

# BENEFITS GUIDE



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24



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Smith Transport/Franklin Logistics strives to offer a comprehensive selection of benefits for regular, full-time employees. Despite the continued rising cost of healthcare, Smith Transport/Franklin Logistics offers a competitive benefits program. Our program is designed to help you reduce your out-of-pocket costs and to provide a comprehensive benefit offering for you and your family. This employee benefits enrollment guide is designed to familiarize you with the benefits that are available.

## 2024 HIGHLIGHTS

- Smith Transport/Franklin Logistics is offering employees the choice of two medical PPO plans for 2024! Additional updates include increased company-paid life insurance, along with reduced rates and improved coverage for several benefit plans.
- If your spouse is offered subsidized medical coverage through their employer, they are not eligible to be covered on the Smith Transport/Franklin Logistics medical plan.
- The Smith Transport/Franklin Logistics tobacco surcharge in 2024 is \$12 per week. We offer a tobacco cessation program through UMR; this must be completed by Dec. 6, 2024, in order to remove the tobacco surcharge.
- Smith Transport/Franklin Logistics is introducing a wellness program where you can receive a wellness reward of \$75/month (\$900 annually) in 2025. To qualify, you must complete the requirements by Dec. 14, 2024.
- **GO GREEN TO GET GREEN WITH CARE FINDER REWARDS!**  
Smith Transport/Franklin Logistics is partnering with Quantum Health. Quantum expands your member services by providing a team of healthcare experts to assist with any questions or concerns you may have. Employees have access to Care Finder™ from Quantum Health. Find in-network healthcare providers and facilities while comparing cost and quality rankings. With Care Finder, seeking them out is an easy, informative experience that could save you hundreds or even thousands of dollars — and help you choose the best possible care. There are over 400 shoppable procedures that members can earn rewards for, ranging from \$25-\$1,500!



**EARN REWARDS RANGING FROM \$25-\$1,500!**

- Smith Transport/Franklin Logistics will partner with Hinge Health to offer care for your back and joints! Hinge Health is offered at no cost to employees and eligible family members on the Smith Transport/Franklin Logistics medical plan.
- TrueLifeCare will provide participating members with an RN Health Coach who will confidently support you in your journey to manage your diabetes at no cost to you. Program members will also receive glucose testing supplies at zero cost. Participation is voluntary, but participation will allow you to receive diabetic medications at a lower cost.
- Teladoc is available at \$0 copay and provides care for many non-emergent conditions.

# EMPLOYEE BENEFITS OPEN ENROLLMENT

## WHAT IS OPEN ENROLLMENT?

Open enrollment is a once-a-year opportunity to make changes to your current benefits and to review which dependents you will be covering during the new plan year. All changes you request will take effect Jan. 1, 2024. Smith Transport/Franklin Logistics' open enrollment period will be held Oct. 2 to Oct. 20.

**THE DEADLINE TO ENROLL IS OCT. 20, 2023.**

**Current benefits are ending Dec. 31, 2023. If you want benefits in 2024, you MUST enroll during the open enrollment period, or you will not have benefits in 2024.**

You will not be able to make any plan changes until next open enrollment unless you experience a change in family status.



## OPEN ENROLLMENT INSTRUCTIONS

Open enrollment is a once-a-year opportunity to make changes to your current benefits and to review which dependents you will be covering during the new plan year. All changes you request will take effect Jan. 1, 2024. The Smith Transport/Franklin Logistics open enrollment period will be held Oct. 2 to Oct. 20.

### THERE ARE TWO METHODS TO COMPLETE YOUR OPEN ENROLLMENT:

#### ONLINE ENROLLMENT

This year's open enrollment portal has changed. The new open enrollment portal is through ADP. The portal can be accessed by going to [employee.smithtransport.com](https://employee.smithtransport.com) and logging into ADP. Once logged into ADP, click "Benefits" under the Dashboard. Then click on "Enroll Now."

1. Go to [employee.smithtransport.com](https://employee.smithtransport.com).
2. Log into myADP.
3. Click on the "Benefits" tab under the Dashboard.
4. Click "Enroll Now"
5. Review and select "Enroll or Waive" for each benefit.
6. Once you've gone through each benefit and have finished making changes, click "Complete enrollment" located at the top of your screen.
7. If you feel that you need to temporarily suspend the enrollment process, click "Save & Finish Later," click "Ok." You may return to finish the enrollment process at any time before the end of open enrollment. If you do NOT come back to "Complete Enrollment," then your elections will NOT be accepted.
8. Once you have clicked "Complete Enrollment," you will need to confirm your enrollment by reading the Certification Statement and clicking "I agree."
9. You will be given a confirmation number. This number is time stamped. You may now download a copy of the Benefit Election Confirmation or exit. We recommend retaining a copy for your records.

#### TELEPHONIC ENROLLMENT

You may complete your open enrollment process by calling the ADP Participant Service Center (PSC) at 800.553.9234 beginning on Oct. 2, 2023. Call Center hours are 7am to 7pm CST, Monday through Friday.



There are two methods to complete your open enrollment:

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## ELIGIBILITY

Employees who meet the following criteria and their eligible dependents may participate in the Smith Transport/Franklin Logistics benefits program. Generally, for the purpose of the Smith Transport/Franklin Logistics benefits program, dependents are defined as:

- Your legal spouse.
  - Only legal spouses who do not have subsidized coverage through their employer plan.
- Your dependent “child” up to age 26. (Child means the employee’s natural child or adopted child and any other child as defined in the certificate of coverage.)
- Dependent eligibility is subject to audit. Failure to adhere to eligibility rules will result in loss of coverage.

## FAMILY STATUS CHANGE EVENTS

Generally, you can change your benefit elections only during the annual benefits enrollment period. However, you may be able to change some of your benefit elections upon the occurrence of certain change in status events, provided you properly notify your employer within 31 days of the event and the change is permitted under the plan terms. Examples of these change in status events may include:

- Your marriage.
- Your divorce or legal separation.
- Birth or adoption of an eligible child.
- Death of your spouse or covered child.
- Change in your spouse’s work status that affects their benefits.
- Change in your work status that affects your benefits.
- Change in residence or work site that affects your eligibility for coverage.
- Change in your child’s eligibility for benefits.
- Receiving a Qualified Medical Child Support Order (QMCSO).

If you have a family status change, you must notify your HR manager in a timely manner and complete the necessary forms. For more information, including exact time frames, refer to your benefits booklet.



# QUANTUM HEALTH

QUANTUM HEALTH | MYBENEFITSATQH.COM | 866.952.0359

## QUANTUM HEALTH OFFERS A PERSONALIZED, GUIDED HEALTHCARE EXPERIENCE

Quantum Health is here to simplify your healthcare experience by replacing ID cards, finding in-network providers and so much more. From medical claims to check-ups and even pre-certifications, your Care Coordinators are with you every step of your healthcare journey—we organize and simplify your medical, dental, vision and prescription benefits to provide you with a better experience when you need care. When necessary, our nurses, clinicians and benefit specialists are ready to advocate for your healthcare needs.

**REMINDER!** | GO GREEN TO GET GREEN WITH CARE FINDER REWARDS!

EARN CASH REWARDS RANGING FROM \$25-\$1,500!



CARE FINDER™ FROM QUANTUM HEALTH IS THE ONE PLACE TO GO WHEN YOU'RE SEARCHING FOR CARE.

Find in-network healthcare providers and facilities. Compare cost and quality rankings. When it comes to choosing a provider and/or facility for common services — imaging, diagnostic procedures, outpatient surgery and more — you have options.

Found on your Quantum Health member portal, Care Finder helps you find and compare healthcare providers and facilities so you can make informed choices about the care you'll receive. There are over 400 shoppable procedures that a member can earn a reward on, ranging from \$25-\$1,500 based on the type of procedure.

1. Shop for care, within 12 months of service. Search for and select a specific procedure by name. You can also search by provider name, or specialty or facility by name or type, and then select a specific procedure.
2. Use a Fair Price™ (green-rated) facility for the service procedure. Recommendations are always in-network. Use of the Fair Price (green-rated) facility is validated by claims data. Plus, when you shop for certain procedures in Care Finder and use a Fair Price (green-rated) facility, you're eligible for a reward. Quantum will help identify reward-eligible procedures by including a reward indicator on eligible procedure pages.
3. Get rewarded. Reward checks are mailed from Healthcare Bluebook (Quantum's Fair Price cost and quality partner).

**With Care Finder, seeking the right care is an easy, informative experience that could save you hundreds — or even thousands — of dollars and help you choose the best possible care.**

And we're just a tap, click or call away.  
Call 866.952.0359 or visit  
[mybenefitsatQH.com](https://mybenefitsatQH.com).

# GET MORE VALUE FROM YOUR PLANS

## Minimize OUT-OF-POCKET EXPENSES

In addition to using Quantum's Care Finder™ program to earn cash rewards, here are a few other key points to help you get the most value out of your health plan:

- **Use in-network providers when possible.** Look for a family practice, internal medicine, general practice, OB/GYN and/or pediatric physician. You will always save money by using providers in your medical plan's network. Using an out-of-network provider may lead to being balance billed.
- **Take advantage of the TrueLifeCare Program partnering with CapitalRx.** This program allows members participating in the TrueLifeCare diabetes program and using preferred select diabetes medications to pay no more than \$25 per 30-day supply or \$75 per 90-day supply, anytime they fill. Those members not participating in the TrueLifeCare diabetes program would pay \$50 per 30-day supply or \$150 per 90-day supply. Contact CapitalRx at 888.302.2779 to confirm your medications for this program today.
- Use the emergency room ONLY for emergencies.
  - **For a life-threatening emergency:** In a true medical emergency — such as an apparent heart attack, serious injury or other life-threatening situation — always call 911 or your local emergency number right away!
  - **For less critical issues:** If the emergency is NOT life-threatening:
    - Call your physician's office. (Even after hours, someone is typically on call to answer questions.) Your doctor will know you and your medical history and may be able to schedule you for a visit the same (or next) day.
    - Teladoc is at no cost to you and provides you access to U.S.-based certified doctors 24 hours a day, 7 days a week through the convenience of phone, video or mobile app visits. They can treat many medical conditions, including cold and flu symptoms, ear infection, respiratory infection, sinus problems, skin problems, and more at no cost to you!
    - For back or joint pain, use Hinge Health at no cost to you! See page 13 for additional details.
    - If your condition starts or worsens on the weekend, or after your doctor's office has closed for the day, you may want to consider a visit to an urgent care facility. These clinics are not affiliated with hospitals, but they do have doctors and nurses on staff and are open in the evenings and on weekends.
    - **If you are traveling and you need urgent care:** Your medical plan covers urgent care. An urgent condition is one that requires immediate care but isn't life threatening. If you seek urgent care while traveling, you or someone acting on your behalf should notify your doctor within 48 hours of the onset of the urgent condition.

**Annual physical exams and cancer screening tests are 100% covered! Plus, you can save \$900 annually by completing your wellness program criteria!**

Take advantage of the fact that the medical plan covers 100% of scheduled annual physical exams and cancer screening tests related to the physical exam when you use an in-network provider. There's no copay or deductible; however, keep in mind that if your physician orders a test that isn't part of the scheduled preventive care exam/test, those procedures may result in some out-of-pocket expense for you. It's always a good idea to check with your doctor's office before your visit to see what tests or exams are planned. Then call your health plan to make sure that you understand if and how those tests will be covered. Don't forget that if you provide Wellworks with a completed Physician Results Form no later than Dec. 14, 2024, you will save \$75 on monthly contributions in 2025!

**Preventive dental care is 100% covered!**

Your dental plan is designed to provide the dental coverage you need with the features you want. Take advantage of what this plan has to offer without compromising what matters most — including the freedom to visit the dentist of your and your dependents' choice — an in-network dentist or an out-of-network dentist. Don't forget that your preventive care is covered at 100% once every six months.

**Tobacco surcharge program**

As part of our commitment to promoting overall well-being and encouraging a healthier lifestyle, we have a tobacco surcharge program. This policy is aimed at supporting those who choose to quit using tobacco products and incentivizing positive health behaviors.

Effective Jan. 1, 2024, Smith Transport/Franklin Logistics will impose a tobacco surcharge on covered medical plan employees and covered spouses who currently use tobacco products. "Tobacco use" is defined as:

- Using any tobacco product, including cigarettes, cigars, pipes, electronic cigarettes, vaping and tobacco products applied to the gums (e.g., dipping, chewing tobacco or snuff).
- Using tobacco products on average four or more times a week.
- Within no longer than the past six months.

Tobacco users within the last six months are subject to a tobacco surcharge on their health insurance premiums of \$12 per week. You will be required to attest to tobacco use while enrolling in ADP. Surcharges shall be waived if the covered tobacco user completes a tobacco cessation program. The tobacco cessation program is available at no cost to you and/or your spouse but must be completed through UMR's smoking cessation program. To complete a qualified tobacco cessation program, please contact 800.207.7680.

You must provide written certification (proof) of completion by the first Friday of December of each plan year to receive a waiver for the surcharge.



# MEDICAL BENEFITS

## NEW MEDICAL PLAN OFFERINGS FOR 2024!

UMR	Base PPO	Buy-Up PPO
	In-Network	In-Network
Calendar-year deductible		
Individual	\$3,000	\$1,500
Family	\$6,000	\$3,000
Benefit coinsurance		
	80%	80%
Combined Medical & Rx Out-of-pocket maximum (includes copays and deductible)		
Individual	\$6,000	\$5,000
Family	\$12,000	\$10,000
Physician office visits		
Primary care	\$40 copay	\$30 copay
Specialist visits	\$75 copay	\$60 copay
Preventive care		
	100%	100%
Laboratory and X-ray services		
	80%	80%
Hospital services		
Inpatient	80%	80%
Outpatient	80%	80%
Emergency room		
	\$150 copay, plus 20% coinsurance (first visit)	
	\$300 copay, then deductible plus 20% coinsurance (second and additional visits)	
Urgent care services		
	\$75 copay	\$60 copay
Teladoc	\$0 copay	\$0 copay
Prescription drugs retail up to a 30-day supply (90-day supply available through Walgreens or mail order only)		
Deductible	\$150 person per calendar year, waived for generic preventive drugs	\$150 person per calendar year, waived for generic preventive drugs
Generic preventive drugs	\$7 copay	\$7 copay
Generic	The greater of \$15 copay or 20% coinsurance	The greater of \$15 copay or 20% coinsurance
Preferred brand	The greater of \$35 copay or 20% coinsurance	The greater of \$35 copay or 20% coinsurance
Nonpreferred brand	The greater of \$55 copay or 20% coinsurance	The greater of \$55 copay or 20% coinsurance
Preferred specialty	The greater of \$55 copay or 20% coinsurance	The greater of \$55 copay or 20% coinsurance
Nonpreferred specialty	Not covered	Not covered

## Weekly employee contributions

Effective: 01/01/2024	Basic plan	Buy-up plan
Employee only	\$45.43	\$56.13
Employee + spouse	\$129.23	\$152.95
Employee + child(ren)	\$108.46	\$131.05
Family	\$138.52	\$158.89

# TELEMEDICINE

TELADOC | TELADOCHEALTH.COM | 800.TELADOC

## FOR THOSE ENROLLED IN THE SMITH TRANSPORT/FRANKLIN LOGISTICS MEDICAL

**PLAN:** Teladoc is the second-largest provider of telemedicine consultants in the United States, giving you 24/7/365 access to quality medical care through phone and video consults (where available). Smith Transport/Franklin Logistics pays your copay, so there's no cost to you.

## Frequently asked questions regarding Teladoc

### DOES TELADOC REPLACE MY DOCTOR?

No! Teladoc does not replace your primary care physician. Teladoc should be used when you need immediate care for non-emergent medical issues. It is an affordable, convenient alternative to urgent care and ER visits.

### HOW DO I REQUEST A CONSULT TO TALK TO A DOCTOR?

Visit the Teladoc website ([teladoc.com](https://teladoc.com)), log in to your account and click "Request a Consult." You can also call Teladoc to request a consult by phone (800.Teladoc)

### HOW DO I SET UP MY TELADOC ACCOUNT?

Setting up your account is a quick and easy process online. Visit the Teladoc website and click "Set Up Account." Follow the online instructions.

### HOW FREQUENTLY CAN I CALL TELADOC?

You are able to contact Teladoc up to three times within 90 days for the same medical condition. On the fourth inquiry for the same condition, you will be redirected to your primary care physician to determine if you have a chronic condition that needs additional treatment.

### CAN TELADOC DOCTORS WRITE A PRESCRIPTION?

Yes, Teladoc doctors can prescribe short-term medications for a wide range of conditions when medically appropriate. Teladoc doctors do NOT prescribe substances controlled by the DEA, nontherapeutic drugs and/or certain other drugs, which may be harmful because of potential abuse.

### WHO ARE TELADOC DOCTORS?

Teladoc doctors are US board certified in internal medicine, family practice or pediatrics. They average 15 years of experience, are licensed in your state, and incorporate Teladoc into their day-to-day practice as a way to provide people with convenient access to quality medical care.

### WHAT IS THE COST TO USE TELADOC?

Teladoc is free to use at a \$0 copay and is available to both employees and dependents.



# WELLNESS

## Deadline is Dec. 14, 2024.

Smith Transport/Franklin Logistics cares about your health and wants to provide you with resources to help you live better both inside and outside work. That's why we offer a voluntary wellness reward program for all employees and covered spouses on our medical plan.

The wellness program **incentive is \$75 per month**; this is a **total of \$900 for the year** that you can save! The \$75 per month credit begins the last pay period in January 2025, but you and your spouse must qualify before Dec. 14, 2024. To qualify, just a few steps are necessary.

**STEP ONE:** See your Primary Care Physician (PCP), complete a standard lab-test blood draw, and return the completed forms to Wellworks by Dec. 14, 2024.

**STEP TWO:** Register on the Quantum Health Portal by going to [mybenefitsatQH.com](https://mybenefitsatQH.com). While you're there, learn how they can help you with your healthcare needs, including the new CareFinder program where you can earn cash back from \$25 to \$1,500. If you need additional assistance registering with Quantum, please call 866.952.0359.

**STEP THREE:** Next, complete 8 of 12 monthly Quizzify quizzes. Your health literacy is important. Quizzify offers entertaining and informative trivia questions about health, fitness, nutrition, avoiding surprise medical bills and more. Monthly quizzes are reviewed by doctors at Harvard Medical School. Watch your inbox for emails from Quizzify. You may also go to [carrierserve.quizzify.com](https://carrierserve.quizzify.com) If you need additional assistance in getting started with Quizzify, please contact [support@quizzify.zendesk.com](mailto:support@quizzify.zendesk.com).

Please review your 2024 Wellness Program Guide for additional information on the program and requirements.

### QUESTIONS

Email: [forms@wellworksforyou.com](mailto:forms@wellworksforyou.com)

Call: 800.425.4657

Download packet here:

[wellworksforyoulogin.com](https://wellworksforyoulogin.com)

or at [employee.smithtransport.com](https://employee.smithtransport.com)



# TRUELIFECARE

TRUELIFECARE | [TRUELIFECARE.COM/SIGNUP](https://truelifecare.com/signup) | 888.788.4925

Smith Transport/Franklin Logistics partners with TrueLifeCare, which allows you and your covered dependents to receive support for diabetes and benefits such as:

- Free glucose meter — you will receive a new meter. Bluetooth meter is available upon request.
- Testing supplies — testing supplies are conveniently delivered to your home with free shipping and no copays, saving you money!
- Free blood pressure cuff — if you also deal with hypertension, you'll receive a free blood pressure cuff also with optional mobile health connection.
- Free meal plans — these meal plans include delicious recipes, tips and more.
- Free Motivational Bilingual RN Health Coach — your coach will work with you to understand the complexities of diabetes and help you with your personal situation. There is no need to change your doctor, and everything is done according to your physician's protocol.
- Reduced copays for certain diabetic medications for active participants.

FOR MORE INFORMATION CALL 888.788.4925 OR SIGN UP AT [TRUELIFECARE.COM/SIGNUP](https://truelifecare.com/signup).





# HINGE HEALTH

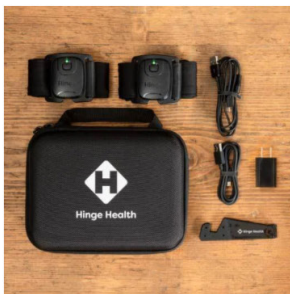
HINGE HEALTH | [HINGEHEALTH.COM/CARRIERSERVE](https://HINGEHEALTH.COM/CARRIERSERVE) | 855.902.2777

Smith Transport/Franklin Logistics partners with Hinge Health, a new health benefit, to offer care that will help you overcome back and joint pain, recover from a recent or past injury, and stay healthy and pain-free. Best of all, Hinge Health is available at no cost to you and eligible family members enrolled in a Smith Transport/Franklin Logistics medical plan.

Get the tools to move freely again. And do it from the comfort of home, on your schedule. Get virtual care that may include:

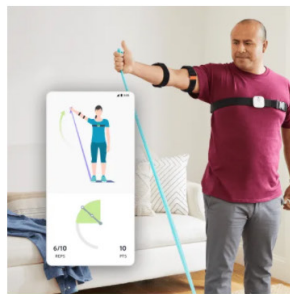
- A personal care team, including a physical therapist and health coach.
- One-on-one physical therapy sessions as needed.
- A second opinion on a surgery or treatment plan recommended to you.

For questions, reach us at 855.902.2777 or email [hello@hingehealth.com](mailto:hello@hingehealth.com).



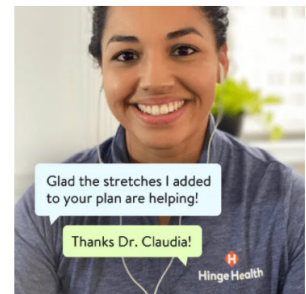
## A free tablet and wearable sensors

Feel confident in your form. Our app and sensors give you live feedback during stretches and exercises.



## App-guided exercise therapy

15-minute sessions on your phone or tablet that reduce pain and increase strength and flexibility.



## Support from your personal care team

You can connect with your health coach or physical therapist through the app, text, email, or virtual visits.

Find out more or enroll in Hinge Health at [hingehealth.com/carrierserve](https://hingehealth.com/carrierserve).





# PERKSPOT

PERKSPOT | [CARRIERSERVE.PERKSPOT.COM](https://carrierserve.perkspot.com) | 866.606.6057

Smith Transport/Franklin Logistics cares about you and your need to enjoy your work and your personal life. We recognize the need to balance your employment responsibilities with the other important issues in your life. Meeting this need plays a significant role in your wellness and satisfaction of employment.

Starting Oct. 1, 2023, Smith Transport/Franklin Logistics has partnered with PerkSpot, a completely free program that is optimized for use on any device, to provide you with a Work Life Portfolio that combines local and national discounts in an easy to use Discount Portal where employees can access discounts, browse deals, search by brand or category, discover curated and personalized discounts relevant to their interests, and enjoy savings on a variety of products and services.

Sign up or log in at [carrierserve.perkspot.com](https://carrierserve.perkspot.com) with the code **"YourPerks."** Follow the simple on-screen instructions to make an account with your personal or work email.

## DOWNLOAD THE APP

The PerkSpot app is a one-stop-shop for thousands of exclusive discounts in more than 25 different categories. That means there's something for everyone! Sign up or log in at [carrierserve.perkspot.com](https://carrierserve.perkspot.com). Follow the simple on-screen instructions to make an account with your personal or work email.



## CUSTOMER SERVICE

PerkSpot's customer service team works tirelessly to help you access your Discount Program and redeem deals easily. Available Monday-Friday from 9:00 am-6:00 pm.

Phone Number: 866.606.6057

E-mail: [cs@perkspot.com](mailto:cs@perkspot.com)

Support: [support.perkspot.com](https://support.perkspot.com)

# DENTAL BENEFITS

**METLIFE | METLIFE.COM/MYBENEFITS | 800.942.0854**

Dental benefits provide you and your family with comprehensive coverage to keep your smile shining bright! The chart below provides you a brief summary of the key benefits of the dental insurance available from MetLife Inc. For a complete list of all your dental insurance benefits and restrictions, please refer to your booklet or contact your plan administrator.

## VOLUNTARY PREAUTHORIZATION

In the event that you need to have dental work estimated to cost \$300 or more, we recommend that you have your dentist submit the charges to the carrier for preauthorization. They will then review the intended treatment plan and let your dentist know how much of the bill they will cover. We recommend this to avoid any billing issues.

MetLife dental	
Calendar year deductible	
Waived for preventive care?	Yes
Individual	\$50
Family	\$150
Benefit maximum (calendar year)	\$1,500
Preventive care services	100%
Basic services	80%
Major services	50%
Orthodontia (children to age 19) lifetime maximum	\$1,000

If you use a nonparticipating PPO provider, you will pay more out of pocket since those providers do not have negotiated rates with your dental carrier. You will also be responsible for any amount over reasonable and customary (R&C).

## WEEKLY EMPLOYEE CONTRIBUTIONS

Effective: 01/01/2024	
Employee only	\$4.19
Employee + spouse	\$9.06
Employee + child(ren)	\$10.11
Family	\$13.47

# VISION BENEFITS

EYEMED | EYEMED.COM | 866.9.EYEMED

Smith Transport/Franklin Logistics has designed a vision plan that includes coverage for both an annual vision exam and vision hardware benefits. You should always use an in-network provider whenever possible to receive the highest benefit level.

## EyeMed vision

Vision exams	
Benefit	\$0 copay
Frequency	Once every plan year
Vision materials	
Lenses	Benefit varies by type of lens; covered once every plan year
Plan allows member to receive either contacts and frame or frame and lens service. Medically necessary contacts: \$0 copay; paid in full.	Conventional contacts covered \$0 copay; \$150 allowance and 15% off balance over \$150 every plan year
Frames	Covered at \$0 copay; 20% off balance over \$200 allowance at PLUS Providers once every calendar year

## Weekly employee CONTRIBUTIONS

Effective: 01/01/2024	
Employee only	\$1.44
Employee + spouse	\$2.87
Employee + child(ren)	\$2.87
Family	\$3.66





# FLEXIBLE SPENDING ACCOUNT (FSA)

OPTUM FINANCIAL | 877.292.4040 | OPTUMFINANCIAL.COM

## Healthcare expense account

The health account allows you to fund your out-of-pocket medical, dental and vision expenses, such as copays and deductibles, with pretax dollars. By paying for out-of-pocket medical expenses with pretax dollars, you will save a minimum of \$0.23 per dollar because you do not pay federal income tax or FICA tax on your contributions. Smith Transport/Franklin Logistics allows a voluntary contribution of up to the IRS maximum of \$3,050 per plan year into your healthcare expense account.

## FSA CARRYOVER

This feature allows you to carry forward up to \$610 in unused healthcare funds to the new calendar year, which can be used for eligible healthcare expenses. This new feature reduces the impact of the “use it or lose it” rule. **Please remember:** Any unused amounts in excess of \$610 will be forfeited at the end of the plan year and not carried forward, and you **MUST** reenroll for the new plan year to access any rollover funds.

### IMPORTANT NOTE

Expenses of a non-tax dependent are not eligible for reimbursement through the healthcare FSA.

## Dependent care account

This account allows you to fund the costs of dependent care on a pretax basis. The care must be provided by a dependent care center or by an individual who can provide a name, address and taxpayer identification number. You may contribute up to a maximum of \$5,000 each tax year, per household. Although you may not take the child care tax credit if you choose this option, you might save more depending on your income level.

## What are the risks of FSAs?

FSAs should be considered for only anticipated expenses. You should be conservative when estimating the amount to contribute to each account. If you overestimate your expenses and have money left in the account at the end of the year, it will be forfeited. For a small percentage of participants, Social Security retirement benefits may be affected by participating in FSAs. Participation in this plan reduces your W-2 income, on which retirement benefits are based.

**NOTE:** IRS regulations do not allow domestic partner claims to be submitted for reimbursement through the flex plan unless your domestic partner qualifies as a tax dependent under Code Section 152.

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

Life is filled with change and uncertainty. The responsibilities and demands on our time can be overwhelming. It happens to all of us. You are not alone.

If you need help with life challenges, the employee assistance program (EAP) is available to help. With the EAP, you can talk to a professional counselor — on the phone or in person. EAP calls and counseling sessions are free and completely confidential.

The EAP provides personal and confidential assistance 24 hours a day, for a variety of work/life challenges such as:

- Stress or depression
- Relationship issues
- Parenting concerns
- Alcohol and drug use/abuse
- Money management
- Legal issues
- Other personal concerns

In addition to counseling, the EAP can also provide reference and resources for certain services such as child care and elder care.



## ASSISTANCE PROGRAM

877.595.5281

[guidanceresources.com](https://guidanceresources.com)

Mobile app: GuidanceNow

Web ID: EAPBusiness

# LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

## GROUP TERM LIFE INSURANCE

Smith Transport/Franklin Logistics provides basic life benefits at no cost to eligible full-time employees. The life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan.

Sun Life	
Term life	
Life benefit	\$50,000

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

Smith Transport/Franklin Logistics provides AD&D benefits at no cost to eligible employees. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan.

Sun Life	
AD&D	
AD&D benefit	\$50,000

## BENEFICIARY

Remember to keep your beneficiary updated, which can be done anytime throughout the year. If you are married and living in a community property state, your insurance carrier may require that you designate your spouse (or in some cases a registered domestic partner) for at least 50% of the benefit unless you have a waiver notice on file from your spouse. Consult your legal or tax advisor for further guidance on this issue.

In addition to the employer-paid basic life and AD&D coverage, you have the option to purchase voluntary life insurance to cover any gaps in your existing coverage that may be a result of age reduction schedules, cost of living, existing financial obligations, etc. Your election, however, could be subject to medical questions and evidence of insurability.

## Voluntary Life and AD&D — FOR THOSE WANTING ADDITIONAL LIFE INSURANCE COVERAGE

SUN LIFE | [SUNLIFE.COM/ACCOUNT](https://www.sunlife.com/account) | 800.451.4531

Sun Life	
Voluntary life	
Employee	
Benefit amount	Increments of \$10,000
Benefit maximum	5x earnings up to \$500,000
Guarantee issue	\$250,000
Spouse	
Benefit amount	Increments of \$5,000
Benefit maximum	50% of employee coverage up to \$250,000
Guarantee issue	\$50,000
Child(ren)	
Benefit amount	Increments of \$5,000
Benefit maximum	50% of employee coverage up to \$20,000
Voluntary AD&D	
Employee	
Benefit amount	Increments of \$10,000
Benefit maximum	10x earnings up to \$500,000
Spouse	
Benefit amount	50% of employee amount
Benefit maximum	\$250,000
Child only	
Benefit amount	15% of employee amount
Benefit maximum	\$75,000
Spouse and child	
Benefit amount	40% and 10% of employee amount
Benefit maximum	\$200,000 spouse and \$50,000 child

Age	Employee Smoker	Employee Non-Smoker	Spouse Smoker	Spouse Non-Smoker
Monthly per \$1,000				
Under 20	\$0.170	\$0.090	\$0.097	\$0.068
20-24	\$0.170	\$0.090	\$0.097	\$0.068
25-29	\$0.170	\$0.090	\$0.097	\$0.068
30-34	\$0.180	\$0.100	\$0.097	\$0.068
35-39	\$0.240	\$0.140	\$0.142	\$0.100
40-44	\$0.400	\$0.230	\$0.217	\$0.153
45-49	\$0.730	\$0.330	\$0.351	\$0.247
50-54	\$1.190	\$0.560	\$0.497	\$0.350
55-59	\$2.140	\$0.960	\$0.779	\$0.548
60-64	\$2.620	\$1.510	\$1.189	\$0.837
65-69	\$4.210	\$2.390	\$1.894	\$1.333
70-74	\$6.690	\$3.820	Not available	Not available
Over 75	\$6.690	\$3.820	Not available	Not available

Dependent life	Monthly per \$1,000
Children	\$0.20

Voluntary AD&D rates	Monthly per \$1,000
Single	\$0.034
Family	\$0.058



# DISABILITY INSURANCE

SUN LIFE | [SUNLIFE.COM](https://www.sunlife.com) | 800.451.4531

## SHORT-TERM DISABILITY

Smith Transport/Franklin Logistics is pleased to provide employees on a voluntary basis with short-term disability and long-term disability benefits through Sun Life Financial. For an eligible disability, these benefits will provide short-term income protection once the applicable waiting period is met. A brief description is below, and additional information can be found in your certificate of coverage.

Sun Life	
Benefit amount	Units of \$50
Weekly benefit maximum	Lesser of \$1,000 or 60% of basic weekly pay
Waiting period	Accident: 14 days/sickness: 14 days
Benefit period	26 weeks

**Preexisting limitations** may apply for conditions such as pregnancy. Please review your certificate of coverage for additional details.

Per \$10 of benefit	Monthly rates
Under 20	\$0.720
20-24	\$0.720
25-29	\$0.720
30-34	\$0.720
35-39	\$0.720
40-44	\$0.693
45-49	\$0.693
50-59	\$1.021
60-64	\$1.021
65-69	\$1.440
70-74	\$1.440
Over 75	\$1.440

## LONG-TERM DISABILITY

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. Please note there is a 180-day waiting period, so many individuals purchase short-term disability to provide coverage during this 180-day period.

Sun Life	
Benefit amount	Units of \$100
Monthly benefit maximum	Lesser of \$5,000 or 60% of basic monthly pay
Elimination period	180 days
Benefit period	2 years if disabled prior to age 68, additional benefit duration restrictions apply if disabled after age 68.
Guaranteed issue	\$5,000
Preexisting condition	3/12

Guaranteed issue amounts apply to timely applications. The normal preexisting conditions limitation applies.

Per \$100 of benefit	Monthly rates
Through 24	\$0.312
25-29	\$0.312
30-34	\$0.312
35-39	\$0.390
40-44	\$0.546
45-49	\$0.910
50-54	\$1.508
55-59	\$2.158
60+	\$4.090

# WORKSITE PRODUCTS

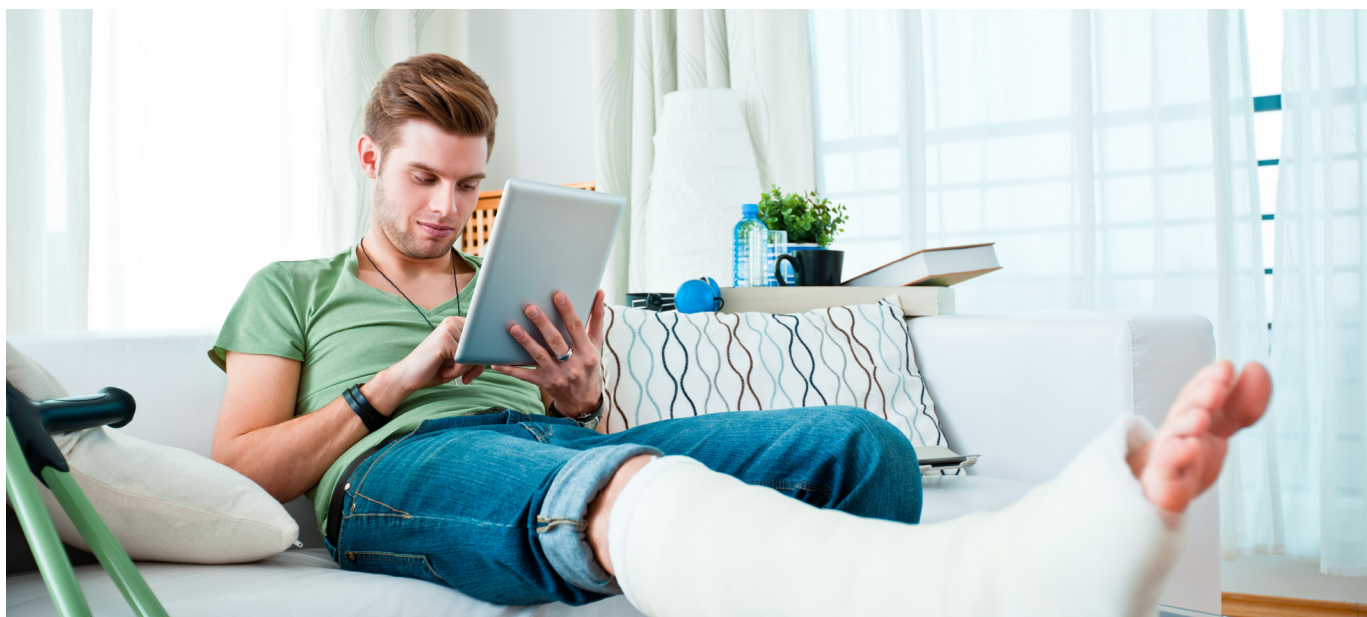
SUN LIFE | [SUNLIFE.COM](https://www.sunlife.com) | 877.820.5306

Smith Transport/Franklin Logistics offers you exciting choices in your benefits program with plans that are designed to help cover the out-of-pocket expenses not covered by your health insurance, as well as provide paycheck protection if you can't work because of an injury or illness.

As a valued employee, you are eligible to enroll in supplemental insurance. Participation in these benefit plans is voluntary; however, we feel it is very important for you to understand the many advantages of the products we are making available to you:

- The ability to choose benefits to meet your individual needs.
- The convenience of premium payment through payroll deduction.
- The ability to take coverage with you if you change jobs or retire.
- The ability to provide coverage for yourself and your family, with most products.

Listed on the next page are the plans for which you can elect. These cash benefits are paid directly to you unless you specify otherwise, and benefits are paid regardless of other coverage you may have with other insurance companies. It is important that you take a few minutes to learn about the advantages of supplemental insurance and determine if all of your insurance needs are currently being met. We strongly encourage you to participate in this exciting opportunity!



For a full list of benefits included, please refer to the Sun Life benefit summaries.

## Accident

Accident plan	Sun Life
Ambulance	\$400 – Ground ambulance \$1,500 – Air ambulance
Accident emergency treatment	\$300 – Emergency Room \$300 – Non-Emergency Room *Limited to once each accident, and once in any 24-hour period
Major diagnostic exams	\$200 per benefit year. Initial treatment must be provided within 6 days of the accident
Initial accident hospitalization	\$1,500 limited to once per benefit year. Increases to \$2,500 if immediately admitted to the ICU.
Daily hospital confinement	\$300 not to exceed 365 days
Daily intensive care unit confinement	\$500 not to exceed 15 days per accident. Paid in addition to the daily hospital confinement benefit.
Dislocation (separated joint)	Up to \$8,000 for open reduction (surgical) Up to \$4,000 for closed reduction (repair by manipulation)
Fractures (broken bones)	Up to \$8,000 for open reduction (surgical) Up to \$4,000 for closed reduction (repair by manipulation)
Emergency dental work	\$200 — broken teeth repaired by crowns \$65 — broken teeth resulting in extractions *Limited to 1 benefit per accident
Lacerations	\$35 to \$500
Burns	Third degree burns — \$1,000 to \$20,000 Second degree burns — \$400 to \$2,000 Skin grafts — 50% of the total burn benefit payable
Wellness screening benefit	
Employee only	\$50
Spouse	\$50
Child(ren)	\$50

## Critical Illness

Critical illness	Sun Life
Critical illnesses	
Heart attack	✓
Stroke	✓
Major organ failure requiring transplant	✓
Cancer	
Invasive cancer	✓
Non-invasive cancer	✓ (25%)
Skin cancer	✓ (5%)
Benign brain tumor	✓
Supplemental critical illnesses	
Coma	✓
Loss of hearing, sight and speech	✓
Permanent paralysis	✓
Progressive diseases/neurological	
ALS	✓
Alzheimer's disease	✓ (25%)
Parkinson's disease	✓ (25%)
Additional conditions for child(ren)	
Cerebral palsy	✓
Complex congenital heart disease	✓
Cystic fibrosis	✓
Spina bifida	✓
Guaranteed issue amount	
Employee only	\$20,000
Spouse	\$20,000
Child(ren)	\$10,000
Wellness screening benefit	
Employee only	\$50
Spouse	\$50
Child(ren)	\$50

You may choose \$10,000 or \$20,000 in coverage for yourself. Your spouse is eligible to be covered at 100% of your coverage amount and children at 50%.

## HOSPITAL INDEMNITY

Hospital indemnity plan	Sun Life	
	Low plan	High plan
First day hospital *3 days per calendar year	\$500 per day	\$1,000 per day
Hospital confinement *30 days per calendar year	\$100 per day	\$200 per day
ICU confinement *30 days per calendar year, paid in addition to hospital confinement	\$100 per day	\$200 per day
Extended hospitalization *Paid in addition to other benefits if confined in a hospital or ICU for 10 consecutive days	\$100 per day	\$200 per day
Mental nervous	Included	
Substance abuse	Included	
Complications of pregnancy	Included	
Routine pregnancy	Included	
Newborn complications	Included	
Sickness and accidents	24-hour coverage	
Pre-existing condition limitation	None	





## Accident insurance

Accident insurance helps offset unexpected medical expenses, such as deductibles and copayments that can result from a fracture, dislocation or other covered accidental injury.

Sun Life	Monthly rates
Employee only	\$9.70
Employee + spouse	\$15.90
Employee + child(ren)	\$16.24
Family	\$22.44

## Critical illness insurance

Critical illness insurance complements your major medical coverage by providing a lump-sum benefit that you can use to help pay the direct and indirect costs related to a covered critical illness.

Sun Life	Monthly rates	
Age	Employee per \$10,000 of coverage	Spouse per \$10,000 of coverage
Under 29	\$5.90	\$5.90
30-39	\$8.70	\$8.70
40-49	\$15.60	\$15.60
50-59	\$26.50	\$26.50
60-69	\$41.20	\$41.20
70+	\$90.50	\$90.50
Child critical illness monthly rates per \$5,000 of benefit		
14 days-26 years	\$1.15	

## Hospital indemnity insurance

Hospital indemnity insurance assists you in paying for costs associated with a hospital or ICU admission. You will receive a fixed-dollar payment that can be used for any expense.

Sun Life	Monthly rates	
	Low plan	High plan
Employee	\$12.16	\$22.80
Employee + spouse	\$25.52	\$48.02
Employee + children	\$21.59	\$40.15
Family	\$34.95	\$65.37

# SMARTCONNECT™

**SmartConnect is an exclusive program created specifically for working or retiring adults (and family members) who are Medicare-eligible and may not have fully explored the benefits of Medicare coverage.**

Staying on your employer's coverage may be easy, but it's not always the best option. In fact, Medicare plans could provide more coverage at a lower cost than your employer's plan. SmartConnect puts your specific needs first and matches you with the education and the experienced advisor you need to make the best decision for you. SmartConnect gives you access to plans from national insurance carriers. Whether you're planning to continue working or looking to retire, we are expert listeners who can guide you to a tailored solution. We know this is a big decision. Our mission is to inspire confidence and help you find your balance in Medicare.

## ABOUT SmartMatch Insurance Agency

SmartMatch Insurance Agency is an independent Medicare insurance agency that helps consumers research, compare and purchase Medicare insurance plans. We provide an unfiltered view of the entire range of options and prices available to you.

Comparing Medicare and employer health insurance offerings can be frustrating. We do the work for you, all you need to decide is how much you'd like to save.

**Learn more at:**

Website: [gps.smartmatch.com/carrierserve.com](https://gps.smartmatch.com/carrierserve.com)

Phone: 833.460.5158

# METLIFE/FARMERS INSURANCE AUTO AND HOME

As a Smith Transport/Franklin Logistics employee, you have access to a group auto and home insurance program from Farmers GroupSelect, which provides quality policies that you can customize to fit your needs and budget.

**In fact, others have switched and saved an average of \$579\* on auto insurance.**

We offer:

- Employee discounts that could save you hundreds
- Good driver rewards
- Automated payment savings
- Superior 24/7 claims support

**Enjoy additional savings when you bundle policies - you could save hundreds.**

**Call 866.968.0270 today and mention code DS3 to access your Smith Transport/Franklin Logistics discounts.**

# CONTACTS

## ENROLLMENT SUPPORT

ADP

800.553.9234

[employee.smithtransport.com](http://employee.smithtransport.com)

## QUANTUM HEALTH

Phone: 866.952.0359

[mybenefitsatQH.com](http://mybenefitsatQH.com)

## TELADOC

Phone: 800.Teladoc

[teladochealth.com](http://teladochealth.com)

## TRUELIFECARE

Phone: 888.788.4925

[truelifecare.com/signup](http://truelifecare.com/signup)

## PERKSPOT

Phone: 866.606.6057

[carrierserve.perkspot.com](http://carrierserve.perkspot.com)

Code: "YourPerks"

## HINGE HEALTH

Phone: 855.902.2777

Email: [hello@hingehealth.com](mailto:hello@hingehealth.com)

[hingehealth.com/carrierserve](http://hingehealth.com/carrierserve)

## CAPITALRX

Phone: 888.302.2779 for general questions

[cap-rx.com](http://cap-rx.com)

## WELLWORKS

Phone: 800.425.4657

Email: [forms@wellworksforyou.com](mailto:forms@wellworksforyou.com)

## DISCLAIMER

This brochure provides only a brief summary of the benefits available under the Smith Transport/Franklin Logistics benefit plans. In the event of a discrepancy between this summary and the plan document, the plan document will prevail. Smith Transport/Franklin Logistics retains the right to modify or eliminate these or any other benefits at any time and for any reason.

## METLIFE

Phone: 800.942.0854

[metlife.com/mybenefits](http://metlife.com/mybenefits)

## Home and Auto

Phone: 866.968.0270

Code: "DS3"

## EYEMED

Phone: 866.9.EYEMED

[eyemed.com](http://eyemed.com)

## GUIDANCENOW EAP

Phone: 877.595.5281

## SUN LIFE

## Life and disability insurance

Phone: 800.247.6875

## Accident, critical illness and hospital indemnity

Phone: 877.820.5306

[sunlife.com/account](http://sunlife.com/account)

## OPTUM FINANCIAL FSA

Phone: 877.292.4040

[optumfinancial.com](http://optumfinancial.com)

## SMARTCONNECT

Phone: 833.460.5158

[gps.smartmatch.com/carrierserve.com](http://gps.smartmatch.com/carrierserve.com)

## ADDITIONAL BENEFITS SUPPORT

Phone: 319.367.3131

[benefits@carrierserve.com](mailto:benefits@carrierserve.com)



## **ALL enrollments must be made BY Oct. 20, 2023!**

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.

