau

#### NORTON DEVICE SECURITY

Secures PCs, Macs, smartphones/tablets **	Up to 3 devices (Family gets 6 devices)	Up to 5 devices (Family gets 10 devices)
Online Threat Protection **	✓	✓
Device Security **	✓	✓
Password Manager <sup>3</sup> **	✓	✓
Parental Controls <sup>3</sup> **	✓	✓
Smart Firewall **	✓	✓
Cloud Backup <sup>3</sup> **	10 GB	50 GB

#### ONLINE PRIVACY

SafeCam <sup>3</sup> **	✓	✓
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<sup>1</sup> If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax.

Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment. Please note that in order to enjoy all features in your chosen plan, such as bank account alerts, credit monitoring, and credit reports, it may require additional action from you and may not be available until completion.

<sup>2</sup> If your plan includes One Bureau Credit Application Alerts, two requirements must be met to receive said features: (i) your identity must be successfully verified with TransUnion; and (ii) TransUnion must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE ONE BUREAU CREDIT APPLICATION ALERTS. One Bureau Credit Application Alerts will take several days to begin after your successful LifeLock plan enrollment.

<sup>3</sup> Not all features are available on all platforms. Norton Family Parental Controls, Norton Cloud Backup, and PC SafeCam are presently not supported on Mac OS.

<sup>††</sup> LifeLock does not monitor all transactions at all businesses. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: [LifeLock.com/legal](https://www.lifelock.com/legal).

\*\* These features are not enabled upon enrollment. Member must take action to activate this protection.

<sup>§</sup> Subject to eligibility requirements defined in Terms & Conditions at <https://www.lifelock.com/legal/prior-id-theft-remediation>. Symantec reserves the right to change and/or cease services at any time.

# ENHANCED: Pet Insurance

## PROVIDED BY: NATIONWIDE

You know your insurance helps pay for large and unexpected expenses for yourself and your family, but what about your pet? Every six seconds, a pet parent gets a vet bill for over \$1,000. Pet insurance provides you the peace of mind you need to get your pets the care they need.

### HOW DOES IT WORK?

1. Enroll in one of two plans: My Pet Protection with Wellness or My Pet Protection.
2. Bring your pet to the vet and pay out-of-pocket for the bill.
3. Submit a claim with Nationwide for reimbursement.
4. Get reimbursed by Nationwide.

### WHAT ARE THE ADVANTAGES?

- 90% of your eligible bill is reimbursed.
- Coverage is available for any of your pets, whether they be dogs, cats, birds, rabbits, reptile or any other exotic pet.
- Same price for pets of all ages.
- Receive a discount for signing up multiple pets.

To get started, visit [www.petinsurance.com/careersource](http://www.petinsurance.com/careersource).

PLAN OPTIONS		
	MY PET PROTECTION WITH WELLNESS	MY PET PROTECTION
Accidents, including poisonings and allergic reactions	✓	✓
Injuries, including cuts, sprains and broken bones	✓	✓
Common illnesses, including ear infections, vomiting and diarrhea	✓	✓
Serious/chronic illnesses, including cancer and diabetes	✓	✓
Hereditary and congenital conditions	✓	✓
Surgeries and hospitalization	✓	✓
X-rays, MRIs and CT scans	✓	✓
Prescription medications and therapeutic diets	✓	✓
Wellness exams	✓	
Vaccinations	✓	
Spay/neuter	✓	
Flea and tick prevention	✓	
Heartworm testing and prevention	✓	
Routine blood tests	✓	



## Have You Ever...

- Signed a contract?
- Received a moving traffic violation?
- Needed your Will prepared or updated?
- Had concerns regarding child support?
- Had trouble with a warranty or defective product?
- Been overcharged for a repair or paid an unfair bill?

### The LegalShield Membership Includes:

Dedicated Law Firm Direct access, no call center  
 Legal Advice/Consultation on unlimited personal issues  
 Letters/Calls made on your behalf

Contracts/Documents Reviewed up to 15 pages

Residential Loan Document Assistance for the purchase of your primary residence

Will Preparation - Will/Living Will/Health Care Power of Attorney/Financial Power of Attorney

Traffic Ticket Consultation

IRS Audit Assistance (begins with the tax return due April 15th of the year you enroll)

Trial Defense (if named defendant/respondent in a covered civil action suit)

Uncontested Divorce, Separation, Adoption and/or Name Change Representation (available 90 days after enrollment)

25% Preferred Member Discount (bankruptcy, criminal charges, DUI, personal injury, etc.)

24/7 Emergency Access for covered situations



Put your law firm in the palm of your hand with the LegalShield mobile app!

Plan	Family Price (Pay Period)
LegalShield	20.95





# At-a-Glance

- Founded in 1972
- Operating in the U.S. and Canada
- 1.75 million families enrolled in our legal plans
- Approximately 1.7 million legal assistance requests received annually
- Provider lawyers' average tenure: 21 years
- Our Licensed Private Investigators have over 12 certifications
- More than 800,000 identity theft memberships—covering more than 1 million lives



## Business counts on LegalShield

More than 34,000 companies, large and small, provide voluntary benefits to their employees with LegalShield and IDShield. LegalShield and IDShield have simplified implementation so there are no claim forms to file. Easy maintenance procedures for administrators. Over 47,000 business members use the legal plan. We provide three levels of legal protection for different sizes of small businesses.

### Definitively Different.

**Proprietary Nationwide Network of Provider Law Firms.** Your on-call law firm is part of the LegalShield network of carefully selected, top-quality law firms. Each law firm is licensed in your state and dedicated to LegalShield Members.

**Superior Service.** Our provider law firms are paid in advance on a per capita basis, ensuring they are motivated to focus on providing good service to you, not on billing you.

**Quality Assurance.** Our proprietary system provides daily, real-time, online monitoring of our provider law firms, which enables continuous improvement of quality service.

**LegalShield and IDShield.** We provide a comprehensive solution when identity theft issues turn into legal issues.

**Unique Service.** Our members only have to make one call to be connected with a lawyer, ensuring they know exactly who to call when a legal need arises.

**Comprehensive Restoration.** Our Licensed Private Investigators keep restoration cases open 120 days after resolution to ensure that you have not been targeted again.

**Monitoring what Matters.** We monitor your identity from every angle, not just your Social Security number, credit cards and bank accounts.

**Service Guarantee.** We'll do whatever it takes for as long as it takes to restore your identity.

### The Facts:

57 million full-time working Americans experienced at least one significant legal event in the past 12 months.

—Decision Analyst Study: The Legal Needs of American Families Study

### MEMBERPERKS

Your LegalShield Membership is simply amazing. And, in addition to the privileges that are already yours, we have added these MEMBERPERKS with hundreds of merchants and thousands of discounts. Members can access savings at both national and local companies on everyday purchases such as tickets, electronics, apparel, travel and more. Members have the opportunity to save, on average, over \$2,000 per year. MEMBERPERKS could save you enough to pay for your membership for years to come!

- |                       |                                 |                               |
|-----------------------|---------------------------------|-------------------------------|
| Apparel               | Flowers & gifts                 | Office & business             |
| Automotive            | Food                            | Pets                          |
| Beauty & fragrance    | Health & wellness               | Real estate & moving services |
| Books, movies & music | Home & garden                   | Sports & outdoors             |
| Cell phones           | Home services                   | Tickets & entertainment       |
| Electronics           | Insurance & protection services | Toys, kids & babies           |
| Finance               | Jewelry & watches               | Travel                        |

# Portfolio of Services

PROVIDING POWERFUL BENEFITS • PROTECTING YOUR BUSINESSES



## Check the features you want and then choose the plan(s) for your business

You've thought about it for years—do you finally want to complete your Will? Or do you want a lawyer to write a letter on your behalf? Or review a document for you before you sign? Are you interested in having a legal plan for your small business, or in guarding yourself against identity theft? Check, check and check. We have a plan for you.

### LEGAL Plan

Talk to a lawyer. No high hourly costs.

- Legal plan covers member, spouse and dependents
- Standard Will preparation
- Legal advice/consultation
- Letters/phone calls on your behalf
- Legal document review (up to 15 pages each)
- Moving traffic violations
- IRS audit protection
- Trial defense
- 24/7 emergency assistance
- Mobile app
- 25% preferred member discount

### LEGAL PLAN Add-ons\*

Bolster the power of your legal plan.

- Trial Defense Supplement**—increased trial defense hours.
- Home Business Supplement** for family owned and operated businesses, consultants or a rental property owner—and have no employees (other than immediate family members).
- Business Plus Supplement** business consulting, coaching, and tools.

### IDSHIELD Plan

Coverage that will help protect against and resolve identity theft issues.

- Family plan covers member, spouse and up to 10 minor dependents under the age of 18. Dependent children ages 18-26 are eligible for consultation and restoration services only.
- Individual plan covers member only
- Consultation/Advice
  - Identity theft specialist
  - Credit report review
  - Lost wallet consultation
- Notifications
  - Identity threat alerts
- Access
  - IDShield mobile app
  - Monday through Friday 7 a.m.–7 p.m. CT
  - 24/7/365 emergency access to an IDShield identity theft specialist
- Monitoring
  - Dark web internet monitoring
  - Credit monitoring
  - Minor identity protection
  - Social media monitoring
- Identity Restoration
  - **NEW!** Trend Micro Maximum Security
  - **NEW!** VPN Proxy One
  - **NEW!** Password Manager
  - Licensed Private Investigators
  - Unlimited Service Guarantee
  - \$1 Million Protection Policy

\*Call your agent for pricing

### BUSINESS Plan

Your business deserves affordable legal protection.

- Covers for-profit, not publicly-traded businesses
- Legal consultation on business matters
- Contract and document review (up to 15 pages each)
- Debt collection assistance
- Legal correspondence

### BUSINESS PLAN Add-ons & Options\*

- Trial Defense services**
- Business Plus** available as add-on
- IDShield4Business**, Cyberprotection for businesses

### COMMERCIAL DRIVERS Legal Plan (CDLP)

Coverage that will help protect against

- Covers licensed commercial drivers
- Assistance with moving violations
- Assistance with DOT violations
- Traffic accident assistance
- Advice on license reinstatement
- Assistance for minor personal injury/property damage

FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT ASSOCIATE:



Associate Name  
URL  
Email  
Phone

This is a general overview of the Small Business Legal Plans, Home Business Supplement, and Business Plus Supplement available from Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield") for illustration purposes. LegalShield provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. HBS is not available in all states. Trial defense is not available in all Small Business Legal Plans, HBS, or in all states. See a Small Business Legal Plan or HBS contract for a specific state for complete terms, coverage, amounts and conditions. The Business Plus Supplement is a product of LegalShield and provides access to business consultants to assist with business-related consulting questions and additional business-related tools. For complete terms, coverage, and conditions, please see a Business Plus Supplement. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, legal advice, representation, business consulting or business advice. The Business Plus Supplement services provider is not providing legal advice or acting as your legal counsel.