

Your 2026 Benefit Guide

January 1, 2026 - December 31, 2026



Welcome

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- ▶ Your legally married spouse
- ▶ Your registered domestic partner (RDP) and/or their children, where applicable by state law.
- ▶ Your children who are your biological children, stepchildren, adopted children, or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

When Coverage Begins

- ▶ **New Hires:** You must complete the enrollment process within 30 days. If you enroll on time, coverage is available on the first of the month following 2 months from your date of hire. If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits).
- ▶ **Open Enrollment:** Changes made to plan coverage are effective January 1, 2026 - December 31, 2026.

Benefit Terminology

Understanding your benefits will allow you and your family to receive the best care possible. Click [here](#) to watch an informative video about the language surrounding your benefits.

**If both you and your spouse, or registered domestic partner, work for Andrus Transportation, you are not allowed to enroll each other in voluntary benefits such as Voluntary Life/AD&D or Voluntary Worksite Benefits.*

Required Information—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year. Following are examples of the most common qualified life events:

- ▶ Marriage or divorce
- ▶ Birth or adoption of a child
- ▶ Child reaching the maximum age limit
- ▶ Death of a spouse, RDP, or child.
- ▶ You lose coverage under your spouse's/RDP's plan.
- ▶ You gain access to state coverage under Medicaid or CHIP

Making Changes

To make changes to your benefit elections, you must contact Human Resources within 30 days of the qualified life event (including newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes. Click [here](#) to watch an informative video about qualified life events.

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Go to the website below to enroll in benefits

hub.employeenavigator.com

Company Identifier

AndrusTransport

Open Enrollment 2026

OPEN ENROLLMENT FOR ALL FULL-TIME EMPLOYEES

“MANDATORY CALL CENTER”

To increase efficiency and streamline our enrollment

1-888-350-3301

PLEASE NOTE THE IMPORTANT DATE CHANGE TO THIS YEAR’S ENROLLMENT.

Open Enrollment for 2026 will begin on 11/17/2025 and continue through 12/08/2025.

All plans will be effective on January 1, 2026.

Insurance packets are available at all terminals and can also be mailed, emailed, or faxed, upon request.

Andrus employees are eligible for all benefits effective the 1st of the month following two months of full-time employment. Any full-time employee hired 10/01/2025 or earlier are eligible to enroll. Benefit elections go into effect 01/01/2026. If you have any questions about eligibility, please contact Kyle Parkhurst, Risk Manager at Andrus Transportation (435-673-1566) extension 1420.

We recommend the NEW **Cash Centric Cash Pay** through Apta. Direct, Transparent, and Immediate Payment for Services. A cash-centric model beats traditional health plans because members are no longer limited to certain network providers, it eliminates balanced billing associated with traditional RBP plans and eases the administrative burden on medical providers and HR Departments. Eliminates Billing After Procedures. Because members pay in cash for care at the time of service, the member never receives an unexpected bill later. Apta Health’s team will make sure all prices are negotiated, agreed upon by the provider, and paid for before the member receives care, alleviating any unexpected bills.

We recommend you also explore all “Additional Voluntary Benefit” available.

All FULL TIME EMPLOYEES and ALL NEW HIRE EMPLOYEES WILL BE CONTACTING OUR CALL CENTER (888) 350-3301

You are always welcome to contact the Andrus or HUB Team with any questions and service.

There will be NO plan changes for Medical/ Dental/Vision once open enrollment ends unless the member has a qualifying event. All employees will enroll or waive in any of our plans along with the “additional benefit” plans at the contact information listed below.

Andrus is pleased to continue offering benefits. Those enrolling must utilize the call center to comply with Federal Healthcare Reporting Mandates, even if you are waiving coverage. It is highly recommended that employees wishing to enroll spouses, or dependent children explore, and take advantage of all options available to them, including plans offered and potentially subsidized for dependents by federal or state agencies. If you have questions regarding these options, please contact Kyle Parkhurst.

Remember, it is your responsibility to assure that our call center has been contacted on or before December 8, 2025. It is simple and easy to enroll by phone. Please contact Kyle, MaryAnn, or HUB Group if you have any questions, or refer to Benefit Guide for additional information. Further announcements will follow for dates when our enrollment specialists will be at one of our terminals to offer coaching.

Thank you,

ANDRUS TRANSPORTATION SERVICES+

Medical - MVP with UNUM Hospital Indemnity \$0

MVP - We are proud to offer you the MVP medical plan that provides comprehensive medical and prescription drug coverage. This plan also offers access to **Apta Guardianship and BowTie service!** Please read carefully and reach out to the **Mandatory Call Center at 888-350-3301 if you have any questions.** This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the **FirstHealth network.** [Click HERE to search now!](#)

MVP Plan with UNUM Hospital Indemnity		
Key Medical Benefits	In-Network (FirstHealth network)	Out-of-Network ¹
Deductible and Out-of-Pocket Maximum (per calendar year)		
Individual Coverage		
Deductible	\$0	\$500
Out-of-Pocket Maximum	\$1,850	unlimited
Family Coverage (Individual / Family)		
Deductible	\$0 / \$0	\$500 / \$1,000
Out-of-Pocket Maximum	\$1,850 / \$12,700	unlimited
Covered Services		
Office Visits (primary/specialist)	\$15 / \$25	40%*
Routine Preventive Care	No charge	40%*
Mental Health Services (in office)	\$25	40%*
Outpatient Diagnostic (lab/X-ray)	\$50	40%*
Complex Imaging	\$400	40%*
Maternity Office Visits	No charge	40%*
Ambulance	Not covered	Not covered
Emergency Room	\$400	40%*
Urgent Care Facility	\$50	40%*
Inpatient Hospital Stay	Not covered	Not covered
Outpatient Surgery	Not covered	Not covered
Prescription Drugs (Tier 1 / Tier 2 / Tier 3)		
Retail Pharmacy (30-day supply)	\$25 / \$60 / \$125 Specialty Drugs: not covered	Not covered
Mail Order (90-day supply)	\$50 / \$120 / \$250 Specialty Drugs: not covered	Not covered

Coinurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Medical - Cash Centric - Cash Pay Deductible \$0

Apta Health Cash Centric - We are proud to offer you the Cash Centric Cash Pay medical plan that provides comprehensive medical and prescription drug coverage. This plan also offers access to **Apta Guardianship and BowTie service!** Please read carefully and reach out to the **Mandatory Call Center at 888-350-3301 if you have any questions.** This plan gives you the freedom to seek care from the provider of your choice. However, to maximize your benefits and reduce your out-of-pocket costs by calling your Care Concierge and choosing a provider that accepts a **Cash-Pay** price. [Click here to create your account and access network info and EOB's.](#)

Key Medical Benefits	Cash Centric - Cash Pay		
	Cash Pay - 1st Choice (NO ID CARD NEEDED)	In-Network	Out-of-Network ¹
	Step One	Step Two	Step Three
Deductible and Out-of-Pocket Maximum (per calendar year)			
Individual Coverage			
Deductible	\$0 / \$0	\$4,500	\$4,500
Out-of-Pocket Maximum	\$0 / \$0	\$7,000	\$7,000
Family Coverage (Individual / Family)			
Deductible	\$0 / \$0	\$4,500 / \$9,000	\$4,500 / \$9,000
Out-of-Pocket Maximum	\$0 / \$0	\$7,000 / \$14,000	\$7,000 / \$14,000
Covered Services			
Office Visits (primary/specialist)	\$0 / \$0 copay	30%* / 30%*	50%*
Routine Preventive Care	No charge	No charge	50%*
Outpatient Diagnostic (lab/X-ray)	\$0 copay	30%*	50%*
Complex Imaging	\$0 copay	30%*	50%*
Maternity Office Visits	\$0 copay	No charge for preventive. Other services; 30%*	No charge for preventive. Other services; 80%*
Ambulance	Not available	30%*	30%*
Emergency Room	\$0 copay	30%*	30%*
Urgent Care Facility	\$0 copay	30%*	50%*
Inpatient Hospital Stay	\$0 copay	30%*	50%*
Outpatient Surgery	\$0 copay	30%*	50%*
Prescription Drugs (Tier 1 / Tier 2 / Tier 3 / Tier 4)			
Retail Pharmacy (30-day supply)	\$15 / \$50 / \$100 / \$250	\$15 / \$50 / \$100 / \$250	Not covered
Mail Order (90-day supply)	\$30 / \$100 / \$200 Specialty Drugs: Not covered for more than 30 days	\$30 / \$100 / \$200 Specialty Drugs: Not covered for more than 30 days	Not covered

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Apta Guardianship

What is Apta Guardianship?

Apta Guardianship is a cash-based patient advocacy program from Apta Cash. It helps you save on medical expenses by choosing vetted, high-quality, medical providers who offer affordable cash prices for their services. We waive the members costs by going to the vetted, high-quality, medical providers who offer affordable cash prices for their services. **Apta waives the members costs by going to the vetted, high-quality, medical providers who offer affordable cash prices for their services. To search the Health First Network click here!**

The Apta Guardianship Program allows you to get your medical procedures at a discounted cash price. Paying cash eliminates the need for time-consuming administrative work and the providers are paid much quicker using the Apta Guardianship Program. Apta Guardians will guide you through the healthcare process and negotiate cash prices for the highest quality care at a fair price. We deliver healthcare with you in mind. With us, you'll have 24/7 access to unlimited physician care and a BowTie Health Guardian™ who will guide you through every phase of healthcare.

When you make an appointment for a simple office visit, you will identify as a cash pay patient. Ask for the cash price, and contact the guardianship team to load that amount on your debit card.

The Apta Guardianship program includes two main components:

Apta Guardianship Team - They help you find healthcare and negotiates cash prices on your behalf to save hundreds to thousands of dollars on procedures. Call your Guardian when you need surgeries, x-rays, labs, or other medical procedures. Once they've negotiated a discounted rate on your behalf, you'll pay with your pre-loaded debit card at the time of service and will not receive any additional billing.

Virtual primary care (VPC) - Services that allow you to meet with a doctor from the comfort of your home, while traveling, or anywhere you have internet access. Apta Health has partnered with **BowTie Medical** to provide this service. You should receive a welcome email and/or text message from **BowTie Medical** for next steps. From there, you can schedule visits and meet with a primary care physician much faster than a traditional doctor's office. VPC is available to you free of charge with no out-of-pocket cost, and no deductible. **More details on the next page.**

Your Apta Guardianship Team - If you need care outside of the BowTie system of doctors, your Health Guardian may refer you to the Apta Guardianship team to help schedule and pay cash for specialized care. Your Apta Guardianship team will collaborate with medical providers to pre-negotiate costs and load your **Cash Pay Card** with funds to pay for services. When you have questions about claims, billing, physician access, appointment scheduling or price comparisons, your Apta Guardianship team can help.

The Guardianship Cash Team is available 7am-7pm CST. A message can be left after hours for a response the next day. Bowtie is available 24/7 for clinical assistance.

Benefit	Apta Guardianship Program
Primary Care Visits	No cost if coordinated through your Apta Guardian
Specialist Visits	No cost if coordinated through your Apta Guardian - Cash Pay Card Eligible
Chiropractic Services	No cost if coordinated through your Apta Guardian - Cash Pay Card Eligible
Diagnostic Lab	100% covered if QuestSelect Facility is utilized
X-ray	No cost if coordinated through your Apta Guardian - Cash Pay Card Eligible
Imaging (CT/PET scans: MRII's)	No cost if coordinated through your Apta Guardian
Inpatient / Outpatient Hospital	No cost if coordinated through your Apta Guardian
Maternity - Prenatal/Delivery and All Inpatient Services	No cost if coordinated through your Apta Guardian
Mental Health / Substance Abuse - In Office	No cost if coordinated through your Apta Guardian - Cash Pay Card Eligible

Virtual Primary Care

What is Virtual Primary Care?

Andrus Trucking partners with **BowTie Medical** to provide Virtual Direct Primary Care (VDPC) at no cost as part of your health plan, giving you unlimited access to doctors and medical professionals by phone, video, or text—plus 24/7 Tele-Urgent Care. BowTie’s physicians act as health guardians, focusing on compassionate doctor-patient relationships while delivering comprehensive services including primary and urgent care, pharmacy support, specialist consultations, pediatric care (age 2+), health coaching, and management of acute and chronic conditions. It’s a one-stop, convenient approach that ensures you’re guided to the right care every time. Members are encouraged to select a PCP to coordinate their care and be their first point of contact when a medical need arises (except emergencies).

Virtual primary care (VPC) - Services that allow you to meet with a doctor from the comfort of your home, while traveling, or anywhere you have internet access. Apta Health has partnered with **BowTie Medical** to provide this service. You should receive a welcome email and/or text message from **BowTie Medical** for next steps. From there, you can schedule visits and meet with a primary care physician much faster than a traditional doctor’s office. VPC is available to you free of charge with no out-of-pocket cost, and no deductible.

Benefit	Virtual Direct Primary Care - VDPC
Virtual Primary Care Physician Visits	No cost through BowTie Medical
Virtual Urgent Care	No cost through BowTie Medical
Urgent Care	No cost through BowTie Medical; 24/7 availability

Cash Pay Card

What is the Cash Pay Card?

As part of the Apta Guardianship Program, you will receive a new Cash Pay debit card that can be pre-loaded with funds to pay for your medical procedures. This card will be mailed to you before the start of your new benefit plan and will be issued by a company called Akimbo. This card works like a credit card (no PIN required). **Your new Cash Pay Card is not an HSA or FSA card. It can only be used for approved medical expenses as outlined in your benefit guide and all charges should be discussed with your Apta Guardianship team prior to use. After each use, please remember to submit a copy of your detailed receipt to the Apta Guardianship team.**

What can I use the Cash Pay Card for?

The Cash Pay Card is a pre-loaded debit card used for medical payments. It works like a credit card (no PIN required). Please note that some procedures may be pre-paid and may not require a Cash Pay Card swipe. **If you do require a Cash Pay Card swipe, follow these steps:**

- Start with BowTie: As the guardians of your care, BowTie should always be your first step when you need care. Many services are available at no charge through BowTie. They will ensure that you are directed to the correct provider if they’re unable to help you. BowTie can help make appointments for imaging, lab work and diagnostics, and provide a referral for a specialist. If you are referred to a specialist outside of the BowTie system of doctors, your Apta Guardianship team will work with you to identify a provider, load your card with the appropriate funds, and navigate you through the cash pay process.
- Use Your Card and Submit the Receipt: Swipe your Cash Pay Card at your appointment. Afterward, text a photo to **(720) 704-3300** or email an itemized receipt to cashpay@apta-health.com.
- If there are multiple dependents seen at the visit, you must swipe your card separately for each individual and obtain a detailed receipt for each person.

What do I say when I get to my doctor’s office?

The Apta Guardianship is different than a traditional health plan. Follow these step to ensure you save time, money and billing headaches.

- **DO NOT** use your insurance card. You can even leave it at home.
- **DO NOT** fill out any insurance information on your forms, whether digital or physical. Leave it blank or write in “Self Pay”
- **ALWAYS** tell everyone, including the front desk, doctors, or administrators you are a “Self-pay” patient. If you find that you accidentally gave your insurance information to the doctors office, simply ask them to remove ALL insurance information and that you would like to be listed as a “self-pay” patient.

The Guardianship Cash Team is available 7am-7pm CST. A message can be left after hours for a response the next day. Bowtie is available 24/7 for clinical assistance.

BowTie Service - Available for BOTH plans

Virtual Primary Care Through BowTie Medical For your everyday health needs, Apta has partnered with a Virtual Direct Primary Care provider called [BowTie Medical](#). Unlike typical virtual care, BowTie offers a comprehensive approach, managing your annual routine services, lab and imaging orders, sudden illnesses, chronic condition and medication management that your primary care provider is managing today. You will enjoy a dedicated provider for consistency, including 24/7 urgent care, that fits your schedule.

Urgent Care Through BowTie

Most urgent care needs can be handled through BowTie. They offer 24/7 urgent and after-hours care, helping with common issues quickly and conveniently. You can book an appointment directly at [bowtiemedical.com](#) or call **720-704-3300** to receive care within a few hours.

In-Person Urgent Care at Local Facility

If BowTie cannot help you and you need in-person Urgent Care, you should go to your local Urgent Care facility, and follow the below steps:

- Leave your insurance card at home, but bring your Cash Pay Card. When you arrive at your local Urgent Care Center tell the front desk you are a “self-pay” patient.
- Your Cash Pay Card will be pre-loaded with limited funds for emergent situations. Calling your Apta Guardianship team is always recommended to get the appropriate funds for your Urgent Care visit.
- Pay with your Cash Pay Card, then submit an itemized receipt with patient’s name right away by taking a photo and texting the receipt to **720-704-3300** or emailing cashpay@apta-health.com.
- If you need additional treatments, call your Apta Guardian immediately at **720-704-3300** to get approval for additional charges.

***If you don’t send in your receipt within 24 hours of an unplanned visit, your Cash Pay Card may be deactivated.**

Emergency Room Visit at Local Facility

For serious life-threatening emergencies, it’s important to act quickly and get the care you need. Follow these steps so you can focus on getting the right care:

- Leave your insurance card at home. When you arrive at your local Emergency Care Center tell the front desk you are a “self-pay” patient.
- Once you receive care, you should reach out to your Apta Guardianship team as soon as reasonably possible to discuss your situation and plan for your current and future treatments.
- Your Cash Pay Card will be pre-loaded with limited funds for emergent situations. It’s always recommended to call your Apta Guardianship team to discuss your situation to load the appropriate funds on the Cash Pay Card.
- Submit an itemized receipt with patients name right away by taking a photo and texting the receipt to **720-704-3300** or emailing cashpay@apta-health.com.

***If you don’t send in your receipt within 24 hours of an unplanned visit, your Cash Pay Card may be deactivated.**

BowTie Medical is *here for you*

BowTie Medical is a concierge healthcare provider offering unlimited **virtual Primary Care** and personalized, integrated services through a **dedicated team of Health Guardians**. This team is composed of healthcare specialists (doctors, nurses, health coaches) and member support staff; it serves as your **single point of continuous care**. We call this **Health Guardianship** and we stay with you for **every step** of your healthcare journey. Whenever you receive care or navigation from your Health Guardianship team, it will come at a **\$0 out-of-pocket** cost.

Health Guardianship® includes:

- ✓ Flexible, weekday access to Health Guardians
- ✓ Unlimited 24/7 access to virtual urgent care
- ✓ Routine and annual checkups
- ✓ Prescription drug evaluation and recommendations
- ✓ Price shopping for care options and prescriptions
- ✓ Chronic condition management
- ✓ Access to health and nutrition coaching
- ✓ Personalized care navigation



Telehealth by TeleDoc



HealthJoy Makes it Easier to be Healthy and Well.

HealthJoy is the virtual access point for all your healthcare navigation and employee benefits needs. We're provided free by your employer to help you understand and make the most of your benefits. We connect you and your dependents with the right benefits at the right moment in your care journey, saving you time, money and frustration.

Help For Your Healthcare Journey.

With 24/7 access to our dedicated healthcare concierge team and care navigation tools, you never have to walk alone. HealthJoy helps you locate in-network doctors, find extra savings on your prescriptions, and 24/7 access to our virtual AI-assistant, JOY. Our mobile app and dedicated member support team are always on hand to help make it easier to stay healthy and well.

24/7 Healthcare Concierge

Our concierges are available around the clock to support you with questions about your benefits and many additional services, including:

- [Provider and Facility Recommendations](#)
- [Appointment Booking](#)
- [Health Cost Estimation](#)
- [Prescription Savings Review](#)
- [Resolve Claim Issues](#)
- [Dental and Vision Assistance](#)
- [Answer Benefits Questions](#)

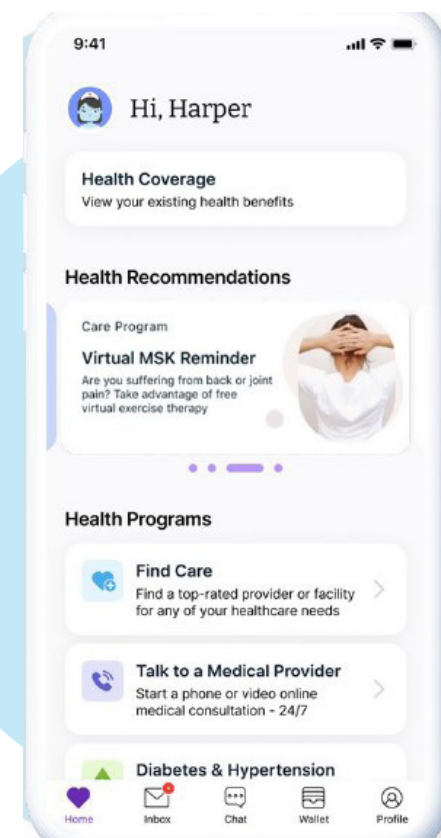


Scan Here to Download the HealthJoy App

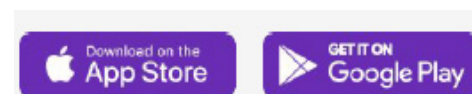
No-Cost Virtual Healthcare

Virtual healthcare is available through Teladoc Health within the HealthJoy app. Access board certified physicians and licensed mental healthcare professionals at your convenience.

- **General Medical Care**
Get free care 24/7 for non-emergency conditions like cold & flu, sinus infections, allergies, and more. Consultations can take place via phone or video.
- **Mental Healthcare**
 1. **Therapy Services** for ages 13 and up with no member consult fee. Choose a therapist or psychologist who fits your or your minor dependents' needs and schedule visits 7 days a week from wherever you are most comfortable.
 2. **Psychiatric Medication Management** for ages 18 and older. Consult with a board-certified psychiatrist with no member consult fee to receive medication evaluation and management support for anxiety, depression, mood disorder, PTSD and a variety of other mental health diagnoses.



Chat with us by logging into the **HealthJoy** app or call:
877-500-3212



Dental

BestLife and Health - This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the **Total Dental Administrators network**.

Key Dental Benefits	Dental Indemnity Plus	
	In-Network (Total Dental Administrators)	
Deductible (per calendar year)		
Individual / Family	\$50 / \$150	
Benefit Maximum (per calendar year; preventive, basic, and major services combined)		
Per Individual	\$2,000	
Covered Services		
Preventive Services (Cleanings, Exams)	No charge	
Basic Services (Oral Surgery)	20%*	
Major Services (Crowns, Bridges)	50%*	
Orthodontia (Children through 18)	50%; \$500 Calendar year benefit maximum; \$1,000 Lifetime benefit maximum	
Waiting Periods		
Basic / Major / Orthodontia	None	
Find a Provider		
Find a provider in your network	www.tdadental.com/providers/search	

Coinsurance percentages shown in the above chart represent what the member is responsible for paying.
 *Benefits with an asterisk (*) require that the deductible be met before the plan begins to pay.
 1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Vision

Best Life and Health - The vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the **EyeMed Access network**.

Key Vision Benefits	PPO 1A Vision Plan	
	In-Network (EyeMed Access)	Out-of-Network Reimbursement
Exam (once every 12 months)	\$10	Up to \$42
Lenses (once every 12 months) Single Vision Bifocal Trifocal	\$10	Up to \$35
		Up to \$40
		Up to \$65
Frames (once every 12 months)	80% of Retail Charge, less \$130 Allowance	Up to \$65
Contact Lenses (once every 12 months; in lieu of glasses)	85% of Retail Charge, less \$130 Allowance	Up to \$104
Lasik		
Find a Provider		
Find a provider in your network	www.eyedoclocator.eyemedvisioncare.com/member/en	

UNUM

Unum's 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, living benefits and other options, Whole Life goes beyond typical term life insurance.

Whole Life Insurance

Employee	\$2,000 - \$300,000
Spouse	\$2,000 - \$75,000
Child	\$2,000 - \$50,000

Voluntary Life (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage for yourself and your eligible family members.

	Benefit Option	Guaranteed Issue*
Employee	\$1,000 to \$500,000 in \$1,000 increments, up to 5 times your earnings.	\$130,000
Spouse	Get up to \$500,00 in \$1,000 increments. Spouse coverage cannot exceed 100% of your coverage amount	\$50,000
Child(ren)	Live birth to 6 months: \$1,000 Older than 6 months to 19 years old: \$1,000 up to \$10,000	N/A

Voluntary AD&D (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage for yourself and your eligible family members.

	Benefit Option
Employee	\$1,000 to \$500,000 in \$1,000 increments, up to 5 times your earnings.
Spouse	\$1,000 up to \$500,000 in increments of \$1,000 (can't exceed 100% of employee)
Child(ren)	Up to \$10,000 in increments of \$1,000

*Guarantee issue for new hires (and eligible dependents): new employees who apply for voluntary life& AD&D coverage during initial enrollment period are guaranteed up to the amount shown without having to submit evidence of insurability (EOI) or proof of good health. EOI or proof of good health is required if enrolling after initial eligibility and/or for amounts above guarantee issue. See navigator system or HR for detail on required EOI forms and how to submit.

Whole Life vs Term Life

Term Life		Whole Life	
What is it?	Provides essential protection during your working years and helps your loved ones with financial obligations in case of your death	What is it?	Can provide benefits for a lifetime. It's more than just a death benefit — value that you can use during times of need
Why is it important	It can help your family face the loss of income due to death. Can be used to pay for the expenses associated with terminal illness (This benefit is available with the Accelerated Death Benefit rider).	Why is it important	It can help pay final expenses. Can provide a living benefit to help pay for expenses associated with a Chronic Illness or Long-Term Care (see benefit summary for details).
How does it work?	You may be able to increase coverage as needs evolve up to plan maximums. Reduces at typical age such as 65 or 70. Coverage may be available without medical questions, which is generally offered only in the workplace.	How does it work?	You may be able to increase coverage as needs evolve up to plan maximums. Reduces at typical age such as 65 or 70. Coverage may be available without medical questions, which is generally offered only in the workplace.

Voluntary Long-Term Care with Whole Life

Allstate

With a longer life comes an increased possibility of things that go with being alive. Injuries, falls, breaks and a variety of potential illnesses are just a few conditions that could last months or even years. When this happens, long-term care services may become necessary not just for medical and rehabilitation purposes, but also to complete simple daily tasks like bathing, dressing and eating.

Depending on the type of care received, the cost for these services often runs thousands of dollars per month. Combine these costs with other out-of-pocket medical expenses and daily living cost and it becomes clear that long-term care can be financially devastating without proper preparation.

Group Whole Life product can help give peace of mind because the money you spend builds cash value that you can use later in life or add to the term benefit payout. The graph below illustrates the need for term and permanent whole life insurance throughout the various stages of life.

What are Long-Term Care Services?

Long-term care services are designed to meet the health or personal care needs of a person either for a short time or an extended time. For some, the purpose is to help maintain independence. For those with more serious conditions, the purpose is to live safely when they can no longer perform certain tasks on their own. These tasks are referred to as Activities of Daily Living (ADLs). They include:

- Transferring - the ability to change locations independently.
- Eating - the ability to feed oneself (not including food preparation).
- Dressing - the ability to put clothes on and take them off.
- Bathing - the ability to wash oneself.
- Continence - the ability to control one's bladder and bowel functions.
- Toileting - the ability to get to and from the toilet and perform related personal hygiene.

How much do Long-Term care services cost?

The cost of long-term care services depends on the level of care needed and the type of care provided. This can vary from a home-health aide visiting a person's home a few hours a day to a room in a private nursing home and every possible situation in between. The cost generally corresponds with the level of care provided. Below are some average costs per month.

How does Group Whole Life Insurance work?

It is only available to you and your spouse. If you or your covered spouse dies while the coverage is in force, a death benefit will be paid to the designated beneficiary. If you or your covered spouse survives to maturity, and the coverage is still in force, the net surrender value is paid to you and coverage terminates. You choose a fully guaranteed death benefit (premiums payable to age 95) to leave behind, or if you live to age 121, a lump-sum maturity benefit is paid.

How do I register to access MyBenefits?

- Go to mybenefits.allstate.com and click "Register your account today"
- Enter account info - SSN, zip code and DOB. This is required information in order to start.
- Create your account - choose your User ID and Password
- Answer 2 security questions

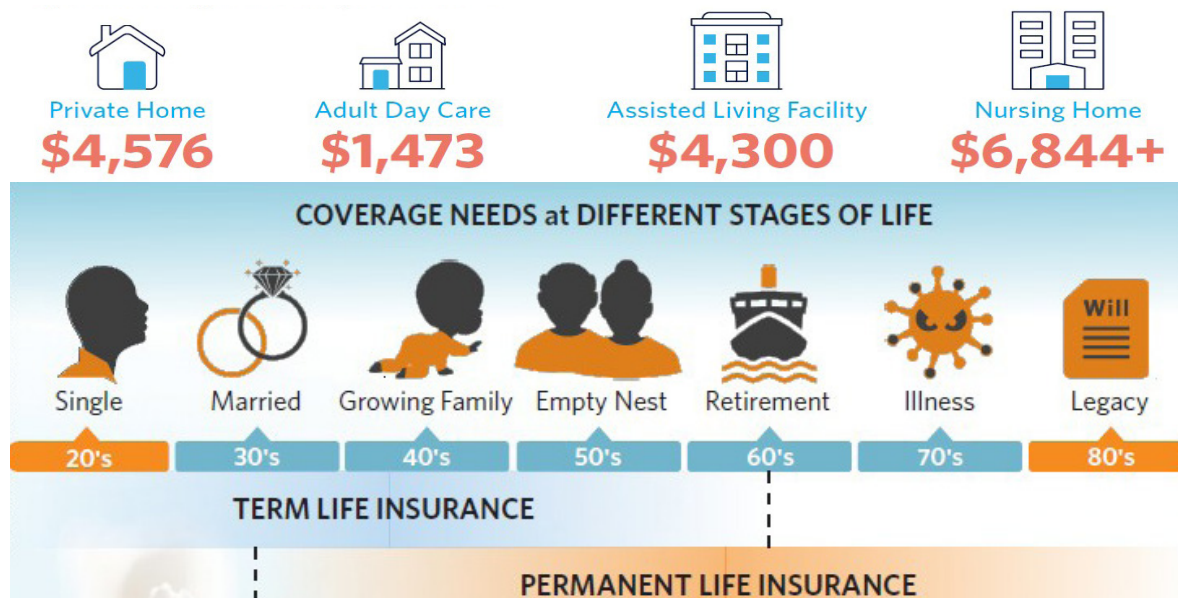
Customer Care Information

Click [here](#) to go to the claim forms website

Employee Benefits Portal
www.mybenefits.allstate.com

Customer Care Center (800) 521-3535

Click [HERE](#) to watch **Group Whole Life Complete with Restoration of Benefits and Extension of Benefits**



Disability

UNUM

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Voluntary Short-Term Disability	
Benefit Percentage	60%
Weekly Benefit Maximum	\$1,400
When Benefits Begin	After 14th day of disability
Maximum Benefit Duration	24 weeks
Pre-Existing Condition Restrictions	3 months / 12 months

Voluntary Long-Term Disability	
Benefit Percentage	60%
Monthly Benefit Maximum	\$5,000
When Benefits Begin	After 180th day of disability
Maximum Benefit Duration	2 years
Pre-Existing Condition Restrictions	3 months / 12 months

Voluntary Benefits - Accident

UNUM

Accident - You never expect an accident to happen. But if it does, your focus should be on recovery – not medical bills. Accident Insurance can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries. For a full list of covered benefits, see your plan summary.

Sample of Initial & Emergency Care Benefits	Sample Benefit Amount
Emergency Care Treatment	\$100 - \$150
Physician Follow-Up	\$75
Medical Testing Benefit	\$200
Ambulance (Ground / Air)	\$600 / \$1,500
Sample of Hospitalization Benefits	
Hospital Admission	\$1,500 per accident
Hospital Confinement (non-ICU or ICU)	\$300 a day up to 365 days
Inpatient Rehab (paid per accident)	\$100 per day to 15 days
Sample of Fractures and Dislocations	
Fractures	\$1,350 - \$4,500
Dislocations	\$150 - \$3,375
Second and Third Degree Burns	\$500 - \$10,000
Concussions	\$90 - \$500
Cuts/Lacerations	\$50 - \$1,500
Wellness Benefit	
\$50 Payable 1x per calendar year, per person	

Voluntary Benefits - Critical Illness

UNUM

Critical Illness - With Critical Illness Insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition that you can use however you would like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses, and more. The benefit amounts shown will be paid regardless of the actual expenses incurred. The benefit descriptions are a summary only. There are terms, conditions, state variations, exclusions and limitations applicable to these benefits. Please read all of the information in this Summary and your Certificate of Insurance for more information. All Covered Critical Illness Conditions must be due to disease or sickness.

Individual Covered	Benefit Amount	
Employee	\$15,000 or \$30,000	
Spouse	50% of the employee's Initial Benefit	
Children	50% of the employee's Initial Benefit	
Covered Conditions	Initial Benefit	Recurrence Benefit
Invasive Cancer	100%	N/A
Heart Attack	100%	N/A
Stroke	100%	N/A
Coma	100%	N/A
Advanced Alzheimer's Disease	100%	N/A
Amyotrophic Lateral Sclerosis (ALS)	100%	N/A
Parkinson's Disease (Advanced)	100%	N/A
Multiple Sclerosis	100%	N/A

Wellness Treatment, Health Screening Test and Preventive Care Benefit*

UNUM will provide an annual benefit of \$50 per calendar year for taking one of the eligible screening/prevention measures. UNUM will pay only one health screening benefit per covered person per calendar year.

Voluntary Benefits - Hospital Indemnity

UNUM

Hospital Indemnity - For many, health insurance premiums and deductibles are skyrocketing while coverage is staying the same or worsening. Hospital indemnity insurance helps offset these additional costs by paying benefits for covered surgeries and hospital stays or services.

Included Benefits	Sample Benefit Amount
First Day Hospital Confinement	\$400
First Day Hospital Intensive Care Unit (ICU) Confinement	\$400
Daily Hospital Confinement	\$2,000
Daily Hospital ICU Confinement	\$2,000
Well Child Benefit	\$50 a day per covered child up to 4 days

Legal, CDL Protection & Gun Owners Supplement

LegalShield

Identity theft, motor vehicle accidents, and legal trouble can be emotionally devastating and take years to resolve without help from an experienced professional. But with help from **IDShield** and **LegalShield**, available 24/7, restoration takes place quickly and effectively, giving you peace of mind. This benefit is paid entirely by you. Below are examples of what are offered with each plan. This benefit is paid entirely by you.

LegalShield Protection - Have you ever needed a Will prepared or needed help signing a contract? The **LegalShield** plan will give you access to the following:

- Dedicated Provider Law Firm
- Advice and Consultation (Personal)
- Letter/Phone Calls (Personal)
- Uncontested Divorce, Separation, Adoption
- Name Change Representation
- Will Preparation
- Document Review (Personal)
- Residential Loan Document Assistance
- Moving Traffic Violation Assistance
- Trial Defens
- Income Tax Audit
- 25% Discount - law firm's standard hourly rate for additional services
- 24/7/365 Emergency legal access for covered emergencies

Commercial Driver's Legal Plan - On and off the road, we're here to help you with any legal matter from the trivial to the traumatic. And since our dedicated law firms are paid in advance, their sole focus is on serving you, rather than billing you. Our CDLP members can call their designated CDLP Provider Law Firm for consultation on transportation related matters for advice to help protect their rights.

- Logbook
- Load spillage
- Overheight
- No placard
- Hazardous material
- Permit violations
- Equipment violations
- No medical card
- Overlength
- No insurance
- Overwidth / Overweight
- Expired inspection sticker
- No motor carrier authority
- Radar Detector

Gun Owner Supplement - You carry a gun because you believe in the rights granted by the U.S. Constitution. LegalShield believes every person should have access to the legal system. Read below to find out what's included.

- Personal Advice and Consultation for;
 - Gun owner rights
 - Carry and License requirements
 - Advice on where carrying your concealed firearm is allowed
 - Advice on where carrying your firearm is openly allowed
 - Recent changes in gun laws
- Emergency Access from a Firearm Incident
 - 24/7 toll-free access to a provider lawyer for consultation in the event of a covered firearm incident
 - Trial Defense for Gun Related Matters
 - Defense of covered civil and criminal lawsuits filed in state or federal court
 - 60 total hours for covered lawsuits (20 hours pre-trial and 40 hours trial per plan year.)
 - NFA Gun Trust Services
 - One NFA Gun Trust prepared by your provider law firm per membership year for a flat fee of \$250
 - 25% Discount on the provider law firm

Identity Theft

Allstate

Your identity is made up of more than your Social Security number and credit score. That's why we do more than monitor your credit reports. We help you look after your online activity, from financial transactions to what you share on social media — so you can protect the trail of data you leave behind.

- Dark web monitoring
- Social media reputation monitoring
- Financial transaction monitoring
- 401(k) and HSA stolen fund reimbursement
- Tax fraud refund advances
- Data breach notifications
- High risk application and Transaction Monitoring
- Credit monitoring
- Credit inquiry alerts
- Monthly score tracker
- Sex offender alerts
- Credit freeze assistance

Employee Assistance Program

CuraLinc

You may be afraid to speak openly about mental health. But the fact is, you're not alone—1 in 5 adults experience mental health conditions that impact their performance at work. Our free and confidential Employee Assistance Program (EAP) is available to help you and your family address any mental and behavioral health issues that affect your quality of life. **This is a company-paid benefit.**

Confidential Counseling

Anxiety - Although most people experience anxiety from time to time, those who suffer persistent, uncontrollable anxiety that gets in the way of their work and personal relationships may have a form of anxiety disorder. Anxiety disorders may include generalized anxiety, panic disorder or social anxiety. To receive a correct diagnosis, visit your primary care provider or licensed therapist. Possible treatments may include a combination of one or more of the following:

- Cognitive behavioral therapy
- Self-help or support groups
- Medication, such as antidepressants*

Depression More than just “the blues,” depression is characterized by a persistent sense of sadness, emptiness or worthlessness; a loss of interest in your usual hobbies; fatigue; restlessness; difficulty sleeping and a change in appetite and weight, among other symptoms. It can also leave you at greater risk of suicide, heart disease, substance abuse and even eating disorders. If you feel you may suffer from depression, talk with your doctor or a licensed mental health professional, who may suggest a combination of one or more of the following:

- Medication, such as antidepressants*
- Talk therapy
- Exercise

Online Resources

The EAP website houses a suite of tools to help you learn more about your mental health and ways to improve your mental well-being.

Work-Life Support

If the demands of balancing your work and personal obligations get to be too much, let the EAP do the legwork for you! The EAP can help you find child care, eldercare and pet care options, refer you to moving and home repair services and more.

Financial & Legal Advice

Money consistently ranks as one of the top sources of stress. You are eligible for a free session with an attorney for a variety of legal issues, including divorce/separation and real estate. The EAP can also connect you with a financial planner to help you manage your current finances and prepare for your financial future.

CuraLinc Website

PHONE: 1-888-881-LINC (5462)
WEB: www.supportlinc.com

**If you decide to go on medication, it is important you work closely with your doctor to track any side-effects you may experience. Antidepressants in particular may cause suicidal thoughts. If you are having suicidal thoughts, call the National Suicide Prevention Lifeline at 800-273-8255.*

Cost of Benefits Per Weekly Pay Period

You can also visit hub.employeenavigator.com for your contributions.

Benefit Type	Plan	Coverage	Employee Cost
Medical (Apta Guardianship)	MVP with UNUM Hospital Indemnity \$0	Employee Employee + Spouse Employee + Child(ren) Family	\$19.00 \$86.00 \$81.00 \$216.00
	Cash Centric Cash Pay Deductible \$0	Employee Employee + Spouse Employee + Child(ren) Family	\$90.00 \$284.00 \$283.00 \$462.00
Telemedicine (HealthJoy)	Teladoc	Employee Employee + Dependents	100% Employer Paid (Must be enrolled in medical coverage)
Dental (Best Life and Health)	Dental Indemnity Plan	Employee Employee + One Family	\$5.17 \$9.75 \$17.51
Vision (Best Life and Health)	PPO 1A	Employee Employee + Spouse Employee + Child(ren) Family	\$1.60 \$3.20 \$3.15 \$4.15
Life/AD&D (UNUM)	Whole Life Benefit	Employee Employee + Dependents	See Employee Navigator
	Voluntary Life	Employee Employee + Dependents	See Employee Navigator
	Voluntary AD&D	Employee Employee + Dependents	See Employee Navigator
Disability (UNUM)	Voluntary Short-Term Disability	Employee	See Employee Navigator
	Voluntary Long-Term Disability	Employee	See Employee Navigator

Cost of Benefits Per Weekly Pay Period

You can also visit hub.employeenavigator.com for your contributions.

Benefit Type	Plan	Coverage	Employee Cost
Voluntary Benefits (UNUM)	Accident	Employee	\$1.83
		Employee + Spouse	\$3.31
		Employee + Child(ren)	\$3.80
Family		\$5.28	
	Critical Illness	Employee Employee + Dependents	See Employee Navigator
	Hospital Indemnity	Employee	\$10.18
		Employee + Spouse	\$20.62
		Employee + Child(ren)	\$14.15
		Family	\$24.60
Voluntary Benefits (Allstate)	Long-Term Care	Employee Employee + Dependents	See Employee Navigator
Legal & CDL Protection (LegalShield)	Legal Protection	Employee + Dependents	\$5.30
	CDL Protection	Employee	\$6.91
	Gun Owners Supplement	Employee	\$3.45 (Must be purchased with a Legal Plan)
	Legal Protection + CDL Protection	Employee + Dependents	\$11.28
ID Theft Protection (Allstate)	Identity Protection Pro	Employee	\$1.84
		Employee + Dependents	\$3.22
	Identity Protection Pro Plus	Employee Employee + Dependents	\$2.30 \$4.15
Employee Assistance Program (CuraLinc)	Employee Assistance Program	Employee Employee + Dependents	100% Employer Paid

Employee Navigator

Enrolling in benefits with Employee Navigator is easy! Follow the steps below to elect or waive coverage for the current plan year.

Step 1: Getting started

- Access your benefits portal by visiting hub.employeenavigator.com
- You will need to provide your username and password. If you have misplaced or forgotten your credentials, you can reach out to HR for that information. You can also select the “Forgot Username” and “Forgot Password” options on the login screen to reset your credentials.

If you are a new user, click “New User Registration” and create your account. You will need the following information:

- First Name
- Last Name
- Company Identifier: **AndrusTransport**
- Last four digits of your Social Security Number
- Birthdate

On the home screen, once registered and logged in, look for “Start Enrollment” to begin enrolling in benefits.

Info needed when adding dependents

- Name
- Social Security Number(s)
- Dates of Birth
- Home Address (if separate from yours)

Step 2: Verify your personal dependent information

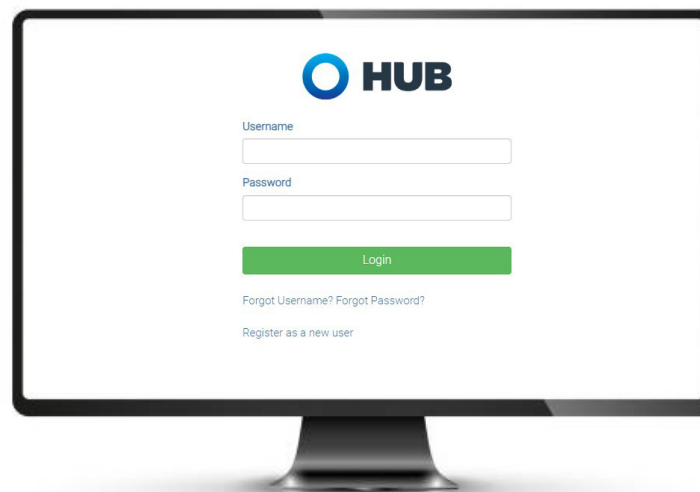
- Personal information: validate that all information is accurate.
- Dependent information
 - To update information, click “Edit”. Upon completion click “Save”.
 - Select “Add Dependent” if you currently do not see them listed.
- Once all of your dependents have been added/updated, click “Save and Continue”.
- **Important:** If your company offers voluntary life insurance, you need to add your spouse and children as dependents on this screen.

Step 3: Making your open enrollment elections

- Enroll or decline each eligible benefit option in benefits.
- Review benefit elections in summary and click “Agree” to electronically sign.

Making changes due to a Qualified Life Event

- Go to hub.employeenavigator.com. Log in using username and password.
- Click on the life events icon.
- Employees can then make changes that have to do with qualified life events. Employees can add or drop coverage from there.



Company Identifier
AndrusTransport

Contact Information

Coverage	Carrier	Phone #	Website
Medical - MVP with UNUM Hospital Indemnity \$0	SisCo	(800) 457-4726	www.siscoconnect.com/Logon/
Medical - Cash Centric Cash Pay \$0 Deductible	Apta Guardianship	(720) 704-3300	www.aptahealth.com/Andrus
Virtual Primary Care / Cash Pay Card / BowTie Services	Apta Guardianship	(720) 704-3300	This is a call feature only, no website.
Telemedicine	Teladoc	(877) 500-3212	www.teladochealth.com
Dental	Best Life and Health	(800) 433-0088	www.bestlife.com
Vision	Best Life and Health	(800) 433-0088	www.bestlife.com
Life/AD&D	UNUM	(866) 679-3054	www.unum.com
Disability	UNUM	(866) 679-3054	www.unum.com
Voluntary Benefits	UNUM	(866) 679-3054	www.unum.com
Long-term Care	Allstate	(800) 521-3535	www.mybenefits.allstate.com
Legal & CDL Protection Gun Owner Supplement	LegalShield	(435) 705-6379	www.orionhelps.com
ID Theft Protection	Allstate	(800) 789-2720	www.allstateidentityprotection.com
Employee Assistance Program	CuraLinc	(888) 881-5462	www.supportlinc.com

Benefits Website

Our benefits website hub.employeenavigator.com can be accessed anytime you want additional information on our benefits programs.

Questions?

If you have additional questions, you may also contact:

Kyle Parkhurst - Risk Manager at (800) 888-5838 ext 1420
kyle@andrustrans.com

Shellie Cox - Account Executive at (801) 727-6028
shellie.cox@hubinternational.com



DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to each insurance carrier's plan documents, medical plan SBC's, benefit summaries and your employer's Summary plan for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

