elwood staffing

The better people, people.

2015 ASSOCIATE BENEFIT PLAN OPTIONS

YOUR OPPORTUNITY TO ENROLL IS APRIL 6 - APRIL 24

Greetings! You may be eligible to enroll in benefits during our annual open enrollment between April 6 and April 24 if you are actively on assignment, working 20 hours or more per week and collecting a paycheck from Elwood Staffing. We encourage you to read this guide carefully and review your benefit options with your family. Read on to learn more about your options and how to enroll and visit **www.elwood.mybenefitslibrary.com** for additional information.

YOUR BENEFIT CHOICES

You are eligible to enroll in a variety of benefits on a voluntary basis. For your convenience, these benefits are paid for pre-tax through payroll deduction. If you are not working, you may choose to keep the coverage and pay directly to the insurance company.

Benefits Available	Eligible Associate	Benefit Begins
• Minimum Essential Coverage • Hospital Indemnity (3 plans) • Telehealth • Dental • Vision	Any associate actively on assignment working 20 or more hours per week *and* collecting a paycheck	Plans are effective: May 4, 2015 *First payroll deduction begins on May 1, 2015*

TWO WAYS TO ENROLL

Professional benefit counselors are available to help you understand your benefits package and help you enroll yourself and your dependents in coverage. **Contact a counselor to complete your enrollment over the phone or complete your enrollment online by April 24.** *If you choose not to enroll at this time, you will not have another opportunity to enroll until the annual open enrollment period or if you have a qualifying life event.*

Visit www.elwood.mybenefitslibrary.com

- Get more information about the benefits available
- Schedule your appointment with a benefit counselor
- Enroll in coverage—follow the links on the site to start the process
  You will need to register your account with The Boon Group, our plan administrator, to enroll online. To register, please have your name, social security number, date of birth and gender. If you are adding dependents to the plan(s), you will need their names, dates of birth, social security numbers and gender.

Call a benefit counselor at (888) 723-8980

- Counselors are available Monday - Friday, 9am - 8pm eastern time
- Please have your dependent information, including dates of birth and social security numbers available for your meeting with a counselor.

FREQUENTLY ASKED QUESTIONS

How can I avoid paying the Affordable Care Act (Obamacare) tax penalty?

We are offering the Minimum Essential Coverage (MEC) Plan to help you and your family members satisfy the individual mandate. While choosing additional coverage will provide enhanced financial protection and peace of mind, you must enroll in the MEC plan to avoid the penalty.

How can I be sure these benefits are right for me?

While each plan can be elected separately, certain enhancements are only available when you elect other coverage. You can pick and choose the benefits that you want, ensuring you are only getting the coverage that you need. The benefit counselors are here to help you make the best choices for you and your family.

Can I change or cancel my coverage at any time?

You may only change your coverage if you experience a qualifying life event or during the annual open enrollment period in compliance with the IRS tax laws, so please choose your benefit elections carefully.

If you are currently enrolled in an Accident or Universal life plan, you may cancel those plans at any time during the year without a qualifying event.

MINIMUM ESSENTIAL COVERAGE (MEC)

The Minimum Essential Care (MEC) plan pays 100% for routine physicals, mammograms, well child visits, vaccines, and other preventive services.

Visit www.firsthealthlbp.com to find a doctor

Minimum Essential Coverage (MEC) Plan	Plan Pays	
Preventive Services for Adults	100%	40%
Preventive Services for Children	100%	40%
PPO Network	First Health	

HOSPITAL INDEMNITY / TRANSCHOICE PLUS

We are happy to offer three Hospital Indemnity plans from which you may choose to enroll: the Low, Middle, and High Plans from TransChoice. The amounts shown in the chart below represent the fixed benefit the plan pays for services based on a fee schedule.

Enrolling in one of the hospital indemnity plans alone does not meet the minimum essential coverage requirement of the Affordable Care Act (ACA). Important note: critical illness insurance is included in both the Middle and High options.; term life insurance and short term disability are available with all plan options.

Hospital Indemnity Plan Options and Benefit Schedule	Low	Middle	High
Daily In-Hospital *per day benefit, up to 31 days per confinement*	$100	$500	$800
Surgical and Anesthesia *per day benefit, 1 day per year inpatient surgery; 1/2 benefit per day, 1 day per year outpatient surgery; 1/10 benefit per day, 1 day per year specified outpatient surgery; 20% of surgical benefit for anesthesia*	$1,000	$2,000	$2,000
Outpatient Physician Office Visit *per day benefit, up to 6 days per year per covered person*	$100	$100	$100
Outpatient Diagnostic X-Ray/Lab *per day benefit, 2 days per year advanced studies; 1/4 benefit per day select diagnostic, 2 days per year; 1/20 benefit per day diagnostic lab tests, 3 days per year*	$500	$500	$1,000
Hospital Confinement *1 day per year*	$500	$1,000	$2,000
Emergency Room *per visit, up to 4 days per year, per covered person*	$100	$100	$100
Ambulance *per day; 3x benefit for air ambulance*	$300	$300	$300
Prescription Drug Discount Amount *per day a prescription is filled, up to 36 days per year, per covered person. Only available at Caremark pharmacies. Visit www.caremark.com to find a pharmacy.*			
Generic Drug	$10 discount	$10 discount	$30 discount
Brand Name Drug	$20 discount	$20 discount	$60 discount
Critical Illness *lump sum benefit for initial diagnosis and an additional lump sum of same amount for subsequent and separate covered critical illness*	Not available	$10,000	$20,000
Term Life *up to ten year term, benefit coverage available $20,000 employee, $10,000 spouse, $2,500 per child*	Available benefit	Available benefit	Available benefit
	Cost ranges from an additional $2.21 to $3.31 / week		
Short Term Disability *provides $600 monthly benefit for up to a maximum of 6 months if you are unable to work due to a disability; a waiting period of 14 days applies*	Available benefit	Available benefit	Available benefit
	Cost is an additional $3.71 / week		

MEC and Hospital Indemnity Weekly Rates

	MEC	Hospital Indemnity: Low	Hospital Indemnity: Middle	Hospital Indemnity: High
Associate	$13.85	$19.17	$28.72	$40.19
Associate + Spouse	$20.77	$39.74	$60.02	$85.07
Associate + Child(ren)	$34.62	$30.83	$46.02	$66.25
Family	$41.54	$47.21	$71.19	$101.83

TELEHEALTH

The ***new*** telehealth plan with Healthiest You gives you access to a licensed physician 24/7 for phone and web visits that are covered at no cost to you other than the low monthly benefit deduction out of your paycheck. Consult a physician for things like: allergies, bronchitis, earache, sore throat, sinus infection, pink eye, strep throat, etc. In many cases, the doctor can prescribe an antibiotic or other-non narcotic. This plan also gives you access to web, phone and mobile apps aimed at helping you live healthy.

** This is not a health plan and is designed to complement, not replace, care you receive from a primary care physician in your area. Also, note that laws vary by state, and in some states the physician may not legally be allowed to prescribe medication.*

DENTAL

Elwood Staffing offers dental benefits through TransSmile®. You have the option to see any provider you wish, but will pay less if you see a dentist in-network.

Visit www.dentemax.com to locate a provider in your area.

Dental Plan Features	
Annual Deductible	$50 per person
Maximum Annual Benefit	$1,000 per person
Diagnostic and Preventive	80% (excluded from deductible)
Basic	50%
Major	50%

VISION

Vision insurance is available through EyeMed. Although you have the option to see any provider you wish, you will receive the best benefit when you choose an in-network doctor.

Visit www.eyemedvisioncare.com or call (866) 939-3633 to locate a provider in your area.

Vision Plan Features

	In-Network	Out-of-Network	Frequency
Examination with Dilation	$10 copay	$30	*every 12 months*
Eyeglass Lenses *Single/bifocal/trifocal*	$25 copay	$25/$40/$55	*every 12 months*
Eyeglass Frames	$0 copay, $120 allowance, 20% off balance	$60	*every 24 months*
Contact Lenses			*In lieu of glasses, every 24 months*
Conventional	$0 copay, $135 allowance,15% off balance	$108	
Disposable	$0 copay, $135 allowance, plus balance	$108	
Medically Necessary	$0 copay, paid in full	$210	

Telehealth, Dental, and Vision Weekly Rates

	Telehealth	Dental	Vision
Associate	$2.08	$4.62	$1.52
Associate + Spouse	$2.08	$8.98	$2.88
Associate + Child(ren)	$2.08	$9.75	$3.03
Family	$2.08	$15.06	$4.46

Ready to enroll in benefits?

Contact a benefit counselor at (888) 723-8980 or log on to www.elwood.mybenefitslibrary.com to enroll and learn more.

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4111 Central Avenue
Columbus, IN 47203

TIME SENSITIVE BENEFIT INFORMATION:
Please deliver by April 6, 2015.

Call a benefit counselor at (888) 723-8980.

LEARN MORE: WWW.ELWOOD.MYBENEFITSLIBRARY.COM

IMPORTANT DETAILS

- All benefits described here are available only to Elwood Staffing Associates actively on assignment ***and*** collecting a paycheck.
- Any elected benefits are deducted from your paycheck on a pre-tax basis in compliance with IRS section 125 cafeteria plan guidelines. This means once enrolled you may only change or cancel coverage if you experience a qualified life event.
- Summary Plan Descriptions govern the benefit plans. Any information outlined in this document is for informational purposes and will not govern the plan.
- Payroll deductions begin on May 1st and coverage is effective May 4th if you elect benefits.
- You will receive a welcome kit from The Boon Group upon enrollment. This will have important information and your ID card(s).

TAKE ACTION BY APRIL 24, 2015!

How to enroll or learn more?

ONLINE
www.elwood.mybenefitslibrary.com

PHONE
(888) 723-8980
Counselors are available M - F / 9am - 8pm et

NOTE:

Accident Insurance & Universal Life Insurance

As of May 1, 2015, we are no longer offering the Accident or Universal Life Insurance benefits with Transamerica. If you are currently enrolled in one of these plans, you may continue the coverage. You may contact a counselor if you have questions about these benefits.

Important note: this document highlights the benefits available. Should any discrepancies occur, the summary plan document governs the plan.