



## BENEFITS OUTLINE 2023 / 2024

New hire benefits are effective date of hire

**All Benefits in this section are available for enrollment through your employee portal**

MEDICAL INSURANCE	PRIORITY HEALTH – PH-HMO-HSA-BASE <small>In-Network Benefits</small>	HSA HMO
<b>EMPLOYEE COST / MONTH</b>	<b>CO-PAYS</b> (*AFTER DEDUCTIBLE)	<b>RX CO-PAYS</b> (*AFTER DEDUCTIBLE)
SINGLE: \$ 100.00	OFFICE VISIT (PCP): 20%*	GENERIC/GENERIC VALUE: \$ 10*
DOUBLE: \$ 225.00	SPECIALIST VISIT: 20%*	PREFERRED BRAND: \$ 40*
FAMILY: \$ 225.00	URGENT CARE: 20%*	NON-PREFERRED BRAND: \$ 80*
	ER VISIT: 20%*	PREFERRED SPECIALTY: \$ 20%, MAX \$100*
	AMBULANCE: 20%*	NON-PREFERRED SPECIALTY: \$ 20%, MAX \$200*
<b>EMPLOYER COST / MONTH</b>	HIGH TECH IMAGING: 20%*	
SINGLE: \$ 247.01	<b>COINSURANCE MAX</b> (plan year)	<b>TOTAL OUT-OF-POCKET MAXIMUM</b> (plan year)
DOUBLE: \$ 538.42	INDIVIDUAL: \$ 2,000	INDIVIDUAL: \$ 5,000
FAMILY: \$ 729.26	FAMILY: \$ 4,000	FAMILY: \$ 10,000
<b>DEDUCTIBLE</b> (plan year)	<b>HOSPITAL COINSURANCE</b> 80%	
INDIVIDUAL: \$ 3,000 <sup>^</sup>		
FAMILY: \$ 6,000		
<p><b>SPECIAL FEATURES:</b></p> <ul style="list-style-type: none"> <li><b>HSA CONTRIBUTION:</b> \$1,000.00 single level and \$2,000.00 double and family levels annually</li> <li><b>WELLNESS VISITS/CHECKUPS:</b> Covered 100% w/no co-pay based on gender/age guidelines</li> <li><b>VIRTUAL VISITS:</b> 24/7 phone/video physician access, including dermatology &amp; behavioral health</li> <li><b>ACCOUNT INFORMATION ON THE GO:</b> You can access your membership card, personal health plan information, use the cost estimator, order prescriptions and more using the MyHealth app.</li> <li><b>INDIVIDUAL DEDUCTIBLE:</b> Embedded Individual Deductible can be met before the family deductible</li> </ul>		

HSA (Health Savings Account) MEDICAL BENEFIT	EMPLOYEE RESPONSIBILITY
<p><b>SPECIAL FEATURES:</b></p>	<ul style="list-style-type: none"> <li>You must enroll in an HSA Medical plan in order to have HSA contributions deducted from your paycheck and be able to utilize HSA funds.</li> <li>Axios HR partners with LMCU so that you can enroll in an HSA account directly from the OE enrollment tool if you do not currently have an HSA account.</li> <li>You are able to utilize any bank you would like, as long as the bank offers an HSA account *this is not a regular checking account*</li> <li>Even if you select an HSA medical plan in the enrollment tool, this does not mean that you have an HSA – you must set up an account for us to be able to distribute your contributed funds.</li> <li>An HSA account is solely yours, Axios HR has no ownership over this account.</li> <li>If you would like to utilize an HSA account outside of the LMCU offering, you will need to submit an HSA change form to us. Contact <a href="mailto:service@axioshr.com">service@axioshr.com</a> or call 616-949-2525 if this applies to you.</li> </ul>

WAIVE MEDICAL BENEFIT	\$2,400.00	EMPLOYER PAID
<p><b>SPECIAL FEATURES:</b></p>	<ul style="list-style-type: none"> <li>Staff that are eligible for but waive medical coverage will receive \$2,400.00 annually (\$200.00/month) in lieu of that coverage. Waive Medical is considered taxable income.</li> </ul>	

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DENTAL INSURANCE		DELTA DENTAL BASE	VOLUNTARY EMPLOYEE PAID
<u>EMPLOYEE COST / MONTH</u>	<u>FEATURES</u>	<u>DESCRIPTION</u> (assumes in-network)	
SINGLE: \$ 0.00	BENEFIT MAX <sup>A</sup> : \$ 1,000	PREVENTATIVE SERVICES:	NO DEDUCTIBLE APPLIES – COVERED 100%
DOUBLE: \$ 31.00	DEDUCTIBLE <sup>A</sup> : \$ 50	BASIC SERVICES:	COVERED 80% AFTER DEDUCTIBLE
FAMILY: \$ 91.00	ORTHO MAX: \$ 1,000	MAJOR SERVICES:	COVERED 50% AFTER DEDUCTIBLE
	• Lifetime	ORTHODONIC:	COVERED 50% AFTER DEDUCTIBLE
		DEPENDENTS:	COVERED TO AGE 26
<u>EMPLOYER COST / MONTH</u>	<u>SPECIAL FEATURES:</u>	<ul style="list-style-type: none"> <li>• <b>NO ID CARD REQUIRED</b> – simply let your provider know you have Delta Dental and they will be able to look you up by your SSN</li> <li>• Delta Dental PPO Network</li> <li>• There is a <b>6 month waiting period</b> for new enrollees for any major restorative and prosthodontic service</li> <li>• <b>Benefit Maximum &amp; Deductible are calendar year (Jan-Dec)</b></li> </ul>	
SINGLE: \$ 29.00			
DOUBLE: \$ 29.00			
FAMILY: \$ 29.00			

VISION INSURANCE		EYEMED	VOLUNTARY EMPLOYEE PAID
<u>EMPLOYEE COST / MONTH</u>	<u>FEATURES</u>	<u>DESCRIPTION</u>	
SINGLE: \$ 0.00	EXAMS: ONCE EVERY 12 MONTHS	EXAM CO-PAY:	\$ 10
DOUBLE: \$ 8.55	CONTACTS: ONCE EVERY 12 MONTHS	CONTACT LENSES:	\$130 Allowance
FAMILY: \$ 15.92	FRAMES: ONCE EVERY 24 MONTHS	DEPENDENTS:	COVERED TO AGE 26
<u>EMPLOYER COST / MONTH</u>	<u>SPECIAL FEATURES:</u>	<ul style="list-style-type: none"> <li>• <b>NO ID CARD REQUIRED</b> – simply let your provider know you have EyeMed and they will look you up by your SSN</li> <li>• Benefit frequency based on date of last visit</li> </ul>	
SINGLE: \$ 8.95			
DOUBLE: \$ 8.95			
FAMILY: \$ 8.95			

SHORT TERM DISABILITY		METLIFE - CHARTER	EMPLOYER PAID
<u>EMPLOYEE COST / MONTH</u>	<u>COVERAGE</u>		
EMPLOYEE: \$ 0.00	<ul style="list-style-type: none"> <li>• 60% of weekly salary up to \$1,000 per week</li> <li>• Benefits begin on (Accident) 1<sup>st</sup> day</li> <li>• Benefits begin on (Illness) 8<sup>th</sup> day</li> <li>• Max Duration of Benefits: 26 weeks</li> </ul>		

LONG TERM DISABILITY		METLIFE - CHARTER	VOLUNTARY EMPLOYEE PAID
<u>EMPLOYEE COST / MONTH</u>	<u>COVERAGE</u>	<u>SPECIAL NOTES:</u>	
<ul style="list-style-type: none"> <li>• Rates will vary based on your monthly salary</li> </ul>	<ul style="list-style-type: none"> <li>• 60% of weekly salary up to \$7,500 per month</li> <li>• Elimination Period: 180 days</li> <li>• Max Duration of Benefits: till age 65</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Pre-Existing Condition:</u> You may not be eligible for benefits if you have received treatment for a condition within 3 months prior to your effective date under the policy until you have been covered under the policy for 6 months.</li> </ul>	

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LIFE INSURANCE		METLIFE - CHARTER	VOLUNTARY EMPLOYEE PAID
<u>EMPLOYEE COST / MONTH</u>	<u>COVERAGE</u>		<i>SPECIAL NOTES:</i>
<ul style="list-style-type: none"> <li>Rates are based on employee's age and amount of coverage</li> </ul>	EMPLOYEE: \$10k to \$200k guarantee, Max. 5X Salary or \$500k SPOUSE: \$5k to \$25k guaranteed, Max. \$250k or 50% of Emp. DEPENDENT: \$10k guaranteed		<ul style="list-style-type: none"> <li>You must elect coverage for yourself in order to elect coverage for your spouse and / or child(ren)</li> <li>Any amount elected over the guarantee issue amount will be subject to medical underwriting</li> </ul>

FLEX BENEFIT – MEDICAL & DEPENDENT CARE		AXIOS HR	VOLUNTARY EMPLOYEE PAID
<u>EMPLOYEE COST / MONTH</u>	<u>SPECIAL FEATURES</u>		
<ul style="list-style-type: none"> <li>You elect how much to contribute annually</li> </ul>	<ul style="list-style-type: none"> <li>Health Care Spending Account Maximum Limit: \$3,050.00 Annually</li> <li>Dependent Care Spending Account Maximum Limit: \$5,000 Annually (Dependent Care expenses must be from a licensed care provider or program)</li> <li>FSA's give you a way to pay for your health care and / or dependent care expenses with pre-tax dollars.</li> <li>FSA's are voluntary – YOU decide how much to have taken out of your paycheck and put into your Health care and / or Dependent Care Spending Account(s).</li> </ul>		
<u>FLEX BENEFIT RULES</u>	<ul style="list-style-type: none"> <li><b>Termination of Plan/Employment</b> – You have 30 days from the date of termination to submit any receipts for the period of time you were covered under the plan to utilize any remaining funds.</li> <li><b>Life Events</b> – FLEX funds are prepaid, so you cannot change the amount you want to contribute in the middle of a plan year.</li> <li><b>Type of Plan</b> – Please verify that you are electing the correct type of FLEX plan, we offer more than one.</li> </ul>		

OFF THE JOB ACCIDENT		METLIFE	VOLUNTARY EMPLOYEE PAID
<u>EMPLOYEE COST / MONTH</u>	<u>SPECIAL FEATURES</u>		
EMPLOYEE: \$ 8.16 EE + SPOUSE: \$ 15.44 EE + CHILD: \$ 16.84 EE + FAMILY: \$ 21.13	<ul style="list-style-type: none"> <li>This coverage pays you cash benefits that correspond with a variety of covered occurrences, such as dismemberment; dislocation or fracture; hospital confinement; ambulance services; physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.</li> <li>Benefits are paid once per accident unless otherwise noted in the schedule of benefits.</li> <li>Guaranteed issue coverage and coverage available for spouse and child(ren).</li> <li>See plan document for more details.</li> </ul>		

CRITICAL ILLNESS		METLIFE	VOLUNTARY EMPLOYEE PAID
<u>EMPLOYEE COST / MONTH</u>	<u>SPECIAL FEATURES</u>		
<ul style="list-style-type: none"> <li>Rates will vary based on your issue age, who you wish to cover, the amount of coverage and whether or not you use tobacco products</li> </ul>	<ul style="list-style-type: none"> <li>Benefit Coverage options are \$10,000 or \$20,000</li> <li>This coverage helps offer financial support if you are diagnosed with a covered critical illness. With the expense of treatment often so high, seeking the treatment you need seems like a heavy financial burden. But when a diagnosis occurs (such as cancer, major organ failure, etc.), what you should be focusing on is getting better. With METLIFE Benefits, you gain the power to take control of your health when faced with a covered event.</li> <li><u>How It Works:</u> You select the benefit coverage amount you want based on your individual need and your budget. If you have covered family members, this coverage also provides cash benefits for them. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.</li> </ul>		

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HOSPITAL INDEMNITY	METLIFE	VOLUNTARY EMPLOYEE PAID
<b>EMPLOYEE COST / MONTH</b>	<b>SPECIAL FEATURES</b>	
EMPLOYEE: \$ 7.67	<ul style="list-style-type: none"> <li>This coverage pays a cash benefit for hospital confinement. This benefit is payable directly to you and can keep you from withdrawing money from your personal bank account or your Health Savings Account (HSA) for hospital-related expenses.</li> </ul>	
EE + SPOUSE: \$ 20.15	<ul style="list-style-type: none"> <li>Guaranteed issue coverage and coverage available for spouse and child(ren).</li> </ul>	
EE + CHILD: \$ 13.26	<ul style="list-style-type: none"> <li>Coverage can be continued as long as premiums are paid to MetLife Benefits.</li> </ul>	
EE + FAMILY: \$ 21.84	<ul style="list-style-type: none"> <li>See plan document for more details.</li> </ul>	

Legal / ID Protection	ID Shield/Legal Shield	VOLUNTARY EMPLOYEE PAID												
<b>SPECIAL FEATURES</b>														
<table border="1"> <thead> <tr> <th>Plan</th> <th>Family (per month)</th> <th>Individual (per month)</th> </tr> </thead> <tbody> <tr> <td>LegalShield</td> <td>23.95</td> <td>23.95</td> </tr> <tr> <td>IDShield</td> <td>18.95</td> <td>8.95</td> </tr> <tr> <td>Combined</td> <td>38.90</td> <td>32.90</td> </tr> </tbody> </table>		Plan	Family (per month)	Individual (per month)	LegalShield	23.95	23.95	IDShield	18.95	8.95	Combined	38.90	32.90	<ul style="list-style-type: none"> <li><u>ID Shield</u> membership includes security and privacy monitoring social media monitoring, identity restoration and consolation services.               <ul style="list-style-type: none"> <li>If your identity is stolen, ID Shield will fully restore to pre-theft status.</li> </ul> </li> <li>LEGAL Shield offers advice, consultation and representation including legal guidance for common issues.               <ul style="list-style-type: none"> <li>Membership includes a dedicated law firm, contracts and document review as well as preparation of your end of life documents,</li> </ul> </li> </ul>
Plan	Family (per month)	Individual (per month)												
LegalShield	23.95	23.95												
IDShield	18.95	8.95												
Combined	38.90	32.90												

401(k)	EMPOWER RETIREMENT	RETIREMENT PLAN						
<b>ELIGIBILITY REQUIREMENTS:</b>	<table border="1"> <thead> <tr> <th>SERVICE LENGTH</th> <th>AGE</th> <th>ENTRY DATE</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> <li>Immediate</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>21</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>Immediate</li> </ul> </td> </tr> </tbody> </table>	SERVICE LENGTH	AGE	ENTRY DATE	<ul style="list-style-type: none"> <li>Immediate</li> </ul>	<ul style="list-style-type: none"> <li>21</li> </ul>	<ul style="list-style-type: none"> <li>Immediate</li> </ul>	
SERVICE LENGTH	AGE	ENTRY DATE						
<ul style="list-style-type: none"> <li>Immediate</li> </ul>	<ul style="list-style-type: none"> <li>21</li> </ul>	<ul style="list-style-type: none"> <li>Immediate</li> </ul>						
<b>SPECIAL FEATURES:</b>	<ul style="list-style-type: none"> <li><b>Employer Match: 100% of the first 5%</b></li> <li>Enrollment in the 401k, or any contribution or beneficiary changes to your existing 401k, can be done on Empower's website, <a href="http://www.empowermyretirement.com">www.empowermyretirement.com</a>.</li> <li><b>Enrollment in the 401(k) is not done through the benefit enrollment tool and is not tied to the Open Enrollment period; you can enroll or make changes to contributions at any time after you are eligible.</b></li> <li>Through CAP TRUST, you have access to personalized financial advice. Consults can be requested by calling 800-967-9948 or by visiting <a href="https://captrust.com">https://captrust.com</a></li> </ul>							

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**All Items listed in this section are not part of the online benefit enrollment experience. They are considered Vendor Perks and are available at any time throughout the year.**

MOBILE VETERINARY CARE	VETR HEALTH	VOLUNTARY EMPLOYEE PAID
<p><i>Convenient, affordable veterinary care from the comfort of your own home.</i></p>		
<ul style="list-style-type: none"> <li>• In Home Vet Visits – vets travel to you and your pets! All the care is provided in the comfort of your own home.</li> <li>• Core Vaccines and Testing – your membership includes all of the core vaccines and testing your pet needs to stay healthy.</li> <li>• Unlimited Telehealth – advice from veterinarians anytime, anywhere with Vetr telehealth.</li> <li>• Online Pharmacy – receive access to their online pharmacy for any prescriptions including preventatives.</li> </ul>		
<p>The Veterinary Care benefit through Vetr Health is not run through payroll. If interested, employees can obtain plan information and enroll in the plan at <a href="http://www.vetrhealth.com">www.vetrhealth.com</a>. Employees will pay premiums directly to Vetr Health.</p>		

PET INSURANCE	PET'S BEST	VOLUNTARY EMPLOYEE PAID
<p><i>Pet insurance reimburses you for vet bills when your pet is sick or injured, to help take the financial worry out of vet visits.</i></p>		
<ul style="list-style-type: none"> <li>• Fast claims processing and payment – receive reimbursement via direct deposit or direct vet pay options available</li> <li>• Use any veterinarian in the U.S. – including specialty and emergency clinics</li> <li>• Access to a 24/7 pet helpline powered by WhiskerDocs</li> <li>• Exclusive Axios HR employee discount on a BestBenefit Plan</li> </ul>		
<p>The Pet Insurance benefit through Pet's Best is not run through payroll. If interested, employees can obtain plan information and enroll in the plan at <a href="http://www.petsbest.com/axios">www.petsbest.com/axios</a>. Employees will pay premiums directly to Pet's Best.</p>		

FINANCIAL WELLNESS	FINFIT	FREE USE OF SITE WITH REGISTRATION
<p><i>SPECIAL FEATURES</i></p>		<p><i>Access via the Axios HR Employee Portal under 'Axios Perks'</i></p>
<ul style="list-style-type: none"> <li>• Assess your Personal Financial Health</li> <li>• Budget Building Tools</li> <li>• Financial Calculators</li> <li>• Life Planning</li> </ul>	<ul style="list-style-type: none"> <li>• Financial Education information</li> <li>• Online tracking of your bank accounts</li> <li>• 24/7 Financial Wellness provided online</li> <li>• Short-Term Loan Assistance*</li> </ul>	
<p>* Fee Based Service, subject to credit approval</p>		

ASSISTANCE FOR CAREGIVERS	CARALLEL – MyCareDesk	FREE USE OF SITE WITH REGISTRATION
<p><i>SPECIAL FEATURES</i></p>		<p><i>Access via the Axios HR Employee Portal under 'Axios Perks'</i></p>
<ul style="list-style-type: none"> <li>• ORGANIZE – Keep track of important documents, coordinate tasks and manage bill payment.</li> <li>• COLLABORATE – Create your own care team and then share information, tasks and decision making.</li> </ul>	<ul style="list-style-type: none"> <li>• CONSULT – Speak with trusted and experienced Care Advocates through our full-service concierge.</li> <li>• LEARN – Access tools and resources on topics like health, wealth, lifestyle, senior living and in-home care.</li> </ul>	

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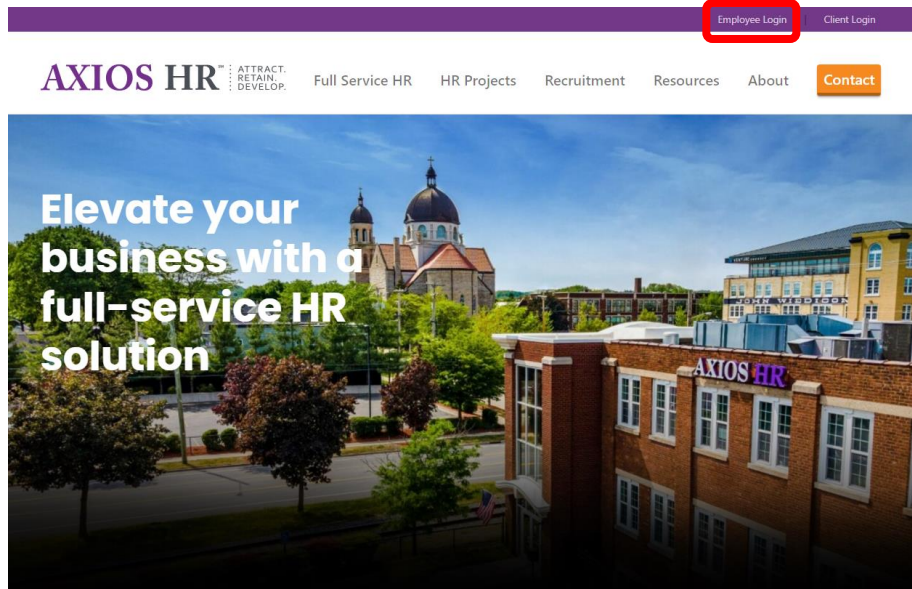




## HOW TO COMPLETE ENROLLMENT – NAVIGATION INSTRUCTIONS

To elect your benefits for the 2023-2024 plan year, please follow these simple instructions. Please note that it is highly recommended that you use **Google Chrome** to complete your enrollment.

Go to <https://axioshr.com/>, and click on the “Employee Login” link at the top right of the screen:



Enter your employee credentials and click the blue “Log In” button:



If you have forgotten your username or password, you may use the “Forgot Username?” or “Forgot Password?” links on the login screen for assistance retrieving or resetting your credentials. You may also contact Axios HR for assistance at 616-949-2525 or by emailing [service@axioshr.com](mailto:service@axioshr.com). The Axios HR Employee Care Team is available to assist you Monday-Friday from 8am-5pm.

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Once you are logged into the Employee Portal, navigate to the Benefits Enrollment tool by locating the side menu, clicking on “Benefits” and then “Benefits Enrollment”.

**AXIOS HR**

Dashboard

Personal

**Benefits**

- Summary
- Flexible Spending
- Retirement Summary
- Dependents/Beneficiaries
- Benefits Enrollment**
- Employee Assistance Center
- Flex Spending - Omega Benefit Strate

Pay

Paid Time Off

New Messages

Most Recent Pay Statements

04/10/2019
03/27/2019
03/13/2019

View More

Paid Time Off

Planned	Taken	Available
0 Hours	72 Hours	2.46 Hours

View More

04/18/2019  
Last Chance to Complete Your Benefits Enrollment

04/14/2019  
Annual Enrollment Ends in 5 Days

04/11/2019  
We Have Received Your Benefit Selections

View More

**Benefits**

- Aetna HSA Value 100% 6350 EMPLOYEE + 1 Effective 07/01/2018
- AXERLIFE-LGH-25k 25000.00 Effective 07/01/2018
- AXERSTD-1-8-26-500-LGH 450.00 Effective 01/01/2019

View Benefits Summary

Minimize Navigation

The Axios HR Employee Care Team is here to assist you if you have any questions or have any trouble making and submitting your benefit elections for the 2023-2024 benefit plan year. You can reach the Axios HR Employee Care Team by phone at 616-949-2525 or by emailing [service@axioshr.com](mailto:service@axioshr.com).

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## Access Your HR and Payroll Information on the Go with the New Mobile App

Your HR and payroll information is always at your fingertips with the new PrismHR Employee Portal App. It's free and easy to set up on your smartphone or tablet.

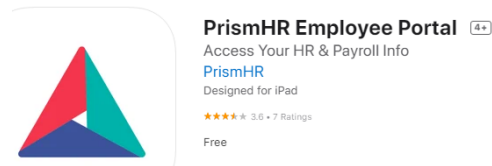
Anything you can do in Employee Portal you can do in the mobile app:

- Pay stubs and history
- Benefits summary
- Personal contact information
- Document management
- HR support contacts
- Enroll in benefits
- W-2 forms
- Change tax withholdings

The app is available now for Apple and Android devices.



In the App Store/Google Play, search for PrismHR Employee Portal:



Once the app is installed, the first time you launch it will require you to complete a one-time setup to access your account. Please select '**Access Code**' and enter the access code of **285**.

Once this is complete, it will bring you to the login screen (blue bridge in the background) and you'll be able to log in as normal.

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**AXIOS HR™** : ATTRACT.  
: RETAIN.  
: DEVELOP.

## Have questions? We're here to help!

### Asistencia en Español

The Axios HR Employee Care Team is available Monday-Friday from 8am-5pm to answer any questions and resolve any issues as quickly as possible. Our Employee Care Team is made up of four HR professionals – Kayla (Care Team Lead), Alexis (HR Coordinator), Edgar (HR Coordinator), and Carly (Care Team Intern).

Our Employee Care Team can assist with many items including (but not limited to):

- New hire onboarding
- Username/password assistance
- Contact information changes
- Tax withholding/W2 questions
- Retrieving pay stubs
- Benefits enrollment assistance
- Benefits questions
- FMLA/Disability paperwork
- Timeclock assistance
- Payroll questions
- Verification of Employment documents
- HR/employment concerns

No matter what your need is, the Employee Care Team is your primary point of contact with Axios HR. If your inquiry requires the attention of an HR Specialist, the Care Team will put you in direct contact with one of our team's HR Specialists for resolution.

In addition to our Employee Care Team, the Axios HR Employee Portal is very robust and gives you 24/7 access to your personal information. On the Employee Portal, you can view/download/print your paystubs or W-2, view or make changes to your contact information like address, phone number or e-mail, as well as view or make changes to your direct deposit account information. To visit the employee portal, go to **AxiosHR.com** and click on "**EMPLOYEE LOGIN**" in the upper right-hand corner.

**To contact our Employee Care Team, please call us at 616-949-2525 or email [service@axioshr.com](mailto:service@axioshr.com).**



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**A** : POWERED BY AXIOS HR