

Healthcare Benefits Guide

2024-2025 Plan Year



Presented by: The Enterprise Team





Welcome to your 2024-2025 Employee Benefits!

TEL Staffing & HR recognizes the important role employee benefits play as a critical component of your overall compensation. We strive to maintain a benefits program that is competitive within our industry and designed to protect your health, your family, and your way of life.

This guide was created to answer some of the questions you may have and provide the tools and resources you will need to take full advantage of the programs and plans being offered. Please read it carefully along with any supplemental materials you receive.

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The information in this Benefit Guide is presented for illustrative purpose only. The text contained in this guide was taken from various plan documents and/or benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefit Guide and the actual plan documents, the plan documents will prevail. Please see Employee Navigator for additional documentations. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this guide, contact Human Resources.



Benefit Changes

The benefit elections you make during open enrollment or as a new hire will remain in effect for the entire plan year. You will not be able to change or revoke your elections once they have been made unless a life event status change occurs.

For purposes of medical, dental, and vision, you will be deemed to have a life event status change if:

- your marital status changes through marriage, the death of your spouse, divorce, legal separation, or annulment.
- your number of dependents changes through birth, adoption, placement for adoption, or death of a dependent.
- you, your spouse or dependents terminate or begin employment.
- your dependent is no longer eligible due to attainment of age.
- you, your spouse or dependents experience an increase or reduction in hours of employment (including a switch between part-time and full-time employment, strike or lock-out; commencement of or return from an unpaid leave of absence)
- gain or loss of eligibility under a plan offered by your employer or your spouse's employer.
- a change in residence for you, your spouse or your dependent resulting in a gain or loss of eligibility.

In order to be permitted to make a change of election relating to your medical, dental, and vision, coverage due to a life event status change, the change must result in you, your spouse or dependent gaining or losing eligibility for medical, dental, and vision coverage under this Plan or a plan sponsored by another employer by whom you, your spouse or dependent are employed. The election change must correspond with that gain or loss of eligibility.

You may also be permitted to change your elections for health coverage under the following circumstances:

- a court order requires that your child receive accident or health coverage under this plan or a former spouse's plan;
- you, your spouse or dependent become entitled to Medicare or Medicaid.
- you have a Special Enrollment Right.
- there is a significant change in the cost or coverage for you or your spouse attributable to your spouse's employment.

For purposes of all other benefits under the plan, you will be deemed to have a life event status change if the change is on account of and consistent with a change in status, as determined by the plan administrator, in its discretion, under applicable law and the plan provisions.

It is important that you notify Human Resources of any changes within 30 days of the event in order to make any plan changes.

How to Enroll

Open Enrollment

The Company's annual enrollment period will be held **September 2nd – September 26th**. Log on to the enrollment site or meet with an enrollment counselor to review your current benefits, make any plan changes, or update dependent and/or beneficiary information.

Newly Hired/Eligible Employees

New hires and newly eligible employees **MUST** complete online enrollment even if choosing to waive coverage to provide beneficiary information.

Complete any assigned onboarding task before enrolling in your benefits.

Have social security numbers and birth dates for all dependents and beneficiaries available prior to logging on.

Enrolling In Your Benefits

Please review this guide to gain a full understanding of the plans being offered. Be sure to go online within 30 days of becoming eligible, to review your current benefits and make any changes for the upcoming plan year.

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

- **Register** - Select New User Registration.
- **Verify** - Enter the following:
 - First Name
 - Last Name
 - Company Identifier: **TEL9008**
 - Last 4 Digits of SSN
 - Birth Date (ex. 01/01/1970)

Create Your Account

First, let's find your company record

First Name

Last Name

Company Identifier
(provided by HR)

PIN
(Last 4 Digits of SSN / ID)

Birth Date
(mm/dd/yyyy)

Next »



Dental Coverage



With MetLife Dental PPO Plans, you can see any dentist you want, anywhere across the country. When you choose a dentist who is part of the PDP Plus national network, you may receive discounted rates only available to members. Reimbursement for out of network providers is based on the lesser of the dentist's actual fee or the Maximum Allowable Charge (MAC). Balance billing may apply.

Dental Network: PDP Plus

BENEFITS	Low Plan		High Plan	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network
	PDP Plus Network		PDP Plus Network	
Diagnostic Services Periodic Oral Evaluation Radiographs Lab and Other Diagnostic Tests	100%	100%	100%	100%
Preventive Services Prophylaxis (Cleaning) Fluoride Treatment (Preventive) Emergency Treatment	100%	100%	100%	100%
Basic Services Sealants Space Maintainers Restorations (Amalgams or Composite) Emergency Treatment Anesthesia Simple Extractions Oral Surgery	80%	80%	90%	80%
Major Services Periodontics (Basic Services for High plan) Endodontics (Basic Services for High plan) Inlays/Onlays/Crowns Dentures and Removable Prosthetics Fixed Partial Dentures (Bridges)	50%	50%	60%	50%
Orthodontic Services – Lifetime Max Diagnose or correct misalignment of the teeth or bite – for dependent children up to age 19.	NA	NA	50%	50%
Calendar Year Deductible (Individual / Family)	\$50 / \$150	\$100 / \$300	\$50 / \$150	\$50 / \$150
Calendar Year Maximum	\$1,000	\$1,000	\$1,500	\$1,500

This Summary is for informational purposes only. For specific benefit information, please refer to the applicable Insurance Contract.

Dental Insurance

Coverage that helps makes it easier to visit a dentist and helps lower your dental costs.

Monthly Cost

The following monthly costs are effective through October 31, 2025. Your premium will be paid through convenient payroll deduction. The monthly costs shown below for "Employee + Spouse + Child(ren)" and "Employee + Family" include the cost for all eligible children.

Employee Only	\$33.78	Employee + Spouse	\$67.10
Employee + Child(ren)	\$80.70	Employee + Family	\$122.73

†Based on internal analysis by MetLife. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

††Due to contractual requirements, MetLife is prevented from soliciting certain providers.

*AXA Assistance USA, Inc. provides Dental referral services only. AXA Assistance is not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife. Referral services are not available in all locations.

**Refer to your dental benefits plan summary for your out-of-network dental coverage.

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Coverage that helps makes it easier to visit a dentist and helps lower your dental costs.

Monthly Cost

The following monthly costs are effective through October 31, 2025. Your premium will be paid through convenient payroll deduction. The monthly costs shown below for "Employee + Spouse + Child(ren)" and "Employee + Family" include the cost for all eligible children.

Employee Only	\$25.85	Employee + Spouse	\$51.33
Employee + Child(ren)	\$55.38	Employee + Family	\$86.34

†Based on internal analysis by MetLife. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

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**Refer to your dental benefits plan summary for your out-of-network dental coverage.

Vision Coverage



In-Network Benefits	
Copays	
Exam(s)	\$10 copay
Materials	\$20 copay
Retinal Screening	\$39 copay
Frame Benefit	
Private Practice Provider	\$130.00 retail frame allowance
Costco, Walmart and Sam's Club	\$70.00 retail frame allowance
Lens Options	Standard Polycarbonate Lenses for Dependent Children (up to age 18) and Ultraviolet Coating. Single vision, lined bifocal and lined trifocal. Other optional lens upgrades may be offered at a discount. Based on state guidelines, lens materials and options may not be available at these discounted prices at all provider locations. Please ask your provider for details. The Lens Options list can be found after enrollment at www.metlife.com/mybenefits .
Contact Lens Benefit – instead of glasses	Contact fitting and evaluation: Copay not to exceed \$60.
Contact lenses	\$130.00
Necessary contact lenses	Covered in full after copay
Out-of-Network Benefits	
Reimbursement up to: (Copays do not apply)	
Exam(s)	\$45
Frames	\$70
Single Vision Lenses	\$30
Lined Bifocal Lenses	\$50
Lined Trifocal Lenses	\$65
Lenticular Lenses	\$100
Elective Contacts in Lieu of Eyeglasses	\$105
Necessary Contact in Lieu of Eyeglasses	\$210
Frequency – Calendar Year Basis	
Exams	12 months
Lenses / Contacts	12 months
Frames	12 months
Find a provider	https://www.metlife.com/insurance/vision-insurance/#find-a-provider
	Select MetLife Vision PPO as network

This Summary is for informational purposes only. For specific benefit information, please refer to the applicable Insurance Contract.

Laser vision correction: Savings averaging 15% off the regular price of 5% off a promotional offer for laser surgery including PRK, LASIK and Custom LASIK. This offer is only available at MetLife participating locations.

How to find a Provider



FIND A DENTAL PROVIDER



Step 1:
Go to [metlife.com](https://www.metlife.com)



Step 2:
Select "Find a Dentist" next to "What would you like to do today?"



Step 3:
Select "PDP Plus" next to "Choose your network."
Enter your Zip, City or State and select the "Find a Dentist" button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



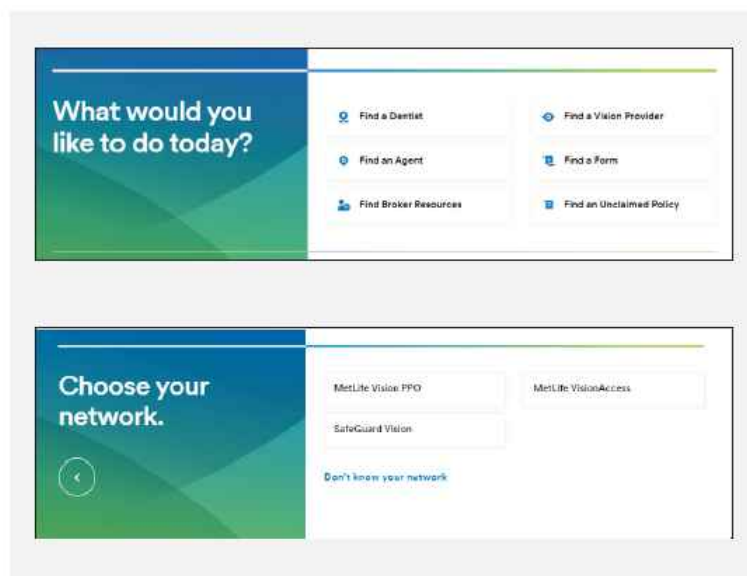
FIND A VISION PROVIDER



Step 1:
Go to [metlife.com](https://www.metlife.com)



Step 2:
Select "Find a Vision Provider" next to "What would you like to do today?"



Step 3:
Select "MetLife Vision PPO" next to "Choose your network."
Enter your Zip, City or State and select the "Find a Vision Provider" button.

Vision Insurance

normal intervals when Plan Benefits are otherwise available.

- Contact lens insurance policies and service agreements.
- Refitting of contact lenses after the initial (90 day) fitting period.
- Contact lens modification, polishing, and cleaning.
- The following items are not covered under the covered contact lenses enhancement: Corneal Refractive Therapy (CRT) or Orthokeratology (a procedure using contact lenses to change the shape of the cornea in order to reduce myopia); replacement of lost or damaged lenses; insurance policies or service agreements; plano lenses (i.e., when patient's refractive error is less than a +/- 0.50 diopter power); plano lenses to change eye color cosmetically; artistically painted lenses; additional office visits associated with contact lens pathology; contact lens modification, polishing or cleaning; and refitting after the initial (90 day) fitting period.
- CVC Disclaimer: the following are not allowed. If these items are provided, the patient's benefit for lenses and frame will not be covered: photochromic, plano lenses, polarized, clip-on lenses, didymium lenses, mirror coating, sunglasses, any tint greater than 20% absorption and progressive lenses other than those listed.

Treatments

- Orthoptics or vision training and any associated supplemental testing.
- Medical and surgical treatment of the eye(s).

Medications

- Prescription and non-prescription medications.

Monthly Cost

The following monthly costs are effective through October 31, 2025. Your premium will be paid through convenient payroll deduction. The monthly costs shown below for "Employee + Spouse + Child(ren)" and "Employee + Family" include the cost for all eligible children.

Employee Only	\$8.04	Employee + Spouse	\$16.11
Employee + Child(ren)	\$13.64	Employee + Family	\$22.50

1. All lens enhancements are available at participating private practices. Maximum copays and pricing are subject to change without notice. Please check with your provider for details and copays applicable to your lens choice. Please contact your local Costco, Walmart or Sam's Club to confirm availability of lens enhancements and pricing prior to receiving services. Additional discounts may not be available in certain states.

2. Custom LASIK coverage may be available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. Additional savings on laser vision care is only available at participating locations.

Important: If you or your family members are covered by more than one health care plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules or use specific doctors and hospitals, and it may be impossible to comply with both plans at the same time. Before you enroll in this plan, read all of the rules very carefully and compare them with the rules of any other plan that covers you or your family.

Savings from enrolling in a MetLife Vision Plan will depend on various factors, including plan premiums, number of visits to an eye care professional by your family per year and the cost of services and materials received. Be sure to review the Schedule of Benefits for your plan's specific benefits and other important details.

Vision insurance is provided by Metropolitan Life Insurance Company, New York, NY (MetLife). Certain claims and health administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for rules and complete details.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
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Voluntary Life / AD&D Insurance



Supplemental Term Life Insurance Coverage Options

For You	For Your Spouse/Domestic Partner	For Your Dependent Children*
\$10,000 to 5 times your basic annual earnings, to a maximum of \$500,000	\$5,000 to \$100,000 in \$5,000 increments, up to 50% of your coverage amount.	\$10,000

*Child(ren)'s Eligibility: Dependent children ages from 15 days to 26 years old, or 26 years old if a child is a full-time student, are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.

What's Not Covered?

Like most insurance plans, this plan has exclusions. Supplemental and Dependent Life Insurance does not provide payment of benefits for death caused by suicide within the first two years (one year for group policies issued in Missouri, North Dakota and Colorado) of the effective date of the certificate or an increase in coverage. This exclusionary period is one year for residents of Missouri and North Dakota. If the group policy was issued in Massachusetts, the suicide exclusion does not apply to dependent life coverage. The suicide exclusion does not apply to residents of Washington, or to individuals covered under a group policy issued in Washington.

Accidental Death and Dismemberment (AD&D) coverage complements your supplemental Life Insurance coverage and helps protect you 24 hours a day, 365 days a year.

Accidental Death & Dismemberment Coverage Options

This valuable coverage benefits beyond your disability or life insurance for losses due to covered accidents – including while commuting, travelling by public or private transportation and during business trips. MetLife's AD&D insurance pays you benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing, or sight, third degree burn, or brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

Supplemental AD&D Coverage Amounts for You

- Your Supplemental AD&D amount is equal to your Supplemental Term Life Amount.

Supplemental AD&D Coverage Amounts for Spouse/Domestic Partner and Child(ren)

- You can choose to cover your dependent spouse/domestic partner and Child(ren) with AD&D coverage. Your dependents will be eligible for coverage amounts equal to their amounts of Dependent Term Life Coverage.
- Child(ren)'s Eligibility: Dependent children ages from birth to 14 years old, or 26 years old if a child is a full-time student, are eligible for coverage. In TX, regardless of student status, child(ren) are covered until age 25.

**Note: Life rates are age banded, therefore the rates will be calculated at your current age on January 1st & increase goes into effect 1st of the following month.*

Voluntary Short-Term Disability

MetLife www.metlife.com

In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. Employees may purchase Short-Term Disability (STD) through payroll deductions. You must be actively at work on the day this coverage begins. If you waive or have previously waived Short Term Disability coverage and would like to enroll, you will need to complete an Evidence of Insurability (EOI) form before coverage is approved.

Short-term Disability	
Benefits Begin	7th Day after your accident or illness
Maximum Benefit Duration	13 weeks
Maximum Benefit You Receive	<p>The Short-Term Disability Benefit replaces a portion of your pre-disability earnings, less the income that was actually paid to you during the same Disability from other sources (e.g., state disability benefits, no-fault auto laws, sick pay, vacation pay, etc.)</p> <p>The Core Benefit amount is of your pre-disability weekly earnings; subject to a maximum of \$500 per week.</p>
Pre-Existing Condition Limitation	Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance provided by your Employer.
How Disability is defined under Your Plan?	<p>Generally, you are considered disabled and eligible for short term benefits if, due to sickness, pregnancy, or accidental injury, you are receiving appropriate care and treatment and are complying with the requirements of the treatment and, you are unable to earn more than 80% of your pre-disability earnings at your own occupation for any employer; and you are unable to perform each of the material duties of your own occupation.</p> <p>For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance provided by your Employer or contact your MetLife benefits administrator with any questions.</p>
Services to help you get back To work can include:	<p>Nurse Consultant or Case Manager Services: Specialists who personally contact you, your physician and your employer to coordinate an early return-to-work plan when appropriate.</p> <p>Vocational Analysis: Help with identifying job requirements and determining how your skills can be applied to a new or modified job with your employer.</p> <p>Job Modifications: Adjustments (e.g., redesign of workstation tools) that enable you to return to work.</p> <p>Retraining: Development programs to help you return to your previous job or educate you for a new one.</p> <p>Financial Incentives: Allow you to receive Disability benefits or partial benefits while attempting to return to work.</p> <p>The Services of Social Security Specialists: Once you are approved for Disability benefits, MetLife can help you obtain Social Security Disability benefits. Our experts can guide you through the initial application and appeals processes and may also help you access assistance from attorneys or vendors to pursue Social Security benefits.</p>

**Note: Life rates are age banded, therefore the rates will be calculated at your current age on January 1st & increase goes into effect 1st of the following month.*

Legal Plans

Provides access to legal expertise for both expected and unexpected events.



Legal experts on your side, whenever you need them



Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you trust. For a monthly fee, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

MetLife Legal Plans, formerly known as Hyatt Legal Plans, gives you access to the expert guidance and tools you need to handle the broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft, or caring for aging parents.

[Reduce the out of pocket cost of legal services with MetLife Legal Plans.](#)

How it works

Our service is tailored to your needs. With network attorneys available in person, by phone, or by email and online tools to do-it-yourself or plan your next move — we make it easy to get legal help. And, you will always have a choice in what attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.¹

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly premium conveniently paid through payroll deduction, an expert is on your side as long as you need them.

When you need help with a personal legal matter, MetLife Legal Plans is there for you to help make it a little easier.

[For added protection, your spouse and dependent children are also covered.](#)

Estate planning at your fingertips:

Our newly redesigned website provides you with the ability to create wills, living wills and powers of attorneys online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly.



Legal Plans

Helping you navigate life's planned and unplanned events.

For **\$18.00 a month**, you get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms, when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, this benefit provides four hours of network attorney time and services per year.²

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity Management Services³ 	<ul style="list-style-type: none"> Identity Theft Defense Negotiations with Creditors Personal Bankruptcy 	<ul style="list-style-type: none"> Promissory Notes Tax Audit Representation Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> Boundary & Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home 	<ul style="list-style-type: none"> Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills 	<ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Immigration Assistance 	<ul style="list-style-type: none"> Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Protection Prenuptial Agreement 	<ul style="list-style-type: none"> Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: <ul style="list-style-type: none"> Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills
Vehicle & Driving	<ul style="list-style-type: none"> Defense of Traffic Tickets⁴ Driving Privileges Restoration 	<ul style="list-style-type: none"> License Suspension Due to DUI 	<ul style="list-style-type: none"> Repossession

To learn more, visit info.legalplans.com and enter access code **forlaw4** or call **800.821.6400** Monday – Friday 8:00 am – 8:00 pm (ET).

1. You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.
2. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.
3. This benefit provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.
4. Does not cover DUI.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio, in certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, RI. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife, its affiliates, or plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse/civil union partner or dependents, in which case services are excluded for the spouse/civil union partner and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark, and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. MetLife® is a registered trademark of Metropolitan Life Insurance Company, New York, NY. [ML4]



Presented by: The Enterprise Team

