

A photograph of a family of four walking through a grassy park. A man in a light green t-shirt and blue jeans carries a young child on his shoulders. A woman in a white and blue plaid shirt and blue jeans walks to the right, holding the hand of a young girl in a striped shirt and shorts. The background is filled with lush green trees.

2025

# *Benefits Guide*

This publication contains important information about your employee benefit program.

**Please read thoroughly.**

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# What's Happening in 2025

## Overview for 2025

- ▶ This year, you have 2 medical plan options to choose from. Medical benefit plans will now be administered by UMR.
- ▶ Surest is a unique health plan utilizing a national Choice Plus network of providers through UnitedHealthcare. Surest is an innovative approach to healthcare that puts more control into the hands of PromptCare employees.
- ▶ Change is hard at times—healthcare shouldn't be confusing. PromptCare is excited to offer this innovative Surest plan to employees to help YOU have more control!
- ▶ Surest offers \$0 deductibles and no coinsurance. Lower cost providers within the app have higher quality outcomes, more efficiencies within their practice, and better safety metrics. Let's start saving!
- ▶ Dental, Vision, Basic Life/AD&D, Voluntary Life/AD&D, and disability plans will continue to be offered through Sun Life.
- ▶ The Employee Assistance Program will now be offered through SupportLinc. Employees and their families will have access to 8 FREE counseling sessions per presenting issue per year!
- ▶ Allsup will provide education for employees enrolled in PromptCare's medical plans that are approaching 65 or already 65 years old and interested in learning about their Medicare options.



## Your 2025 Benefits Guide

The PromptCare Companies Inc. offers a competitive and comprehensive benefits program to recognize how important you are to the company. This benefits guide summarizes our program in a quick and easy-to-understand way. Please review your plan documents for more details.

### New Hire Enrollment

Welcome to our team! As a new employee, you can elect benefits within the first 30 days of hire. Your coverage will begin after 60 days of employment.

### Annual Enrollment

Annual enrollment is your yearly opportunity to review your current benefits and make changes for the upcoming plan year. During annual enrollment, you can add, change, or decline coverage. You can also add and/or drop family members for coverage during this time.

### Changing Your Benefits Mid-Year

Once you make your elections, you will not be able to make changes until next year's annual enrollment unless you experience a qualifying life event. Examples of qualifying life events include the following.

- ▶ Change of legal marital status (e.g., marriage, divorce, death of spouse)
- ▶ Change in number of dependents (e.g., birth, adoption, death of dependent, ineligibility due to age)
- ▶ Change in employment or job status

You must make changes to your benefits within 30 days of your qualifying life event. If you do not make changes during this time, you may have to wait until next year's annual enrollment to make your change.

## Benefits Eligibility

### Covering Yourself

You may enroll in the benefits program if you are a regular full-time employee who is actively working a minimum of 30 hours per week.

### Covering Your Family Members

Eligible dependents include your legally married spouse, common law spouse, or domestic partner. Eligible children include biological children, step-children, foster children, adopted children, placed for adoption, children under an employee's legal guardianship, and children an employee is legally obligated to support. The limiting age for children is 26 unless a child is dependent on the employee because of a mental or physical handicap.

### Dependent Eligibility

If enrolling dependents on PromptCare's health plans, our Eligibility Verification Vendor, Consova, will reach out to you for supporting documents to verify your dependents. These documents may include birth certificates, a marriage license or domestic partner affidavit, tax forms, and more. If you do not reply to Consova, your dependents will not be able to stay on the health plans, and potential contributions will be reimbursed to the company, if applicable. This process helps to keep only those eligible for the plan on the plan and to avoid increased healthcare expenses for our employees and company.

#### **SPOUSAL SURCHARGE**

If your spouse is eligible for affordable coverage through their employer and they decide to enroll in PromptCare's plan, there will be a monthly surcharge of \$150 per month taken through payroll deductions.

# Employee Navigator—Your Enrollment Specialists!

Employee Navigator is PromptCare’s go-to for all questions regarding your benefit options. They are available to help walk you through enrollment options, answer any benefit questions, and clear up any uncertainty you may have around benefits. Please reach out to Employee Navigator for ALL your enrollment questions before reaching out to Human Resources.

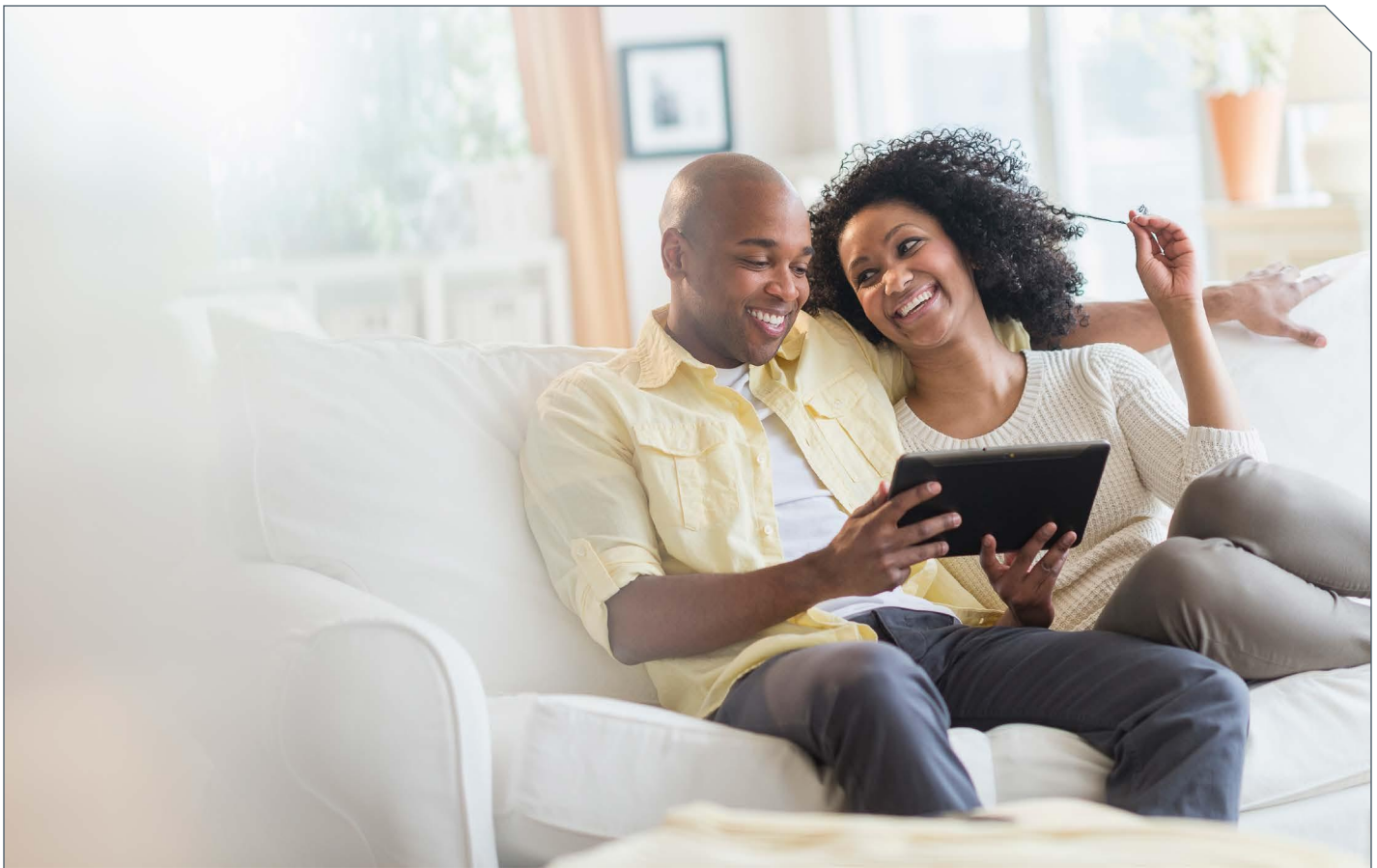
## Call Center Phone Number: 314.788.6993

### Call Center Hours of Operation—CST

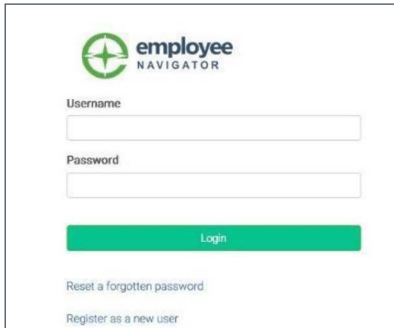
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1-5 p.m.	8 a.m.-5 p.m.	8 a.m.-7 p.m.	8 a.m.-7 p.m.	8 a.m.-7 p.m.	8 a.m.-5 p.m.	N/A

On major U.S. Holidays, the Call Center will be closed.

You can reach the benefits call center between 8 a.m.-5 p.m. Monday through Friday, with late night hours to 7 p.m. Tuesday through Thursday CST by calling **314.788.6993**.



# Enroll in Your Benefits



employee NAVIGATOR

Username

Password

Login

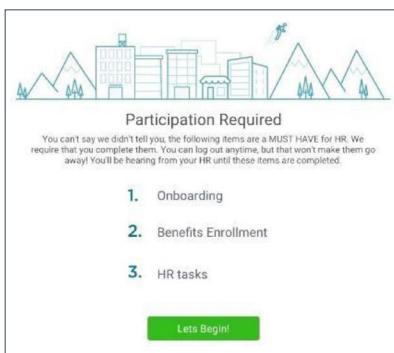
[Reset a forgotten password](#)

[Register as a new user](#)

## Step 1: Log In

Go to [www.employeenavigator.com/benefits/account/login](http://www.employeenavigator.com/benefits/account/login).

**First time users:** Click on your **Registration Link** in the email sent to you buy your admin or **Register as a new user**. Create an account, and create your own username and password. Your Company Identifier for registering is **PromptCare**.



Participation Required

You can't say we didn't tell you, the following items are a MUST HAVE for HR. We require that you complete them. You can log out anytime, but that won't make them go away! You'll be hearing from your HR until these items are completed.

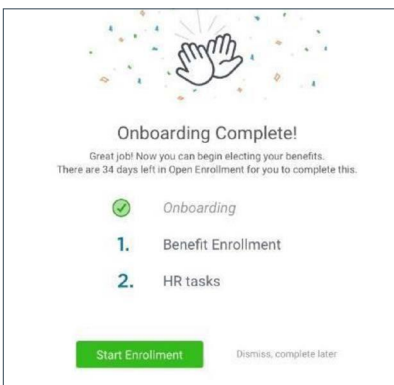
1. Onboarding
2. Benefits Enrollment
3. HR tasks

Let's Begin!

## Step 2: Welcome!

After you log in, click **Let's Begin** to complete your required tasks.

If you should have any technical issues, please contact GIS Benefits at [heartlandservice@gisbenefits.net](mailto:heartlandservice@gisbenefits.net).



Onboarding Complete!

Great job! Now you can begin electing your benefits. There are 34 days left in Open Enrollment for you to complete this.

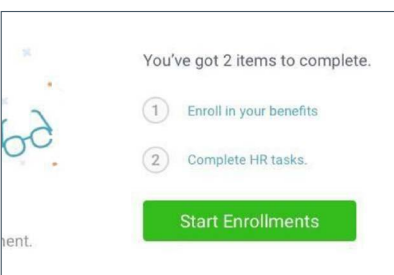
Onboarding

1. Benefit Enrollment
2. HR tasks

Start Enrollment [Dismiss, complete later](#)

## 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. **Note:** If you hit **Dismiss, complete later**, you'll be taken to your homepage. You'll still be able to start enrollments again by clicking **Start Enrollments**.



You've got 2 items to complete.

1. Enroll in your benefits
2. Complete HR tasks.

Start Enrollments

## Step 4: Start Enrollments

After clicking **Start Enrollment**, you'll need to complete some personal and 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.

**Who am I enrolling?**

Myself

Elizabeth Reynolds (Spouse)

Gwen Reynolds (Child)

## 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.

**\$138.46**  
Cost per pay period

Effective on 08/07/18  
Employer

**How much will it cost?**

Plan Cost	Employer Contribution	My Cost
\$138.46	\$ 138.46	\$0.00

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.

**Enrollment Summary**

Below is a summary of your elections and cost for the upcoming plan year. If you have any questions or would like to make changes, please contact HR.

**Enrollment Not Complete!**  
Please complete the required highlighted steps from your enrollment progress menu.

Enrolled Plans  
Medical  
Key Data: HSA PPO2017-40M2435 Long Plan Name

Progress 6 of 8

- 1. Personal Information
- 2. Dependent Information
- 3. Medical
- 4. Dental
- 5. Vision
- 6. HSA
- 7. FSA
- 8. Enrollment Summary

## Step 7: Review and 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.

**High Five! Enrollment Complete!**

You've only got one more item to complete.

Enroll in your benefits

1. HR Tasks

## 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.**



A UnitedHealthcare Company

# Medical

The PromptCare Companies partners with UMR to provide medical insurance to you and your loved ones.

## Plan Highlights

You have the option of choosing one of 2 medical plans. Our plans offer coverage for most healthcare services. When you receive care in-network, you benefit from our negotiated discounts with UMR.

## UMR/Surest for Members

Both plans feature in-network and out-of-network coverage. This provides you with the flexibility to see a doctor of your choice. However, please remember that to receive the deepest discounts on your services, you must see in-network providers. Preventive care is covered 100% through both plans when received in-network. For your HDHP plan, online care management tools can be found through [www.umar.com](http://www.umar.com), including tools to:

- ▶ Manage claims
- ▶ Find an in-network provider in the Choice Plus Network
- ▶ Compare cost of care
- ▶ Wellness resources

For Surest, to check prices or see if your doctor is in-network, visit <https://join.surest.com/PromptCareCompanies> using access code: PromptCare2025

### What is a Network?

A network is a group of providers your plan contracts with at discounted rates. You will almost always pay less when you receive care in-network.

If you choose to see an out-of-network provider, you may be balance billed, which means you will be responsible for charges above UMR's reimbursement amount.

### Important Insurance Terms

- ▶ **Deductible:** the amount of money you are responsible for paying up-front before your plan shares your costs
- ▶ **Coinsurance:** the percentage you and the plan pay; in our plans, you pay a smaller percentage and the plan pays a larger percentage
- ▶ **Copay:** a fixed amount for certain services you pay in some of our plans
- ▶ **Out-of-pocket maximum:** the limit on your expenses; once you reach this limit, the plan covers all eligible expenses for the remainder of the plan year





# New for 2025—Surest Plan Design **surest.**

Surest uses the national UnitedHealthcare Choice Plus network. Surest gives its members more control of cost and coverage. When you receive care, you pay a copay-set dollar amount and can see that price before making an appointment. Having the ability to see costs up front means you'll be able to plan ahead. Surest has been around for 8 years, but is now making a big splash for employees around the country. Surest is an innovative plan option, and therefore, a new way of thinking about how we consume healthcare services.

Here is an example of the range of copays for specific services:

- ▶ Primary care visit: \$40 to \$150
- ▶ Complex imaging (ex. MRI, CT, etc.): \$150 to \$1,200
- ▶ Procedures (office, outpatient, and inpatient): \$70 to \$4,500
- ▶ Rehabilitative therapies: \$20 to \$190

Members pay lower prices for higher-value care providers and facilities with Surest—from preventive to emergency care, colds to cancer treatment. Thus, the copay structure directs the members to the highest quality care at the lowest cost. How is this possible? Surest has done in-depth clinical studies and found providers that charge less have higher clinical outcomes, such as high efficiencies in managing a patient's care, higher quality of care, and best-in-practice safety metrics.

Out-of-network benefits are available but staying in network is recommended due to the high costs of out-of-network care.

## Information at Your Fingertips

Find out what you'll pay before you enter your doctor's office on Surest's easy-to-use digital platform. With just a click, you get clear answers about costs, coverage, and options.

Also, guidance and advocacy are built into the platform, giving you more control of your healthcare experience.

There's even a mobile app for added convenience. Download the Surest app from the App Store or Google Play.

Still have questions on how Surest works? Contact member Services and they can walk you through all your personal questions about Surest.

## Surest at a Glance

- ▶ No deductible, no co-insurance
- ▶ Copay price based on service and provider selection
- ▶ Upfront pricing (You know what you owe in advance)
- ▶ Easily search your symptoms within the Surest app or website
- ▶ Opportunities to pay less for quality care

For more information on Surest, scan the QR code or visit the website!

### Surest Website

[https://join.surest.com/  
PromptCareCompanies](https://join.surest.com/PromptCareCompanies)  
Access Code: **PromptCare2025**



### Surest Member Services

Monday-Friday  
6 a.m.-9 p.m. CST  
**866.683.6440**

# Health Savings Account (HSA)

A health savings account (HSA) is a tax-favored personal savings account which works with your high deductible health plan—in this case, the UMR plan. HSA dollars can be used to pay for qualified medical expenses such as deductibles, copays, dental, and vision care. For a complete list of qualified medical expenses, visit [www.irs.gov](http://www.irs.gov) in IRS Publication 502.

## HSA Major Benefits

- ▶ Funds always belong to you, even if you change jobs
- ▶ Funds always roll over from year to year
- ▶ Lowers your taxable income because funds are contributed pre-tax
- ▶ Helps you build a healthcare nest egg for emergencies or retirement

## HSA Triple Tax Savings

- ▶ Tax deduction when you contribute to your account
- ▶ Tax-free earnings through investment
- ▶ Tax-free withdrawal for qualified medical expenses

2025 HSA Funding Limits

Coverage Level	IRS Limit	Annual Employer Contribution**	Your Contribution Limit*
Individual Coverage	\$4,300	\$500	\$3,800
Family Coverage	\$8,550	\$1,000	\$7,550

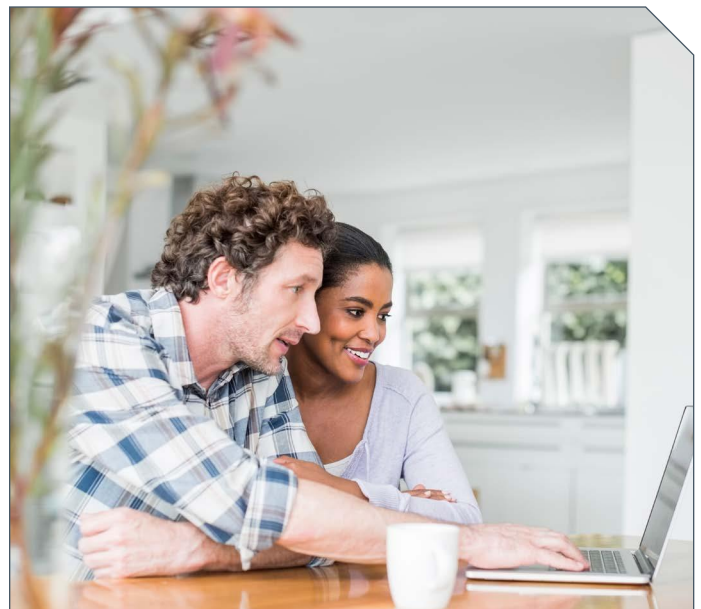
\* Employees age 55 and older can contribute an additional \$1,000 in catch-up contributions.

\*\* Contribution will be prorated based on benefits effective date.

### HSA Eligibility

You may open and contribute pre-tax to an HSA under the following circumstances.

- ▶ You enroll in the \$2,000 High Deductible Health Plan (HDHP) with UMR
- ▶ Not enrolled in a traditional PPO or Surest plan through your spouse or other employer-sponsored plan options
- ▶ Not enrolled in a government-sponsored program (Medicare, Medicaid, Tricare, etc.)
- ▶ Have not received VA benefits within the last three months (unless receiving benefits for a service-related disability)
- ▶ Not claimed as a dependent on someone else's tax return
- ▶ Do not have an HSA and healthcare FSA; your spouse also cannot have a healthcare FSA through his/her own employer



## Medical Plan Details—In-Network Benefits

	Surest E6000 In-Network	\$2,000 HDHP In-Network
<b>Deductible</b>		
Individual	\$0	\$2,000
Family	\$0	\$4,000
<b>Out-of-Pocket Maximum (includes deductible, copays, and coinsurance expenses)</b>		
Individual	\$6,000	\$4,000
Family	\$12,000	\$8,000
<b>Healthcare Services</b>		
Preventive Care	No charge	No charge
Primary Care Visit	\$40 to \$150 copay	20% after deductible
Specialist Visit	\$40 to \$150 copay	20% after deductible
Emergency Room	\$1,000 copay	20% after deductible
Urgent Care	\$90 copay	20% after deductible
<b>Hospital Services</b>		
Procedures (Inpatient and some Outpatient)	\$700 to \$4,500 copay	20% after deductible
Other Outpatient Hospital Services	\$300 to \$1,200 copay	20% after deductible
Other Inpatient Stay (inc. admission from ER)	\$3,500	20% after deductible
<b>Pharmacy</b>		
<b>Retail (30-day supply)</b>		
Tier 1	\$15 copay	\$15 copay after deductible
Tier 2	\$40 copay	\$40 copay after deductible
Tier 3	\$80 copay	\$80 copay after deductible
<b>Mail Order (90-day supply)</b>		
Tier 1	\$30 copay	\$30 copay after deductible
Tier 2	\$80 copay	\$80 copay after deductible
Tier 3	\$160 copay	\$160 copay after deductible

	Premiums (Bi-Weekly)	
	Surest E6000	\$2,000 HDHP
Employee Only	\$103.34	\$113.00
Employee + Spouse	\$403.85	\$420.00
Employee + Child(ren)	\$364.75	\$378.50
Family	\$443.00	\$452.03

The rates and benefit plan information shown in this guide are illustrative only. To the extent the rates or the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases. The insurance carrier will determine the actual rates based upon the final member enrollment, plan selection, funding, type, and eligibility criteria. Until that time, and the carrier's final communication, the rates will be subject to change.

### *Non-Embedded Deductible*

The HDHP has a non-embedded family deductible. All family members' out-of-pocket expenses count toward the family deductible. The plan will not begin sharing healthcare costs for any family member until the family deductible is met. It does not matter if one family member incurs all the expenses to meet the deductible or if two or more family members split the expenses. Once the family deductible is met, the plan will share costs for all family members for the rest of the plan year.

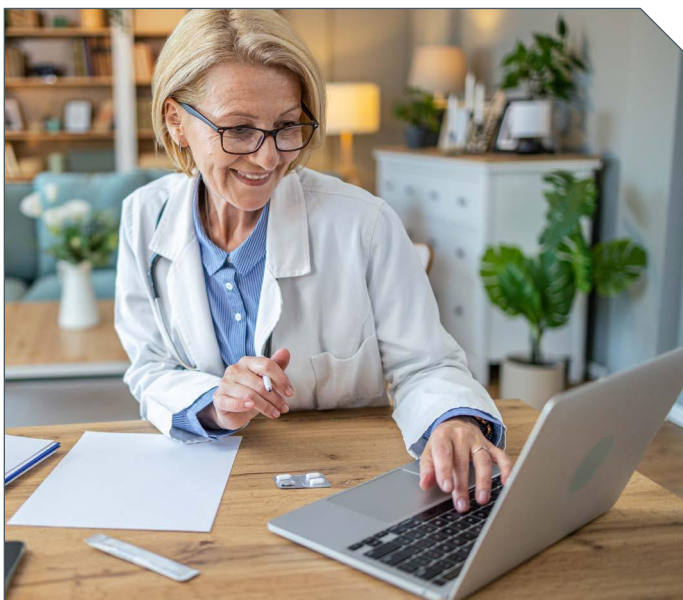
## Virtual Care—Know *YOUR* Options!

### Teladoc Health—UMR or Surest

Whether enrolled in the HDHP through UMR or the Surest plan, Teladoc Health gives you round-the-clock access to U.S. board-certified doctors, from home or on the go. Teladoc is less expensive than the ER or urgent care. Teladoc doctors can treat many medical conditions, including:

- ▶ Cold and flu symptoms
- ▶ Allergies
- ▶ Pink eye
- ▶ Respiratory infections
- ▶ Sinus problems
- ▶ Skin problems
- ▶ And more

Teladoc Health is available for any member enrolled in either of PromptCare's medical plans. When you need to see a doctor or nurse—anytime day or night—simply visit [teladochealth.com](https://teladochealth.com), download the Teladoc Health app, or call **1.800.Teladoc**.



### Doctor On Demand—Surest Only

If enrolled in the Surest Plan, Doctor On Demand helps you with managing stress, anxiety, or depression. You can see a top therapist or psychiatrist right on your phone and find the perfect match for a real connection with a provider that you can see again and again. Providers are available every day of the year. To get started:

1. Download the Doctor on Demand app and activate your account or log in.
2. Pick your therapist or psychiatrist from a carefully vetted network of high-quality providers.
3. See your provider face-to-face as often as you want.

### K Health—Surest Only

If enrolled in the Surest Plan option, K Health provides comprehensive primary care online and allows members to get the complete, high-quality care you need right from your phone without stepping foot in an office. All visits are \$0. Below are examples of services that can be done through K Health:

- ▶ Support for chronic conditions
- ▶ 24/7 sick visits
- ▶ Rapid prescriptions to your pharmacy
- ▶ Annual wellness visits

Getting started is easy! Visit [khealth.com/surest](https://khealth.com/surest) or download the K Health app if interested.

# Flexible Spending Accounts (FSA)

A flexible spending account (FSA) allows you to set aside pre-tax dollars from your paycheck to cover qualified expenses you would normally pay out of your pocket. By contributing to an FSA, you lower your taxable income and save money.

## Healthcare FSA

The healthcare FSA helps you pay for certain IRS-approved medical expenses not covered by your insurance plan with pre-tax dollars. The maximum contribution to the healthcare FSA is \$3,300 for the 2025 plan year.

Funds you elect to contribute to the healthcare FSA are available in full on the first day of the plan year. For example, if you elect to contribute \$1,000, the full election is available to you on day one. You'll continue to pay for the election pre-tax from your paycheck throughout the plan year. Furthermore, you can rollover up to \$660 of unused funds to the next plan year.

## Dependent Care FSA

The dependent care FSA lets you set aside pre-tax dollars to use toward qualified dependent care. The maximum amount you may contribute to the dependent care FSA is \$5,000 (or \$2,500 if married and filing separately) per plan year. Funds you contribute to the dependent care FSA function like a debit card; you need to accumulate the funds before you can use them.

## Use It or Lose It

Carefully consider your FSA contribution amounts for the plan year. You are only able to change your contribution amounts mid-year if a qualifying life event occurs. At the end of the year, you lose any money left over in your dependent care FSA and any amount over \$660 in your healthcare FSA.

## Sections 132(f) Transportation Plans

A Qualified Transportation Plan is a benefit program to help participants put aside pre-tax funds to use for the cost of commuting to and from work, as defined herein. Section 132(f) of the Internal Revenue Code permits you to pay for commuter vehicle expenses, transit passes, and qualified parking expenses on a tax-favored (pre-tax) basis.

Two separate "spending accounts" are available:

Transit Account	\$325 Monthly Maximum
Parking Account	\$325 Monthly Maximum

### Eligible Expenses

#### HEALTHCARE FSA

- ▶ Doctor's visit copays
- ▶ Prescription drug copays
- ▶ Medical and dental deductibles
- ▶ Over-the-counter medications (with a written prescription)
- ▶ Hearing aids
- ▶ Eyeglasses

#### DEPENDENT CARE FSA

- ▶ Cost of child or adult daycare\*
- ▶ Nursery school
- ▶ Preschool (excluding kindergarten)

\* An eligible dependent is a tax dependent child under age 13 or a tax dependent spouse, parent, or child unable to care for themselves.

# Employee Assistance Program

## New for 2025—SupportLinc

Effective January 1, 2025, PromptCare will be partnering with SupportLinc to offer an Employee Assistance Program to provide you with emotional well-being and work-life balance resources to keep you at your best. Here are some of the resources available to you free of charge:

- ▶ In-the-Moment Support
  - ▷ Reach a licensed clinician by phone 24/7/365 when you call for assistance to resolve emotional concerns such as stress, anxiety, depression, burnout, or substance use.
- ▶ Short-Term Counseling
  - ▷ Receive a referral for no-cost in-person or virtual (video) counseling sessions with a counselor.
- ▶ Coaching
  - ▷ Get assistance from a Coach to boost your emotional fitness, learn healthy habits, establish new routines, build your resilience, and more.
- ▶ Short-Term Counseling and Sub-Clinical Coaching
  - ▷ Referral for up to eight (8) sessions per presenting Issue available.
- ▶ Work-Life Benefits
  - ▷ Access expert consultations for financial and legal issues. Receive convenience referrals for everyday needs such as child or elder care, pet care, home improvement, or auto repair.
- ▶ Confidentiality
  - ▷ Strict confidentiality standards ensure no one will know you have accessed the program without your written permission except as required by law.

The program is available to you and all members of your family, even if you have not enrolled in other benefits. You can call as many times as you need, or visit [www.supportlinc.com](http://www.supportlinc.com) to view self-help resources.

## Your Web Portal and Mobile App

- ▶ Create a personal profile to quickly access support from a licensed clinician.
- ▶ Receive recommendations and care options based on your unique needs.
- ▶ Exchange text messages with a coach.
- ▶ Attend anonymous group support sessions on a variety of topics.
- ▶ Strengthen your mental health and well-being at your own pace with self-guided digital therapy.
- ▶ Discover flash courses, self-assessments, financial calculators, career resources, articles, tip sheets, and videos.
- ▶ Complete the short Mental Health Navigator assessment and you'll instantly receive personalized guidance to care and support.

Call: **888.881.LINC** (5462)  
 Website: [supportlinc.com](http://supportlinc.com)  
 Group Code: PromptCare



# Allsup—Medicare Advocacy



PromptCare has partnered with Allsup to ensure our employees approaching the age of 65 or are already 65 have access to all the best, most cost-effective options, including Medicare. Allsup specializes in helping both employees and spouses enrolled in PromptCare’s medical plans to understand what their Medicare options are, how to enroll, and special deadlines for enrollment.

If you are enrolled in a PromptCare Medical Plan, you can get all your Medicare questions answered by an Allsup Medicare Expert. Allsup will help you to compare PromptCare’s medical plan options to Medicare options in your area and determine which is most beneficial and cost effective to you. Allsup experts are not commissioned, so they are solely interested in educating our employees on their options and helping you to better understand what Medicare has to offer.

## Helping You Find the Right Medical Plan

With Allsup, a benefits expert will:

- ▶ Complete an individualized assessment for you
- ▶ Compare the costs of your current coverage to Medicare
- ▶ Assist with plan enrollment

Set up your appointment now, by calling **888.271.1173**, Monday-Friday, 8:00 A.M.–5:00 P.M. CST.



Visit [Allsup.help/healthinsurance](https://www.allsup.help/healthinsurance) or scan the QR code to learn more.



# Dental

We partner with Sun Life to offer you and your family members dental insurance. Visit [sunlife.com/us/en/plan-members-and-families](https://www.sunlife.com/us/en/plan-members-and-families) to find in-network providers and access a variety of online tools and programs.

	In-Network Benefits	Out-of-Network Benefits
<b>Annual Deductible</b>		
Individual	\$50	\$50
Family	\$150	\$150
<b>Preventive Services</b>		
	100% no deductible	100% no deductible
<b>Basic Services</b>		
	80% after deductible	80% after deductible
<b>Major Services</b>		
	50% after deductible	50% after deductible
<b>Annual Plan Maximum</b>		
	\$1,500	\$1,500
<b>Orthodontic Services (Dependents only, up to age 26)</b>		
	50%	50%
<b>Orthodontic Lifetime Maximum</b>		
	\$1,000	\$1,000

	Premiums (Bi-Weekly)
Employee Only	\$5.54
Employee + 1	\$10.92
Family	\$19.25

The rates and benefit plan information shown in this guide are illustrative only. To the extent the rates or the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases. The insurance carrier will determine the actual rates based upon the final member enrollment, plan selection, funding, type, and eligibility criteria. Until that time, and the carrier's final communication, the rates will be subject to change.

## Finding In-Network Providers

Remember to visit in-network dentists to receive the deepest level of discount on your services.

To find a participating in-network dentist in your area, go to [www.sunlife.com/us/en](https://www.sunlife.com/us/en) then scroll down and click "Plan Members and Families" then "Find a Dentist"!

## Orthodontia Services Note

The lifetime maximum illustrated is different from the calendar year maximum. For orthodontia services, this limit does not reset each year, this is the most your plan will cover for your services for the lifetime of your participation in this program.

## Examples of Services

- ▶ **Preventive**—exams, cleanings, fluoride, and x-rays
- ▶ **Basic**—fillings, extractions, sealants, anesthesia, and oral surgery
- ▶ **Major**—crowns, inlays, dentures, and bridges





# Vision

We partner with Sun Life to offer you and your family members vision insurance using the VSP Network. Visit <https://www.vsp.com/faqs/vision-doctors> to find in-network providers and access to a variety of online tools and programs.

	In-Network Benefits	Out-of-Network Benefits
<b>Exams (every 12 months)</b>		
	\$10 copay	\$52 reimbursement
<b>Lenses (every 12 months)</b>		
Single	\$25 copay	\$55 reimbursement
Bifocal	\$25 copay	\$75 reimbursement
Trifocal	\$25 copay	\$95 reimbursement
Lenticular	\$25 copay	\$125 reimbursement
<b>Frames (every 24 months)</b>		
	\$130 allowance; 20% off remaining balance	\$57 reimbursement
<b>Contact Lenses (every 12 months)</b>		
Elective	\$130 allowance	\$105 reimbursement
Medically Necessary	\$25 copay	\$210 reimbursement

Premiums (Bi-Weekly)	
Employee Only	\$3.19
Employee + Spouse	\$4.89
Employee + Child(ren)	\$5.00
Family	\$8.43

The rates and benefit plan information shown in this guide are illustrative only. To the extent the rates or the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases. The insurance carrier will determine the actual rates based upon the final member enrollment, plan selection, funding, type, and eligibility criteria. Until that time, and the carrier's final communication, the rates will be subject to change.

## Finding In-Network Providers

Remember to visit in-network providers to receive the deepest level of discount on your services.

To find a participating in-network provider in your area, go to <https://www.vsp.com/faqs/vision-doctors>.

# Life Insurance

Life Insurance is provided through Sun Life.

## Basic Life and Accidental Death and Dismemberment (AD&D)

The company automatically provides you a Basic Life and Accidental Death & Dismemberment benefit of 1 times your annual salary (up to \$300,000), at no cost to you. Benefits will reduce to 65% at age 65, 40% at age 70, and 25% at age 75.

## Employee Voluntary Life and AD&D Insurance

If you would like a higher level of life insurance coverage, you are able to purchase additional life and AD&D insurance in increments of \$5,000 up to a maximum of \$500,000. This year only, employees may elect up to the Guarantee Issue amount of \$150,000 without submitting Evidence of Insurability!

## Spouse and Dependent Voluntary Life and AD&D Insurance

If you elect voluntary life and AD&D coverage for yourself, you can also elect voluntary life coverage for your dependents. You can elect coverage for your spouse in increments of \$5,000 up to a maximum of \$100,000 or 50% of the employee elected amount. Dependent child life coverage is available in increments of \$2,000 up to a maximum of \$10,000.

Make sure your beneficiary information is updated and accurate!

Employee/Spouse Voluntary Life Rates	
Age	Rate/\$1,000 of Coverage
Under 25	\$0.074
25-29	\$0.074
30-34	\$0.085
35-39	\$0.106
40-44	\$0.148
45-49	\$0.191
50-54	\$0.402
55-59	\$0.678
60-64	\$0.741
65-69	\$1.239
70-74	\$1.451
75+	\$1.747
Child Voluntary Life Rate	\$0.140

Coverage is not available for spouses age 70 or older.

Voluntary AD&D Rates	
	Rate/\$1,000 of Coverage
Employee	\$0.021
Spouse	\$0.021
Child	\$0.051

### What is Evidence of Insurability (EOI)?

If EOI is required, this means you must provide certain information about your health in order for the insurance company to review your information and approve you for coverage.

The circumstances in which you do NOT have to submit EOI are outlined below:

- ▶ You are electing coverage at or below the Guarantee Issue amount
- ▶ You have existing coverage over the Guarantee Issue amount, and are not increasing your election (your coverage amount will be grandfathered in to the new plan)
- ▶ You are a new employee electing coverage for the first time, at or below the Guarantee Issue amount

# Disability Insurance

Disability Insurance is provided through Sun Life.

## Employer-Paid Long Term Disability (LTD)

Meeting your basic living expenses can be a real challenge if you become disabled. Disability insurance provides protection for your most valuable asset—your ability to earn income. PromptCare provides long term disability (LTD) insurance at no cost to you.

Benefit	60% of your basic annual earnings up to \$10,000 a month
Duration	Up to SSNRA
Waiting Period	180 days

## Employer-Paid Short Term Disability (STD)

Short term disability insurance provides income if you become disabled due to an injury or illness. PromptCare provides short term disability insurance also at no cost to you. Benefits begin on the 15th day of any injury, hospitalization or illness and can continue for up to 24 weeks.

Benefit Amount	60% of weekly covered earnings
Benefit Maximum	\$1,500 per week

The benefit plan information in this guide is illustrative only. To the extent the benefit plan information summarize herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.



# Additional Voluntary Coverage

As a PromptCare employee, you are eligible to enroll in one or more of the following Sun Life voluntary benefits. All plans pay a cash benefit for claims to help offset copays and other expenses. There are no restrictions on how this benefit can be used. Below is a brief summary of your benefit menu. Contact HR if you have questions.

## Critical Illness Plan

- ▶ Helps protect against the unexpected costs of a critical illness
- ▶ Employees can elect up to \$40,000 of coverage in increments of \$10,000
- ▶ Upon a diagnosis of a critical illness (such as a heart attack, stroke, cancer), a lump sum cash payment is paid to employee to use at their discretion
- ▶ Can cover a spouse and children under 26
- ▶ Annual wellness benefit of \$50 per year, per insured
- ▶ Includes eight covered childhood conditions and optional critical illness riders available

Critical Illness—per \$1,000 of coverage	
Age Band	Monthly Rate
<30	\$0.39
30-39	\$0.57
40-49	\$1.23
50-59	\$2.58
60-69	\$4.73
70+	\$9.03
Child	\$0.54

## Hospital Indemnity Plan

- ▶ Pays daily cash benefits to you if you are hospitalized for injuries, sicknesses, and childbirth
- ▶ Can help offset the hospital admission copay or deductible and coinsurance
- ▶ Can cover a spouse and children under 26
- ▶ Annual wellness benefit of \$50 per year per insured

Tier	Monthly Rates	
		Hospital Indemnity
Employee		\$21.26
EE + Spouse		\$37.13
EE + Children		\$31.04
Family		\$46.91



## Accident Plan

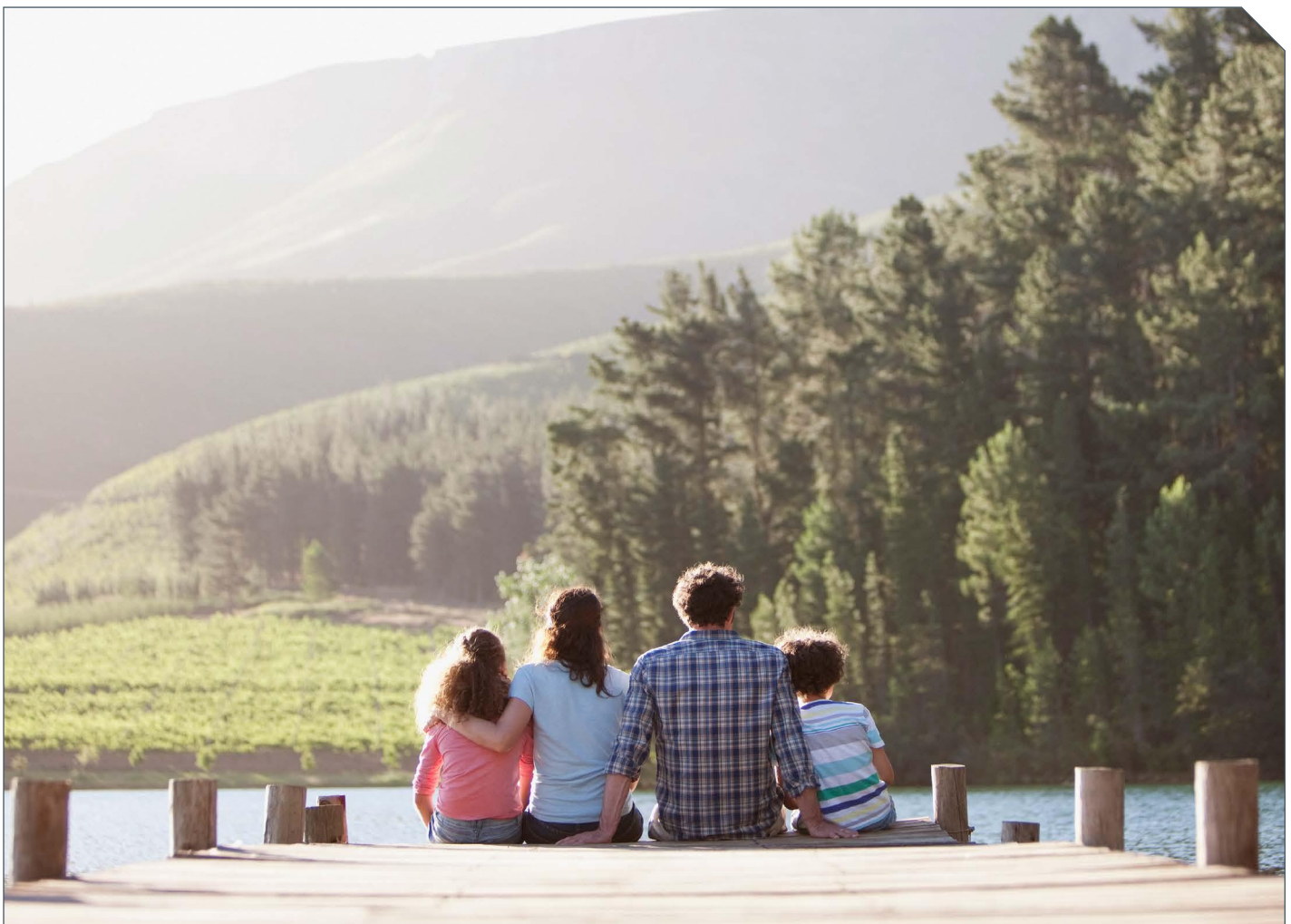
- ▶ Helps protect against the unexpected costs of an accident occurring off the job
- ▶ Can cover a spouse and children under 26
- ▶ Annual wellness benefit of \$50 per year per insured

Tier	Monthly Rates	
	Accident	
Employee		\$10.55
EE + Spouse		\$18.23
EE + Children		\$21.57
Family		\$29.25

## Cancer Care Plan

- ▶ Helps protect against the unexpected costs of a cancer diagnosis
- ▶ Can cover a spouse and children under 26
- ▶ 2 plan levels to choose from
- ▶ Annual wellness benefits of \$50 per year per insured
- ▶ Optional Heart Attack/Stroke rider available

Tier	Monthly Rates	
	Cancer Care—Level 1	Cancer Care—Level 2
Employee	\$8.84	\$21.97
EE + Spouse	\$15.04	\$37.35
EE + Children	\$9.49	\$23.66
Family	\$15.69	\$39.04



# Retirement—401(k)

Planning for retirement doesn't have to be complicated. Set up your account to stay on track with your retirement savings goals. And since your life is busy enough, we've made getting to your information simple and convenient. Use these resources to access your account when and how you want.

## Online

### First-time users

Go to [www.principal.com](http://www.principal.com).

- ▶ Select **Log In** and choose **Personal**
- ▶ Click on the Create an account link
- ▶ Enter your first name, last name, date of birth, and your ID number (this is either your Social Security number or a specific ID provided by your employer) or ZIP code
- ▶ Agree to do business electronically and click **Continue**
- ▶ Answer a few personal questions so we can confirm it's really you
- ▶ Create a **unique username**, set a secure **password**, and add your **email address**
- ▶ Select and answer **two security questions** to use if you need to call us
- ▶ You now have access to your online account, and you'll get a confirmation email within a few minutes
- ▶ The first time you log in, you'll need to choose where you send your **verification codes** (text message or email) and how often you want to use them
- ▶ Click on the **Retirement Plan** link of the account you want to access; use the tabs at the top of the page to navigate the website

### Ongoing account access

Go to [www.principal.com](http://www.principal.com).

- ▶ Select **Log In** and choose **Personal**
- ▶ Enter your **username** and **password** (click **Forgot Username** or **Forgot Password** if you need to reset) and click **Log In**
- ▶ If you're logging in from a new device, resetting your username or password, or you've opted to use verification codes every time you log in, you'll receive a security code via text message or email
- ▶ Enter the security code and click Verify

### Your 401(k) Plan

When you sign up for the 401(k), Principal will auto-enroll you at a 3% contribution rate after 90 days of continuous employment. You can choose a different amount that better meets your needs at any time.

PromptCare will match your contribution up to \$0.25 on the dollar for the first 3% of your annual earnings. This amount will be pro-rated based on your years of service with the company. See the below chart to know how much PromptCare will contribute to your 401(k)!

Vesting Schedule					
Your years of Service	<2	2-3	3-4	4-5	5+
PromptCare Vested %	0%	25%	50%	75%	100%

There are many ways for you to check on your 401(k) account at any time. You can visit [principal.com](https://principal.com) on your computer, download the mobile app, or call in to the automated number listed below. This page lists the actions you can take via each option.

### Computer

#### Available Options Include:

Not all options are available to certain plans. Check with your human resources department to find out what is available.

#### Your Account

- ▶ Plan info and forms
- ▶ Statements
- ▶ Contributions
- ▶ Investments
- ▶ Loans and withdrawals
- ▶ Rollovers
- ▶ Retirement
- ▶ Wellness planner

#### Education Hub

- ▶ Overview
- ▶ My Virtual Coach
- ▶ Monthly webinars
- ▶ Retirement planning
- ▶ Managing money
- ▶ Life event planning
- ▶ Calculators and tools

### Mobile App

Check your account balance and rate of return on the go.

- ▶ Principal Mobile available for iPhone and Android
- ▶ Text message
- ▶ Email

### Phone

#### First-Time Users

Call **800.547.7754**

- ▶ Enter your **Social Security number** when prompted
- ▶ Listen to the menu and select an option
- ▶ When prompted, establish your **personal identification number (PIN)** using your **Account/Contract Number** 6-25809

#### Ongoing Account Access

Call **800.547.7754**

- ▶ Enter your **Social Security number** when prompted
- ▶ Listen to the menu and select an option
- ▶ If prompted, enter your **PIN**  
(Note: some options do not require you to enter your PIN)

#### Follow the Prompts to:

Not all options are available to certain plans. Check your human resources contact to find out what is available.

- ▶ Check your account balance
- ▶ Check investment performance
- ▶ Request to review loan information
- ▶ Review investment options
- ▶ Manage your rollover funds
- ▶ Transfer retirement funds between available investment options
- ▶ Hear information regarding an expected Form 1099-R

\* The mobile application offered by Principal to view account information is currently supported on the iPhone (all operating systems, and Android (operating systems 1.6 or higher).



# Other Benefits

## Emergency Travel Assistance

To complement your Sun Life life insurance coverage, you have access to Travel Assistance services, a useful program giving you and your covered family members access to travel assistance professionals when traveling over 100 miles, within the U.S. or abroad. They have the expertise to help when you need:

- ▶ 24/7 operations center staffed with multi-lingual medical professionals
- ▶ Monitor foreign reasonable & customary charges and translate hospital bills
- ▶ Services available to travelers on continuous trips up to 90 days and students studying abroad up to one semester (optional coverage for longer trips available)
- ▶ Over-the-phone medical consultation and referrals to English-speaking, Western-trained physicians

You can contact Sun Life's emergency travel assistance provider by calling **800.511.4610** in the United States and Canada, or **519.514.0351** from anywhere else.





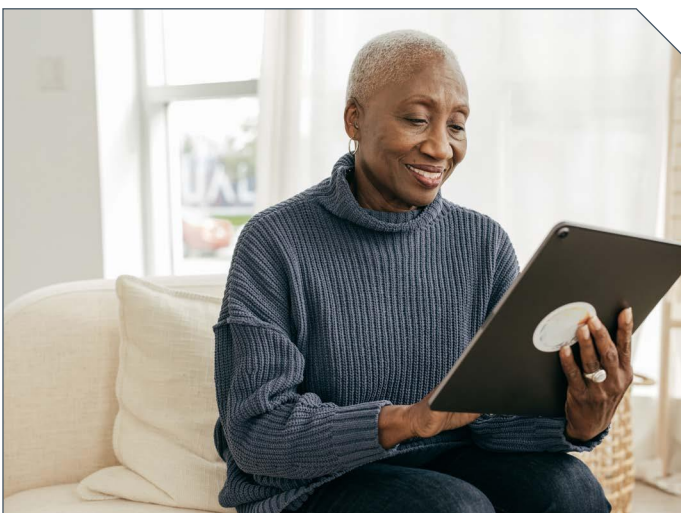
## Identity Theft Protection

You have access to identity protection services from Assist America's SecurAssist Identity Protection program to help keep your information safe. For additional protection at no cost to you, you may enroll in this Identity Theft program at any time.

SecurAssist offers 24/7 telephone support and guidance by anti-fraud experts. In the case that your identity is compromised, a caseworker will be assigned to you. This person will notify credit bureaus and file paperwork to correct your credit reports, cancel stolen credit cards, issue new cards, and notify the Federal Trade Commission and banks or other entities as needed.

SecurAssist also offers protection before fraud happens. You can store your credit card information in their certified storage vault. That information will be used to monitor underground online activity and will notify at the first sign of a breach, often well before a store or bank would.

If you suspect your identity has been stolen, or would like to store your information for monitoring, activate this service by going to [www.assistamerica.com/sunlife](http://www.assistamerica.com/sunlife) and enter reference number **01-AASUL-100101**.



## Family Medical Leave Act

Family Medical Leaves (FMLA)/State Disability is administered by Sun Life Absence Management Services on behalf of The PromptCare Companies, Inc. This process will ensure that your leave decisions are made promptly, properly, and administered to protect your benefits and ensure that qualified claims are filed. In the event that you might need to take a leave of absence, please contact Sun Life Absence Management directly at **800.247.6875**.

### Are You Facing One of the Following?

- ▶ Birth of a child
- ▶ Care for an injured service member
- ▶ Adoption or foster care
- ▶ Care for your own serious health condition
- ▶ Care for a child, spouse, or parent with serious health conditions

Sun Life Absence Management Services provides employees with quick access to experts who will answer questions, review guidelines, and provide information regarding a job protected medical or family leave of absence.

## MetLife Legal Plan

Legal issues can occur throughout life—when you get married, buy a home, become a caregiver, or when handling financial matters such as debt or tax audits. Dealing with these matters can be costly and time consuming and can impact your overall well-being. MetLife's legal plan offers telephonic and office consultations to help you navigate life's twists and turns.

Plan	Monthly Rate
Legal	\$19.75

## Build Lasting Memories with Family and Friends

### What is Plum Benefits?

Having fun, getting away, and saving money are important for your well-being.

This cost-free benefit provides you access to thousands of exclusive travel and entertainment discounts, so you can make the most of your time away from work.

### How Do I Become a Member?

- ▶ Visit [plumbenefits.com](https://plumbenefits.com) and click Become a Member
- ▶ Use your company code or work email to create an account

#### *Not by a Computer?*

Use your phone camera or QR scanning app to access the site:

Company Code: **PLUM34689**



### MOVIE BUFFS-TRAVEL BUGS-THRILL SEEKERS-ENTERTAINMENT ENTHUSIASTS-SPORTS FANATICS THERE'S SOMETHING FOR EVERYONE WITH SAVINGS ON:

- ▶ Hotels
- ▶ Theme parks
- ▶ Concerts
- ▶ Sporting events
- ▶ Movie tickets
- ▶ Restaurants
- ▶ Rental cars
- ▶ and more!

## Skechers Direct

### Corporate Shoe Program

We have partnered with Skechers to offer you 30% savings year-round on select Skechers styles for your work-related footwear needs. You also benefit from FREE shipping and returns!

Additionally, Skechers offers quarterly Friends & Family days where you'll find savings on thousands of shoe styles for Men, Women, and Children.

To shop online, register at [www.skechersdirect.com/register](https://www.skechersdirect.com/register) using company code **BPSG7KFQ** (case sensitive).

If you've previously registered, you can login at [www.skechersdirect.com/login](https://www.skechersdirect.com/login)

If you prefer to shop in person, mention the Corporate Shoe Program and give your cashier this retail code: **J1N**

Scan this QR code to receive this offer on your smartphone



#### *Need Help?*

877.868.7758

[Contact@plumbenefits.com](mailto:Contact@plumbenefits.com)

# Employee Discounts For PromptCare Products And Services

The PromptCare Companies, Inc. provides assistance to our employees and their family members during time of illness. The following will describe the various discounts available for the PromptCare products and services.

For Pharmaceutical for any employee and those members of their family that would be eligible to be covered by PromptCare's medical benefits program (whether they are or not), we will extend a cost + 10% charge, COD. We will also charge our traditional pricing for those other than immediate family members described above. It may be less expensive to purchase elsewhere and have faster availability since we maintain a limited inventory.

Please note that to ensure confidentiality, we have implemented a universal description for all medications dispensed. The actual medication will, however, print out on the service instructions/delivery tickets you receive upon medication pick up and the pharmacy will also attach a prescription label to your copy. You will need to submit a copy of the insurance/delivery ticket with your invoice to your insurance company since this will be your only documentation of the specific medication dispensed. Payors typically will not reimburse you if you only submit the invoice stating the term "prescription" and the dollar amount.

For the sale of medical supplies, PromptCare will extend a cost + 10% pricing to employees and their immediate family members. For the rental needs of employees and those members of their family that would be eligible to be covered by PromptCare's medical benefits program (whether they are or not) there will be no charge. We will extend a 30% discount from our list price for immediate family members.

For PromptCare professional services rendered at PromptCare during business hours for covered employees and their eligible dependents, there will be no charge. Services rendered at home and on call will be at rate of cost + 10%. Services to employees and their family not covered by our medical plan and to extended family members with a commercial insurance or self pay will be at a rate of list -30%.

For Infusion services rendered to covered employees and eligible dependents, deductibles will be applied, however, normal copays will be waived.



# T-Mobile Work Perks

Get treated like a VIP with some of the best benefits in wireless because of where you work. Get the most out of your plan with exclusive benefits such as discount concert tickets, experiences, and access to the best streaming in wireless. Plus, enjoy freebies every week—all just for being a T-Mobile customer.

## Program Details

- ▶ 15% off Go5G Plus or Go5G Next—up to 5 lines with autopay
  - ▷ Unlimited talk, text, and data
  - ▷ Netflix and Apple TV+ on us, 50GB HS hotspot data, AAA free for 1 year, texting and in-flight Wi-Fi, talk, text, and 15 GB high speed data in Canada and Mexico, Scam Shield premium, taxes and fees included, Magenta Status, and free stuff with our T-Life app
  - ▷ 1 voice line on Go5G Plus or Go5G Next required to participate
    - ▶ New and existing customers eligible
- ▶ Combinational with all device offers and Carrier Freedom/Keep and Switch programs
- ▶ Activation through dedicated WorkPerks team
  - ▷ New and existing customers: **855.570.9947**
  - ▷ [www.t-mobile.com/store-locator](http://www.t-mobile.com/store-locator)
- ▶ Website with real-time chat experts
  - ▷ [www.t-mobile.com/workperks](http://www.t-mobile.com/workperks)

## Verification

- ▶ Employees required to verify within 30 days of joining Work Perks
  - ▷ Enrollment through My T-Mobile or T-Mobile app on account profile page or call **877.344.7099**



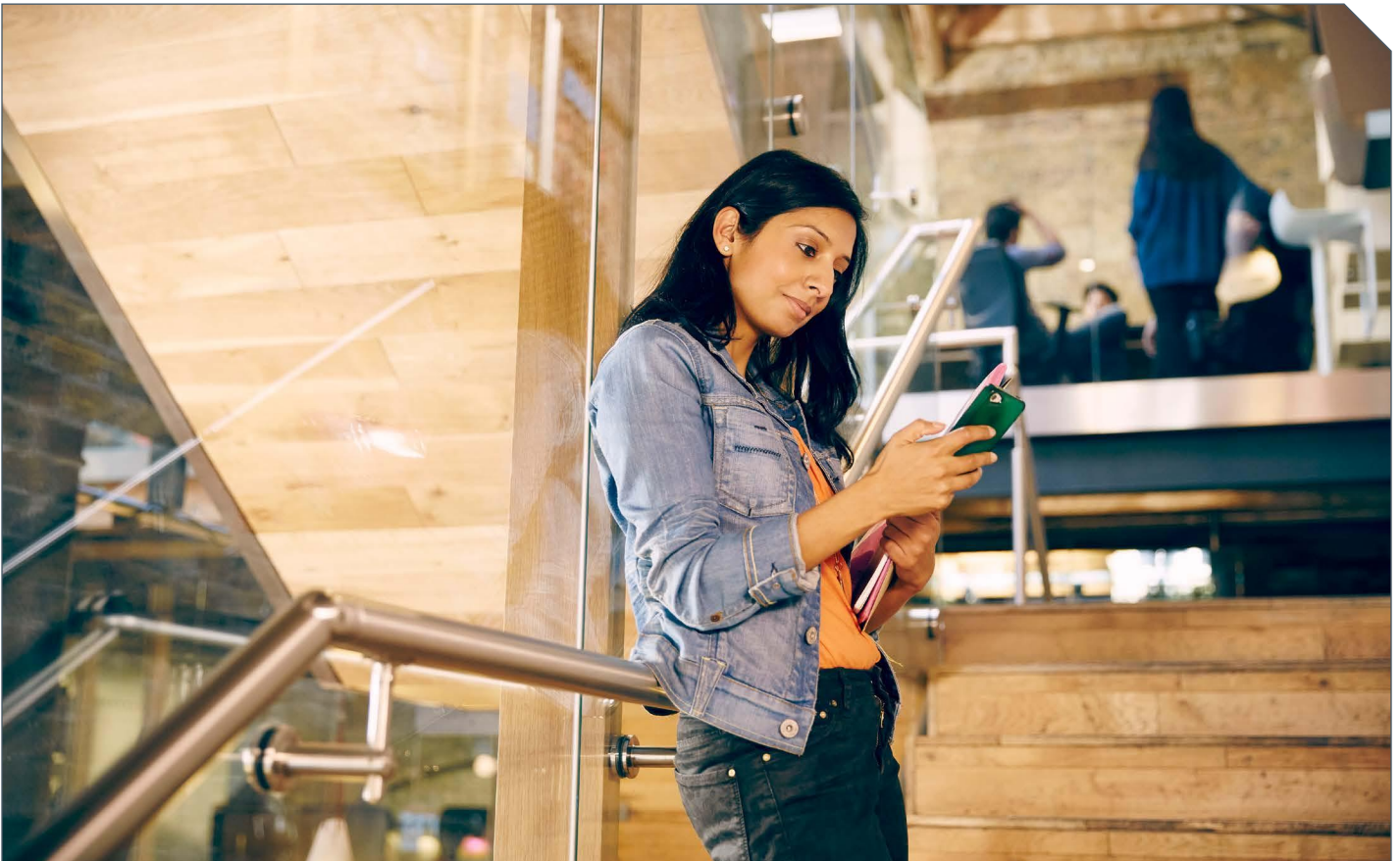
# AT&T Signature Program

Save \$10 per line per month on our AT&T Unlimited Premium plan. This plan includes unlimited talk, text, and high-speed data that cannot slow down based on how much you use. Plus, as an employee of The PromptCare Companies, you can get other great deals and exclusive benefits in the AT&T Signature Program.

## How Do I Join?

### ONLINE ENROLLMENT INSTRUCTIONS

1. Visit [att.com/wireless/premiergpo2](https://att.com/wireless/premiergpo2)
  - A. Or visit your local AT&T store—be sure to have proof of eligibility if visiting a local store
2. Enter 8-digit FAN (foundation account number): 63970382
  - A. PIN: 58359
3. Click “Register” for discounts
4. Complete the registration process using the PRIMARY account holder information
5. Prior to completion, you will be asked to agree to AT&T Terms and Conditions



# Important Contacts

## HUMAN RESOURCES



Raylene Webb  
913.252.1112  
[rwebb@PromptCare.com](mailto:rwebb@PromptCare.com)

Darlene Nuber  
732.692.2765  
[dnuber@PromptCare.com](mailto:dnuber@PromptCare.com)

## PROMPTCARE BENEFITS CALL CENTER



314.788.6993  
T-TR: 8-7CST  
M&F: 8-5CST  
Benefits Website: [PromptCarebenefits.com](http://PromptCarebenefits.com)

## MEDICAL



UMR  
Policy #: 76-417308  
800.826.9781  
[www.umar.com](http://www.umar.com)

UMR—Surest  
Policy #: 1708779  
866.683.6440  
[join.surest.com](http://join.surest.com)  
Access code: PromptCare2025

## DENTAL



Sun Life  
Policy #: 963115  
800.247.6875  
[www.sunlife.com](http://www.sunlife.com)

## VISION



Sun Life  
Policy #: 963115  
800.247.6875  
[www.sunlife.com](http://www.sunlife.com)

VSP  
800.877.7195  
[www.vsp.com](http://www.vsp.com)

## DISABILITY



Sun Life Financial  
800.247.6875  
[www.sunlife.com](http://www.sunlife.com)

## BASIC LIFE AND AD&D



Sun Life Financial  
800.247.6875  
[www.sunlife.com](http://www.sunlife.com)

## VOLUNTARY LIFE AND AD&D



Sun Life  
800.247.6875  
[www.sunlife.com](http://www.sunlife.com)

## HEALTH SAVINGS ACCOUNT (HSA)



Optum Bank  
800.791.9361  
[www.optumbank.com](http://www.optumbank.com)



# Important Contacts



## 401(K)

Principal  
800.547.7754  
[www.principal.com](http://www.principal.com)  
Group # 625809

## FLEXIBLE SPENDING ACCOUNTS (FSA)

Health Care, Dependent Care,  
Parking and Transit

Harrison Group  
610.853.9075  
[www.harrisingrouponline.com](http://www.harrisingrouponline.com)

## EMPLOYEE ASSISTANCE PROGRAM

SupportLinc  
800.490.1585  
[www.supportlinc.com](http://www.supportlinc.com)



## PLUM BENEFITS

877.868.7758  
[contact@plumbenefits.com](mailto:contact@plumbenefits.com)



## VOLUNTARY BENEFITS

Sun Life  
800.247.6875  
[www.sunlife.com](http://www.sunlife.com)



## MEDICARE ADVOCACY

Allsup  
888.271.1173  
[www.allsup.com](http://www.allsup.com)



## FMLA

Sun Life  
800.247.6875  
[www.sunlife.com](http://www.sunlife.com)



## LEGAL

MetLife  
800.821.6400  
[www.legalplans.com](http://www.legalplans.com)





This benefit guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.