It's time to enroll in your benefits.

- Medical
- Dental
- Vision
- Whole Life
- Accident
- Critical Illness
- Hospital Indemnity
- Value Added Services

Click here or call 866-627-7509 to schedule an appointment.

elitestaffing

Corporate Employees

Welcome

Welcome to your benefits enrollment guide. Please review your enrollment materials carefully before making your benefit elections.

Enrollment Process

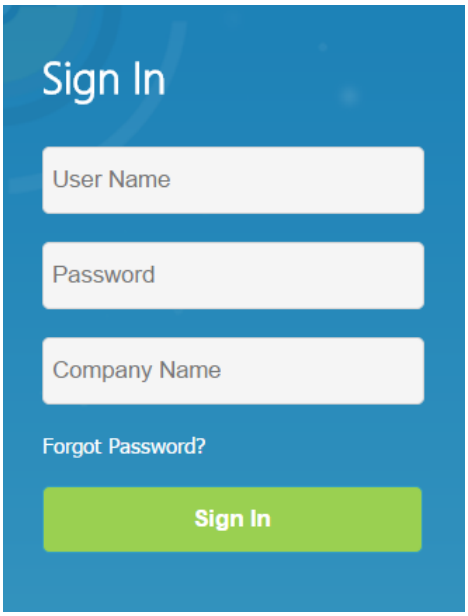
Enrolling in your benefits is easy! To enroll, log on to **https://www.workterra.net**

Username:
First initial of first name, 4 letters of last name, last 4 ssn - all lower case, no spaces or commas

Password:
Full date of birth, MMDDYYYY

Company:
Elite Staffing

Professional benefit counselors are available over the phone if you have questions about your benefits or need help completing the enrollment process. To schedule an appointment with a counselor, log on to www.elitestaffing.mybenefitsappointment.com or call a counselor directly at 866-627-7509 M-F, 7 a.m. - 7 p.m. Central.



Your Benefit Choices

- **Medical.** We are happy to offer a variety of medical plans to help you satisfy the individual mandate and avoid a tax penalty! As an eligible employee you have the option of enrolling in health care plans sponsored by Elite Staffing and their affiliates. With several options to choose from, you can select the level of coverage that is right for you. Professional benefit counselors will review the options with you so that you can make an informed decision. If you need assistance comparing the cost of healthcare plans, evaluating options, including Medicaid, more information can be found at www.healthcare.gov. *Please note that if you are Medicaid eligible, which is determined on a State to State basis, you may be entitled to health insurance coverage at no cost*.
- **Dental.** Coverage options from Ameritas and Aflac will help keep your smile bright.
- **Vision.** Voluntary Vision Insurance is offered to you through VSP.
- **Basic Life / AD&D / Short Term Disability / Long Term Disability**. Eligible employees receive these valuable benefits, which are 100% paid for by Elite.
- **Whole Life.** With whole life options available through now through Aflac, you can decide which coverage is right for you and your family.
- **Accident.** The accident insurance program from Aflac helps you prepare for the unexpected. The plan pays a benefit depending on the injury suffered and treatment received.
- **Critical Illness.** Aflac will provide the critical illness insurance program which helps you focus on the important things in life, like getting better. The policy includes coverage for conditions such as heart attack, cancer, and stroke.
- **Hospital Indemnity:** Provides you cash benefits (unless otherwise assigned) that help pay for some of the costs- medical and nonmedical– associated with a covered hospital stay due to a sickness or accidental injury.

Important Note About Health Care Reform and the Individual Mandate

The Affordable Care Act (ACA), often called Obamacare, requires most individuals to have health insurance. If you do not have health insurance, you may be required to pay a penalty. The penalty for not having coverage will increase in 2017. If you do not have coverage in 2017, you will pay the higher of 2.5% of your yearly household income or $695 per person ($347.50 per child under 18). All four medical plans offered by Elite will satisfy the individual mandate.

The Elite benefits program is designed to offer eligible employees the flexibility to select benefits that best suit their individual needs. This guide provides a brief overview of the various programs being offered to you and your eligible dependents. Eligibility in any given benefit plan is subject to the terms and conditions of that benefit plan.

Medical Plan Options — *Preferred Provider Organization (PPO)*

Plan Summaries	PPO BCBSIL Plan		PPO Bronze Plan	
	In-network	Out-of-network	In-network	Out-of-network
What is the overall deductible?	$1,000 person $2,000 family	$2,000 person $4,000 family	$5,000 person $12,700 family	$5,000 person $12,700 family
Are there other deductibles for specific services?	No		No	
Is there an out–of–pocket limit on my expenses?	$4,000 person $11,000 family	$8,000 person $16,000 family	$6,250 person $12,700 family	$12,500 person $25,400 family
What is not included in the out–of–pocket limit?	Premiums, balanced-billed charges, and health care this plan doesn't cover.		Penalties for failure to obtain precertification, services in excess of Plan maximums or limits, out-of-network coinsurance, premiums, balance billing charges, and health care this plan doesn't cover.	
Is there an overall annual limit on what the plan pays?	No		No	
Does this plan use a network of providers?	Yes		Yes	
Do I need a referral to see a specialist?	No		No	
Satisfies Individual Mandate	Yes		Yes	

Plan Summaries	PPO BCBSIL Plan		PPO Bronze Plan	
	In-network	Out-of-network	In-network	Out-of-network
Preventive care / screening / immunization	No charge	40% co-insurance	No charge	40% co-insurance
Primary care visit to treat an injury or illness	20% co-insurance	40% co-insurance	20% co-insurance	40% co-insurance
Specialist visit	20% co-insurance	40% co-insurance	20% co-insurance	40% co-insurance
Other practitioner office visit	20% co-insurance	40% co-insurance	20% co-insurance	40% co-insurance
Diagnostic test (x-ray, blood work)	20% co-insurance	40% co-insurance	20% co-insurance	40% co-insurance
Imaging (CT/PET scans, MRIs)	20% co-insurance	40% co-insurance	20% co-insurance	40% co-insurance
Urgent Care	20% co-insurance	40% co-insurance	20% co-insurance	40% co-insurance
Emergency Room	20% co-insurance	20% co-insurance	20% co-insurance	20% co-insurance

This Benefit Overview is only intended to highlight some of the major benefit provisions of the plans and should not be relied upon as a complete, detailed representation of the Plan. Please refer to the Plan's Summary Plan Descriptions (SPD) for further detail. Should this Overview differ from the SPD, the SPD will prevail.

Medical Plan Options — *Minimal Essential Coverage (MEC)*

Plan Summaries	MEC Preventive Plan		MEC Blue Plan	
	In-network	Out-of-network	In-network	Out-of-network
What is the overall deductible?	$0 per person. Does not include prescription drug benefit, co-pays and co-insurance.		$0 per person. Does not include prescription drug benefit, co-pays and co-insurance.	
Are there other deductibles for specific services?	No		No	
Is there an out–of–pocket limit on my expenses?	No		Yes. $0	
What is not included in the out–of–pocket limit?	This plan has no out-of-pocket limit		Prescription drug copays, premiums, balance billing charges, and health care this plan doesn't cover.	
Is there an overall annual limit on what the plan pays?	No		No	
Does this plan use a network of providers?	Yes		Yes	
Do I need a referral to see a specialist?	N/A		No	
Satisfies Individual Mandate	Yes		Yes	

Plan Summaries	MEC Preventive Plan		MEC Blue Plan	
	In-network	Out-of-network	In-network	Out-of-network
Preventive care / screening / immunization	No charge	Not covered	No charge	Not covered
Primary care visit to treat an injury or illness	Not covered		No charge	Not covered
Specialist visit	Not covered		No charge	Not covered
Other practitioner office visit	Not covered		No charge	Not covered
Diagnostic test (x-ray, blood work)	Not covered		No charge	No charge
Imaging (CT/PET scans, MRIs)	Not covered		Not covered	Not covered
Urgent Care	Not covered		No charge	Not covered
Emergency Room	Not covered		No charge	Not covered

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Dental Insurance—*offered by Ameritas*

The PPO Voluntary Dental Plan, offered through Ameritas, gives you the flexibility to use any dentist of your choice, however, you can manage your out-of-pocket costs by remaining in-network.

Ameritas Dental Plan Features		
	In-Network	Out-of-Network
Individual Deductible (Family = 3x)	$50	$50
Office Visit Copay	None	None
Preventive Coinsurance	100%	80%
Basic Coinsurance	80%	60%
Major Coinsurance	50%	50%
Annual Plan Maximum	$1,000	$1,000
Orthodontia Coinsurance	50%	50%

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Dental Insurance—*offered by Aflac*

Elite is pleased to offer new dental benefits through Aflac. With this plan you have the freedom to select any dentists of your choice. Plus there are no deductibles or co-insurance. Benefits are paid directly to you.

Aflac Dental Plan Features	
Services and Procedures	
Dental Wellness	$25—2 visits per year per insured
X-Ray	$15—once per year per insured
Filings and Basic Services	Up to $225
Crowns and Major Services	Up to $350
Additional Plan Information	
Coverage Year Maximum per Insured	$1,200
Annual Maximum Building Benefit	$100 per year, up to $500 max per insured

Aflac Optional Orthodontic Benefit*	
Services and Procedures	
Initial Treatment	$500
Continued Treatment	$50 1x per month up to 18 treatments
Lifetime Maximum per Insured	$1,400
Total Annual Maximum per Family	$2,600
Additional Plan Information	
Waiting Period	24 months
Annual Maximum Building Benefit	$100 per year, up to $500 max per insured

**To be eligible for this optional benefit, an employee must be covered under the dental plan.*

Vision Insurance—*offered by VSP*

The vision insurance plan provides reimbursement for vision related services (eye exams, glasses, contact lenses, etc.) however, you can manage your out-of-pocket costs by utilizing in-network vision providers.

Voluntary VSP Vision Insurance			
	Frequency	In-Network	Out-of-Network
Eye Exam	Every 12 months	$10 copayment	$45 max allowance
Materials	Every 12 months	$25 copayment	Allowance varies
Frames	Every 24 months	$130 allowance	$70 max allowance
Elective Contacts	Every 12 months*	$130 allowance	$105 max allowance

**Contact lens benefit is available every 12 months, however you may not utilize the contact lens benefit in addition to lenses for frames/glasses within the same 12 months.*

Basic Life Insurance / AD&D Insurance—*offered by Dearborn National*

All full-time employees are eligible for Basic Life and AD&D. Basic Life is equal to $25,000. Basic AD&D is equal to 100% of life amount. This benefit is 100% paid for by Elite.

Short Term Disability (STD) —*offered by Dearborn National*

STD benefit begins after 0 days for injury or 7 days for illness. STD benefit pays a flat $300 per week. This benefit is 100% paid for by Elite.

Long Term Disability (LTD) —*offered by Dearborn National*

LTD benefit begins after 90 days of continuous injury or illness. LTD benefits pays up to 60% of pre-disability earnings to a maximum of $6,000 per month. This benefit is 100% paid for by Elite.

Whole Life Insurance—*offered by Aflac*

Whole Life Insurance offers protection beyond an individual's working years, potentially for your lifetime. With a guaranteed death benefit that will never decrease, level premiums that will never increase, cash value accumulation, and other options, Whole Life goes beyond typical term life insurance. You will have the opportunity to enroll yourself, as well as your spouse and dependent child (ren) in this option.

- ✓ Portable
- ✓ Family Options Available
- ✓ Cash Value Accumulation
- ✓ Optional Riders

Accident Insurance—*offered by Aflac*

Ambulance • Emergency Room • Fractures • Dislocations • Surgery • Burns • Lacerations • Therapy

Accident Insurance provides 24/7 protection for life's unexpected accidents by paying you a benefit depending on the injuries you suffer and the treatment you receive. You can use the money as you see fit, whether to pay for expenses associated with your accident, like a trip to the emergency room, or to pay for childcare so you can get to the doctor for a follow up visit. The policy does not coordinate with any other coverage, so you can still receive benefits on top of what other plans provide.

During this enrollment period you can select coverage for yourself and your dependents!

Example Benefits*	
ER Visit	$100
Ambulance	$100
Fractured Leg	$1,200
Crutches	$50
Wellness	$25

Critical Illness Insurance—*offered by Aflac*

Heart Attack • Stroke • Cancer • Organ Transplant • End-Stage Renal Failure • Coma • Paralysis

Critical Illness Insurance protects your family and your assets. No one saves to get sick, which is why being diagnosed with a covered condition can be especially draining, both emotionally and financially. The policy provides you with a lump sum cash benefit in the event you or a covered dependent is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important - getting better. Dependent children are covered at 50% of the primary insured's amount at no additional charge.

Gina meets with a counselor and elects $30,000 of critical illness coverage. → Three months after her annual wellness exam, Gina suffers a heart attack. → **Gina's policy pays her $30,000 in cash benefits.**

Gina's Aflac policy also paid her $50 per year for completing a qualified health screening.

Hospital Indemnity Insurance—*offered by Aflac*

Cash Benefits for Hospitalization • Sickness/Accident • Medical/Non Medical Costs

The Hospital Indemnity Plan provides you cash benefits (unless otherwise assigned) that help pay for some of the costs- medical and nonmedical– associated with a covered hospital stay due to a sickness or accidental injury. This plan helps you focus on getting better, not worrying about how you will pay for bills– mortgages, utilities, groceries and other expenses. These benefits are payed directly to the you, to use as you see fit.

HOSPITAL INDEMENITY - BENEFIT PLAN EXAMPLES		
Hospital Services	**Mid Plan Option**	**Low Plan Option**
Admission Benefit	$1,000	$500
Confinement Benefit (Example: 3 days)	$450	$300
Health Screening Benefit	$50	$50
TOTAL PAYMENT	**$1,500**	**$850**

Value-Added Services—*offered by Aflac*

Telemedicine • Health Advocacy • Bill Saver

When you participate in Aflac's Accident, Critical Illness, or Hospital Indemnity programs, you will receive free access to value-added services, such as:

- **Telemedicine** from MeMD provides 24/7/365 access to board-certified, U.S. licensed health providers online.
- **Health Advocacy** provides 24/7 access to Personal Health Advocates to help you find specialists, clarify your coverage, address claim denials, and even scheduling appointments.
- **Medical Bill Saver** can help you navigate your bills not covered by health insurance. Send in your bill and a skilled Health Advocate professional will try to negotiate discounts that that could save you hundreds.

*Illustrative purposes only; your actual benefits may differ.

Next Steps

Review your plan options carefully. The cost of your benefit choices depends on different factors, such as which plans you choose, who you choose to cover, tobacco status, age, and the amount of coverage you'd like.
Medical Plan rates depend on job classification.
PPO Prescription Drug Benefit: Changes are being made to the prescription drug benefit through Blue Cross and Blue Shield of Illinois (BCBSIL). If you are affected by these changes BCBSIL will mail a letter to the primary member's address outlining the changes.
New! Voluntary Benefits: Below is an example of the voluntary benefit rates.

Tim is a 35 year old non-smoker who elects to participate in the New Aflac plans.

Voluntary Benefit Rate Example:		
Plan Description	**Plan Elected**	**Weekly Per Paycheck Rate**
Accident Plan	*Employee only coverage*	$2.27
Critical Illness with Cancer Plan	*Employee only coverage $25,000*	$4.85
Hospital Indemnity Plan	*Employee only coverage Low Plan Option*	$3.38
Whole Life Insurance	*Employee only coverage $25,000 Death Benefit*	$5.99
Dental Plan	*Employee only coverage Base Plan*	$5.57
Tim's Total per Paycheck Deduction:		**$22.06**
Because Tim elected benefits that include Aflac's Value Added Services he now has free access to their Telemedicine, Health Advocacy, and Medical Bill Saver Services.		

NOTE: It is the employee's responsibility to view each and every paycheck to make sure correct deduction amounts are being withheld.

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