

New Team Member Benefits

2024




**benefits
service center**

Enrollment Information

Enrollment Options



770-295-1100



www.jimellisbenefits.com

Questions?

benefits@jimellisbenefits.com

Mon-Thurs: 8am-6pm EST
Friday: 8am-5pm EST

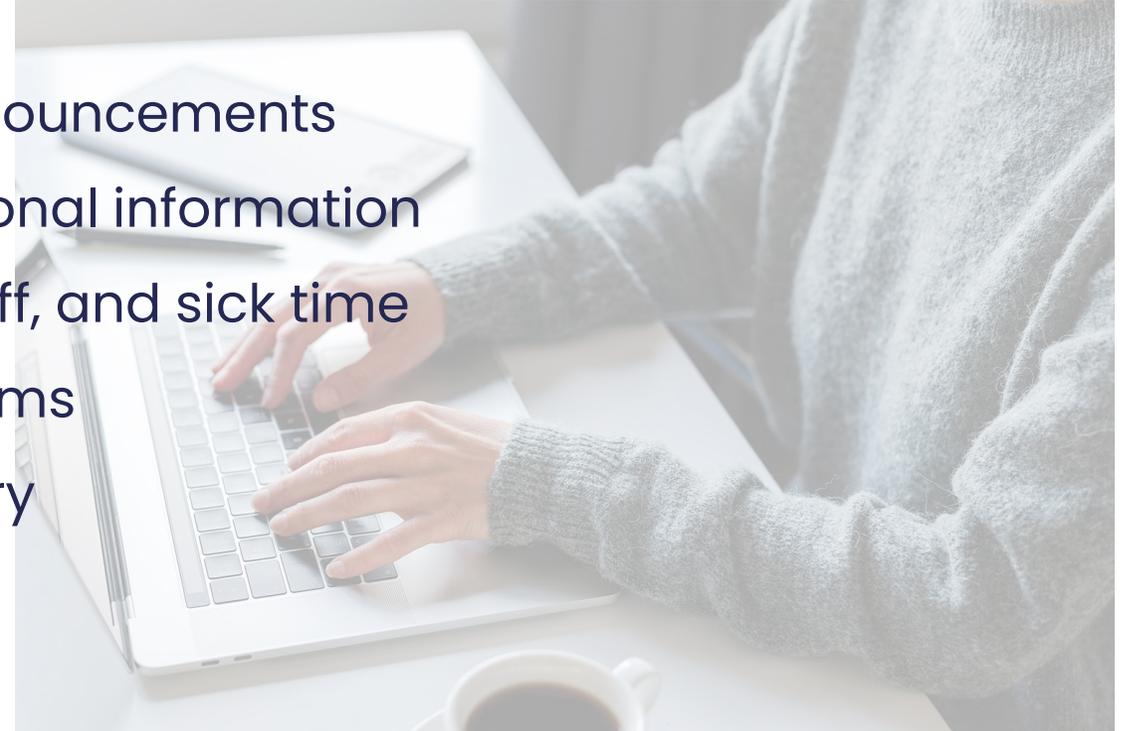
Enrollment is Required

- Even if waiving all benefits
- Must enroll by the 25th of the month prior to effective date

About 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...



Benefits Eligibility Information

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

EAP begins on
your first day
of hire



Benefit End Dates (Termination of Employment)



Medical, Healthcare FSA,
Life Insurance &
Disability Coverage

On your **date of
employment
termination**

Dental, Vision.
Critical Illness , Accident,
& Identity Theft

The **last day of the month**
of your employment
termination

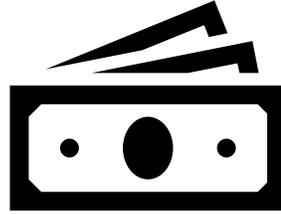
Dependent Benefits Eligibility (Spouse)

- Legal spouses including same gender
- Documentation **required:**
 - 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**

Who is not eligible?

- Common law spouses
- Domestic partners
- Spouses with other employer-sponsored coverage
 - Ex: Team Member's spouse has a job with medical insurance offered

Tax Benefits



Pre-Tax

- Medical
- Dental
- Vision
- **Healthcare Flexible Spending Account (FSA)**

Post Tax Benefits

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

Employer Paid Benefits

- Basic Life Insurance
- Employee Assistance Program - SupportLinc

Enroll Now

- Now is your enrollment Opportunity for 2024 Benefits
- Avoid Life Insurance & Disability health questions
- No changes during the year without a Qualifying Life Event

What's a Qualifying Life Event (QLE)

- 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**

No benefit changes allowed during the year without a QLE

If you have questions, please call the Benefits Service Center at (770)-295-1600

Medical Plan



Claims Administrator

Doctor & Hospital Network

Doctor & Hospital Network

Healthcare Guidance App

Pharmacy Benefit Manager

Telemedicine

Health Plan Customer Service: www.novahealthcare.com

Using Your Healthcare Providers



Physician and hospital network only.

Provider network status is available through the Cigna portal [here](#). Questions or can't find your provider? Call [Nova](#) or [HealthJoy](#).



Administrator who process claims and manages pre-certifications.

Common reasons to contact Nova:

- 1) Provider/facility claims questions/concerns, including network status
- 2) Requesting a new ID card or help accessing the member portal



Contact for pharmacy-related questions.

Common reasons to contact PBD:

- 1) Prescription costs and mail order enrollment
- 2) Is my pharmacy in-network?



Healthcare Guidance App to improve benefits and healthcare experience.

Common reasons to contact [HealthJoy](#):

- 1) Help to find a recommended high-quality doctor that is in-network
- 2) Cost estimation before seeking services

Cigna Network Information



Cigna PPO Network

- Cigna is the network – you are not insured with Cigna
- Extensive national network
- No selection of PCP
- No referrals to specialists
- Out-of-network services have higher member costs

Ways to find a Provider

1. Login in to:
www.novahealthcare.com/member
 - a. click on Cigna Provider Directory
 - b. follow search instructions and use the Cigna PPO Network
2. Access:
www.hcpdirectory.cigna.com
3. Call 1-855-206-1040

Medical Plan Options

Plan Benefit	In-Network Current High Plan	In-Network New Low Plan
Deductible	\$0 – N/A	\$9,450
Out-of-Pocket Maximum Individual Family	\$9,100 \$18,200	\$9,450 \$18,900
Preventive Care	100% covered	100% coverage
Primary Care Physician	\$25	\$75
Specialist	\$75	\$250
Inpatient Hospitalization	\$4,500	Deductible
Outpatient Hospitalization	\$2,500	Deductible
Outpatient Surgery Ambulatory Surgical Center Hospital	\$1,500 \$2,500	Deductible Deductible
Lab and X-Ray	\$150	Deductible
Complex imaging (MRI, CT) Ambulatory, Surgical Center Hospital	\$450 \$750	Deductible Deductible

Prescription Drug Coverage



Pharmacy Drug Tier	30-day Supply High Plan Current Plan	30-day Supply Low Plan New Plan for 2024
Tier 1: Low-Cost Generics	\$10	\$5
Tier 2: Preferred Brands	\$60	Deductible
Tier 3: Non-Preferred Brands	\$80	Deductible
Specialty Medications	Not Covered	Not Covered

Retail Pharmacy Reminders

- Walgreens is excluded
- Grocery-store pharmacies can reduce your cost and the plan's cost
- Pharmacy details and lowest cost information available on HealthJoy

Prescription Drug Coverage

Pharmacy Drug Tier	90-day Supply High Plan Current Plan	90-day Supply Low Plan New Plan for 2024
Tier 1: Mostly Low-Cost Generics	\$20	\$10
Tier 2: Preferred Brands	\$120	Deductible
Tier 3: Non-Preferred Brands	\$160	Deductible
Specialty Medications	Not Covered	Not Covered

Certain medications are available in a 90-day supply via retail at the pharmacy.

**Pharmacy
Benefit
Dimensions**[®]
An Independent Health  company

International Pharmacy Program

- This program covers certain non-specialty medications at the most competitive cost
- When you obtain your script through ENGEDI RX, you pay \$0.
- If you're taking a medication that's eligible, you'll be required to obtain the script through ENGEDI RX or pay a higher cost.
 - 50% coinsurance will apply
- Questions? Call the Benefits Service Center or ENGEDI RX at 800-663-8029.

ENGEDI RX

ENGEDI RX

Pharmacy Benefit Solutions

Centers of Excellence Program



SPINE



ORTHOPEDIC



CANCER



HEART / VALVE



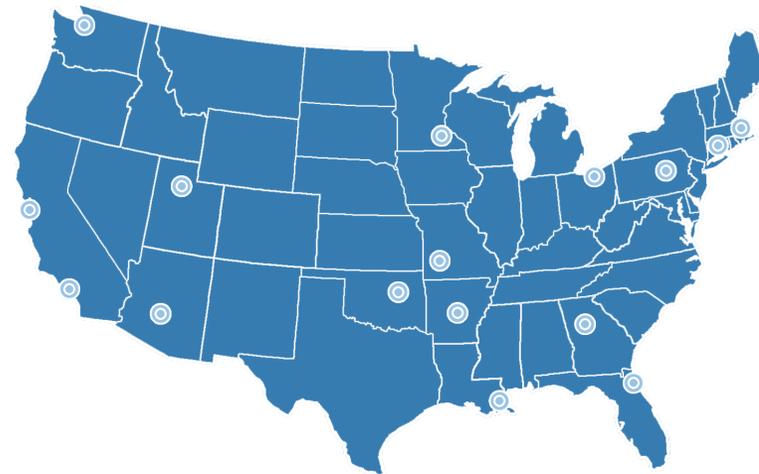
TRANSPLANT



PEDIATRIC



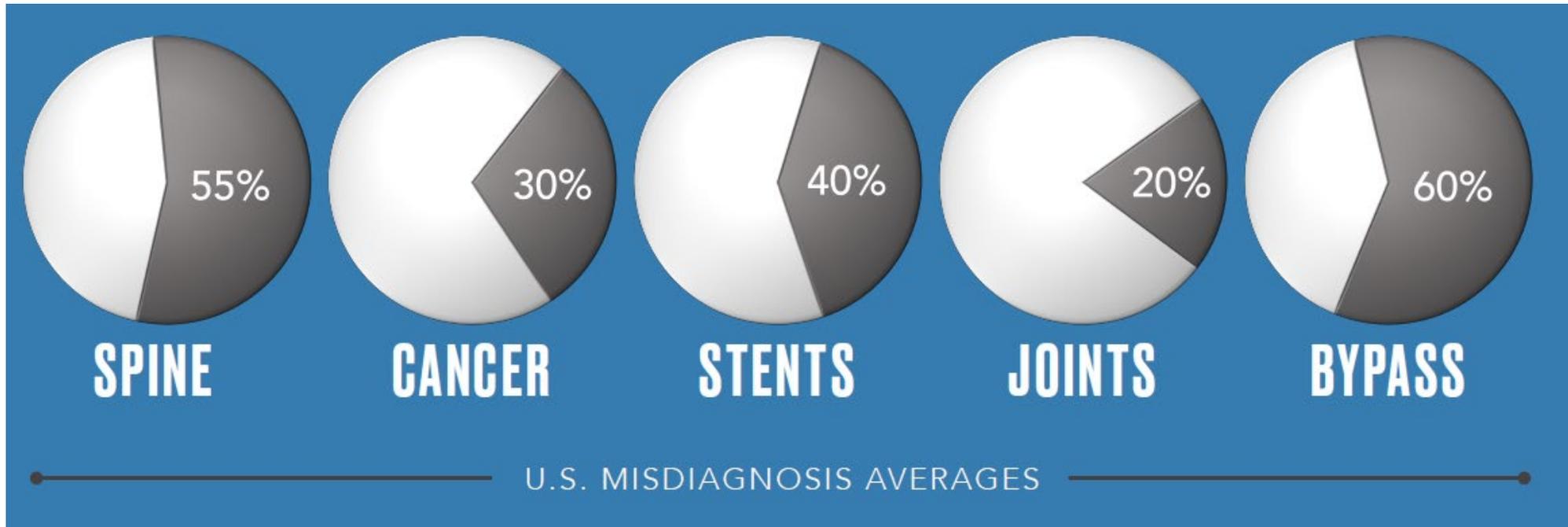
REGENERATIVE MEDICINE



**The best centers
in the country
including:**

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

Why the Centers of Excellence Program?



Centers of Excellence Program

- 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 for cancer (existing diagnoses grandfathered), spine, joint, and 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



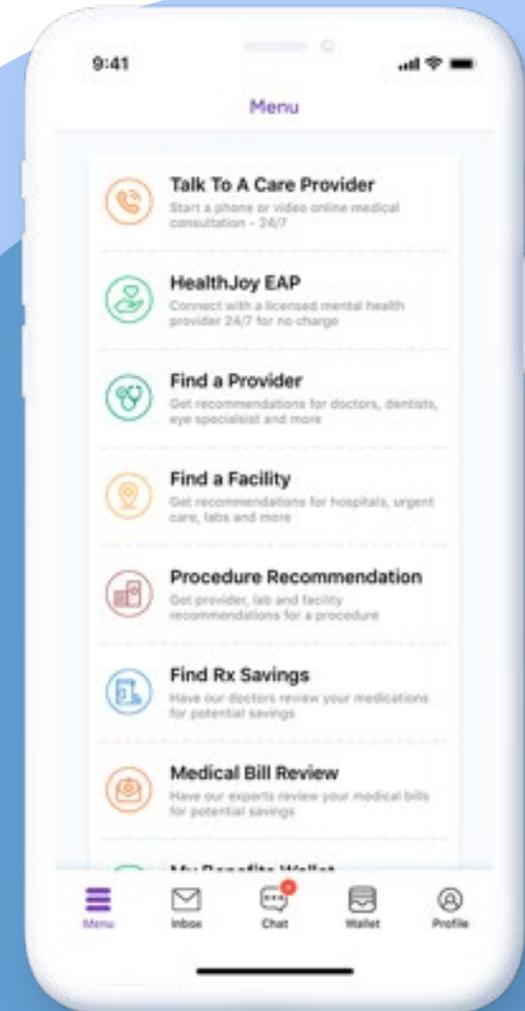
Rewards



Rx Savings Review

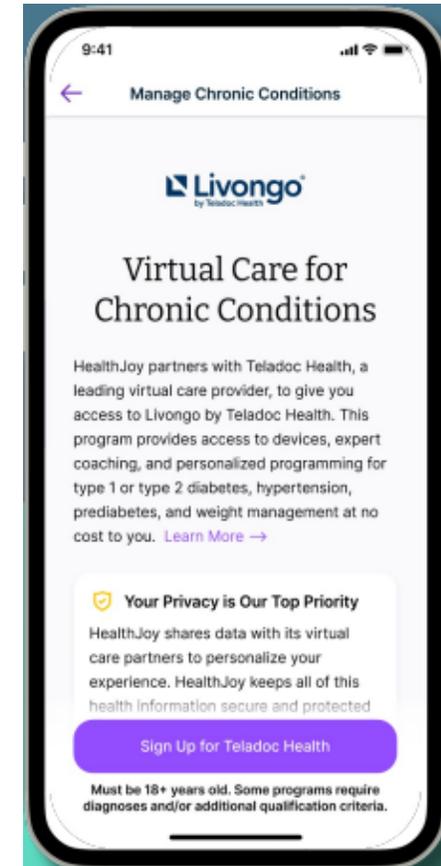


Fully Integrated EAP



Chronic Condition Management

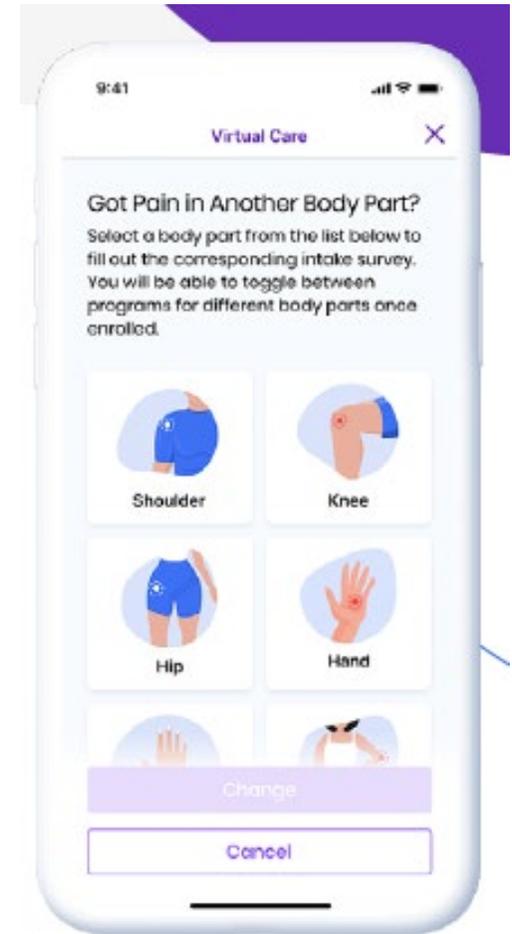
- Support for chronic conditions such as diabetes and hypertension
- Help for members at risk for developing diabetes or hypertension addressing lifestyle and behavioral drivers
 - Connected glucometers, scales and blood pressure monitors with real-time feedback and personalized calls to action
 - Health coaches offer ongoing support based on individual conditions, motivations, and lifestyles
 - 24/7 remote monitoring and emergency outreach



HealthJoy[®]

Virtual MSK Therapy

- Exercise therapy program for minor back and joint pain
- Virtual tools and resources plus guidance from a personal coach
- 15 minutes per day
- Back, neck, shoulder, knee, hip, hand, wrist, elbow, ankle and foot pain
- Convenient alternative vs. in person therapy and surgery

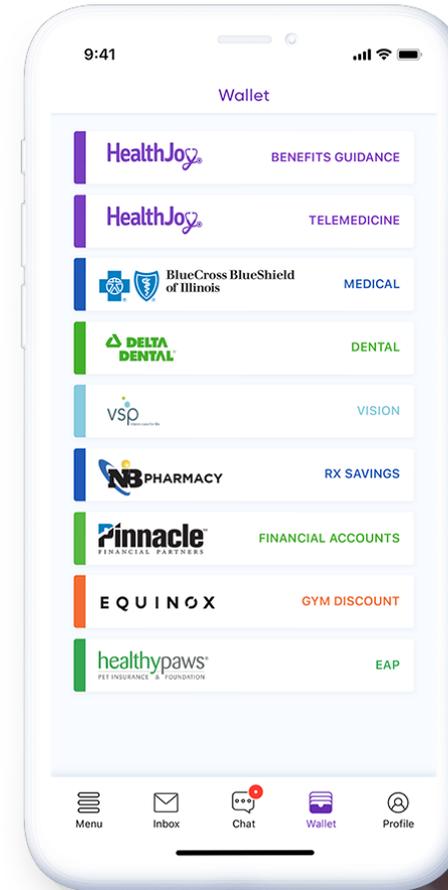


HealthJoy

How Can HealthJoy Help You?

WHEN YOU ARE LEARNING ABOUT YOUR 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



HealthJoy Member App

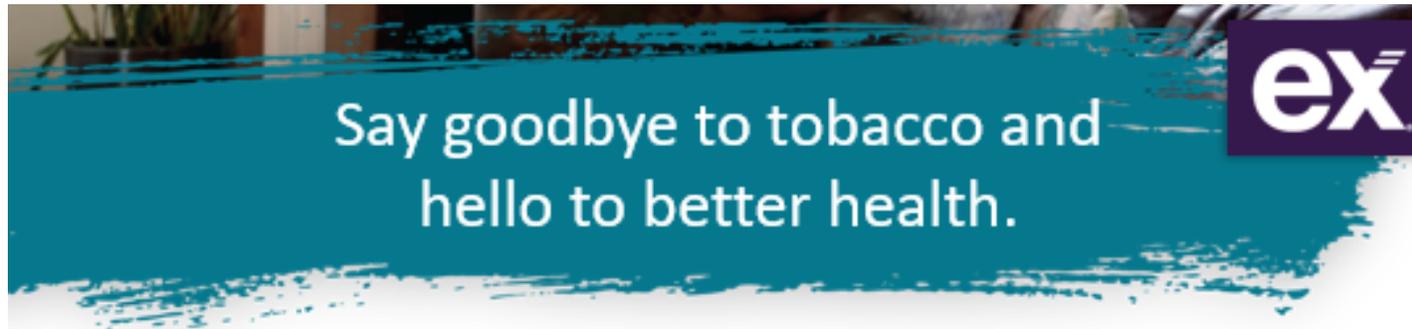
- [HealthJoy Explainer Video](#)
- [HealthJoy Walk-through Video](#)



www.jimellisbenefits.com

HealthJoy

Tobacco Surcharge & Cessation Program (medical plan participants)



We can help. **EX** is a personalized and convenient digital quit-tobacco program built in collaboration with Mayo Clinic that helps you live free from smoking, vaping, and dip/chew tobacco.



KEY FEATURES INCLUDE:

CUSTOM
QUIT PLAN
& SUPPORT

EXPERT
1:1
LIVE CHAT

ACTIVE
ONLINE
COMMUNITY

FREE QUIT
MEDICATION
DELIVERED

GoTheEXProgram.com/JimEllis

Surcharge Information

- \$25 / month for health plan participants
- Includes nicotine and tobacco products
- Surcharge is waived for program participation
- If your status changes, submit a new Affidavit to HR



Scan to Register!



Telemedicine Benefit



- Employer-provided for all team members and your family members at no cost
- Includes those not enrolled in medical
- Included with both medical plans
- \$0 copay
- Stand-alone benefit for those not enrolled in medical

 <p>Talk to a doctor anytime, anywhere you happen to be</p>	 <p>Receive quality care via phone or online video</p>	 <p>Prompt treatment, average call back in 16 min</p>
 <p>A network of doctors that can treat children of any age</p>	 <p>Secure, personal and portable electronic health record (EHR)</p>	 <p>No limit on consults, so take your time</p>

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

Telemedicine Benefit

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

Talk to a doctor anytime for Free

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

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

 1-800-Teladoc

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



Conditions such as:

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

Telemedicine Benefit



Medical Plan Participants
Access the benefit through HealthJoy



Team Members Not Enrolled in Medical
Access the benefit
directly through Teladoc

Talk to a doctor anytime for Free

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

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

 1-800-Teladoc

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

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.



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

Mental Health Benefit



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®

Personalized coaching on desktop or mobile



Animo

Self-directed modules on desktop or mobile



In-person counseling

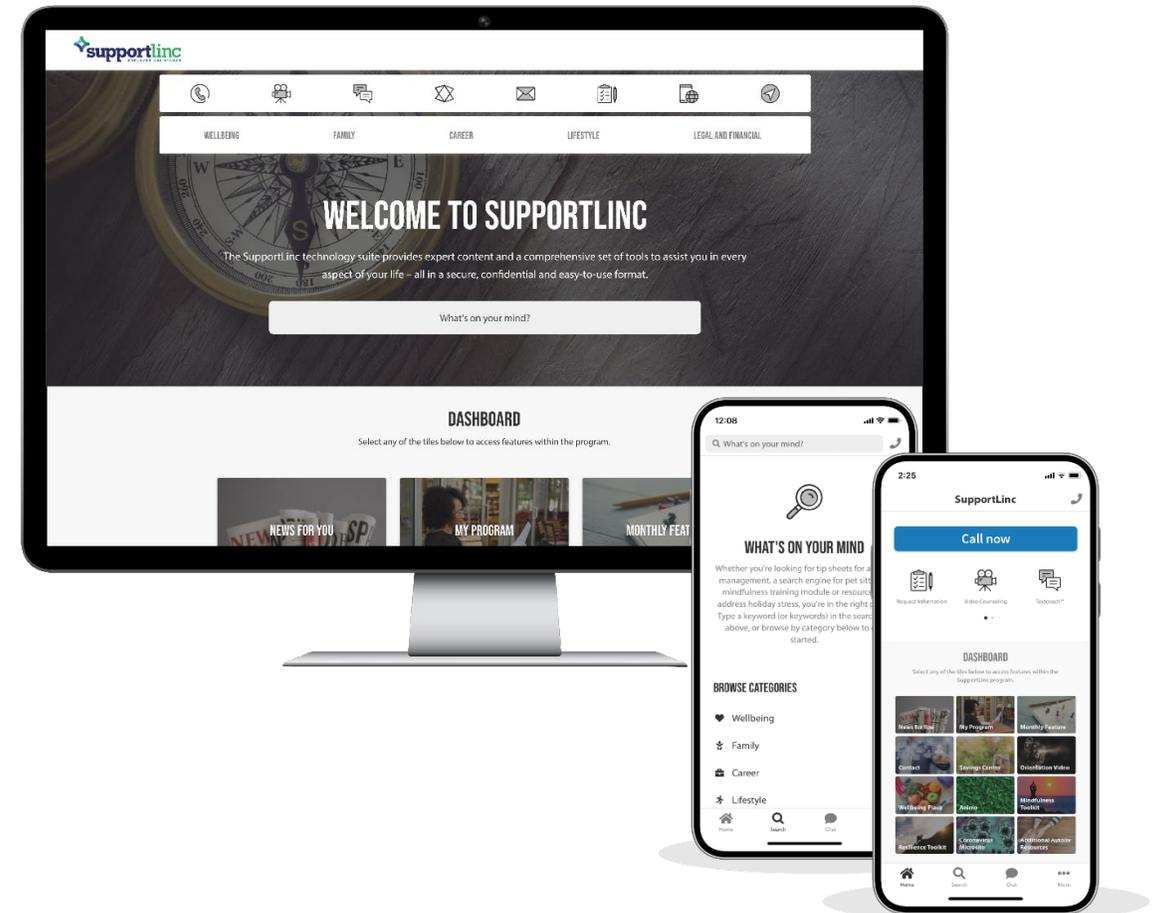
Call for a referral to a local counselor

Mental Health Benefit



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



Dental Plan



- In and out-of-network coverage
- Remain in-network to save money
- Anthem.com
 - Find Care
 - **Dental Complete** Network Plan Name

Why does staying In-Network save you money?

1. If you visit an out-of-network provider, there is a risk of balance billing
2. Balance billing happens when a dentist who isn't in your network charges more than your plan pays
3. 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%

Dental Plan Reminders

1. Accidental Injury Benefit

- Coverage at 100%, no deductible or coinsurance up to the dental plan annual maximum

2. Anthem.com resources

- “Ask a Dental Hygienist”
- Cost Estimator tool

3. International Emergency Dental Program

- Services paid at 100% - no waiting periods, no reduction in dental plan maximum

**Unique
Dental Plan
Benefits**

Anthem[®]

Vision Plan



- 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
 - **Blue View Vision**

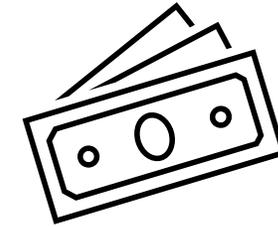
In-Network

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

Out-of-Network

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

Healthcare Flexible Spending Account (FSA)



- Save money on out-of-pocket healthcare expenses
- For you and your taxable dependents
- Plan is governed by the IRS
- Choose your annual contribution
- Equal amounts taken from each paycheck in 2024
- Funds used for tax-free reimbursement of eligible expenses

Tax Savings Example

- \$65,000 salary
- 22% tax bracket
- \$2,400 annual contribution
- \$528 annual tax savings

**Funds must be used
by the end of the year or forfeited.**

**Rollover Feature: Up to \$640 of
unused funds may be rolled over to
2025 (\$25 minimum)**

Healthcare Flexible Spending Account (FSA)

- January 1, 2024 – December 31, 2024 Plan Year
- \$3.50 post-tax deduction per month
- Debit card and portal with mobile app included for your convenience
- Retain receipts for all purchases
- Claims must be incurred by the end of the plan year to be eligible for reimbursement
 - \$640 rollover feature included
- Estimate carefully to avoid forfeitures of unused funds



**Annual Maximum
Contribution is
\$3,200**

Employer-Paid Basic Life Insurance

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



Complete an active enrollment election and review or update your life insurance beneficiary(ies)

Anthem[®]

Voluntary Life Insurance



Voluntary Life Coverage Options	
Team Member	\$10,000 increments To the lesser of \$500,000 or 5 x earnings
Spouse Coverage (based on spouse age)	\$5,000 increments To the lesser of 50% of the team member amount or \$100,000
Child(ren)	Flat \$10,000 benefit (not to exceed 50% of team member's benefit)

Benefits and Premiums Reduce Based on Age	
At age 65	Benefits reduce by 35%
At age 70	Benefits reduce by 50%

Life Insurance Continuation at Termination

- Portability
 - For team member and spouse voluntary life insurance
 - Individual term life policy
 - No health questions
 - Applies to team members under age 65 and insured 12+ months
 - **Must apply within 31 days of the date employment ends**
- Conversion
 - Individual permanent whole life policy
 - No health questions
 - For basic and voluntary life insurance
 - **Must apply within 31 days of the date employment ends**



Anthem[®]

Disability Coverage

- Team member-paid benefit
- 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[®]

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 st day due to injury 8 th day due to illness	91 st day of disability

Pre-Existing Condition Limitation

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.

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

Voluntary Critical Illness

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



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

Voluntary Critical Illness

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

**Easy claims process
with Voya!**

www.voya.com/claims

Follow the prompts
Group is Jim Ellis
Automotive
Group | #70271-4

Voluntary Critical Illness

Health Screening Benefit



- \$50 Team Member
- \$50 Spouse
- \$25 Child(ren)

Covered Screenings

- Fasting blood glucose test
- Stress test
- Cholesterol test
- Colonoscopies
- Annual physicals
- Mammograms
- Chest x-rays
- PSA
- And more

Voluntary Accident



- Financial benefit to help cover the cost of unexpected accident that results in medically necessary treatment
- Hospital Care Benefits
 - Confinement, surgery, admission, and more
- Accident Care Benefits
 - Doctor visits, x-rays, therapy, and more
- Benefit Based on Injury Type
- Sports Accident Benefit
 - Additional 25% benefit from organized sporting activity

Easy claims process!

www.voya.com/claims

Get Started / Let's Get Started
Policyholder

Follow the prompts and Submit
Group is Jim Ellis Automotive
Group | #70271-4

VOYA®

Voluntary Accident

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

Refer to the
benefits website
for a complete
benefit
summary and
Certificate of
Coverage

VOYA[®]

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
Team Member Only	\$2.30	\$4.98
Family	\$4.14	\$8.98



AllstateSM
IDENTITY PROTECTION



AllstateSM
IDENTITY PROTECTION

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

Gym Membership Discount

FIND YOUR CRUNCH TIME

Jim Ellis Automotive Group

**\$0 ENROLLMENT FEE. NO LONG-TERM CONTRACTS.
TONS OF MEMBER PERKS & DISCOUNTS.**

PEAK PLUS

\$19.99/month*

Awesome group fitness classes
Free guest privileges
Free tanning & HydroMassage®
Access to all Crunch locations**
Crunch Live online workouts

PEAK RESULTS

\$23.99/month*

Everything in a Peak Plus membership plus unlimited advanced HIIT classes

Kid's Crunch Babysitting available to add-on to Peak Plus and Peak Results memberships for \$10/month at select locations.

Like working out with family? They get the same great deal!

Ready to Enroll?

1. **Call the Benefits Service Center at (770) 295-1100** or access www.jimellisbenefits.com to complete your elections.
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 25th of the month prior to your benefits effective date

Contact Information

Phone: 770-295-1100

Email: benefits@jimellisbenefits.com

website: www.jimellisbenefits.com

Hours:

Monday – Thursday: 8am to 6pm

Friday: 8am to 5pm



benefits service center

We are here to help with:

- Telephonic enrollment
- Benefits questions
- Help with claims
- Qualifying Life Events
- And more