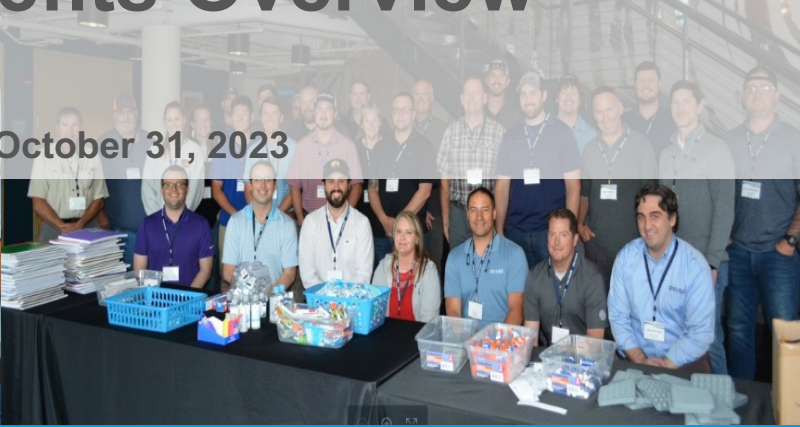




# Employee Benefits Overview

Plan Year: November 1, 2022 – October 31, 2023



# 2022-2023 Benefit Program

Frank L. Blum Construction Company is proud to offer you and your family a valuable benefits program.

2022-2023 plan year highlights:

- Two NEW great health plans to choose from!
- Improved Dental plan with lower cost!
- New benefit offerings
- Additional tools to manage your health

## Questions?

Please contact Pam Vandyke or Courtney Hoban and / or HERO Health with any questions about our benefits program.

# Open Enrollment Overview

Review your current benefit elections & verify personal information. You will need your dependent's date of birth and social security number to enroll them.

Complete your benefit enrollment by **October 13<sup>th</sup>**.

Make your benefit elections on Employee Navigator. Login using your existing User ID & PW.  
New Hires will need to register and use the company Identifier: **E8689663**

Once you make benefit elections, you will not be able to change them until the next open enrollment period, unless you have a qualified change of status.

Elections made during open enrollment are effective **November 1<sup>st</sup>, 2022**.

# What We're Going to Cover

- Health Insurance
  - Health Plan
  - Prescription Plan
  - Meet Nurse Faith
  - Other Important Tools for You & Your Family
  - Wellness – Aligning Incentives
- Dental Insurance
- Vision Insurance
- Life & Disability Insurance
- Flex Spending Accounts
- Supplemental Insurance & Other Coverage
- How to Enroll & Other Information

# Health Insurance

# Health Insurance

TODAY			RENEWAL			
HDHP	PPO		CORE PPO		BUY UP PPO	
Non- Embedded	Embedded		Embedded		Embedded	
\$3,500	\$3,000		\$3,500		\$3,000	
\$6,000	\$5,000		\$6,000		\$5,000	
Deductible then 20%	Deductible then 20%		Deductible then 20%		Deductible then 20%	
\$6,400	\$5,000		\$6,400		\$5,000	
\$6,850	\$10,000		\$9,000		\$7,500	
100% Covered	100% Covered		100% Covered		100% Covered	
Deductible then 20%	\$30 Copay		\$50 Copay		\$25 Copay	
Deductible then 20%	\$60 Copay		\$80 Copay		\$60 Copay	
100% Covered	100% Covered		100% Covered		100% Covered	
Deductible then 20%	Deductible then 20%		Deductible then 20%		Deductible then 20%	
Deductible then 20%	\$350 Copay		\$400 Copay		\$350 Copay	
Deductible then 20%	\$75 Copay		\$75 Copay		\$75 Copay	
	Local Preferred Pharmacy	Chain Retail	Local Preferred Pharmacy	Chain Retail	Local Preferred Pharmacy	Chain Retail
\$0 (Local Preferred Pharmacy)	\$0 Copay	\$30 Copay	\$0 Copay	\$50 Copay	\$0 Copay	\$35 Copay
Deductible then 20%	\$0 Copay	\$30 Copay	\$0 Copay	\$50 Copay	\$0 Copay	\$35 Copay
Deductible then 20%	\$25 Copay	\$50 Copay	\$35 Copay	\$75 Copay	\$25 Copay	\$60 Copay
Deductible then 20%	\$50 Copay	\$100 Copay	\$60 Copay	\$140 Copay	\$50 Copay	\$125 Copay
Deductible then 20%	75% coinsurance (\$300 max)	50% coinsurance (no max)	75% coinsurance (\$300 max)	50% coinsurance (no max)	75% coinsurance (\$300 max)	50% coinsurance (no max)

+2%

+7%

Moving from 2 Options:  
HDHP with HSA  
PPO

To 2 Different Options:  
PPO Core  
PPO Buy Up

Why?  
Employees with HSA cannot participate in Power of \$0 until AFTER they pay the first \$1,400 (individual) and \$2,800 (family).



# Medical Plan Highlights

MedCost

	Option A: Core PPO	Option B: Buy-Up PPO
<b>In-Network Benefits</b>		
<b>Deductible (Individual / Family)</b> *Plan Year	\$3,500 / \$6,000 Embedded	\$3,000 / \$5,000 Embedded
<b>Coinsurance (Plan Pays / You Pay)</b>	80% / 20%	80% / 20%
<b>Out-of-Pocket Max (Individual / Family)</b>	\$6,400 / \$9,000	\$5,000 / \$7,500
<b>Preventive Services</b>	Covered at 100%	Covered at 100%
<b>Primary Care</b>	\$50 copay	\$25 copay
<b>Specialist Visit</b>	\$80 copay	\$60 copay
<b>Telemedicine (EZaccessMD)</b>	Covered 100%	Covered 100%
<b>Emergency Room</b>	\$400 copay (non-admission)	\$350 copay (non-admission)
<b>Urgent Care</b>	\$75 copay	\$75 copay
<b>Inpatient</b>	Deductible then 20%	Deductible then 20%

# Your Cost for Medical Coverage

Frank L. Blum Construction Company shares the cost of your medical coverage. Your cost for coverage is deducted pre-tax from your weekly paycheck:

Employee Per Pay Period Premium – Wellness					
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family	
Core PPO	\$11.93	\$96.17	\$84.70	\$133.01	+2% from HDHP
Buy-Up PPO	\$26.02	\$139.47	\$123.00	\$196.53	+7% from PPO

Employee Per Pay Period Premium – Non Wellness					
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family	
Core PPO	\$40.87	\$182.70	\$160.14	\$258.09	+8% from HDHP
Buy-Up PPO	\$71.77	\$234.52	\$206.34	\$334.92	+8% from PPO


**IMPORTANT:** If your spouse has access to other creditable group coverage and he/she chooses to remain enrolled on Frank L. Blum Construction Co.’s medical plan, you will be charged a \$250.00 monthly surcharge. If you request coverage for a spouse, you will need to attest no other coverage option is available. Ensure you return the Spouse Coverage Affidavit.



# How to Read an ID Card

Member Information

**Group #:** N065




**Member:** John Smith  
**Member ID:** 000000000  
**Effective Date:** 11/01/2022  
**Medical Coverage:** Employee

Plan administered by JP Farley

Pharmacy Plan

RxBIN: 610269  
 RXPCN: RXPREF  
 RXGRP: BLUMCONST20



**Copays:**  
 Preferred Retail: \$0 / \$25 / \$50  
 Wrap Retail: \$30 / \$50 / \$100  
 Preferred Mail Order: \$0 / \$75 / \$150  
 Wrap Mail Order: \$90 / \$150 / \$300

Pharmacy Help Desk: 888-666-7272  
[www.rxprefmed.com](http://www.rxprefmed.com)

Please Call for Eligibility: (800) 634-0173

Insurance Administrator

**MEDCOST** **J.P. FARLEY CORPORATION**

www.medcost.com WE HAVE A BETTER PLAN.  
 This plan is not a Fully Insured MedCost Plan.  
 This is a Self-Funded Plan Utilizing the MedCost Network through a TPA Agreement.

**For Eligibility & Benefits Contact**  
 TPA J.P. Farley: (800) 634-0173

Medical Network

In Network Copays:	MedCost Network:
Office Visit \$30	(800) 624-7406
Specialty \$60	www.medcost.com
ER \$350	

Deductible & Out of Pocket Maximum

	In-Network	Out of Network
Individual Deductible	\$3,000	\$6,000
Family Deductible	\$5,000	\$11,000
Individual OOP	\$5,000	\$10,000
Family OOP	\$10,000	\$20,000

Utilization

**FAILURE TO OBTAIN PRE-AUTHORIZATION MAY RESULT IN BENEFIT PAYMENT REDUCTION.**  
 Pre-admission certification is mandatory on all non-emergency hospital admissions 72 hours prior to admission, and all emergency admissions up to 48 hours following admission. Precertification is also required for hospitalizations, inpatient substance abuse/mental health disorder treatments, home health care, speech therapy, cardiopulmonary rehabilitation, DME, erectile dysfunction, gastric bypass, home infusion therapy, injectables, potential experimental, sleep management program, transplants, ear devices, orthotics/prosthetics, oral pharynx procedures, skilled nursing facility, spinal procedures, therapeutic radiology, and certain procedures.

**For Pre-certification Instructions, Call: (800) 634-0173**

Possession of this card or obtaining pre-certification does not guarantee coverage or payment of the service or procedure reviewed. Please call the number on the card to verify eligibility.

Nurse Navigator

**Call your Nurse first for high quality care at the lowest cost**  
 Text or call (440) 299-9432 or email [faith@mynursesnavigators.com](mailto:faith@mynursesnavigators.com)

Eligibility

**TO PLAN MEMBERS AND PROVIDERS:**  
 To verify eligibility, benefits, claim status and accumulator information, providers should visit [www.jpfarley.com](http://www.jpfarley.com) providers to register online and/or call us at (800) 634-0173 to obtain website registration and benefit information.

[www.jpfarley.com/providers](http://www.jpfarley.com/providers) 1 (800) 634-0173

Claims Submission

**Contact Information:** Benefits/Eligibility (800) 634-0173

**Send All Direct Contract & OON Claims to:**  
 The J.P. Farley Corporation  
 PO Box 458022  
 Westlake, OH 44145-8022  
 (800) 634-0173 or (440) 250-4300

**Send All MedCost PPO Claims to:**  
 PO Box 25307  
 Winston-Salem, NC 27114-5307  
 MedCost Payer ID #: 56162  
 (800) 624-7406 / [www.medcost.com](http://www.medcost.com)

This identification card does not guarantee eligibility or coverage

## 1 Subscriber and Plan Information

**2 Provider Access Information:** This is your PPO network. To locate a MedCost Provider, go to [www.providers.medcost.com](http://www.providers.medcost.com). Providers should refer to the Claim Submission box (7) for additional instructions.

**Deductible & Out-of-Pocket Information:** Provides plan details regarding member out-of-pocket expenses including plan deductibles. This information is a brief summary of the out-of-pocket costs outlined in the plan document.

**3 Pharmacy Access Information:** Provides plan details to the pharmacy for processing of medications.

**4 Utilization:** Provides preauthorization/precertification instructions.

**5 Eligibility Information:** Follow these instructions on the ID Card to obtain information about a member's eligibility and benefits or check the status of a claim.

**6 Nurse Navigator:** Provides contact information to reach Nurse Faith for any questions or concerns.

**7 Claim Submission:** The EDI/mailing address will be located here. This box provides claim submission instructions for Providers to submit a claim for processing.

# Prescriptions – MakoRx

# Prescription Plan Overview

Frank L. Blum Construction Company prescription drug coverage is through MakoRx. Hero Health partners with MakoRx to greatly improve your Pharmacy Benefits. There are three categories to Pharmacy, and each must be treated differently for all to succeed:

1. Specialty Drugs - Most likely, your fastest-growing cost category. We deploy aggressive prescription assistance programs to fight for \$0.
2. Branded Drugs - Rising costs are mitigated by proactive step therapies. Pharmacists call members and offer advice on lower cost generics and formulary equivalents. We bring Med-U-Cation to your members!
3. Generic Drugs - We offer 300+ generics for \$0.

**Meet Your Pharmacist: Vinay Patel, PharmD**



# Pharmacy Benefits - MakoRx

Our pharmacy partner, MakoRx, administers over 300 generic drugs at \$0 Out of Pocket when your members visit any of our 600+ locally-owned pharmacies across North Carolina - or 12,000 pharmacies across the USA. Of course, your members may also save on prescriptions filled at chain stores like CVS and Walgreens, but they will get better service and pay \$0 if they go local.

## Preventative Drug List

### Allergies & Cold/Flu

- Cetirizine
- Fluticasone Nasal Spray
- Loratadine
- Montelukast

### Antibiotics

- Ciprofloxacin
- Levofloxacin
- Penicillin

### Antifungal

- Fluconazole
- Terbinafine

### Antiviral

- Acyclovir

### Arthritis & Pain

- Baclofen
- Cyclobenzaprine
- Gabapentin

### Arthritis & Pain

- Meloxicam
- Naproxen
- Prednisone

### Asthma

- Albuterol 0.083%  
Nebulizer Solution
- Ipratropium 0.02%  
Nebulizer Solution

### Blood Thinners

- Warfarin

### Cancer

- Anastrozole
- Letrozole

### Cholesterol

- Atorvastatin
- Lovastatin
- Pravastatin
- Rosuvastatin
- Simvastatin

### Diabetes

- Glipizide
- Glyburide
- Metformin
- Pioglitazone

### Gastrointestinal Health

- Famotidine
- Omeprazole
- Pantoprazole

### Glaucoma & EyeCare

- Brimonidine
- Erythromycin
- Gentamicin
- Timolol

### Gout

- Allopurinol

### Heart Health & Blood

- Amlodipine
- Clopidogrel
- Lisinopril
- Metoprolol

### Men's Health

- Alfuzosin
- Finasteride
- Tamsulosin

### Mental Health

- Amitriptyline
- Citalopram
- Donepezil
- Duloxetine
- Escitalopram
- Fluoxetine
- Lithium Carbonate
- Paroxetine
- Quetiapine
- Sertraline
- Topiramate
- Trazodone
- Venlafaxine

### Other Medical Conditions

- Chlorhexidine
- Hydroxyzine
- Sumatriptan

### Parkinson's

- Pramipexole
- Ropinirole

### Skin Conditions

- Hydrocortisone Cream 1%  
& 2.5%
- Nystatin cream
- Silver Sulfadiazine
- Triamcinolone

### Thyroid Conditions

- Methimazole

### Vitamins & Nutritional

- Folic Acid
- Magnesium Oxide
- Vitamin D

### Women's Health

- Estradiol
- Medroxyprogesterone
- Acetate

# Prescription Drug Coverage

MakoRx

	Core PPO Plan		Buy-Up PPO Plan	
	Local-Preferred Pharmacy	Chain Retail	Local-Preferred Pharmacy	Chain Retail
<b>Tier 0</b>	\$0 copay**	\$50 copay**	\$0 copay**	\$35 copay**
<b>Tier 1</b>	\$0 copay**	\$50 copay**	\$0 copay**	\$35 copay**
<b>Tier 2</b>	\$35 copay**	\$75 copay**	\$25 copay**	\$60 copay**
<b>Tier 3</b>	\$60 copay**	\$140 copay**	\$50 copay**	\$125 copay**
<b>Tier 4 Specialty Rx</b>	75% coinsurance (maximum \$300)	50% coinsurance (no maximum)	75% coinsurance (maximum \$300)	50% coinsurance (no maximum)

\* Copays apply to the total out of pocket

# Meet Nurse Faith!

## Call Your Nurse First:

- Your own dedicated Company Nurse
- Find the Highest-quality providers
- Screen claims and phone calls for 2nd opinion referrals
- Emotional health screening
- Medication cost management
- Assistance with high-cost, specialty medications
- Assistance with chronic disease management
- Health screenings and preventative care education

## Value Added Services:

- Free diabetic and durable medical equipment
- Prescription copay assistance programs
- Functional Medicine Health Coach – for redefining your lifestyle habits for a better healthier you!
- Free referrals for high quality joint and spine surgery
- Free 2nd opinions at Centers of Excellence



# Tools for You & Your Family

# Telemedicine

EZaccessMD

- Get quick care from anywhere with EZaccessMD's telemedicine visits! A telemedicine visit lets you see and talk to a doctor from your laptop or mobile device.
- EZaccessMD also has mobile diagnostics, which can give the physician the information they need to diagnose and treat you without any delays. Speak to a board-certified doctor 24/7 via phone or video. If the doctor needs diagnostics, they can be at your door in under 2 hours. The doctor will follow-up on the same day.
- Telemedicine doctors can treat cold and flu symptoms, bronchitis and other respiratory infections, sinus and ear infections, pinkeye, allergies, migraines, rashes and other skin irritations, urinary tract infections and much more! With home diagnostics, they can also diagnose with lab test (strep throat, flu, UTI), x-rays (sprains, broken bones, pneumonia), EKGs (abnormal heart rhythms), and Ultrasounds.
- **This benefit is available to ALL full-time employees and their family, even if you are not enrolled in the FLB medical coverage! There is no charge for the EZaccessMD services - \$0 copay.**

Contact at [www.EZaccessMD.com](http://www.EZaccessMD.com) or call 855-687-3963.





# Urgent Care - FastMed

Your plan costs \$0 Out of Pocket for most services and procedures at over 60 clean and convenient FastMed locations across North Carolina.

## Services Offered:

- Acute Pain and Injuries
- Allergic Reactions
- Asthma and Trouble Breathing
- Colds, Flu, Fevers, and Viruses
- Dehydration
- Diabetic Issues
- Dislocations
- Earaches
- Headaches
- High Blood Pressure
- Minor Dermatology and Skin Care
- Nausea, Vomiting, and Diarrhea
- Respiratory Infections
- Sinus Infections
- Sore Throat / Strep Throat Treatment
- Sprains, Strains, and Broken Bones
- Urinary Tract Infections
- Basic Pulmonary Function Test
- Cuts, Abrasions, and Burns
- Casting/Splinting



Dare to Compare:	Status Quo	Hero
ER Visits, Cost to Employee	\$2,000+	\$0
ER Visits, Cost to Plan	\$1,000+	\$150

# Surgical Centers of Excellence

- You deserve to see the best surgeons in the finest facilities. Hero Health is working directly with Surgical Centers of Excellence all across the US.
- Importantly, some of the best doctors in the country are right here in North Carolina. Hero Health has contracted with many of them for \$0 Out-of-Pocket costs to your members and deep discounts for your plan.



Dare to Compare:	Status Quo	Hero
Total Knee Cost to Plan	\$65,000+	\$25,000
Total Knee Cost to Employee	\$5,000+	\$0

# Imaging

Imaging is a major source of revenue for hospitals. They often charge 400% more than nearby clinics for the same MRI, CT, or PET scan. Hero lowers your costs by directly contracting with the finest clinics at rates that allow our members to pay \$0 Out of Pocket.

These are just a few of Hero's 100 locations for top quality imaging at \$0 Out of Pocket for your Members.



**RALEIGH ORTHOPAEDIC**

Dare to Compare:	Status Quo old hospital:	Hero new clinic:
MRI Cost to Employee	\$1,500+	\$0
MRI Cost to Plan	\$2,000+	\$700

## 2<sup>nd</sup> Opinions from Experts

In coordination with our Nurse Navigators, Hero Health provides \$0 OOP expert second opinions. We work with facilities such as Mayo Clinic to provide 2nd Opinions by world-class experts.



Our approach is truly unique, in that we focus on the most important aspect of healthcare-appropriateness. We concentrate on avoiding inappropriate and unnecessary treatment plans that are being regularly performed at hospitals across the country.

# Meet Your Support Specialists

Heritage CARES is a virtual support program designed to help individuals struggling with stress, substance misuse, suicidal thoughts and grief. Dedicated coaches utilize evidence-based strategies and support individuals and families in their health and wellness journey.

Call a Peer Support Specialist when you need:

- Stress management coaching
- Self-care and coping strategies
- Education on substance misuse
- Education about recovery and treatment
- Intervention options and strategies
- Boundary setting tactics



# Fischer Clinic – Raleigh

Fischer Clinic knows that you want healthcare that is personal, responsive, accessible and affordable.

Your personal physician works directly for YOU and your family at no cost to employees. Blum pays the monthly membership fee.

## What Makes Us Different:



### Personal

Appointments are with your own physician who knows you well (and sick).



### Responsive

Need help right away? No problem! We keep appointments available to respond to needs when they arise (not weeks later).



### Valuable

Predictable low monthly fee . No co-pays, deductibles, or insurance needed for our care. No surprise bills!



### Available



### Aligned



### Affordable



# Lantern Health – Asheville







- Experience a personal healthcare relationship with your provider through Lantern Health!
- Lantern Health is a direct primary care practice providing personalized and comprehensive primary care services at no cost to you!
- Frank L. Blum pays your monthly membership fee for direct and immediate access to local providers
- No worrying about deductibles, copays and insurance
- Your member ship includes: Wellness & physical assessments, health coaching, disease management, acute sick visits, common labs, basic X-rays, routine vaccinations, access to certain medications at wholesale price and Unlimited visits (in person, text, phone, video chat)

# Samaritan Fund – New Offering

A serious medical diagnosis brings worry and anxiety. Unfortunately, much of that anxiety stems from the high cost of quality medical care. The Samaritan Fund Program exists to lift the financial burden of medical costs while you navigate a difficult journey. If you qualify, you will receive a plan from a top carrier, funds for premiums and out of pocket expenses, and *the peace of mind to heal.*



## How it Works:

-  Complete a HIPAA Authorization Form. This ensures that your private information is kept confidential.
-  A representative from the Samaritan Fund Program will reach out to discuss the program and help you select an individual medical insurance plan that meets your needs.
-  Once an acceptable plan is found, a formal application is submitted to participate in the Samaritan Fund Program.
-  After you are accepted, we help you obtain your new insurance plan and set up the Samaritan Fund Program to take care of the expenses associated with your medical care.
-  The plan will be reassessed annually for eligibility.
-  Be at peace and heal.





# More Proactive Programs

Frank L Blum Construction also offers the following proactive health programs through Hero Health:



Smoking Cessation Programs



Chronic Disease Management Programs



Health Screenings



Health Fairs



Monthly Patient Education



# Wellness Program Overview

Frank L. Blum Construction Company is committed to the wellness of our employees. We offer an extensive set of wellness related programs and opportunities to help ensure you get healthy and stay healthy. We also offer a comprehensive benefit platform that can help provide for you and your family in case you do become sick or disabled. Below is a summary of these programs and benefits:

- **Annual Wellness Fair – including flu shots for employees**
- **Dedicated Company Nurse**
- **Discounted insurance premiums for achieving certain wellness results and other incentives**
- **Company Sponsored tobacco cessation program**
- **Biometric screenings – company paid**
- **YMCA and other gym membership subsidies**
- **Pre-employment and Return to Work Fitness Testing**
- **Wellness Challenges – friendly competition with fellow employees with cash rewards**
- **Telehealth: company provided 24/7 phone and email access to physicians**
- **Ergonomic work stations**
- **Assistance Program**
- **FastMed for urgent & non-urgent care at \$0 or low cost**



# Dental Plan Highlights

MetLife

Employees may choose a MetLife Dental provider. The MetLife dental network provides savings through discounts on Dental Services.

Our plan helps you pay for preventive, basic, and major services. If you are using an In-Network MetLife provider, you will pay less for your dental services.

	In-Network	Out-of-Network
In-Network Benefits		
<b>Annual Deductible (Plan Year) (Waived for Preventive Services)</b>	\$50 / \$150	\$50 / \$150
<b>Preventive Services</b>	100% covered	100% covered up to Usual, Customary & Reasonable Allowance (UCR)
<b>Basic Services</b>	90% covered	80% covered (UCR)
<b>Major Services</b>	60% covered	50% covered (UCR)
<b>Orthodontia (lifetime max \$1500)</b>	50% covered	50% covered (UCR)
<b>Annual Maximum Benefit (Plan Year)</b>	\$1,500	\$1,500

# Your Cost for Dental Coverage

MetLife

Frank L. Blum shares the cost of your dental coverage. We are pleased to offer a better benefit at a lower cost!

Your cost for coverage is deducted pre-tax from your weekly paycheck:

Employee Per Pay Period Premium			
Employee Only	Employee & Spouse	Employee & Children	Employee & Family
\$7.47	\$15.08	\$19.06	\$28.54

# Voluntary Vision Plan Highlights

J.P. Farley

- Vision insurance is provided through Open Access and helps you pay for eye exams and corrective eyewear
- Use your Vision Card empowered by WexHealth Card to pay for qualified vision care expenses.
- Send receipt to J.P. Farley for verification and processing.
- Contact J.P. Farley if you have questions at (800) 634-0173 or [www.jpfarley.com](http://www.jpfarley.com).

Employee Only	Employee & Spouse	Employee & Children	Employee & Family
\$1.69	\$2.85	\$2.91	\$4.60



# Life and AD&D Insurance

MetLife

Life insurance pays a benefit to your beneficiary to help meet expenses in the event of your death. AD&D insurance provides a benefit if you die or suffer certain serious injuries due to a covered accident. Please make sure your beneficiary is up to date in Employee Navigator.

## Employer Paid – Basic Life and AD&D Insurance

<b>Employee</b>	Full-time employees receive a benefit of \$50,000
-----------------	---

## Employee Paid – Voluntary Life Insurance

<b>Employee</b>	Increments of \$10,000 up to a maximum of \$500,000. Guarantee Issue amount of \$150,000.
<b>Spouse</b>	Increments of \$5,000 up to a maximum of \$250,000. Guarantee Issue amount of \$50,000.
<b>Child</b>	\$10,000 Guarantee Issue amount of \$10,000

**Please note, if applying for the first time, increasing coverage over 1 increment (\$10k employee or \$5k spouse) or if you elect an amount over the Guarantee Issue amount, it will require EOI (Evidence of Insurability) or medical underwriting.**

# Disability Insurance

J.P. Farley / MetLife

Frank L. Blum Construction Company is pleased to provide STD & LTD to Salaried employees. Hourly employees are offered LTD at no cost and have the option to purchase Voluntary STD.

Plan Highlights	Short-Term Disability	Long-Term Disability
<b>Taxability</b>	Benefits are Tax-Free	Benefits are Tax-Free
<b>Benefits Begin</b>	On the 8th day	Class 1 – after 26 weeks Class 2 – after 13 weeks
<b>Benefit Duration</b>	Class 1 – 26 weeks Class 2 – 13 weeks	To SSNRA
<b>Income Replaced</b>	60% of weekly income	60% of monthly income
<b>Maximum Benefit</b>	\$500 / week (Class 1) Up to \$2,000 / week (Class 2)	\$5,000 per month (Class 1) \$10,000 per month (Class 2)

Disability coverage is available on a post-tax basis; disability coverage is deducted on an after-tax basis; therefore, you will not have to pay income taxes on any STD or LTD benefit you receive.

# Flexible Spending Accounts

Flores & Associates



**Health Care FSA** (For those enrolled in the PPO medical plan or not enrolled in an HSA)

Contribute up to \$2,850 per year. Pay for medical, dental & vision expenses.



**Dependent Care FSA**

Contribute up to \$5,000 per year, pre-tax, or \$2,500 if married and filing separate tax returns.

**Elect carefully! Unused FSA funds are forfeited at the end of the plan year.**



# Qualified Expenses

The IRS determines which medical and dependent care expenses qualify for reimbursement from your FSA plan. Common expenses include:

## Health Care FSA

- Doctor's fees
- Contact lenses
- Dental treatment
- Over-the-counter medications

## Other FSA Expenses

- Dental services
- Vision services

## Dependent Care FSA

- Daycare
- Before/after school care
- Summer programs
- Senior daycare

When you contribute \$1,000 pre-tax to an FSA, you'll save about \$300\* on qualified expenses!

*30% tax rate used as an example, your tax rate may be different*

# Supplemental Health Benefits

Colonial Life



## Voluntary On/Off Job Accident

Protection for unexpected injuries, including:

- Fractures
- Concussion
- Sprains

Benefits paid based on injury & treatment including:

- ER service
- Urgent care

**Includes a \$100 wellness benefit.**



## Voluntary Group Critical Care Protection

Pays you a lump sum for diagnoses including:

- Cancer
- Heart attack
- Stroke
- Major organ failure
- Paralysis

Use your benefit to help cover upcoming treatment expenses.

**Includes a \$100 wellness benefit.**



## Voluntary Short-Term Disability Buy-Up

Replaces up to 40% of your income after a 7-day elimination period (for up to 6 months) if you become disabled from a covered accident or sickness.



## Voluntary Cancer Protection

Helps alleviate the financial burden of a cancer diagnosis, including benefits for:

- Radiation
- Chemotherapy
- Hospital confinement
- Ambulance
- Cancer screening

**Includes a \$100 wellness benefit.**



### Legal Protection

Direct access to a dedicated law firm from LegalShield:

- Legal consultation and advice
- Will preparation
- Document review
- Court representation
- Speeding ticket assistance

Learn More:

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



### ID Protection

Comprehensive identity and credit monitoring from IDShield:

- Credit threat alerts
- Financial account protection
- Online privacy management
- Identity consultation and advice

Learn More:

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

# Employee Assistance Program

MetLife/LifeWorks

The EAP can help you resolve personal issues and problems before they affect your health, relationships and work performance including:

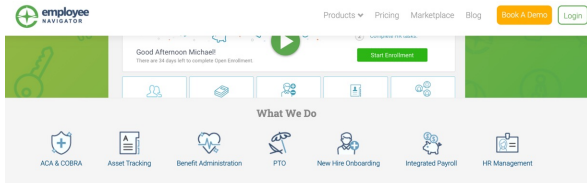
<ul style="list-style-type: none"><li>▪ <b>Stress</b></li></ul>	<ul style="list-style-type: none"><li>▪ <b>Financial issues</b></li></ul>
<ul style="list-style-type: none"><li>▪ <b>Marital or family problems</b></li></ul>	<ul style="list-style-type: none"><li>▪ <b>Anxiety and depression</b></li></ul>
<ul style="list-style-type: none"><li>▪ <b>Substance abuse</b></li></ul>	<ul style="list-style-type: none"><li>▪ <b>Childcare issues</b> – including identifying schools, daycare, tutors, and more</li></ul>
<ul style="list-style-type: none"><li>▪ <b>Aging parents</b></li></ul>	<ul style="list-style-type: none"><li>▪ <b>Pet Care</b></li></ul>

Contact the EAP 24/7: [www.metlifeeap.lifeworks.com](http://www.metlifeeap.lifeworks.com) or MetLife EAP mobile app with User Name: metlifeeap and Password: eap or call 888-319-7819.

# How to Enroll & Other Information

# How to Enroll

- 1 Go to [www.employeenavigator.com](http://www.employeenavigator.com) & click On the Login icon in the top right corner.



- 2 Register as a new user. Create a username.



Username

Password

Login



[Reset a forgotten password](#)

[Register as a new user](#)

- 3 Select your benefits for the 2022-2023 plan year. Once you have made your elections, you will not be able to make a change until the next open enrollment period unless you have a qualified change in status.

Create Your Account

First, let's find your company record

Company Identifier is:

First Name

Last Name

Company Identifier

*(provided by HR)*

PIN

*(Last 4 Digits of SSN / ID)*

Birth Date

*(mm/dd/yyyy)*

Next »

E8689663



# Important Information



Open Enrollment starts October 3<sup>rd</sup>

Elections become effective November 1, 2022

Questions?

Please contact Pam Vandyke or Courtney Hoban

Refer to your summary of benefits for additional details.

All employees must **re-elect or decline** benefits.

Don't forget! Submit your elections by **October 13th**

# Holiday Schedule

## 2023 Holiday Schedule:

- New Year's Day - 1/2/23
- MLK Day - 1/16/23
- Easter Friday – 4/7/23
- Memorial Day – 5/29/23
- Independence Day – 7/4/23
- Labor Day – 9/4/23
- Thanksgiving Day – 11/23/23
- Thanksgiving Friday – 11/24/23
- Christmas Day – 12/25/23





# Contacts

Benefit	Carrier Name	Phone Number	Website
Medical, Vision, STD Administrator	J.P. Farley	800-634-0173	<a href="http://www.jpfarley.com">www.jpfarley.com</a>
Medical Network	MedCost	800-795-1023	<a href="http://www.medcost.com">www.medcost.com</a>
Nurse Faith	Concierge Nurse Navigators	440-992-7000 Ext. 7000	<a href="mailto:Faith@mynursenavigators.com">Faith@mynursenavigators.com</a>
Telehealth	<a href="http://EZaccessMD.com">EZaccessMD</a>	855-313-8145	<a href="http://www.EZaccessMD.com">www.EZaccessMD.com</a>
24 / 7 Peer Support Specialist	Heritage Cares	469-293-3175	<a href="http://www.heritagecares.com">www.heritagecares.com</a>
Pharmacy	MakoRx	888-666-7271	<a href="http://www.makorx.com">www.makorx.com</a>
Health Savings Account	Allegacy	336-774-3400	<a href="http://www.allegacy.org">www.allegacy.org</a>
Flexible Spending Account (FSA)	Flores & Associates	800-532-3327	<a href="http://www.flores247.com">www.flores247.com</a>
Dental	MetLife	800-275-4638	<a href="http://www.metlife.com">www.metlife.com</a>
Life & LTD	MetLife	800-275-4638	<a href="http://www.metlife.com">www.metlife.com</a>
Employee Assistance Program (EAP)	MetLife / LifeWorks	888-319-7819	<a href="http://www.metlifeeap.lifeworks.com">www.metlifeeap.lifeworks.com</a> User Name: metlifeeap Password: eap
Supplemental Products	Colonial Life	800-325-4368 (Kate Overton)	<a href="http://www.coloniallife.com">www.coloniallife.com</a>
Legal Services & Identity Theft	LegalShield	800-645-2499 (Legal) 888-494-8519-(ID Theft)	<a href="http://www.legalshield.com">www.legalshield.com</a>
401(k) Plan	Ascensus	866-809-8146	<a href="http://www.myaccount.ascensus.com/rplink">www.myaccount.ascensus.com/rplink</a>

## Your TPA – J.P. Farley

- JP Farley is your third-party administrator
- They Administer Medical, Prescription, Vision & STD benefits
- JP Farley processes your health claims and helps ensure you receive the appropriate health care and assists you in utilizing your benefits effectively
- ID Cards will be mailed to your home.
- [www.jpfarley.com](http://www.jpfarley.com)
- **Please note that everyone will receive new ID Cards**



# J.P. Farley Member App



J.P. Farley Mobile  
JPFarley member self-service



It's all on your phone!

## Access On Go

- Members may access their plan information from their mobile device, such as identification cards, accumulators and more!
- Members will register for access using their unique member registration code (available from J.P. Farley) or enter their established username and password to access their information securely.

