



## HEALTH INSURANCE

Employee  
Benefits Guide

## Total Management Resources

November 1, 2021 -  
October 31, 2022



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# THE BENEFITS PACKAGE

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In addition to receiving a competitive salary and having an equal opportunity for professional development and advancement, you may be eligible to enjoy other benefits which will enhance your job satisfaction. We are confident you will agree that the benefits program described in this guide represents a very large investment by Total Management Resources.

Our commitment to providing a competitive benefits program demonstrates the solid investment we make in our associates. Our objective is to maintain the loyalty of our current associates and attract talented newcomers who can help our organization grow. Total Management Resources will periodically review our benefits program and we will make modifications as appropriate.

## Eligibility

Total Management Resources offers you and your eligible family members a comprehensive and valuable employee benefits program. We encourage you to take the time to educate yourself about your options so that you are able to choose the best coverage for you and your family. Employees that meet the following criteria may participate in the Total Management Resources benefits program.

You become eligible for all health and welfare benefits coverage on the 91<sup>st</sup> day of employment, at which point you can make your benefit elections. Exception: Kemper voluntary benefits are effective first of the month after 90 days. Changes to your elections can only occur during open enrollment unless you experience a qualifying "Change of Status."

For the purpose of the Total Management Resources group benefits program, dependents are defined as:

- Your spouse
- Dependent "child" up to age 26. (*Child means the employee's natural child or adopted child and any other child as defined in the certificate of coverage*)

## Family Status Change Events

Generally, you can only change your benefit elections during the annual benefits enrollment period. However, you may be able to change some of your benefit elections upon the occurrence of certain change in status events, provided you properly notify your employer and the change is permitted under the plan terms. Examples of a qualifying "Change in Status" event may include:

- Your marriage
- Your divorce or legal separation
- Birth or adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's work status that affects his or her benefits
- Change in your work status that affects your benefits
- Change in residence or work site that affects your eligibility for coverage
- Change in your child's eligibility for benefits
- Receiving Qualified Medical Child Support Order (QMCSO)

If you have a family status change, you must notify your HR Manager in a timely manner and complete the necessary forms.



# CONTACT INFORMATION

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## Have Questions? Need Help?

Total Management Resources proudly offers access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals and their primary responsibility is to assist you and your enrolled family members.

The Specialists in the Benefit Resource Center are available Monday through Friday 8:00 AM to 5:00 PM EST and CST. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or email message by the end of the following business day. Benefit Resource Center can be reached via phone at 1.855.874.0835 or by email at [BRCSouth@usi.com](mailto:BRCSouth@usi.com).

## USI Benefit Resource Center (BRC)

855-874-0835

[BRCSouth@usi.com](mailto:BRCSouth@usi.com)

## Carrier Contact Information

BENEFIT	CARRIER	CONTACT INFORMATION
Medical	Kaiser Permanente	<a href="http://www.healthplans.com/kaiser/insurance">www.healthplans.com/kaiser/insurance</a> 1.800.464.4000
Dental	Lincoln Financial	<a href="http://www.lincolnfinancial.com">www.lincolnfinancial.com</a> 1.800.423.2765
Vision	Lincoln Financial	<a href="http://www.lincolnfinancial.com">www.lincolnfinancial.com</a> 1.800.423.2765
Life and AD&D	Lincoln Financial	<a href="http://www.lincolnfinancial.com">www.lincolnfinancial.com</a> 1.800.423.2765
Short Term Disability	Lincoln Financial	<a href="http://www.lincolnfinancial.com">www.lincolnfinancial.com</a> 1.800.423.2765
Long Term Disability	Lincoln Financial	<a href="http://www.lincolnfinancial.com">www.lincolnfinancial.com</a> 1.800.423.2765
Voluntary Life and AD&D	Lincoln Financial	<a href="http://www.lincolnfinancial.com">www.lincolnfinancial.com</a> 1.800.423.2765
Employee Assistance Plan	Lincoln Financial	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a> 1.888.628.4824
Accident Insurance	Kemper Corporation	<a href="http://www.kemperbenefits.com">www.kemperbenefits.com</a> 1.866.860.9348
Critical Illness Insurance	Kemper Corporation	<a href="http://www.kemperbenefits.com">www.kemperbenefits.com</a> 1.866.860.9348

# MEDICAL BENEFITS

## HMO \$2,000 and \$5,000 Deductible

Total Management Resources offers an excellent health insurance program that consists of three comprehensive health care plan options through Kaiser, an industry leader. Employees will have a choice between two HMO plans and one PPO Plan. The first two health care plan options are the HMO plans, one with a \$2,000 deductible and one with a \$5,000 deductible. We have highlighted some of the most frequently used benefits below and encourage you to review the Summary of Benefits & Coverage or Summary Plan Description for complete details on exclusion, limitations and pre-authorization requirements that may apply.

	HMO \$2,000	HMO \$5,000		
<b>Calendar Year Deductible</b>				
▪ Individual	\$2,000	\$5,000		
▪ Family	\$4,000	\$10,000		
<b>Benefit Coinsurance</b>				
	100%	100%		
<b>Out-of-Pocket Maximum (includes deductible)</b>				
▪ Individual	\$4,500	\$5,500		
▪ Family	\$9,000	\$11,000		
<b>Physician Office Visits</b>				
▪ Primary Care	\$30 Copay	\$30 Copay		
▪ Specialists Visits	\$40 Copay	\$40 Copay		
<b>Preventive Care</b>				
	100%	100%		
<b>Laboratory &amp; X-ray Services</b>				
▪ Diagnostic X-Ray & Lab	0% After Deductible	0% After Deductible		
▪ Complex Radiology	0% After Deductible	0% After Deductible		
<b>Hospital Services</b>				
▪ Inpatient	0% After Deductible	0% After Deductible		
▪ Outpatient	0% After Deductible	0% After Deductible		
<b>Emergency Room</b>				
	\$250 Copay (waived if admitted)			
<b>Urgent Care Services</b>				
	\$60 Copay	\$60 Copay		
<b>Prescription Drugs</b>				
Mail Order available at 2x retail for KP Pharmacy / 3x retail for Network Pharmacy				
	KP Pharm	Network Pharm	KP Pharm	Network Pharm
▪ Generic	\$15 Copay	\$25 Copay	\$15 Copay	\$25 Copay
▪ Brand (Formulary)	\$30 Copay	\$50 Copay	\$30 Copay	\$50 Copay
▪ Brand (Non-Formulary)	\$45 Copay	\$75 Copay	\$45 Copay	\$75 Copay

*For the members on the HMO, the network pharmacy benefits consist of a one-time fill at Walgreens or Rite Aid.*

# MEDICAL BENEFITS

## PPO \$2,000 Deductible

The final health care plan option available through Kaiser is the PPO with a \$2,000 deductible plan. We have highlighted some of the most frequently used benefits below and encourage you to review the Summary of Benefits & Coverage or Summary Plan Description for complete details on exclusion, limitations and pre-authorization requirements that may apply.

	IN-NETWORK	OUT-OF-NETWORK	
<b>Calendar Year Deductible</b>			
▪ Individual	\$2,000	\$4,000	
▪ Family	\$4,000	\$8,000	
<b>Benefit Coinsurance</b>			
	90%	70%	
<b>Out-of-Pocket Maximum (includes deductible)</b>			
▪ Individual	\$5,500	\$11,000	
▪ Family	\$11,000	\$22,000	
<b>Physician Office Visits</b>			
▪ Primary Care	\$30 Copay for KP providers / \$50 copay for Network providers	30% After Deductible	
▪ Specialists Visits	\$40 Copay for KP providers / \$60 copay for Network providers	30% After Deductible	
<b>Preventive Care</b>			
	100%	30% After Deductible	
<b>Laboratory &amp; X-ray Services</b>			
▪ Diagnostic X-Ray & Lab	10% After Deductible	30% After Deductible	
▪ Complex Radiology	10% After Deductible	30% After Deductible	
<b>Hospital Services</b>			
▪ Inpatient	10% After Deductible	30% After Deductible	
▪ Outpatient	10% After Deductible	30% After Deductible	
<b>Emergency Room</b>			
	\$250 Copay (waived if admitted)		
<b>Urgent Care Services</b>			
	\$60 Copay for KP providers / \$100 copay for Network Providers	30% After Deductible	
<b>Prescription Drugs</b>			
Mail Order available at 2x retail for KP Pharmacy / 3x retail for Network Pharmacy			
	KP Pharm	Network Pharm	Out-of-Network
▪ Generic	\$15 Copay	\$25 Copay	30% After Deductible
▪ Brand (Formulary)	\$30 Copay	\$50 Copay	30% After Deductible
▪ Brand (Non-Formulary)	\$45 Copay	\$75 Copay	30% After Deductible

# DENTAL BENEFITS

Total Management Resources offers a comprehensive dental plan through Lincoln. This is a voluntary plan. The chart below provides you a brief summary of the key benefits available under the plan option. For a complete list of all your dental insurance benefits and restrictions, please refer to your booklet or contact the Benefit Resource Center.



	IN-NETWORK	OUT-OF-NETWORK
<b>Calendar Year Deductible</b>		
▪ Waived for Preventive Care	Yes	Yes
▪ Individual	\$50	\$50
▪ Family	\$150	\$150
<b>Non-Network Reimbursements</b>		
		90 <sup>th</sup> Percentile
<b>Calendar Year Benefit Maximum</b>		
	\$5,000	\$5,000
<b>Preventive Care Services</b>		
	100%	100%
<b>Basic Services</b>		
	90% After Deductible	80% After Deductible
<b>Major Services</b>		
	60% After Deductible	50% After Deductible
<b>Orthodontia</b>		
	50%	50%
<b>Orthodontia Lifetime Maximum</b>		
	\$1,000	\$1,000

# VISION BENEFITS

Total Management Resources has designed a quality and affordable vision plan through Spectra that includes coverage for both an annual vision exam as well as vision hardware benefits. This is a voluntary plan, so you are responsible for 100% of the cost. When you access the services of a participating eye care professional through Spectra, you will receive the highest benefit level.



COVERAGE	IN-NETWORK	OUT-OF-NETWORK	FREQUENCY PERIOD
<b>Exam Copay</b>			
	\$10	N/A	12 months
<b>Exam Allowance (once per frequency period)</b>			
	Covered 100% after copay	Up to \$45	12 months
<b>Materials Copay</b>			
	\$10	N/A	12 months
<b>Eye Glass Lenses Allowance (one pair per frequency period)</b>			
Single Vision	Covered 100%	Up to \$40	12 months
Lined Bifocal	Covered 100%	Up to \$60	12 months
Lined Trifocal	Covered 100%	Up to \$80	12 months
Lenticular	Covered 100%	Up to \$80	12 months
<b>Contact Lenses Allowances (one pair or single purchase per frequency period)</b>			
Elective	\$125 allowance	Up to \$125	12 months
Therapeutic	Covered 100%	Up to \$125	12 months
<b>Frame Retail Allowance (one per frequency period)</b>			
	Up to \$130	Up to \$71	24 months
** Your frequency period begins on January 1 (Calendar Year Basis)			



# BASIC AND VOLUNTARY LIFE ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

## Basic Life and Accidental Death & Dismemberment (AD&D)

Total Management Resources provides Basic Life and AD&D benefits to eligible employees. The company paid life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan.

BASIC LIFE AND AD&D	
Paid by Total Management Resources	
Life Benefit	\$25,000
AD&D Benefit	\$25,000

### Beneficiary

It is important to keep your beneficiary updated. While this can be done anytime throughout the year, open enrollment is a good time since you will be evaluating your full benefits package. You can see your current beneficiary designation in the Employee Navigator portal and make appropriate updates there as well.

## Voluntary Life and Accidental Death & Dismemberment (AD&D)

To supplement your group life insurance benefit, you may purchase additional Life/AD&D insurance. This additional coverage is voluntary and the cost to you via payroll deduction will depend on your age and the amount of coverage you elect. By electing voluntary coverage for yourself, you have the option to enroll your spouse and/or child(ren) as well.

### Guarantee Issue

By electing coverage when you are initially eligible, you can elect up to the "guarantee issue" amount without providing a medical statement. If you wait to elect coverage at a later enrollment period, you will be required to provide evidence of insurability (EOI), subject to underwriting approval before a policy of any amount will be issued.

You will need to provide evidence of insurability if:

- Your election exceeds the guarantee issue amount when you initially enroll
- You elect to increase your current policy beyond the guaranteed issue amount
- You declined coverage when initially eligible, and elect to enroll at a future date

VOLUNTARY LIFE AND AD&D	
Employee Paid	
<b>Employee</b>	
Benefit Maximum	\$10,000 increments to max of \$500,000 not to exceed 5x annual earnings
Guarantee Issue	\$100,000
<b>Spouse</b>	
Benefit Maximum	\$5,000 increments to max of \$50,000
Guarantee Issue	\$25,000
<b>Child(ren)</b>	
Benefit Maximum	\$5,000 increments to max of \$10,000
Guarantee Issue	100% of Employee's Benefit

MONTHLY VOLUNTARY TERM LIFE RATES	
Age (11/1/2021)	Employee & Spouse Rates per \$1,000
Under 30	\$0.06
30 - 34	\$0.08
35 - 39	\$0.10
40 - 44	\$0.16
45 - 49	\$0.25
50 - 54	\$0.40
55 - 59	\$0.63
60 - 64	\$0.92
65 - 69	\$1.57
70 - 74	\$3.52
75 +	\$7.70

# DISABILITY INSURANCE

Total Management Resources is pleased to provide employees with short and long-term disability benefits through Lincoln Financial. In the event you become disabled and cannot work as a result of an accident or sickness, these benefits provide a source of income when you likely need it most. Below is a brief description of how benefits are paid under each policy. Additional information can be found in your certificate of coverage.



SHORT TERM DISABILITY	
Weekly Benefit Amount	60%
Benefit Maximum	\$1,000 per week
Benefits Begin	Accident: 7 Days Sickness: 7 Days
Duration of Benefit	25 weeks

You are not eligible to receive short term disability benefits if you are receiving workers' compensation benefits.

LONG TERM DISABILITY	
Benefit Percentage	60%
Benefit Maximum	\$5,000 per month
Elimination Period	180 days
Duration of Benefit	To Social Security Normal Retirement Age (SSNRA)

# EMPLOYEE ASSISTANCE PLAN (EAP)

## EmployeeConnect

Life has its share of ups and downs – and sometimes you may need a little guidance through the “downs”. EmployeeConnect through Lincoln offers professional and confidential services to help you and your loved ones improve your quality of life. Employee assistance plan services are offered 24 hours a day, seven days a week. This plan offers an array of services to help you and your loved ones meet the challenges that life, work, and relationships can bring.

For more information about the program, visit [GuidanceResources.com](http://GuidanceResources.com), download the GuidanceNow mobile app, or call 888-628-4824.

**GuidanceResources.com login credentials:**  
**Username: LFGSupport Password: LFGSupport1**



 <b>In-person guidance</b>	 <b>Unlimited 24/7 assistance</b>	 <b>Online resources</b>
<p>Some matters are best resolved by meeting with a professional in person. With <i>EmployeeConnect</i><sup>SM</sup>, you and your family get:</p> <ul style="list-style-type: none"><li>▪ In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year)</li><li>▪ In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and <b>25% off</b> subsequent meetings</li></ul>	<p>You and your family can access the following services anytime – online, on the mobile app or with a toll-free call:</p> <ul style="list-style-type: none"><li>▪ Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning and more</li><li>▪ Legal information and referrals for family law, estate planning, consumer and civil law</li><li>▪ Financial guidance on household budgeting and short- and long-term planning</li></ul>	<p><i>EmployeeConnect</i><sup>SM</sup> offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit <a href="http://GuidanceResources.com">GuidanceResources.com</a> or download the <i>GuidanceNow</i><sup>SM</sup> mobile app. You'll find:</p> <ul style="list-style-type: none"><li>▪ Articles and tutorials</li><li>▪ Videos</li><li>▪ Interactive tools, including financial calculators, budgeting worksheets and more</li></ul>

# VOLUNTARY BENEFITS

## Accident Insurance

Accident insurance provides cash for accidental injuries, helping you cover the cost of emergency medical care and unexpected expenses along the way.

Benefits for a covered accident include:

- Emergency Room Care
- Diagnostic Exams
- Follow-up Care
- Outpatient Recovery
- Concussions
- Lacerations
- Dental Repair Work



## Critical Illness Insurance

Critical Illness insurance is designed to protect your income when your out-of-pocket expenses increase as a result of a covered serious illness. This benefit pays a lump sum benefit that can be used any way you choose. Coverage benefits are available for your spouse and child up to 50% of the face amount elected by you.

How it works: Select one of the benefit amounts offered and when the diagnosis of a covered critical illness occurs, then the policy will pay you a lump-sum benefit amount based on the plan level chosen. Listed below are a few of the covered benefits under Critical Illness insurance coverage. An additional \$50 wellness benefit is included as well.

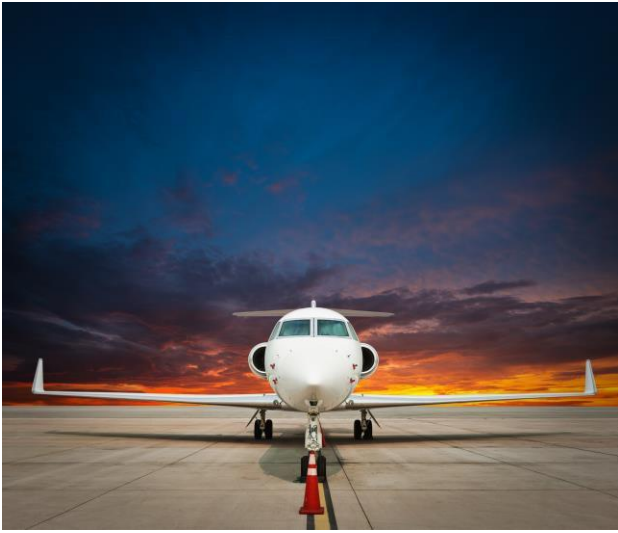
100% Benefits	Heart attack, stroke, invasive cancer, sudden cardiac arrest, end stage renal (kidney) failure, major organ failure, benign brain tumor, coma, severe burns, complete loss of speech, Type 1 diabetes, multiple sclerosis, muscular dystrophy, myasthenia gravis, paralysis, amyotrophic lateral sclerosis
50% Benefits	Advanced Alzheimer's disease, advanced Parkinson's disease, coronary artery disease (bypass surgery), ruptured aneurysm
25% Benefits	Non-invasive cancer, diphtheria, encephalitis, heart valve surgery, Huntington's disease, rabies, rock mountain spotted fever, Tay-Sachs disease, tetanus, tuberculosis
10% Benefits	Coronary artery disease (angioplasty or atherectomy), heart catherization, transient ischemic attack (TIA)

## Dependent Care Flexible Spending Arrangement (FSA) – JANUARY 1, 2022 – DECEMBER 31, 2022

With a Dependent Care Flexible Spending Arrangement (FSA), you can set aside up to \$5,000/year on a pre-tax basis to pay for out-of-pocket expenses incurred for dependent care while you and your spouse work. Because the amount you elect is taken on a pre-tax basis, you have the opportunity to save up to an estimated 25% on out-of-pocket expenses!

### How does an FSA Plan work?

1. Estimate your dependent care expenses for the year.
2. Enroll in the FSA account and elect an amount up to the permitted annual limit.
3. Submit claims as often as you'd like to pay yourself back on a tax-free basis for your expenses.



# ADDITIONAL LINCOLN BENEFITS

## TravelConnect

This is a comprehensive program offered through Lincoln that can bring help, comfort, and reassurance if you face a medical emergency while traveling 100 or more miles from home. While traveling, you and your loved ones are able to count on responsive and caring support 24 hours a day, 7 days a week. You can find a description of these benefits at [www.mysearchlightportal.com](http://www.mysearchlightportal.com) or you can call (866) 525-1955 for TravelConnect services.

Services that are offered:

- Coordinate and provide transportation for you when the initial medical facility cannot treat you adequately
- Coordinate travel and airfare for your children
- Medical care and travel services recovery

## Lincoln VisionConnect

Lincoln's discount vision program offers savings on eye care and eyewear, exams, retinal screenings, lens enhancements, contacts and laser vision correction. You can access these discounts through a VSP network doctor. The following are the discounts offered:

- One rate of \$50 for an eye exam (with the purchase of a pair of prescription glasses)
- 15% savings on a contact lens exam
- Special pricing on complete pairs of glasses and sunglasses
- Reduced pricing on laser vision correction through contracted facilities



To find out more about this discount visit [vsp.com](http://vsp.com) or call (800) 877-7195.

## LifeKeys Services

If you are enrolled in Life or AD&D insurance through Lincoln you have access to an array of services to help you and your loved ones through life's challenges. Visit [www.guidanceresources.com](http://www.guidanceresources.com) to see all LifeKeys has to offer or call (855) 891-3684. Services include but are not limited to:

- 24/7 access to the Working Advantage discount network where you can save up to 60% on a variety of products and services
- Guidance and support for your beneficiaries like grief counseling and help coping with the challenges of day-to-day life
- Help with important life matters including legal, financial, family, and career challenges
- Protection against identity theft
- Online will preparation

# ADDITIONAL BENEFITS

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## Benefit Hub

The Benefit Hub through the Management Group is an Atlanta Employee Perk Program! You can enjoy discounts, rewards, and perks on thousands of the brands you love:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health and Wellness
- Beauty and Spa
- Sports & Outdoors
- Pet insurance

It's simple to access! Just visit [tmgatlperks.benefithub.com](http://tmgatlperks.benefithub.com) and use referral code **36A8F** to complete the registration. If you have any questions regarding this program, please call 1-866-664-4621 or email [customercare@benefithub.com](mailto:customercare@benefithub.com).

