

Benefits Guide

2024 - 2025

*MAY 1, 2024 -
APRIL 30, 2025*

CDL
ELECTRIC
group of companies

Welcome

Your benefits are an important part of your overall compensation. CDL Electric is 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 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 of your date of hire. If you enroll on time, coverage is effective on the first of the month following 60 days of full-time employment.

If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits).

- **Open Enrollment:** Changes made during Open Enrollment are effective **May 1, 2024 - April 30, 2025**.

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 or child
- You lose coverage under your spouse'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 31 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.

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.

Inside

Medical

Off-Site Healthcare
Clinic

Dental

Vision

Life and AD&D ***NEW**

Disability

Employee Assistance
Program (EAP)

Aflac ***NEW**

Valuable Extras

Cost of Benefits

Contact information

Enrollment

Please visit UKG to complete your enrollment online.

Medical

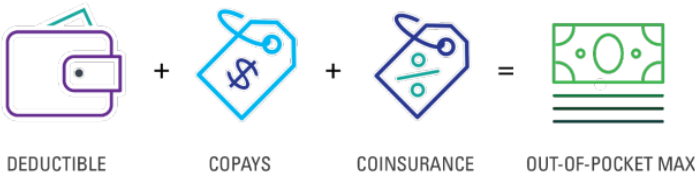
CDL Electric is proud to offer you a medical plan that provides comprehensive medical and prescription drug coverage. The plan also offers many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of the plan.

Blue Cross Blue Shield of Kansas

The PPO Blue Edge Plan gives you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Blue Cross Blue Shield of Kansas Blue Choice Network. The calendar-year deductible must be met before certain services are covered. After the maximum out-of-pocket amount has been reached (copays, deductible, coinsurance), eligible benefits will be paid at 100% of the allowed amount for the remainder of the benefit period.

Here's how the plan works:

- **Annual Deductible:** You must meet the entire annual deductible before the plan starts to pay for non-preventive medical expenses.
- **Coinsurance:** Once you've met the plan's deductible, you are responsible for a percentage of your medical expenses, which is called coinsurance. For example, the plan will pay 60 percent and you will pay 40%.
- **Coinsurance Maximum:** Your coinsurance only expenses cannot exceed the plan's annual coinsurance maximum. If you meet the coinsurance maximum, the plan will pay 100% of all eligible services for the rest of the plan year.
- **Out-of-Pocket Maximum:** Once your deductible, coinsurance, and copays add up to the plan's annual out-of-pocket maximum, the plan will pay 100% of all eligible covered services for the rest of the calendar year.



BCBS Kansas Mobile App

With the BCBSKS mobile app, you can find everything you need to know about your BCBSKS benefits - personalized all in on place. The app makes it easier to get things done, so you can spend more time focused on you!

Download the **BCBSKS Mobile** app today!



Telehealth: AmWell

Included with your medical coverage, you can have a live visit on your computer or mobile device with a doctor at a time that works for you. Blue Cross provides telehealth services through American Well (Amwell). With Amwell, registration is FREE. It's easy to use, affordable, private and secure.

Why use Amwell?

- **Choose Your Own Physician:** You select a physician for your visit from a list of U.S. board-certified doctor and therapist profiles. All profiles include physician certifications, licenses and online patient ratings.
- **Available Nationwide, 24/7/365**
- **Convenient Prescriptions:** If a medication is prescribed, all prescriptions can be picked up at your local pharmacy.
- **Record Storage:** A complete record of each visit is securely maintained and can be accessed by the patient.

When to use Amwell?

As an innovative patient consultation service, telehealth lets you interact with a doctor at your convenience for common conditions such as:

- Cold
- Flu
- Fever
- Sinus Infection
- Pink Eye
- Ear Infection

How to use Amwell?

You can easily register for a telehealth visit and connect with a board-certified doctor in your area.

Download the Amwell app on any mobile device.



For more information, visit bcbsks.com/telehealth

Medical (Cont'd)

Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Key Medical Benefits	Blue Cross Blue Shield of Kansas PPO Plan	
	In-Network	Out-of-Network ¹
Deductible (Per Plan Year)		
Individual / Family	\$2,500 / \$5,000	\$2,500 / \$5,000
Coinsurance Maximum (Per Plan Year)		
Individual / Family	\$2,000 / \$4,000	\$2,000 / \$4,000
Out-of-Pocket Maximum (Per Plan Year)		
Individual / Family	\$6,350 / \$12,700	\$6,350 / \$12,700
Covered Services		
Office Visits (Primary Care/Specialist)	Visits 1 - 5: \$30 / \$60 copay Visits 6 + *40% Coinsurance	Visits 1 - 5: \$30 / \$60 copay Visits 6 + *40% Coinsurance
Virtual Visits	Visits 1 - 5: \$30 / \$60 copay Visits 6 + *40% Coinsurance	Not covered
Routine Preventive Care	No charge	*40% Coinsurance
Outpatient Diagnostic (lab/X-ray)	*40% Coinsurance	*40% Coinsurance
Complex Imaging	*40% Coinsurance	*40% Coinsurance
Ambulance	*40% Coinsurance	
Emergency Room	\$250 copay then deductible and 40% coinsurance	
Urgent Care Facility	Same as office visit (Copay is applicable to provider type)	
Inpatient Hospital Stay	*40% Coinsurance	*40% Coinsurance
Outpatient Surgery	*40% Coinsurance	*40% Coinsurance
Prescription Drugs (Tiers 1/2/3/4/5)		
Retail Pharmacy (30-day supply)	\$15 / \$50 / \$75 / ^\$150 / ^20% to a max of \$400 <i>^Specialty Drugs must be obtained from the BCBSKS designated specialty pharmacy in order to be covered</i>	\$15 / \$50 / \$75 / Not Covered

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

Office visit limit maximum is a combined maximum including primary care, specialist, virtual, and urgent care visits.

*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.

HighTouch Rx

To help you manage your specialty Rx cost, HighTouch Rx with Prime Therapeutics can help members with complex conditions, determine if drug therapy opportunities apply and then HighTouch Rx will perform outreach to you when appropriate.

How it works: HighTouch Rx outreach is a full service program featuring a dedicated team of clinical pharmacists and data scientists.

1. They will identify actionable savings opportunities by applying analytics to medical and pharmacy claims.
2. Prime Therapeutics pharmacists will then provide outreach to you for these high cost specialty conditions.

How to help control medication expenses?

What is GoodRx? GoodRx is a free price comparison resource that helps Americans save millions of dollars every month by finding them the lowest prescription prices at their local pharmacies. GoodRx is completely **FREE** for anyone to use! Visit goodrx.com or download the mobile app to access coupons that can help you save up to 80% on almost all FDA-approved drugs both brand name and generic.



Search & Compare Prices

Find the lowest local prices for your prescriptions at more than 70,000 U.S. pharmacies.



Save on your Prescriptions

Track prices and get notified with the latest saving alerts for your prescriptions.



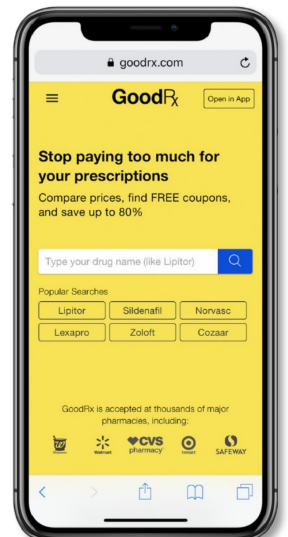
Get Free Coupons

GoodRx coupons can save you up to 80% on your prescriptions at no cost to you.



Show your Pharmacist

It's easy, just show the GoodRx app to your pharmacist when picking up your prescription.



Download the GoodRx app or visit goodrx.com and start saving today!



Off-Site Healthcare Clinic *Bookings Available Now!*

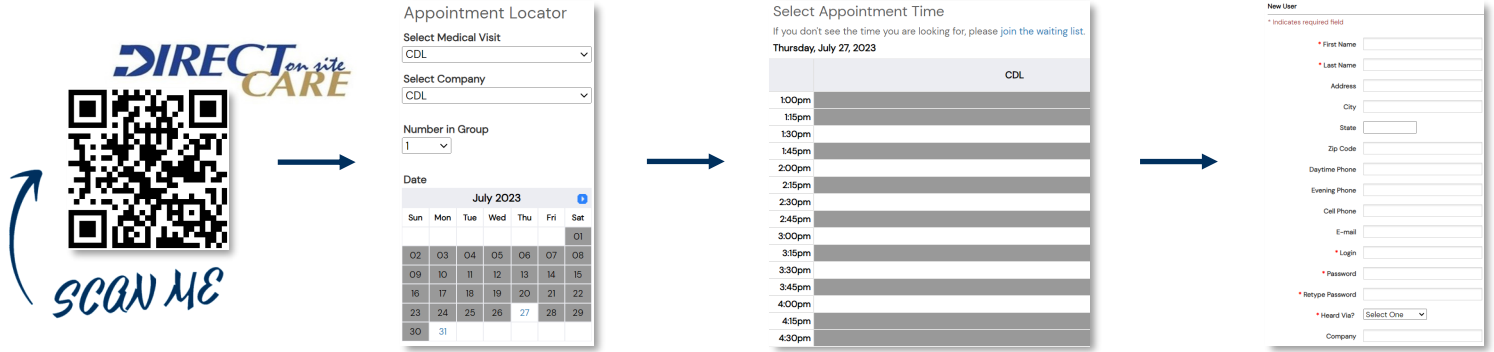
Your Health is Our Priority

CDL Group of Companies is excited to announce the introduction of an Off-Site Health Clinic. This Health Clinic is located at the Watco offices in Pittsburg. The clinic will be available to employees and their dependents as long as they are enrolled in either the CDL or Serrmi Blue Cross Blue Shield company health plans.

This will offer employees several benefits including:

- **FREE** access to a Physician
- **FREE** short-term generic medications (*limitations apply*)
- **NO - COPAYS**
- **ABILITY** to schedule doctors visits during work hours without the loss of sick time

How to Schedule an Appointment



**OR YOU
CAN CALL!**

(620) 875-1048 to make an appointment anytime
(620) 240-9932 direct line during clinic hours

Appointments Available

Health Clinic Address
321 W. 3rd St
Pittsburg, KS

EVERY MONDAY
8 am - 12pm
EVERY THURSDAY
1pm - 5pm

Dental

CDL Electric is proud to offer you a voluntary dental plan (with Orthodontia coverage) through Delta Dental of Kansas.

Delta Dental of Kansas PPO / Premier: 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 Delta Dental **PPO Network**.

Following is a high-level overview of the coverage available.

Key Dental Benefits	Delta Dental of Kansas	
	PPO	Premier / Out-of-Network ¹
Deductible (Per Calendar Year 1/1 - 12/31) Applies to Basic and Major Services Only		
Individual / Family	\$50 / \$150	
Annual Benefit Maximum (Per Calendar Year; Preventive, Basic, and Major Services combined)		
Per Individual	\$1,500	
Covered Services		
Preventive Services (<i>Cleanings, X-rays</i>)	0%	0%
Basic Services (<i>Fillings, Extractions</i>)	*20%	*20%
Major Services (<i>Bridges, Crowns</i>)	*50%	*50%
Orthodontia (<i>Covers children through age 18</i>)	50%	50%
Lifetime Orthodontia Maximum Per Individual	\$1,000	

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.

RIGHT START 4 KIDS (RS4K):

Children age 12 and under receive their claims paid at 100% for all covered services. Deductibles will not apply, but the annual maximums, frequencies, and limitations will apply.

This benefit does not apply to orthodontics. If a child visits an out-of-network dentist, normal waiting periods, deductibles, and coinsurance will apply.

Vision

CDL Electric is proud to offer you a voluntary vision plan.

The **VSP Vision Care** 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 **VSP Choice Network**.

Following is a high-level overview of the coverage available.

Key Vision Benefits	Benefit
	In-Network
Exams (Every 12 months)	\$10 Copay
Lenses (Every 12 months)	
Single Vision	\$25 materials copay, then no charge
Bifocal	
Trifocal	
Lenticular	
Frames (Every 24 months)	\$200 Allowance + 20% off balance
Contact Lenses - Elective; Medically Necessary (Every 12 months; in lieu of glasses)	\$150 Allowance; No charge after materials copay for medically necessary contact

*Plan covers contact lenses or frames, but not both in the same 12 month period.

Disability Insurance

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	
Provided at an affordable group rate through Sun Life	
When Benefits Begin	After 14th day of disability
Benefit Percentage	60%
Weekly Benefit Maximum	\$1,000
Maximum Benefit Duration	13 weeks
Pre-Existing Conditions	12/12

Life and AD&D ^{*New}

Life/AD&D Insurance

Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Accidental Death and Dismemberment (AD&D) Insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable.

Basic Life/AD&D (Company-paid)

This benefit is provided at **NO COST** to you through SunLife.

Benefit Amount	
Employee	\$15,000 (Life and AD&D)

Age reductions: All coverage amounts reduce to 65% at age 65, 50% at age 70.

Also Included:

Waiver of premium

Your cost may be waived if you are totally disabled for a period of time.

Portability

Coverage may be ported upon termination of active employment.

Employer Sponsored Long-Term Disability	
Provided at NO COST to you through Sun Life	
When Benefits Begin	After 90th day of disability
Benefit Percentage	60%
Monthly Benefit Maximum	\$6,000
Pre-Existing Conditions	3/12
Maximum Benefit Duration	Social Security Normal Retirement Age (SSNRA)

Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing it is difficult. CDL Electric is proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at **NO COST** to you through **Aetna**.

The EAP can help with the following issues, among others:

Emotional Well-being Support

Up to 5 counselling sessions per issue per year:

- Mental Health
- Relationship Support
- Stress Management
- Substance Abuse
- Grief and Loss
- Self-Esteem and Personal Development

Financial Services

Free 30-minute consultation per financial topic:

- General Budgeting
- Retirement or other Financial Planning
- Mortgages/Refinancing
- College Funding

Legal Services

Free 30-minute consultation per legal topic:

- Family / Divorce
- Criminal Law
- Estate Planning / Will Prep
- Real Estate
- Credit / Debt Issues

Daily Life Assistance

- Child Care, Parenting, and Adoption
- Carekits for growing families
- Summer programs for kids
- School and Financial Aid research
- Care for older adults
- Pet Care
- Home Repair/Improvement

Other Services / Resources

Identity Theft Services: 1-hour fraud resolution consultation or coaching about prevention and credit restoration.

Online website & Mobile App: Articles, webinars, videos, self-assessments, stress resource center, and more.

Discount Center: Find deals on brand name products and services

myStrength: Tools to improve your emotional health and help you overcome depression, anxiety, stress, substance misuse and/or chronic pain.

CDL Electric

800.955.6422 (TTY:711)

resourcesforliving.com

Username: CDLelectric

Password: EAP

Aflac Supplemental Insurance

Our benefit plans are here to help you and your family live well—and stay well. But did you know that you can strengthen your coverage even further? It's true! Our voluntary benefits through **Aflac** are designed to complement your health care coverage and allow you to customize our benefits to you and your family's needs. The best part? Benefits from these plans are paid directly to you!

- **Accident** - 24 hour coverage for accident related injuries such as, broken or dislocated bones, burns, broken teeth, chiropractor visits, appliances, X-rays, and much more. Average Claim payout of almost \$7,000.
- **Critical Illness** - Coverage for events such as heart-attack, stroke, and kidney failure. Built in benefits that grow over the age of the policy. Average claim payout of over \$23,000.
- **Cancer/Specified Disease** - Lifelong cancer coverage, with benefits that build over the life of the policy. Major Health crisis like cancer, is the #1 cause of bankruptcy in America. Average claim payout on this policy is over \$39,000.
- **Term & Whole Life Insurance** - Life insurance offered 10, 20, and 30 year term. Whole Life available as well.

Benefit Spot: Mobile App

To help you access your benefits and HR information 24/7, we've launched the Benefit Spot App.

With Benefit Spot, you can:



Access
Our benefit plan info



Watch
Educational videos



Look Up
Carrier Contact Info



Estimate
Cost for procedures



Call
Carrier Service



It's Accessible 24/7

Whether you are at home, traveling or simply away from your desk

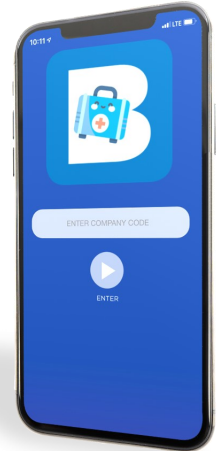
It's Open to All

Your spouse and other loved ones can look up important benefits information



It's Easy to Use

No registration is required, simply download and go!



To Get Started

Search "Benefit Spot" on the app store or scan the QR code. Download the app and enter company code: **CDL**

That's it, you're ready to go!

NOTE: The company code is case sensitive



Valuable Extras

Holidays

Employees are eligible for holidays following 60 days of full-time employment.

Seven Paid Holidays Per Year		
New Year's Day	Memorial Day	Independence Day
Labor Day	Thanksgiving Day	Christmas Eve & Christmas Day

Vacation

Vacation is accrued by tenure of employment:

Years of Service	Vacation Earned
1 Year	40 Hours
2-5 Years	80 Hours
5 + Years	120 Hours

Sick Days

Employees are eligible for sick days following 60 days of full-time employment. Employees accumulate 4 hours of sick time per calendar month worked (6 days per year) and can be carried forward to the next year. Sick time must be accrued prior to use (cannot be borrowed or advanced). Sick days cannot be cashed out.

Profit Sharing

Employees are eligible to participate in the profit-sharing plan after 1 year of full-time employment. Must be an active employee on the last day of the year.

Retirement Plan / 401(K)

Employees are eligible to contribute to their 401(k) after 60 days of full-time employment. Must be an active employee on the last day of the year. Employees are eligible to receive the **company match** after one year of full-time employment.

Company Match: CDL Electric will match 50% of employee's contribution up to a maximum of 10% employee contribution.

Years of Service	Vested Contribution
Year 1	Not Eligible
Year 2	20% CDL's contribution
Year 3	40% of CDL's contribution
Year 4	60% of CDL's contribution
Year 5	80% of CDL's contribution
Year 6	100% of CDL's contribution

Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheck before taxes. The amount will depend upon the plan you select and if you choose to cover eligible family members. See included rate sheet for details.

Contact Information

Coverage	Carrier	Phone #	Website
Medical	Blue Cross Blue Shield of Kansas	(800) 432-3990	www.bcbsks.com
Dental	Delta Dental Of Kansas	(800) 234-3375	www.DeltaDentalKS.com
Vision	Vision Service Plan (VSP)	(800) 877-7195	www.vsp.com
Life/AD&D and Disability	Sun Life	(800) 786-5433	www.sunlife.com
Employee Assistance Program (EAP)	Aetna	(800) 955-6422	www.resourcesforliving.com Username: CDLelectric Password: EAP
Aflac	Aflac	Carter Young: (417) 622-1487 Nik Tanner: (573) 241-0856	s11_young@us.aflac.com nikolas_tanner@us.aflac.com

Questions?

If you have additional questions, you may contact:

Randy Piccini
(620) 404-4421
randy.piccini@cdl-electric.com

Your HUB Benefits Champions

Derek Burlingame
Account Administrator
(816) 708-4679
derek.burlingame@hubinternational.com

Rob Mincey
Account Manager
(816) 708-4638
rob.mincey@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 the Summary Plan Description (SPD) 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.

