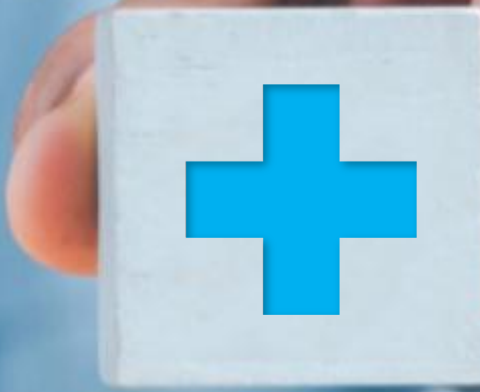


R&R

INSURANCE



# 2025 BENEFIT & ENROLLMENT GUIDE

R&R Insurance Services, Inc.



Scan The QR Code

R&R  
INSURANCE

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# Welcome

We are committed to offering eligible employees a comprehensive benefits package for you and your family that provides the care you need to stay healthy and productive. Please take the time to review the contents of this guide and discuss the options provided with your family.

## Eligibility

**Employee:** available to those who work 30+ hours/week. Some benefits are available to employees who work 20 hrs. per week.

**Dependent(s):** covered under applicable plans if:

- Legal spouse, as defined by Federal Law; and/or
- Domestic Partners
- Children under age 26

## When do benefits start?

First of the month following your date of hire of employment.

## When can you enroll?

You can sign up for benefits at any of the following times:

- As a new hire, at your initial eligibility date
- Each year during the annual open enrollment period without a life event
- Within 30 days of a qualified life event

Once your benefit elections become effective, they remain in effect until the end of the plan year.

## Enrollment Changes

Make your benefit selections carefully. The elections you make during Open Enrollment are effective for the entire 12-month Plan Year. Otherwise, changes can only be made with a Qualifying Event. If you believe you have had a Qualifying Event you need to notify Human Resources and make a decision about coverage within 30 days from the event occurring.

### Examples of Qualifying Events Include:



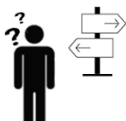
Marriage or  
Divorce



Birth/Adoption  
or Death



Change in Spouse's  
Employment



Loss of  
Coverage

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*A strong benefits program is an important part of your overall compensation; R&R Insurance Services, Inc. offers a variety of benefits to you and your family.*

*We regularly review the quality and cost of these benefits to ensure we offer the most competitive package possible. Changes and relevant information are addressed on the following pages; please review this guide in its entirety.*

R&R Insurance Services, Inc. prepared this benefits guide specifically for our employees as a summary overview, and it does not replace our Employee Handbook.

This document cannot, and should not, be construed as exhaustive or applicable to any other group health plan or employer. This document is not intended to and should not be construed as legal advice. Nor should any discussion with, or opinions expressed by R&R Insurance Services, Inc., or its authorized representatives, be construed as legal advice. Readers should contact legal counsel for legal advice if needed.

The information in this guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was made to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the benefits guide and the actual plan documents, the actual plan documents will prevail.

## **COBRA/Continuation Rights**

If you, or your dependents, no longer meet eligibility requirements for health and welfare plans, you may be eligible for continued coverage as required by the Consolidated Omnibus Budget Reconciliation Act (COBRA) and/or State Continuation law.

## **Pre-Tax Premiums**

Our plan setup allows you to pay for your coverage with non-taxed dollars to reduce your taxable income. This applies to a portion of the Company's Benefit Plans.



*Questions about changes to your benefits?*

### **HR CONTACT**

HRConnect

[hrconnect@rrins.com](mailto:hrconnect@rrins.com)

*Contact information for our insurance carriers appears on the final pages of this guide.*

## Medical Plan Overview

Coverage is provided through United Healthcare and includes services like preventive care, office visits, surgery, and prescription drugs. Our plan complies with federal and state mandates, including the Affordable Care Act's requirements for coverage of 'Essential Benefits'.

Please note that the medical plan summary information in this booklet is intended as a high-level overview and is not a guarantee of coverage.

### Is there a Penalty for Refusing Coverage?

**No.** In 2019 the financial tax penalty for not having medical coverage was eliminated. However, your future ability to enroll in this plan may be restricted to specific enrollment periods if you waive coverage now.

### Spousal Surcharge

Employees who cover their spouse on the R&R employer sponsored medical plan will be subject to a \$50 spousal surcharge fee per paycheck (24 pay periods per year). The surcharge applies to all employees whose spouse has access to medical coverage through their employer, whether they choose to enroll in that coverage or not. All employees covering a spouse on the medical plan will be asked to complete the Spousal Medical Surcharge Form to verify status and accurate deduction costs.

### Key Terms to Remember

**Annual Deductible** - A deductible is the amount of money you pay out-of-pocket for certain covered health care services before your health plan starts to pay. Understanding how deductibles work may help you choose the plan that best fits your needs and budget.

**Copays and Coinsurance** - These expenses are your share of the cost paid for covered medical services. Copays are a fixed dollar amount and are usually due at the time you receive care. Coinsurance is your share of the allowed amount charged for a service and is billed to you after the medical insurance reconciles the bill with the provider.

**Out-of-Pocket Maximum** - This is the total amount you can pay out-of-pocket each calendar year before the plan pays 100% of the covered expenses for the rest of that calendar year. Your deductible, copays and coinsurance are applied towards the out-of-pocket maximum (OOP).

Prescription drugs are included in the annual out-of-pocket.

### Are You Medicare Eligible?

When you or a family member become eligible for Medicare, our insurance broker, R&R Insurance has a dedicated Medicare Division that can help determine which plan is best for you.

### Medicare Checklist

Download the Medicare Checklist that will guide you through exactly what you should be doing and when! Click on the video camera icons within the checklist to watch informational videos.

Download the  
checklist [here!](#)

# MEDICAL



## Medical

United Healthcare

Policy #: 716006

## Find a Provider Online:

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

## No-Cost Preventive / Routine Care

Insurance plans must cover certain in-network routine and preventive services at no cost.

The specific services available vary based on age, gender, and risk factors, but can include:

- Routine Vaccinations
- Cancer Screening Test
- Routine Annual Physicals
- Well-baby & Well-child office visits

[Click on the laptop to learn about your Medicare options.](#)



## Preventive Care Benefits

The Affordable Care Act requires medical plans to cover certain in-network routine and preventive services at no cost to covered members. The specific types of free services available vary based on a member's age, gender and other risk factors, but can include:

- Routine vaccinations
- Routine annual physicals
- Cancer screening tests
- Regular well-baby and well-child office visits



**To Find Out Which Specific Services are Eligible for You to Receive at No Cost, Visit:**

[www.healthcare.gov/coverage/preventive-care-benefits/](http://www.healthcare.gov/coverage/preventive-care-benefits/)

In-Network Preventive care services must be submitted by your doctor's office with appropriate preventive billing codes in order to be covered at 100%. When claims are submitted to the insurance company with diagnostic billing codes, or for other services not specifically recommended by the U.S. Preventive Services Task Force (USPSTF), you may be subject to additional member cost-sharing. You are encouraged to speak candidly with your doctor during a routine visit to confirm that services performed, and any lab work ordered, is an eligible service to be covered at 100% under the Preventive Care benefit.

Eligible preventive care services are covered at 100% only when received from an in-network doctor/ provider.

## Hospital Price Transparency

### *What is this?*

- Hospital price transparency helps Americans know the cost of a hospital item or service before receiving it. Starting January 1st, 2021, each hospital operating in the US is required to provide clear, accessible pricing information online about the items and services they provide.

### *How will this help me?*

- This information will make it easier for consumers to shop and compare prices across hospitals and estimate the cost of care before going to the hospital.

### *Show me how!*

- Click the image to the right to watch a short video one of our R&R benefit partners put together that demonstrates how they were able to save over \$1,000 using this information!



*How I Saved \$1K*



## NEXUSACO - Medical Plan Highlights

Medical coverage is provided through United Healthcare. Our plan complies with federal and state mandates, including the Affordable Care Act's (ACA) requirements for coverage of 'Essential Benefits'.

PLAN OPTIONS	HSA NexusACO	
<b>Deductible</b>	<b>Designated Network</b>	<b>Network</b>
Single	\$ 5,000	\$ 5,000
Family	\$ 10,000	\$ 10,000
<b>Out-of-Pocket Maximum</b>		
Single	\$ 6,500	\$ 6,500
Family	\$ 13,000	\$ 13,000
Family Deductible and Out-of-Pocket Max Accumulation	Embedded	Embedded
<b>Coinsurance</b>	100%	80%
<b>Physician Services</b>		
Preventive Services	100%	100%
Primary Care Office Visit	Deductible/100%	Deductible/80%
Specialty Care Office Visit	Deductible/100%	Deductible/80%
Virtual Visits	Deductible/100%	Deductible/100%
<b>Hospital Services</b>		
Inpatient	Deductible/100%	\$500 + Deductible/80%
Outpatient	Deductible/100%	\$250 + Deductible/80%
<b>Emergency &amp; Urgent Care</b>		
Emergency Room	Deductible/100%	Deductible/100%
Urgent Care	Deductible/100%	Deductible/100%
<b>Retail Pharmacy</b>		
Tier 1	\$10 after deductible	\$10 after deductible
Tier 2	\$35 after deductible	\$35 after deductible
Tier 3	\$70 after deductible	\$70 after deductible
<b>What Is My Cost Per Paycheck</b>	<b>HSA Nexus ACO</b>	
Employee	\$ 50.06	
Employee + Spouse	\$ 102.52	
Employee + Child(ren)	\$ 69.82	
Family	\$ 111.72	

Click the button for more plan information and out-of-network coverage if applicable →

HSA NexusACO  
Benefit Summary

## UNITED HEALTHCARE - Medical Plan Highlights

Medical coverage is provided through United Healthcare. Our plan complies with federal and state mandates, including the Affordable Care Act's (ACA) requirements for coverage of 'Essential Benefits'.

PLAN OPTIONS	HSA Buy-Down	HSA Base	Copay
<b>Deductible</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
Single	\$5,000	\$3,300	\$2,000
Family	\$10,000	\$6,600	\$4,000
<b>Out-of-Pocket Maximum</b>			
Single	\$6,350	\$4,500	\$5,500
Family	\$12,700	\$9,000	\$11,000
Family Deductible and Out-of-Pocket Max Accumulation	Embedded	Embedded	Embedded
<b>Coinsurance</b>	80%	80%	80%
<b>Physician Services</b>			
Preventive Services	100%	100%	100%
Primary Care Office Visit	Deductible/80%	Deductible/80%	\$0 copay (< age 19) \$30 copay (age 19+)
Specialty Care Office Visit	Deductible/80%	Deductible/80%	\$ 60 copay
Virtual Visits	\$0 copay after ded	\$0 copay after ded	\$0 copay
<b>Hospital Services</b>			
Inpatient	Deductible/80%	Deductible/80%	Deductible/80%
Outpatient	Deductible/80%	Deductible/80%	Deductible/80%
<b>Emergency &amp; Urgent Care</b>			
Emergency Room	Deductible/80%	Deductible/80%	\$350 copay, then 80%
Urgent Care	Deductible/80%	Deductible/80%	\$100 copay
<b>Retail Pharmacy</b>			\$250 Rx Deductible (applies to Tiers 2, 3 and 4 only)
Tier 1	\$10 after deductible	\$10 after deductible	\$10
Tier 2	\$35 after deductible	\$35 after deductible	\$35
Tier 3	\$60 after deductible	\$60 after deductible	\$60
Tier 4	N/A	N/A	\$100
<b>What Is My Cost Per Paycheck</b>	<b>HSA Buy-Down</b>	<b>HSA Base</b>	<b>Copay</b>
Employee	\$52.53	\$143.47	\$209.18
Employee + Spouse	\$107.58	\$293.80	\$428.37
Employee + Child(ren)	\$73.26	\$200.80	\$291.71
Family	\$117.23	\$320.14	\$466.78
<b>Click the button(s) for more plan information and out-of-network coverage, if applicable</b>	<a href="#">HSA Buy-Down Plan Benefit Summary</a> <a href="#">Madison Area PPO HSA Buy-Down Plan Benefit Summary</a>	<a href="#">HSA Base Plan Benefit Summary</a> <a href="#">Madison Area PPO HSA Base Plan Benefit Summary</a>	<a href="#">Copay Plan Benefit Summary</a> <a href="#">Madison Area PPO Copay Plan Benefit Summary</a>



## Pre-Tax Accounts

These accounts allow you to pay (or be reimbursed) for eligible expenses and/or dependent care expenses tax-free. For all healthcare-related accounts, eligibility is determined in-part by which medical plan you choose.

	HDHP*	Copay Plan
Health Savings Account (HSA)	✓	
Health Reimbursement Account (HRA)		X
Health Care Flexible Spending Account (HCFSA)		X
Limited Care Flexible Spending Account (LPFSA)	✓	
Dependent Care Flexible Spending Account (DCFSA)	✓	X

\* High Deductible Health Plan (HDHP)

### Health Savings Account (HSA)

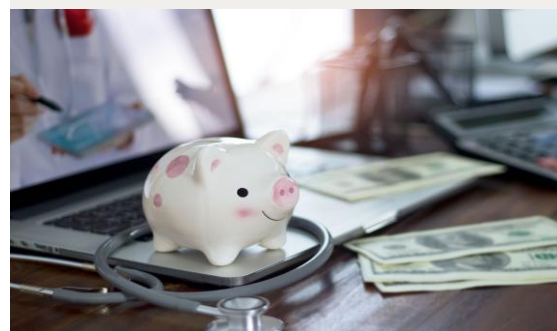
R&R Insurance Services, Inc. offers a High Deductible Health Plan (HDHP) that features a Health Savings Account (HSA). This investment tool allows you to contribute money, earn interest, and pay for qualified health care expenses, all tax-free.

If enrolled in the HDHP option, an HSA must be established independently at the financial institution of your choosing.

Money Goes In* 2025	Money Goes Out**	Have Money Left? IT ROLLS OVER!
<p>\$4,300/year max. for individual coverage</p> <p>\$8,550/year max. if you enroll your spouse and/or child(ren)</p> <p>An extra \$1,000/year max. age 55 or older.</p>	<p>You decide whether to use your HSA for qualified expenses or pay with other resources. The amount you spend on qualified medical expenses is also tax-free.</p>	<p>There's no deadline or limit on how large your account can grow. If you leave R&amp;R Insurance Services, Inc., you take the money with you because the account is yours.</p>

*\*Enrolling mid-year may make you ineligible for a full-year contribution to your HSA. Talk to your tax advisor before signing up for pre-tax deductions. See IRS Publication 969 for more information. \*\*HSA funds are eligible to reimburse qualified medical, dental, and vision expenses. See IRS Publication 502 for more information.*

# HSA



## Health Savings Account

Click the laptop to watch a Video on HSA's:



### When are you eligible for HSA?

To establish and deposit money into an HSA, you:

- Must be enrolled in a High Deductible Health Plan
- Cannot have any other "impermissible coverage," which includes a spouse's non-HDHP plan or HCFSA coverage
- Cannot be currently enrolled in Medicare, Medicaid, or Tricare
- Cannot be claimed as a dependent on another person's tax return

**REMEMBER** to only use your HSA for eligible expenses.

HSA funds used prior to age 65 for non-eligible expenses (like a TV) are subject to income taxes plus an additional 20% federal excise tax and depending on your state, a state penalty. Keep all receipts for your HSA reimbursements—you will need them to validate HSA expenses in the event of an IRS audit!

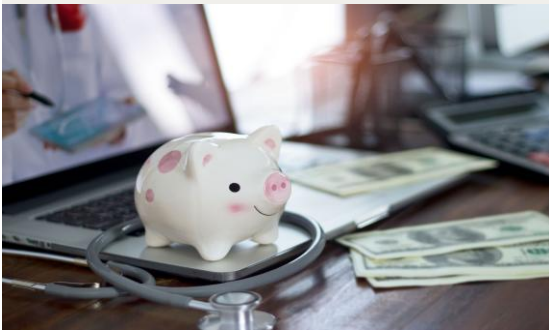
# Employer Contribution To Your HSA

## R&R Insurance Services, Inc. Helps Fund Your HSA!

If you are enrolled under our HSA-qualified health plan, you are eligible to receive HSA contributions from R&R Insurance Services, Inc.. These contributions will be deposited directly into your health savings account.

In order to qualify for the company's contributions, you must 1) be enrolled under our HSA-qualified health plan and 2) have an established Health Savings Account. Remember that the annual total of your own HSA deposits, plus those made by the company, cannot exceed the IRS' annual maximums.

# HSA



## Health Savings Account

HSA Contributions from R&R Insurance Services, Inc. for the current calendar year	Single Coverage	Family Coverage
	\$ 750	\$ 1,500

Contact HR for additional forms required to receive the company's HSA funding.

Please keep in mind that it is ultimately an employee's responsibility to establish and manage their own Health Savings Account. R&R Insurance Services, Inc. does not have control or oversight of employees' Health Savings Accounts except to facilitate payroll deductions deposits into those accounts upon request.

## Pre-Tax Accounts

### Health Reimbursement Plan Arrangement (HRA)

An HRA is an employer funded health care reimbursement account available for medical care expenses incurred by the employee, and covered family members. It is meant to help offset some of your out-of-pocket expense you incur.

### Which Expenses Can Be Reimbursed?

- In-Network Deductible

*\* You are responsible for paying the doctor and/or hospital bills.*

### Reimbursement Summary

#### Deductible Expenses

#### Single

- First \$750 of in-network deductible is employee responsibility
- Next \$1,250 of in-network deductible is reimbursed by the HRA

#### Family

- First \$1,500 of in-network deductible is employee responsibility
- Next \$2,500 of in-network deductible is reimbursed by the HRA

### How are Reimbursements Made?

The Health Reimbursement program is funded directly with R&R Insurance Services, Inc. money; it is not an insurance plan. You will be provided with additional information on how the Health Reimbursement Arrangement is administered, including how to file claims and receive your repayments for eligible expenses.

# HRA



## Health Reimbursement

Health Reimbursement Benefits are administered by:

**United Healthcare**

**Policy #: 908003**

## Additional Information

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

## Reimbursements are for Our Plan Only





To receive any eligible reimbursements, you and/or family members must be participating in our group medical plan. Reimbursements will not be made for expenses from other medical plans (such as through spouse or parent's medical plan).

### Do You Have to Pay Taxes on Reimbursements?

**No**, reimbursements paid to plan members through this program are treated as tax-free to the member under most situations.

## Where to Seek Care

Where you go for medical services can make a BIG difference in how much you pay and how long you wait to see a health care provider. The chart below can help you select the right setting for your needs.

Type of Care	Wait Time	Member Cost
 <b>Virtual Visits</b> Visit with a licensed physician allowing you to receive care, and if needed, get prescriptions. Available 24/7.	15 minutes Or less on average	\$
 <b>Urgent Care</b> Urgent Care centers are often open in the evenings and on weekends. <b>When to go:</b> <ul style="list-style-type: none"> <li>○ Sprains &amp; strains / minor broken bones or cuts</li> <li>○ Mild asthma attacks</li> <li>○ Sore throats</li> </ul>	20-30 minutes approx. wait time	\$\$
 <b>Primary Care Doctor</b> Seeing your doctor is important. Your doctor knows medical history and any ongoing health conditions. <b>When to go:</b> <ul style="list-style-type: none"> <li>○ Preventive services &amp; vaccinations</li> <li>○ Medical problems or symptoms that are not immediate, and/or serious threat to your health or life.</li> </ul>	1 week+ approx. wait time for an appt.	\$\$\$
 <b>Emergency Room (ER)</b> Visit the ER only if you are badly hurt. If you are not seriously ill or hurt, you could wait hours. <b>When to go:</b> <ul style="list-style-type: none"> <li>○ Sudden change in vision</li> <li>○ Sudden weakness or trouble walking</li> <li>○ Large, open wounds</li> <li>○ Difficulty breathing</li> <li>○ Heavy bleeding</li> <li>○ Spinal Injuries</li> <li>○ Chest Pain</li> <li>○ Major burns</li> <li>○ Broken bones</li> </ul>	3-12 hours approx. wait time for non-critical cases	\$\$\$\$

## Virtual Office Visit Overview

Virtual Visits provide care 24/7 for a wide range of non-emergency conditions from wherever you are. You can connect with a provider via your mobile device, visiting online, or calling. If a prescription is needed, providers can send it to the pharmacy of your choice. The following are some examples of instances when it would be appropriate to call:

Allergies	Colds	Pink Eye	Sinus Problems
Sore Throat	Diarrhea	Rash	Urinary Tract Infection
Bronchitis	Fever	Migraines	Stomachache

## How to Use Virtual Visit Services

**No appointment is necessary.** Go to the website, call, or download the app to get registered. Virtual Visits requires you to complete a brief medical history prior to requesting your first visit. Before each visit, the doctor will review your medical history, so they are aware of any chronic illnesses, current medications, and allergies. After your visit, Virtual Visits can share the results of your visit with your primary care physician with your consent.

# VIRTUAL



## Virtual Visit

**Talk to a licensed doctor for non-emergency conditions 24/7 from anywhere you are!**





## How GoodRx Works

GoodRx gathers and compares prices for every FDA-approved prescription drug at more than 70,000 pharmacies. They then provide those current prices and discounts to help you find the lowest cost pharmacy, near you, for your prescriptions. GoodRx is 100% free. No registration required.



**Drug Prices Vary Widely Between Pharmacies. GoodRx Finds the Lowest Prices & Discounts!**



**Compare Prices**



**Get Free Coupons**



**Show to Your Pharmacist**

**75%**

GoodRx customers with insurance

**70,000+**

U.S. pharmacies accept GoodRx

**\$100+**

How much prices can differ between pharmacies



### GoodRx for Pets

We love our pets, but they can be expensive! It has been hard to compare prices on pet medications — until now. GoodRx brings together prices from major online pet medication retailers, local pharmacies and other sources to help find you the lowest prices on all your pet medications.



Click the button for more information →

GoodRx Information



## UHC Rewards - Earn up to \$300 per year!

## UHC PROGRAM

*Available to employees enrolled in the UHC Health Plan*

### Get in on UHC Rewards -

What's better than earning rewards for reaching goals and taking care of your health? Being able to choose how those rewards are earned and spent. UnitedHealthcare Rewards is designed to meet members where they're at.



### There's so much good to get

With UHC Rewards, a variety of actions—including many things you may already be doing—lead to rewards.

Here are some ways you and your enrolled spouse can earn rewards:

#### Reach daily goals

- Track 5,000 steps or 15 active minutes each day, or double it for an even bigger reward
- Track 14 nights of sleep

#### Complete one-time reward activities

- Complete a health survey
- Get a biometric screening
- Go paperless
- Connect a tracker
- 24/7 Virtual Visit
- Flu shot
- Annual checkup

Personalize your experience by selecting activities that are right for you — and look for new ways of earning rewards to be added throughout the year.



### How to get started:

UnitedHealthcare plan members can register and get started with UHC Rewards in 2 ways—through the UHC app or [myuhc.com](https://myuhc.com).



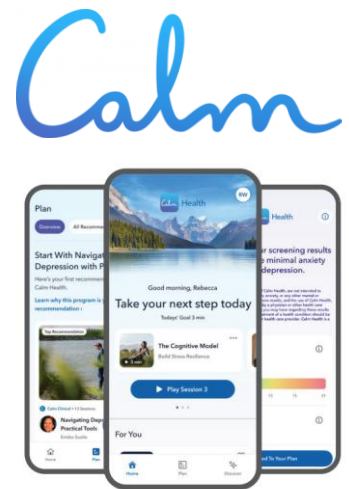
- Scan this code to download the app or open your mobile app store and search "UHC Mobile App"
- Sign in or register
- Select **UHC Rewards**
- Activate **UHC Rewards** and start earning
- Though not required, connect a tracker and get access to even more reward activities

### Calm Health – Mental Well-Being Support, On Your Time

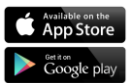
Calm is a widely recognized mental well-being app with resources for sleep, meditation, and mindfulness. Members will have access to content from Calm in addition to new features and benefits, including mental health screenings, self-guided learning modules, evidence-based content, and referrals.

To access Calm Health, members will be directed from myuhc.com® to a Calm Health landing page in the web browser to register for a Calm Health account. The member information will automatically pass through from myuhc.com. Once registered, members can continue using the website or download the Calm Health app and sign in.

Calm Health will be available to eligible employees and their dependents at **no additional cost** for those who are enrolled on your employer's medical plan.



Access Calm Health on your [myuhc.com](https://myuhc.com) account or download the UnitedHealthcare App!



### Quit For Life®



### Quit For Life - Smoking Cessation Program

**Take your last first step toward quitting for good.** Discover a new approach to nicotine cessation that starts with you. Find research-based solutions and coaching to help you stay on track.

#### What is it?

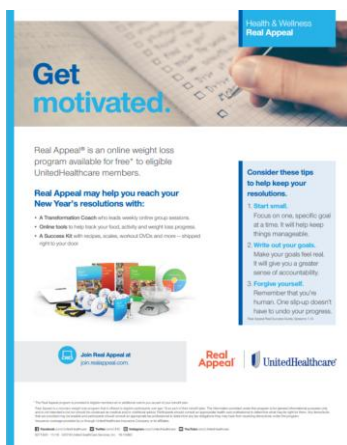
- Free smoking cessation program
- Personalized support from a Quit Coach
- Self-Paced online courses
- Text2Quit (SM) and messages



Click on the laptop to learn more about Quit For Life

Join and start now at [quitnow.net](https://quitnow.net) or search "Quit For Life" on [myuhc.com](https://myuhc.com).

### Real Appeal



### Real Appeal - Healthy Lifestyle & Weight Management Program

Take small steps for lasting change with Real Appeal - designed to help you build better habits across key areas, such as nutrition, fitness, sleep and stress, to support a healthier lifestyle. This program is available at **no additional cost** to eligible members and dependents as part of their health plan benefits.

#### What is it?

- Free weight loss program
- Expert one-on-one coaching
- Personalized support
- Engaging entertainment
- Tools & Tracking

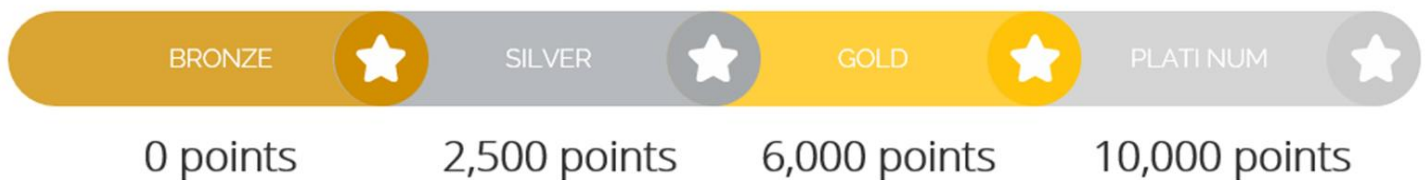
Join Real Appeal at [join.realappeal.com](https://join.realappeal.com) or search "Real Appeal" on [MyUHC.com](https://MyUHC.com).

## Vitality Wellbeing Program

Whether you're looking to lose weight, become more active, improve your diet or simply maintain a healthy lifestyle, Vitality is right for you! When you're healthy, you look better, feel better, require less healthcare, and overall, enjoy a better quality of life. With Vitality, we make it easy for you to do just that – enjoy life. Once you register and become a member, it's easy to get started. Before you know it, you'll begin to make Vitality a natural part of your everyday life and enjoy the benefits of a healthy lifestyle at work, at home and at play.

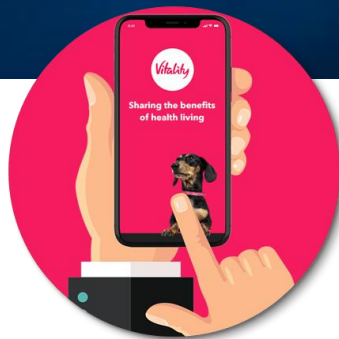


Complete activities to earn points. Points help you attain higher Status levels. Higher Status levels means more rewards!



**Vitality®**

- Improve your health and earn points!\*
- The higher your status the more Vitality Bucks you earn!
- This is a voluntary program.



### The Vitality® App

Easy to use | Touch ID capability | Convenient

#### ACCESS ON THE GO:

- **Confirm Points/Bucks/Status** and recent earnings
- Complete the **Health Review**
- Shop the **Vitality Mall**
- Join **Challenges** and **Find Activities** to complete
- **Submit Proof** of activities, like home workouts and vaccines

**82%**  
of members  
maintain or  
reduce their  
health risks



## How to get started:

Download the **Vitality App** or go to [powerofvitality.com](https://powerofvitality.com)

\*Refer to Vitality for activity caps and limits.



## Pre-Tax Accounts

### Flexible Spending Account (FSA)

With Flexible Spending Accounts (FSA), you can set aside tax-free money to pay for eligible medical and dependent care expenses. You decide how much you want to contribute each plan year and the money is deducted from your pay before taxes are taken out saving you approximately 15-30% in taxes.

### Traditional Health Care FSA (HCFSA)

Can use to pay any qualified health care expense, including copays and deductibles, dental care, and vision care. You're not eligible for the Traditional Health Care FSA if you are currently contributing to an HSA.

### Limited Health Care FSA (LPFSA)

Eligible to be used if you're enrolled in the HDHP option; use the Limited Health Care FSA along with an HSA and maximize your tax savings! The LPFSA can be used for dental and vision care expenses in the plan year only.

### Dependent Care FSA (DCFSA)

The DCFSA covers the eligible daycare expenses for your qualified dependent(s). This can include a dependent under the age of 13, or a parent or spouse who is physically or mentally incapable of self-care and lives with the account owner.

### How the FSA Works

Money Goes In*
Health Care FSA: \$3,300/year max.
Dependent Care FSA: \$5,000/year max.
Money Goes Out*
Use your FSA dollars for qualified expenses (see explanations above). Any amount you spend on qualified expenses is also tax-free.
Grace period by March 15, 2025

*\*Talk to your tax advisor before signing up for pre-tax deductions. See IRS Publication 502 for more information. This is meant as a high-level overview—for more details and plan rules, please reference your plan documents.*

# FSA



## Flexible Spending Account

### Diversified Benefit Services

Policy #: rrins

## Find a Provider Online

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

## Why Participate in an FSA?

FSA's let you budget a fixed dollar amount each pay period to be withdrawn 'pre-tax' from your check. These deductions accumulate in your FSA for you to use on eligible expenses. Tax savings from your FSA payroll deductions can be as high as 40% (varies by individual tax bracket).

### Advantages of pre-tax FSA Deductions:

Payroll deductions are tax-free  
(no income tax or FICA)

Payments/reimbursements from  
your flex account are tax-free!

## Dental Plan Overview

Dental coverage is provided through United Healthcare or Care Plus and includes coverage for services like routine exams, cleanings, and restorative services.

### Plan Highlights

		UHC Basic (Low) Plan	UHC Enhanced (High) Plan	Care Plus (Dental Associates & Midwest Dental)
Deductible † *	Single	\$ 50	\$ 50	\$ 0
	Family	\$ 150	\$ 150	\$ 0
Maximum Benefit †		\$ 1,000	\$ 1,500	\$ 2,500
Life Orthodontia Maximum (Adult & Child)		\$ 1,000	\$ 1,500	\$ 2,000

† Per Covered Member Per Year

\* Applies to Basic and Major Services on UHC Plans

### In-Network Benefits

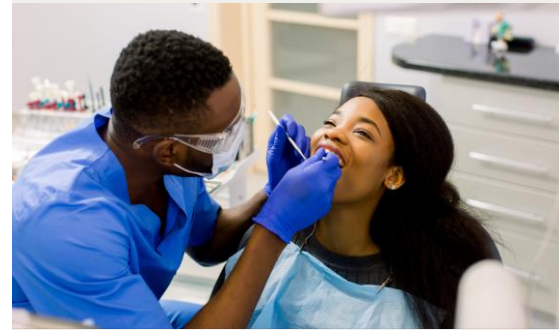
	UHC Basic (Low) Plan	UHC Enhanced (High) Plan	Care Plus (Dental Associates & Midwest Dental)
Preventive Services	100%	100%	100%
Basic Services	100%	100%	100%
Major Services	50%	60%	75%
Orthodontia (Adult & Child)	50%	50%	50%

### What is My Cost Per Paycheck

	UHC Basic (Low) Plan	UHC Enhanced (High) Plan	Care Plus (Dental Associates & Midwest Dental)
Employee	\$ 12.45	\$ 15.58	\$ 9.01
Employee + Spouse	\$ 25.73	\$ 30.96	\$ 17.96*
Employee + Child(ren)	\$ 29.57	\$ 35.78	N/A
Family	\$ 45.22	\$ 52.89	\$ 32.21

\* Care Plus offers the same rate for Employee + Spouse & Employee + Child. Employee + Children would apply to the family rate.

# DENTAL



## Dental

**United Healthcare**

**Policy #: 716006**

**Care Plus**

**Policy #: PPD292**

## Find a Provider Online

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

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

## Oral Health Impacts Your Overall Health!

When you practice good oral health, harmful bacteria are less likely to enter your body through the mouth and cause problems with your digestive, respiratory, and cardiovascular systems.



Protect your health with regular visits to the dentist, plus:

- Brush twice daily
- Floss daily
- Limit sugary foods
- Avoid tobacco use

**Diagnostic & Preventive do not count towards annual max!**

Click the buttons below for more plan and network information



UHC Dental  
Benefit Summary



Care Plus Dental  
Benefit Summary

## Voluntary Vision Plan Overview

Vision coverage is provided through United Healthcare and a summary of benefits is below.

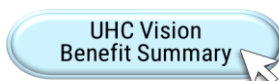
### In-Network Benefits

	Coverage	Frequency
<b>Routine Exam</b>	100% after \$10 copay	Every 12 months
<b>Eyeglass Frames</b>	Up to \$150 Allowance then 30% off balance	Every 12 months
<b>Eyeglass Lenses</b>		
- Standard	100% after \$25 copay	Every 12 months
- Bifocal	100% after \$25 copay	
- Trifocal	100% after \$25 copay	
<b>Contact Lenses</b>		
- Elective	Up to \$150 Allowance	Every 12 months instead of Eyeglasses
- Medically Necessary	100% after \$25 copay	

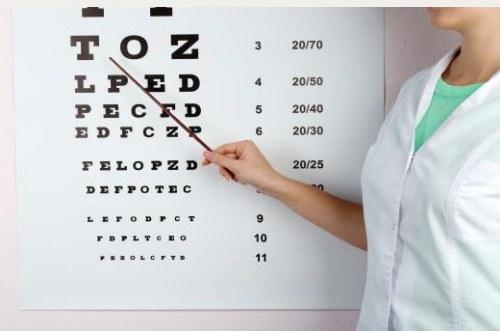
### What is My Cost Per Paycheck

Employee	\$ 3.31
Employee + Spouse	\$ 6.22
Employee + Child(ren)	\$ 7.28
Family	\$ 10.16

Click the button below for more Vision plan and network information



# VISION



## Vision

**United Healthcare**

**Policy #: 716006**

### Find a Provider Online

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

### Regular Eye Exams are Important!

An annual eye exam keeps your prescription current, and can detect early medical issues like diabetes, high blood pressure and glaucoma!



Protect your eyes' health with regular visits to the eye doctor, plus:

- Eat 5+ servings of fruits / vegetables daily
- Use sunglasses outdoors
- Don't smoke
- Follow instructions for contact lens cleaning



## Basic Life/AD&D

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a payment if you pass away while employed by R&R Insurance Services, Inc. As an eligible employee, you are covered for Basic Life and AD&D insurance at no cost to you.

Premium	R&R pays this premium at 100%
Amount of Life Insurance Benefit Pays a benefit if you die.	2x salary up to \$250,000 maximum
Amount of AD&D Benefit Pays an additional benefit if you pass way in an accident or receive specific types of dismemberment injuries.	2x salary up to \$250,000 maximum
Dependent Life Pays a benefit if your spouse or child dies.	\$5,000 spouse, \$2,500 child(ren)

Click the button for Life / AD&D Benefit Summary

Life / AD&D  
Benefit Summary

## Voluntary Life

You have the option to purchase additional life insurance (above the amount R&R provides) on yourself, spouse, and child(ren) through Sun Life Financial.

	Employee	Spouse	Child(ren)
Premium	Employee pays this premium		
Guarantee Issue Amount*	\$150,000	\$30,000	\$10,000
Maximum Election Amount	5x Salary to a maximum of \$500,000	50% of EE benefit up to \$250,000	\$10,000
Election Increments	\$10,000	\$5,000	\$2,500

\*No underwriting is required up to this amount if you elect coverage when first eligible.

Click the button for Voluntary Life Benefit Summary

Voluntary Life  
Benefit Summary

## Voluntary AD&D

You have the option to purchase additional Accidental Death & Dismemberment (AD&D) insurance (above the amount R&R provides) on yourself, spouse, and child(ren) through Sun Life Financial.

	Employee	Spouse	Child(ren)
Premium	Employee pays this premium		
Guarantee Issue Amount*	\$150,000	\$30,000	\$10,000
Maximum Election Amount	\$500,000	\$250,000*	\$10,000
Election Increments	\$10,000	\$5,000	\$1,000

\*Cannot exceed 100% of the employee's elected amount.

Click the button for Voluntary AD&D Benefit Summary

Voluntary AD&D  
Benefit Summary

# PROTECT



## Life / AD&D

Sun Life Financial

Policy #: 960308

## Find Information Online

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

## Is Your Beneficiary Current?

**Remember** to keep us updated with any beneficiary changes (such as after a marriage, divorce, or birth/adoption of a child)! In the event of a life claim, the insurance carrier will use the most recent beneficiary from our company files.

# PROTECT



## Short-Term & Long-Term Disability (STD & LTD)

R&R Insurance Services, Inc. offers full-time employees with short-term and long-term disability insurance and pays for the full cost of this coverage. This type of insurance provides income protection in the event you become disabled and are unable to work for an extended period of time.

	STD	Voluntary LTD
Premium	100% paid by R&R	Employee pays this premium
Benefits Begin	Accident – 1 <sup>st</sup> day Sickness – 8 <sup>th</sup> day	90 days
Benefits Payable	Up to 12 weeks	Social Security Normal Retirement Age
% of Income Replaced	66.67% of weekly salary	60% of monthly salary
Maximum Benefit	\$4,500 Class 1 \$2,500 Class 2	\$15,000/month

## Short & Long-Term Disability

**Sun Life Financial**

**Policy #: 960308**

## Find Information Online

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

Click the button(s) below for more STD and LTD Benefit Information

### CLASS 1 STD

Class 1 STD  
Benefit Summary

### CLASS 2 STD

Class 2 STD  
Benefit Summary

### LTD

LTD  
Benefit Summary

## Why Do You Need Disability Coverage

Disability coverage protects you financially if you are injured/ seriously ill and can't work. Our disability program provides eligible claimants a source of income to help with daily expenses like a mortgage, rent, or car payment.

## Critical Illness

Critical Illness coverage is provided through Sun Life Financial.

Critical Illness insurance pays a cash benefit if you, your spouse and/or your child are diagnosed with a specific disease. You can use the cash benefit however you see fit—to help pay for out-of-pocket medical expenses (e.g., copays or deductibles) or everyday expenses (e.g., childcare or groceries). Please refer to the insurance carrier's benefit summary for specific details on these coverages.

	Employee	Spouse	Child(ren)
Premium	Employee pays this premium		
Election Amount	\$5,000 - \$20,000 (increments of \$5,000)	\$2,500 - \$10,000 (increments of \$2,500)	\$5,000

Click the button for Critical Illness  
Benefit and Rates Information

Critical Illness  
Benefit Summary

## Accident

Accident coverage is provided through Sun Life Financial. Accident insurance pays a cash benefit when you, your spouse, or your child:

- Receive an injury as the result of an accident (e.g., fractures or dislocations)
- Receive treatments (e.g., ER visit, follow-up doctor appt., or ambulance ride)
- For the loss of life or dismemberment

Use the benefit however you see fit—to help pay for out-of-pocket medical expenses (e.g., copays or deductibles) or everyday expenses (e.g., childcare or groceries). Please refer to the insurance carrier's benefit summary for specific details on this coverage.

❖ **Employee pays this premium.**

Click the button for Accident  
Benefit and Rates Information

Accident  
Benefit Summary

## Hospital Indemnity

R&R Insurance Services, Inc. offers employees Hospital Indemnity coverage through Sun Life Financial. This coverage is available to eligible employees, their spouse and dependent children.

Hospital Indemnity helps covered employees and their families cope with the financial impacts of a hospitalization. Fixed benefits are paid directly to you regardless of any other coverage you may have. You can receive benefits when you are admitted to the hospital for a covered accident, illness or childbirth. Please refer to the insurance carrier's benefit summary for specific details on this coverage.

Click the button for Hospital  
Indemnity Benefit Information

Hospital Indemnity  
Benefit Summary

# PROTECT



## Why Do You Need Disability Coverage?

### Did You Know...

1 in 4 adults will become disabled  
(for a year or more) before they retire.

Workers Compensation only covers an  
illness or injury that's work-related.

Pregnancy is the most commonly filed  
claim for short term disability.

## Critical Illness

**Sun Life Financial**  
**Policy #: 246492**

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

## Accident

**Sun Life Financial**  
**Policy #: 246492**

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

## Hospital Indemnity

**HOSPITAL IDEMNITY CARRIER**  
**Policy #: 246492**

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

## 401K/Profit-Sharing Plan

### 401k Eligibility

All employees are eligible to enroll and start deferring a portion of their pay into the 401k plan effective the 1st of the month following: completion of two months of service, attaining age 19, and completing 166 hours of service (in a two-month period). There are two components to this plan: Employee deferrals and employer contributions. The employee may also elect to perform a rollover from a previous employer's plan into this plan. The employer contribution(s) consists of Matching, which is dependent on the employee making salary deferrals into the plan, and Profit-Sharing, which if announced will be made when an employee is eligible for the plan (even if they elect to not defer a portion of their own salary into the plan).

### Employee Contributions

Employee deferrals may be made to the traditional 401K "pre-tax" account or to a Roth "after-tax" account, or a combination of the two types. Employees may contribute any whole percent or dollar amount, but not more than the annual IRS limitation.

### Matching Company Contributions

R&R Insurance Services, Inc. will match 50% up to a maximum of 4% of the employee's contribution.

Example:

Employee Contribution 2%	R&R Insurance Services, Inc. Contribution 1%
Employee Contribution 4%	R&R Insurance Services, Inc. Contribution 2%
Employee Contribution 10%	R&R Insurance Services, Inc. Contribution 2%

### Vesting Schedule

Vesting is the company contribution based on years of service as shown below. Employees vested in the company contributions (both the 401(k) company match and profit sharing contribution) over a 'graduated' four year schedule as shown below. Employees are always 100% vested in their own contributions..

One Year but less than Two Years	25%
Two Years but less than Three Years	50%
Three Years but less than Four Years	75%
Four Years	100%

# SECURITY



## Profit-Sharing

*Employees are eligible to receive a Profit-Sharing Contribution once they meet the eligibility requirements for the 401K Plan as stated left.*

*Company profit-sharing contributions are made on an annual basis at the discretion of R&R Insurance Services, Inc.*

*You must be employed by the company on the last day of the Plan Year to receive a company contribution.*

*If employment ends due to death, disability, or attainment of normal/ early retirement age, you will be eligible to receive a Profit-Sharing contribution regardless of whether you meet the hours-of-service requirement and/or last day requirement as stated.*

*Employees are vested in the Profit-Sharing contribution based on the same vesting schedule of the 401K Plan as stated left.*

## 401k

John Hancock

## Find Information Online

[www.myplan.johnhancock.com](http://www.myplan.johnhancock.com)

## Employee Assistance Program (EAP) Overview

An Employee Assistance Program (EAP) offers confidential support to you and your family members when you need help with life's challenges. R&R Insurance Services, Inc. offers employees EAP coverage through LifeMatters provided by Empathia.

Please refer to the insurance carrier's benefit summary for specific details on these coverages.

### What Kind of Questions can an EAP Help With?

24/7 Access to EAP Professionals

- Financial & Legal Concerns
- Stress Management
- Mental Health, Anxiety, Depression
- Substance Abuse
- Family Problems, Marital Conflict & Parenting Challenges

### When Do Benefits Begin?

Coverage begins immediately upon employment

### What is the Cost for this Benefit?

You pay nothing for using our Employee Assistance Program. After the initial session(s) there could be additional cost incurred.

**To learn more about EAP services available to you, click on the button, below!**

EAP Services



## Other Resources – United Healthcare & SunLife



**You must be enrolled in the Health Plan at R&R Insurance to utilize the UHC EAP Services. Please call the number listed on the back of your Medical ID Card for more information!**



Contact  
EAPBusiness Class Anytime  
Call: 877.595.5281  
TDD: 800.697.0353  
Online: [guidanceresources.com](http://guidanceresources.com)  
App: GuidanceResources\* Now  
Web ID: EAPBusiness

**Click HERE to see services offered by SunLife**

# EAP



## Employee Assistance Program



Our EAP offers confidential support to you and your family.

## How To Get Help

Call: (800) 634-6433  
Employee/Family passcode: RR1



Website: [www.mylifematters.com](http://www.mylifematters.com)

## Why Do People Call?

The top three reasons cited for individuals reaching out to an Employee Assistance Program (EAP) are:

- Psychological wellbeing
- Relationship problems with spouse or partner
- Family/child behavioral issues





# Mental Health Tools & Resources

*R&R has accumulated a number of tools and resources around Mental Health support that employers can provide to their employees to assist them in navigating their challenges, from mental health, depression and anxiety as well as caregiver stress and financial hardship.*

*Hover your phone over the QR Code in the bottom right to access the digital resources.*



## STATEWIDE Content & Courses

- ✓ Well Badger Resource Center
- ✓ Resilient Wisconsin
- ✓ Access
- ✓ Wisconsin's Family Caregiver Support Programs
- ✓ 211 Wisconsin
- ✓ Wisconsin Help for Homeowners
- ✓ UW Extension
- ✓ Coping with Stress – CDC
- ✓ Lifesaver Wellbeing Series

## RESOURCES TO CONTACT

- ✓ **National Mental Health Hotline**  
(free & confidential)  
866.903.3787 or text NAMI to 741741
- ✓ **Local WI NAMI Chapter**  
608.268.6000  
[www.namiwisconsin.org](http://www.namiwisconsin.org)
- ✓ **Mental Health - Related Distress**  
Call or Text: 988 or Chat [988lifeline.org](https://988lifeline.org)
- ✓ **National Suicide Prevention**  
Hours: Available 24hrs.  
Languages: English/Spanish  
800.273.8255
- ✓ **Prevent Suicide Wisconsin**
- ✓ **Wisconsin 211** (Free Referral Helpline)  
Dial 211 from any phone
- ✓ **HOPELINE**  
Text HOPELINE to 741741
- ✓ **Aging & Disability Resource Center**

**CALL OR TEXT 24/7**

**NATIONAL**

**SUICIDE**

**PREVENTION**

**LIFELINE™**

**1-800-273-TALK**

[www.suicidepreventionlifeline.org](http://www.suicidepreventionlifeline.org)

**988**

**SUICIDE**

**& CRISIS**

**LIFELINE**





# Norton LifeLock

Signing up for LifeLock service is an important step in helping protect your identity. You have your choice of two different plans as noted in the [Norton LifeLock Product Guide](#).

An essential part of your digital health and wellbeing, Norton LifeLock empowers you to live your digital life more safely.



## Identity Theft Protection

Get alerts\* for possible fraudulent use of your Social Security number, name, address, and date of birth in applications for credit and services.



## Device Security

Device protection against ransomware, viruses, spyware, malware, and other online threats (PC's, Mac, Smartphones, or tablets).



## Online Privacy\*\*

Norton Secure VPN protects your devices on vulnerable connections and helps keep online activity and browsing history private. Privacy Monitor scans common public people-search websites to help you opt-out.



## Parental Control\*\*

Monitor your child's online activity, set screen time limits, block unsuitable sites, and monitor search terms, and activity history.

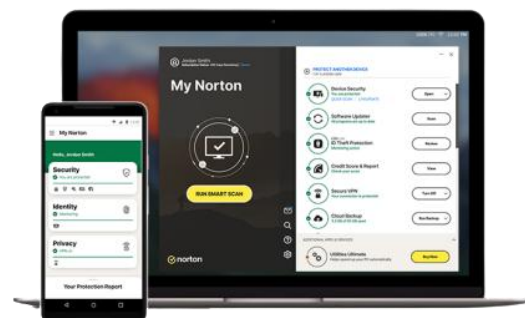
	Employee Only	EE + Family
Benefit Essential	\$ 4.25	\$ 8.49
Benefit Premier	\$ 12.75	\$ 25.49

\* The LifeLock alert network includes a variety of product features and data sources. Although it is very extensive, our network does not cover all transactions at all businesses, so you might not receive a LifeLock alert in every single case.

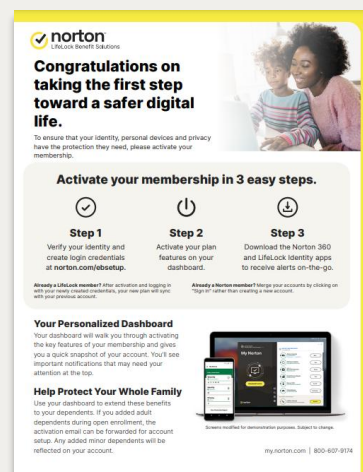
\*\* These features are not enabled upon enrollment. Member must take action to activate this protection.



# NortonLifeLock™



## Norton LifeLock Onboarding and FAQ Guide



## Contact Information



### HR Contact Information



INSURANCE



**HRConnect**

[hrconnect@rrins.com](mailto:hrconnect@rrins.com)

### Insurance Broker Service Contact Information

**R&R Insurance Services, Inc.**

N14 W23900 Stone Ridge Drive, Waukesha, WI 53188

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



INSURANCE



**Donald Levings**

Employee Benefits Consultant

[don.levings@rrins.com](mailto:don.levings@rrins.com)

262.953.7124

### Insurance Carrier Contact Information



(866) 314-0335 (Medical)

(800) 247-6875 (Dental)

(866) 939-3633 (Vision)

(866) 314-0335 (HRA)

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

Group #716006



**DIVERSIFIED**  
BENEFIT SERVICES, INC.

(262) 367-3300

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

Group # rrins



(800) 318-7007

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

PPD292



**norton**

LifeLock Benefit Solutions

(800) 607-5619

[www.lifelock.norton.com](http://www.lifelock.norton.com)

Group #E0001246



(800) 247-6875

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

960308



(800) 395-1113

[www.myplan.johnhancock.com](http://www.myplan.johnhancock.com)

Group #101897

## Government Notices

Full versions of the below notices along with Summary Plan Descriptions (SPD) and Summary of Benefits (SBC) can be found by contacting your HR representative for a printed copy.



### HIPAA Special Enrollment Rights

**Summary:** This notice describes a group health plan's special enrollment rules including the right to special enroll within 30 days of the loss of other coverage or of marriage, birth of a child, adoption, or placement of a child for adoption, or within 60 days of a determination of eligibility for a premium assistance subsidy under Medicaid or CHIP.

### HIPAA Notice of Privacy Practices

**Summary:** HHS regulations require that participants be provided with a detailed explanation of their privacy rights, the plan's legal duties with respect to protected health information, the plan's uses and disclosures of protected health information, and how to obtain a copy of the Notice of Privacy Practices.

### Notice of Healthcare Market Exchange

**Summary:** Employer must provide all employees with an Exchange Notice that includes a description of services provided by the Exchange. The notice must explain the premium tax credit available if a qualified health plan is purchased through the Exchange. The employee must also be informed that they may lose the employer contribution to any benefit plans offered by the employer if a health plan through the Exchange is elected.

### Children's Health Insurance Program Reauthorization Act Notice (CHIPRA)

**Summary:** This annual notice notifies employees of potential state opportunities for premium assistance to help pay for employer-sponsored health coverage.

### Women's Health and Cancer Rights Act (WHCRA)

**Summary:** Participants and beneficiaries of group health plans who are receiving mastectomy-related benefits can choose to have breast reconstruction following a mastectomy.

### Medicare Part D Coverage Notice

**Summary:** Entities that offer prescription drug coverage on a group basis to active and retired employees and to Medicare Part D eligible individuals must provide, or arrange to provide, a notice of creditable or non-creditable prescription drug coverage to Medicare Part D eligible individuals who are covered by, or who apply for, prescription drug coverage under the entity's plan. This creditable coverage notice alerts the individuals as to whether or not their prescription drug coverage is at least as good as the Medicare Part D coverage.