



# 2023 NEW EMPLOYEE BENEFITS

# Enrollment Information

## Enrollment Options

**Telephonic & Online**

**Questions?**

**Benefits Service Center**

**Mon – Thurs: 8am – 6pm**

**Friday: 8am – 5pm**

**[benefits@jimellisbenefits.com](mailto:benefits@jimellisbenefits.com)**

## Benefits Information

**Benefits Website**

**[jimellisbenefits.com](http://jimellisbenefits.com)**



**benefits  
service center**

## Enrollment is Required

*Even if waiving  
voluntary benefits*

**Enroll by the 25th  
of the month prior  
to your effective  
date**

# Employee Portal Information – ADP

Your online resource for:

- Company events, news, and announcements
- Viewing and updating your personal information
- Viewing attendance, paid time off, and sick time
- Viewing and printing benefits forms
- Searching the Company Directory
- Accessing your Jim Ellis email
- And much more...

## Portal Registration

- Please go to: <https://workforcenow.adp.com>
- Click: [First Time Users Register Here](#)
- Registration Code: JIMELLIS-ADPNET (case-sensitive)
- Register with full name as it appears on your pay stub
- If you do not have your own desktop, you can access your Jim Ellis email through the Portal. A link to the email login screen is located on the Welcome Page. You are encouraged to check your email regularly for inter-company communication!

# Benefits Eligibility & Start Date

## Jim Ellis Benefits

- Medical, dental, vision, life insurance, disability, critical illness, accident, and Identity Theft
- 30+ hours per week
- Benefits begin the first of the month following 60 days of employment

## Employee Assistance Program

- Available on your date of hire
- For all employees



# Benefits End Dates for Termination of Employment

Medical Coverage  
Life Insurance Coverage  
Disability Coverage

On your date of  
employment termination

Dental and Vision Insurance  
Critical Illness and Accident,  
and Identity Theft

The last day of the month  
of your employment  
termination



IMPORTANT

# Dependent Benefits Eligibility

## Spouses

- Legal spouses including same gender
- *Common law spouses not eligible*
- *Domestic partners not eligible*
- Health Plan: Spouses with other employer-sponsored coverage not eligible for medical coverage

## Children

- Natural, adopted, step-children to age 26
- Coverage ends at the end of the month of the 26<sup>th</sup> birthday
- *Grandchildren not eligible*
- Disabled dependent children are covered with no age limit

# Spousal Health Plan Eligibility

- Spouses with other employer-sponsored coverage **not eligible for health coverage**
  - Ex: Employee's spouse has a job with medical insurance offered
- Documentation required for employees covering spouses for medical coverage
  - Online affidavit during enrollment
  - Signed Spousal Affidavit
  - 2 Pieces of joint marital documentation
    - Marriage Certificate +
    - Mortgage Statement, Utility Bill, Tax Statement, Bank Statement, etc.
- You'll receive an email from the Benefits Service Center following enrollment.
- Documentation due **within 30 days of your effective date**

## Example

Benefits Effective 4/1  
Documentation due  
4/30

# Pre-Tax and Post-Tax Benefits

## EMPLOYER PAID BENEFITS

- Basic Life Insurance
- Employee Assistance Program

Life insurance beneficiary  
information required!

## VOLUNTARY BENEFITS

### Pre-Tax Benefits

- Medical
- Dental
- Vision

### Post-Tax Benefits

- Life Insurance
- Disability
- Critical Illness & Accident
- Identity Theft



# Pre-Tax and Post-Tax Benefits

Now is your enrollment opportunity  
for 2023 benefits.

No changes during the year without  
a Qualifying Life Event

Avoid life and disability health  
questions by enrolling now.

# What Is a Qualifying Life Event?

- Loss / gain of coverage
  - Ex. spouse loses/gains coverage through job
- Marriage
- Birth of a child, adoption
- Divorce
- Documentation due **within 30 days of your qualifying event**
- **Questions? Call the Benefits Service Center at 770-295-1600**

No benefits changes allowed during the year without a Qualifying Life Event

# Medical Plan



Claims Administrator



Doctor and Hospital Network



Healthcare Guidance Portal and App



Pharmacy Benefit Manager



Centers of Excellence Program



Telemedicine

# Medical Network

- Cigna PPO
  - Extensive national network
  - No selection of PCP required
  - No referrals to specialists required
  - Out-of-network coverage: significantly higher out-of-pocket costs
- [www.novahealthcare.com/member](http://www.novahealthcare.com/member)
  - Find a Provider
  - Click on **Cigna Provider Directory** and follow search instructions or [access www.hcpdirectory.cigna.com](http://www.hcpdirectory.cigna.com)
  - Select **PPO** for the Plan
  - Or call 1-855-206-1040



# Copay Only Plan

- No deductibles
- No coinsurance
- Copays only
- Copays apply towards your out-of-pocket maximum



Pay your copay  
at the  
physician's  
office or  
pharmacy

# Medical Coverage

Plan Benefit	In-Network Copay
Preventive Care	100% covered
Primary Care Physician	\$25
Specialist	\$75
Inpatient Hospitalization	\$4,500
Outpatient Hospitalization	\$2,500
Outpatient Surgery Ambulatory Surgery Center	\$1,500
Lab and X-Ray	\$150
Complex imaging (MRI, CT) Ambulatory, Surgical Center	\$450
Hospital	\$750
Out-of-Pocket Maximum Individual	\$9,100
Family	\$18,200

Pharmacy Drug Tier	Retail Copay 30 Day Supply	Mail Order & 90 Day Retail Copay
Tier 1 Generics	\$10	\$20
Tier 2 Preferred Brand	\$60	\$120
Tier 3 Non-Preferred Brand	\$80	\$160
Specialty Medications	Not Covered	

*Walgreens is the most expensive pharmacy and is out-of-network.*

# Prescription Drug Benefits

## Drug List and Other Pharmacy Benefits Information

- Call the Benefits Service Center for specific pharmacy questions
- Access [www.jimellisbenefits.com](http://www.jimellisbenefits.com) for the drug list
  - 2023 Medical page

### Other Pharmacy Benefits

- Mail Order
- 90 day retail supply

### Specialty Drug Exclusion

- Specialty drugs are typically high cost medications and injectibles
- Questions about your medications?
- Call or email the Benefits Service Center

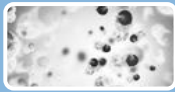
# Centers of Excellence Program



SPINE



ORTHOPEDIC



CANCER



HEART / VALVE



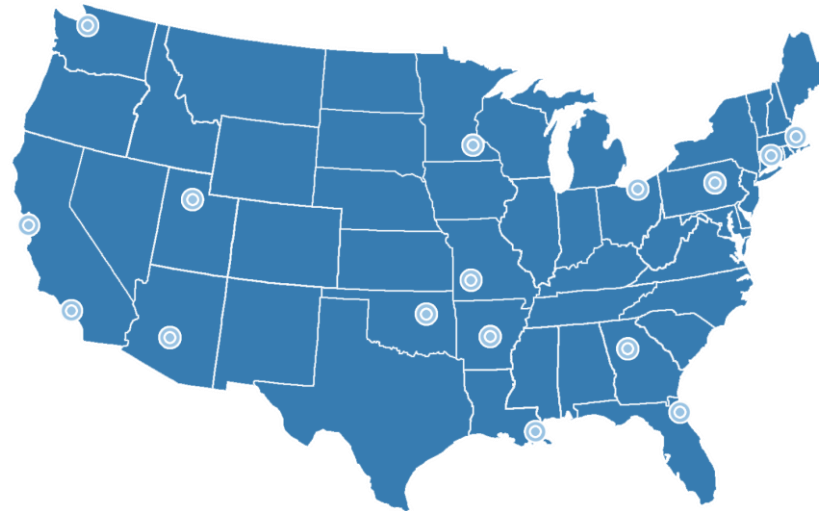
TRANSPLANT



PEDIATRIC



REGENERATIVE MEDICINE



The best centers in the country including:

- Mayo Clinic
- Cleveland Clinic
- Boston Children's
- And more



# Centers of Excellence Program

- Added benefit included in the Jim Ellis medical plan
- Access to the best medical facilities in the country
- Assurance that you and your dependents are receiving the best care in the event of a complex diagnosis
- No cost for treatment – no copays
- Travel expenses for you and a travel companion are covered at no cost
- Mandatory conditions: **Ortho, spine, cancer, non-acute cardiac conditions**
- Dedicated Care Coordinator who arranges all travel and is with you through your journey

Employer Paid  
Benefit

Zero out-of-  
pocket costs

# HEALTHJOY HEALTHCARE APP

HealthJoy is your company's benefits experience platform. Through personalized guidance and AI technology, HealthJoy empowers **YOU** to understand and use your benefits.



Personalized Benefits Wallet



Provider Recommendations



Procedure and Facility Recommendations



Medical Bill Review



Fully Integrated Telemedicine



Appointment Booking



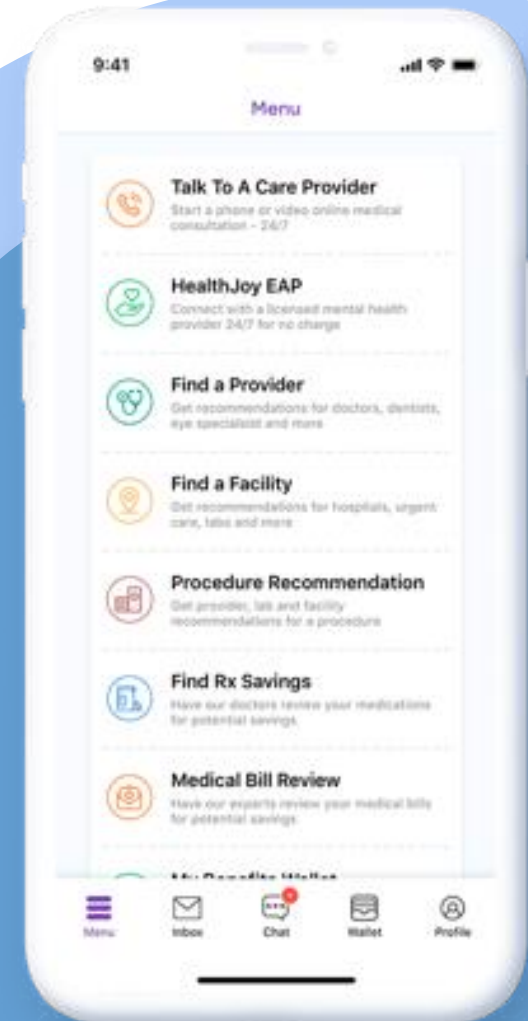
Rewards



Rx Savings Review



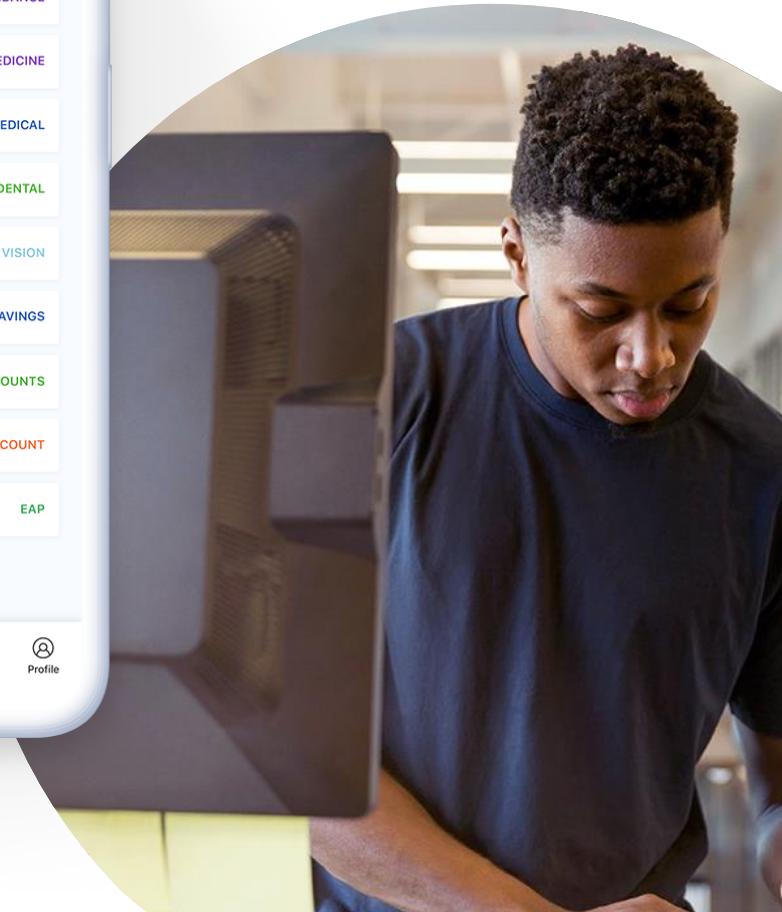
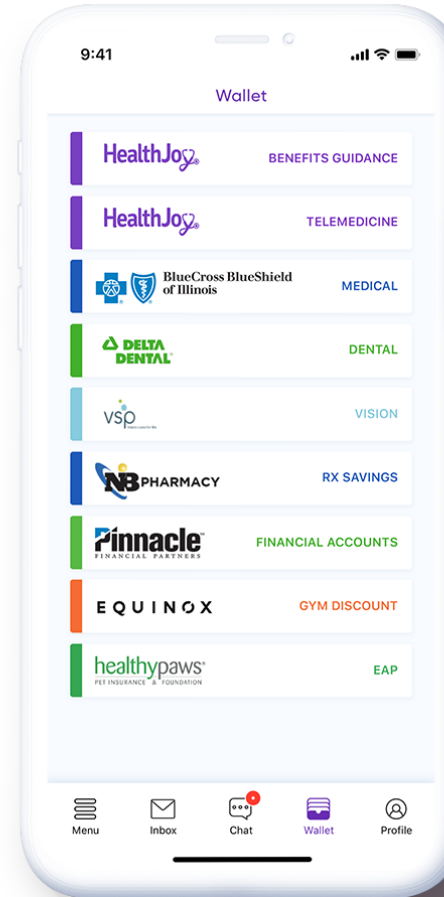
Fully Integrated EAP



# HOW CAN HEALTHJOY HELP YOU?

## WHEN YOU ARE LEARNING ABOUT OUR BENEFITS.

- HealthJoy quickly familiarizes you with benefits through the digital **benefits wallet**
- Ask benefits questions to **HealthJoy's healthcare concierge team**
- Access to **all your Jim Ellis benefits** at your fingertips
- Spouses and children age 18+ can create accounts



# Telemedicine Benefit for All Employees

- Employer-provided for all employees **at no cost** including those not enrolled in medical
- Included with medical plan
- Stand-alone benefit for those not enrolled in medical



**24/7 access to board-certified, licensed doctors. No cost at time of service.**



Talk to a doctor anytime, anywhere you happen to be



Receive quality care via phone or online video



Prompt treatment, average call back in 16 min



A network of doctors that can treat children of any age



Secure, personal and portable electronic health record (EHR)



No limit on consults, so take your time

# Telemedicine Benefit



- On-demand healthcare
- No copays or session fees
- By phone, online video or app
- Anytime, from anywhere

## Conditions such as:

- Allergies
- Bronchitis
- Headaches
- Cold / flu
- Headaches / migraines
- Respiratory issues
- Sinus issues
- Stomach-ache / diarrhea
- Urinary tract infections
- And more

**Talk to a doctor anytime for Free**

 [Teladoc.com](https://www.teladoc.com)

 [Facebook.com/Teladoc](https://www.facebook.com/Teladoc)

 [1-800-Teladoc](tel:1-800-Teladoc)

 [Teladoc.com/mobile](https://www.teladoc.com/mobile)

# Medical Plan Tobacco Surcharge

- Employees enrolled in medical who use tobacco products incur a \$25 monthly surcharge
- Tobacco includes nicotine and tobacco products
- Free tobacco cessation program through **exprogram**
- **Participants in the program = \$0 surcharge**
- [www.becomeanx.org](http://www.becomeanx.org)
  - Hotline, resources, and coach support
  - Free patches or gum
  - Mobile app
- If tobacco status changes during the year, submit a new Affidavit to the Benefits Service Center or HR



Developed in collaboration with



# Mental Health Benefit

## Support and guidance for

- Anxiety
- Depression
- Stress
- Relationships
- Grief and loss
- Substance abuse, and more

## Help a wide range of issues including

- Legal consultation
- Financial expertise
- Child or elder care
- Home repair
- Housing needs
- Pet care, adoption, etc.

No waiting period!  
Available upon date of hire



- Up to 8 face-to-face or virtual sessions per issue per year
  - Includes clinical + coaching
- Text therapy: Up to 8 weeks per issue per year

# Supportline Access to Care



## In-the-moment

Support by phone from a licensed clinician 24/7/365



## Live chat

Available on the web portal or mobile app



## Email

Send a question to support@curalinc.com



## Short code

Text 'support' to 51230



## Video counseling

Schedule a virtual session by mobile or desktop



## Textcoach<sup>®</sup>

Personalized coaching on desktop or mobile



## Animo

Self-directed modules on desktop or mobile



## In-person counseling

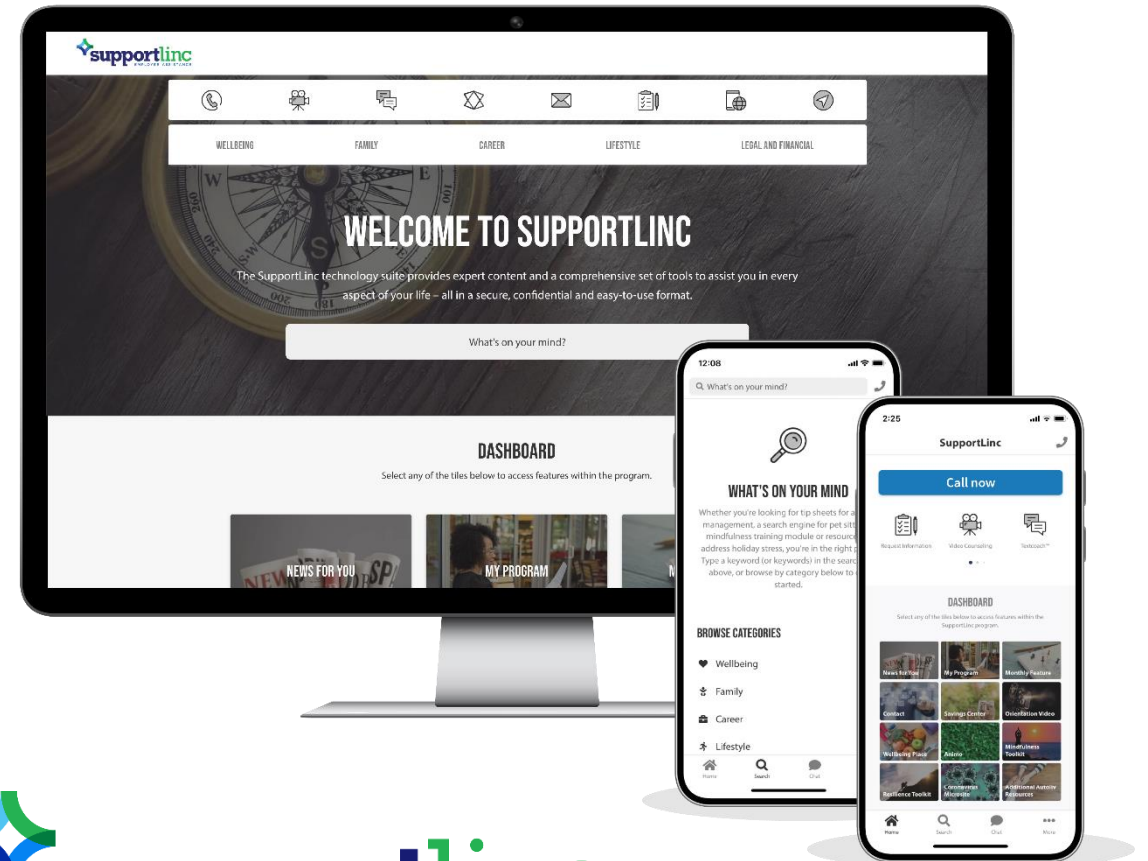
Call for a referral to a local counselor



# Supportline Online

Use the web portal and mobile app 24/7/365 to access program services, information and more.

- Access to licensed therapists
- Search engines
- Financial calculators
- Career resources
- Plus, thousands of articles, self-assessments and tip sheets



# Supportlinc – What's Next

Download the app today



**1-888-881-5462**

**supportlinc.com**



**Download  
the mobile  
app today!**

# Anthem Dental Plan

- **Generous Benefits Allowance**
- **Extensive provider network**
  - Anthem.com
  - **Dental Complete** Plan Name
  - Anthem.com; Find Care

## **Why Staying In-Network Saves You Money?**

- If you visit an out-of-network provider, there is a risk of balance billing.
- Balance billing happens when a dentist who isn't in your network charges more than your plan pays.
- You will be subject to additional costs.



# Dental Plan Benefits Summary

Benefit Item	Coverage Description
<u>Preventive Services</u> Exams, cleanings, bitewing x-rays, full mouth x-rays, fluoride	100% No Deductible
<u>Basic Services</u> Sealants, space maintainers, amalgam (white) fillings	80% \$50 individual deductible \$150 family deductible
<u>Major Services</u> Root canals, periodontal surgery and maintenance, scaling and root planning, crowns, and oral surgery	50% \$50 individual deductible \$150 family deductible
Annual Maximum Benefit per Person	\$5,000
Orthodontic Care Maximum Lifetime Benefit Per Person (children up to age 19 only)	\$1,000, covered at 50%

# Anthem Dental Plan Features

- Accidental Injury Benefit
  - 100% coverage; no deductible or coinsurance up to the dental plan annual maximum
- Anthem.com resources
  - “Ask a Dental Hygienist”
  - Cost Estimator tool
- International Emergency Dental Program
  - Services paid at 100% - no waiting periods, no reduction in dental plan maximum

**Unique  
Dental Plan  
Benefits**

**Anthem**<sup>®</sup>

# Vision Plan Benefits Summary

- Exam benefit once per calendar year
  - \$20 standard exam copay
- \$250 frame benefit once per calendar year
- \$250 lens benefit once per calendar year
- Additional copays apply for options
- Anthem Vision Network
  - [www.anthem.com](http://www.anthem.com)
  - **Blue View Vision**

## In-Network

- Receive the benefit at time of service
- Lower out-of-pocket costs

## Out-of-Network

- File a claim for reimbursement
- Higher out-of-pocket costs
- Pays a minimal reimbursement benefit according to schedule



# Employer-Paid Basic Life Insurance

Jim Ellis provides basic life coverage at no cost for all benefit-eligible employees



**Important**  
Complete an active enrollment election  
and provide your  
life insurance beneficiary(ies)

# Voluntary Life Insurance

## Voluntary Life Coverage Options

Employee	\$10,000 increments To the lesser of \$500,000 or 5 x earnings
Spouse	\$5,000 increments To the lesser of 50% of the employee amount or \$100,000
Child(ren)	Flat \$10,000 benefit

Reminder – add your life insurance beneficiary(ies)

**New hires are eligible to elect up to \$200,000 for yourself and \$50,000 for your spouse, without health questions!**

## Benefits and Premiums Reduce Based on Age

At age 65	Benefits reduce by 35%
At age 70	Benefits reduce by 50%



# Disability Coverage

- An income replacement benefit if you are unable to work due to an illness or accident
- Short Term Disability (STD) provides a benefit for up to 90 days.
- Long Term Disability (LTD) provides a benefit to age 65 or normal retirement age if you remain disabled following exhaustion of STD.



**Anthem**<sup>®</sup>

# Disability Coverage

	Short Term Disability	Long Term Disability
Benefit Amount	60% of weekly earnings	60% of monthly earnings
Maximum Benefit	\$500 / week (tax-free)	\$5,000 / month (tax-free)
Maximum Benefit Period	13 weeks	To age 65 or Social Security Normal Retirement Age
Benefits Begin	1 <sup>st</sup> day due to injury 8 <sup>th</sup> day due to illness	91 <sup>st</sup> day of disability

Premiums based on age and earnings.

New Hires can enroll in STD and LTD without health questions. If you waive LTD now, and wish to enroll later, EOI will be required. There is no EOI requirement for STD.

# Pre-Existing Condition Limitation

The disability plan does not cover disabilities due to pre-existing conditions.

**What is a pre-existing condition?** A condition for which you have been treated or diagnosed during the 12 months prior to your disability effective date. After 12 months of coverage, no restriction applies.

# Voluntary Critical Illness

- Provides a flat dollar benefit for diagnosis of a covered illness
- Initial diagnosis while coverage is in force.

<b>Employees</b>	<b>From \$5,000 to \$30,000</b>
Spouses (< 70)	From \$5,000 to \$15,000
Children	\$1,000, \$2,500, \$5,000, or \$10,000
Benefit Reduction	At age 70

- Covered Diagnoses
  - Cancer
  - Heart attack
  - Stroke
  - Carcinoma in situ
  - End state renal (kidney) failure
  - Coronary artery bypass surgery
  - Deafness
  - Blindness
  - Benign brain tumor
  - Coma
  - Major organ failure



# Voluntary Critical Illness

- Health Screening Benefit
  - \$50 Employee
  - \$50 Spouse
  - \$25 Child(ren)
- Covered Preventive Screenings
  - Mammograms
  - Chest X-rays
  - Colonoscopies
  - PSA
  - And more

Easy claims process with Voya!  
[www.voya.com](http://www.voya.com)  
Have a Wellness Benefit Claim  
Follow the prompts.  
Group is Jim Ellis Automotive Group  
| #70271-4

# Voluntary Accident

- Financial benefit to help cover the cost of unexpected accident
- Unexpected injury that results in medical treatment
- Hospital Care
  - Confinement, surgery, admission
- Accident Care
  - Doctor visits, x-rays, therapy
- Common Injuries
- Sports Accident Benefit
  - Additional 25% benefit as a result of organized sporting activity



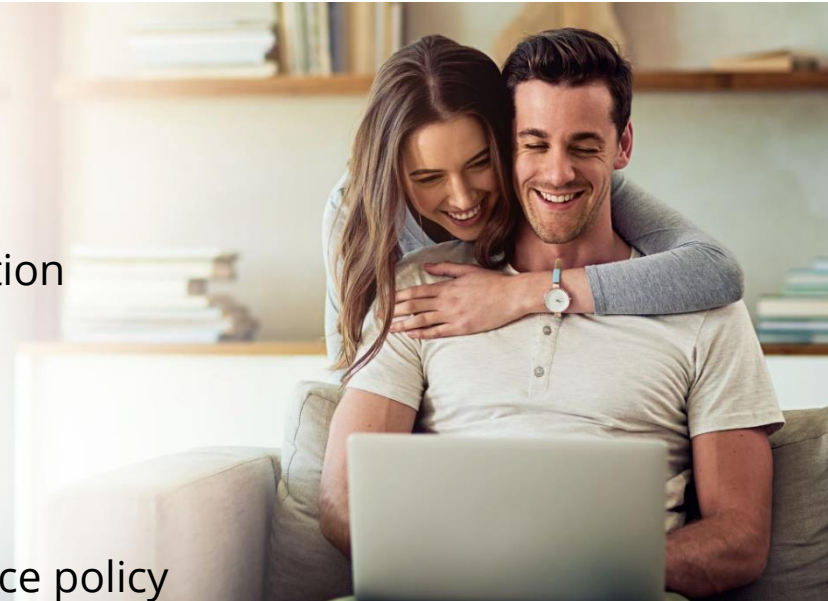
# Voluntary Accident

Hospital Care	
Surgery	\$1,000
Admission	\$1,125
Confinement	\$350/day to 365/year
Accident Care	
Initial doctor's visit	\$75
Urgent Care	\$200
Follow-up care	\$75
Common Injuries	
Dislocations	\$900 to \$6,400
Concussions	\$175
Fractures	\$350 to \$5,000
Sports Accident Benefit	Additional 25% to a maximum of \$1,000



# Identity Theft Coverage

- Identity and credit monitoring
- High-risk transaction alerts
- Dark web monitoring
- 24/7 Privacy Advocate remediation
- Social media monitoring
- Financial threshold monitoring
- Digital exposure reports
- \$1 million identity theft insurance policy



Coverage Level	Weekly Cost	Semi-Monthly Cost
Employee Only	\$2.30	\$4.98
Family	\$4.14	\$8.98



# Identity Theft Coverage

- See and control your personal data
- Receive personalized threat insights to protect yourself against the latest scams
- Get reimbursed for out-of-pocket costs with additional coverage for:
  - Home title fraud up to \$1m
  - Professional fraud up to \$2m
  - Stolen wallet emergency cash up to \$500
- Monitor social media accounts
- View and manage alerts in real time
- Catch fraud early
- Lock your TransUnion credit report in a click
- Credit freeze assistance
- Receive alerts for cash withdrawals, balance transfers, and large purchases



# Ready to Enroll?

- 1. Call the Benefits Service Center at (770) 295-1100 or access [www.jimellisbenefits.com](http://www.jimellisbenefits.com) to elect your new hire benefits.**
- 2. After you complete your enrollment, you will receive a Confirmation Statement via email.** Review and contact the Benefits Service Center with questions.
3. Now is your opportunity to elect New Hire benefits. No changes during the year without a Qualifying Life Event. Avoid health questions for life insurance and disability plans.

## Enrollment is Required

Enroll by the 25<sup>th</sup> of the month prior to your benefits effective date

# Benefit Resources

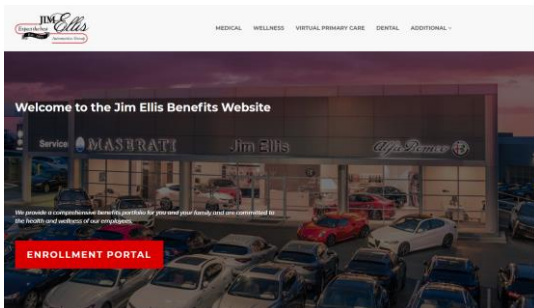


## benefits service center

### Benefits Service Center: 770-295-1100

- Call anytime for telephonic enrollment, benefits questions, claims assistance, qualifying life events, and more at Open Enrollment and during the year.
- Hours: Monday – Thursday 8am to 6pm and Friday from 8am to 5pm

Benefits Website: [www.jimellisbenefits.com](http://www.jimellisbenefits.com) | Email: [benefits@jimellisbenefits.com](mailto:benefits@jimellisbenefits.com)



- New Hire information and 2023 Enrollment Guide
- Plan information, documents, and links
- Certificates of Coverage, Benefit Summaries, and plan documents

# Thank You

