

### **BENEFITS OUTLINE 2024 / 2025**

New hire benefits are effective date of hire.

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

MEDICAL INS	URANCE	PRIORITY HE	ALTH – PH-HS etwork Benefits	A-BASE		HSA POS
EMPLOYEE COST /	/ MONTH	<b>CO-PAYS</b> (*AFTER DEDUCTIBLE	)	RX CO-PAYS (*AFTER DEDUCTIBLE)		
SINGLE:	\$ 133.09	OFFICE VISIT (PCP):	80%/60%*	GENERIC/GENERIC VALUE:	\$	10*
DOUBLE: S	\$ <b>297.79</b>	SPECIALIST VISIT:	80%/60%*	PREFERRED GENERIC:	\$	40*
FAMILY: \$	\$ 316.01	URGENT CARE:	80%/60%*	NON-PREFERRED BRAND:	\$	80*
		ER VISIT:	80%/60%*	PREFERRED SPECIALTY:		20% MAX \$100*
EMPLOYER COST /	/ MONTH	AMBULANCE:	80%/60%*	NON-PREFERRED SPECIALTY:		20% MAX \$200*
SINGLE: \$	\$ <b>252.70</b>	HIGH TECH IMAGING:	80%/60%*			
DOUBLE: S	\$ <b>550.94</b>					
FAMILY: S	\$ <b>744.91</b>	COINSURANCE MAX (plants) In Network/Out of Network		TOTAL OUT-OF-POCKET MAX In Network/Out of Network	<u>(IML</u>	<b>JM</b> (plan year)
		INDIVIDUAL: \$	3,200/\$6,400	INDIVIDUAL:	\$	5,000/\$10,000
DEDUCTIBLE (plan		FAMILY: \$	6,400/\$12,800	FAMILY:	\$	10,000/\$20,000
In Network/Out of	<u>f Network</u> \$    3,200/\$6,400	n				
	\$ 6,400/\$12,80		0%/60%			
17,1171121.	φ 0, 100, φ12,0	<u> </u>	070/0070			
SPE	CIAL FEATURES:	<ul> <li>HSA CONTRIBUTION: \$1,000 annuall period) at both the double and famil</li> </ul>		iod) at the single level, \$2,000	annı	ually (\$83.33/pay
		• WELLNESS VISITS/CHECKUPS: Cover	ed 100% w/no co-	pay based on gender/age guide	eline	S.
	• VIRTUAL VISITS: 24/7 phone/video physician access, including dermatology & behavioral health.					
	• ACCOUNT INFORMATION ON THE GO: You can access your membership card, personal health plan					
		information, use the cost estimator,	•	<del>-</del>	n app	0.
					mil	, dodustible
		<ul> <li>OUT-OF-NETWORK BENEFITS: Pleas</li> <li>^INDIVIDUAL DEDUCTIBLE: Embedd</li> </ul>			amily	/ deductible



MEDICAL INSURAL	NCE PRIORI	TY HEALTH	I – PH-HM work Benefits	O-VALUE	Trac	ditional HMO
EMPLOYEE COST / MONT	<u>CO-PAYS</u>			RX CO-PAYS		
SINGLE: \$ 20	00.91 OFFICE \	/ISIT (PCP):	\$30	GENERIC/GENERIC VALUE:	\$	10
DOUBLE: \$ 44	<b>16.99</b> SPECIA	ALIST VISIT:	\$45	PREFERRED BRAND:	\$	30
FAMILY: \$ 50	<b>)2.52</b> URG	ENT CARE:	\$75	NON-PREFERRED BRAND:	\$	60
		ER VISIT:	\$250	PREFERRED SPECIALTY:		20%, MAX \$100
EMPLOYER COST / MONT	<u>TH</u> AM	1BULANCE:	\$150	NON-PREFERRED SPECIALTY:		20%, max \$200
SINGLE: \$ 25	52.70 HIGH TECH	IMAGING:	\$150			
DOUBLE: \$ 55	50.94					
FAMILY: \$ <b>7</b> 4	14.91 <u>COINSURA</u>	NCE MAX (plar	n year <u>)</u>	TOTAL OUT-OF-POCKET MAXIN	ИUМ (	(plan year <u>)</u>
	IN	IDIVIDUAL: \$	4,000	INDIVIDUAL:	\$	9,100
DEDUCTIBLE (plan year)		FAMILY: \$	8,000	FAMILY:	\$	18,200
1 '	000 000 <u>HOSPITAL COII</u>	NSURANCE 8	30%			
SPECIAL FEAT	<ul><li>VIRTUAL VISITS: 24/7 pho</li><li>ACCOUNT INFORMATION</li></ul>	one/video phys I ON THE GO: \	sician access, You can acces	o-pay based on gender/age guidelin including dermatology & behaviora as your membership card, personal ons and more using the MyHealth a	l heal health	

MEDICAL INSURANCE	PRIORITY HEALT	ΓΗ – PH-HM etwork Benefits		HSA HMO	
EMPLOYEE COST / MONTH	CO-PAYS (*AFTER DEDUCTIBL	E)	RX CO-PAYS (*AFTER DEDUCTIBLE)		
SINGLE: \$ 100.00	OFFICE VISIT (PCP):	80%*	GENERIC/GENERIC VALUE:	\$ 10*	
DOUBLE: \$ <b>225.00</b>	SPECIALIST VISIT:	80%*	PREFERRED BRAND:	\$ 40*	
FAMILY: \$ <b>225.00</b>	URGENT CARE:	80%*	NON-PREFERRED BRAND:	\$ 80*	
	ER VISIT:	80%*	PREFERRED SPECIALTY:	\$ 20%, MAX \$100*	
EMPLOYER COST / MONTH	AMBULANCE:	80%*	NON-PREFERRED SPECIALTY:	\$ 20%, MAX \$200*	
SINGLE: \$ <b>252.70</b>	HIGH TECH IMAGING:	80%*			
DOUBLE: \$ <b>550.94</b>					
FAMILY: \$ <b>744.91</b>	COINSURANCE MAX (p	lan year)	TOTAL OUT-OF-POCKET MAXIM	<b>1UM</b> (plan year)	
	INDIVIDUAL:	\$ 1,800	INDIVIDUAL:	\$ 5,000	
<b>DEDUCTIBLE</b> (plan year)	FAMILY:	\$ 3,600	FAMILY:	\$ 10,000	
INDIVIDUAL: \$ 3,200					
FAMILY: \$ 6,400	HOSPITAL COINSURANCE	80%			
<ul> <li>SPECIAL FEATURES: HSA CONTRIBUTION: \$1,000 annually (\$41.67/ pay period) at the single level, \$2,000 annually (\$83.33/pay period) at both the double and family levels.</li> <li>WELLNESS VISITS/CHECKUPS: Covered 100% w/no co-pay based on gender/age guidelines</li> <li>VIRTUAL VISITS: 24/7 phone/video physician access, including dermatology &amp; behavioral health</li> <li>ACCOUNT INFORMATION ON THE GO: You can access your membership card, personal health plan information, use the cost estimator, order prescriptions and more using the MyHealth app.</li> <li>AINDIVIDUAL DEDUCTIBLE: Embedded Individual Deductible can be met before the family deductible</li> </ul>					





### **HSA (Health Savings Account) MEDICAL BENEFIT**

#### **EMPLOYEE RESPONSIBILITY**

- 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.
- 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.

#### SPECIAL FEATURES:

- 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\*
- 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.
- An HSA account is solely yours, Axios HR has no ownership over this account.
- 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.

# **SPECIAL FEATURES:**Staff that are eligible for but waive medical coverage will receive \$2,400.00 annually (\$100.00/pay) in lieu of that coverage. Waive Medical is considered taxable income.

DENTAL INSURANCE	DELTA	DENTAL BASE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	<u>FEATURES</u>	<b>DESCRIPTION</b> (assumes in-netv	vork)
SINGLE: \$ 0.00	BENEFIT MAX: \$ 1,000	PREVENTATIVE SERVICES:	NO DEDUCTIBLE APPLIES – COVERED 100%
DOUBLE: \$ 31.00	DEDUCTIBLE: \$ 50	BASIC SERVICES:	COVERED 80% AFTER DEDUCTIBLE
FAMILY: \$ 91.00	ORTHO MAX: \$ 1,000	MAJOR SERVICES:	COVERED 50% AFTER DEDUCTIBLE
	<ul> <li>Lifetime</li> </ul>	ORTHODONTIC:	COVERED 50% AFTER DEDUCTIBLE
		DEPENDENTS:	COVERED TO AGE 26
EMPLOYER COST / MONTH	SPECIAL FEATURES:		– simply let your provider know you
SINGLE: \$ 29.00		have Delta Dental and your SSN	they will be able to look you up by
DOUBLE: \$ 29.00		<ul> <li>Delta Dental Premier N</li> </ul>	etwork
		<ul> <li>There is a 6 month wai</li> </ul>	ting period for new enrollees for any
FAMILY: \$ <b>29.00</b>		major restorative and p	prosthodontic service
		<ul> <li>Benefit Maximum &amp; De</li> </ul>	eductible are calendar year (Jan-Dec)

VISION INSU	JRA	NCE		EYI	EMED	VO	LUNTARY EMPLOYEE PAID
EMPLOYEE COST	/ M	<u>ONTH</u>	<u>FEATURES</u>			<u>DESCRIPTION</u>	
SINGLE:	\$	0.00	EXAMS:	ONCE EVERY 12 MO	NTHS	EXAM CO-PAY:	\$ 10
DOUBLE:	\$	8.55	CONTACTS:	ONCE EVERY 12 MO	NTHS	CONTACT LENSES:	\$130 Allowance
FAMILY:	\$	15.92	FRAMES:	ONCE EVERY 24 MO	NTHS	DEPENDENTS:	COVERED TO AGE 26
EMPLOYER COST	<u>/ M</u>	<u>ONTH</u>	SPE	CIAL FEATURES: •		CARD REQUIRED — simply d and they will look you u	let your provider know you have
SINGLE:	\$	8.95			,	, ,	. , ,
DOUBLE:	\$	8.95		•	Benefit	frequency based on date	e of last visit
FAMILY:	\$	8.95					





## SHORT TERM DISABILITY METLIFE - CHARTER EMPLOYER PAID EMPLOYEE COST / MONTH COVERAGE

EMPLOYEE: \$ 0.00

60% of weekly salary up to \$1,000 per week

Benefits begin on (Accident) 1st day

• Benefits begin on (Illness) 8<sup>th</sup> day

Max Duration of Benefits: 26 weeks

# LONG TERM DISABILITY METLIFE - CHARTER VOLUNTARY EMPLOYEE PAID EMPLOYEE COST / MONTH COVERAGE SPECIAL NOTES:

Rates will vary based on your monthly salary

• 60% of weekly salary up to \$7,500 per month

Elimination Period: 180 days

• Max Duration of Benefits: till age 65

 Pre-Existing Condition: 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.

LIFE INSURANCE		METLIFE - CHARTER	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	COVERAGE		SPECIAL NOTES:
Rates are based on employee's age and amount of coverage	EMPLOYEE: SPOUSE:	\$10k to \$200k guarantee, Max. 5X Salary or \$500k \$5k to \$25k guaranteed, Max. \$250k or 50% of Emp.	<ul> <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>
	DEPENDENT:	\$10k guaranteed	

FLEX BENEFIT - MEDIC	CAL & DEPENDENT CARE	AXIOS HR	VOLUNTARY EMPLOYEE PAID	
EMPLOYEE COST / MONTH	SPECIAL FEATURES			
You elect how much to contribute annually	<ul> <li>Health Care Spending Account Maximum Limit: \$3,200/\$6,400 Annually</li> <li>Dependent Care Spending Account Maximum Limit: \$2,500/\$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>			
FLEX BENEFIT RULES	<ul> <li>for the period of time you were of Life Events – FLEX funds are preprinted in the property of the property of the period of a plan year.</li> </ul>	covered under the plan to uaid, so you cannot change	the date of termination to submit any receipts utilize any remaining funds. the amount you want to contribute in the	

OFF THE JO	ВА	CCIDEN	T METLIFE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST	/ M	<u>ONTH</u>	SPECIAL FEATURES	
EMPLOYEE:	\$	8.16	This coverage pays you cash benefits that corresponding the dismemberment: dislocation or fracture; hospital of the dismemberment is discounted to the dismember of the dismember of the discounter of the di	ond with a variety of covered occurrences, such as confinement; ambulance services; physical therapy and
EE + SPOUSE:	\$	15.44	more. The cash benefits can be used to help pay fo	
EE + CHILD:	\$	16.84	<ul><li>Benefits are paid once per accident unless otherwi</li><li>Guaranteed issue coverage and coverage available</li></ul>	
EE + FAMILY:	\$	21.13	<ul> <li>See plan document for more details.</li> </ul>	s to opened and simultany,





CRITICAL ILLNESS	METLIFE	VOLUNTARY EMPLOYEE PAID
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	<ul> <li>SPECIAL FEATURES</li> <li>Benefit Coverage options are \$10,000 or \$20,000</li> <li>This coverage helps offer financial support if you are expense of treatment often so high, seeking the trea But when a diagnosis occurs (such as cancer, major of the second of th</li></ul>	diagnosed with a covered critical illness. With the atment you need seems like a heavy financial burden. organ failure, etc.), what you should be focusing on is power to take control of your health when faced with a ant you want based on your individual need and your
, and the second	diagnosed with a covered critical illness, you will rece for the condition.	

HOSPITAL INDE	MNITY	METLIFE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MO	NTH SPI	ECIAL FEATURES	
EMPLOYEE: \$	7.67	This coverage pays a cash benefit for hospital confinement keep you from withdrawing money from your personal l	1 , , , ,
EE + SPOUSE: \$	20.15	for hospital-related expenses.	
EE + CHILD: \$	13.26	Guaranteed issue coverage and coverage available for s	
'	•	Coverage can be continued as long as premiums are pai	d to MetLife Benefits.
EE + FAMILY: \$	21.84	See plan document for more details.	

Legal / ID Protection	ID Shield/Legal Shield	VOLUNTARY EMPLOYEE PAID
	SDECIAL EFATLIDES	

Plan	Family (per month)	Individual (per month)
LegalShield	23.95	23.95
IDShield	18.95	8.95
Combined	38.90	32.90

- <u>ID Shield</u> membership includes security and privacy monitoring social media monitoring, identity restoration and consolation services.
  - If your identity is stolen, ID Shield will fully restore to pre-theft status.
- LEGAL Shield offers advice, consultation and representation including legal guidance for common issues.
  - Membership includes a dedicated law firm, contracts and document review as well as preparation of your end of life documents,



401(k)	EMPOWER RET	RETIREMENT PLAN		
ELIGIBILITY REQUIREMENTS:	SERVICE LENGTH	AGE	ENTRY DATE	
	• Immediate	• 21 years old	• Immediate	
SPECIAL FEATURES:	<ul> <li>Empower's website, <u>www.empov</u></li> <li>Enrollment in the 401(k) is not do</li> </ul>	Enrollment in the 401k, or any contribution or beneficiary changes to your existing 401k, can be done on Empower's website, <a href="https://www.empowermyretirement.com">www.empowermyretirement.com</a> .		

C CAPTRUST Financial Wellness and Advice	CAPTRUST	FINANCIAL WELLNESS	
	<ul> <li>Through CAPTRUST, you have access to personalized financial advice. Consults can be requested by calling 800-967-9948 or by visiting <a href="www.captrustadvice.com/scheduler/">www.captrustadvice.com/scheduler/</a></li> <li>Ways to engage with CAPTRUST: Quarterly Webinars, 1:1 advice session, monthly newsletters, Retirement Blueprint, and our website <a href="www.captrustadvice.com">www.captrustadvice.com</a>.</li> </ul>		
	Learn More about the benefit:	Schedule a Meeting:	



#### **MOBILE VETERINARY CARE**

**VETR HEALTH** 

**VOLUNTARY EMPLOYEE PAID** 

Convenient, affordable veterinary care from the comfort of your own home.

- In Home Vet Visits vets travel to you and your pets! All the care is provided in the comfort of your own home.
- Core Vaccines and Testing your membership includes all of the core vaccines and testing your pet needs to stay healthy.
- Unlimited Telehealth advice from veterinarians anytime, anywhere with Vetr telehealth.
- Online Pharmacy receive access to their online pharmacy for any prescriptions including preventatives.

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="https://www.vetrhealth.com">www.vetrhealth.com</a>. Employees will pay premiums directly to Vetr Health.

PET INSURANCE PET'S BEST VOLUNTARY EMPLOYEE PAID

Pet insurance reimburses you for vet bills when your pet is sick or injured, to help take the financial worry out of vet visits.

- Fast claims processing and payment receive reimbursement via direct deposit or direct vet pay options available
- Use any veterinarian in the U.S. including specialty and emergency clinics
- Access to a 24/7 pet helpline powered by WhiskerDocs
- Exclusive Axios HR employee discount on a BestBenefit Plan

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="https://www.petsbest.com/axios">www.petsbest.com/axios</a>. Employees will pay premiums directly to Pet's Best.



#### **HOW TO COMPLETE ENROLLMENT - NAVIGATION INSTRUCTIONS**

To elect your benefits for the 2024-2025 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:

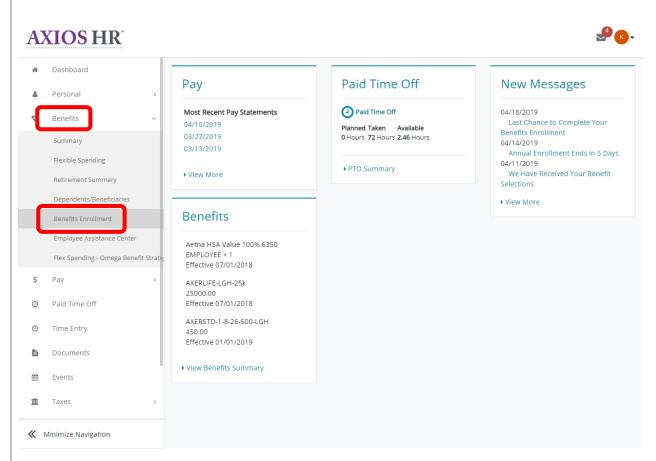


If you have forgotten your username or password, you may use the "Forgot Username?" or "Forgot Password?" links on the login screen for assistance retrieving or resetting your credentials. You may also contact Axios HR for assistance at 616-949-2525 or by emailing service@axioshr.com. The Axios HR Employee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





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".



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 2024-2025 benefit plan year. You can reach the Axios HR Employee Care Team by phone at 616-949-2525 or by emailing <a href="mailto:service@axioshr.com">service@axioshr.com</a>.



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

Your HR and payroll information is always at your fingertips with the 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.





### AXIOS HR 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 three HR professionals – Kayla (Care Team Lead), Edgar (HR Coordinator), Alexis (HR Coordinator) and Courtney (HR 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 <a href="mailto:service@axioshr.com">service@axioshr.com</a>.









