

The PEOPLELEASE Group



EMPLOYEE BENEFITS GUIDE 2024



PEOPLEASE is pleased to offer an extensive benefits package that allows employees and their families to better prepare for planned and unplanned life events. PEOPLEASE offers comprehensive benefit options including dental, vision, disability, life insurance, AD&D, accident, critical illness, hospital indemnity, legal, and telemedicine to all eligible employees. Please review this guide to help you understand the benefit options available to you and your family.

ARE YOU ELIGIBLE FOR BENEFITS?

All eligible employees working 30+ hours per week as of their date of hire are considered benefit eligible after a waiting period. Eligible dependents may include:

- Your legal IRS spouse
- Your children (dependent age limit to 26*)
- Natural and legally adopted children
- Mentally or physically handicapped children dependent on you for support regardless of age
- Biological or legally adopted children for whom the plan is obligated under a Qualified Medical Child Support Order (QMCSO) to provide medical coverage

*Certain limitations apply.
Please contact your PEOPLEASE representative for additional information

WHEN CAN I ENROLL?

Open enrollment is the period each year when changes to your benefit elections are allowed for medical, dental, and vision. You may change plans as well as add or drop coverage for you or your eligible dependents. Any changes made during open enrollment must remain until the following open enrollment period, unless you experience a qualifying life event.

Newly hired employees will receive an email notifying your eligibility and deadline to enroll. Elected benefits will begin on the first of the month following employee new hire waiting period from date of hire.

WHEN CAN I MAKE CHANGES?

If you have a qualifying event. Life events include:



LOSS OF COVERAGE



HAD A BABY



RECENTLY MOVED TO A NEW STATE



GOT MARRIED



TURNED 26

You have 31 days from the date of the life event to submit an enrollment change form and documentation of the event to PEOPLEASE Benefits Department. Otherwise, you must wait until the next annual enrollment period to make a change to your elections.

CONTACT INFORMATION

BENEFITS ADMINISTRATOR

PEOPLEASE

P: 800.948.4453

E: BENEFITS@PEOPLEASE.COM

TLC

P: 877.815.4852

E: BENEFITS@TLCCOMPANIES.COM

Guardian - 888.600.1600 www.guardianlife.com

Dental, Vision, Voluntary Life and AD&D, Disability

Chubb - 855.241.9891 www.chubbworkplacebenefits.com

Accident, Critical Illness, Hospital Indemnity, 10 Year Term, Lifetime Benefit

Doctegrity - 877.342.5152 www.doctegrity.com

Telehealth

US Legal - 800.356.LAWS www.uslegalservices.net

Family Defender, Identity Defender, CDL Defender

CDL Legal - 913.738.4836 www.cdllegal.com/tlc

Alternate CDL drivers' legal plan

This plan overview is meant only as a brief description of the benefits for which employees may be eligible.
Please refer to the full plan documents or contact your Benefits Administrator for more complete descriptions and information.



WHO IS IT FOR?

Everyone should have access to great dental coverage, which is why we offer comprehensive plans that are available through employers as part of your benefit offerings.

WHAT DOES IT COVER?

Dental insurance helps to protect your overall oral care. That includes services like preventative cleanings, x-rays, restorative services like fillings and other more serious forms of oral surgery if you every need them.

WHY SHOULD I CONSIDER IT?

Poor oral health isn't just aesthetic. It's also been linked to conditions including diabetes, heart disease, and strokes. So, while brushing and flossing every day can help keep your teeth clean, nothing should replace regular visits to the dentist.

IN-NETWORK BENEFITS SHOWN	VALUE	STANDARD	ENHANCED
Lifetime Deductible (Waived for Preventive)	\$50 individual 3x family	\$100 individual 3x family	\$100 individual 3x family
Annual Maximum - plus maximum rollover* (Applied to Preventive, Basic and Major services)	\$1,000	\$1,500	\$3,000
Preventive Services Oral Exams (once/6 mo); Cleanings (once/6 mo); Bitewing X-rays (1x/12 mo); Full mouth series (1x/60 mo); Fluoride Treatment (to age 19, once/6 mo); Space Maintainers/Harmful Habit Appliance; Sealants (to age 16, once/36 mo)	100%	100%	100%
Basic Services Fillings; Periodonal Services (eg Scaling and Root Planing); Periodontal Surgery; Simple Extractions; Endodontic Services (eg Root Canal); General Anesthesia	70%	90%	80%
Major Services Bridges & Dentures; Single Crowns; Complex Extractions; Repair & Maintenance of Crowns, Bridges & Dentures; Inlays, Onlays & Veneers; Implants	40%	60%	50%
Orthodontia (Lifetime Maximum)	N/A	\$1,200	\$1,200*
In-Network Claim Payment Basis	Negotiated Fee Schedule	Negotiated Fee Schedule	Negotiated Fee Schedule
Out-of-Network	Fee Schedule	Fee Schedule	UCR 90th

Dependent Age Limit: 26; end of month

To find an In-Network provider, go to GuardianAnytime.com

*For children or adults

DENTAL MAXIMUM ROLLOVER

With Maximum Rollover, Guardian will roll over a portion of each DentalGuard member's unused annual maximum into their personal Maximum Rollover Account (MRA). The MRA can be used in future years if a member reaches the plan's annual maximum.

Taking care of your teeth is about more than just covering cavities and cleanings. It also means accounting for more expensive dental work, and your overall health.

MONTHLY PREMIUMS

	VALUE	STANDARD	ENHANCED
Employee	\$21.51	\$26.18	\$37.26
Employee + Spouse	\$40.01	\$49.94	\$69.66
Employee + Child(ren)	\$47.79	\$56.51	\$80.44
Family	\$65.53	\$67.90	\$96.65



Vision insurance helps protect the health of your eyes by providing benefits that often is not covered by medical insurance.

	IN-NETWORK (COPAY)	OUT-OF-NETWORK (BEFORE COPAY)	FREQUENCY PERIOD
Exam Copay	\$10	\$39 - 50	12 months
Materials Copay	\$25	\$0	12 months
Eyeglass Lenses Allowances*			
Single Vision	\$0	\$23	12 months
Bifocal	\$0	\$37	12 months
Trifocal	\$0	\$49	12 months
Lenticular	\$0	\$64	12 months
Contact Lenses Allowance**			
Elective	\$200 max (copay waived)	\$100	12 months
Medically Necessary	\$0	\$210	12 months
Elective Fitting and Evaluation	Member pays up to \$50	Included in allowance	
Frame Retail Allowance (one per frequency period)			
	Up to \$200 + 20% off balance	\$46	12 months

*Fees for additional lens options (scratch-resistant, UV coating, progressives) vary by provider and service.

**One pair or single purchase per frequency period in lieu of a complete set of glasses.

To find an In-Network provider, go to GuardianAnytime.com

COVERAGE	PREMIUM
Employee	\$6.11
Employee + Spouse	\$12.20
Employee + Child(ren)	\$13.07
Family	\$20.86





Flexible Spending Account (FSA)

PLAN BETTER FOR HEALTH EXPENSES

Spend your funds on the eligible health expenses you incur throughout the year. The IRS has a “use it or lose it” rule for FSAs, which means funds must be spent by the end of the plan year unless your employer offers a grace period or carryover.

FLEXIBILITY

You can use your funds for eligible expenses incurred by you, your spouse or your eligible dependents. Thousands of products and services are FSA eligible. (Eligible expenses are determined by the IRS.)

FUNDS ON DAY 1

All of your FSA dollars are available on the very first day of the plan year. Use your benefits debit card at the point of purchase.

CAN I ENROLL?

Yes, as long as you or your spouse aren't actively enrolled and contributing to a Health Savings Account (HSA).

CONTRIBUTION LIMITS & IRS REGULATIONS

The IRS sets the maximum dollar amount you can elect to contribute to a medical FSA. The annual contribution limit for 2024 is \$3,200.

WHAT DOES IT COVER?

There are thousands of eligible items, including:

- Over-the-counter medications (first aid, allergy, asthma, cold/flu, heartburn, etc.)
- Copays and coinsurance
- Doctor visits and surgeries
- Prescription drugs
- Dental & orthodontia
- Frames, contacts, prescription sunglasses, etc.

A flexible spending account (FSA) lets you save money by setting aside pre-tax dollars to pay for eligible medical, dental, vision and dependent care expenses incurred by you, your spouse or your eligible dependents.





Telehealth



SEE A DOCTOR OR THERAPIST – ANYTIME, ANYWHERE

Doctegrity connects you with Board-Certified doctors and Mental Health therapists who provide telehealth phone and video chats with NO consultation fees.

No insurance needed!
We give you and your whole family access. No copays or surprise bills.

MONTHLY PREMIUM - \$9.75



eHealthcare
Video/Phone Doctors



Mental Health Therapy



Prescription Discount Card



Fully Bilingual

24/7/365
NATIONWIDE eHEALTHCARE

WWW.DOCTEGRITY.COM
877.342.5152

Download our app to get started.





Short Term Disability Insurance



WHO IS IT FOR?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It helps ensure that you'll receive a partial income if you're injured or too sick to work.

WHAT DOES IT COVER?

Many disability insurance plans pay out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

WHY SHOULD I CONSIDER IT?

Accidents happen, and you can't always anticipate if or when you'll become sick or injured. That's why it's important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck.

Disability insurance covers a part of your income, so you can pay your bills if you're injured or sick and can't work. Disability may be more common than you might realize, and people can be unable to work for all sorts of different reasons. There are times when many disabilities can be caused by illness, including common conditions like heart disease and arthritis. However, many disabilities aren't covered by workers' compensation.

	OPTION 1	OPTION 2
Coverage Amount	Up to 60% of salary to maximum \$1,500/week	
Maximum payment period Maximum length of time you can receive disability benefits.	13 weeks	26 weeks
Accident and Illness benefits begin: The length of time you must be disabled before benefits begin	Day 15	Day 15
Premium waived if disabled Premium will not need to be paid when you are receiving benefits.	Yes	Yes

EARNINGS DEFINITION: Your covered salary is based on your previous year's W-2 statement

SAMPLE RATE

Based on \$40,000 salary

AGE	OPTION 1	OPTION 2
45	\$37.34/month	\$41.35/month





Long Term Disability Insurance



WHO IS IT FOR?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It helps ensure that you'll receive a partial income if you're injured or too sick to work.

WHAT DOES IT COVER?

Many disability insurance plans pay out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

WHY SHOULD I CONSIDER IT?

Accidents happen, and you can't always anticipate if or when you'll become sick or injured. That's why it's important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck.

If you decide you want to purchase both STD and LTD for maximum income protection, you should consider enrolling in the 13-week STD benefit (Option 1) on the previous page. After 3 months (13 weeks), if you still can't return to work, you'll have the income replacement benefit of this Long-Term Disability policy.

Disability insurance covers a part of your income, so you can pay bills if you're injured or sick and can't work.

LONG TERM DISABILITY	
Coverage Amount	60% of salary to maximum \$6,000/month
Maximum payment period Maximum length of time you can receive disability benefits.	Social Security Normal Retirement Age
Accident and Illness benefits begin The length of time you must be disabled before benefits begin	Day 91
Conversion Allows you to continue disability coverage after your group plan has terminated.	
Guarantee Issue	We guarantee issue \$6,000 in coverage during the initial enrollment period.
Premium waived if disabled Premium will not need to be paid when you are receiving benefits.	
Survivor benefit Additional benefit payable to your family if you die while disabled.	3 months

EARNINGS DEFINITION

Your covered salary is based on your previous year's W2 statement.

SPECIAL LIMITATIONS

Provides a 24-month benefit limit for specific conditions, including mental health and substance abuse. Conditions such as chronic fatigue are also included in this limitation. Refer to contract for details.

SAMPLE RATE

Based on \$40,000 salary

AGE	RATE
45	\$28.66



Cash benefits paid in addition to any other coverage you have.

Chubb Hospital Cash is hospital indemnity insurance that pays benefits directly to you regardless of other coverage you have, and if your medical plan has a high deductible, you may need the cash. It's not easy to afford hospitalization, but with Hospital Cash, we've got you covered.



4.6 day average hospital stay



\$13,000 average hospitalization cost

If you were hospitalized, could you pay your deductible?

BENEFIT FEATURES

- **Guaranteed Issue for the whole family:** As long as you are an active employee age 18 or older, you and your spouse/partner age 18 or older, and your kids through age 26 are eligible for coverage. No medical history is required.
- **Renewable:** Your coverage will renew automatically as long as you are an eligible employee, premiums are paid as due, and your employer's policy is in force.
- **Portable:** You can keep your coverage even if you change jobs or retire while the policy is in force.
- **Pre-existing conditions:** There are no pre-existing condition exclusions

CHUBB HOSPITAL CASH BENEFIT FOR ACCIDENTS AND SICKNESS

HOSPITAL ADMISSION BENEFIT

This benefit is for admission to a hospital or hospital sub-acute intensive care unit.

	Plan 1: 24-Hour Coverage	Plan 2: 24-Hour Coverage
Amount	\$1,000	\$2,000
Maximum Days Per Calendar Year	1	1

HOSPITAL CONFINEMENT BENEFIT

This benefit is for confinement in hospital or hospital sub-acute intensive care unit.

	Plan 1: 24-Hour Coverage	Plan 2: 24-Hour Coverage
Amount	\$125	\$200
Maximum Days Per Calendar Year	30	30

HOSPITAL CONFINEMENT ICU BENEFIT

This benefit is for confinement in a hospital intensive care unit.

	Plan 1: 24-Hour Coverage	Plan 2: 24-Hour Coverage
Amount	\$250	\$400
Maximum Days Per Calendar Year	30	30

MONTHLY PREMIUMS

	PLAN 1	PLAN 2
Employee	\$16.75	\$20.02
Employee + Spouse	\$28.50	\$44.72
Employee + Child(ren)	\$20.75	\$37.18
Family	\$36.50	\$61.88



Accident Insurance

CHUBB®

No one plans on getting injured, but just in case, we've got you covered.

You do everything you can to stay active and healthy, but accidents happen every day, including sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too. That's where Accident Insurance can help.

Accident insurance pays cash benefits directly to you, regardless of other coverage you have.

FIRST ACCIDENT PACKAGE

- Pays you \$100 quickly when you report your first claim for covered benefits

SPORTS PACKAGE

- Your benefits increase 25%, up to \$1,000 per person, for injuries resulting from participating in organized sports.

WELLNESS BENEFIT

- To promote good health, this pays a \$100 benefit for each covered person once per year when they have a defined annual health screening or test, following a 30 day waiting period. Only applies to Plan 2 (24 hour plan).
- You can elect to cover your spouse if you have employee coverage. Spouse coverage cannot exceed your (the employee) coverage amount.

BENEFIT FEATURES

- Guaranteed Issue with no health questions
- Guaranteed renewable for life
- No exclusions or pre-existing conditions
- Employee, spouse and child coverage available
- Portability allows you to keep this coverage if you change employers or if benefits are no longer available to you

For example, if your child gets injured at soccer practice and breaks her leg, here's how benefits may stack up.

BENEFITS	
First Accident	\$100
Ambulance	\$400
ER Visit	\$200
X-Ray	\$125
Fracture	\$1,800
Crutches	\$250
Physical Therapy	\$750 (\$75 x 10 visits)
Follow-up Visits	\$400 (\$100 x 4 visits)
Subtotal	\$4,025
PLUS Sports Package <i>Increases the total benefit payment by 25% Max \$1,000</i>	\$1,000
TOTAL PAYMENT	\$5,025

MONTHLY PREMIUMS

	PLAN 1 (OFF JOB)	PLAN 2 (24 HOUR)
Employee	\$7.43	\$17.23
Employee + Spouse	\$12.14	\$24.46
Employee + Child(ren)	\$14.44	\$21.81
Family	\$19.14	\$29.70



INSURANCE PROTECTION WHEN YOU NEED IT MOST.

Heart attacks, cancer and strokes happen every day and often unexpectedly. They don't give you time to prepare and can take a serious toll on both your physical and financial well-being.

WE PAY CASH BENEFITS DIRECTLY TO YOU.

The last thing you want to worry about is money. Chubb Critical Illness pays you directly to help with your bills, your mortgage, your rent, your childcare-you name it-so you can focus on recovery.



Every 40 seconds someone has a heart attack



\$10,000+ annual out-of-pocket costs of 60% of patients for cancer treatment



60% of Americans can't cover an unexpected \$1,000 expense

BENEFIT FEATURES

- **Guarantee Issue:** no medical history is required for coverage to be issued up to \$30,000
- **Family Coverage:** You can insure yourself, your spouse, and your kids
- **No Lifetime Maximum:** If you get sick again with the same or different condition, you're still covered. There is no total maximum benefit amount to worry about.
- **Recurrence Benefit:** Once Chubb pays a Critical Illness benefit and there is a recurrence, you can receive your Face Amount, as long as you were treatment free for at least 6 months.
- **Wellness Benefit:** Be proactive with preventative care. This benefit pays you \$50 for undergoing a covered health screening test (after coverage is in force for 30 days)
- **No Coordination of Benefits:** Payments are made in addition to any other insurance you may have
- **HSA Compatible:** You can have this coverage even if you have a Health Savings Account
- **Portability:** You can keep your coverage if you change jobs or retire while the Policy is in force.

WHY HEALTH INSURANCE MAY NOT BE ENOUGH

When a critical illness happens your health insurance plan may cover some of your medical and hospital costs, but not everything. You and your family need extra protection that close the financial gap and helps you manage expenses, such as:

- **Out-of-Pocket medical costs:** deductibles, copays, coinsurance, prescriptions, and medical travel
- **Everyday costs:** rent or mortgage payments, credit card debit, car payments, household necessities, and savings for college & retirement
- **Recovery costs:** loss of family income, rehabilitation, and childcare or parent care

NO LIFETIME MAXIMUM BENEFIT IN ACTION EXAMPLE

\$30,000 Face Amount

Stroke Diagnosis	\$30,000
Heart Attack Diagnosis (first)	\$30,000
Heart Attack Recurrence	\$30,000

Total Benefits \$90,000

No Maximum Benefit Amount

SAMPLE MONTHLY PREMIUMS

Based on age 45

COVERAGE	EMPLOYEE	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	FAMILY
\$20,000	\$30.10	\$46.20	\$30.60	\$46.20



Voluntary Group Term Life Insurance



WHO IS IT FOR?

Everyone's life insurance needs are different, depending on their family situation. That's why group life insurance through an employer is an easier and more affordable option than individual life insurance.

WHAT DOES IT COVER?

Life insurance protects your loved ones by providing a benefit (which is usually tax-exempt) if you pass away.

WHY SHOULD I CONSIDER IT?

Life insurance is about more than just covering expenses. Depending on your circumstances, it could take your family years to recover from the loss of your income.

With a life insurance benefit, your family will have extra money to cover mortgage and rent payments, legal or medical fees, childcare, tuition, and any outstanding debts. Most families will need 6-10 times their income in coverage to maintain their current lifestyle.

If something happens to you, life insurance can help your family reduce financial stress.

	VOLUNTARY TERM LIFE
Employee Benefit	\$10,000 increments to a maximum of \$500,000
Accidental Death and Dismemberment	Maximum 1 times life amount included
Spouse Benefit	We guarantee issue coverage up to: Employee \$200,000
Child Benefit	Maximum 1 times life amount included
Premiums	\$5,000 increments to a maximum guarantee issue of \$25,000
Portability Allows you to take coverage with you if you terminate employment.	Increase on plan anniversary after you enter next five-year age group. There are restrictions, including evidence of insurability.

SAMPLE MONTHLY PREMIUMS

Based on \$50,000 employee benefit

AGE	RATE
35-39	\$8.25
45-49	\$15.80
55-59	\$35.70



You need 6-10 times your annual income to maintain your family's current lifestyle.



10 Year Level Term Life Insurance

CHUBB®

Life insurance is a great way to protect your most important assets and help provide the peace of mind your family deserves. This plan pays cash directly to you or your beneficiary to use however you choose.

EMPLOYEE COVERAGE

- You can elect up to \$100,000 in coverage on a guarantee issue basis.
- Portability allows you to keep this coverage if you change employers or if benefits are no longer available to you.
- Rates do not increase for 10 years
- At the end of 10 years, policy automatically renews at current age, regardless of health.

CHILD(REN) COVERAGE:

- Up to \$10,000
- You can elect to cover your child(ren) if you have employee coverage

SPOUSE COVERAGE:

- Up to \$10,000
- You can elect to cover your spouse if you have employee coverage. Spouse coverage cannot exceed your (the employee) coverage amount.

SAMPLE RATE

Based on \$80,000 benefit

AGE	RATE
45	\$38.72/month





LIFETIME BENEFIT TERM PROVIDES YOU WITH THE PROTECTION YOUR FAMILY NEEDS

LifeTime Benefit Term helps protect you and your family if you were no longer able to provide for them. Your family can receive cash benefits paid directly to them upon your death that they can use to help cover expenses like mortgage payments, credit card debt, childcare, college tuition, and other household expenses as well as long term care.

YOU DECIDE HOW YOU WANT TO USE LIFETIME BENEFIT TERM BENEFITS

When you make the promise to protect your family with LifeTime Benefit Term, there are several ways it can work.

AS LIFE INSURANCE

LifeTime Benefit Term protects your family with money that can be used any way they choose. It is most often used to pay for mortgage or rent, education for children and grandchildren, retirement, family debt, and final expenses.

FOR QUALIFIED LONG-TERM CARE

If you become chronically ill, LifeTime Benefit Term will pay you 4% of your death benefit each month you receive LongTerm Care. You can use this money any way you choose, and your life insurance premiums will be waived.

Your death benefit will reduce proportionately each month as you receive benefit payments for Long Term care. After 25 months of receiving Long Term Care Benefits, your death benefit will reduce to zero.

RESTORATION OF YOUR DEATH BENEFIT

Ordinarily, accelerating your life coverage for Long Term Care benefits can reduce your death benefit to \$0. While in force, this rider restores your life coverage to not less than 25% of the death benefit on which your LTC benefits were based. This rider assures there will be a death benefit available to your beneficiary until you reach age 121.

BENEFIT FEATURES

GUARANTEED ISSUE

Up to \$100,000

GUARANTEED PREMIUMS

Life insurance premiums will never increase and are guaranteed to age 100.

GUARANTEED BENEFITS DURING WORKING YEARS

Death Benefit is guaranteed 100% when it is needed most-during your working years when your family is relying on your income.

GUARANTEED BENEFITS AFTER AGE 70

Even after age 70, the full death benefit is designed to last through age 99.

PAID-UP BENEFITS

After 10 years, paid-up benefits begin to accrue. At any point thereafter, if you stop paying the premium, a reduced paid-up benefit is issued and can never lapse.

LONG TERM CARE (LTC)

If you need LTC, you can access your death benefit while you are living for home health care, assisted living, adult day care and nursing home care. You get 4% of your death benefit per month while you are living for up to 25 months to help pay for LTC.

TERMINAL ILLNESS

After your coverage has been in force for two years, you can receive 50% of your death benefit, up to \$100,000, if you are diagnosed as terminally ill.

FULLY PORTABLE AND GUARANTEED RENEWABLE FOR LIFE

Your coverage cannot be cancelled as long as premiums are paid as due

SPOUSE COVERAGE & CHILDREN

Coverage is available for your family. Guaranteed issue up to \$100,000



\$93,075

Average annual costs for nursing home care in 2020



Nearly 70%

of people age 65 will need long term care



Legal & Identity Theft Plans



US LEGAL

Several options for identity protection and coverage of attorney fees for certain legal matters (bundles available)

IDENTITY DEFENDER

\$12.95/MONTH STANDALONE OR \$9.95/MONTH RIDER

Covering employee +1 adult dependent/spouse and dependent children to age 26.

FAMILY DEFENDER

\$16.90/MONTH

Pays 100% of in-network attorney fees for covered legal matters for employee, spouse and dependent children to age 26

CDL DEFENDER

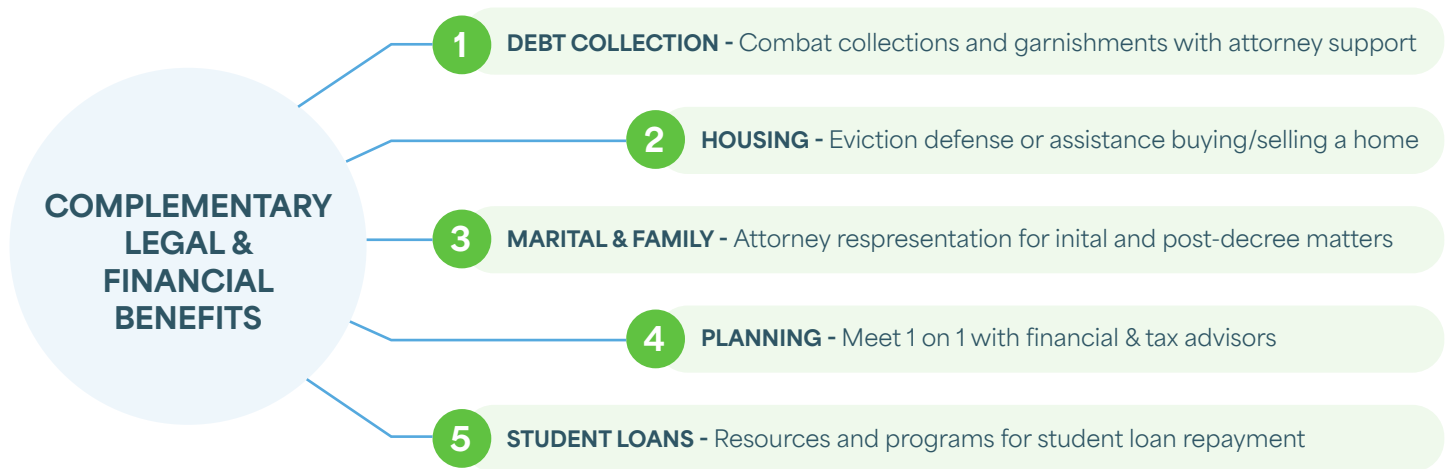
\$29.95/MONTH

Pays 100% of in-network attorney fees, through trial, for all moving, non-moving, and DOT violations, including non-cited VERs for CDL licensed commercial drivers. Covers spouse and dependent children to age 23. Also includes coverage for most personal legal matters, including free consultation and discountson the attorney’s normal, hourly rate.

CDL DEFENDER COPAY PLAN

\$12.95/MONTH

Lower premium CDL plan with copays per violation. Also includes coverage for most personal legal matters, including free consultation and discounts on the attorney’s normal, hourly rate.



All U. S. Legal Services products (except Identity Defender) include our Financial Wellness Suite containing access to Best Money Moves platform for financial tools and education, Financial Crisis Advisors, as well as a network of financial and tax planning advisors for unlimited consultations throughout the year, and tax preparation and filing for \$195, all schedules and forms for the household.

CDL LEGAL



CDL DRIVERS LEGAL PLAN

\$34.50/MONTH

Pays 100% of in-network attorney fees for CDL truck drivers, with local representation in any state for moving & non-moving violations, inspection report challenges, and even accidents leading to fatality. Roadside assistance, spouse/personal vehicle coverage and discounts for the entire family are included.



Life is challenging. We can help. Confidential 24/7 Support.

SOMETIMES LIFE CAN FEEL OVERWHELMING. IT DOESN'T HAVE TO.

Your ComPsych Guidance Resources program provides confidential counseling, expert guidance, and valuable resources to help you handle any of life's challenges, big or small. No cost if you enroll in any Guardian plan.

Provided at no cost if enrolled in ANY of our Guardian plans.

SERVICES

CONFIDENTIAL EMOTIONAL SUPPORT

- Anxiety, depression, stress
- Grief, loss, and life adjustments
- Marital conflicts

WORK AND LIFESTYLE SUPPORT

- Child, elder, and pet care
- Moving and relocation

LEGAL GUIDANCE

- Divorce, adoption, and family law
- Wills, trusts, and estate planning
- Free consultation and discounted local representation

FINANCIAL RESOURCES

- Retirement planning, taxes, and bankruptcy
- Mortgages and insurance

DIGITAL SUPPORT

- Connect to counseling, work-life support or other services

ONLINE WILL PREPARATION

- Quickly and easily complete a will on your computer with EstateGuidance

WELLNESS SUPPORT

- Make positive lifestyle changes with health coaching
- Improve your nutrition, exercise habits, weight loss efforts, and smoking cessation



24/7 LIFE ASSISTANCE

CALL: (855) 239-0743

TRS: DIAL 711

WWW.GUIDANCERESOURCES.COM

APP: GUIDANCENOW

WEB ID: GUARDIAN

Things to Consider

KNOW YOUR BENEFITS

Benefits are a big part of your total compensation, so it's important that you get the maximum value from your benefit plans. Be sure to review all benefits carefully and make the elections that fit your personal or family's needs.

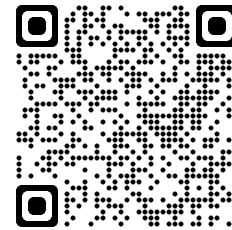
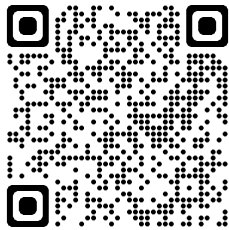
CHOOSE YOUR BENEFITS CAREFULLY

Your elections will remain in effect until the next open enrollment period, unless you experience a qualifying status change event.

SOCIAL SECURITY NUMBERS

Health insurers are required to report certain information about health plan members and their insurance coverage to the IRS each year, including member Social Security numbers. Be sure you have the Social Security number for each dependent you are enrolling in coverage.

How to Enroll



ENROLLMENT IS EASY!

[CLICK HERE](#)

or use the QR code

TO SCHEDULE AN APPOINTMENT

Use the QR code or call 866.914.7290
9 am - 8 pm ET to speak to a
Benefits Specialist

