

# New Employee Benefits

2024



  
**benefits  
service center**

# Enrollment Information

## Enrollment Options



770-295-1100



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

### Questions?

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

**Mon-Thurs: 8am-6pm EST**

**Friday: 8am-5pm EST**

### Enrollment is Required

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

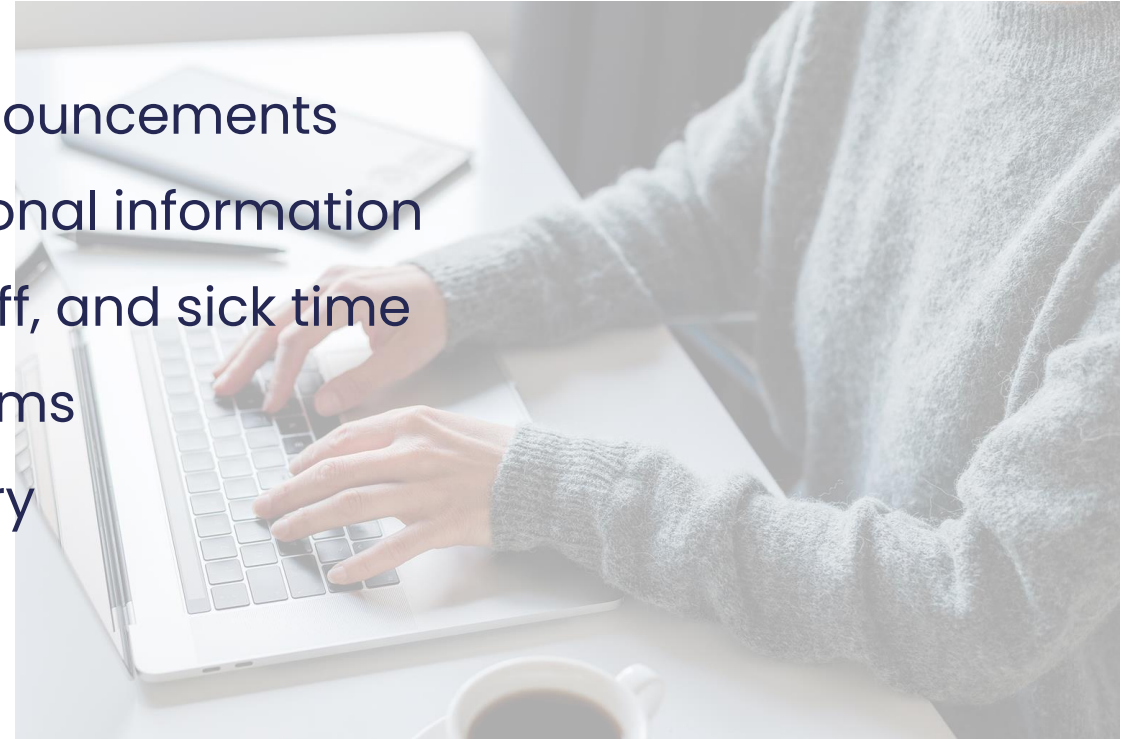
# Employee Portal Registration (ADP)

- <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!

# 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, 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, 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

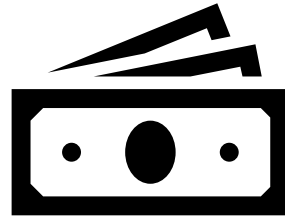
# Dependent Benefits Eligibility (Spouse)

- 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: Employee's spouse has a job with medical insurance offered

# Tax Benefits



## Pre-Tax

- Medical
- Dental
- Vision
- **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](http://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

- Extensive national network
- No selection of PCP required
- Referrals to specialists are not required
- Out-of-network services have higher member costs

## Ways to find a Provider

1. Login in to:  
[www.novahealthcare.com/member](http://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](http://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**<sup>®</sup>  
An Independent Health  company



# International Pharmacy Program

- This program covers 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



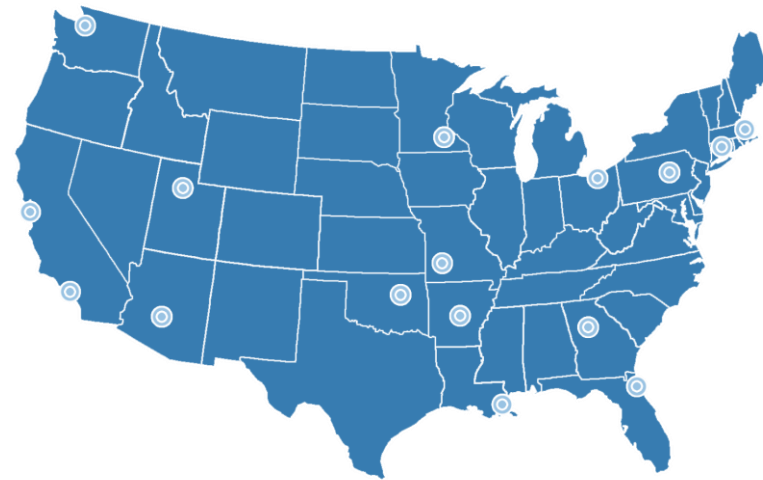
TRANSPLANT



PEDIATRIC



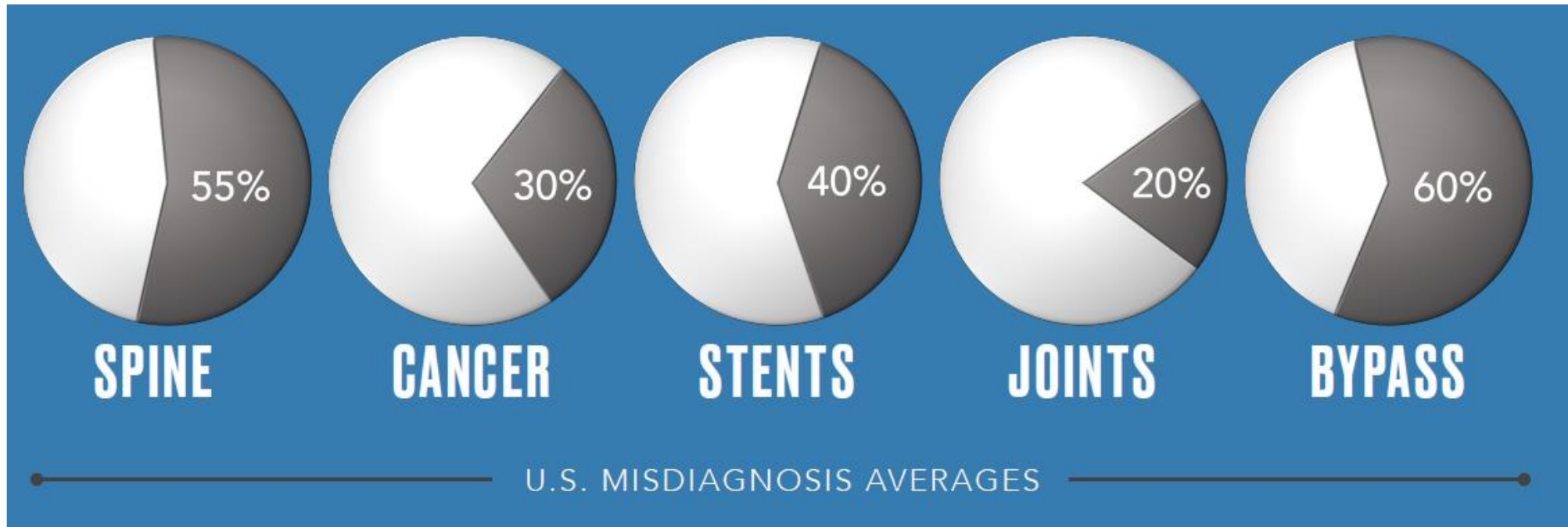
REGENERATIVE MEDICINE



**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



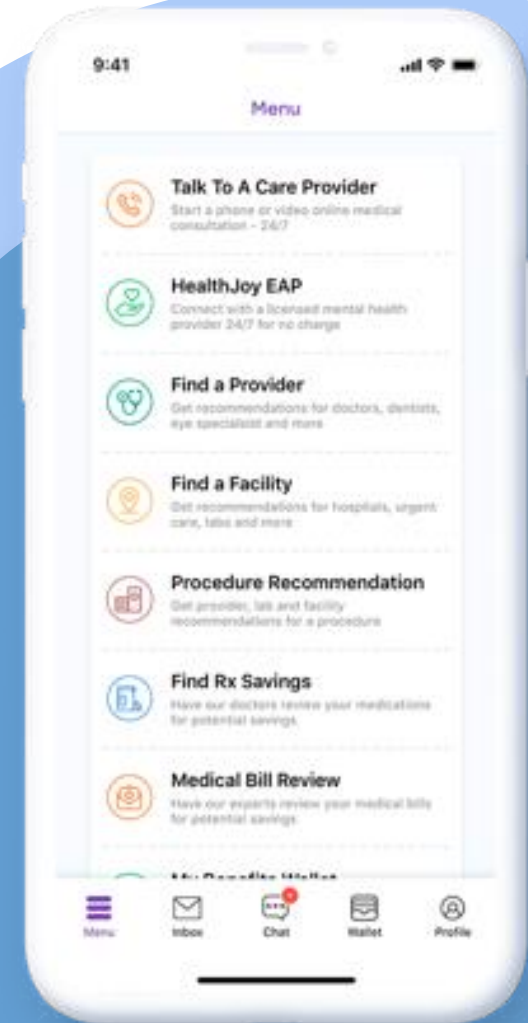
Rewards



Rx Savings Review

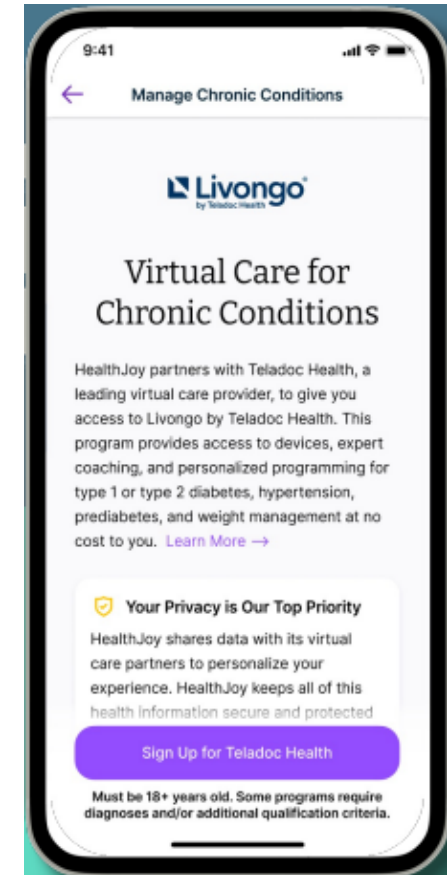


Fully Integrated EAP



# 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



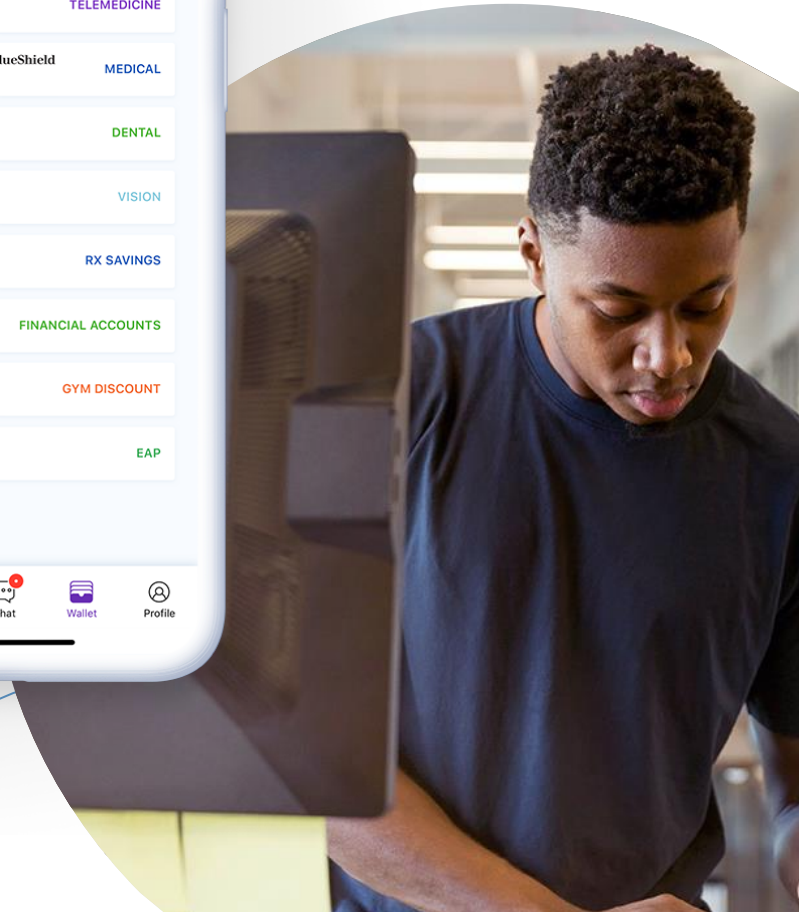
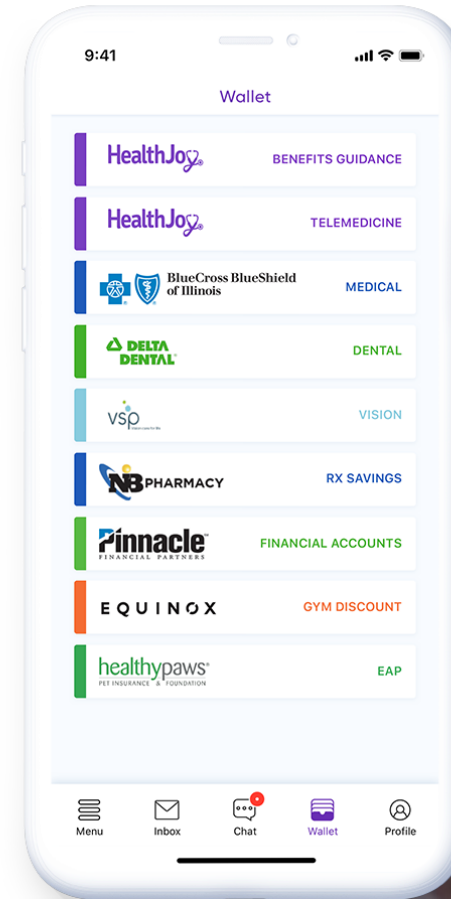
HealthJoy



# 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

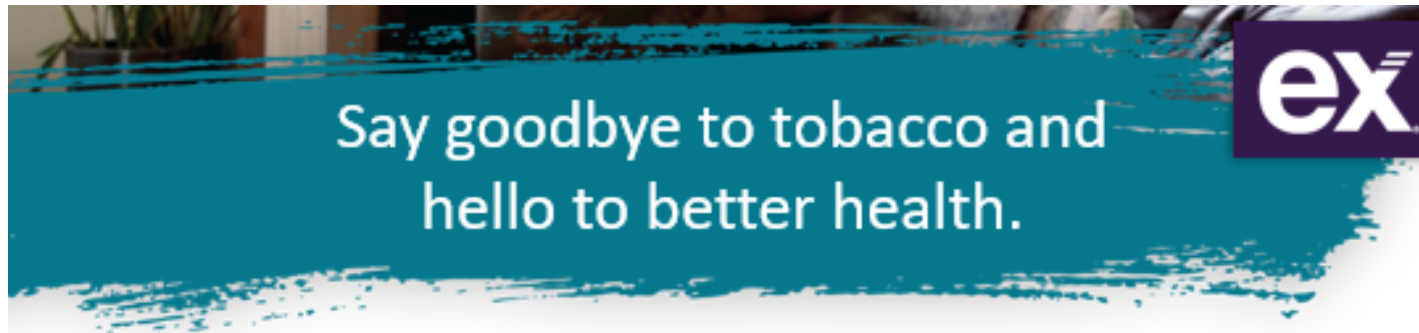
- [HealthJoy Explainer Video](#)
- [HealthJoy Walk-through Video](#)



[www.jimellisbenefits.com](http://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

## 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!



[GoTheEXProgram.com/JimEllis](https://GoTheEXProgram.com/JimEllis)



# 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



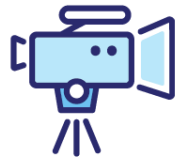
## Email

Send a question to [support@curalinc.com](mailto: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

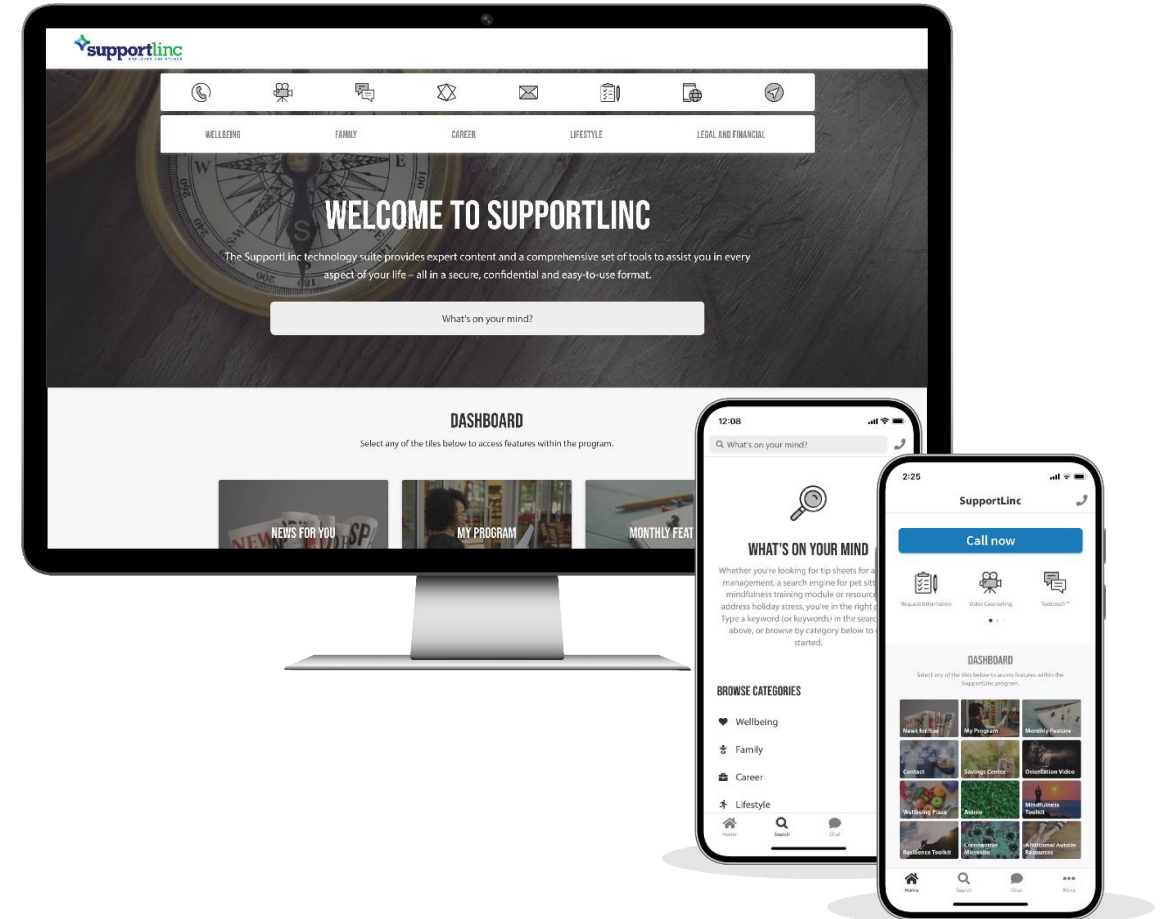
Call for a referral to a local counselor

# Mental Health Benefit



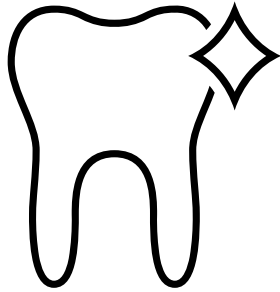
Use the web portal and mobile app 24/7/365 to access program services, information and more.

- 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**<sup>®</sup>

# 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](http://www.anthem.com)
  - **Blue View Vision**

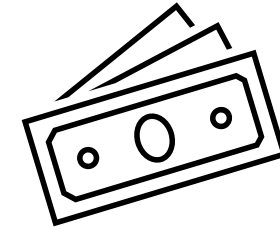
## In-Network

- 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**<sup>®</sup>

# Voluntary Life Insurance



## Voluntary Life Coverage Options

Employee	\$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 employee amount or \$100,000
Child(ren)	Flat \$10,000 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 employee 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<sup>®</sup>

# Disability Coverage

- Employee-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**<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

# 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



<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

# 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](http://www.voya.com/claims)

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

# Voluntary Critical Illness

## Health Screening Benefit



- \$50 Employee
- \$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](http://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

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

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

**VOYA**<sup>®</sup>

# 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



**Allstate**<sup>SM</sup>  
IDENTITY PROTECTION



**Allstate**<sup>SM</sup>  
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](http://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 25<sup>th</sup> of the month prior to your benefits effective date

# Contact Information

**Phone:** 770-295-1100

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

**website:** [www.jimellisbenefits.com](http://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