

2019 Open Enrollment

October 1 – 19, 2018



DASEKE®
BENEFITS



www.mydasekebenefits.com

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Welcome

At Lone Star 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.



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

www.mydasekebenefits.com

Now Available!

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 address 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 <i>Including Deductible</i>				
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				
Generic	Copays: \$10	Copays: \$10	Copays: \$10	Deductible then: \$10
Preferred	\$30	\$50	\$60	\$60
Non-Preferred	\$50	\$75	\$125	\$125
Specialty	\$100	\$150	\$200	\$200
90-Day Mail Order Supply				
Generic	Copays: \$30	Copays: \$30	Copays: \$30	Deductible then: \$30
Preferred	\$90	\$150	\$180	\$180
Non-Preferred	\$150	\$225	\$375	\$375
Monthly Rate				
Employee	\$300	\$120	\$75	\$0
Employee + Sp	\$1,060	\$590	\$455	\$165
Employee + Ch	\$850	\$475	\$365	\$130
Family	\$1,410	\$790	\$610	\$220

*AD = After Deductible

Daseke Benefits

Wellness Program

At Lone Star Transportation, we believe that a healthy personal life is key to a healthy work life. The Daseke Benefits wellness program consists of two simple steps.

1. Receive an annual comprehensive physical from your physician.
 - a. Required for Employee and Spouse (if eligible and enrolled in a health plan).
2. Register for Teladoc (see information below).

By completing these steps, employees in the Platinum, Gold, or Silver plans will receive a wellness credit in the amount of \$50.00 per month deducted equally per pay period to lower their medical contributions. Employees on the Bronze plan will receive a \$50.00 monthly contribution to their HSA account funded equally per pay period.

Don't Miss Out on Your Wellness Credit

Complete the above two steps by November 30, 2018 to receive your wellness credit effective January 1, 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 <i>Individual / Family</i>	\$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
Monthly Rate		
Employee	\$25.69	\$17.99
Employee + Sp	\$52.58	\$36.87
Employee + Ch	\$59.83	\$41.94
Family	\$90.12	\$63.15

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 <i>every 12 mos</i>	\$10 copay	Reimbursement up to \$35
Frames <i>every 24 mos</i>	\$150 allowance	Reimbursement up to \$75
Lenses <i>every year, single/ bifocal/trifocal</i>	\$10 copay	Reimbursement up to: \$25 / \$40 / \$55
Contacts	\$150 allowance	Up to \$120
Monthly Rate		
Employee		\$4.01
Employee + Sp		\$7.90
Employee + Ch		\$7.59
Family		\$11.48

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
Monthly Rate		
Employee	\$10.45	\$15.28
Employee + Sp	\$22.89	\$33.46
Employee + Ch	\$16.36	\$24.19
Family	\$28.80	\$42.37

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 Monthly Rate		
	On/Off Job	Off Job
Employee	\$10.53	\$8.35
Employee + Sp	\$17.67	\$14.10
Employee + Ch	\$19.73	\$15.67
Family	\$26.87	\$21.42

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	Monthly Rate (Employee/Family)
Level 1	Credit monitoring, rapid credit alerts, annual credit report & score, and credit score tracker from 1 credit bureau	\$7.95 / \$13.95
Level 2	Level 1 + credit monitoring done through 3 credit bureaus	\$9.95 / \$17.95
Level 3	Level 2 + annual credit report and score provided from 3 credit bureaus	\$12.95 / \$22.95

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 Lone Star 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 Insurance

Voluntary Short Term Disability (STD) Insurance is available for purchase through Voya. STD protects 60% of your weekly pre-disability earnings up to \$1,000 per week for up to 11 weeks should you become disabled and unable to work due to an illness or an off the job injury. Benefits begin after you have been disabled for 14 calendar days and all PTO time must be used beginning with the first date of disability. You will be required to complete Evidence of Insurability to enroll.

Long Term Disability (LTD) Insurance is available at no cost to you and is paid for by Lone Star Transportation. LTD protects 60% of your monthly pre-disability earnings up to a maximum of \$5,000 should you become disabled and unable to work due to an illness or an off the job injury. Benefits begin once you have been disabled for 90 days.

Health Savings Account (HSA)

If you participate in the Bronze Plan, Lone Star Transportation's High Deductible Health Plan (HDHP), you are eligible to set aside pre-tax dollars in a Health Savings Account (HSA) through Optum Bank to help pay for out-of-pocket medical, dental, and vision expenses. Contributions roll over from year to year and always remain yours to keep and use for out-of-pocket medical expenses.

- Beginning January 1, 2019, non-grandfathered Bronze plan members will receive a \$50 monthly contribution to their HSA account from Lone Star Transportation, funded equally per pay period.
- Annual 2019 maximum contribution rates are \$3,500 individual and \$7,000 per family.



Flexible Spending Accounts (FSA)

A Flexible Spending Account, available to employees enrolled in the Platinum, Gold or Silver plans, 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. Lone Star 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. There is a \$4.15 monthly administration fee for each of these plans.



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**.



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 Lone Star 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.