

# Open Enrollment Guide

November 08th - November 26th, 2021

We know one size doesn't fit all, so that's why ARCO makes sure that you have an array of benefit options so you can choose those that suit you and your family best. Open enrollment is the time to review these options and to pick the ones that match your needs for the upcoming year. Take the time to review these benefit options closely so that you can rest easy knowing that you have the plan that's right for you.

## What happens if I don't enroll during annual enrollment?

If you don't enroll during open enrollment, then all of your current insurance elections with the exception flexible spending accounts (FSA) will carry over to 2022 and rates will be adjusted accordingly. You will have to wait until next year's open enrollment or until you have a qualifying life event to change your coverage..

## For New Hires: Insurance is effective the first of the month following date of hire.

If you are eligible for insurance coverage, it takes effect the first month following date of hire. If you don't actively enroll by your effective date, you will have only basic company-paid life insurance and disability coverage. You will have to wait until the next Annual Enrollment period or a qualified life event to select benefits coverage for you or any eligible dependents.

[LOOK INSIDE TO  
LEARN MORE](#)



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## How to Use This Guide

Click on the links in the left navigation bar to go to a specific section in the guide.

Click the home button in the upper-right corner at any time to return to the first page.

Click any underlined text to access links to more information.

You can also move page by page by clicking the next and back arrows, or you can scroll with your mouse

\* If you are viewing on a mobile device, these menus may not be functional. Simply scroll through the document.



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## Making Enrollment Changes

Open Enrollment for 2022 benefits takes place November 08 - November 26, 2021. During this time, you will have the opportunity to elect, change, or waive benefits for the 2022 plan year. Any benefits you elect are effective January 1 - December 31, 2022.

For the plan year 2022, associates will have the ability to renew their benefits elections through a passive enrollment. This means that for those associates who do not wish to make any changes to their current elections, all of your current benefit elections will roll forward (except for Flexible Spending Accounts - associates need to choose to enroll in Flexible Spending Accounts each year).

Elections are made in our HRIS system Ultipro.

1. The first step is to login to Ultipro. Contact [technology@arco1.com](mailto:technology@arco1.com) if you need assistance logging in.
2. To launch open enrollment, click the "menu" tab at the top left hand corner of the screen, hover over the myself tab, and select open enrollment.
3. Once inside the open enrollment menu you will want to elect your desired coverage and be sure to click submit on the confirm your elections and changes tab. If you do not receive a confirmation page then your elections have not been submitted.



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## What do you need to know?

All coverages will remain the same for 2022. There is a 5.3% increase to medical premiums. Since there are no changes to our coverage, there will not be new insurance cards issued unless you make a change to your coverage. You can continue using your current cards in 2022.



## Medical Insurance UNITED HEALTHCARE

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

### High Deductible Health Plan (HDHP)

	Monthly	Bi-Weekly	Weekly
Associate Only	\$71.21	\$32.87	\$16.43
Associate + Spouse	\$149.55	\$69.02	\$34.51
Associate + Children	\$139.57	\$64.42	\$32.21
Family	\$231.37	\$106.79	\$53.39
General Plan Information	In-Network	Out-of-Network	
Lifetime Maximum	Unlimited		
Deductible			
Individual	\$2,500	\$5,000	
Family	\$5,000	\$10,000	
Coinsurance	90%	60%	
Out of Pocket Maximum*			
Individual	\$3,600	\$10,000	
Family	\$7,150	\$20,000	
	Includes the deductible		

### INSURANCE TERMS 101

#### Consumerism

HDHPs encourage individuals to become more active in healthcare decisions as the cost of services has a bigger impact on the member. This in turn keeps claims costs lower which will result in lower yearly premium increases.

#### Deductible

A deductible is the amount of money you pay before the plan begins paying benefits.

In a HDHP you pay for all expenses out of pocket until you meet your deductible. There are not traditional copays for office visits like under the PPO.

Note that in the HDHP the deductible is non-embedded. This means each family member does not have their own deductible. The full deductible must be met.

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## Medical Insurance **HDHP** UNITED HEALTHCARE

Physician Office Visits		
Primary Care	90% after deductible	60% after deductible
Specialist	90% after deductible	60% after deductible
Preventive Care		
	100% no deductible	60% after deductible
Emergency Room		
	90% after deductible	60% after deductible
In-Network Prescription Drug Benefits		
	Retail (31 day supply)	Mail (90 day supply)
Tier 1	\$10 copay after deductible	\$25 copay after deductible
Tier 2	\$35 copay after deductible	\$87.50 copay after deductible
Tier 3	\$60 copay after deductible	\$150 copay after deductible

### INSURANCE TERMS 101 (Continued)

#### Co-Insurance

What United Healthcare pays after you have met your deductible.

#### Out-of-Pocket Maximum

After you have paid your specified out-of-pocket amount during a calendar year (which includes your deductible), the plan pays the remaining covered services at 100%.

#### Health Savings Account (HSA)

Enrolling in the HDHP allows you to open a HSA account. Please see the following page for information on HSAs.

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## Medical Insurance **HDHP** COST OF SERVICES

### No copays? How much can I expect to spend on a doctors visit?

- In-network primary care doctors in the range of \$100-\$200.
- You can review your prior explanation of benefits to see what the amount would be for your specific doctor.
  - Login to [myuhc.com](http://myuhc.com) and go to the Claims & Accounts tab. You want to look at what the plan paid and what your responsibility was and add those two together to determine the amount you would pay towards your deductible.
  - Remember to ignore the preventative care claims because those are still covered at 100%.

### How do I find out how much my prescriptions cost?

- Login to [www.myuhc.com](http://www.myuhc.com) and click on the Pharmacies & Prescriptions Tab. Link to Optum Rx's site and then click on drug search to look up each Rx and see the cost based on where you pick it up.



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## Medical Insurance **PPO** UNITED HEALTHCARE

	Monthly	Bi-Weekly	Weekly
Associate Only	\$166.40	\$76.80	\$38.40
Associate + Spouse	\$349.45	\$161.29	\$80.64
Associate + Children	\$326.14	\$150.53	\$75.26
Family	\$540.66	\$249.53	\$124.77
GENERAL PLAN INFO	In-Network	Out-of-Network	
Lifetime Maximum	Unlimited		
Deductible			
Individual	\$750	\$2,000	
Family	\$1,500	\$4,000	
Coinsurance	90%	70%	
Out of Pocket Maximum*			
Individual	\$2,500	\$5,000	
Family	\$5,000	\$10,000	
	Includes the deductible		
Physician Office Visits			
Primary Care	\$20 copay	70% after deductible	
Specialist	\$40 copay	70% after deductible	
Urgent Care	\$50 copay	70% after deductible	

### INSURANCE TERMS 101

#### Deductible

A deductible is the amount of money you pay before the plan begins paying benefits. There are several commonly received services for which the deductible does not apply. For example, if you have a physician's visit or refill prescriptions at an in-network provider, you pay the specified copayment amount.

#### Out-of-Pocket Maximum

The out-of-pocket maximum is designed to protect you in the event of a catastrophic illness or injury. After you have paid your specified out-of-pocket amount during a calendar year (which includes your deductible), the plan pays the remaining covered services at 100%.

#### Co-Insurance

What United Healthcare pays after you have met your deductible.





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## Medical Insurance **PPO** UNITED HEALTHCARE

Preventive Care		
	100% no copay or deductible	70% after deductible
Emergency Room		
	\$150 copay	\$150 copay
In-Network Prescription Drug Benefits		
	Retail (31 day supply)	Mail (90 day supply)
Tier 1	\$10 copay	\$25 copay
Tier 2	\$35 copay	\$87.50 copay
Tier 3	\$60 copay	\$150 copay



## Dental Insurance DELTA DENTAL

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

Premiums	Monthly	Low	High	Bi-Weekly	Low	High	Weekly	Low	High
Associate Only		\$7.59	\$19.39		\$3.50	\$8.95		\$1.75	\$4.47
Associate + Spouse		\$15.17	\$38.76		\$7.00	\$17.89		\$3.50	\$8.94
Associate + Children		\$19.27	\$51.61		\$8.89	\$23.82		\$4.45	\$11.91
Family		\$25.94	\$68.61		\$11.97	\$31.67		\$5.99	\$15.83

Deductible	PPO/In-Network	Low	High	Premier/Out-of-Network	Low	High
Individual		\$50	\$0		\$50	\$0
Family		\$150	\$0		\$150	\$0

Calendar Year Maximum	PPO/In-Network	Low	High	Premier/Out-of-Network	Low	High
		\$1,000	\$2,000		\$1,000	\$2,000

Coinsurance	PPO/In-Network	Low	High	Premier/Out-of-Network	Low	High
Preventive		100%	100%		100%	100%
Basic		90%	100%		80%	80%
Major		60%	60%		50%	50%

Orthodontia	PPO/In-Network	Low	High	Premier/Out-of-Network	Low	High
Deductible		\$0	\$0		\$0	\$0
Coinsurance		50%	50%		50%	50%
Lifetime Maximum		\$1,000	\$2,000		\$1,000	\$2,000
Benefits applies to		Child(ren) under 19	Adults & Children		Child(ren) under 19	Adults & Children

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## Dental Insurance DELTA DENTAL

Visits & Exams	Low	High	Low	High
Visit for Oral examination	100%	100%	100%	100%
Prophylaxis (including scaling & polishing)	100%	100%	100%	100%
Fluoride	100%	100%	80%	80%
Sealants	90%	100%	80%	80%
X-rays	PPO/In-Network		Premier/Out-of-Network	
Bitewing X-rays	100%	100%	100%	100%
Full mouth X-rays	100%	100%	100%	100%
Endodontics				
	90%	100%	80%	80%
Minor Restorations				
Amalgam (silver) fillings	90%	100%	80%	80%
Composite fillings (anterior teeth only)	90%	100%	80%	80%
Periodontics				
Incision & drainage of abscess	90%	100%	80%	80%
Composite fillings (anterior teeth only)	90%	100%	80%	80%
Prosthodontics/Major Restorations				
Crowns	60%	60%	50%	50%
Full & partial dentures	60%	60%	50%	50%



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## Vision Insurance VSP

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

	Monthly	Bi-Weekly	Weekly
Associate Only	\$2.04	\$0.94	\$0.47
Associate + Spouse	\$3.27	\$1.51	\$0.75
Associate + Children	\$3.34	\$1.54	\$0.77
Family	\$5.38	\$2.48	\$1.24
General Plan Information	In-Network	Out-of-Network	
Exam	\$10 copay	Up to \$50	
Materials	\$25 copay	See below	
Lenses			
Single	\$25 copay	Up to \$50	
Bifocal	\$25 copay	Up to \$75	
Trifocal	\$25 copay	Up to \$100	
Lenticular	\$25 copay	Up to \$125	
Frames			
	Up to \$130 allowance	Up to \$70	
Contacts (elective, in lieu of glasses)			
	Up to \$130 allowance	Up to \$105	
Frequency			
Exam	12 months	12 months	
Lenses	12 months	12 months	
Contacts (in lieu of glasses)	12 months	12 months	
Frames	24 months	24 months	



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## Flexible Spending Account (FSA) Flores & Associates

We offer a tax-friendly Flexible Spending Account (FSA) spending program through Flores & Associates.

### Why should I participate?

FSAs provide you with an important tax advantage that can help you pay healthcare and dependent care expenses on a pre-tax basis. By anticipating your family's healthcare and dependent care cost for next year, you can actually lower your taxable income.

### How does the plan work?

Essentially, the Internal Revenue Service set up FSAs as a means to provide a tax break to associates. As an associate, you agree to set aside a portion of your pre-tax salary in an account, and that money is deducted from your paycheck over the course of a year. The amount you contribute to the FSA is not subject to Social Security (FICA), federal, state or local income taxes- effectively adjusting your annual taxable salary. The taxes you pay each paycheck and collectively each year can be reduced significantly, depending on your tax bracket. And, as a result of the personal tax savings you realize, your spendable income will increase.

[www.flores247.com](http://www.flores247.com)

### Healthcare Reimbursement FSA

The Healthcare Reimbursement FSA lets you pay for certain IRS-approved medical care expenses not covered by your insurance plan with pre-tax dollars. For example, cash that you now spend on the deductibles, co-payments or other out-of-pocket medical expenses can instead be placed in the Healthcare Reimbursement FSA pre-tax to pay for these expenses. The maximum contribution to the Healthcare Reimbursement FSA is \$2,750 for 2022.

### Dependent Care FSA

The Dependent Care FSA lets you use pre-tax dollars toward qualified dependent care. The maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year.

### Commuter and Parking FSA

The commuter FSA allows you to put up to \$270 per month aside pretax to use on eligible commuter expenses such as bus, ferry, monorail, streetcar, subway, train, and carpooling through Via, UberPool, and Lyft Line. The parking FSA allows you to put up to \$270 per month aside pretax to use for parking at or near the public transportation or at or near your work.



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## Health Savings Account (HSA) OPTUM

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

### What is an HSA?

An Health Savings Account (HSA) is a personal bank account you can use to pay for your family's healthcare costs. If you enroll in the HDHP medical plan, you may set up an HSA account and elect to contribute funds from your paycheck which you can use to pay medical costs tax free.

### Why should I participate?

There are many tax advantages of an HSA. Your HDHP premium cost is lower than average health plans, so you pay less on pre-tax payroll deductions in this plan. You can add the money you save on premiums to your HSA and automatically start a healthcare budget.

### An HSA is more than a bank account

You don't pay taxes on the money you save, spend, or earn. The money in your account always rolls over and always belongs to you, even if you change jobs, health plans, or retire. You can use your HSA savings for qualified expenses for your spouse and tax dependents, even if they are not covered on your plan. Finally, it is a tool to plan for retirement. You can invest funds now and use your "nest-egg" later in life and make changes throughout the year.

### How does it work?

As an associate, you agree to set aside a portion of your pre-tax salary in an account, and that money is deducted from your paycheck over the course of the year.

The HSA lets you pay for IRS-approved healthcare expenses with pre-tax dollars. For example, cash that you spend on deductibles and other out-of-pocket healthcare expenses can be paid out of the HSA.

NOTE: You must be enrolled in the High Deductible Healthcare Plan (HDHP). You cannot have a Health Savings Account (HSA) and a Healthcare Flexible Spending Account (FSA). Your spouse cannot have a Healthcare (FSA) through his/her own employer if you are enrolled in the HSA.

### Coverage Level Limit

Individual Coverage \$3,650

Family Coverage \$7,300

Age 55 or older? Employees age 55 or older eligible to contribute additional \$1,000 catch-up contribution on top of these annual limits

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## Accident Insurance Reliance Standard

[www.realiancestandard.com/arco](http://www.realiancestandard.com/arco)

Accidents can happen in an instant affecting you or a loved one. Accident insurance is designed to help families plan for unexpected healthcare costs and take away some of the uncertainty and financial insecurity associated with them. The tax-free benefit resulting from non-work-related injuries or accidents covers more than 150 events in 5 categories: injuries, medical services and treatment, wellness visit, and hospitalization.

### Features

- Guaranteed issue: No medical questions or tests are required for coverage.
- Flexible: You can use the benefit payments for any purpose you like.
- Payroll deductions: Premiums are paid through convenient payroll deductions.
- Portable: If you leave your current employer or retire, you can take your coverage with you.

### Things to Know

- You can purchase coverage on yourself, your spouse, and dependent children up to age 26.
- The accident must occur after you are enrolled in the coverage.
- The plan pays a lump sum benefit depending on the type of injuries you sustain.
- Wellness Benefit – the plan provides a wellness benefit that pays out \$50 per year for completing a health screening test such as pap test, serum cholesterol test, mammography, colonoscopy, or stress test. You and your spouse (if enrolled) are each eligible for \$50 per year. Each child covered is eligible for \$25 per year for completing a test up to a maximum \$100 for all children.

### Monthly Rates

Associate	Associate and Spouse	Associate and Children	Family
\$13.99	\$23.50	\$28.75	\$38.50



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The following list is a summary of benefits provided. Please see the [Accident Insurance Handout](#) for the full list of coverage, plan details, and exclusions.

<b>Accident Hospital Care</b>	
Hospital admission	\$1,750
Hospital confinement per day, up to 365 days	\$450
<b>Accidental Care</b>	
Initial doctor visit	\$100
Urgent care facility treatment	\$300
Emergency room treatment	\$300
Ground ambulance	\$400
Air ambulance	\$2,000
Follow-up doctor treatment	\$100
Physical Therpay up to 6 per accident	\$50
<b>Accidental Care (Continued)</b>	
X-ray	\$50
<b>Common Injuries</b>	
Eye injury removal of foreign object	\$200
Laceration* sutures 2"-6"	\$480
<b>Fractures</b>	
	<b>Closed/open reduction</b>
Leg	\$5,336/\$10,672
Ankle	\$2,001/\$4,002
<b>Fractures (Continued)</b>	
	<b>Closed/open reduction</b>
Foot excluding toes, heel	\$2,001/\$4,002
Forearm, hand, wrist except fingers	\$2,001/\$4,002
Nose	\$1,001/\$2,002



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## For Example...

### Meet John

John works full-time while raising two energetic children and playing in a summer softball league. While sliding into home base, he broke his ankle and tore his ACL. Fortunately, the accident didn't break John's bank account – and the family vacation was saved.

### Benefits paid by John's Accident Insurance

	Out-of-Pocket Costs	Accident Insurance Benefit
Urgent care facility treatment	\$400	\$300
X-ray and MRI	\$300	\$250
Tendon/ligament/rotator cuff surgery	\$1,000	\$1,200
Broken ankle, closed reduction	\$1,500	\$2,001
Medical equipment	\$150	\$200
Follow-up doctor visit	\$125	\$100
Physical therapy (6 sessions)	\$300	\$300
<b>Total</b>	<b>\$3,775</b>	<b>\$4,351</b>

This is an example of how coverage could work. The amounts shown are an example only. Actual costs/results may vary.



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## Critical Illness Insurance

[www.reliancestandard.com/arco](http://www.reliancestandard.com/arco)

### Reliance Standard

Chances are you may know someone who's been diagnosed with a critical illness. There are a lot of expenses associated with a critical illness. During recovery, having to worry about out-of-pocket expenses is the last thing anyone needs. Critical illness coverage helps you focus on recuperation instead of the distraction of out-of-pocket costs.

Critical illness coverage pays you a lump sum if you are diagnosed with one of the following:

- Heart attack
- Major organ failure
- Multiple sclerosis
- Stroke
- Alzheimer's
- Paralysis
- Coma
- HIV
- ALS
- Renal failure (kidney failure)
- Cancer/benign brain tumor/skin cancer/carcinoma in situ
- Coronary artery bypass
- Deafness and blindness
- Parkinson's disease

[Click here](#) to see the full list of coverage, plan details, and exclusions.

### Features

- **Guaranteed issue:** No medical questions or tests are required prior to enrolling.
- **Flexible:** You receive a check for the payout and can use the money on whatever you want.
- **Payroll Deductions:** Premiums are paid through payroll deductions.
- **Portable:** If you leave ARCO or retire, you can take your coverage with you.

### Things to Know

- You can purchase coverage on yourself, your spouse, and dependent children up to age 26. To cover your dependents, you must purchase coverage on yourself.
- You must be newly diagnosed after you are enrolled in the coverage.
- The plan pays out 100% of the benefit you enrolled in unless otherwise noted.
- **Wellness Benefit** - the plan provides a wellness benefit that pays out \$50 per year for completing a health screening test such as pap test, serum cholesterol test, mammography, colonoscopy, or stress test. You and your spouse (if enrolled) are each eligible for \$50 per year. Each child covered is eligible for \$50 per year for completing a test.



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## How much does Critical Illness Insurance cost?

See charts for premium amounts. Rates are based on associate age as of 12/31/2020. Children are no cost but associate must be enrolled.

Associate Coverage Monthly Rates (Includes Wellness Benefit Rider)				
Attained Age	\$5,000	\$10,000	\$15,000	\$20,000
Under 30	\$4.00	\$8.00	\$12.00	\$16.00
30-39	\$4.50	\$9.00	\$13.50	\$18.00
40-49	\$8.50	\$17.00	\$25.50	\$34.00
50-59	\$21.50	\$43.00	\$64.50	\$86.00
60-69	\$34.00	\$68.00	\$102.00	\$136.00
70+	\$54.50	\$109.00	\$163.50	\$218.00

Children Coverage (Includes Wellness Benefit Rider)
Coverage Amount
50% of Associate Critical Illness benefit election, limited to a maximum of \$10,000

Spouse Coverage Monthly Rates (Includes Wellness Benefit Rider)				
Attained Age	\$5,000	\$10,000	\$15,000	\$20,000
Under 30	\$4.00	\$8.00	\$12.00	\$16.00
30-39	\$4.50	\$9.00	\$13.50	\$18.00
40-49	\$8.50	\$17.00	\$25.50	\$34.00
50-59	\$21.50	\$43.00	\$64.50	\$86.00
60-69	\$34.00	\$68.00	\$102.00	\$136.00
70+	\$54.50	\$109.00	\$163.50	\$218.00

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## For Example...

### Meet Julie

When Julie looks at her life, she thinks she's in pretty good health. Sure, she has a sedentary job, but Julie feels she offsets sitting 40 hours a week by eating fairly well, getting enough sleep and taking regular walks around her neighborhood. That's why the heart attack she suffered just three months after her 42nd birthday came as such a shock. While Julie is expected to make a full recovery, her recuperation could have been more challenging had it not been for the benefit paid by her Critical Illness Insurance.

### Expenses incurred over two months:

\$5,000	Out-of-pocket medical expenses
\$2,800	Mortgage
\$1,500	Food and utilities
\$800	Car payment
\$150	Car insurance Other
\$500	living expenses
<hr/>	
\$10,750	Total out-of-pocket expenses
<b>\$15,000</b>	<b>Maximum Critical Illness Benefit paid under Julie's policy</b>

The amounts shown are for illustrative purposes only. Actual costs/results may vary. The benefit amount assumes a Maximum Critical illness Benefit of \$15,000 of base coverage. Your employer may offer/provide different amounts or options.

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## Pet Discount Plans PET BENEFIT SOLUTIONS

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

There are two pet discount plans available through Pet Benefit Solutions, the Pet Assure Plan and Pet Plus Plan. Read below to learn about each plan.

	Pet Assure	Pet Plus
One Pet:	\$8.00 per month	\$3.75 per month
Multiple Pets:	\$11.00 per month	\$7.50 per month

### Pet Plus Plan

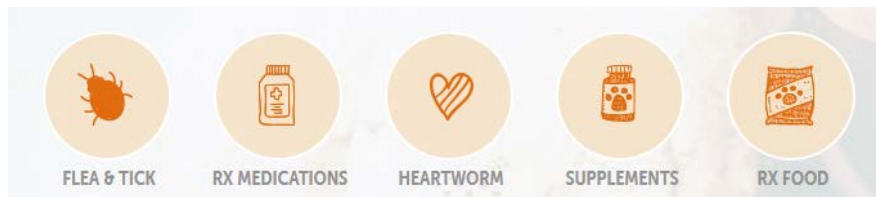
#### Which pets qualify for Pet Plus?

All dogs and cats qualify for Pet Plus -- no exclusions for pre-existing conditions.

#### Is Pet Plus insurance?

No! With Pet Plus, you get wholesale pricing on prescriptions, preventatives and other products. It's instant savings without any paperwork.

#### What's covered under Pet Plus?



#### How do I use Pet Plus?

After you enroll, you will receive a welcome letter with instructions on activating your account. If you want to pick up prescriptions from a pharmacy, you can print a Pet Plus card from your online account or show your card at the pharmacy on the Pet Plus app.

#### How do I order pickup or delivery medications with PetPlus?

First, search for the pet's medication on PetPlus.com. On each page, you'll be able to see the various dosages and quantities available in the drop down menu, as well as the PetPlus member price for each. Deliverability depends on the item - most medications are available for both delivery or in-store pickup, but some may only be available in one form.

Select your preferred delivery option, proceed to checkout and place your order.

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## Pet Discount Plans PET BENEFIT SOLUTIONS

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

### Pet Assure Plan

#### What is Pet Assure?

Pet Assure is America's Veterinary Discount Plan. Simply show your Pet Assure card and the participating veterinary staff will reduce your entire medical services bill, no questions asked!

#### Which pets are covered?

All types of pets accepted. Dogs, cats, birds, monkeys, llamas, and every other member of the animal kingdom (besides humans).

#### What will the veterinary practice discount when I show them my Pet Assure card?

Participating Pet Assure veterinary practices will give you a 25% discount on ALL medical care provided in the office by the veterinary staff.

#### This includes:

Wellness Visits	Diabetes Management
Sick Visits	Emergency Care
Dental Cleanings	Hospitalization
Dental Exams and X-Rays	Routine Care & Vaccines
Allergy Treatments	Spays & Neuters
Cancer Care	Surgical Procedures
Ultrasound	Tumor Removal

#### What are the exclusions?

Pet Assure has no exclusions based on age, breed or type of pet, and every in-house medical service is discounted. Pre-existing and hereditary conditions are also covered with Pet Assure. You can use the Pet Assure discount every time you go to the participating vet; discount usage is unlimited.

Non-medical services such as routine grooming and boarding, outsourced services such as blood work sent to a lab or an outside specialist, mileage fees, and products you take home such as medications and food are not discounted.

Please note: You cannot combine the discount with other discounts or service packages.

#### Where can I receive the Pet Assure discount?

Thousands of participating veterinarians nationwide honor the Pet Assure discount card. Enter your zip code here to find a participating veterinarian in your area.

#### Why is the Pet Assure discount only 25% savings? Pet insurance covers 70% - 90%?

Pet insurance covers 70%-90% after you have met your deductibles if the medical service is a "covered instance." The fine print on these policies often limits or excludes hundreds of services. In their public disclosure to state insurance regulators, insurance companies report that for every dollar they receive in premiums they actually only pay out to their policyholders about 50¢.

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## Short Term Disability

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

ARCO partners with Matrix Absence Management to process leaves of absence. You should always first let your supervisor know of your need for a leave and then reach out to Matrix to start the process. You can either call Matrix at 877-202-0055, go to [matrixabsence.com](http://matrixabsence.com), or download the Matrix eServices mobile app to request your STD or FML leave.

Refer to the associate handbook for details on who and what leaves are eligible for STD. For those who are eligible for short term disability the waiting period is first of the month following date of hire. Note - hourly associates must use all earned sick pay prior to receiving STD benefits. Both hourly and salary associates may use any or all earned vacation pay to supplement and receive full pay. For those eligible benefits pay out as follows:

### LESS THAN 5 YEARS OF SERVICE

Hourly associates:

- 60% of weekly earnings: 1 - 90 days

Salaried associates:

- 100% of weekly earnings: 1 - 30 days
- 80% of weekly earnings: 31 - 60 days
- 60% of weekly earnings: 61 - 90 days

### 6 YEARS TO 10 YEARS OF SERVICE

Hourly associates:

- 80% of weekly earnings: 1 - 90 days

Salaried associates:

- 100% of weekly earnings 1 - 60 days
- 80% of weekly earnings 61 - 90 days

### 11+ YEARS OF SERVICE

Hourly associates:

- 100% of weekly earnings: 1 - 90 days

Salaried associates:

- 100% of weekly earnings 1 - 90 days

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## Long Term Disability

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

Full time associates who are eligible for health insurance are eligible for LTD and are automatically enrolled. The waiting period is first of the month following date of hire. Refer to the long term disability plan document for more details on who is eligible.

Should an associate be declared disabled and incapable of performing their work for more than 90 days they will be eligible for LTD. The long term disability benefit amount is 66.67% of an associate's prior year W2 wages (or current salary if no prior year W2). Once approved, benefits are paid until the associate can return to work or reaches normal retirement age.



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## Life and AD&D Life and Accidental Death & Dismemberment Insurance

ARCO provides all full-time active associates with basic term life and a matching accidental death & dismemberment benefit of 1 ½ times salary to \$250,000. This benefit is administered by Reliance Standard and associates are automatically enrolled.

### Supplemental Term Life Insurance

Active associates can elect additional group term life insurance for themselves, their spouses, and their children.

Associates will be able to elect in \$10,000 increments, up to \$500,000.

For your spouse, you can elect an amount in \$10,000 increments up to \$500,000.

Finally, you can choose coverage for you children in the following options (no medical questions will be required).

### Evidence of Insurability Requirements

If you are not in your newly-eligible period or wish to elect more than the guarantee issue, you will need to complete an evidence of insurability (EOI) form for any Voluntary Life election or increase to current election. Reliance Standard will then approve or deny the election based on the results from the EOI. [Click here for the form.](#)



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## Health Advocate

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

Health Advocate will assist you, your spouse, children, parents, and in-laws. Please share the resource with these members of your family. Health Advocate is a tool ARCO provides to you at no cost that can assist you, especially if you are enrolled in the HDHP plan.

### The tool can help you:

- Find the right doctors, hospitals and other healthcare providers; expedite appointments
- Explain complex medical conditions; research and locate the latest treatments
- Coordinate care and schedule follow-up visits; facilitate second opinions; transfer X-rays and medical records
- Arrange specialized treatments and tests; answer questions about results, treatment options and prescribed medications
- Clarify benefits including copays; help facilitate access to appropriate care

### Retiree assistance:

- Retirees transitioning to a new health plan
- How to enroll in Medicare
- Clarify Medicare Parts A, B, D and supplemental plans
- Locate eldercare services that fall outside traditional healthcare coverage

To speak to a member of the Health Advocate team call 866-695-8622



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## Employee Assistance Program PAS

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

### Employee Assistance Program Through Personal Assistance Services (PAS)

We offer an Employee Assistance Program (EAP). Through our contract with our service provider, Personal Assistance Services (PAS), you and your eligible dependents can receive confidential assistance with personal and work/life concerns. Our EAP benefit offers confidential, short-term counseling for personal and family issues at no cost to you. For example, family and relationship issues, substance abuse, stress and anxiety, communication issues, and emotional concerns. The EAP also provides the following services to help you balance work and home life:

- Managing stress and change
- Family and relationship concerns
- Parenting issues
- Legal concerns
- Budgeting and debt management
- Substance abuse
- Care management for aging parents
- Locating child and elder care resources
- Identifying school college resources
- Emotional and personal conflicts
- Depression and grief
- Lifestyle weight management
- Work performance issues
- Retirement issues
- Health and wellness issues

### EAP Costs

Your EAP is a pre-paid benefit provided to you by ARCO. There is no charge for services covered under your EAP benefit. Should your consultant recommend a referral to a specialist or longer-term care provider, the referral is made to quality providers with your best interests in mind. Please make sure referrals are in-network for your insurance.

**Contact PAS** to speak to a representative with any questions you have or to make an appointment.

Tel: (800) 356-0845



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### Benefits Team Contact

Please email any questions you have to [benefits@arco1.com](mailto:benefits@arco1.com) and a member of the benefits team will respond to you as quickly as possible. If you need to speak to someone via phone, you can reach us at - 314-391-5985.

### Provider Contact Information

#### United Healthcare

Medical Insurance  
(866) 633-2446 | [www.myuhc.com](http://www.myuhc.com)

#### Delta Dental

Dental Insurance  
(800) 335-8266 | [www.deltadental.com](http://www.deltadental.com)

#### VSP

Eye Care Insurance  
(800) 877-7195 | [www.vsp.com](http://www.vsp.com)

#### Flores & Associates

Flexible Spending Accounts  
(704) 335-8211 | [www.flores247.com](http://www.flores247.com)

#### Pet Benefits Solutions

Veterinary and Rx Discount Plans  
(888) 789-7387 | [www.petassure.com](http://www.petassure.com)

#### Personal Assistance Services

Employee Assistance Program  
(800) 356-0845 | [www.paseap.com](http://www.paseap.com)

#### Optum Bank

Health Savings Account  
(866) 234-8913 | [www.optumbank.com](http://www.optumbank.com)

#### HealthAdvocate

Healthcare Assistance  
(866) 799-2655 | [www.healthadvocate.com](http://www.healthadvocate.com)

#### Reliance Standard

Critical Illness & Accident Insurance (800) 351-7500 | [www.reliancestandard.com](http://www.reliancestandard.com)

#### Matrix

Absence Management  
(877) 202-0055 | [www.matrixabsence.com](http://www.matrixabsence.com)