



# Employee Benefits Guide

## Plan Year

### January 1, 2024- December 31, 2024



# Medical Benefits

Plan Year: January 1- December 31	HDHP 4	PPO 6 (65+ Plan)
<b>Medical Plan Benefits</b>	<b>Aetna In-Network</b>	<b>Aetna In-Network</b>
<b>Plan Year Deductible (Non-Embedded)</b>	\$5,000 Individual \$10,000 Family	\$5,000 Individual \$10,000 Family
<b>Out-of-Pocket Maximum (includes deductible and all copays)</b> Once the out-of-pocket maximums is met, all covered expenses are paid at 100%	\$6,750 Individual \$13,500 Family	\$15,000 Individual \$30,000 Family
<b>Preventive Care</b>	100% No Deductible	100% No Deductible
<b>Referrals Required for Specialist</b>	No	No
<b>Primary Physician Office Visit</b>	80% After Deductible	\$20 Copay
<b>Specialist Office Visit</b>	80% After Deductible	\$70 Copay
<b>Virtual Visit</b>	100% After Deductible	100% after Deductible
<b>Diagnostic Lab</b>	80% After Deductible	Inpatient Lab: 100% deductible waived. Outpatient Lab: \$50 copay after deductible
<b>Diagnostics X-Rays</b>	80% After Ded./ 60% After Ded.	Inpatient X-ray: 100% deductible waived Outpatient X-ray: \$75 after Deductible
<b>Urgent Care</b>	80% After Deductible	\$50 Copay no deductible
<b>Imaging (CT/PET scans, MRIs)</b>	80% After Deductible	\$300 Copay After deductible
<b>Emergency Room Care</b>	80% After Deductible	\$300 Copay After deductible
<b>Inpatient Hospital Stay</b>	80% After Deductible	100% After Deductible
<b>Outpatient Surgery</b>	80% after deductible	\$750 Copay After deductible
<b>Telemedicine</b>		100%
<b>Medical Plan Benefits</b>	<b>Out of Network</b>	<b>Out of Network</b>
<b>Plan Year Deductible</b>	\$10,000 Individual / \$20,000 Family	\$5,000 Individual / \$10,000 Family
<b>Out of Pocket Maximum</b>	\$15,000 Individual / \$30,000 Family	\$15,000 Individual / \$13,000 Family
<b>Coinsurance</b>	50% after deductible	50% After deductible
<b>Prescription Drugs</b>	<b>WellDyne</b>	<b>WellDyne</b>
<b>Prescription Drug Deductible</b>	NA	\$250 Deductible (applies to <b>Preferred Brand</b> and <b>Non-Preferred Brand</b> RX)
<b>Generic Drug</b>	20% After Deductible	\$10 Copay
<b>Preferred Brand</b>	20% After Deductible	\$25 Copay
<b>Non-preferred Brand</b>	50% After Deductible	50% Coinsurance
<b>Specialty</b>	20% coinsurance per RX After Ded.	\$200 Copay per prescription
<b>Mail Order (90-day Supply)</b>	2x retail After Deductible	2x retail

Electronic Claims Submission for Medical Claims: Payer ID # 62308

Medical Providers Lookup: [https://www.aetna.com/dsepublic/#/contentPage?page=providerSearchLanding&site\\_id=asa&language=en](https://www.aetna.com/dsepublic/#/contentPage?page=providerSearchLanding&site_id=asa&language=en)

Submit Pharmacy Claims to: WellDyne; Members: 1-888-964-0039 Providers: 1-800-345-5413

# Health Savings Account (HSA)

An HSA is a personal savings account that can be used to pay for medical, dental, vision, prescriptions, and other qualified medical expenses. If you contribute on a pretax basis, you will save money by reducing your taxable gross income, spending pre-tax dollars for medical care, and growing your HSA tax free.

Terre Hill Concrete will contribute up to \$1,000 to the HSA for members who are not eligible for the HRA. Contributions will be deposited into your HSA in four (4) quarterly installments of \$250.00 for each eligible employee under the health plan in 2024. Employees who participate in the plan may elect to contribute additional money to their HSA on an individual pretax basis via bi-weekly payroll deductions. For additional questions please contact Human Resources.

## Contributing to your HSA

The IRS sets limits on how much you can contribute each year. If you are 55 or older, you can add an extra amount each year. This is called a “catch-up” deposit.

- In 2024, you can contribute \$4,150 for an individual and \$8,300 for a family.
- The “catch up” contribution for 2024 is \$1,000.
- Maximums include Terre Hill Concrete’s \$1,000 contribution.

## HSA’s Offer Tax Advantages

Money can go in tax-free.

Any contributions you make through a pre-tax payroll deduction program may reduce your taxable income.

Money you contribute on your own is tax deductible, subject to annual contribution limits. Interest and earnings are tax-free.

You won’t be taxed on interest and earnings on your account, your money grows tax free.

## Qualified Health Expenses

Money in your HSA can be used to pay for qualified medical expenses such as:

- Medical deductibles
- Prescriptions
- Over-the-counter products
- Dental Care
- Laser Eye Surgery
- Orthodontia



the myMarpai web portal from Marpai Health allows you to easily manage your health plan coverage. Access myMarpai web portal at [www.myMarpai.com](http://www.myMarpai.com). Once on the web portal, simply go to the Members tab on the left and select the Create Account on the top right to create your account.

## **BENEFITS**

### **Member Information.**

See each member currently enrolled in your benefit plan and their ID number.

### **Plan Resources.**

Find all the benefit information you need with summary of benefits, plan documents, and more.

### **Access ID Cards.**

Easily view, print, or order ID cards

### **Current Status.**

Verify current eligibility status and enrolled plans.

### **Future Coverage.**

Future overview will be displayed when applicable.

Find Providers

## **CLAIMS**

### **Display Accumulators.**

Easily display in network and out of network deductible and out of pocket contributions by member, plan type, and year.

### **Number of Visit Limitations.**

View the maximum number of visits per service type allowed by your plan. Quickly identify the current number of visits used and remaining.

### **Check status.**

Conveniently search for claims by date of service, member, status, type, or provider.

### **View results.**

Search results will include claim number, service date, member, type, provider, and claim status.

### **Export.**

Claim search results can be exported to an Excel document by clicking the link at the bottom of the page.

### **Claims summary.**

The summary page includes service dates, network indicator, diagnosis, procedure, description of service, and bill details. Easily download explanation of benefits and contact us with any questions.

# Pharmacy Services

Pharmacy services are offered through WellDyne. WellDyne member portal contains a variety of tools to help you manage your prescription benefits.

- Prescription Dashboard gives you quick insights into your upcoming refills and prescription costs
- Cost Calculator allows you to accurately price medications across multiple pharmacies.
- Pharmacy locator helps you locate in-network pharmacies within your zip code.
- Accumulator Tracker displays how much you have contributed toward your deductible.
- Formulary Look-Up Tool enables you to search for drugs covered under your plan.

Register today to use the WellView Member Portal.

- Go to [www.WellDyne.com](http://www.WellDyne.com). Click "For Members", then select "Register Now"
- Enter your Member ID, name, and date of birth.
- Create a username and password for your account and log in to the member portal.
- Let us know about any allergies or health conditions.
- If you will be using our Mail Order Pharmacy, provide a payment method (credit debit or HSA card)

## Specialty Drugs

### Working together to improve your health

US Specialty understands that patients who use specialty medications require special, personalized care, and that's why we pair you with a patient care advocate. Our patient care advocates are familiar with your disease state and offer support to help you manage your condition.

### Our pharmacy staff assists with:

**Medication delivery:** We know that getting your medication on time is important. Your medications will be carefully packaged in a temperature-controlled pack and discreetly shipped to ensure confidentiality and stability.

**Insurance and financial assistance coordination:** US Specialty will coordinate your benefits and insurance coverage, assist with obtaining prior authorizations and identify additional options to lower costs. When possible, they will direct you to grants and/or other financial assistance to help bridge benefit gaps.

### Getting started

To get started, ask your doctor to send your prescription to US Specialty electronically or by fax to **(800) 530-8589**. Your doctor can also speak with our pharmacists by calling **(800) 641-8475**. Your patient care advocate will contact you to help you enroll in our specialty pharmacy program, schedule your medication delivery, and manage your medical supplies. With US Specialty, you'll have the peace of mind knowing that you have access to the medications, tools, and resources to manage your health.

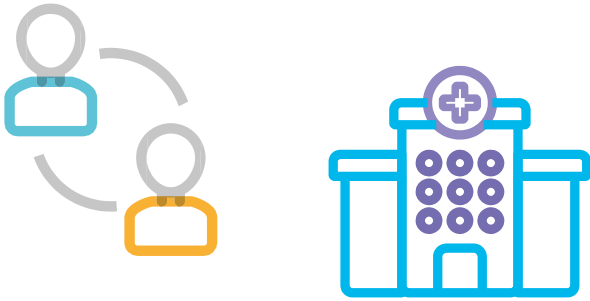
# Care Advocacy

## What's Care Advocacy?

Care Advocates help you find high value, cost-sensible providers for non-urgent services, saving you time and money.

Reach out to your Care Advocate for services such as:

- MRI
- CT Scan Colonoscopy
- Orthopedic procedures
- Other out-patient surgeries



## How it works...

### Step 1

Visit your Provider or Specialist



### Step 2

Ask your Provider to send a copy of the order to your Care Advocate

- Providers can fax order or referral to **855-860-3123**
- Email it to **AskMe@CareAdvocacyCenter.com**

### Step 3

Contact your Care Advocate

- Call **855-255-7060**
- Confirm the order was received.
- Research takes 3 business days to complete.

### Step 4

Review High Value Service Option Report

- Review the options.
- Discuss with your Care Advocate to get any questions answered.
- Decide and proceed with your Care Advocate to next step

### Step 5

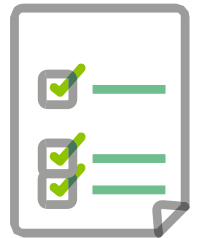
After your procedure

- Submit completed survey

## Have Benefit Questions?

Benefits Support can guide you through your benefit plan by: Answering any benefit questions

- Researching billing issues
- Explaining your Explanation of Benefits (EOB) Finding an in-network provider
- Connecting you with other benefit programs



## Welcome to WellVia!

Terre Hill is pleased to provide you with access to WellVia, your new telemedicine provider! WellVia has a national network of board-certified state licensed doctors offering medical consultations 24 hours a day, 7 days a week!

WellVia doctors diagnose acute non emergent medical conditions and prescribe medications when clinically appropriate. Speak to our doctor within minutes from anywhere – home – work – or while traveling.



### When to use WellVia

- ✓ acid reflux
- ✓ allergies
- ✓ asthma
- ✓ bladder infection
- ✓ bronchitis
- ✓ cold
- ✓ flu
- ✓ infections
- ✓ nausea
- ✓ rashes
- ✓ sinus conditions
- ✓ sore throat
- ✓ Pink eye
- ✓ urinary tract infection
- ✓ and more...



### Activate your WellVia account

1. Access by WellVia mobile app, online or phone
2. Call WellVia 855-WELLVIA to give them your email address and generate a Welcome email
3. Create your username and password
4. Complete the required fields to begin your electronic medical record
5. Request a consult

*\*Registering your account is not required to use the service, you can call (855) WELLVIA anytime for 24/7 access to doctors.*



### Prescription Policy

- If medically necessary a prescription will be called in to your pharmacy of choice.
- Our doctors do not prescribe DEA (schedule I-IV) controlled substances or lifestyle drugs.

CALL: (855) WELLVIA or (855) 935-5842

Or go Online: [www.WellViaSolutions.com](http://www.WellViaSolutions.com)

# Dental Plan

**Benefit eligible employees and their dependents may enroll in dental benefits through Ameritas.**

Although you may go to any dentist you wish, your plan maximum will stretch further when you go to Preferred Provider who offers discounts on their usual fees.

A pre-treatment estimate is recommended for any service estimated to cost over \$300. Please consult with your dentist for further information.

<b>Dental Plan Benefits</b>		
<b>Plan Type</b>	<b>Plan 1 Low PPO</b>	<b>Plan 2 High PPO</b>
<b>Plan Year Deductible</b>	\$5 Visit Type 1 \$50 Calendar Yr Deductible Type 2 & 3 Services only No Family Max	\$50/Calendar Year Type 2 & 3 Waived Type 1 \$150/family
<b>Annual Maximum Benefit Per Person</b>	\$1,000	\$1,500
<b>Type 1 Services</b> Preventive Care	Maximum Covered Expense	100% Deductible Waived
<b>Type 2 Services</b> Basic Care	Maximum Covered Expense	90%
<b>Type 3 Services</b>	Maximum Covered Expense	60%
<b>Orthodontic Services</b>	Not Covered	Not Covered

\*\*To find an In-Network provider in your area, you may visit





# Life and Disability Benefits

Terre Hill Concrete provides Life and Accidental Death & Dismemberment (AD&D), Short- and Long-Term Disability Insurance for full-time employees through Mutual of Omaha (MOO). **These benefits are 100% Employer Paid and offered to all eligible employees.**

Group Life and AD&D	
Life and AD&D Benefit Amount	\$10,000
Age Restrictions	Age 65, amounts reduce to 65% Age 70, amounts reduce to 40% Age 75, amounts reduce to 25%
Short Term Disability	
Weekly Benefit %	66 2/3%
Maximum Weekly Benefit	\$2,500
Elimination Period	8 days
Benefit Period	Up to 26 weeks
Long Term Disability	
Monthly Benefit %	Class I: 60% Class II: 50% Class III: 50%
Maximum Monthly Benefit	\$5,000
Elimination Period	180 days
Benefit Period	SSNRA

## Voluntary Life/ADD

As a Terre Hill Concrete employee, you are eligible to enroll yourself, your spouse, and your dependent children in Mutual of Omaha (MOO) Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance. This benefit is paid by you with post-tax dollars and you may be required to submit Evidence of Insurability for review before benefits are approved by MOO.

Voluntary Life and AD&D	
Employee Benefit Maximum	Increments of \$10,000 to a maximum of \$300,000 but not to exceed more than 5 times employees' annual salary.
Guaranteed Issue	5 times annual salary, up to \$150,000. The "Guarantee" means you are not required to answer health questions to qualify for coverage up to the specified amount.
Spousal Coverage	\$5,000 Minimum not to exceed \$150,000
Child Coverage	\$2,000 Minimum not to exceed \$10,000

Contact Michelle Custer in Human Resources for individual plan rates.



## USI Benefit Resource Center

Terre Hill provides access to the USI Benefit Resource Center (BRC), designed to provide you with assistance with all your benefit and claims issues. Let our experienced Personal Benefit Advocates assist you and your family with researching escalated claims, eligibility problems and any other benefit related assistance you may need.

USI Benefit Resource Center

1 (855) USI – 6699 (Toll Free)

[BRCEast@usi.com](mailto:BRCEast@usi.com)

Monday – Friday 8:00 AM – 5:00 PM EST

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