

# ARCO

Benefits

# OPEN ENROLLMENT GUIDE

NOVEMBER 11<sup>TH</sup> – 22<sup>ND</sup>, 2024



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 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 except for Flexible Spending Accounts (FSA) will carry over to 2025 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.

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# WHAT DO YOU NEED TO KNOW?

- All coverages roll to 2025 except for your FSA accounts which must be elected each year. Surency will be the new FSA administrator.
- Since there are no changes to our medical and dental coverages, new insurance cards will not be issued unless you change your coverage. You can continue using your current UMR and Delta Dental cards for you and your dependents in 2025.
- As a reminder, VSP does not send out insurance cards.
- What's NEW
  - Virtual Physical Therapy through Hinge Health
  - Medicare Assistance through Allsup
  - Voluntary Hospital Indemnity through Reliance Standard
- 2025 FSA limits
  - Medical FSA: \$3,300 per year
  - Commuter/ Parking FSA: \$325 per month
  - Dependent Care FSA remains the same at \$5,000
- 2025 HSA limits
  - HSA Individual Limit: \$4,300
  - HSA Family Limit: \$8,550

# MAKING ENROLLMENT CHANGES

Open Enrollment for 2025 benefits takes place November 11 - November 22, 2024. During this time, you will have the opportunity to elect, change, or waive benefits for the 2025 plan year. Any benefits you elect are effective January 1 - December 31, 2025.

For the plan year 2025, associates will have the ability to renew their benefits elections through passive enrollment. This means that for those associates who do not wish to make any changes to their current elections, all 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 the My Benefits Portal through UKG. Access instructions can be found [here](#).

1. The first step is to log in to UKG. 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 click on My Benefits.
3. Once inside the My Benefits Portal, you will want to navigate to your open enrollment event, select your desired coverage, and be sure to click approve on the review page. If you do not receive a confirmation page, then your elections have not been submitted.
4. Please reach out to [benefits@arco1.com](mailto:benefits@arco1.com) if you have any questions.

# INSURANCE TERMS 101

Term	Definition
Premium	The amount you pay to be covered by the insurance.
Copay	A fixed amount (\$20, for example) you pay for a covered health care service after you've paid your deductible.
Deductible	The amount you pay for covered health care services before your insurance plan starts to pay.
Coinsurance	The percentage of costs of a covered health care service you pay (10%, for example) after you've paid your deductible.
Out of Pocket Maximum (OPM)	The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance for in-network care and services, your health plan pays 100% of the costs of covered benefits.
Preferred Provider Organization (PPO)	You pay more to purchase and less to use.
High Deductible Health Plan (HDHP)	You pay less to purchase and more to use.

# MEDICAL INSURANCE

## UMR

[www.umar.com](http://www.umar.com) | (800) 826-9781

### Preferred Provider Organization (PPO)

	Monthly	Bi-Weekly	Weekly
Associate Only	\$179.77	\$82.97	\$41.49
Associate + Spouse	\$377.55	\$174.25	\$87.13
Associate + Children	\$352.36	\$162.63	\$81.31
Family	\$584.13	\$269.60	\$134.80
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	
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	

# MEDICAL INSURANCE

## UMR

[www.umar.com](http://www.umar.com) | (800) 826-9781

### High Deductible Health Plan (HDHP)

	Monthly	Bi-Weekly	Weekly
Associate Only	\$76.93	\$35.51	\$17.75
Associate + Spouse	\$161.57	\$74.57	\$37.29
Associate + Children	\$150.79	\$69.60	\$34.80
Family	\$249.97	\$115.37	\$57.69
General Plan Info	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		
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	

# VIRTUAL PHYSICAL THERAPY

## HINGE HEALTH

[www.umar.com](http://www.umar.com) | (855) 902-2777

### **Pain relief, plain and simple**

Hinge Health is a virtual physical therapy program centered around you, your life, and your needs with combined expert clinical care and advanced technology to help you move beyond pain, avoid unnecessary surgeries, and reduce opioid use. No matter where you have pain, Hinge Health has you covered.

### **GET EXPERT CARE FROM HEAD TO TOE**

- Neck & Upper Back
- Shoulders
- Elbow, Forearms, Wrists, & Hands
- Lower Back & Hips
- Pelvic Region
- Thighs & Knees
- Shins & Calves
- Ankles & Feet

Following a virtual evaluation, Hinge Health will offer a personalized program designed to help reduce your pain. Throughout the program, you will have access to a dedicated care team including a physical therapist and a health coach. You can connect with your care team via text, email, phone call, or video chat, making it easy to stay in touch and get the support you need. The program is available through the Hinge Health app, which allows you to access exercise therapy anytime, anywhere. Exercises are designed to take about 15 minutes or less, making it easy to fit into your busy schedule. There is no cost to associates enrolled in ARCO's medical insurance, so you can focus on getting the help you need without worrying about the expense.



# MEDICARE ASSISTANCE

## ALLSUP

[AllsupMedicare.com](https://AllsupMedicare.com) | (800) 271-1173

Learn more about Medicare and get a personalized plan analysis completed for free by a Medicare expert!

### FEATURES

- What Medicare is and how it works
- Medicare enrollment periods and timelines
- When you must enroll and when you can defer
- Types of Medicare plans
- Medicare Advantage vs. Medigap plans available in your area
- What Medicare costs
- Important factors when considering Medicare

For ARCO associates and spouses enrolled in ARCO medical plans who are approaching Medicare eligibility (turning 65) or already Medicare eligible, this can be an important time to take a closer look at your health insurance options. Medicare can offer valuable benefits with important personal savings for you. Allsup will help review Medicare plans and compare them to your current health plan options from ARCO for free.

# DENTAL INSURANCE

## DELTA DENTAL

[www.deltadentalmo.com](http://www.deltadentalmo.com) | (800) 335-8266

\*Premier dentists do not balance bill

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	Premiere/Out-of-Network	Low	High			
Individual		\$50	\$0		\$50	\$0			
Family		\$150	\$0		\$150	\$0			
Calendar Year Maximum		\$1,000	\$2,000		\$1,000	\$2,000			
Coinsurance									
Preventative		100%	100%		100%	100%			
Basic		90%	100%		80%	80%			
Major		60%	60%		50%	50%			
Orthodontia									
Deductible		\$0	\$0		\$0	\$0			
Coinsurance		50%	50%		50%	50%			
Lifetime Maximum		\$1,000	\$2,000		\$1,000	\$2,000			
Benefits applied to		Children Under 19	Adults & Children		Children Under 19	Adults & Children			
Visits & Exams									
Visit for Oral Examination		100%	100%		100%	100%			
Prophylaxis (including scaling & polishing)		100%	100%		100%	100%			
Fluoride (dependent children under age 19)		100%	100%		80%	80%			
Sealants (dependent children under age 19)		90%	100%		80%	80%			
X-Rays									
Bitewing X-rays		100%	100%		100%	100%			
Full mouth X-rays (every 36 months)		100%	100%		100%	100%			
Endodontics									
		90%	100%		80%	80%			
Minor Restorations					12 months				
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%			

# VISION INSURANCE

## VSP

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

	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 Info	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 \$200 allowance	Up to \$70	
Contacts (elective, in lieu of glasses)			
	Up to \$200 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	12 months	12 months	

# HEALTH SAVINGS ACCOUNT (HSA)

## OPTUM

[www.optumbank.com](http://www.optumbank.com) | (866) 799-2655

### WHAT IS AN HSA?

A 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. You can add the money you save on premiums to your HSA and automatically start a healthcare savings.

### 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	Yearly
Individual	\$4,300
Family Coverage	\$8,550
Age 55 or older?	Associates age 55 or older are eligible to contribute an additional \$1,000 catch-up contribution on top of these annual limits.

# FLEXIBLE SPENDING ACCOUNT (FSA)

## SURENCY

[www.surency.com](http://www.surency.com) | (866) 818-8805

We offer a tax-friendly Flexible Spending Account (FSA) program through Surency.

### 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 costs 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.

### HEALTHCARE 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 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 FSA was **\$3,300** for 2025.

### DEPENDENT CARE FSA

The Dependent Care FSA lets you use pre-tax dollars toward qualified dependent care. The maximum amount you could contribute to the Dependent Care FSA in 2025 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 **\$325** per month aside, in 2025, 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 **\$325** per month aside pretax to use for parking at or near public transportation or at or near your work.

# ACCIDENT INSURANCE

## RELIANCE STANDARD

[mybenefits.reliancematrix.com/arco](https://mybenefits.reliancematrix.com/arco) | (800) 351-7500

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 visits, 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 for 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 \$100 per year for completing a health screening test such as a pap test, serum cholesterol test, mammography, colonoscopy, stress test, etc. You, your spouse, and dependent children (if enrolled) are each eligible for \$100 per year. Maximum \$400 per family per year.

Please see the [Accident Insurance Handout](#) for the full list of coverage, plan details, and exclusions.

Monthly Rates			
Associate	Associate + Spouse	Associate + Children	Family
\$13.99	\$23.50	\$28.75	\$38.50

# CRITICAL ILLNESS INSURANCE

## RELIANCE STANDARD

[mybenefits.reliancematrix.com/arco](https://mybenefits.reliancematrix.com/arco) | (800) 351-7500

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

- Alzheimer's Disease
- Carcinoma In Situ
- Coronary Disease
- Life Threatening Cancer
- Loss of Sight
- Major Organ Failure
- Multiple Sclerosis
- Occupational HIV
- Parkinson's Disease
- Severe Brain Damage
- Benign Brain Tumor
- Coma
- Heart Attack
- Loss of Hearing
- Loss of Speech
- Motor Neuron Disease (ALS)
- Occupational Hepatitis
- Paralysis
- Ruptured Cerebral, Carotid or Aortic Aneurysm
- Stroke

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

[Click here](#) to see the cost of Critical Illness Insurance.

### 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

- Wellness Benefit - the plan provides a wellness benefit that pays out \$100 per year for completing a health screening test such as a pap test, serum cholesterol test, mammography, colonoscopy, stress test, etc. You, your spouse, and dependent children (if enrolled) are each eligible for \$100 per year. Maximum \$400 per family per year.

# HOSPITAL INDEMNITY INSURANCE

## RELIANCE STANDARD

[mybenefits.reliancematrix.com/arco](http://mybenefits.reliancematrix.com/arco) | (800) 351-7500

Hospital indemnity insurance is a type of supplemental health insurance that can help you pay for costs associated with a hospital stay. Benefits are non-taxable and paid directly to you following a hospitalization that meets the criteria.

### 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.
- **Hospital Confinement benefit begins on day one**

Please see the [Hospital Indemnity handout](#) for plan details and benefits.

### BENEFITS

Hospital Admission Benefits			
Hospital Admission or ICU (Maximum of 3 incidents per coverage year)	\$1,500		
Hospital Admission: Nursery Care (Maximum of 1 incident per coverage)	\$1,000		
Hospital Confinement Benefits			
Hospital Confinement (180 daily benefits per coverage year)	\$200		
Hospital Confinement: ICU (30 daily benefits per coverage year)	\$400		
Hospital Confinement: Nursery Care (10 daily benefits per coverage year)	\$100		
Monthly Rates			
Associate	Associate + Spouse	Associate + Children	Family
\$19.95	\$49.88	\$34.29	\$64.18



# LIFE AND AD&D

## RELIANCE STANDARD

[mybenefits.reliancematrix.com/arco](https://mybenefits.reliancematrix.com/arco) | (800) 351-7500

### ARCO PROVIDED LIFE AND AD&D

ARCO provides all full-time active associates who are eligible for insurance with basic term life and a matching accidental death & dismemberment (AD&D) benefit of 1 ½ times salary up to \$250,000. This benefit is administered by Reliance Standard. Eligible associates are automatically enrolled. ARCO adds the GTL premium to the associate's earnings and then deducts the amount from them so that the net result is the tax on the premium. This makes the GTL benefit tax-free to the beneficiary when received. *Please note that Life and AD&D benefits are reduced after the age of 65.*

### SUPPLEMENTAL TERM LIFE INSURANCE

Associates can elect in \$10,000 increments, up to \$500,000.

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

Finally, you can choose coverage for your children up to age 26 in \$2,500 increments up to \$10,000 (no medical questions will be required). Please note that there is a maximum issue amount of \$1,000 for children from birth to six months.

### EVIDENCE OF INSURABILITY REQUIREMENTS

If you are not in your newly eligible period or wish to elect more than the guaranteed issue, you will need to complete an evidence of insurability (EOI) form. This applies if you wish to increase your current election. Reliance Standard will then approve or deny the election based on the results from the EOI.

[Click here for the EOI Application](#)

[Click here for the Rate Sheet](#)

Please note that Voluntary Life benefits are reduced after the age of 65.

# PET DISCOUNT PLANS

## PET BENEFIT SOLUTIONS

[www.petbenefits.com](http://www.petbenefits.com) | (888) 789-7387

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. [Click here](#) for additional information.

	<b>Pet Assure</b>	<b>Pet Plus</b>
One Pet:	\$8.00 per month	\$3.75 per month
Multiple Pets:	\$11.00 per month	\$7.50 per month

### PET ASSURE PLAN

#### WHAT IS PET ASSURE?

Pet Assure is a veterinary discount plan for all types of pets. Thousands of participating veterinarians nationwide honor the Pet Assure discount card. Enter your zip code [here](#) to find a participating veterinarian in your area.

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

#### WHAT ARE THE EXCLUSIONS?

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.

### PET PLUS PLAN

#### WHAT IS PET PLUS?

PetPlus is a prescription savings plan for dogs and cats. Members receive wholesale pricing on products they are already buying for their pets. Pet Plus is not insurance. It's instant savings without any paperwork.

#### WHAT'S COVERED UNDER PET PLUS?

Fleas & Tick, RX Medications, Heartworm, Supplements, and RX Food.

# EMPLOYEE ASSISTANCE PROGRAM

## SUPPORTLINC

[www.supportlinc.com](http://www.supportlinc.com) | 1 (888) 881-5462 | Group code = ARCO

We offer an **EMPLOYEE ASSISTANCE PROGRAM (EAP)** through our service provider, SupportLinc. You and your immediate family can receive confidential short-term counseling of up to eight sessions per presenting personal and/or work concerns annually at no cost to you. The EAP provides the following services to help you balance work and home life:

### EAP Support

- Managing stress and change
- Family and relationship concerns
- Parenting issues
- Legal concerns
- Budgeting and debt management
- Substance abuse
- Locating child and elder care resources
- Depression and grief
- Health and wellness issues

### Features

- Online Scheduling
- Text Therapy
- Animo Self-guided Journeys
- Navigator Assessment
- Monthly Flash Courses
- Well-being Library

### EAP COSTS

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

# HEALTH ADVOCATE

[www.HealthAdvocate.com/arco](http://www.HealthAdvocate.com/arco) | (866) 695-8622 | Organization = ARCO

**HEALTH ADVOCATE** is a tool ARCO provides to you at no cost that can help you and your family:

- 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; help facilitate access to appropriate care
- Clarify Medicare Parts A, B, D, and supplemental plans
- Locate eldercare services that fall outside traditional healthcare coverage