

# **The Resource Connection**

**Engaging Families • Empowering Communities • Enriching Lives**

**Benefits Booklet**

**2020 - 2021**

# **Welcome!**

**The Resource Connection is committed to providing you with a comprehensive benefits program as part of your total employee compensation package. This handbook has been prepared as a guide to the benefit selections and choices available to you.**

**We urge you to read this handbook carefully and keep it handy for easy reference. If you have any questions regarding your employee benefits package, we encourage you to call Bohannon Insurance Group at (866) 529-4530. For any additional questions, please contact our Human Resources / Payroll Department at (209) 754-3114.**

## CONTACT INFORMATION FOR BENEFIT VENDORS

Listed below are important phone numbers and websites you can access to get your questions answered and help you obtain information regarding your group benefit package.

### Bohannon Insurance Group

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

Rick Fairbanks, Broker: 866-529-4530 Ext. 208

Ashley Watson, Account Manager: 866-529-4530 Ext 214

### The Resource Connection

[www.trcac.org](http://www.trcac.org)

HR Department: 209-754-3114

Direct: 209-754-2023

Fax: 866-280-9792

### Health Insurance

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Anthem Blue Cross	1-855-383-7248	<a href="http://www.anthem.com">www.anthem.com</a>
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### Dental Insurance

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Premier Access	1-888-715-0760	<a href="http://www.premierlife.com">www.premierlife.com</a>
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### Vision Insurance

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Vision Service Plan (VSP)	1-800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
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### Life / LTD Insurance

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Guardian	1-800-627-4200	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
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### TravelAid

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Guardian – IBH	1-410-453-6330	<a href="mailto:assistance@uhcglobal.com">assistance@uhcglobal.com</a>
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### Employee Assistance Program (EAP)

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Guardian	1-800-627-4200	<a href="http://www.ibhworklife.com">www.ibhworklife.com</a>
ESI	1-800-252-4555	<a href="http://www.theEAP.com">www.theEAP.com</a>
Global Compliance Training Network (GCN)	1-855-888-4426	<a href="https://site.gcntraining.com">https://site.gcntraining.com</a>

### Supplemental Benefits

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AFLAC		
Margie Yacopetti	1-209-639-6000	<a href="mailto:margieyacopetti@comcast.net">margieyacopetti@comcast.net</a>

### 401k Plan

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Brookstone Capital Management, LLC		
William Peterson	1-800-545-4209	<a href="http://www.safer-retirement.com">www.safer-retirement.com</a>

### COBRA

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ASI/Navia Benefits	1-866-777-1320	<a href="http://www.naviabenefits.com">www.naviabenefits.com</a>
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## MONTHLY RATES FOR PLAN YEAR 9/1/20 – 8/31/21

<b>Health Insurance</b> <b>Anthem Blue Cross</b> <b>Gold PPO 20/30%</b>	Employee Only	Employee + Child/ren
<b>Full Time Employee Cost:</b>		
Total Employee Monthly Share of Cost	\$75.00	\$75.00 + 100% of Dependent Cost
Per Pay Period Deduction	\$37.50	Varies
<b>Full Time Variable Employee Cost:</b>		
Total Employee Monthly Share of Cost	\$150.00	\$150.00 + 100% of Dependent Cost
Per Pay Period Deduction	\$75.00	Varies

<b>Dental Insurance</b> <b>Premier Access</b>	Employee Only	Employee + Spouse	Employee + Child/ren	Employee + Family
Total Monthly Cost WITH Health Insurance	\$41.25	\$90.73	\$100.78	\$139.51
<b>Per Pay Period Deduction</b>	\$20.63	\$45.37	\$50.39	\$69.76
Total Monthly Cost WITHOUT Health Insurance	\$0	\$49.48	\$59.53	\$98.26
<b>Per Pay Period Deduction</b>	\$0	\$24.74	\$29.77	\$49.13

<b>Vision Insurance</b> <b>VSP</b>	Employee Only	Employee + (1) Dependent	Employee + (2) or More Dependents
Total Monthly Cost WITH Health Insurance	\$12.03	\$18.68	\$29.63
<b>Per Pay Period Deduction</b>	\$6.02	\$9.34	\$14.82
Total Monthly Cost WITHOUT Health Insurance	\$0	\$6.65	\$17.60
<b>Per Pay Period Deduction</b>	\$0	\$3.33	\$8.80

<b>Optional Benefits</b>	
<b>Voluntary Life - Guardian</b>	See Ease for available life amounts and rates
<b>Supplemental Insurance - Aflac</b>	*Available to both Part Time and Full Time Regular Employees Contact Margie Yacopetti at (209) 639-6000 or margieyacopetti@comcast.net for available plan options.

Full Time employees for the purposes of benefit eligibility, are scheduled to work an average of 30 hours per week.

## **ELIGIBILITY REQUIREMENTS & OPEN ENROLLMENT**

The Resource Connection is concerned about the health and well-being of our employees; therefore, it is important to us to ensure that everyone in our organization has health insurance.

As a regular, part-year, or introductory full-time employee\* of The Resource Connection, you are entitled to enroll in health insurance offered by the organization. The Resource Connection pays 100% of the employee only cost for Life Insurance, Long-Term Disability and Employee Assistance Program. Additionally, the organization pays 100% of the employee only cost of Dental Insurance and Vision Insurance if Health Insurance is NOT elected. Employees may elect and pay for dependent coverage, any optional benefits, and participate in the 401k retirement plan. If you decline to take the Health Insurance offered to you when eligible, you will be asked to show evidence of insurance from another source.

Variable Term Employees on prolonged assignments will be evaluated every six (6) months to determine eligibility for Health Insurance benefits – medical only.

### **ELIGIBILITY**

Newly hired regular, part-year, introductory full-time employees are eligible for benefits on the first of the month following 30 days of employment. (For example: date of hire August 25, 2020 – 30-day completion September 24, 2020 – benefits effective October 1, 2020)

Eligible Dependents: Children up to age 26

### **OPEN ENROLLMENT**

The first full three weeks of August is our annual open enrollment. During this time, all regular, part-year, introductory full-time employees may terminate, add or change coverage. Any changes made during open enrollment are effective September 1<sup>st</sup>.

### **QUALIFYING CHANGES MADE OUTSIDE OF OPEN ENROLLMENT**

Additions, terminations, and coverage changes must be made within 30 days of a qualifying event (see list below). If the application is submitted after 30 days, an employee will have to wait until the next annual open enrollment to make changes. Additions, terminations, and coverage changes will be effective on the first of the month following the receipt of a timely request for the change.

#### **Qualifying Events**

- Loss of qualified health coverage
- Marriage
- Divorce
- Legal Separation
- Birth of a child
- Adoption of a child
- Court ordered guardianship of a minor child
- Requirements of domestic partnership are met
- The effective date of the number of hours worked by the employee (changing from part time to full time)

\*Full time employees for the purpose of benefit eligibility, are scheduled to work an average of 30 hours per week

## MEDICAL INSURANCE – ANTHEM BLUE CROSS

The chart below is a brief benefit outline of the medical plan offered by The Resource Connection.  
Please see Anthem Blue Cross Summary of Benefits for complete benefit details.

BENEFITS	GOLD PPO 20/30%
<b>MEDICAL DEDUCTIBLE</b>	
Employee Only	\$0
Employee + Dependent(s)	\$0
<b>PHARMACY DEDUCTIBLE</b>	
Employee Only	\$150
Employee + Dependent(s)	\$300
<b>MAXIMUM OUT OF POCKET</b>	
Lifetime Maximum Benefit	Unlimited
Maximum Out of Pocket Cost	
Employee Only	\$7,000
Employee + Dependents	\$14,000
<b>PHYSICIAN SERVICES</b>	
<b>Telehealth - LiveHealth Online</b>	<b>\$0 Co-pay first 3 visits; then \$5 Co-pay</b>
Primary Care Physician O.V.	\$20 Co-pay
Specialist Office Visit	\$50 Co-pay
Preventive Care / Well Baby Care	\$0 Co-pay
<b>OUT PATIENT SURGERY</b>	
Hospital	30% Co-insurance
Free Standing Facility	30% Co-insurance
<b>IN-PATIENT HOSPITALIZATION</b>	
Semiprivate Room	30% Co-insurance
<b>EMERGENCY CARE</b>	
Emergency Room	\$250 Co-pay + 30% Co-insurance
Urgent Care	\$50 Co-pay
<b>OTHER SERVICES</b>	
Lab - Office	\$20 Co-pay
X-Ray - Office	\$50 Co-pay
MRI/PET/CET - Office	30% Co-insurance
<b>PRESCRIPTION BENEFIT</b>	
Tier 1 Drugs - Generic	\$15 Co-pay ded waived
Tier 2 Drugs - Preferred Brand	\$40 Co-pay after ded
Tier 3 Drugs - Non-Preferred Brand	\$80 Co-pay after ded
Tier 4 Drugs - Specialty	30% Co-insurance

### Preferred Provider Organization

The key characteristic of a PPO product is its ability to allow the member to choose between two benefit levels whenever care is needed. You are not necessarily restricted to only using physicians in the network, but you will typically pay more for out of network services. If you go out of network, you will pay a larger portion of the fee. Many employees like the idea of the additional choice this gives them. When using “out of network providers”, any amounts not covered by Anthem Blue Cross will be the responsibility of the member. Visit [www.anthem.com](http://www.anthem.com) to find participating providers in your area.

### Identification Cards

Upon receipt of your Anthem Blue Cross Identification Card, please verify it for accuracy. If any information is listed incorrectly, please notify Bohannon Insurance Group.

### Mail Order Prescriptions

Anthem Blue Cross offers a plan enhancement to order a 90-day supply of maintenance prescription drugs. Be sure to obtain a 90-day prescription from your doctor and mail it to the Anthem Blue Cross pharmacy with your co-pay. Please see the mail order prescription brochure for complete details.

### Questions?

Please call Bohannon Insurance Group with any questions about claims, benefits, ordering ID cards, etc. They can be reached toll free at (866) 529-4530.

## LIVEHEALTH ONLINE

LiveHealth Online is an innovative way for you to connect with board-certified doctors through two-way live video from your smart phone, tablet, or computer with a webcam. Doctors are available 24/7/365 to resolve many of your non-emergency medical issues.

The first 3 visits are free! After the first 3 visits, members pay a \$5 copay.

### USE LIVEHEALTH ONLINE

If you're considering the ER or urgent care center for a non-emergency, on vacation, on a business trip, or away from home

### GET THE CARE YOU NEED

LiveHealth Online doctors can treat many medical conditions including cold and flu symptoms, allergies, sinus problems, bronchitis, respiratory infections, and more!

### GET STARTED WITH LIVEHEALTH ONLINE

- Visit [www.livehealthonline.com](http://www.livehealthonline.com), select the state you are located in, and answer a few questions.
- Provide medical history
- Request a consult
  - Once your account is set up, request a consult any time you need care

For more information, contact LiveHealth Online at 1-855-603-7985 or email at [customersupport@livehealthonline.com](mailto:customersupport@livehealthonline.com).

## WELLNESS BENEFITS

Lifestyle Improvement Programs give you access to a variety of customized, self-paced, step-by-step programs that can help you address many of the less healthful habits that many people commonly struggle with. You'll find several programs designed to inspire and reinforce positive behavioral change. These tailored programs include:

- Exercise helps you lose weight and improve overall fitness
- Weight Management provides personalized eating plans based on individual tastes
- Smoking Cessation contains a self-paced, interactive program based on proven behavioral change techniques
- Stress Management teaches you about how stress can affect your life and gives you tools and tips for managing and reducing the impact it has on your health.

### GET STARTED WITH LIFESTYLE IMPROVEMENT PROGRAMS

- Log in at [www.anthem.com/ca](http://www.anthem.com/ca)
- Choose "Health & Wellness"
- Under the "Wellness Tool Kit", select one of the Lifestyle Improvement Programs to get started.

Also Included with your Anthem Blue Cross Medical Insurance are wellness benefits, such as:

- Active&Fit Direct: Active&Fit Direct allows you to choose from more than 9,000 participating fitness centers nationwide for \$25 a month (plus a \$25 enrollment fee and applicable taxes).
- FitBit: Get fit your way with Fitbit trackers and smartwatches that fit with your lifestyle and budget, up to 20% off.
- Jenny Craig: Take advantage of a free, three-month program (food not included) plus \$120 in food savings (purchase required), or save 50% off premium programs (food cost separate).
- 23andMe: Get \$40 off each Health + Ancestry kit.

Eligible members are encouraged to go to [www.anthem.com](http://www.anthem.com) for a full list of benefits.

## DENTAL INSURANCE – PREMIER ACCESS

The dental plan offered below is a voluntary benefit that an employee can purchase at 100% of the premium cost.

The chart below is a brief benefit description. Please see policy for complete benefit details.

BENEFITS	PCN**	PPO**	Non Network
<b>Calendar Year Deductible (3 per family)</b>	\$25	\$50	\$50
<b>Waived for Preventive</b>	Yes	Yes	Yes
<b>Calendar Year Maximum</b>	\$1,500	\$1,500	\$1,500
<b>Class I - Preventive Services</b>	100%	100%	100%*
Oral Exams, Prophylaxis, Fluoride, X-Rays			
<b>Class II - Basic Services</b>	90%	80%	80%*
Emergency (Palliative), Space Maintainers, Restorations, Oral Surgery, Sealants, Periodontics, Endodontics			
<b>Class III - Major Services</b>	60%	50%	50%*
Inlays, Crowns, Dentures, Bridges, Repairs, Other Prosthetics			
<b>Class IV - Orthodontia</b>	50%		
Child Only (<19)			
Ortho Lifetime Maximum	\$1,000		
Waiting Period	No benefit waiting period for MAJOR & ORTHO services for those with similar PRIOR group coverage.***		
<p>*Allowed charge limited to UCR</p> <p>**Premier Access does not guarantee all services can be rendered by a contracted PCN or PPO provider. You may be subject to a deductible and coinsurance for an out of network specialist.</p> <p>***With no current similar group coverage: 12 month wait for MAJOR services</p>			

### How It Works

The dental program offered is administered by Premier Access Insurance Company, a national carrier and widely accepted dental plan.

What is important to know about your dental plan is that you may see any dentist. Although, there are PCN (Premier Choice Network) and PPO provider lists available and the benefits are enhanced if you elect to use either network, you may elect to see the dentist of your choice without penalty. Using the PCN or PPO providers, you maximize your benefits and reduce your out of pocket costs.

The PPO dentists offer discounted care (about 30%) and the plan normally pays a higher level of benefit when using an in-network provider. Additionally, the PCN/PPO dentist cannot "balance bill" you for amounts greater than the contracted rate.



## VISION INSURANCE – VSP

The vision plan offered below is a voluntary benefit that an employee can purchase at 100% of the premium cost.

The chart below is a brief benefit description. Please see policy for complete benefit details.

BENEFITS	In Network
<b>Annual Deductible</b>	None
<b>Comprehensive Eye Exam</b>	Once every 12 months
<b>Annual Exam</b> (once every 12 months)	\$10 Co-pay
<b>Lens Allowance</b>	One pair every 12 months after \$25 Co-pay
Single Vision, Bifocals, Trifocals	100%
<b>Frame Allowance</b>	One pair every 24 months after \$25 Co-pay
	100% (retail value \$130)
<b>Contact Lenses</b>	One pair every 12 months in lieu of frames & lenses after \$25 Co-pay
Cosmetic or Convenience	\$135 Allowance

### How It Works

You get the best value from your VSP benefit when you visit a VSP network doctor. If you decide not to see a VSP doctor, co-pays still apply and you will receive a lesser benefit and typically pay more out of pocket. When utilizing a non-VSP provider, you must pay them in full at the time of service and submit a claim for reimbursement.

## **GROUP LIFE INSURANCE – GUARDIAN**

### **GROUP TERM LIFE INSURANCE & ACCIDENTAL DEATH AND DISMEMBERMENT**

Life insurance is an important part of a complete benefits package offered by The Resource Connection. The cost of this benefit is provided by The Resource Connection. It provides your beneficiaries with specific benefits that include protection in the event of a tragic loss.

All regular, part-year and introductory full-time employees (working 30 or more hours per week) actively at work are eligible for life insurance in the amount of \$25,000.

The benefit will reduce to 65% of the original amount when you reach age 65 and will reduce further to 40% of the original amount at age 70. Portability ceases on attainment of age 70.

The Accelerated Death Benefit is an advance payment of up to 75% of the insured person’s life insurance. It may be paid to a terminally ill person, in a lump sum, once during such insured person’s lifetime. Receiving the Accelerated Death Benefit will reduce the remaining life insurance and the death benefit payable at the insured person’s death. The insured person should consult a tax and legal advisor before applying for an Accidental Death Benefit.

### **ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE**

The cost of this benefit is provided by The Resource Connection. If an insured person sustains an accidental bodily injury, solely through accidental means, and the injury causes one of several losses, then the insured person receives the Principal Sum or a portion of this sum for their losses. The total benefit for all losses resulting from the same accident may not exceed the Principal Sum. Benefits for the insured person’s loss of life will be paid in accordance with the Beneficiary, Facility of Payment and Settlement Options Sections of this policy.

Benefits include:

- Accelerated Death Benefit
- Conversion Options – you may convert to an individual policy upon termination of employment
- Seat Belt AD&D Benefit\*
- Airbag AD&D Benefit\*

### **VOLUNTARY LIFE INSURANCE**

This is a voluntary benefit that you can purchase for 100% of the premium cost. Additional amounts of Life Insurance can be purchased through Guardian. Please see Ease for available life amounts and rates.

### **LONG TERM DISABILITY (LTD) INSURANCE**

The entire cost of this benefit is provided by The Resource Connection. All regular, part-year introductory full-time employees actively working 30 hours are eligible for LTD. This plan is designed to provide benefits that partially replace lost income when you miss work for an extended period due to a disability. The following outline is a very brief description of your coverage. Please refer to your certificate booklet for specific details:

Qualifying Disability:	Please see Certificate Booklet
Elimination Period:	90 Days
Benefit Amount:	60% of monthly pay subject to a maximum benefit of \$6,000 per month.
Maximum Benefit Period:	Two years if you are disabled and cannot work in your current occupation or to age 65 if you are unable to work at any occupation.

\*See evidence of coverage booklet for full plan details

## TRAVELAID

The below value-added benefits are automatically included with the Life Insurance through Guardian. These are available at no cost to you and is a benefit provided to all regular, part-year and introductory full-time employees at The Resource Connection.

### ASSISTANCE & EVACUATION MEDICAL ACCESS & SECURITY ACCESS

Guardian has partnered with UnitedHealthcare Global to offer the TravelAid program, which provides a wealth of travel, medical, and safety-related services you can access while travelling. You can use this service for travel more than 100 miles from home, and both business and leisure travel. Your comprehensive coverage includes:

- Medical emergency evacuation and repatriation services: if you sustain an illness or injury, UHC Global upon your request, will provide the services specified below
  - Emergency medical evacuation
  - Dispatch of doctors/specialists
  - Medical repatriation
  - Transportation after stabilization
  - Transportation to join a hospitalized participant
  - Return of minor children
  - Repatriation of mortal remains
- Medical Assistance Services
  - Worldwide medical and dental referrals
  - Monitoring of treatment
  - Facilitation of hospital payment
  - Relay of insurance and medical information
  - Medication and Vaccine transfers
  - Updates to family, employer, and home physician
  - Hotel arrangements
- Security and Political Evacuation Services
  - Transportation to departure point
  - Security evacuation
  - Political evacuation
- Travel Assistance Services
  - Replacement of lost or stolen travel documents
  - Emergency travel arrangements
  - Transfer of funds
  - Legal referrals
  - Language services

To use TravelAid services, call UnitedHealthcare Global at 410-453-6330 and provide them with ID # 32911.

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

### GUARDIAN

The cost of this benefit is provided to all FULL-TIME staff that are already enrolled in the Life Insurance through The Resource Connection.

#### EAP Consultative Services

- Face to face counseling – up to 3 visits per employee/household member per year
- Telephonic counseling – unlimited 24/7 consultations with counselors
- Bereavement – support available through telephonic or face to face sessions
- Tobacco cessation coaching – unlimited telephonic support and resources to assist with tobacco cessation

#### Work/Life Assistance & Resources

- Unlimited 24/7 access to specialists in the areas of family and care giving, health and wellness, emotional wellbeing, etc.
- Child and elder care referral – unlimited telephonic consultation with a WorkLife specialist

#### Legal/Financial Assistance & Resources

- Legal consultation – unlimited telephonic support and free 30-minute face to face consultation with an attorney; online legal forms available
- Financial consultation – unlimited telephonic support for financial problems or planning needs; 30 days of financial coaching
- ID theft – free consultation with a trained Fraud Resolution Specialist
- Will prep & legal document preparation

To access Guardian's EAP, visit [ibhworklife.com](http://ibhworklife.com); username: Matters; password: wlm70101

### ESI

The cost of this benefit is provided to ALL STAFF by The Resource Connection.

**Problems are a part of life** – we all face problems from time to time. Usually we can handle them ourselves without the help of outside resources. But sometimes it makes more sense to reach out for help. That is why The Resource Connection provides you and your family with a confidential Employee Assistance Program, a benefit that provides resources and solutions for the problems you encounter. Just as health insurance is designed to address your physical health, your EAP benefit is designed to assist your emotional and mental well-being.

**Getting the help you need** - For 3 in-person sessions per problem, call anytime for confidential assistance. To reach a counselor for any of your EAP needs, call toll free: 1 (800) 252-4555 or log on to [www.theEAP.com](http://www.theEAP.com).

- Counseling Benefits
- Work / Life Benefits
- Information Resource Benefits
- Lifestyle Benefits
- Personal Development Benefits
- Wellness Benefits

### GLOBAL COMPLIANCE TRAINING NETWORK (GCN)

This is included with the EAP through ESI. GCN has over 125 tutorials available in OSHA, HR, and Professional Development topics. The GCN tutorials meet the minimum standards for compliance as mandated by state and federal laws and are continually updated.

## SECTION 125 PLAN

### WHAT IS A SECTION 125 PLAN?

In Internal Revenue Service Act of 1978, Section 125 allows you to reduce your pay check prior to taxation and use the “pretax” income to pay for certain covered expenses, such as health care premiums, life, dental and vision insurances. In addition, any premium share which your employer may ask you to contribute for coverage for yourself and / or your dependents can be paid with pre-tax dollars.

### DO ALL OF MY PREMIUMS COME OUT PRE-TAX?

If you do not elect to have the qualified insurance premiums deducted pre-tax, you will not be able to change / add coverage options until the next open enrollment unless there is a qualifying event.

#### Qualifying Events

- Loss of qualified health coverage
- Marriage
- Divorce
- Legal Separation
- Birth of a child
- Adoption of a child
- Court ordered guardianship of a minor child
- Requirements of domestic partnership are met
- The effective date of the number of hours worked by the employee (changing from part time to full time)

#### Premiums that are pre-tax eligible

- Medical
- Dental
- Vision
- Life Insurance
- Some qualified AFLAC benefits
- 401(k) Contributions

## 401(K) RETIREMENT PLAN

A 401(k) Retirement Savings Plan is one of the best ways to save for your retirement. We encourage all staff who meet the eligibility requirements to take advantage of the 401(k) plan and all the benefits that it offers so that you can look forward to a more secure financial future.

#### Eligibility

Staff who work 1,000 hours per calendar year and are 18 years of age are eligible.

#### Match for 2020

The Resource Connection will begin offering a match equal to your deferrals into the plan up to the first 3% of your eligible pay that you defer. This match is subject to change each plan year.

Note: If you are not deferring into the 401(k) plan, you cannot take advantage of a matching contribution!

#### Vesting Schedule

The vesting schedule applies to matching contributions:

- 1 year or less of service: 0%
- 2 years of service: 20%
- 3 years of service: 40%
- 4 years of service: 60%
- 5 years of service: 80%
- 6 years or more of service: 100%

#### How to Enroll

Contact the HR Department to find out if you are eligible. Enrollment is easy!

## VOLUNTARY BENEFITS – AFLAC

Your Aflac plans give you options and choices you control. Unlike medical insurance, the costs and benefits don't change. And the benefits are paid directly to you! You can use the money to cover expenses not covered by your medical plan such as co-pays, deductibles, out of network costs, out of pocket costs and family expenses.

### HOW AFLAC WORKS

- Aflac pays the benefits to you, not the doctor or hospital
- Aflac's benefits help cover co-pays, deductibles, and out of pocket expenses
- Aflac's benefits help with family and household expenses
- Aflac helps fill the financial gap if you or your spouse are unable to work
- Aflac's plans are guaranteed renewable at the payroll rate
- Aflac's plans are portable: even if you change jobs, you can take it with you
- Aflac does not raise the price every year, so you know the cost in the future

### PLANS AVAILABLE

- **Short Term Disability Insurance:** replaces a portion of your income to help make ends meet if you become disabled from a covered accident or sickness
- **Accident Insurance:** helps offset the medical expenses (such as deductibles and copayments) that can result from a fracture, dislocation or other covered accidental injury
- **Cancer Insurance:** helps offset the out of pocket medical and non-medical expenses that most medical plans don't cover
- **Hospital Insurance:** provides a lump sum benefit for a covered hospital confinement and a covered outpatient surgery to help offset the gaps caused by copayments and deductibles that are not covered by most major medical plans
- **Critical Illness Insurance:** complements your major medical coverage by providing a lump sum benefit that you can use to pay the indirect and direct costs related to a covered critical illness
- **Life Protector Life Insurance:** provides coverage for your individual needs and helps provide financial security for your family members

### BENEFITS YOU RECEIVE

- Coverage is available for your spouse and children with most available products
- With most plans you receive benefits regardless of any other insurance you may have with other insurance companies

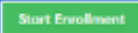
For more information, contact Margie Yacopetti at (209) 639-6000.

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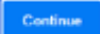
## Enrollment Guide at a Glance

1. Log in to Ease per the instructions you have received from your HR administrator or Broker. For optimal performance it is recommended that you use

Chrome  or Firefox  as your browser.

2. Click  to begin your enrollment.


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

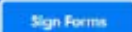
Click  to proceed to the next section.

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.  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.

*[Handwritten Signature]*

and follow the prompts to finish.

9. If you have questions, reach out to your HR administrator or Broker.

**Rick Fairbanks**  
**Broker**

Phone: (209) 529-4530 ext 208  
Email: rick@bohannoninsurance.com

**Ashley Watson**  
**Account Manager**

Phone: (209) 529-4530 ext 214  
Email: ashley@bohannoninsurance.com



*4317 Northstar Way #A  
Modesto CA 95356  
209-529-4530*

*The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact HR.*