2019 Open Enrollment

October 1 – 19, 2018

DASEKE® BENEFITS

HORNADY TRANSPORTATION, LLC

www.mydasekebenefits.com

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Welcome

At Hornady Transportation, we offer a robust employer-sponsored benefits package called Daseke Benefits. Daseke Benefits gives you peace of mind in knowing that the most important things in life are protected—your family, your finances, and your future.

This summary booklet highlights the many Daseke Benefits and voluntary options available to you during this year's open enrollment: **October 1 – 19, 2018.**

How to Enroll in Your Daseke Benefits

All benefit-eligible employees are encouraged to complete an individual phone meeting with a member of the Benefits Enrollment Team. This meeting is your chance to:

- Ask questions and get more information.
- Get help choosing the best benefits for you and your family.
- Complete the enrollment process.

You can schedule your appointment online or over the phone.
Phone: Call **844-831-5969**, Monday – Saturday, 7 a.m. – 8 p.m. CST
Online: Log on to **daseke.mybenefitsappointment.com**.

- Select benefit appointment and click continue.
- Select the date and time on the calendar that works for you; click continue.
- Fill out the contact information page and click complete appointment.
- Check your email for your confirmation reminder. You will receive a call at your chosen appointment time at the phone number you provided.

You can also log on to **www.mydasekebenefits.com**.

Eligibility

If you are a full-time employee working thirty (30) hours a week or more, you are eligible for the Daseke Benefits outlined in this guide. You may cover your spouse if they are not offered health insurance through their employer and you may cover dependent children up to age 26. Coverage elected during open enrollment will be effective beginning January 1, 2019.

DASEKE® BENEFITS

Information about your Daseke Benefits is available 24/7/365 at:

www.mydasekebenefits.com

Now Available!

Call Your Health Pro TODAY at 800-897-8547!

Health Pro by Compass

Understand Insurance Benefits | Find a Great Doctor | Save Money
Pay Less for Prescriptions | Get Help with Medical Bills

Navigating your healthcare benefits can be difficult.
Call 800-897-8547 and your personal Health Pro will help you:

- Understand your Daseke Benefits throughout the year.
- Find the best doctors, dentists, and eye care professionals in your area who meet your personal preferences and healthcare needs.
- Get price comparisons before receiving care. Depending on the doctor, hospital, or facility, costs can vary by hundreds or thousands of dollars—even in-network.
- Compare medication prices and explore lower-cost options.
- Review medical bills to make sure you are not overcharged.
- Discuss on-demand payment options to fix issues, such as your doctor won't submit a claim for processing or your doctor is not in the preferred network.

How to Contact Your Health Pro

Call **800-897-8547**, Monday – Friday, 8 a.m. – 6 p.m. CST or email **dasekehealthpro@compassphs.com** to talk with your Health Pro regarding any of your Daseke Benefits needs.

Use your smart phone camera and scan the code to the right to learn more.

Available January 1, 2019

Employee Assistance Program (EAP)

Daseke Benefits now offers all employees a comprehensive Employee Assistance Program (EAP). The EAP helps support the emotional well-being of you and *your whole family*. The EAP can addresses a range of issues, including: marital and family conflicts, stress and anxiety, alcohol and drug abuse, grief and loss, depression, physical abuse, and eating disorders.

The EAP offers you and your family **unlimited telephonic sessions** and **three face-to-face meetings** with a representative.

Your access to the EAP includes:

- Information and referrals in areas such as child care, adoption, elder care, education, pet care, and more.
- Immediate, confidential access to staff attorneys, information and assistance for a broad range of legal issues, and unlimited telephonic and online access to legal information by licensed attorneys.
- Access to financial experts in money management and planning. Unlimited telephonic and online access.
- Online tool helps adults write a valid last will and testament.

Vision Coverage from EyeMed

There will be NO change to your current vision plan, but your coverage will now go directly through EyeMed. You will have the same Access Network and same great plan design. There will be a new EyeMed ID card for all employees. See page 4 for more information.

Daseke Benefits

Medical Plan Features				
	Platinum	Gold	Silver	Bronze
Benefit	**What You Pay**	**What You Pay**	**What You Pay**	**What You Pay**
Deductibles and Maximums				
Annual Deductible				
Individual	$500	$1,500	$2,500	$3,000
Family	$1,000	$3,000	$5,000	$6,000
Coinsurance	10%	20%	30%	40%
Annual Out-of-Pocket Maximum *Including Deductible*				
Individual	$2,500	$5,000	$6,600	$6,550
Family	$5,000	$10,000	$13,200	$13,100
Covered Services				
Preventive	0%	0%	0%	0%
Physician	$20 copay	$25 copay	$30 copay	40% AD*
Specialist	$30 copay	$40 copay	$50 copay	40% AD*
Teladoc	$0	$0	$0	$45
X-Ray/Lab	10% AD*	20% AD*	30% AD*	40% AD*
Inpatient Hospital	10% AD*	20% AD*	30% AD*	40% AD*
Emergency Room	10% AD*	20% AD*	30% AD*	40% AD*
Prescription Benefit				
30-Day Retail Supply				
	Copays:	Copays:	Copays:	Deductible then:
Generic	$10	$10	$10	$10
Preferred	$30	$50	$60	$60
Non-Preferred	$50	$75	$125	$125
Specialty	$100	$150	$200	$200
90-Day Mail Order Supply				
	Copays:	Copays:	Copays:	Deductible then:
Generic	$30	$30	$30	$30
Preferred	$90	$150	$180	$180
Non-Preferred	$150	$225	$375	$375
Weekly Rate**				
	Non-Wellness / Wellness	Non-Wellness / Wellness	Non-Wellness / Wellness	Non-Wellness / Wellness
Employee	$50.76 / $35.76	$21.77 / $6.77	$16.63 / $1.63	$15.00 / $0.00
Employee + Sp	$157.58 / $142.58	$86.55 / $71.55	$73.95 / $58.95	$62.02 / $47.02
Employee + Ch	$92.05 / $77.05	$35.22 / $20.22	$46.15 / $31.15	$36.78 / $21.78
Family	$213.53 / $198.53	$118.82 / $103.82	$102.02 / $87.02	$87.49 / $72.49

**AD = After Deductible*

***For more information on how to receive the wellness credit on your medical rates, see page 4.*

Daseke Benefits

Wellness Program

Your medical rates will not be given a wellness credit in 2019 until you complete a qualified wellness exam and register for Teladoc. To receive a wellness credit, you need to have your physician complete an internal wellness form, which you'll then turn in to HR. If you complete the wellness credit in 2018, it will also apply in 2019.

Teladoc

Teladoc provides 24/7/365 access to U.S. board-certified physicians to diagnose, treat, and prescribe medication for common medical issues such as cold and flu symptoms, allergies, ear infections, and more.

Assistance is available over the phone, online, or through the Teladoc app. There is a $0 copay if you enroll in the Platinum, Gold, or Silver medical plans. If you elect the Bronze plan, there is a $45 copay per phone visit.

Log on to **www.teladoc.com** to register.

Dental

Your dental coverage is through MetLife. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network dentist. The table below shows the amount you pay for each service.

www.mybenefits.metlife.com

Dental Plan Features		
Benefit	**High PPO**	**Low PPO**
Deductible *Individual / Family*	$25 / $75	$50 / $150
Annual Max	$2,000	$1,000
Preventive	0%	0%
Basic	20%	20%
Major	50%	50%
Ortho	50%	Not covered
Ortho Max	$1,500	Not covered
Weekly Rate		
Employee Employee + Sp Employee + Ch Family	$5.93 $12.13 $13.81 $20.80	$4.15 $8.51 $9.68 $14.57

Vision

Your vision benefits are through EyeMed's network of providers. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network doctor. The table below shows the amount you pay for each service.

www.eyemedvisioncare.com

Vision Plan Features		
Benefit	**In-network**	**Out-of-network**
Exam *every 12 mos*	$10 copay	Reimbursement up to $35
Frames *every 24 mos*	$150 allowance	Reimbursement up to $75
Lenses *every year, single/ bifocal/trifocal*	$10 copay	Reimbursement up to: $25 / $40 / $55
Contacts	$150 allowance	Up to $120
Weekly Rate		
Employee Employee + Sp Employee + Ch Family	$0.93 $1.82 $1.75 $2.65	

Voluntary Benefits

Hospital Indemnity

An unexpected hospital stay can put a strain on your budget. Hospital Indemnity Insurance through Voya is designed to provide you with financial protection by paying you benefits for hospital confinement, CCU confinement, and rehabilitation facility care. Since the plan pays the benefit directly to you, in addition to what your medical plan covers, you can use the benefit however you want. Use it to pay for out-of-pocket expenses and extra bills relating to your hospitalization, or for other expenses, like buying groceries or paying for childcare.

Event	5X Initial Confinement	10X Initial Confinement
Initial Confinement Benefit	$500	$1,000
Hospital Benefit	$100 per day, up to 30 days	$100 per day, up to 30 days
Critical Care Unit Benefit	$200 per day, up to 15 days	$200 per day, up to 15 days
Rehabilitation Facility Benefit	$50 per day, up to 30 days	$50 per day, up to 30 days
Weekly Rate		
Employee Employee + Sp Employee + Ch Family	**Paid for by Hornady (at no additional cost) for employees electing Gold, Silver, or Bronze.**	$1.60 $2.92 $2.29 $3.61

Accident

Accident Insurance through Voya can help cover the out-of-pocket costs associated with an accident by paying you a benefit depending on the injuries you suffer and treatment you receive. Key features of Voya's Accident Insurance include:

- Choose on/off job or off job coverage to fit your needs
- $50 annual wellness benefit
- Cash benefits paid directly to you and in addition to what your medical plan covers, so you can use them however you want
- Coverage for things like emergency room visits, ambulance transportation, fractures, dislocations, burns, and more
- Family coverage available

Accident Insurance Weekly Rate		
	On/Off Job	Off Job
Employee	$2.43	$1.93
Employee + Sp	$4.08	$3.25
Employee + Ch	$4.55	$3.62
Family	$6.20	$4.94

Critical Illness

No one saves to get sick, which is why we are pleased to offer Critical Illness Insurance from Voya to help you protect your bank account if you are diagnosed with certain conditions and illnesses. Please speak with a member of the Benefits Enrollment Team for your custom quote. Key features of Voya's Critical Illness Insurance include:

- Coverage for conditions such as heart attack, cancer, and stroke
- $50 annual wellness benefit
- Benefits paid to you — use them however you want
- **During open enrollment, you have a one-time only opportunity to elect up to $30,000 of coverage for yourself and $15,000 for your spouse and up to $10,000 for your children without answering medical questions.**

Identity Theft Protection

Identity Theft Protection from ID Watchdog provides identity monitoring, alerting, and resolution services. Should your identity be compromised, ID Watchdog's certified resolution experts will step in and work on your behalf to fully restore your identity to its pre-theft condition.

Level	Features	Weekly Rate (Employee/Family)
Level 1	Credit monitoring, rapid credit alerts, annual credit report & score, and credit score tracker from 1 credit bureau	$1.83 / $3.22
Level 2	Level 1 + credit monitoring done through 3 credit bureaus	$2.30 / $4.14
Level 3	Level 2 + annual credit report and score provided from 3 credit bureaus	$2.99 / $5.30

Additional Daseke Benefits

Life and Accidental Death and Dismemberment (AD&D)

Basic Life Insurance and AD&D through Voya is available at no cost to you and is paid for by Hornady Transportation. Eligible employees are covered in the amount of $50,000.

Voluntary Life Insurance and AD&D is available for purchase through Voya in addition to your employer-provided basic coverage. If you would like to enroll in this benefit for the first time or would like to increase your coverage, you will be required to complete Evidence of Insurability. If you purchase coverage for yourself, you may also purchase coverage for your dependents. You can purchase up to $500,000 for yourself, up to $250,000 (not to exceed 50% of employee coverage) for your spouse, and up to $10,000 for children between six months of age and 26 years. Please speak with a member of the Benefits Enrollment Team for your custom quote.

Disability

Disability insurance protects a portion of your income if you are disabled and unable to work due to an injury or illness. If you would like to enroll in this benefit for the first time or would like to increase your coverage, you will be required to complete Evidence of Insurability. Please speak with a member of the Benefits Enrollment Team for your custom quote.

Voluntary Short Term Disability (STD) Insurance through Voya provides eligible employees with a portion of your income for up to 24 weeks if you become disabled due to an injury or illness. The policy pays a benefit of 60% of your weekly pre-disability earnings, up to $1,000 per week. Benefits begin after you have been disabled for 14 calendar days.

Voluntary Long Term Disability (LTD) Insurance is available for purchase through Voya. Benefits begin 180 days after your disability. The policy can replace up to 60% of your income, not to exceed $5,000 per month.

Health Savings Account (HSA)

If you participate in the Bronze Plan, you are eligible to set aside pre-tax dollars in a Health Savings bank account through Optum Bank to pay for eligible medical, dental, and vision expenses.

- Unused money in an HSA account is not forfeited at the end of the year and is carried forward.
- The HSA account is yours to keep, meaning that you can take it with you if you leave employment.
- Annual individual maximum contribution is $3,500 or $7,000 for a family.

Flexible Spending Accounts (FSA)

A Flexible Spending Account allows you to set aside some of your income on a pre-tax basis to pay for certain health or day-care expenses that may not be covered as part of your benefit plans. Hornady Transportation offers two types of accounts, a Healthcare Flexible Spending Account and a Dependent Care Account. Both plans have *Use It or Lose It* provisions, meaning that any money left in the account at the end of the plan year will be forfeited.

A **Healthcare FSA** allows you to pay for medical, dental, and vision expenses not covered by your benefit plans. This includes deductibles, copays, orthodontia, glasses, and contact lenses. The annual maximum is $2,650.

A **Dependent Care Account** can help fund the care of children under the age of 13 or a disabled spouse or parent while you work. The account can be used for day care, preschool, after-school care, summer day camp, or elder care. The annual maximum is $5,000.

Benefit Contact Information

Your benefit contact information is available at **www.mydasekebenefits.com**. Remember to call **844-831-5969** or visit **daseke.mybenefitsappointment.com** to schedule your enrollment appointment and elect coverages for 2019. And don't forget, your Health Pro can also assist you along the way at **800-897-8547** or **dasekehealthpro@compassphs.com**.

Act now! Open enrollment is October 1 – 19, 2018.

Call **844-831-5969**, Monday – Saturday, 7 a.m. – 8 p.m. CST or log on to **daseke.mybenefitsappointment.com** to pre-schedule an appointment.

Do You Have Benefits Questions?

Answers to your benefits questions can be found by visiting **www.mydasekebenefits.com** or by contacting your **NEW Health Pro** at **800-897-8547** or **dasekehealthpro@compassphs.com.**

HORNADY
TRANSPORTATION, LLC

This brochure provides a highlight of the plans offered by your employer and in no way serves as the Summary Plan Description or plan document for the plans. If any discrepancies exist between this brochure and the plan documents or Hornady Transportation Policy, the plan documents or policies shall govern. All Summary Plan Descriptions are available through Human Resources. We reserve the right to modify any of these plans at any time.