

# BENEFITS GUIDE

---



We design benefit plans  
**built for you.**

TABLE OF CONTENTS

Benefits Administration.....

Electronic Enrollment.....

MEDICAL COVERAGE

UnitedHealthcare® Master Plan .....

Premier Plans.....

Primary Advantage® Plans.....

Flex Plans.....

HSA/HDHP Plans.....

UnitedHealthcare® Telemedicine.....

UnitedHealthcare® Health & Wellness.....

Vision Coverage With MetLife® .....

Dental Coverage With MetLife® .....

Group Term Life/AD&D Insurance.....

STD & LTD Coverage.....

Employee Financial Wellness.....

401(k) Plan Features.....

401(k) Plan Asset Expenses & Limits.....



We work with our clients to access and administer benefits in a variety of ways. Our options relieve significant administrative burden and enable multiple strategies to contain costs over the long term...while helping to enhance the employee experience.

We can offer you access to our large group medical plan with thousands of participants. In certain circumstances, we can work with your existing plans and brokerage relationship or serve as your broker of record.



### BENEFITS ADMINISTRATION SERVICES INCLUDE:

- Access to large group medical plan with a variety of plan options
- Processing of employee additions, terminations, open enrollments, and qualifying events
- COBRA administration
- Section 125 compliance
- Creditable coverage analysis and reporting
- Assistance to employees for claims filing & advocacy
- In-house invoice reconciliation for all plans, limiting client expense due to administrative errors
- ACA reporting and compliance
- Minimum Essential Coverage (MEC) plans available
- PCORI fee calculation and form 720 for selffunded medical plans
- Forms 1094-C/1095-C for Applicable Large Employers (ALEs)
- Broad selection of competitively priced voluntary insurance benefits, including dental, vision, AD&D, disability and additional work-site products
- Access to professionally managed large group, low cost, flexible 401(k) plans with a wide spectrum of investment choices



### MAXIMIZE YOUR PRODUCTIVITY WITHOUT INCREASING COSTS.

#### **Questco provides an effective online benefits enrollment solution.**

- Digital form management
- Streamlined and intuitive online enrollment systems
- Smart phone/mobile-friendly options
- The ability to compare multiple plans side-by-side
- Consistently updated reporting and tracking tools

We recognize that computer sophistication may vary greatly among managers and their employees.

Questco benefits enrollment software is intuitive and simple to use. It is designed with a clean and modern interface that makes it easy for users to quickly enroll in benefits. As a result, more of your employees are likely to complete the enrollment process faster. This well-designed solution saves you time and effort in the follow-up.

#### **Choices, choices, choices...**

Questco offers a wide range of benefit options for you and your employees. Historically, comparing benefit plans side-by-side meant printing paper charts and graphs or clicking back and forth between multiple screens.

To ease this process, Questco offers a benefits enrollment solution that lets your employees compare multiple plans simultaneously, making the selection process easier and more certain.

#### **Full integration with Questco's PrismHR software.**

When you use one platform for payroll, another for open enrollment, and a third for records management, trying to get the systems to work together for data exchange and reporting can feel impossible (and drives up cost).

By utilizing Questco's integrated system, you eliminate duplicate data entry, and information is updated in one place, giving you the confidence of knowing that changes will be communicated throughout the system correctly. Using a fully integrated software system allows Questco to provide a single point of service for all your employees' needs. This greatly reduces the number of platforms needed for all of the different HR services and minimizes the hassle for you and your employees.

#### **Automated Reminders**

The software Questco implements for benefits enrollment includes a customizable notification system. This will allow Questco to remind and update you and your employees before and throughout the open enrollment process.

Sometimes employees may intend to enroll but have not made it a priority or have gotten sidetracked by other concerns. Questco Benefits Enrollment software anticipates this and understands that employees may benefit from reminders regarding their benefits enrollment deadline.



## PREMIER PLANS

**Premier Plans** are our most traditional and robust medical plan designs, which typically have the least out of pocket costs for employees, across all services.

With a range of deductible options to choose from, starting at \$250 up to \$2,500, there is a plan to fit the need of every employer. These plans offer a \$0 copay for primary care physician visits for any dependent child under the age of 19.

The Premier plans also allow members an opportunity to pay less for a specialist, if designated as a Tier 1 specialist with UnitedHealthcare®. These plans offer out of network coverage, so you are able to go to any provider you choose however, you experience the most savings when you stay in the network.

With one of the largest networks in the country, it is easy to find a doctor, specialist, or facility in network.



## PRIMARY ADVANTAGE® PLANS

**The Primary Advantage® plans** feature an innovative plan design, meant to encourage members to reduce out of pocket expenses by seeking primary care providers.

There are \$0 copays for any primary care physician visits for every member enrolled in this plan. There is also a lower cost share for urgent care visits and Tier 1 & 2 prescriptions.

This plan allows employees to make choices in terms of their care and provides them the ability to seek primary care for a cost savings. These plans have in and out of network benefits. However, you experience the most savings when you stay in the network.

## FLEX PLANS

**The Flex plans** offer participants flexibility in meeting their health care needs. These plans cost less in premium and provide members with free services upfront when they do need to seek care.

These plans provide every member on the plan with 3 free visits (per calendar year) to any doctor or specialist in the network, as well as 2 free urgent care visits. If the member goes to a doctor or urgent care once these limits are exhausted, they would pay into their deductible and coinsurance for these services.

The prescriptions on this plan have standard copays, so you never need to pay into your deductible for medications. These plans have in and out of network benefits. However, you experience the most savings when you stay in the network.



**PREMIER PLANS**

<b>PREMIER 250</b>	<b>PREMIER 500</b>	<b>PREMIER 1000</b>	<b>PREMIER 1500</b>	<b>PREMIER 2500</b>
<b>In-Network Single/Family</b> <b>Deductible</b> \$250/\$500(Emb)	<b>In-Network Single/Family</b> <b>Deductible</b> \$500/\$1,000(Emb)	<b>In-Network Single/Family</b> <b>Deductible</b> \$1,000/\$2,000(Emb)	<b>In-Network Single/Family</b> <b>Deductible</b> \$1,500/\$3,000(Emb)	<b>In-Network Single/Family</b> <b>Deductible</b> \$2,500/\$5,000(Emb)
<b>Coinsurance</b> 0%	<b>Coinsurance</b> 20%	<b>Coinsurance</b> 20%	<b>Coinsurance</b> 20%	<b>Coinsurance</b> 20%
<b>Out-of-Pocket</b> \$1,750/\$3,500	<b>Out-of-Pocket</b> \$3,500/\$7,000	<b>Out-of-Pocket</b> \$4,000/\$8,000	<b>Out-of-Pocket</b> \$5,000/\$10,000	<b>Out-of-Pocket</b> \$6,000/\$12,000
<b>Office Copay</b> PCP \$20 SPC \$20/\$40 \$0 Kid Copay	<b>Office Copay</b> PCP \$25 SPC \$25/\$50 \$0 Kid Copay	<b>Office Copay</b> PCP \$25 SPC \$25/\$50 \$0 Kid Copay	<b>Office Copay</b> PCP \$25 SPC \$25/\$50 \$0 Kid Copay	<b>Office Copay</b> PCP \$30 SPC \$30/\$60 \$0 Kid Copay
<b>Virtual Visit</b> \$0 Copay	<b>Virtual Visit</b> \$0 Copay	<b>Virtual Visit</b> \$0 Copay	<b>Virtual Visit</b> \$0 Copay	<b>Virtual Visit</b> \$0 Copay
<b>Hospital Copays</b> OP Deductible IP Deductible	<b>Hospital Copays</b> OP Deductible + 20% IP Deductible + 20%	<b>Hospital Copays</b> OP Deductible + 20% IP Deductible + 20%	<b>Hospital Copays</b> OP Deductible + 20% IP Deductible + 20%	<b>Hospital Copays</b> OP Deductible + 20% IP Deductible + 20%
<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - \$75 ER - \$300 Major Diagnostic - Deductible	<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - \$75 ER - \$250 + 20% Major Diagnostic - Deductible + 20%	<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - \$75 ER - \$250 + 20% Major Diagnostic - Deductible + 20%	<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - \$75 ER - \$250 + 20% Major Diagnostic - Deductible + 20%	<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - \$75 ER - \$250 + 20% Major Diagnostic - Deductible + 20%
<b>Pharmacy</b> \$15/\$40/\$75/\$200 2.5x for Mail Order	<b>Pharmacy</b> \$15/\$40/\$75/\$200 2.5x for Mail Order	<b>Pharmacy</b> \$15/\$40/\$75/\$200 2.5x for Mail Order	<b>Pharmacy</b> \$15/\$40/\$75/\$200 2.5x for Mail Order	<b>Pharmacy</b> \$15/\$40/\$75/\$200 2.5x for Mail Order
<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)	<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)	<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)	<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)	<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)
<b>Coinsurance</b> 70%	<b>Coinsurance</b> 50%	<b>Coinsurance</b> 50%	<b>Coinsurance</b> 50%	<b>Coinsurance</b> 50%
<b>Out-of-Pocket</b> \$10,000/\$20,000	<b>Out-of-Pocket</b> \$10,000/\$20,000	<b>Out-of-Pocket</b> \$10,000/\$20,000	<b>Out-of-Pocket</b> \$10,000/\$20,000	<b>Out-of-Pocket</b> \$10,000/\$20,000

**PRIMARY ADVANTAGE® PLANS**

<b>PRIMARY ADVANTAGE 1000</b>	<b>PRIMARY ADVANTAGE 2000</b>	<b>PRIMARY ADVANTAGE 3000</b>	<b>PRIMARY ADVANTAGE 5000</b>
<b>In-Network Single/Family</b> <b>Deductible</b> \$1,000/\$2,000 (Emb)	<b>In-Network Single/Family</b> <b>Deductible</b> \$2,000/\$4,000 (Emb)	<b>In-Network Single/Family</b> <b>Deductible</b> \$3,000/\$6,000 (Emb)	<b>In-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)
<b>Coinsurance</b> 20%	<b>Coinsurance</b> 20%	<b>Coinsurance</b> 20%	<b>Coinsurance</b> 20%
<b>Out-of-Pocket</b> \$6,500/\$13,000	<b>Out-of-Pocket</b> \$6,500/\$13,000	<b>Out-of-Pocket</b> \$6,500/\$13,000	<b>Out-of-Pocket</b> \$6,500/\$13,000
<b>Office Copay</b> PCP \$0 SPC \$100	<b>Office Copay</b> PCP \$0 SPC \$100	<b>Office Copay</b> PCP \$0 SPC \$100	<b>Office Copay</b> PCP \$0 SPC \$100
<b>Virtual Visit</b> \$0 Copay	<b>Virtual Visit</b> \$0 Copay	<b>Virtual Visit</b> \$0 Copay	<b>Virtual Visit</b> \$0 Copay
<b>Hospital Copays</b> OP Deductible + 20% IP Deductible + 20%	<b>Hospital Copays</b> OP Deductible + 20% IP Deductible + 20%	<b>Hospital Copays</b> OP Deductible + 20% IP Deductible + 20%	<b>Hospital Copays</b> OP Deductible + 20% IP Deductible + 20%
<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - \$50 ER - \$250 + Ded. + 20% Major Diagnostic - Ded. + 20%	<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - \$50 ER - \$250 + Ded. + 20% Major Diagnostic - Ded. + 20%	<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - \$50 ER - \$250 + Ded. + 20% Major Diagnostic - Ded. + 20%	<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - \$50 ER - \$250 + Ded. + 20% Major Diagnostic - Ded. + 20%
<b>Pharmacy</b> \$0/\$50/\$100/\$250 Tier 3&4 RX Ded. \$250/\$500	<b>Pharmacy</b> \$0/\$50/\$100/\$250 Tier 3&4 RX Ded. \$250/\$500	<b>Pharmacy</b> \$0/\$50/\$100/\$250 Tier 3&4 RX Ded. \$250/\$500	<b>Pharmacy</b> \$0/\$50/\$100/\$250 Tier 3&4 RX Ded. \$250/\$500
<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)	<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)	<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)	<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$10,000/\$20,000 (Emb)
<b>Coinsurance</b> 70%	<b>Coinsurance</b> 50%	<b>Coinsurance</b> 50%	<b>Coinsurance</b> 50%
<b>Out-of-Pocket</b> \$10,000/\$20,000	<b>Out-of-Pocket</b> \$10,000/\$20,000	<b>Out-of-Pocket</b> \$10,000/\$20,000	<b>Out-of-Pocket</b> \$10,000/\$20,000

**FLEX PLANS**

<b>FLEX 1000</b>	<b>FLEX 3000</b>	<b>FLEX 5000</b>
<b>In-Network Single/Family</b> <b>Deductible</b> \$1,000/\$2,000 (Emb)	<b>In-Network Single/Family</b> <b>Deductible</b> \$3,000/\$6,000 (Emb)	<b>In-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)
<b>Coinsurance</b> 20%	<b>Coinsurance</b> 20%	<b>Coinsurance</b> 20%
<b>Out-of-Pocket</b> \$6,850/\$13,700	<b>Out-of-Pocket</b> \$6,850/\$13,700	<b>Out-of-Pocket</b> \$6,850/\$13,700
<b>Office Copay</b> PCP \$0 (3 Visits Combined) SPC \$0 (3 Visits Combined)	<b>Office Copay</b> PCP \$0 (3 Visits Combined) SPC \$0 (3 Visits Combined)	<b>Office Copay</b> PCP \$0 (3 Visits Combined) SPC \$0 (3 Visits Combined)
<b>Virtual Visit</b> \$0 Copay	<b>Virtual Visit</b> \$0 Copay	<b>Virtual Visit</b> \$0 Copay
<b>Hospital Copays</b> OP - \$250 + Ded. + 20% IP - \$250 + Ded. + 20%	<b>Hospital Copays</b> OP - \$250 + Ded. + 20% IP - \$250 + Ded. + 20%	<b>Hospital Copays</b> OP - \$250 + Ded. + 20% IP - \$250 + Ded. + 20%
<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - \$0 (2 Visits) ER - \$250 + Ded. + 20% Major Diagnostic - \$250 + Ded. + 20%	<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - \$0 (2 Visits) ER - \$250 + Ded. + 20% Major Diagnostic - \$250 + Ded. + 20%	<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - \$0 (2 Visits) ER - \$250 + Ded. + 20% Major Diagnostic - \$250 + Ded. + 20%
<b>Pharmacy</b> \$15/\$40/\$75/\$200 2.5x for Mail Order	<b>Pharmacy</b> \$15/\$40/\$75/\$200 2.5x for Mail Order	<b>Pharmacy</b> \$15/\$40/\$75/\$200 2.5x for Mail Order
<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)	<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)	<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$5,000/\$20,000 (Emb)
<b>Coinsurance</b> 50%	<b>Coinsurance</b> 50%	<b>Coinsurance</b> 50%
<b>Out-of-Pocket</b> \$10,000/\$20,000	<b>Out-of-Pocket</b> \$10,000/\$20,000	<b>Out-of-Pocket</b> \$10,000/\$40,000



**HSA/HDHP PLANS**

<b>HSA 1500</b>	<b>HSA 3000</b>	<b>HSA 5000</b>
<b>In-Network Single/Family</b> <b>Deductible</b> \$1,500/\$3,000 (Emb)	<b>In-Network Single/Family</b> <b>Deductible</b> \$3,000/\$6,000 (Emb)	<b>In-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)
<b>Coinsurance</b> 20%	<b>Coinsurance</b> 20%	<b>Coinsurance</b> 20%
<b>Out-of-Pocket</b> \$6,500/\$7,150	<b>Out-of-Pocket</b> \$6,350/\$12,700	<b>Out-of-Pocket</b> \$6,350/\$12,700
<b>Office Copay</b> PCP \$0 after deductible SPC \$100 after deductible	<b>Office Copay</b> PCP Deductible + 20% SPC Deductible + 20%	<b>Office Copay</b> PCP Deductible + 20% SPC Deductible + 20%
<b>Virtual Visit</b> \$49 Copay	<b>Virtual Visit</b> \$49 Copay	<b>Virtual Visit</b> \$49 Copay
<b>Hospital Copays</b> OP - Deductible + 20% IP - Deductible + 20%	<b>Hospital Copays</b> OP - Deductible + 20% IP - Deductible + 20%	<b>Hospital Copays</b> OP - Deductible + 20% IP - Deductible + 20%
<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - \$50 after deductible ER - Deductible + 20% Major Diagnostic - Ded. + 20%	<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - Deductible + 20% ER - Deductible + 20% Major Diagnostic - Ded. + 20%	<b>Urgent Care, ER, Major Diagnostic Copay</b> Urgent Care - Deductible + 20% ER - Deductible + 20% Major Diagnostic - Ded. + 20%
<b>Pharmacy</b> Applies to Medical Deductible, copays after \$0/\$50/\$100/\$250	<b>Pharmacy</b> Applies to Medical Deductible, copays after \$10/\$35/\$60	<b>Pharmacy</b> Applies to Medical Deductible, copays after \$10/\$35/\$60
<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)	<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$5,000/\$10,000 (Emb)	<b>Out-of-Network Single/Family</b> <b>Deductible</b> \$5,000/\$20,000 (Emb)
<b>Coinsurance</b> 50%	<b>Coinsurance</b> 50%	<b>Coinsurance</b> 50%
<b>Out-of-Pocket</b> \$10,000/\$20,000	<b>Out-of-Pocket</b> \$10,000/\$20,000	<b>Out-of-Pocket</b> \$10,000/\$40,000



## GET CARE IN 20 MINUTES OR LESS.

### See a doctor whenever, wherever.

When you're sick and need care quick, a Virtual Visit is a convenient way to start feeling better faster. With a Virtual Visit, you can see and talk to a doctor via mobile device or computer.

24/7, no appointment needed. The doctor can give you a diagnosis and prescription,<sup>1</sup> if needed.



## USE VIRTUAL VISITS FOR ANY MINOR MEDICAL NEEDS, SUCH AS THESE:

- Cold/flu
- Fever
- Sinus problems
- Sore throat
- Bladder infection/urinary tract infection
- Bronchitis
- Pinkeye
- Rash
- Stomach ache

## Virtual Visits can save time & money.

An estimated 25 percent of ER visits could be treated with a Virtual Visit.<sup>2</sup>

### Have these 3 items ready to register and complete your Virtual Visit:

- Health plan ID card
- Credit card
- Pharmacy location

## HOW TO USE IT

### Members way of accessing Virtual Visits:

Log in to myuhc.com® and choose from provider sites where you can register for a Virtual Visit. After registering and requesting a visit you will pay a portion of the service costs according to your medical plan, and then you will enter a virtual waiting room.

<sup>1</sup> Prescription services may not be available in all states.

<sup>2</sup> Based on analysis of 2016 UnitedHealthcare ER claim volumes, where ER visits are low-acuity and could be treated in a Virtual Visit, PCP, or urgent/convenient care setting.

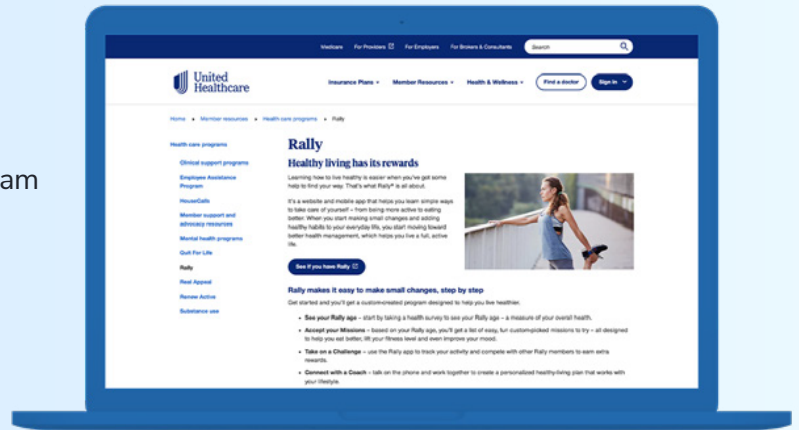
Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

Insurance coverage provided by or through UnitedHealthcare Insurance Company and its affiliates. Administrative services provided by United Health-Care Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.



## Your Path to Better Health

Sign up for **RALLY**™ on [myuhc.com](http://myuhc.com). It's a program to help you move more and eat better. It even rewards you for your progress.



### HOW IT WORKS

#### 1. Take your health survey.

The health survey will guide you with visual prompts to follow. You'll receive your results as a Rally® AgeSM — a number to help you assess your actual age compared to your health age based on your survey responses.

#### 2. Pick your focus.

Get personalized activities and recommended missions— or individual action plans — based on your survey results. Missions provide activities to help improve or maintain your health. Choose ones that fit your lifestyle.

#### 3. Earn rewards.

As you complete certain activities, you'll get coins. Use them to enter sweepstakes for chances to win prizes, get discounts, support charities or bid in auctions. The more you participate in Rally, the more chances to win.

#### Be healthy. Save money.

Save 10 percent to 50 percent on these health and wellness products and services that may not be covered by your medical plan:

- Acupuncture, chiropractic care, massage therapy and natural medicine
- Cosmetic dental teeth whitening
- Fitness equipment
- Hearing devices
- Infertility treatment
- Laser eye surgery
- Long-term care services

Log in to [myuhc.com](http://myuhc.com) to access Rally®.



## WEIGHT LOSS BENEFITS

**Get help losing weight and keeping it off.**

Whether you want to lose a lot of weight or just a few extra pounds, Real Appeal<sup>®</sup> is designed to help with simple steps that support healthy weight loss. As a benefit of your health plan, it includes:

- A personalized transformation coach who will guide you, customizing steps to fit your needs, personal preferences, medical history and goals.
- 24/7 online support and a mobile app to help you stay on track and help you reach your goals.
- A success kit featuring program guides, exercise videos, digital food scale and more.

**Success Kit with tools to help them kick - start their weight loss**

The kit includes:

Nutrition guide with recipes, portion plate, electronic food scale, digital weight scale, blender, fitness guide, 12 fitness DVDs & resistance bands.

## WOMEN'S HEALTH

**Get support throughout your pregnancy.**

The Maternity Support Program provides expectant mothers with support before, during, and after pregnancy.

You'll work with a maternity nurse who is available to answer questions and provide educational information. It's best to enroll within the first 12 weeks of pregnancy, but you can start through week 34.

The program is provided at no additional cost, as part of your plan. To enroll, call 1-877-201-5328\*, TTY 711, or visit [myuhc.phs.com/maternitysupport](http://myuhc.phs.com/maternitysupport) for more information.

## EMPLOYEE ASSISTANCE PROGRAM

**Your behavioral health benefit provides confidential support. Get help 24/7 for:**

- Alcohol and drug use recovery.
- Coping with grief and loss.
- Depression, anxiety and stress.
- Relationship difficulties.

If you need behavioral health support, visit [liveandworkwell.com](http://liveandworkwell.com) or call the toll-free member phone number on your ID card.

## START LIVING TOBACCO-FREE.

**The Quit For Life<sup>®</sup> program is here to help you reach your goals — at no additional cost to you.**

- Unlimited inbound phone support
- Online learning
- Texting support
- Nicotine replacement therapy

## CANCER SUPPORT PROGRAM

Many questions come up when you or a loved one has cancer. With the Cancer Support Program, dedicated nurses will help you find information and emotional support for you and your family and work with you throughout your cancer journey.

\*Questions are answered 24/7, but enrollment is only open from 8 a.m.–8 p.m. CT.

\*\*Additional costs may apply

## VISION COVERAGE WITH METLIFE®

### With the Questco/MetLife Vision Preferred Plan, you can:

- Go to any licensed vision specialist and receive coverage.
- Choose from a large network of ophthalmologists, optometrists and opticians, from private practices to retailers like Costco® Optical and Visionworks.
- Take advantage of Metlife's service agreement with Walmart and Sam's Club. Those retailers check your eligibility and process claims.

	IN-NETWORK	OUT-OF-NETWORK
<b>Exams</b> Eye Exam with Dilation (as necessary)	100% after \$25 copay	\$45 allowance
<b>Lenses</b> Single Bifocal Trifocal Lenticular	100% after \$25 copay 100% after \$25 copay 100% after \$25 copay 100% after \$25 copay	\$30 allowance \$50 allowance \$65 allowance \$100 allowance
<b>Frames</b> You will receive an additional 20% savings on the amount that you pay over your allowance. This offer is available from all participating locations except Costco.	\$130 allowance every <b>12</b> months	\$70 allowance every <b>12</b> months
<b>Contact Lenses</b> Elective (conventional and disposable) Medically necessary	\$100 allowance 100%	\$105 allowance \$210 allowance
<b>Second Pair Benefit</b> This benefit gives you additional eyewear coverage. You can get: <ul style="list-style-type: none"> <li>• <b>Two pairs</b> of prescription eyeglasses; or</li> <li>• One pair of prescription eyeglasses and an allowance toward contact lenses.                             <ul style="list-style-type: none"> <li>• Double your contact lens allowance</li> </ul> </li> </ul>	Lenses: Once every 12 months  Contacts: Once every 12 months	N/A  N/A

### In-network value added features:

**Additional lens enhancements:** Average 20-25% savings on all other lens enhancements.

**Savings on glasses and sunglasses:** Get 20% savings on additional pairs of prescription glasses and non-prescription sunglasses including lens enhancements. At times, other promotional offers may also be available.

**Laser vision correction:** Savings averaging 15% off the regular price or 5% off a promotional offer for laser surgery including PRK, LASIK and Custom LASIK. This offer is only available at MetLife participating locations.

### COSTS

**Employee** – \$7.55 per Month

**Employee & Spouse** – \$12.78 per Month

**Employee & Child(ren)** – \$13.49 per Month

**Employee & Family** – \$21.31 per Month

## DENTAL COVERAGE WITH METLIFE®

No waiting periods for service after meeting eligibility waiting period

Easily locate dental providers at [www.metlife.com](http://www.metlife.com)

100% coverage for preventative services with deductible waived

\$1200 / \$5,000 Annual Benefit Maximum, per person

	PLAN HIGH PLUS		PLAN HIGH		PLAN LOW	
	PDP In-Network	Out-of-Network	PDP In-Network	Out-of-Network	PDP In-Network	Out-of-Network
<b>Preventive Services</b> 1 time in 6 months: Oral Exams and Cleanings. 1 time in 12 months: Topical Application of Fluoride Solutions. 1 time per lifetime for a child under age 14: Space Maintainers. Not Specified Limit: Emergency office visits, X-rays, Lab and other tests.	100% negotiated fee*	100% of 90 UCR**	100% negotiated fee*	100% MAC fee**	100% negotiated fee*	100% MAC fee**
<b>Basic Services</b> 1 replacement per surface in 24 months: Amalgam Fillings. 1 per molar in 36 months for a child under age 16: Sealants. No Specified Limit: Oral Surgery, Simple Extractions, Resin Composite Fillings (excludes coverage for composite fillings on molars), General Services.	80% negotiated fee*	80% of 90 UCR**	80% negotiated fee*	80% MAC fee**	80% negotiated fee*	80% MAC fee**
<b>Major Restorative</b> 1 Replacement per tooth in 10 calendar years: Crowns/Inlays/On lays. 1 per tooth per lifetime: Root Canal. No Specified Limit: General Anesthesia, Oral Surgery: Surgical Extractions, Other Oral Surgery, Pulpotomy, Pulp Capping, Pulp Therapy, Apexification & Recalcification, Periodontal Surgery-Soft & Connective Tissue Grafts. Plus much more.	50% negotiated fee*	50% of 90 UCR**	50% negotiated fee*	50% MAC fee**	50% negotiated fee*	50% MAC fee**
<b>Endodontics</b> The branch of dentistry concerned with diseases and injuries of the soft tissues inside a tooth (the dental pulp).	50% negotiated fee*	50% of 90 UCR**	50% negotiated fee*	50% MAC fee**	50% negotiated fee*	50% MAC fee**
<b>Deductible</b>	Individual \$25 Family \$75	Individual \$25 Family \$75	Individual \$100 Family \$300	Individual \$100 Family \$300	Individual \$100 Family \$300	Individual \$100 Family \$300
<b>Orthodontia</b> Lifetime Maximum up to age 26 Per Person	\$1,500	\$1,500	\$1,000	\$1,000	N/A	N/A
<b>Annual Maximum Benefits</b> Per Person	\$2,500	\$2,500	\$5,000	\$5,000	\$1,200	\$1,200
<b>Employee</b>	\$39.69 per Month		\$30.77 per Month		\$17.31 per Month	
<b>Employee &amp; Spouse</b>	\$82.15 per Month		\$63.68 per Month		\$35.82 per Month	
<b>Employee &amp; Child(ren)</b>	\$90.30 per Month		\$70.00 per Month		\$39.37 per Month	
<b>Employee &amp; Family</b>	\$128.65 per Month		\$99.73 per Month		\$56.09 per Month	

\*Negotiated Fee = Agreed dental pricing between carriers and dentists. Pricing subject to change.

\*\*MAC Fee= Maximum Allowable Charge based on dentist's geographic area for the same or similar services as determined by MetLife.

All plan options pay the same for in-network covered services. The difference will be in the annual Maximum. 90 UCR = Usual Customary Reasonable 90% of average rate charged by dentists charged geographic area.

## GROUP TERM LIFE INSURANCE

### EMPLOYER PAID TERM LIFE FEATURES<sup>1</sup>:

- Continuation of Life Insurance while totally disabled as defined by the Group Policy<sup>2</sup>
- Accelerated Benefits Option<sup>3</sup>
- Total Control Account<sup>®4</sup>

### AD&D FEATURES<sup>1</sup>:

- Seat Belt Benefit<sup>\*5</sup>
- Air Bag Benefit<sup>\*</sup>
- Common Carrier Benefit<sup>\*</sup>
- Total Control Account<sup>®4</sup>

#### BASIC LIFE

Basic Life: provides a benefit in the event of death.

#### AD&D

Accidental Death & Dismemberment: provides a benefit in the event of death or dismemberment resulting from a covered accident.

#### PLAN MAXIMUMS

Plan Maximum

Non-Medical Maximum

Age Reduction Formula

**\$10k/\$25k/\$50k/\$100k  
Flat Amounts**

**Included in  
Basic Life coverage**

**\$10k/\$25k/\$50k/\$100k**

**\$10k/\$25k/\$50k/\$100k**

**35% at Age 65  
50% at Age 70**

1) Features may vary depending on jurisdiction.

2) Total disability or totally disabled means your inability to do your job and any other job for which you may be fit by education, training or experience, due to injury or sickness. Please note that a benefit is only available after you have participated in the Basic/Supplemental Term Life Plan for 1 year and it is only available to the employee.

3) When life expectancy is certified by a physician to be 12 months or less. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse or your family.

4) Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to earn income sufficient to pay interest to TCA Account holders and to provide a profit on the operation of the TCAs. Guarantees are subject to the financial strength and claims paying ability of MetLife.

5) The Seat Belt Benefit is a payable if an insured person dies as a result of injuries sustained in an accident while driving or riding in a private passenger car and wearing a properly fastened seat belt or a child restraint if the insured is a child. In such case, his or her benefit can be increased by 10 percent of the Full Amount - but not less than \$1,000 or more than \$25,000.

\* Does not apply to Dependent Term Life



### EXPLORE THE COVERAGE THAT HELPS YOU PROTECT YOUR INCOME AND LIFESTYLE.

While most people typically insure their lives and other material assets like homes or automobiles, many overlook the need to protect one of their most valuable assets – their ability to work and earn a living.

#### Why should I consider Short-Term Disability Insurance?

Short-Term Disability (STD) insurance can help replace a portion of your income during the initial weeks of a disability to help you pay your bills and help maintain your current lifestyle. It helps by protecting you, and your income if a sickness or accidental injury keeps you from working. The plan is available to you through your employer and with the convenience of payroll deduction.

Questco recognizes the need for your employees to protect their ability to earn an income, and offers the opportunity to enroll in LTD and STD insurance coverage from our selected carriers.

The plans are available to you with the convenience of payroll deduction so you don't have to worry about mailing monthly payments.

#### STD & LTD Eligibility Requirements

All active full-time employees working at least 30 hours per week are eligible to participate.

For more information regarding rates and benefit amounts contact the Questco Benefits Team or your Business Advisor for the full listing of each plan.

When Disability strikes, your ability to earn an income becomes interrupted, however, your monthly bills continue. Would you be adequately prepared to cover present and future financial obligations if you were to fall sick or become disabled and not able to work?

#### What is Long-Term Disability Insurance?

Long-Term Disability (LTD) insurance can help replace a portion of your income if you are unable to work for an extended period of time due to a sickness or accidental injury. It helps to provide the day to day peace of mind that comes from knowing that, during the time you would be recovering from a significant event in your life, you may not have to shoulder the additional burden of wondering how you're going to pay for the things that would still have to be paid for.

#### Why should I consider LTD Insurance?

You may have already purchased home, auto and life insurance to protect yourself against the threat of loss. And, you may already have health insurance to protect you against the cost of medical bills. But, have you protected one of your most valuable assets – your ability to work and earn a living?

Nobody ever thinks it will happen to them, but unfortunately, it can. The car accident, the illness, the slip on an icy sidewalk, the fall down steps or off a bike. And, sometimes these events can deprive you of one of your most important and valuable assets — your ability to earn an income. A disability absence from work can potentially last for several years.

That's a long time to survive without a steady income. While some people may be able to survive without working for a few months by tapping into their savings, what happens after that? Would you be able to meet your financial obligations if you became disabled and were unable to work for an extended period?



## HELP YOUR EMPLOYEES TAKE CONTROL OF THEIR FINANCES WITH FINFIT®.

FinFit provides an alternative to payroll advances and 401(k) loans. All of the educational resources and tools are FREE\* to eligible employees. FinFit and Questco want to assist your employees in getting their personal finances on track without adding another expense.



### Personalized Assessment

Create a plan that fits your financial needs.

### Online Tools and Resources

From beginners to savvy investors, we'll guide you every step of the way.

### Customizable Financial Dashboard

Organize your bills, bank accounts and finances in one place!

### Student Loan Consolidation Concierge

Average savings of \$343 per month and 79% reduction in payments.

### Short-Term Employee Loans\*\* For Emergencies And The Unexpected

Sometimes you just need a little cash to get you by. FinFit offers short-term loans\*\* to help.

\*\*Subject to credit approval. FinFit Loans are issued by Celtic Bank, a Utah-Chartered Industrial Bank, Member FDIC. Residents of Colorado, Connecticut, Iowa, Massachusetts, Nevada, Vermont and West Virginia are not eligible for loans. This does not constitute an offer or solicitation for loan products to residents of those states.

**60%**

of employees haven't used a high-interest lender since starting FinFit.

**70%**

of employees increased their personal savings.

**84%**

of employees said that FinFit helped them solve a financial crisis and refocus on work.

**DOWNLOAD THE FINFIT MOBILE APP**  
and gave access to FinFit where you are!



## 401(K) PLAN FEATURES

At Ouestco, we offer a Multi-Employer 401(k) Plan (“MEP”).

When you adopt the Ouestco 401(k) plan, you will free up your company resources from the timeconsuming and costly burden of administering a retirement plan.

We will ensure that compliance needs such as discrimination testing, employee notifications and disclosure notices, are taken care of in a compliant manner.

Our plan offers, high-quality funds, including index funds, no-load mutual funds and access to professional investment advice through Slavic 401K.

### INVESTMENT OPTIONS

Mutual funds purchased at NAV (no-load) from “open architecture” fund families including:

- Vanguard
- Fidelity
- American Funds
- T. Rowe Price
- MFS
- SSgA

### ALL OUR MUTUAL FUNDS COME HIGHLY RATED BY MORNINGSTAR AND INCLUDE:

- Performance and prospectuses available online
- Daily Valuation and online access
- Investment advice - actually speak to an advisor
- Email Express - participant account balances e-mailed to the participant every Friday.
- Quarterly statements mailed to participants home

### FEE TRANSPARENCY

The participant fees are disclosed as a line item on the participant’s statement. 12b-1 fees, if any, paid to Slavic 401K are credited back to the individual participants that own the fund. This ensures absolute objectivity in fund recommendations.

### COMPREHENSIVE ADMINISTRATION

- Plan design and set-up consultation
- Eligible participant notification
- Non-discrimination testing
- Sponsor Express - monthly plan summary & testing status e-mailed to you
- Loan and distribution processing
- Trustee services
- 5500 preparation included as part of the Multiple Employer Plan (MEP)

### COMPANY COSTS

Set-up (one time cost)  
**\$0**

Old Plan Takeover (one time cost)  
**\$350 + \$3 per participant**

### PARTICIPANT COSTS

Non Prorated Administration  
**\$10 annually (\$2.50 deducted from the account each quarter)**

Loans  
**\$150 set-up plus \$50 annual loan maintenance**

Distributions  
**\$65**



## ASSET EXPENSES

Weighted Mutual Fund Expense Ratio

**0.15%**

## WORKSITE PLAN SIZE / TOTAL ASSET FEE

- \$0 - \$500,000 / **0.80%**
- \$500,001 - \$999,999 / **0.70%**
- \$1M - \$1,999,999 / **0.55%**
- \$2M - \$2,999,999 / **0.45%**
- \$3M - \$3,999,999 / **0.35%**
- \$4M - \$4,999,999 / **0.30%**
- \$5M+ / **0.25%**

## 2022 LIMITS

401(k) deferral

**\$25,000**

Catch-up contribution for age 50+

**\$6,500**

Contribution limit (Deferral, Match, Profit Sharing)

**\$61,000 (plus catch-up if applicable)**

Salary Definition of Highly Compensated Employee

**\$135,000 in 2021 (also includes +5% owners, and lineal family regardless of compensation)**

Maximum Annual Compensation Limit

**\$305,000**





[questco.net](https://questco.net)

---

PROUDLY SUPPORTING SMALL BUSINESSES  
AND THE PEOPLE THAT ENABLE THEIR SUCCESS.

© 2023 Questco Companies